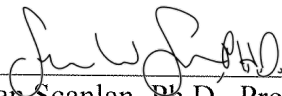Compulsive Buying: A Qualitative Inquiry


Mei-Lin Lawson


A Clinical Research Project submitted to the faculty of the Hawai'i School of Professional Psychology at Argosy University, Hawai'i in partial fulfilment of the requirements for the degree of Doctor of Psychology in Clinical Psychology


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Compulsive Buying: A Qualitative Inquiry

This Clinical Research Project by Mei-Lin Lawson, directed and approved by the candidate's Clinical Research Project Committee, was approved by the faculty of the Hawai'i School of Professional Psychology at Argosy University, Hawai'i in partial fulfillment of the requirements of the degree of Doctor of Psychology in Clinical Psychology.

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Compulsive Buying: A Qualitative Inquiry

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Abstract

Although buying is part of our everyday lives, compulsive buying is a problem that is beginning to receive more attention. The objective of this study was to understand and learn about the processes that facilitate and maintain compulsive buying from the perspective of individuals who have engaged in this behavior through a transcendental phenomenological approach. Although the current literature on compulsive buying focuses on negative emotions, the intent was to broaden and deepen theory to include unique experiential insights from individuals who engage in compulsive buying. Two participants who identified themselves as compulsive buyers were interviewed. Results were presented in a personal narrative style and suggested similarities and differences among the two participants' experiences. Findings from this qualitative inquiry demonstrate the nuances in the different perspectives of an issue that is often overlooked because financial behaviors are not openly discussed due to various reasons (e.g., shame, negative reactions from others, guilt, regret). It is hoped that this study highlights the benefits of talking about finances to promote emotional and financial well-being.

Acknowledgement

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# CHAPTER I. INTRODUCTION

Money is the most common method of exchange and occurs in many aspects of our daily life. People rely on money to get the things they need and want. For others, money can "buy" the feelings they desire or need to cope with situations in their life. Our emotions and money behaviors may have an underlying relationship that may not be apparent.

## Situating the Study

To situate a study, researchers examine their relationship to the phenomenon and how their personal experiences may contribute to the desire to conduct the study (Glesne, 2006). The researcher considers how his or her experiences shape the view through which the study is bound. Additionally, researchers consider how their presences and assumptions impacts the phenomenon being study and also considers the impact of the participants on them. Situating a study, enhances the methodological rigor of the study, helping the researcher clarify how much of the story is the participants and what may be the product of the researcher's perspective.

Although, I do not consider myself a compulsive shopper, I have engaged in buying behavior in order to cope with negative emotions or situations in my life. I have noticed that I would buy something, either clothes or even a delicious meal, when distressed or to avoid a situation. This would typically result in a temporary alleviation of distress. Through my experience working with family members within their home, I have observed the mother of this family display these behaviors. Unlike my own experience, her buying behavior eventually resulted in negative consequences (e.g., financial restraints, large amount of unused items) and seemed to mask deeper underlying issues she was avoiding. As life events became significantly more stressful, I noticed she would return home with more items that were not necessities (e.g.,

clothing, shoes, decorative household items). I thought her buying behavior was similar to an addiction; however, it was overlooked by her family members and her mental health providers.

Consumerism is generally accepted in our society, therefore it may be overlooked by many as not a problem. Although shopping is generally socially acceptable, it becomes a problem when the buying behavior results in negative consequences, impacting daily functioning. Instead of dealing with the underlying issue and emotions, it seemed that this mother was shopping in order to avoid the problem that triggered the negative emotion. Therefore, I became interested in studying the impact of emotions on the engagement and maintenance of compulsive buying.

## Review of Literature

A review of literature explores the relationship between the study and previous theory and research, relevant to the phenomenon being examined. It assesses previous relevant studies by distinguishing the designs, methodologies, and findings from the researcher's own study, and describing new knowledge the researcher is exploring and may expect to gather (Moustakas, 1994). The process of identifying and discussing major theoretical and empirical literature can assist with placing boundaries around the study and reveal gaps in previous literature to which the current study can contribute to (Rossman & Rallis, 2017). A literature review conveys the researcher's perspective and credibility by demonstrating the researcher's familiarity with the topic of the study.

Literature reviews are conducted to help ground the study and guide the researcher's understanding of the topic (Rossman & Rallis, 2017). It can establish the utility of the study, by assessing whether the topic is justifiable or meaningful. Moreover, literature reviews inform research design and assist with developing interview questions (Rossman & Rallis, 2017).

There are a variety of money behaviors; however, the focus of this paper will be compulsive buying.  Consumerism is generally accepted in our society; therefore, it may be overlooked by many and not seen as a problem.  Although shopping is generally socially acceptable, it becomes a problem when the buying behavior results in negative consequences, impacting daily functioning.  Instead of dealing with the underlying issues and emotions, the individual engages in a maladaptive behavior in order to avoid the initial problem that triggered the negative emotion.  They may not possess the ability to regulate their emotions in an adaptive manner and instead cope in ways that will produce instant gratification.  Many research studies have suggested that emotional factors and emotion dysregulation contributes to the engagement and maintenance of buying behavior.

Having the ability to process, understand, and manage emotions will enable individuals to cope with emotions aroused by different money related situations, that may be unavoidable in daily life.  Overall, understanding the relationship between emotions and money behaviors may present models of change that could lead to better financial and psychological health.

## Emotions

Emotions, feelings, affect, and mood are terms that are used interchangeably.  Although these these terms are relatable, they are distinct constructs requiring differentiation.  Every culture and language has words for emotions and feelings.  Feelings are one aspect of emotions; it is an individual's subjective feeling and mood.  When an individual is asked to describe the emotion they are experiencing, they tend to respond by saying things like "I feel sad" or "I feel happy."

### Affect, Emotion, and Mood

Core affect is a neurophysiological state presented as a simple primitive non-reflective

feeling, most evident in mood and emotion, occurring consciously (Ekkekakis, 2012). There are both positive and negative states of affect such as anger, fear, joy, pleasure, or disgust. Affect is experienced constantly, but can vary in terms of intensity. In addition, it can be a component of emotions and moods, or occur by itself.

There are many components that make up emotions. Russell and Feldman Barret (as cited by Ekkekakis, 2012), defined a "prototypical emotional episode", as a complex set of interrelated sub-events concerned with a specific object (e.g., person, event, thing). They include affect, congruent behavior (e.g., facial expressions), attention to the eliciting stimuli, cognitive appraisal of the meaning, awareness to the cause, experience of the emotion, and endocrine changes. For example, the emotion fear is associated with an appraisal of the situation, visceral and somatic symptoms (tense expression, sweaty palms, shakiness), experiential quality, characteristic attention-related biases, and a range of coping responses. Moods are less specific than emotions and tend to last longer. Moods are affective states that are about the world in general. Unlike emotions, which often immediately follow an eliciting event or object, a mood is separate from an obvious cause. This aspect often makes it difficult to identify.

**Emotions as Feelings of Changes in the Body**

Emotions play an important part in our lives. They have great impact on our actions, even if we are not fully aware of them. Emotions, as defined by William James (as cited in Gross, 1998) are behavioral and physiological response tendencies that are adaptive to evolutionarily significant situations. They are flexible response sequences that are short lived, involving behavioral, experiential, and physiological changes, which are triggered automatically or after the meaning of the situation is analyzed. Psychologists' emphasis of the role of cognition in emotional arousal and expression vary; however, most agree that perception, learning, and

memory are involved (Parker & Ettinger, 2010).

According to James (as cited in Prinz, 2005), an emotion is the feeling of the changes that occur in our body.  For example, the arousal of anger is associated with epinephrine and other hormones.  As a result of increased endocrine activity, we experience our heart beat rising, rapid and irregular breathing, and blood pressure increasing.  In addition to physiological processes occurring in our body when we experience emotions, metabolic changes also take place.  They can include changes in muscle tension, salivary and sweat gland activity, altered digestive processes, and changes in neurotransmitters (Parker & Ettinger, 2010).

Furthermore, neuroimaging studies have shown excitation in the brain associated with bodily responses.  Advanced emotions, such as guilt, loneliness, and jealousey are shown to be associated with body responses and excitation in the brain in the same region as basic emotions, such as anger and fear.  For example, studies have demonstrated that the cingulate cortex and insula both are activated during episodes of guilt and love, while the posterior cingulate and medial frontal cortex are engaged during moral judgments (Prinz, 2005).

