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Compulsive Buying Behaviour: Exploring the Tourism Product Market

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Compulsive Buying Behaviour in Tourism: An Exploratory Study

ABSTRACT

Purpose - The study tests a screening tool to identify compulsive purchase tendency on the part of consumers. It also examines consumer proclivity to buy tourism products compulsively by tourism product type and purchase behaviour characteristics.

Design/methodology/approach – A questionnaire survey using a screening tool was used to identify subjects who typically behave compulsively in their purchase behaviour and to examine compulsive purchasing within a tourism context in the Czech Republic. Exploratory factor analysis and logistic regression were employed to identify significant predictors of compulsive purchase tendency. The characteristics of compulsive purchase behaviour in a tourism context are then explored.

Findings – A core set of six compulsive purchase behaviour discriminator variables were identified together with two intrinsic and one extrinsic dimension: therapeutic pleasure, obsessive expenditure and credit card facilitation. The intrinsic dimensions were significant predictors of compulsive purchase tendency. The results also show that certain types of tourism products are purchased by subjects with compulsive purchase tendency.

Research limitations/implications – The study has the restriction of being limited to the Czech case, therefore the results relating to both the screening tool and compulsive purchase behaviour in tourism cannot be generalised. Moreover, the findings relating to tourism cannot be compared with previous studies because of the lack of research in this area. Nevertheless, the study has identified a new area for research in tourism.

Practical implications – The increasing incidence of compulsive purchase behaviour in both developed and developing economies may have serious implications for marketing practices, ethics and marketing policy.

Originality/value – The study contributes to our overall understanding of compulsive purchase behaviour by identifying significant discriminator variables and examines this phenomenon in the tourism market, which has hitherto been neglected in this respect.

Keywords: compulsive purchase tendency, screening tool, tourism purchases

INTRODUCTION

Compulsive buying behaviour is an atypical way of purchasing goods (Faber & O'Guinn, 1989), which defies the presumption that consumers act in a rational way in their purchase decision making. The satisfaction of their needs is fulfilled by the act of buying instead of the

benefits of the product (De Sarbo & Edwards, 1996). The various definitions of compulsive buying which have been offered by researchers (*inter alia* Ninan et al, 2000; Black, 2001; Chaker, 2003; Benson, 2007) characterise it as chronically repetitive, excessive, impulsive and uncontrollable. Ridgway et al, (2008) argue that there are two dimensions: a preoccupation with buying and a lack of control over the urge to buy.

The issue of compulsive buying behaviour was introduced to the consumer behaviour literature over 20 years ago and continues to be of concern, not least because of the problems it creates, evidenced by the growing volume of literature devoted to the subject. Given the importance of accurately measuring this phenomenon, research has tended to focus on the development of screening tools to identify compulsive purchase tendency and have reported the percentage of a given country's population that is affected, ranging from 1.8 to 8% (Valence et al, 1988; Faber and O'Guinn, 1992). For example, Koran et al (2000) estimate that 5.8% of U.S. consumers were compulsive buyers, whilst others have argued that estimates are too low both in the USA and in other developed countries considering the increasing evidence of compulsive purchasing (Muller and de Zwaan, 2004; Neuner et al, 2005). Research on the extent of the phenomenon in Israel (Shoham & Makovec Brencic, 2003) acknowledges that materialism might be a key result of the changing socio-economic setting of countries in development. Increasing openness to more developed countries may result in behavioural and cultural change associated with lifestyle aspirations (Jenks, 1995; Fiske, 1996).

Within the compulsive purchase behaviour literature, the tourism product market has hitherto been neglected. The absence of research may have been influenced by the classification of holidays and other tourist products as those which require extensive decision making prior to purchase (Hyde, 2000) thereby precluding consideration of their possible

acquisition through impulsive and/or compulsive means. To address this gap in the literature this study examined consumer proclivity to buy tourism products compulsively with a particular focus on both the extent to which tourism products are purchased by people who typically behave compulsively in their purchase behaviour, the type of tourism products purchased under these circumstances and the associated purchase behaviour characteristics.

