

Research Article

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The Interplay of Obsessive Thoughts, Impaired Self-Control, and Regret in Compulsive Purchasing Among Adults

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Abstract

Objectives. Compulsive purchasing as a behavioural concern that is triggered by emotional distress leading to significant financial and psychological consequences. Individuals with poor self-control and obsessive tendencies are particularly vulnerable who often experience guilt and regret after buying sprees. This study investigates the relationship between obsession, compulsive shopping behavior, self-control, and anticipated regret among adults.

Method. A correlational research design was used. Data were collected from 200 adult participants by using the Snowball sampling technique. The study employed the Yale-Brown Obsessive-Compulsive Scale (Goodman et al., 1989), Compulsive Buying Scale (Nancy et al., 2008), Regret and Disappointment Scale (Marcatto et al., 2023), and Brief Self-Control Scale (Tangney et al., 2004).

Results. Findings revealed a significant negative correlation between compulsive buying and self-control ($r = -.51, p < .01$), and a positive relationship between obsession and compulsive buying ($r = .56, p < .01$). Self-control accounted for 26% of variance in compulsive buying. No significant gender differences were found in compulsive buying and self-control.

Conclusion & Implications. Lack of self-control and obsessive tendencies significantly contribute to compulsive buying behavior. This behavior, in turn, leads to increased feelings of regret. Understanding these relationships can help develop interventions to enhance self-regulation and mitigate compulsive buying tendencies.

Keywords. *Compulsive purchasing behaviour, self-control, obsession, regret*



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Introduction

In today's consumer societies, compulsive buying has emerged as a major behavioural issue. It is characterized by persistent, intrusive thoughts about buying, a diminished capacity to control impulses, and a recurrent cycle of regret following excessive spending. Adults' maladaptive buying patterns are the result of a complex interaction between cognitive preoccupations and impaired self-control mechanisms (APA, pg.154, 2013). Researchers have increasingly recognized that compulsive shopping is a psychological pattern fuelled by obsessive thoughts, loss of self-regulatory control, and subsequent emotional distress as well as a financial issue. Adults who engage in compulsive buying frequently experience a mental preoccupation with shopping that is repeated over and over again, resulting in rash decisions that are followed by a great deal of regret and self-blame (Müller et al., 2015). In western cultures, compulsive purchasing is well studied, but its cultural expressions in Pakistan are relatively unknown. As consumerism finds its ways in the wake of cyber shopping websites, availability of easy credit, and online targeting of advertisements, adult Pakistanis talk about their escalation in compulsive buying and consumption. Psychological mechanisms involved in impulsive purchases and buying frequently involve usage of obsessional thinking, lack of self-control, and regret of future. Knowledge of such psychological underpinnings is needed to bring about the formulation of interventions that could prevent negative consequences of compulsive buying.

Consumerism in Pakistan has been growing at a rapid rate with ever-growing development of m-commerce and commercial promotions in social media. Studies reveal, excessive use of online shopping has led to increase in compulsive purchasing, especially in youth and urban populations. A recent compulsive purchasing mapping research among Pakistani m-commerce consumers highlighted that impulse buying tendencies are on the rise, which is resulting in economic burden and psychological distress (Ali & Raza, 2021). This necessitates exploring psychological constructs such as obsession, self-regulation, and anticipated regret for compulsive purchasing. Obsessive thoughts, urges and behaviors play an important role in

compulsive purchasing. Individuals with obsessional characteristics inculcate repetitive buying habits (coping behaviours) to reduce distressing thoughts. Research in Pakistan has found a high rate of subclinical obsessive-compulsive disorder (SOCO) symptoms, among people experiencing stress and financial vulnerabilities (Hussain & Fatima, 2020). This implies a possible connection between compulsive tendencies and compulsive buying, a short-term escape from psychological pain.