We have conscious and unconscious experiences of emotions.  Winkielman et al. (as cited by Prinz, 2005) provided experimental evidence for unconscious emotions.  Participants were presented with photos of emotional facial expressions that were neutral, angry, or happy.  The expressions were presented quickly, therefore inhibiting the likelihood that they would be experienced consciously.  Participants were instructed to pour and then drink a fruity beverage, which then was followed by questions regarding the beverage and their feelings.  According to measures of conscious emotional feelings; anger and happiness were indistinguishable.  Those that viewed the angry and happy face reported being in the same mood and level of arousal.  Additionally, viewing the faces had an effect on their behavior.  Participants who viewed the

angry faces poured and drank less of the beverage, resulting in a lower positive rating than those who viewed the happy faces. These results suggest that emotions have been activated, even though the participants reported not consciously experiencing a change in their mood. Emotions impacted behavior and support the idea that unconscious emotions do occur and are not always "felt". When emotions are "felt", the feelings are the emotion, suggesting emotions are conscious perceptions of bodily changes. In other words, emotions are feelings when consciously felt. On the other hand, emotions can be "unfelt", suggesting they are unconscious perceptions of bodily changes (Prinz, 2005).

According to the psychological perspective, there are three characteristics of emotions (Friedenberg & Silverman, 2012). First, emotions are embodied, meaning we experience emotions as a full body experience not only as mental events. Second, controlling emotions are tougher to change than our thoughts. Lastly, emotions have a global impact on our behavior (Friedenberg & Silverman, 2012).

Emotions also assist with decision-making, plans for appropriate and quick motor responses, and provide information about our environment (Gross, 1998). They serve as a social function by scripting our social behaviors, informing us whether something is good or bad, and about others' intents of behavior. When our emotions are not appropriate for certain situations, we try to regulate the emotional responses in order to enhance our goals.

Behavioral responses associated with emotions motivate us to express or "act out" our feelings, ranging from crying, verbal outburst, smiling, to laughing. Body language and tone of voice also are expressions of emotions. In addition, behavioral responses aid with increasing or decreasing emotions. For example, behaviors such as avoiding a situation that produces fear or engaging in compulsive buying to reduce symptoms of anxiety are both maintained by the

change they cause in the "felt" emotion.

**Range of Emotions**

Amusement, anger, anxiety, envy, happiness, joy, sadness, surprise, the list is endless for the types of emotions we experience.  Many of the complex emotional experiences represent a mixture of basic emotions.  Robert Plutchik developed a theory of emotions, stating that there are eight primary or basic human emotions, consisting of four pairs of opposites.  These pairs are acceptance and disgust, fear and anger, surprise and anticipation, and sadness and joy, arranged on an emotion wheel by Plutchik (Parker & Ettinger, 2010).  He claims that all emotions are variations of the eight basic emotions and the closer they are on the wheel, the more they have in common.  Furthermore, adjacent emotions blend to form more complex emotions.  Love, for example is a blend of joy and acceptance, and at times can involve anger and disgust.

**Theories of Emotions**

Emotional expression involves cognitions, subjective feelings, physiological arousal, and behavioral responses; however how do these processes interact to produce the emotional response?  Do we think before we feel? Or do we feel an emotion, and then interpret it as a specific emotion?  Controversy surrounds this process and several theories of emotion have been developed.

**The James-Lange Theory.** The "common-sense" interpretation of emotional activation explains that when we perceive and interpret a stimulus, an emotion occurs, triggering a physiological and behavioral response (Parker & Ettinger, 2010).  Psychologist William James and physiologist Carl Lange questioned this "common-sense" interpretation, resulting in the development of the James-Lange theory.  This theory explained that emotional states result from the awareness of bodily responses to a situation, rather than from cognitions about the situation.

From this perspective, the situation triggers physiological responses from within, such as changes in heart rate and respiration, leading to bodily muscle movements. Overall, these bodily responses stimulate emotions.

There are unexpected situations that we seem to respond to automatically before having a chance to experience the emotion. Our body seems to react instantly or impulsively. During these situations, behavioral and physiological reactions occur too quickly to be triggered by emotions. For example, imagine crossing the street and suddenly a car races straight towards you. You instantly move out of the way before labeling your emotional state as "fear." When the danger seems to pass then you begin to realize the emotion related to the situation. The emotion followed the body and behavioral changes.

**The Cannon-Bard Theory.** An alternate theory of emotion was developed by Walter Cannon and modified by Philip Bard. The Cannon-Bard theory suggests that emotional experiences occur simultaneously with physiological changes, instead of bodily changes causing emotions. Cannon and Bard (as cited by Parker & Ettinger, 2010) hypothesized that the thalamus plays a key role in emotional responses as it channels sensory input to the cerebral cortex to be interpreted. At the same time, the thalamus sends activation messages throughout the peripheral nervous system, triggering physiological and behavioral responses associated with emotions (Parker & Ettinger, 2010). Therefore, at the same time the emotion is felt (fear), your heart rate and breathing increases, resulting in a behavioral response (running away). However, recent research has determined that the thalamus is not directly involved with integrating emotional responses, instead the hypothalamus, amygdala, and other structures in the limbic system are. More recent theories have been developed since the James-Lange and Cannon-Bard theories.

**The Schachter-Singer Theory.** Stanley Schachter and Jerome Singer combined elements from the James-Lange and Cannon-Bard theory. They believed that an emotion follows behavioral and physiological responses and highlighted the importance of cognitive processes during emotional experiences. The Schachter-Singer theory states a physiological state could produce a variety of emotions, depending on the context it occurs (Parker & Ettinger, 2010). As we evaluate the emotion-stimulating situation we assess what is occurring in our body. Emotions depend on a double cognitive interpretation, and the key to emotional arousal is how we interpret this feedback during the situation. Therefore, we are able to interpret similar bodily arousal as reflecting distinctly different emotions in different contexts.

**Tomkins' Facial Feedback Theory.** From everyday interactions, we notice specific facial expressions associated with emotions. Paul Ekman (as cited by Parker & Ettinger, 2010) concluded that people from different parts of the world express emotions with similar facial expressions and interpret these expressions the same way. Through this study, it was found that people from different cultures identified with 80% accuracy, photographs of American faces depicting happiness, anger, sadness, surprise, disgust, and fear (Parker & Ettinger, 2010).

Sylvan Tomkins is one of the most influential researchers of the facial feedback theory, arguing that specific facial movements are universally associated with the expression of the emotions of fear, anger, happiness, sadness, surprise, interest, disgust, and shame (Parker & Ettinger, 2010). Tomkins's hypothesis was supported by the study done by Paul Ekmann and his associates (Parker & Ettinger, 2010). During the first part of the experiment, the subjects were coached to make specific facial expressions corresponding to six emotions (happiness, anger, sadness, surprise, disgust, and fear), but were not asked to feel or express the emotion. While making these expressions, physiological responses were measured. The second phase asked the

subjects to think of the emotional experiences that produced the six emotions. A major finding from this study was each of the four negative emotions (anger, fear, disgust, and sadness), induced either by facial modeling or thinking of an emotional experience, was accompanied by a distinct pattern of physical responses (Parker & Ettinger, 2010). Additionally, when the subjects were required to only move their facial muscles that are associated with an emotion, they experienced patterns of physiological arousal comparable to the subjects who had to recreate an actual emotional experience. Interestingly for some of the participants, the physiological responses of an emotion were more distinct when they simply moved their facial muscles than when they thought about the emotional experience (Parker & Ettinger, 2010). Therefore, based on these findings, when you change your emotional expression (facial expression; frowning to a smile), the corresponding physiological response will follow. Thus, if you are feeling sad, simply put a smile on your face and you will likely feel happier and less sad. Although this may be beneficial for the time being, it may actually inhibit an individual's ability to directly cope with their feelings or the situation that evoked the specific emotion. This concept could be extended to behaviors. When someone is feeling sad, they may engage in a behavior to change the way they feel, likely activating the physiological response associated with the emotion they are attempting to feel.

**Opponent-Process Theory of Emotion.** Psychologist Richard Solomon and J. D. Corbit proposed the opponent-process theory of emotion, stating when a strong emotional response to a particular stimulus disrupts homeostatic emotional balance; an opposite emotional response is activated to restore emotional equilibrium (Parker & Ettinger, 2010). Therefore, when experiencing a negative emotion, a positive or opposite emotion will "cancel out" the original negative emotion in order to "restore" a person to a neutral or balanced emotional state. For

example, when we are highly anxious, we can expect that this feeling will eventually be replaced by a calm feeling. From this perspective, when individuals are exposed to a situation arousing the same intense emotion repeatedly, the initial emotional reaction will weaken while the opposite reaction will intensify. The opposite-process theory has been used to explain addictions (e.g., drugs, gambling, compulsive shopping). Individuals experience intense pleasure and an emotional high during their first exposure to their "drug of choice"; however, the pleasure associated with this behavior eventually decreases after repeated exposure. Initially, individuals are motivated to engage in the behavior to achieve the associated pleasure, but the motivation is soon replaced by attempting to avoid the opposite emotion (withdrawal).