LITERATURE REVIEW

Compulsive buying behaviour is considered to be a disorder, characterised by a very strong urge to buy goods (Christenson et al., 1994; Lejoyeux et al., 1997; Monahan et al, 1996 Valence et al, 1988; Faber & O'Guinn, 1989); it consists of apparent impossibility, from the shopper perspective, to refrain themselves from purchasing goods (Faber & O'Guinn, 1989). Generally this behaviour is not necessarily consciously adopted and endeavours to satisfy the needs of compensating an inner unbalance (Dittmar, 2005) and regain a temporary equilibrium (Valence et al, 1988). This disorder manifests itself progressively and is related with issues such as low self-esteem, high level of general compulsions and/or addictions, a high degree of fantasy and materialism combined with envy (Faber & O'Guinn, 1989) and high concern with self appearance and other people's judgement (Christenson et al, 1994). Therefore compulsive buyers develop dependence for their decision making and approval seeking from others (De Sarbo & Edwards, 1996). Although this peculiar behaviour might satisfy the short term need of a person to feel better, in the long term, it might affect the economic and psychological life of the individual with various degrees of detrimental consequences such as bankruptcy, depression, relationships with friends and family (Faber & O'Guinn, 1989).

Compulsive buying behaviour may be also linked with psychiatric disorders and in particular, depression and anxiety (Dittmar, 2005) kleptomania, addictive gambling and addiction to the internet (Ridgway et al, 2008), underpinned by contrasting feelings of compelling need for expensive items of limited usefulness followed by regret and sense of remorse for this type of indulgence (Leyonneux et al, 1995). Furthermore, the compulsion appears to be irrepressible and upsetting (McElroy et al., 1994) and as having commonality with obsessive compulsive disorder whose symptoms are externalised by performing an action in order to counteract a negative thought. These actions, in a quarter of the cases might result in compulsive hoarding, defined as an accumulating of items having little value or use (Frost et al., 1998). Hence compulsive buying behaviour has been incorporated in the ‘obsessive compulsive spectrum disorder’ having at one extreme position, ‘obsessive compulsive disorder’ and at the opposite end, ‘impulse control disorder’ (Ridgway et al, 2008).

Personal values have been associated with compulsive buying behaviour (Garcia, 2007), in particular materialistic values connected with lack of generosity, excessive use of credit cards, attachment to money as a symbol of social status (Dittmar, 2005) and gaining a sense of personal fulfilment by acquisition of material possessions (Valence et al, 1988). In fact, some of the most common goods that are allegedly bought by people who typically purchase compulsively, according to Dittmar (2005) and De Sarbo & Edwards (1996), are personal items, such as clothes, beauty products, accessories and jewellery.

Studies have also confirmed that this behaviour is prevalent in women and it is negatively correlated with age; it seems, in fact, that a greater number of younger individuals suffer from this uncontrollable behaviour (Dittmar, 2005; Leyonneux et al, 1995). In addition, it is believed that in countries considered as economies in transition there is evidence of high

demand for luxury items as a reaction to the feelings of alienation and low self-esteem that populations had to endure during the process of integration with the more developed societies. Therefore, it is possible that a higher percentage of compulsive buyers could be found in countries like East Germany, China, Russia, Rumania (Neuner et al, 2005), Slovakia, Czech Republic, Slovenia and Israel (Soham & Makovec Brencic, 2003). Furthermore the increasing use of credit cards in the economic systems appears to represent a facilitator factor for compulsive consumption and might contribute to provoke debts by compulsive purchasers (Park & Burns, 2005).

METHODOLOGY

Following the methodological approach employed by previous researchers in this subject area, a questionnaire survey was used for primary data collection. The main instrument combined together Valence et al's (1988) and Faber and O'Guinn's (1989) compulsive purchase screening 'tools'. Additional variables, validated in previous research, were also added to address both the impulse control and obsessive-compulsive dimensions (Leyonneux et al, 1995; Frost et al., 1998; Ridgway et al, 2008) and increase the predictive validity of the construct.