Self-control among other things is instrumental in controlling buying behaviours. Delaying gratification and resisting impulsive desires determine whether one gives in to compulsive buying tendencies. Studies have also indicated that those with low self-control are more likely to spend impulsively because they cannot manage their wants very well. Research carried out in Pakistan established that self-control acted as a mediator of the effect of online shopping addiction on compulsive buying in young adults (Ahmed et al., 2022). This is in accordance with global research points to self-control as one of the elements responsible for avoiding compulsive buying behaviours (Shabbir et al., 2024).

Anticipated regret, or the anticipated future regret over a decision, is a strong psychological influence on consumer behaviour. In Pakistan, the influence of anticipated regret was most obvious during the COVID-19 pandemic, when panic buying was widespread in response to fear of missing out and perceived product shortages (Khan & Javed, 2021). People who chronically experience anticipated regret tend to indulge in impulsive buying to preserve the possibility of missing out what seems affordable and then feel regret afterward. This cycle of emotions reinforces compulsive buying habits, generating a cycle of guilt and impulsive spending (Shabbir et al., 2024).

Self-Regulation Theory (Baumeister et al., 1994) predicts that individuals manage their actions using self-control. During the self-control depletion, individuals are inclined to engage in impulsive behaviours, for instance, compulsive spending. Self-Regulation Theory explains how individuals who have weak self-control cannot withstand the temptation of buying and suffering economically

and emotionally later. The Cognitive-Behavioural Model of Compulsive Shopping holds that cognitive distortion perpetuates compulsive spending in the forms of irrational purchasing cognitions (e.g., “This shopping will improve my mood”) and behaviour reward (Faber & O’Guinn, 1992). Future-oriented obsession and guilt continue to perpetuate such distortion by regretting what happened next, with this regret triggering repeated use. Little empirical data is available on psychological causes of compulsive purchasing, particularly after an increasing concern about shopping habits in Pakistani nationals. By exploring the interaction between obsession, self-control, and expected regret, this research seeks to present a culturally appropriate explanation of CBB among Pakistani adults. This study is especially important considering the growing power of digital marketing and m-commerce, which have revolutionized consumer shopping habits in Pakistan. The study explores the relationship between obsession, compulsive purchasing, self-control, and anticipated regret. And investigates the predictive role of self-control in compulsive purchasing.

Hypotheses

1. Obsessive-compulsive symptoms are positively correlated with compulsive buying, and negatively correlated with self-control in adults.
2. Lower self-control significantly predicts higher compulsive buying behavior in adults.
3. Self-control partially mediates the relationship between obsessive-compulsive symptoms and compulsive buying, while anticipated regret mediates the relationship between self-control and compulsive buying.

4. Women report higher obsessive-compulsive symptoms, higher compulsive buying tendencies, and higher anticipated regret, whereas men report higher self-control.

Method

Sample

A snowball sample comprised of 85 adult (18 years and above) men (42.3%) and 116 women ($N = 201$) that shopped online. Several participants were approached and were asked if they knew others who shopped online, and if they did, we contacted them to participate in the study, which many of them did generating our snowball sample. Participants who didn’t shop online were excluded. Demographic information such as gender, age, education, occupation, income, and online shopping frequency was collected. Table 1 shows majority of participants were between 18 and 23 years (43.3%), followed by 24 to 29 years (40.8%), and a smaller number between 30 to 35 years (15.9%). Most of the participants had an undergraduate degree (52.2%), followed by 36.8% having postgraduate qualifications, and 10.9% having an intermediate level of education. The larger group 57.7% of the respondents were females and 42.3% were males. About 43.4% of the respondents were students, 6.5% were bankers, 4.5% were lawyers, and 2.0% were housewives. Purchase-wise, 25.9% of the respondents reported buying gadgets, the highest bought category. This was followed by clothing (18.9%), foodstuffs (23.4%), books (15.9%), and cosmetics (7.5%). The findings reflect a heterogeneous sample by demographics with a strong propensity towards the purchase of technology-based products and apparel.