**Emotional Expression**

Emotional expression is an important aspect of social communication. Emotions play a vital role in all types of interpersonal relationships. Expressing emotions when interacting with others, communicates information about one's needs. However, excessive emotion expression might not be appropriate in all situations, such as business relationships. Money is a prominent factor in business relationships, but expressing emotions is typically not viewed as appropriate. In Business, individuals are expected to control their emotions during negotiations. Therefore, being successful in business is often related to possessing the ability to control and manage strong emotions. A financial analyst may advise a client inhibit the influence of emotions on investment decisions. However, this is difficult to accomplish because thoughts about money often influences how individuals feel and may guide expectations of the way others should express their emotions.

Jiang, Chen, and Wyer (2014) found that reminders about money, lead people to have negative attitudes toward expressing emotions (Jiang et.al, 2014). Consequently, decreasing

their expressions of emotion when communicating about negative and positive events. In these situations, people will tend to interpret others' emotional expression as more extreme, leading to a decrease in their willingness to interact with those that convey strong emotions (Jiang et.al, 2014). The concept of money seems to influence people's perception and viewing emotional expression as inappropriate, especially in social situations.

The effects of money on people's feelings are not as apparent. Thoughts about money could interfere with a person's emotional responses or may not. People tend to accept expression of emotions related to thoughts of money, privately rather than publicly (Jiang et.al, 2014). This finding possibly implies, it may not be appropriate to use money as a form of exchange with others when strong emotions are involved. This might explain the idea that money and love are not resources that should be exchanged, that money possibly should not be given as a gift, or that financial rewards often discourage altruistic behaviors.

**Emotions and Decision-Making**

Important decisions are at times made during highly emotional conditions. Understanding how people's emotions influence decision-making is necessary when these decisions involve money. Creating an awareness to emotional states affecting our judgments, specifically involving money, can help individuals better deal with situations that will ultimately foster financial and psychological well being.

Individuals experience varying degrees of emotional states, which at times can become very distressing if resources are not available to cope with them effectively. Anxiety and depression are two forms of emotional distress individuals experience the most. According to previous research on negative affective states, these states influence decision making in three ways (Raghunathan & Pham, 1999). First of all, negative affect influences decisions by

distorting the content of people's thoughts, often towards negativity. This tendency is also known as mood congruency. Being in a negative state may stimulate memories that match that state resulting in distorted judgments. Secondly, being in a negative emotional state could alter the process of making decisions. Experiencing anxiety or depression can interfere with the ability to process information. Therefore, judgments and decisions during these states are less thought out. Thirdly, negative emotions can shape the motives of an individual (Raghunathan & Pham, 1999). When an individual is in a state of negative emotion, they likely will focus on finding ways to elevate their mood. "Repairing" their mood could be done through behaviors that may aid in changing what they are experiencing. Maladaptive money behaviors, such as compulsive buying could be a behavior an individual engages in to "repair" their mood. Being in a negative state, such as anxiety or depression, may influence a person's motives when engaging in decisions. They may believe that engaging in compulsive shopping will alleviate the perceived pain they may be experiencing, even if only temporarily.

A major function of emotions is to provide information (affect-as-information perspective). Before we evaluate events, people, and objects we tend to ask ourselves, "How do I feel about it?" because our emotions inform us if we "like" or "dislike" something. Information resulting from the emotional state can be linked to the underlying meaning that triggered the response (Raghunathan & Pham, 1999). Different emotions could be produced from the same event depending on how it is evaluated. Similarly, individuals will vary in the way they assess the same situation. Due to differences in evaluating situations and emotions, it could be said emotional states can lead to different money behaviors depending on how individuals appraise the situation.

The meaning underlying emotional states depends on the type of affect. According to

appraisal theorists, the underlying meaning of sad emotions is the feeling of loss or lack of a

reward (Raghunathan & Pham, 1999). Emotions related to sadness are usually experienced in

response to a loss of something or someone that held significant meaning. Therefore, when

people experience these sad emotions they may interpret this feeling as missing something and as

a result will be motivated to acquire a substitution or a "reward" to replace what they have loss.

Individuals who are feeling sad, may be motivated to shop to replace the feeling of loss.

On the other hand, the meaning underlying emotions involving fear, such as anxiety,

could be linked to the feelings of uncertainty and lack of control (Raghunathan & Pham, 1999).

Therefore, anxious individuals may tend to avoid risk or attempt to reduce uncertainty during

decision-making.

Raghuntham and Pham (1999) conducted a study exploring sad and anxious participants'

decision-making process involving a trade off between risk and reward. Two options were

offered, one associated with higher risk and higher reward (risky gambles) and the other related

to lower risk and lower reward (job profiles). Results found that sadness biases preferences

toward high-risk/high-reward options, while anxiety biases preferences toward low-risk/low-

reward options. These findings suggest that anxiety heightens people's preoccupations with risk

and uncertainty, whereas sadness heightens people's preoccupation with reward. Although

anxiety and sadness are both negative affective states, they appeared to trigger distinct

motivational preferences.

Results suggest that the effects appear to be mediated by an individual's response to the

risk and reward components of the options. Raghunathan and Pham (1999) suggest that these

responses are "feelings." Anxious and sad individuals may consider the options and then ask

themselves, "What would I feel better about?" This process is related to the How-do-I-feel-

about-it (HDIF) heuristic, which highlights that feelings experienced when a person is considering a decision are used to evaluate the decision. The feelings used, seem to come from the participant's affective responses to the options. Highlighting that they are conditional, depending on the person's preexisting affective state ("I am anxious or sad"). The findings from this study suggest that individuals are flexible when choosing to utilize their feelings or not, depending on how relevant the feelings are to the decision (Raghunathan & Pham, 1999).

Recent research by Berkowitz (as cited by Warner, 2011) on decision making has supported the idea that there are two distinct cognitive processes involved in decision making, a rational and affective one (Warner, 2011). Berkowitz suggested three processes that likely happens when an individual is exposed to a stimulus. Before any cognitive processes occur, such as appraisal and interpretation, new information undergoes basic and automatic associative processes. This occurs quickly and are associated with the beginning of lower-order affective reactions and action responses based on the rapid evaluation of the emotional meaning of the stimulus. Then, higher-order processing occurs, either strengthening or weakening the impact of the initial reaction. Lastly, a higher-order affective reaction and action may follow, occurring lower than low-order reactions because information processing requires more effort. As evident, information processing does not occur without the involvement of emotions. Individuals vary in the ability to process information about emotion related stimuli, use this information to guide thinking and behavior, and form an emotional response. Outcomes of decision-making processes, either positive or negative, has an impact on an individual's emotions. Therefore, emotional consequences of decisions affects anticipated and recalled future emotions following decision-making.

**Negative Emotions and Impulsive Behavior**

Intense emotions may trigger risky or problematic behaviors. Intense negative emotions could initiate problematic behaviors such as binge drinking, binge eating, compulsive buying, gambling (Billieux, Gay, Rochat, & Van der Linden, 2010). According to the Self-medication hypothesis, problematic behaviors that occur due to negative emotions may reduce the experience of the negative emotion without any regard to the potential consequences from these behaviors (Billieux et al., 2010). The tendency to partake in maladaptive behaviors in conjunction with negative emotions could be due to a limited ability to control or regulate behaviors in times of perceived stress. When people encounter intense emotions they struggle to exert control over their behaviors, which overall affect executive functioning (Billieux et al., 2010). Therefore, maladaptive behaviors occur depending on individual differences in executive functioning associated with controlled effort such as inhibition and working memory.

Related to this perspective, is the concept of urgency. The construct of urgency has been suggested to be an indicator of an individual's tendency to engage in problematic behaviors to regulate or reduce negative emotional experiences (Billieux et al., 2010). Urgency is a component of impulsivity as it relates to the differences individuals have to act impulsively and/or rashly in highly emotional situations, potentially resulting in problematic behaviors (Billieux et al., 2010).

The UPPS Impulsive Behaviors Scale (UPPS) was developed by Whiteside and Lynam (2001) after they administered several questionnaires of impulsivity and the Revised NEO Personality Inventory to an undergraduate sample, to delimit the facets underlying impulsivity (Billieux et al., 2010). The four dimensions of impulsivity that make up the scale are *urgency* (tendency to experience strong reactions under the condition of negative affect), *premeditation* (tendency to deliberate the consequences of an act before engaging in that act), *perseverance*

(ability to remain focused on a task that may be boring and/or difficult), and *sensation seeking* (to enjoy and pursue activities that are exciting and openness to trying new experiences). Based on self-reports, high levels of urgency are associated with a range of problematic behaviors such as alcohol and drug abuse, eating disorders, problem gambling, and compulsive buyiny. When anxiety and depression symptoms are controlled for, urgency is the best predictor of several maladaptive behaviors (Billieux et al., 2010).