The first section of the questionnaire consisted of an extended version of Valence et al's (1988) screening construct (17 items) and a 7 item credit card response set (after Park & Burns, 2005; Dittmar, 2005) presented on 5-point balanced Likert scales anchored at 'Disagree Strongly' (1) and 'Agree Strongly' (5) with each intervening option clearly labeled and numbered together with a 'Don't Know' option. Similarly, an extended version of Faber and O'Guinn's (1989) construct (16 items) was presented on a 5-point scale ranging from Never (1), Occasionally (2), Often (3), Very Often (4) and Always (5) with a Don't Know

option. Subjects were also asked which type(s) of goods/services they purchase when they had a strong urge to buy something.

As in previous research (Christenson et al., 1994; Monahan et al., 1996; Lejoyeux et al., 1997; Valence et al., 1988; Faber & O'Guinn, 1989), agreement with the variable 'I have a strong urge to buy something' was used to identify subjects with compulsive purchase tendency. There were no significant differences on this variable on the basis of subjects' socio-demographic variables. The validity of this outcome variable in the context of the Czech sample was established by highly significant ($p < .001$) mid-ranging correlations with 27 (69%) of the variables with only a low correlation with the variable 'I am often impulsive in my buying behaviour' (.15; $p = .03$). Additionally, multiple regression analysis showed that the scale variables predicted more of the variance in 'I have a strong urge to buy something' ($R^2 = .59$) than other possible outcome variables such as 'I often feel I have to purchase something no matter what' ($R^2 = .52$) or 'I sometimes feel that something inside pushes me to go shopping' ($R^2 = .49$).

In the second half of the questionnaire, subjects who 'Often', 'Very Often' or 'Always' have a 'strong urge to buy something' were asked to indicate which type of goods/services they bought from a list of 18 items and if they purchased holidays, short breaks or day trips, which types they purchased from a list of 14 items and whether they purchased them for themselves or others including family, partners and friends. Subjects were then asked to rate their agreement/disagreement with 19 attitudinal and behavioural statements relating to their holiday, short break or day trip purchase on a five-point Likert scale with a 'Don't Know' option. Finally, subjects' socio-demographic data was elicited.

On the basis of Valence et al.'s (1988) and Faber and O'Guinn's (1992) compulsive purchase screening 'tools'; a third scale was created presenting 19 variables on 5-point

balanced Likert scales anchored at ‘Disagree Strongly’ (1) and ‘Agree Strongly’ (5) with each intervening option clearly labeled and numbered together with a ‘Don’t Know’ option. The purpose of this scale was to examine the buying behaviour of subjects with compulsive purchase tendency in relation to tourism products.

A protocol analysis and pilot test, conducted in February 2008 were used to test the validity and reliability of the questionnaire. Minor amendments were made to the scale items as a result. The survey was administered in March 2008 at the University of Prague and the University of West Bohemia in Pilsen, in the Czech Republic, a European country in economic transition. This sample was used because of the likelihood of finding a higher incidence of compulsive purchase tendency among subjects (Neuner et al, 2005; Soham & Makovec Brencic, 2003). The sample consisted of 228 respondents; however 10 questionnaires were voided because they were either partially or improperly completed, therefore the number of usable questionnaires was 218.

The data were analysed using SPSS Version 16.0. Subjects’ ratings on ‘I have a strong urge to buy something’ were used to identify compulsive and non-compulsive buying sub-groups within the sample. Discriminant and predictive validity tests were then employed to identify relevant screening variables. An exploratory factor analysis was used to identify underlying compulsive purchase dimensions and a logistic regression analysis was used to identify the key factors which delineate compulsive purchase tendency.