Table 1*Demographic Characteristics of the Participants*

Variable	<i>n</i> (%)
Gender	
Male	85 (42.3)
Female	116 (57.7)
Age	
18-23	87 (43.3)
24-29	82 (40.8)
30-35	32 (15.9)
Education	
Intermediate	22 (10.9)
Undergraduate	105 (52.2)
Postgraduate	74 (36.8)
Occupation	
Student	87 (43.4)
Banking	13 (6.5)
Housewife	4 (2.0)
Law	9 (4.5)
Items purchased	
Food	47 (23.4)
Cosmetics	15 (7.5)
Clothes	52 (18.9)
Gadgets	32 (25.9)
Books	17 (15.9)

Note. *n* = 201

Assessment Measures

Yale Brown Obsessive Compulsive Scale (Y-BOCS). One of the most widely used questionnaires in assessing obsessive-compulsive symptom severity is the Y-BOCS (Goodman et al., 1989). The scale contains 10 items, categorized into two subscales that measure Buying Related Obsessive Thoughts (BROT, 5 items) and Compulsive Buying Actions (CBA, 5 items). All the items were rated on a 5-point Likert scale ranging from 0 (No symptoms) to 4 (Extreme symptoms). Composite scores range from 0 – 25 for the two subscales, with higher scores representing greater obsessive and compulsive behaviours. Example items include items: “How many hours a day do you think about buying things online?” and “How hard is it to stop thinking about buying things online?” The Cronbach alpha value of 0.76 indicated the scale items are measuring the

construct accurately (Goodman et al., 1989).

Compulsive Buying Scale (CBS). This scale (Need references here) was employed to measure compulsive buying in adults and consists of 25 items, each rated on a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Composite scores range from 25 – 125, with higher scores representing greater compulsive buying behaviours. The scale CBS is also widely used to measure compulsive buying behaviour and its psychological and financial consequences. The CBS measures the severity of expenditures on compulsive consumption habits, such as impulsive buying, emotional regulation by spending, and over-spending financial consequences. Sample items are “I have an overpowering desire to purchase items,” “I have a tendency to purchase unnecessary items,” and “I feel a thrill when purchasing an item.” The scale was extremely reliable ($\alpha = .92$), reflecting

strong internal consistency (Nancy et al., 2008).

Brief Self-Control Scale (BSCS). It was employed to measure self-control of behaviours and temptations (Tangney et al., 2004). This is an 18-item instrument rated on a 5-point Likert scale from 1 (Strongly Disagree) to 5 (Strongly Agree). Composite scores range from 18 – 90, with higher scores representing greater self-control behaviours. It measures some aspects of self-control like impulse control, goal-directed action, and temptation resistance. For example, items are “I am good at resisting temptation” and “I have a hard time breaking bad habit” (reverse-coded), etc. The Cronbach alpha value of .77 showed the scale is moderately consistent to measure the construct (Tangney et al., 2004).

Regret and Disappointment Scale (RDS). Regret and Disappointment scale was used to assess the occurrence and intensity of feeling of doubts and despair that emerged from life events. It comprises of 12 items answered on a 5-point Likert type scale from 1 (Strongly Disagree) to 5 (Strongly Agree) where the subject could respond every item in response to the extent to which he or she agreed with the statement. Composite scores range from 12 – 60, with higher scores representing greater regret and disappointment. The scale measures both affective and cognitive elements of regret and disappointment, e.g., ruminating over past decisions, emotional response to negative consequences, and tendency to stay in past missed opportunities. Some examples of items are “I think about how things could have been done better quite often” and “I feel loss when I reflect on previous decisions.” The scale is internally consistent ($\alpha > .80$), indicating moderately high reliability (Marcatto et al., 2023). RDS has been extensively used in consumer psychology and behaviour in researching decision-making behaviour and emotional responses to bad news

Procedure

The study employed a correlational research design to examine the relationship between compulsive buying behavior (CBB), self-control, and regret among adults. Data were collected at the Department of Clinical Psychology, Shifa Tameer-e-Millat University, Islamabad, Pakistan. Participants

were recruited from the university student population using a combination of convenience and snowball sampling techniques to obtain a broader and more diverse sample. Initially, students were approached on campus and invited to participate, after which some participants referred their peers, contributing to recruitment through snowball sampling. All participants were informed about the purpose of the study and provided written informed consent prior to data collection. They were then asked to complete a structured questionnaire comprising demographic information (see Table 1) and validated measures related to the study variables. The questionnaire was available in both paper-based and online formats to maximize accessibility and participation. Confidentiality and anonymity of all responses were ensured, and participants were thanked for their voluntary contribution upon completion.