Likewise, behaviors related to urgency have been shown to occur in situations of intense positive emotions. Similar to engaging in problematic behaviors to reduce the feeling of negative emotions, positive urgency (acting rashly in intense positive affect) relies on maladaptive behaviors such as problematic gambling, drug abuse, or compulsive buying to regulate positive emotions by maintaining or enhancing these feelings (Billieux et al., 2010).

**Emotion Regulation**

Emotion regulation is the ability to manage and modify the emotions we have, how we experience and express them, and when we experience these emotions (Gross, 2002). Emotion regulation refers to the internal and transactional processes occurring consciously or unconsciously when individuals modulate different components of emotions, by altering either their own experience, behavior, expression, or the emotion-eliciting situation. Effective emotion regulation has been viewed as a developmental achievement and is required for other developmental tasks. Intense emotions are capable of disorganizing and disrupting multiple psychological processes, therefore, having the ability to modulate our experience and expression are imperative for basic state regulation, behavioral exploration, cognitive processing, and social competence (Diamond & Aspinwall, 2003). Initially, children rely on interactions with caregivers to assist with regulating their emotions and as they mature they internalize these

abilities. These abilities are carried over into adulthood and influenced by many factors such as individual differences in coping styles, problem solving, social support, satisfaction of relationships, and mental and physical health.

In order to regulate emotions, individuals may select situations either by approaching or avoiding people, places, or objects. To make these decisions, self-knowledge is needed. Especially, to determine if short term benefits of emotion regulation are worthwhile compared to the long term costs or benefits. An individual may avoid a situation to enhance the short-term relief, however; this could produce long term costs that may result in a far more damaging effect than anticipated. To alter the emotional impact of certain situations, modification of the situation could occur. This could range from a situation that cannot be modified to a one that can have a potential for change. Situations can also range in complexity, having one or multiple aspects. A significant aspect of emotion regulation is the effort to modify the situation in order to adjust its emotional impact. The effects of emotional expressions can alter interactions and produce social consequences similar to those of emotion regulation. Since emotional expression are effective in changing social situations, effort to regulate emotions in social settings must be able to distinguish these effects (Gross, 1998).

Many strategies such as distraction, concentration, and rumination are utilized to determine which situation an individual may attend to or not. Distraction happens when an individual focus on unemotional parts of a situation or does not focus on the situation at all. It also involves changing the internal focus of a situation. Concentration is used to focus attention to the emotional triggers. Similar to distraction and concentration, rumination requires directed attention; however, rumination involves the directed attention to feelings and the consequences associated with them (Gross, 1998).

After a situation is selected, modified, and attended to, the emotional impact may be altered through cognitive change. Cognitive change is selecting a meaning to attach to a situation (Gross, 1998). Downward social comparison is a form of cognitive change. This type of cognitive change involves a comparison of one's situation to another person's less privileged situation, which alters construct of the situation and decreasing negative emotions (Gross, 1998). Another form of cognitive change is cognitive reframing. This occurs when an individual experiences failure in regards to their goal, but reframes it as success in regards to another goal. Reappraisal is also a form of cognitive change involving cognitively altering the situation so that it changes its emotional impact (Gross, 1998). Reappraisal has a greater impact on emotional responses as the situation becomes more complex.

The meaning that is selected after cognitive change forms emotional response tendencies. These emotional response tendencies include behavioral, experiential, and physiological tendencies. When response tendencies are produced they can be influenced, referred to as response modulation (Gross, 1998). A specific response tendency is selected and displayed as either increasing or decreasing in response. However, response tendencies may also be modulated in subtle ways. Drugs, exercise, biofeedback, alcohol, food, and relaxation can be used to decrease or increase physiological and experiential aspects of emotions (Gross, 1998). Money behaviors, not as researched as the other methods, could be behaviors engaged in to decrease or increase experiences of emotions. Regulating emotion expressive behavior is the most common form of emotion regulation. Studies of suppression of emotional behavior (Gross & Levenson, 1993; Lanzetta, Cartwright-Smith, & Kleck, 1976; Stepper & Strack, 1993) suggest blocking expressive behavior decreases the experience of some emotions, such as pride or amusement, but not others such as disgust and sadness, while increasing sympathetic nervous

system response.

Cognitive reappraisal and expressive suppression are two of the most common forms of down regulation of emotions used. Down regulating emotion through reappraisal leads to less experiential, behavioral, and physiological responses. Suppression decreases expressive behavior and increases physiological responses due to the efforts to inhibit emotional expressive behavior (Gross, 2002). Suppression requires self-monitoring and self-correction through an emotional experience. This type of requirement uses a constant amount of cognitive resources, which reduces the amount of resources available for processing the events to be later remembered. On the other hand, reappraisal is triggered early on in the emotion generation processes; therefore, it does not require a constant effort to self regulate during an emotional experience. This allows for resources to be available to process these events and be remembered.

Reappraisal and suppression are two of the most studied strategies of emotion regulation. However, there are many other emotion regulation strategies. These strategies include arguing, substance use, social support, benefit finding, and capitalizing. Heiy and Cheavens (2014) performed an experience sample method study assessing the efficacy of regulating strategies by asking participants to report the change in the emotion experience after using a regulation strategy. If a strategy was identified as being used the participants were to report if that strategy impacted the experience of that specific emotion. Their study included 20 emotion regulation strategies for negative and positive emotions.

Results showed that across 10 days, participants used 15 strategies in response to negative emotions and 16 strategies in response to positive emotions (Heiy & Cheavens, 2014). This suggests that participants are using more strategies than what previous research and studies

have suggested.  The strategies that were reported being used often were those not included in emotion regulation research, such as social support, benefit finding, and capitalizing (Heiy & Cheavens, 2014).  Strategies that are well studied, such as reappraisal and suppression, were reported as infrequently used (Heiy & Cheavens, 2014).   The results from this study uncovered the great diversity of strategies used by individuals to regulate emotions.  However, the strategies that were frequently used to change the intensity of the emotion were not the most effective, especially for negative emotions.  People tend to use the easiest strategy to reduce negative emotions even though these strategies may not impact the experience of the emotion.  Four of the five most used strategies, which were acceptance, rumination, problem-solving, and perspective taking, are strategies that are occur cognitively and are not observable (Heiy & Cheavens, 2014).  Three of the five strategies that had the most impact, which were exercise, behavioral activation, and social support, required behaviors that were observable and required effort.  Consequently, it may be suggested that individuals would benefit from overt than covert strategies (Heiy & Cheavens, 2014).  Furthermore, it is also beneficial to combine possibly similar strategies in a way that would be most effective compared to using only one particular emotion regulation strategy.

Nezlek and Kuppens (2008) suggest that in daily life, individuals try to regulate their emotions more through reappraisal than through suppression, with a larger difference for positive than negative emotions.  Suppressing positive emotions was used much less than other strategies.  Reappraising positive emotions is accomplished to increase experienced positive emotion and reappraising negative emotion is done to decrease experienced negative emotion.  Both of these outcomes are immediately or directly rewarding and relevant for the individual.  On the other hand, rewards of suppression are not as immediate as those of appraisal.  Suppression involves

the display of emotions, often for others, therefore suppression is interpersonally focused

compared to intrapersonally. Suppressing the expression of positive emotions likely serves

fewer goals than suppressing negative emotions. Decreasing the expression of positive emotions

may lessen the rewards people gain from interactions. This reduction explains why people may

refrain from suppressing positive emotions. Reducing the expression of negative emotions is not

effective and reducing the expression of positive emotions likely has undesirable consequences.

In addition, it was found that it is more difficult to regulate negative emotions than positive

emotions. Overall, the use of reappraisal was found to be related to increased positive affect,

psychological adjustment, and self-esteem. Suppressing the expression of positive emotions was

found to be related to decreased levels of positive emotions, psychological adjustment, and self-

esteem.

There are important differences between regulatory strategies of emotions and emotional

clarity. Emotional clarity is the capacity to understand and interpret the basis for emotional

responses (Diamond & Aspinwall, 2003). Reactive individuals with low emotional clarity were

more easily "overwhelmed" by their emotions and made greater efforts to avoid and decrease

strong emotional experiences. On the other hand, those with high emotional clarity were able to

tolerate these experiences well and the immediate effects following them (Diamond &

Aspinwall, 2003).

Culture influences the process of emotion regulation and assists with the development of

values in our lives. The relationship of culture values, interpersonal relationships and emotions

are important in understanding emotion regulation. Cultures have rules and norms concerning

emotion regulation as emotions are a motivator of behavior and important to social functions.