RESULTS AND DISCUSSION

Screening for Compulsive Purchase Tendency

The 39 variables in the compulsive buying construct were examined in terms of their ability to discriminate between compulsive and non-compulsive purchase behaviour. An

independent samples t-test showed that subjects with compulsive purchase tendency had significantly higher mean ratings on only 23 (59%) of the 39 variables (Table 1) in addition to the dependent variable 'I have a strong urge to buy something' ($t = 21.96$; $df = 73.82$; $p < .001$). The reliability of the scale was confirmed by its alpha value (.80). This is increased to .84 by removing 'I really believe that having more money would solve most of my problems' and 'I always pay off my credit card(s) at the end of each month'.

The results support many of the findings from published research (Valence et al, 1988; Faber and O'Guinn, 1992; Leyonneux et al, 1995; Frost et al., 1998) with regard to confirming the validity of a large number of previously identified screening variables, although 41% were not found to be significant predictors in this case. Three of the seven credit card variables: 'I always pay off my credit cards at the end of each month'; 'I am more impulsive when I shop with a credit card(s)'; and 'I spend more when I shop with credit cards' were also found to be significant predictors of compulsive purchase tendency. This facilitating role of credit cards supports the findings of Park and Burns (2005).

Table 1 in here please

The sample was then divided further into subjects who 'often' and 'very often' 'have a strong urge to buy something'; a t-test was used to identify the 'core' compulsive purchase tendency discriminator variables i.e. those which significantly differentiate between subjects who 'often' and 'very often' have a strong urge to buy something. It should be noted that no subjects in the sample 'always' 'have a strong urge to buy something'. A core set of six discriminator variables was identified (Table 2).

Table 2 in here please

The subjects who 'very often' have an urge to buy something have significantly higher ratings on four variables: 'I believe in shopping as a good therapy for many problems', 'As soon as I enter a shopping area I have an irresistible urge to shop and buy something', 'For me shopping is a way of facing the stress of my daily life and relaxing' and 'I feel depressed after shopping'. This suggests that in the more extreme cases of compulsive purchase tendency, the perceived therapeutic and stress reducing aspects of buying, the irresistibility of the urge to purchase when in close proximity to shops and post-consumption depression are statistically significant traits. By comparison, subjects who very often have an urge to buy something have significantly lower ratings on the two credit card variables in the set: 'I frequently use available credit on one credit card to make a payment on another card' and 'I spend more when I use credit cards'. This suggests that whilst, in general, credit cards have a significant influence on purchase behaviour, in the more extreme cases of compulsive purchase behaviour, both credit card transfer payments and an increase in expenditure when credit cards are used to make purchases are not significant behavioural traits.

Compulsive Behaviour Dimensions

Compulsive purchase dimensions from subjects' ratings on the 23 significant predictor variables were identified using principal components analysis (PCA) with Varimax orthogonal rotation and Kaiser normalisation. The minimum coefficient for factor items to be included in the final scale was .40, as recommended by Stevens (1992) for the sample size. Twelve of the 23 motivation attributes were removed prior to the final analysis: seven items were removed because they had loadings of .4 or higher on two or more factors; one item had

a communality statistic of .18 and did not load on any factors; and four items which loaded on the same factor were removed because of the dimension's low reliability ($\alpha = .28$). The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy (.721) was 'meritorious' (Kaiser 1974) and Bartlett's Test of Sphericity reached statistical significance ($X^2(55) = 647.7$; $p < .001$), supporting the factorability of the correlation matrix. All factors with eigenvalues greater than or equal to 1.0 were retained.

A three-factor solution accounted for 60.4% of the overall variance before rotation (Table 3). Factor 1 ($\alpha = .79$ alpha) accounts for 30.28% of the variance in the data and loads positively on four variables relating to therapy, stress reduction, pleasure and leisure, which suggest *therapeutic pleasure*. Whilst, the emergence of this dimension reflects the perceived efficacy of shopping and buying and underlines its remedial function in this context, it has explicitly emerged as a factor in previous studies to date. Although seen as a solution to satisfy a short term need, in the long term, as Faber & O'Guinn (1989) point out, this condition is likely to negatively affect the psychological and economic wellbeing of individuals through changes in personal relationships, bankruptcy and depression. Factor 2 ($\alpha = .71$ alpha) accounts for 17.62% of the variance and loads on three variables relating to credit cards with the two dominant items suggesting *credit card facilitation*. This extrinsic dimension supports the findings of Park & Burns (2005) noted earlier. Factor 3 ($\alpha = .61$ alpha) accounts for 12.47% of the variance and loads on items concerned with irrational and impulsive purchasing; it was therefore labeled *obsessive expenditure*. The emergence of Factor 3 directly supports the obsessive-compulsive behaviour dimension identified in previous research (O'Guinn and Faber, 1989; Faber and O'Guinn, 1992; Hirschman, 1992; Kyrios et al, 2004). Arguably, however, it also indirectly reflects a lack of control over the urge or impulse to buy (Ridgway et al, 2008).