Results

Statistical Package for the Social Sciences version 25 was used for the analysis in the present study. Psychometric properties of scales were calculated, so Table 2 presents the means, standard deviations, internal consistencies, and inter-correlations among the study variables: Obsessive-Compulsive symptoms (Y-BOCS), Compulsive Buying (CBS), Self-Control (BSCS), and Regret and Disappointment (RDS). All scales demonstrated acceptable to excellent internal consistency reliability, with Cronbach’s alpha values ranging from .78 to .91. The mean scores indicate moderate levels of obsessive-compulsive tendencies ($M = 15.80$, $SD = 5.96$), compulsive buying ($M = 42.10$, $SD = 9.97$), self-control ($M = 35.70$, $SD = 7.68$), and regret and disappointment ($M = 28.70$, $SD = 6.61$).

The correlation matrix shows that obsessive-compulsive symptoms were significantly and positively correlated with compulsive buying ($r = .55$, $p < .01$) and with regret and disappointment ($r = .52$, $p < .01$). Additionally, compulsive buying was positively correlated with regret and disappointment ($r = .52$, $p < .01$), suggesting that individuals higher in compulsive buying tendencies may also experience stronger feelings of regret and disappointment. In contrast, self-control was significantly and negatively correlated with obsessive-compulsive symptoms (r

= -.51, $p < .01$), compulsive buying ($r = -.50$, $p < .01$), and regret and disappointment ($r = -.59$, $p < .01$). This pattern indicates that lower self-control

is associated with higher obsessive-compulsive tendencies, greater compulsive buying, and elevated experiences of regret and disappointment.

Table 2

Means, Standard Deviations, Internal Consistencies and Inter-correlations among Y-BOCS, CBS, BSCS and RDS

Scale	<i>k</i>	<i>M</i>	<i>SD</i>	α	Potential	Actual	Y-BOCS	CBS	BSCS	RDS
Y-BOCS	10	15.80	5.96	.87	0 - 50	4-28	-			
CBS	25	42.10	9.97	.91	25 - 125	3-70	.55**	-		
BSCS	12	35.70	7.68	.83	12 - 60	22-50	-.51**	-.50**	-	
RDS	18	28.70	6.61	.78	18 - 90	20-45	.52**	.52**	-.59**	-

Note. *k* = number of items in the scale, *M* = Mean, *SD* = Standard Deviation, α = internal consistency, Y-BOCS = Yale-Brown Obsessive Compulsive Scale, CBS = Compulsive Buying Scale, BSCS = Brief Self-Control Scale, RDS = Regret and Disappointment Scale

** $p < .01$

Table 3

Lack of Self-Control Predict Compulsive Buying Behavior in Adults

Variable	B	β	SE	<i>p</i>
BSCS Total	-.66	-.51	.08	.001
R^2	.26			

Note: B = Unstandardized Beta, β = Standardized beta, R^2 = Coefficient of determination, BSCS= Brief Self-Control Scale

Table 3 shows low self-control significantly predicted compulsive buying in adults. The standardized beta (β) indicated a very strong negative correlation ($-.51$, $p < 0.01$) between self-control and compulsive buying, unstandardized beta (B), shows each unit rise in self-control CBB drops by .66 units. The model explains 26% ($R^2 = .26$, $p < 0.01$) of the variation in CBB affirming the strength of these results.