Culture value perspective of interpersonal relationships and emotions assist to make and apply

norms for emotion regulation (Matsumoto et al., 2008). Cultures that embody Individualism, Egalitarianism, and Affective Autonomy are associated with more reappraisal strategy and less suppression strategy of emotion regulation. These cultures value emotions and encourage an open expression of them (Matsumoto et al., 2008). Cultures that are high on power distance, embeddedness, and hierarchy are associated with less reappraisal and more suppression. These cultures value emotions less, in order to maintain in-group cohesion that require individuals to suppress expression of emotions (Matsumoto et al., 2008).

**Money**

Money is a social resource, used for coping with problems and satisfying needs. Resources improve one's overall ability to cope and are valued in times of threat and adversity. A study conducted by Zhou, Vohs, and Baumeister (2009) confirmed the principle that having resources reduces pain and suffering. When an individual loses money, suffering intensifies and leads to one "feeling" more vulnerable. This study found that just thinking about money produced both positive and negative feelings. There was an interaction between thinking about money and social and physical adversity. Social rejection and thoughts of physical pain increased the desire for money. The experience of counting money is so powerful that it created the idea of possessing money. This idea was found to decrease the suffering caused by experiences of social rejection and physical pain. On the other hand, when participants were reminded of having spent money they felt more vulnerable to distress in response to social exclusion and physical pain (Zhou et al., 2009).

Simply thinking about a resource and not actually using it, such as money, provides psychological benefits. The idea of having money could be associated with feelings of strength, efficacy, and confidence (Zhou et al., 2009). These feelings likely help in situations when

people may feel rejected by society or relationships and when in physical pain. If simply the idea of money produces the feeling of strength, then having money may produce a sense of strength. A person with money may feel they have the strength to overcome challenges or provide a sense of power in our society. A person may use the feeling of strength or power in situations associated with social rejection to change the feeling of rejection to one of acceptance from others. Money has profound psychological power, even just the idea of money, can change thoughts, feelings, and behaviors, in this case social exclusion and physical pain.

In some situations, money functions as a reinforcing link between behaviors and the relief of negative emotions by substituting it with temporary feelings of happiness. Some money behaviors, such as compulsive shopping, are negatively reinforced by the use of money. The use of money becomes an immediate reinforcement that promises the relief of negative feelings.

**Money and Emotional Well Being**

Income and assets are measures of wealth considered to contribute to happiness or life satisfaction. Having a certain amount of money can produce opportunities for individuals that contributes to improved well-being. This leads to the assumption that there is a connection between wealth and well-being (Johnson & Krueger, 2006). Income and assets provide direct measures of the environment's potential to generate resources to create a satisfying life. However, the connection between higher income and life satisfaction is not direct. When comparing poorer nations to wealthier nations, income and life satisfaction are stronger in poorer nations. Data also suggests that higher life satisfaction contributes to higher income (Johnson & Krueger, 2006). Moreover, optimism and positive emotions contribute to overall positive evaluation of life and life circumstances (Johnson & Krueger, 2006). However, materialism associated with valuing higher income could reduce life satisfaction which counteracts the

positive effects linked with receiving a higher income.  Overall, data suggests that the economic environment and life satisfaction consists of psychological perceptions about financial matters instead of the actual financial matters itself (Johnson & Krueger, 2006).

<div align="center">**Money Behaviors**</div>

**Disordered Money Behaviors**

Money disorders are problematic patterns of financial beliefs and behaviors resulting in significant distress, impairment in social or occupational functioning, unnecessary worry about finances, and/or not being able to enjoy financial resources (Klontz, Britt, Archuleta, & Klontz, 2012).  Gallen (as cited in Klontz et al., 2012) explains money disorders as problematic financial behaviors that individuals engage in as an attempt to avoid emotional pain.  Therefore, disordered money behaviors are psychological based, requiring psychological interventions. Some money disorders include pathological gambling, overspending and compulsive buying, compulsive hoarding, and financial dependence.  There are different types of money disorders, the focus of this study will be compulsive buying.

**Compulsive Buying**

Buying is an act that is part of our everyday behavior; however, for some individuals there are situations when buying becomes a sudden urge and provides a feeling of pleasure or excitement. Compulsive buying is the inability to control one's spending, characterized by frequent preoccupation with buying, shopping episodes, or impulse to buy (Manuel Otero-Lopez & Villardefrancos, 2013).  The term compulsive buying is also known as "impulsive buying" and "addictive buying" and is a behavioral style with a strong impulsive-compulsive component. The buying behavior, along with the impulse associated with it, leads to personal distress, feelings of guilt and/or shame, interferes with social and occupational functionality, and is not

limited to episodes of mania and hypomania.  This behavior has cognitive and affective aspects.  In terms of cognition, it may actually be considered a lack of effective cognitive abilities, such as lack of planning and deliberation.  Emotional aspects involved in impulsive buying are usually feelings of pleasure, excitement, compulsion, lack of control, and regret.

The shopping episodes occur frequently, typically lasting an hour, and varying from daily to weekly (Dell'Osso et al., 2008).  Compulsive buyers prefer to shop alone but they not only buy for themselves, they also buy for others such as family and friends.  The common purchases during a compulsive buying episode are clothing, shoes, jewelry, household items, and books.  Items bought are typically useless, since compulsive buyers' main focus is the buying process more than possessing or using the item.  Some factors that likely contribute to the increase in prevalence of compulsive buying are the availability of credit cards, increase of advertising, and the ease of shopping from home (e.g., T.V. and Internet).  The rise in online shopping has encouraged compulsive buying, allowing avoidance of social contact, privacy of transactions, and providing continuous feedback about new products and prices (Lejoyeux & Weinstein, 2010).

Compulsive buying behavior is considered a disorder when it causes personal distress, financial debts, or family disruptions.  A previous study evaluated the different consequences resulting from compulsive buying, reporting that 58% incur large amount of debt, 41.7% are not able to pay their debts, 8.3% have financial legal problems, 8.3% have criminal legal problems, and 45.8% experience feelings of guilt (Dell'Osso et al., 2008).

Compulsive buying is not considered a disorder in the Diagnostic and Statistical Manual (DSM) or International Classification of Diseases (ICD) classifications.  However, there has been diagnostic criteria describing symptoms equivalent to craving and withdrawal that has been

proposed.  The specific name and criteria differ from researchers and studies, which leads to

confusion about understanding this condition.  McElroy, Keck, Pope, Smith, and Stakowski

(1994) proposed an operational definition highlighting that compulsive buying or impulsive-

compulsive buying disorder has both cognitive and behavioral components.  Diagnostic criteria

would include:

> A.  Maladaptive preoccupation with buying or shopping, or maladaptive buying or
>
> shopping impulses or behavior, as indicated by at least one of the following:
>
> 1. Frequent preoccupation with buying or impulses to buy that is experienced as
>
> irresistible, intrusive, and/or senseless.
>
> 2. Frequent buying of more than can be afforded, frequent buying of items that are
>
> not needed, or shopping for longer periods of time than intended.
>
> B. The buying preoccupations, impulses, or behaviors cause marked distress, are time
>
> consuming, significantly interfere with social or occupational functioning, or result in
>
> financial problems (e.g., indebtedness or bankruptcy).
>
> C. The excessive buying or shopping behavior does not occur exclusively during periods
>
> of hypomania or mania.

People with this condition would be classified in the DSM IV-TR system under impulse

control disorder not otherwise specified (ICD-NOS).  This type of behavior has commonalities

with behavioral addictions and obsessive-compulsive disorder (OCD).  Researchers have led the

DSM-V task force to consider impulsive-compulsive buying disorder under the category of

impulsive-control disorders (Dell'Osso, Allen, Altamura, Buoli, & Hollander, 2008).  However,

this suggestion was not included in the new DSM-5.  Considering compulsive buying from a

medical perspective and a diagnosable mental disorder has several advantages.  Mental health

professionals would include screenings of this condition which will assist with determining the true prevalence of this disorder. Also, it could lead to the study of factors contributing to the development of the disorder, description of the neural circuits involved, and the development of effective psychological and possibly medication treatment (Hollander & Allen, 2006). Although there is the potential for over diagnosing and misdiagnosing this condition, there is also the possibility of gaining knowledge to assist with developing prevention and treatment strategies for a condition that many people appear to be suffering with.

There have been suggestions that compulsive buying belongs within obsessive-compulsive spectrum disorders, as a disorder in between OCD (at the compulsive end) and pathological gambling (at the impulsive end) (Williams & Grisham, 2012). However, OCD and compulsive buying has differences that need to be further explained.