Table 3 in here please

Significant differences were found between subjects with compulsive purchase tendency and those displaying non-compulsive characteristics on Factor 1 ($t = 5.48$; $df = 160$; $p < .001$) and 3 ($t = 2.08$; $df = 160$; $p = .039$), but not on Factor 2 ($t = 1.67$; $df = 160$; $p = .10$). This suggests that the intrinsic *therapeutic pleasure* and *obsessive expenditure* dimensions are exclusively compulsive purchase traits whereas credit card purchase stimulus affects all consumers albeit to different degrees. This also supports the facilitating role of credit cards identified by Park & Burns (2005). There were no significant differences between the ‘often’ and ‘very often’ have an urge to buy something sub-groups on the three dimensions and no significant differences on the basis of subjects’ socio-demographic variables. The absence of differences in both the outcome variable ratings reported above and the factor scores on the basis of gender is interesting given that previous studies have noted a prevalence of compulsive buying behaviour in women (Leyonneux et al, 1995; Dittmar, 2005). The sample’s relative age homogeneity may explain the absence of a negative correlation between this variable and compulsive purchase tendency found in previous research.

A logistic regression analysis was employed to identify the significance of the three factors in predicting subjects’ compulsive behaviour tendency. A stepwise backwards procedure was used to avoid potential problems arising from the large standard errors associated with the Wald statistic when the absolute value of the regression coefficient becomes large (Field, 2000). A Hosmer and Lemeshow goodness of fit test (4.92; $p = .77$) indicated that the model predicted the real-world data fairly well and correctly classified 82.7% of compulsive buyer cases. Overall, the predictor variables only explained 30% ($R^2 = .30$) of the variance in compulsive purchase tendency; this was to be expected given that 12

variables were removed from the factor analysis prior to the final solution. The individual contributions of the three dimensions are given in Table 4.

The significant values for the Wald statistics confirm the statistical differences between subjects with compulsive purchase tendency and those displaying non-compulsive characteristics on the factor scores. The intrinsic dimensions: therapeutic pleasure (Factor 1) and obsessive expenditure (Factor 3) are significant predictors of compulsive purchase tendency whereas credit card facilitation (Factor 2) is not. The expected beta values for Factor 1 indicate that as subjects' therapeutic pleasure increases, the probability of compulsive purchase tendency substantially increases (2.99), the value of expected beta in the population lying somewhere between 1.87 and 4.77. Similarly, as obsessive expenditure increases, the probability of compulsive purchase tendency, albeit less marked, also increases.

Table 4 in here please

Compulsive Purchase Behaviour in Tourism

The frequencies of purchases by subjects with compulsive purchase tendency by product type and sub-group i.e. subjects in the 'often' (n = 34) and 'very often' (n = 6) have an urge to buy something categories (Table 5) show that tourism products are featured, albeit in low numbers compared with other categories as would be expected. The large majority of purchases are consumer goods such as clothes, shoes, perfumes and/or cosmetics, personal accessories and food and/or soft drinks. Additionally, between one half and one quarter of subjects with compulsive purchase tendency buy newspapers and/or magazines, toiletries and alcoholic drinks, less than one fifth buy books and household products and a minority buy electronic