Table 4

Mediation Analysis

Path	β	SE	<i>t</i>	p	95% CI
Obsession → CBB (Direct Effect)	.45	.08	5.63	<.001	[.30, .60]
Obsession → Self-Control	-.38	.07	-5.18	<.001	[-.52, -.24]
Self-Control → CBB	-.41	.06	-6.45	<.001	[-.53, -.28]
Obsession → Self-Control → CBB (Indirect Effect)	.16	.05	3.20	.001	[.06, .26]
Self-Control → Anticipated Regret	-.30	.08	-3.75	<.001	[-.45, -.15]
Anticipated Regret → CBB	.27	.07	3.86	<.001	[.13, .41]
Self-Control → Anticipated Regret → CBB (Indirect Effect)	.08	.03	2.67	.008	[.02, .14]

Note. CCB = Compulsive Buying Behaviour, CI = Confidence Interval

A mediation analysis revealed self-control mediated obsessions and CBB and regret mediated through self-control and CBB (Table 4). The results showed a direct effect of obsession on CBB ($\beta = .45$, $p < .001$). Furthermore, obsession negatively predicted self-control ($\beta = -.38$, $p < .001$), and self-control inversely predicted CBB ($\beta = -.41$, $p < .001$). Self-control mediated obsession and CBB partially, this indirect effect was significant ($\beta = .16$, $p < .001$). In addition, self-control inversely predicted regret ($\beta = -.30$, $p < .001$),

and regret positively related with CBB ($\beta = .27, p < .001$). The indirect effect was also significant ($\beta = .08, p < .008$), indicating that anticipated regret mediates the link between self-control and CBB partially. These results indicate that individuals with low self-control tend to have higher anticipated regret, which, in turn, is related to CBB.

Table 5 shows that women ($M = 16.6, SD = 6.10$) exhibited slightly higher obsession than men ($M = 15.0, SD = 5.80$). Women ($M = 44.2, SD = 10.20$) also demonstrated higher compulsive buying tendencies compared to men ($M = 40.0, SD = 9.50$). In contrast, men ($M = 36.5, SD = 7.50$) showed higher self-control than women ($M = 34.9, SD = 7.60$), indicating that males may be more capable of regulating their purchasing behaviors. Finally, women ($M = 29.6, SD = 6.80$) reported slightly higher anticipated regret than men ($M = 27.8, SD = 6.40$), suggesting that they may experience more post-purchase guilt and anxiety.

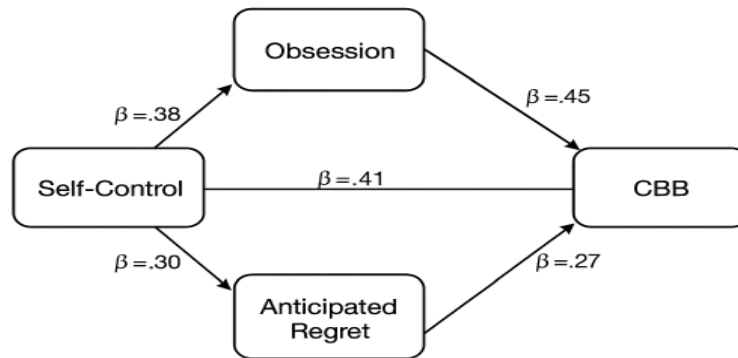


Table 5

Comparison between Men and Women based on Y-BOCS, CBS, BSCS and RDS

Scale	M(SD)		<i>t</i>	<i>p</i>	<i>d</i>
	Men	Women			
Y-BOCS	15.0 (5.80)	16.6 (6.10)	-1.98	.049	.28
CBS	40.0 (9.50)	44.2 (10.20)	-3.21	.002	.58
BSCS	36.5 (7.50)	34.9 (7.60)	2.15	.03	.28
RDS	27.8 (6.40)	29.6 (6.80)	-2.48	.01	.34

Note. M = Mean, SD = Standard Deviation, Y-BOCS = Yale-Brown Obsessive Compulsive Scale, CBS = Compulsive Buying Scale, BSCS = Brief Self-Control Scale, RDS = Regret and Disappointment Scale