Compulsive disorders are associated with intrusive thoughts or urges that are typically in conflict or dissonant with one's needs or goals and includes behaviors that are distressing and, can be embarrassing. On the other hand, impulsive disorders are associated with intrusions that are acceptable or aligned to one's goals or needs and includes behaviors that are gratifying and pleasurable (Williams & Grisham, 2012). The compulsions that occur for those with OCD are justified by belief-driven explanations, whereas the behaviors driven by impulsive control disorders (ICD) lack a cognitive explanation. Instead they appear to occur automatically and done in order to bring upon or decrease a particular feeling. Compulsive buyers are distinguished from individuals with OCD because of the impulsivity related to this behavior. Those with OCD only buy after a longer period of time and it does not appear to be an impulsive decision. However, compulsive buying does appear to include both compulsivity and impulsivity. In addition, OCD and ICD differ in terms of risk consideration. People with OCD

attempt to avoid risk, tending to overestimate harm, avoid harm, engage in excessive doubt, and experience anticipatory anxiety.  While people with ICD tend to seek risk, are overconfident, and underestimate the potential for harm (Williams & Grisham, 2012).  Overall, it appears that the impulsive component (pleasure, arousal, gratification) initiates the behavior and a compulsive component maintains the behavior.

Other researchers (Glatt & Cook; Krych) suggested that impulsive-compulsive buying disorder belongs with behavioral and substance addictions due to similarities associated with impulsive choice, reward sensitivity, and frontostriatal circuit impairment (Dell'Osso et al., 2008).  Similar to the attitude of substance addicts towards their preferred substance, compulsive buyers experience repetitive, irresistible, and strong urges to buy.  Compulsive buyers describe buying and the positive feelings they experience while buying as "a high", "a buzz", or "a rush" (Lejoyeux & Weinstein, 2010).  For both substance and behavioral addictions, similar phases seem to occur such as the increase physiological and emotional arousal before the act, the pleasure, high, or gratification produced from the act, a decrease of the arousal, and then the feelings of guilt and remorse follows.

There is controversy about considering compulsive buying as a disorder as it seems to be "medicalizing" a "moral problem" (Hollander & Allen, 2006).  However, compulsive buying is an issue many people face, resulting in harmful consequences such as emotional distress, interpersonal conflict, and significant financial debt.  Koran et al. (2006) conducted a nationwide telephone survey with a large random sample of U.S. adults, using the Compulsive Buying Scale. Results suggested that compulsive buying is a common problem affecting more than one in 20 adults.  The Compulsive Buying scale cutoff score for gender-adjusted point prevalence produced a score (5.8%) considerably higher than those for major depression (approximately

1.5%) and generalized anxiety (between 1.5%-3.0%), which are two disorders that receive the most attention from the general public and psychological community (Koran et al., 2006). Compared to other respondents, compulsive buyers presented with more maladaptive shopping and buying attitudes and behaviors, engaged in this more often and for longer periods, had greater pleasure in buying, made impulsive purchases, often felt depressed after shopping, and experienced uncontrollable buying binges (Koran et al., 2006).

Compulsive buying has been observed to be more frequent in maturing consumer societies and women have been found to be at higher risk for this problem (Manuel Otero-Lopez & Villardefrancos, 2013). In most compulsive buying studies, women exhibited higher prevalence of impulsive-compulsive buying disorder, ranging from 80% to 95% (Dell'Osso et al., 2008). It was theorized that women may exhibited higher prevalence because they are more likely to shop compared to men and also more likely to seek help for a problem related to shopping. However, Koran et al.'s study found a small difference between the prevalence in women and men (5.8% women and 6.0% men). This likely may be due to different factors or questions asked within this study that addressed both genders' behaviors in regards to shopping.

Additionally, consistent with other observations that this disorder begins in the late teens to 20s, compulsive buyers were younger in age compared to other respondents. The reason for age differences has not been established, however it has been suggested that due to being less established in regards to career and relationship status may lead to a discrepancy between "real" and "ideal" identities, which appears to be a source of excessive buying (Korean et al., 2006). Compared to healthy controls, compulsive buyers reported incomes under $50,000 and exhibited maladaptive responses on consumer behavior measures and less likely to pay off credit card balances in full. More importantly, results found a high rate of senseless or impulsive buying

and financial stress among compulsive buyers.  Due to significant financial problems associated with compulsive buying, this behavior requires a greater amount of attention than has been receiving.

**Comorbidity.**  Compulsive buyers often exhibit, at a higher frequency compared to non-compulsive buyers, anxiety disorders, eating disorders, substance abuse disorders, and impulse control disorders (Dell'Osso et al., 2008).  Black, Repertinger, Gaffney, and Gabel found significantly higher comorbidity with major depression and mood disorders, with a common link of low self-esteem.  Compulsive buyers present with a significantly lower score for self-esteem compared to non-compulsive buyers (Dell'Osso et al., 2008).  Buying increases during depressive episodes and makes individuals experiencing depression feel "good".  Studies have also found a strong relationship between obsessive-compulsive disorder and impulsive-compulsive disorder.

Compulsive buying can be associated with bipolar disorder; however, there are differing characteristics between these two behaviors.  It is important to be able to differentiate these characteristics (e.g., patient's history, presence of mood swings) especially when diagnosing.  Uncontrolled buying could be expressed differently due to stable factors or state dependent behaviors.  Stable factors include impulsive features and personality traits and state dependent behaviors are related to mood swings, affective instability, and anxiety symptoms.  For those that are experiencing compulsive buying disorder feelings of tension possibly due to stressful events would be associated with increased buying; however for those experiencing bipolar disorder, the increased buying would be expressed as part of the manic or hypomanic episodes.

**Neurobiological factors.**  Knutson et al. (2007) studied the neurobiology of buying using event related Functional Magnetic Resonance Imaging (fMRI).  Results found that product

preference activated the nucleus accumbens (NAcc), while excessive prices activated the insula and deactivated the mesial prefrontal cortex (MPFC) before purchase decision. This information suggests that compulsive buying neurocircuitry is similar to other behavioral addictions (e.g., gambling, internet addiction). Compulsive buying seems to be maintained by the brain's reward system which can be predictive of purchasing behaviors, but as soon it is negatively reinforced the negative emotion may return (Lejoyeux & Weinstein, 2010).

**Compulsive buying and impulsivity.** Impulsivity is a contributing factor to compulsive buying. Compulsive buyers have been found to be more impulsive than others. Billieux et al. (2008) found a correlation between compulsive buying and three components of impulsivity (e.g., urgency, lack of premeditation, and lack of perseverance). Specifically, they found that negative urgency, which is the tendency to experience strong or sudden reactions during negative affective states, as a significant predictor of buying tendencies. Having a higher level of urgency is related to a reduced ability to consciously suppress prepotent response. Therefore, suggesting that compulsive buying may be maintained if the urges to buy are associated with challenges to resist strong impulses. Because of this impulsivity, compulsive buyers find it extremely difficult to abstain from buying. High levels of impulsivity suggest that compulsive buying should be classified as a disorder such as a behavioral addiction due to problems with impulse control more than a compulsive disorder. In a study conducted by Cyders et al. (as cited by Williams & Grisham, 2012), it was found that positive urgency, which is the tendency to act hastily while in a positive mood, was a predictor of problematic gambling behaviors. Moreover, this finding possibly implies that positive urgency may also contribute to compulsive buying.

**Compulsive buying and materialism.** Personality variables such as neuroticism, self-esteem, and materialism are associated with compulsive buying. Materialism has been

considered an antecedent variable, while some other variables such as stress and emotion regulation have been proposed as mediators between materialism and compulsive buying.

Materialism refers to importance assigned to possessions in one's life, consisting of three dimensions: importance, success, and happiness. *Importance* is considered the central role assigned to material goods, *success* is the tendency to judge one's own and other's status according to the possessions one has, and *happiness* as considering material objects as essential to well-being (Manuel Otero-Lopez & Villardefrancos, 2013). Many studies have found that materialism is actually associated with low well-being, and an inverse association with life satisfaction. Instead, materialism is consistently shown to have a positive relationship with negative affect such as anxiety and depression. Additionally, materialism is a valid predictor and risk factor of developing addictive patterns such as substance abuse, pathological gambling, and compulsive buying (Manuel Otero-Lopez & Villardefrancos, 2013).

Materialism and compulsive buying has a relationship with perceived low psychological well-being. A possible explanation for this relationship could be that the materialistic standard of living tends to be unrealistic, extravagant, and difficult to achieve (Manuel Otero-Lopez & Villardefrancos, 2013). Those with materialistic beliefs assign importance to personal belongings, and measure achievement by wealth. This method of self evaluation using external comparisons may lead to feelings of threat to personal prestige and experiences of anxiety (Manuel Otero-Lopez & Villardefrancos, 2013). Ultimately, these types of experiences could foster and/or increase feelings of helplessness and depression. Therefore, experiencing anxiety and depression from not achieving materialistic ideals enhances the tendency to engage in compulsive buying.