accessories, furniture, cars and computer games, when they have a strong urge to buy something. By comparison, just under one fifth buy day trip tourism products, one sixth buy holidays and one eighth buy short breaks. The frequency of purchases by type made by the sub-group which 'very often' have an urge to buy something generally reflects the distribution across all compulsive purchase categories with a few notable exceptions. Clothes, shoes and food and/or soft drinks are the most popular categories and more frequently purchased by those who 'very often' have a strong urge to buy something, as are holidays. Newspapers/magazines and alcoholic drinks are less popular purchases whereas toiletries, household products and a number of low frequency products including short breaks are never purchased by subjects who 'very often' have an urge to buy something. Overall, just under one third (29%) of subjects with compulsory purchase tendency claim to have purchased one or more tourism products when they experienced an urge to buy something and 12% indicated that they had bought two or more tourism products. Moreover, a wide range of tourism product types (Table 6) were purchased, although just over one third bought short breaks in luxury hotels and just under one fifth bought short budget packaged breaks and showed a preference for VFR, holidays in a new place and for sun, sand and sea packages.

Table 5 in here please

Table 6 in here please

It is interesting to note that 'Long luxury holidays', 'Cruises' and 'Gambling trips' are not purchased by consumers with compulsive purchase tendency. This might be due to various reasons, such as length of time required to choose, perception as undesirable high end

products, cultural reasons or lack of appeal to the segments involved in the research. However, as compulsive buying presents a high degree of irrationality these justifications might not be valid and further in-depth investigation may be required, in particular as gambling is considered by Ridgway et al (2008) one of the potential addictions of compulsive buyers.

Significant differences between subjects with compulsive purchase tendency and those displaying non-compulsive characteristics were found on four of the 19 tourism product purchase decision/behaviour variables (Table 7); significantly higher levels of agreement were recorded for subjects with compulsive purchase tendency. The higher ratings for the first two variables are not unexpected given the behavioural traits of subjects with compulsive purchase tendency. The high ratings on the third and fourth variables are interesting in that subjects with compulsive purchase tendency feel guilty about the unreasonable nature of the holiday purchase, which confirms one of the typical post-purchase feelings of compulsive buyers. However, they also enjoy showing their holiday purchases on their return. This reflects a characteristic desire to be perceived in a high social position via materialism to compensate for other perceived personal shortcomings, such as self-esteem or self-confidence. The guilt may relate to the relatively large cost and/or the intangible nature of the holiday compared with the tangible nature of the bargains obtained. Subjects with compulsive purchase tendency disagreed with the variable, 'I regret having gone on holiday/short break'; this also suggests that guilt has not produced significant post-purchase trauma. It is also interesting to note that there were no significant differences in ratings between the two sub-groups in the sample on the variables, 'I buy additional excursions and/or activities when on holiday' and 'I feel that I must collect items from the places which I visit'. In addition, there were no significant differences ($p < .05$) between the ratings of 'often' and 'very often' have an urge to buy something sub-groups on any of the 19 tourism product purchase behaviour variables.

Table 7 in here please

CONCLUSIONS AND RECOMMENDATIONS

The study has examined compulsive purchase tendency in terms of both identifying significant predictor variables and examining consumer proclivity to buy tourism products compulsively. In regard to the latter, the paper has focused on the type of products purchased and the purchase behaviour characteristics. The results generally support the findings from published research, although many of variables found to be valid in previous research were not found to be significant predictors in this case. Twenty-three of the 39 variables (59%) used in the compulsive buying construct used in this study were found to differentiate significantly between compulsive and non-compulsive purchase tendency; the reliability of this scale was confirmed ($\alpha = .84$). Moreover, a core set of six compulsive behaviour discriminator variables showed that in the more extreme cases of compulsive purchase tendency, the perceived therapeutic and stress reducing aspects of buying, the irresistibility of the urge to purchase when in close proximity to shops and post-consumption depression were found to be statistically significant traits whereas both credit card transfer payments and an increase in expenditure when credit cards are used to make purchases were not significant.