Discussion

This study looked at compulsive buying behaviors in relation to adult self-control, obsessive thought patterns, and feelings of regret following purchases. These findings give insight to understand the psychological dynamics like experiencing obsessive impulses, behind the problematic buying behaviour along with emphasize the significance of self-regulation in preventing impulsive and unnecessary spending. The results of this study showed that individuals with stronger intrusive thought experience the psychological discomfort that result in impulsive consumption as a means of coping with distress. Similar to this, previous research has suggested that shopping can be used as a escape strategy by people who struggle with emotional dysregulation and obsessive thoughts. According to Escape theory intrusive thoughts are distressing for people so they use impulsive consumption used as cognitive escape from aversive self-awareness or negative affect. Additionally, the study found a positive correlation between compulsive buying and feelings of regret over excessive purchasing. These results have nuance with self-regulatory theory that explains compulsive buying act as short term reinforcement because it reduces the psychological distress but this buying behaviour in a long term consequences cause feelings of regret that exacerbate the initial distress that motivated the buying behaviour. Other theory explains that when people buy too much without thinking then they often experience feelings of regret. According to the cognitive dissonance theory, this reaction may be caused by people being aware of a mismatch between their purchasing habits and their financial goals. Studies done in the past also show that compulsive buyers may regret their purchases when they realize they didn't meet a real need or are under financial pressure. Therefore, compulsive buying not only maladaptive coping behaviour but also create a vicious cycle that fuels further shopping in an attempt to manage negative feelings.

A negative correlation was also found between self-control and anticipating regret, according to the study. This suggests that exercising self-control is more effective at avoiding the negative emotional effects of buying things on impulse. The findings

indicate that compulsive shopping behaviors were significantly predicted by obsessive tendencies. This suggests that it may be difficult to resist the urge to spend if a person becomes mentally preoccupied with specific thoughts related to shopping. Self-control also acted as a mediator in this relationship, indicating that obsessive thoughts may make it harder to control one's impulses, ultimately leading to spending more than one can afford. In addition, it's possible that people who lack self-control are more prone to being persuaded by advertising and other external stimuli. Due to the paradox that people who anticipate feeling regret about unplanned purchases may paradoxically continue to shop to cope with negative emotions, expected regret appears to be another psychological mechanism that influences spending behaviors. Gender differences also existed. When it came to anticipating regret, shopping-related obsessive tendencies, and compulsive shopping, women performed better than men. This confirms previous findings that women are more likely to be influenced by consumer pressures from social media and advertising and shop more frequently as an emotional outlet. On the other hand, men showed more self-control, which is in line with the idea that men are more likely to approach financial decisions in a rational and emotion-free manner. Women have a higher rate of regret, which suggests a possible cycle in which regret increases emotional distress and prompts the use of shopping as a coping mechanism. Limitations and suggestions The findings of this study have significant theoretical and practical implications. To begin, they add to the body of knowledge on the subject by demonstrating the significant roles that regret and obsessive thoughts play in compulsive buying. Second, treatments that target impulse regulation, such as cognitive-behavioral therapy (CBT) and mindfulness-based therapies, may be effective in reducing compulsive buying behavior due to the strong predictive value of self-control. Future research suggests that financial literacy and stress may moderate compulsive buying behavior. Longitudinal research would also be required to ascertain whether interventions to improve self-control might lead to a long-term decrease in compulsive buying behavior.

Conclusion

Overall, the results show that self-control is a significant buffer and that compulsive buying is closely linked to obsessive tendencies and regret. According to the study, interventions are needed to develop self-regulation in people who are prone to impulsive consumption patterns. Follow-up research and treatment can help people better control their spending by focusing on the mental and emotional processes that are the root of compulsive buying.

Declaration

Conflict of Interest Statement. Authors of this study have no conflict of interest.

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Ethical Approval. Ethical approval was obtained from the ethical review board prior to data collection and informed consent was taken from the participants before data collection.

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