**Compulsive buying and negative emotions**. Numerous studies (Faber & Christenson,

1996; McElroy et al., 1994; O'Guinn & Faber, 1989) have found that compulsive buying is associated with anxiety and depression and occur in response to negative emotions. Compulsive buying appears to be triggered by negative emotions and maintained by the reinforcement of substituting pleasure or other positive feelings. The buying behavior appears to be a maladaptive response to reduce negative emotions. Therefore, euphoria or relief from the negative emotion are the most common psychological consequences of compulsive shopping. Ultimately, these emotions are maintained by excessive buying behavior, momentarily alleviating the perceived psychological distress. This relief is temporary, as it is usually followed by an increase in anxiety. Those who suffer from compulsive buying believe that experienced levels of anxiety are only relieved through shopping (Manuel Otero-Lopez & Villardefrancos, 2013). Therefore, compulsive buying could be understood as a compensatory behavior that temporarily alleviates anxious or depressive symptoms.

Faber and O'Guinn (as cited by Miltenberger et al., 2003), developed the Compulsive Buying Scale (CBS), which is a seven-item screening tool used to identify compulsive buyers. They based the tool on their original definition of compulsive buying as "chronic repetitive purchasing that becomes a response to negative events or feelings" and that compulsive buying "becomes very difficult to stop and ultimately results in harmful consequences." Many researchers had utilized retrospective recall methods, interview or questionnaire, to identify the antecedents and consequences of compulsive buying. Christensen et al. (as cited by Miltenberger et al., 2003) found by using the CBS, compulsive buyers were more likely to engage in buying behavior when had experienced negative emotions, such as anger, loneliness, frustration, hurt, feelings, or irritability. During the buying episodes, individuals reported experiencing more positive emotions, less negative emotions, a release of tension, and

gratification. Similar studies have found that the antecedent of compulsive buying is negative

feelings and the consequence is relief from the negative feelings and gratification. However,

most investigations have relied on retrospective recall by the subjects, which can be prone to

errors.

To expand research in this area, Miltenberger et al. (2003) utilized retrospective reports

and direct assessment methods to evaluate the antecedents and consequences of compulsive

buying. The researchers developed the Compulsive Buying Interview (CBI) to assess the

antecedents and consequences temporarily related to an individual's compulsive buying

behavior. The CBI included items such as "Describe the feelings, thoughts, or situations which

make you more likely to engage in compulsive buying," "What thoughts or feelings do you

experience when you are engaging in compulsive buying?" and "In what ways does compulsive

buying bring you satisfaction or relief?" Additionally, this measure assesses the amount of

money spent, items bought, duration and frequency, and debt level associated with compulsive

buying. Participants also completed self-monitoring forms immediately after every compulsive

buying episode. Self-monitoring forms (Miltenberger et al., 2003) includes six emotional or

affective factors believed to be related to compulsive buying (e.g., sad/depressed, tense/anxious,

angry/irritated, self-critical, bored, and euphoric/excited). Participants rate the degree to which

they experienced the feelings identified by the six items at the time of monitoring (1= not at all,

5= extremely). The participant completed the self-monitoring forms after every compulsive

buying episode. A separate form was completed to record the feelings, immediately before,

during, and after the compulsive buying episode. To ensure that participants were able to

distinguish a compulsive buying episode from planned buying episode, they were informed that a

compulsive buying episode is when they felt "driven" to buy items they did not need or did not

plan to buy, or felt they could not control themselves from buying the item.

Consistent with results from other studies, results form the CBI revealed that participants engaged in compulsive buying when they experienced a variety of negative emotions, which resulted in temporary relief from these emotions or positive emotions, such as euphoria. The same pattern of results was found from the self-monitoring forms. The rating results revealed that only two out of the six factors were significant. Compulsive buying was found to significantly decrease sad/depressed feelings and significantly increase euphoric feelings. Therefore, the findings suggest that compulsive buying is motivated by negative emotions (depressed or sad feelings) and maintained by negative reinforcement. The negative emotions decrease or are replaced by positive emotional experiences (euphoria) while buying.

Results of this study, as well as results from other research (Manuel Otero-Lopez & Villardefrancos, 2013) suggest that treatment for compulsive buying should focus on teaching alternative coping responses for dealing with the negative emotions that are likely motivating the buying behavior. Treatment should be based on an individual's pattern of negative emotions experienced and the factors that contribute to these experiences, in order to adapt to the needs of an individual.

**Compulsive buying and deficits in emotion regulation.** Purchasing behaviors may create cognitive arousal that deflects attention away from the current mood consequently negatively reinforcing the buying behavior (Williams & Grisham, 2012). Thus, challenges with emotional regulation may also be associated with compulsive buying. This highlights the importance of being aware of an individual's ability to regulate their emotions in order to treat those who engage in compulsive buying to cope with their emotions. Williams and Grisham (2012) studied the relationship between compulsive buying and impulsivity and evaluated the

role emotional regulation deficits and mindful attentional awareness has in maladaptive buying behaviors.  They found that depression was not significantly correlated to compulsive buying, but anxiety and stress did.  Also, consistent with previous studies, compulsive buying was significantly related to all factors of impulsivity (using the UPPS-P), including negative and positive urgency.  Additionally, positive urgency was related to the inability to accept emotions, lacking effective emotion regulation strategies, and displaying poor impulse-control. Compulsive buying was also correlated with lack of perseverance and lack of premeditation. Perseverance can influence the ability to inhibit or ignore unwanted thoughts or urges, therefore, compulsive buyers who lack perseverance may be more vulnerable to give in to buying urges when triggered by repeated thoughts.  In addition, lacking premeditation the ability to consider outcomes associated with particular behaviors, leads to poor decision making abilities and a focus on short-term positive outcomes over long-term negative outcomes.  Compulsive buying was not found to be correlated with the sensation-seeking, another factor of impulsivity. Sensation-seeking is typically associated with substance abuse and gambling, but was not found to be associated with maladaptive buying behavior.

The Difficulties in Emotion Regulation Scale (DERS) was used to assess six components of emotional regulation deficits, they were non-acceptance of emotional responses, difficulties engaging in goal-directed behavior, impulse control difficulties, lack of emotional awareness, limited access to effective emotion regulation strategies, and lack of emotional clarity. Compulsive buyers reported greater deficits across all factors compared to the control group, except for difficulties engaging in goal-directed behavior.  To explain this finding, there may be differences in the definition of goals.  For a compulsive buyer, the buying behavior may be their goal, thus they may not perceive themselves as having difficulties engaging in a goal directed

behavior. From their perspective, buying is their goal and emotional distress likely does not seem to interfere with their goal.

Overall, problems with emotional regulation is a feature of compulsive buying and may contribute to the repeated act of this maladaptive behavior and negative consequences. Negative emotions not only trigger the buying episodes but reduce the feeling of the initial emotion, which tends to be temporary and leads to feelings of guilt, shame, and depression. This becomes a vicious cycle due to the absence of effective and appropriate coping responses to negative emotions. Having problems with emotion regulation makes it more likely for a person to engage in certain behaviors like compulsive buying. Along these lines, the ability to effectively regulate emotions may be reduced after partaking in behaviors repeatedly with negative consequences.

**Compulsive online shopping.** Impulsive buying entails unplanned behavior, exposure to stimuli, and emotions. Online shopping has made shopping much easier by providing easy accessibility, endless supply, unlimited opening hours, many choices, and privacy, likely fostering impulsive shopping. Internet retailers develop strategies to increase the likelihood of unplanned purchases and these websites are designed to encourage impulsive actions. Sundstrom, Balkow, Florheld, Tjernstrom, & Wadenfors (2013) presented a study of Swedish consumers and their online buying behavior regarding clothing. They explored the factors that affect shopping for clothes online based on three phases and exploring their feelings during each phase. The three phases are based on a theoretical framework and they are the antecedent phase, the trigger phase, and the act of buying. The study was exploratory and data was collected through personal interviews with 23 consumers (11 men, 12 women), who had recently made an impulse purchase online from a fashion website.