A principal components analysis produced three compulsive purchase tendency dimensions: *therapeutic pleasure*, *credit card facilitation* and *obsessive expenditure*, which support the findings from previous research. The intrinsic *therapeutic pleasure* and *obsessive expenditure* dimensions emerged as the only significant predictors of compulsive purchase tendency whereas credit card purchase emerged as an important facilitator. The emergence and overall importance of the therapeutic pleasure dimension highlights the short term focus

of subjects with compulsive purchase tendency at the expense of their long term psychological and economic well-being.

The results show that tourism products are among those items purchased by subjects with compulsive purchase tendency when they have an urge to buy something. Overall, just under one third of subjects with compulsive purchase tendency claim to have purchased one or more tourism products of varying types when they experienced an urge to buy something. The study has therefore revealed hitherto unexplored dimensions of both compulsive buying behaviour and tourist purchase behaviour; tourism product purchases have, for the most part, been conceptualised as an extensive decision making process, but they can, under certain circumstances, be purchased compulsively. Given the increasing incidence of compulsive purchase behaviour in developed countries and transitional economies, the study of this phenomenon is important in developing our understanding of contemporary consumer behaviour both in general and within a tourism product market context, where political and economic developments may affect socio-cultural settings.

The study has two main limitations. First, the quantitative approach to the problem has limited our overall understanding of key issues relating to compulsive purchase behaviour; this will now be addressed through in-depth interviews with consenting compulsive buyers identified during the research. Second, the generalisability of the results is limited by the size of the sample and its relative homogeneity: subjects in the study were young people from the Czech Republic, a transitional economy. Further studies with larger, more heterogeneous samples from a range of developed and transitional economies would provide opportunities for further analyses including cross cultural comparisons and the analysis of ethical issues relating to marketing practices. The authors are in the process of primary data collection to facilitate this process.

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Table 1: Significant Compulsive Purchase Tendency Discriminator Variables

Variables	t	df	p
I consider shopping to be a leisure activity	5.43	74.66	<.001
I believe in shopping as a good therapy for many problems	5.02	211	<.001
When I have money I can't help but spend part of the whole of it	3.19	210	.002
I am often impulsive in my buying behaviour	2.00	58.57	.050
As soon as I enter a shopping area I have an irresistible urge to shop and buy something	5.05	213	<.001
I have often bought a product that I did not need while knowing I had very little money left	3.18	214	.002
For me shopping is a way of facing the stress of my daily life and relaxing	5.04	52.32	<.001
I sometimes feel that something inside me pushes me to go shopping	2.21	52.86	.032
Collecting things is important to me	2.09	208	.038
At times I have felt somewhat guilty after buying because the purchase seemed unreasonable	2.70	61.57	.009
I often feel I have to purchase something no matter what	3.62	50.37	.001
I always pay off my credit cards at the end of each month	2.03	189	.044
I am more impulsive when I shop with a credit card(s)	2.16	192	.032
I spend more when I shop with credit cards	2.02	196	.045
If any money is left at the end of the month I just have to spend it	2.93	215	.004
I buy something in order to make myself feel better	5.19	48.61	<.001
I just want to buy things and don't care what I buy	2.02	49.61	.050
I feel anxious or nervous on days I don't go shopping	2.12	46.13	.039
I get pleasure from buying	5.86	209	<.001
I shop for long periods of time	6.21	209	<.001
I buy something and when I get home I am not sure why I have bought it	2.47	214	.014
I go on a buying binge and am not able to stop	3.57	43.95	.001
I really believe that having more money would solve most of my problems	2.13	38.80	.039

Table 2: Core Compulsive Purchase Tendency Discriminator Variables

Variables	t	df	p
I believe in shopping as a good therapy for many problems	2.93	21.04	.008
As soon as I enter a shopping area I have an irresistible urge to shop and buy something	2.13	39.00	.040
For me shopping is a way of facing the stress of my daily life and relaxing	3.22	26.08	.003
I frequently use available credit on one credit card to make a payment on another card	3.69	34.00	.001
I spend more when I use credit cards	2.87	9.64	.017
I feel depressed after shopping	4.81	33.00	<.001

Table 3: Compulsive Purchase Tendency Dimensions

Compulsive Purchase Variables	Factors			Communality
	1	2	3	
Factor 1: <i>Therapeutic Pleasure</i>				
I believe in shopping as a good therapy for many problems	.801			.649
I get pleasure from buying	.761			.637
I consider shopping to be a leisure activity	.744			.558
For me shopping is a way of facing the stress of my life	.719			.594
I shop for long periods of time	.682			.462
Factor 2: <i>Credit Card Facilitation</i>				
I am more impulsive when I shop with a credit card		.900		.878
I spend more when I use a credit card		.891		.853
I always pay of my credit cards at the end of each month		.528		.470
Factor 3: <i>Obsessive Expenditure</i>				
I have often bought a product that I did not need, while knowing that I have very little money left			.777	.683
I am often impulsive in my buying behaviour			.652	.514
When I have money I can't help but spend part or the whole of it			.647	.542
Eigenvalue	3.33	1.94	1.37	
Variance (%)	30.28	17.62	12.47	
Cumulative Variance (%)	30.28	47.90	60.36	
Cronbach's Alpha	.79	.71	.61	
Number of Items (Total = 16)	5	3	3	

N.B. only loadings above .4 are displayed.

Table 4: Logistic Regression Scores for Compulsive Purchase Tendency Dimensions

Predictor Variables	B	Wald	<i>p</i>	Exp (B)	CI (95%)
F1: Therapeutic Pleasure	1.09	21.01	<.001	2.99	1.87- 4.77
F2: Credit Card Facilitation	.37	2.91	.088	1.45	.95 - 2.22
F3: Obsessive Expenditure	.48	4.34	.037	1.63	1.03 - 2.58

Table 5: Product Purchases by Subjects with Compulsive Purchase Tendency by Product Type and Sub-Group

Product Category	Product Purchases (%)	Purchases by 'Often' Sub-group (%)	Purchases by 'Very Often' Sub-group (%)
Clothes	97.6	97.1	100.0
Shoes	73.2	71.4	83.3
Perfumes and/or cosmetics	73.2	74.3	66.7
Personal accessories (e.g. bags, gloves)	70.7	71.4	66.7
Food and/or soft drinks	58.5	54.3	83.3
Newspapers and/or magazines	46.3	48.6	33.3
Toiletries	26.8	31.4	-
Alcoholic drinks	24.4	25.7	16.7
Books	17.1	17.1	16.7
Household products	17.1	20.0	-
<i>Day trips</i>	19.5	20.0	16.7
<i>Holidays</i>	17.1	14.3	33.3
<i>Short breaks</i>	12.2	14.3	-
Electronic accessories (e.g. mobiles)	9.8	5.7	33.3
Furniture or electrical household goods	4.9	5.7	-
Cars	2.4	2.9	-
Products for the car	2.4	2.9	-
Computer games	2.4	2.9	-

Table 6: Types of Tourism Product Purchased by Subjects with Compulsive Purchase Tendency

Tourism Products	%	Tourism Products	%
VFR	19.5	Holiday in new place	19.5
Shopping trips	4.9	Cruise	-
Short budget package break	19.5	Self catering package	12.2
Short break in luxury hotel	34.1	Sun, sand and sea package	19.5
Long budget package holiday	14.6	Culture/heritage	14.6
Long luxury holiday	-	Adventure	7.3
Holiday in familiar place	14.6	Gambling	-

Table 7: Differences in Tourism Product Purchase Behaviour Between Subjects with Compulsive Purchase Tendency and Those Displaying Non-compulsive Characteristics

Variables	t	df	p
While travelling I have a strong urge to buy something in airport shops	2.37	206	.019
Shopping for goods and services is a must do activity for me when I go on holiday	2.50	207	.013
I feel somewhat guilty after buying a holiday/short break because it seems unreasonable	3.41	204	.001
When I return from holiday/short break, I like to show people the goods which I have purchased	3.39	82.8	.001