The first phase, the antecedent phase, involved traits, socio-cultural factors, beliefs, and

values.  Previous studies suggested that personality traits can explain why some are more prone to engage in impulsive buying behaviors compared to others.  Xiao and Nicolson (as cited by (Sundstrom, Balkow, Florheld, Tjernstrom, & Wadenfors 2013) reported certain personality traits that are consistent to impulsive buying.  They are hedonic (impulsive, extravagant, easily tempted, enjoy spending), careless, cognitive aspects (low personal need for structure, a lack of conscientiousness), affective aspects (irresistible urge to buy, neurotic, depressed or optimistic, liveliness, risk taking), lack of perseverance (deliberate, lack of control, absorption), and lack of premeditation (disregard of the future).  Additionally, socio-cultural factors influence impulsive buying during the antecedent phase and are closely related to traits.  Specifically, they are materialistic value, self-identity, self-image, power distance behavior, social interaction, normative social influences, and having shopping companions (Sundstrom et al., 2013).

The respondents from the study reported that they are driven by emotional reasons rather than logical and rational ones when they engage in online shopping.  The emotional reasons are described as "must have" cravings, instead of a practical need for an item.  Several respondents described a strong and sudden desire regarding the acquisition of material goods, indicating a strong relationship between hedonic values and emotional satisfaction (Sundstrom et al., 2013).  Another aspect, found consistent with most of the respondents, was the importance of appearance, explaining that they want to look good for others and themselves and be able to fit into social structures.  These individuals seemed to be influenced by societal norms and trends when shopping for fashion online, desiring group affiliation.

The study also found that respondents are likely to purchase impulsively when they are bored.  Online shopping serves as a stimulating activity to reduce the negative mood (boredom), by temporarily escaping the "boring moment" to stimulate positive emotions.  Instant satisfaction

and excitement replaces boredom for a moment. Simply just filling the online shopping basket and not completing the purchase, produced satisfaction and stimulation for one of the respondent (Sunstrom et al., 2013).

During the second phase, trigger phase, occurring when an environmental (or internal) stimuli and emotional factors becomes an overwhelming motivator leading to an action (Sundstrom et al., 2013). Environmental stimulus encompasses marketing tools such as product presentation, price, advertisement, promotions, personal services, etc. The atmosphere of online shops has an effect on the shoppers perceived feelings of pleasure and act as a "trigger" leading to a purchase. Through the interviews with the respondents in the study, price variable had a significant influence on impulse purchases. Deals and discounts gave them the sense of taking advantage of the bargain presented. For these participants, a good price did not necessarily mean a discounted price. It is from the perspective of the consumer if a price was considered to be good. A strong positive feeling resulted from the opportunity to buy a worthy product, even if it was not discounted.

Interestingly, the study found that the individual's current state of mind contributed to the increase of impulse buying behavior. Both, a positive and negative state of mind, triggered impulsive buying. When an individual held a positive state of mind, whether it was due to a good experience, change in salary, or a sudden feeling of happiness, it motivated the consumer to "treat" themselves because they felt like they were worth it or deserved something extra. When an individual held a negative state of mind it triggers the consumer to engage in shopping because they wanted to escape boredom or to achieve happiness. One of the respondents described, "I think I'm worth a little bit extra right now. I have allowed myself a lot recently because I've had a difficult time. So, I do some shopping to feel a bit happier." (Sundstrom et

al., 2013). Therefore, holding either states of mind ultimately leads to impulsive buying behavior in order to achieve or maintain happiness, a positive emotion and feeling. When the right product is found, the buyer immediately experiences happiness and excitement. This experience then motivates the individual to continue browsing for new products in order to repeat the pleasure cycle. Overall, the motivation to buy was the desire to possess material items, the individual's current mood, and marketing schemes (commercials, advertising, social media).

The buying process assumes that the "rational" individual goes through five steps; problem recognition, information search, evaluation of alternatives, purchase and post-purchase (Sundstrom et al., 2013). However, those who engage in impulsive buying behavior are assumed to not partake in this process, instead act on impulse. When an individual feels a sudden and irresistible urge to purchase then the act of buying is not considered an ordinary decision process, instead buying is controlled by emotions and automatic action. The sudden positive feelings experienced when finding the product seems to be so strong that it replaces common sense and planned action. Although emotions appear to control the buying process for these individuals, the study's participants displayed some form of rationalization during the purchase. They rationalize the craving as a real need instead of a want, as a technique to reduce cognitive dissonance before and after the purchase (Sundstrom et al., 2013). A common rationalization would be that the product will be needed for future use ("I can use this during Christmas"). Rationalization could act as a type of reward system, as individuals may attempt to convince themselves that they deserve or are worthy of the item. Price and other factors during the purchasing process also serves as a form of rationalization. An individual may rationalize that since the price seems to be good bargain, they should seize the opportunity and purchase the

item.  Other factors, such as free shipping and returns, influence these individuals to take advantage of the offer.  For these impulsive shoppers, online shopping deals are more appealing and seem to present as a better deal.  There may be other factors that influence this type of thinking, which could be furthered explored.

According to this study, emotional factors seem to be the most important factor throughout the process of impulse purchases.  The feelings that were recurrent throughout the impulse buying process were escapism, pleasure, reward, scarcity, security, and anticipation (Sundstrom et al., 2013).  Respondents in this study attempt to escape reality by finding a way to receive instant satisfaction.  Therefore, if an individual is able to realize that the reasoning behind their buying behavior is due to emotional factors instead of logic, then an individual may have the ability to reduce or change this behavior.  The individual can deal with the emotion in an adaptive way and address the underlying issue responsible for the unwanted emotion. Empowering the individual to exert control over their buying behavior, leads to fewer unnecessary purchases and coping with emotions in an adaptive manner.

**Treatment**

Cognitive Behavioral Therapy might be an effective form of treatment for this disorder. The treatment should be aimed at interrupting and controlling the problematic buying behavior and establishing healthy purchasing patterns.  More importantly focusing on restructuring maladaptive thoughts and negative feelings associated with shopping and buying (Lejoyeux & Weinstein, 2010).  Compulsive buying is found to occur in response to negative emotions; therefore, understanding the root of these negative emotions will assist with developing healthier coping skills.  There may be more success with an individual who has compulsive buying behavior, if the focus is on the negative emotional states they are experiencing.  For example, the

goal could be to break the functional relationship found between negative emotions and compulsive buying by eliminating or minimizing the triggering role that depression or anxiety plays in motivating the buying behavior. Furthermore, therapy will aim to teach alternative coping responses to deal with depression or other negative emotions.

Compulsive buying was also associated with less mindful attentional awareness, which is related to emotion regulation deficits (Williams & Grisham, 2012). Mindfulness is the process of bringing attention to moment to moment experience. Previous research on pathological gambling found that mindfulness was associated with less severe gambling consequences. Mindful attentional awareness could facilitate adaptive behavior regulation by influencing the way a person responds to their thoughts related to the urges with gambling and other behaviors (Williams & Grisham, 2012). Instead of promoting the potential rewards, the risk and negative consequences would be brought to awareness. Similarly, this process could be used for compulsive buying behaviors. Because compulsive buyers lack emotional awareness and emotional clarity it could be beneficial to implement mindfulness strategies to increase awareness of emotions. This would assist with identifying higher risked emotions and recognizing when emotional states may trigger the need to engage in buying behavior. Doing so, replaces the buying behaviors with adaptive coping responses. Mindfulness training has been found to be effective in treating other disorders that are often found to be comorbid with compulsive buying such as depression, anxiety, substance abuse, and impulse control disorders. Due to this, it is likely to be effective in treating compulsive buying.

**Summary**

There is a relationship between emotions, emotion regulation deficits and compulsive buying. Through many studies, it has been suggested that individuals engage in maladaptive

buying behaviors in order to replace negative emotions with positive emotions. It appears that individuals engage in this behavior hoping to extend positive emotional states. However, this money behavior serves as a "temporary fix." The research has found that individuals who partake in compulsive behavior demonstrate emotional regulation difficulties and likely lack alternative ways of responding to their emotions or situations. Compulsive buying's effect is short-lived and leaves the individual feeling a range of emotions such as, guilt, shame, and depression. This sets up a vicious cycle of maladaptive buying behavior.

Although buying is part of our everyday lives, compulsive buying is mental disorder that should receive more attention. Identifying an individual's pattern of negative emotions, factors that contribute to the experience of these emotions, and the specific emotional regulation difficulties they possess can provide treatment that is best suited to meet the individual's needs. Further research could explore if there is a relationship between the money beliefs and attitudes an individual holds and compulsive buying.

## Statement of the Problem

The Statement of the Problem is the rationale statement or the social importance for conducting the study. It discusses the moral praxis, or moral and ethical reasons for conducting the study (Rossman & Rallis, 2017). It is based on the what is missing from the current knowledge base for a particular phenomenon. The rationale is generated directly from a comprehensive literature review.

The Statement of the Problem sets the study within a tradition of inquiry and a context of similar studies. It establishes the theoretical framework that guides the study. It also demonstrates that the researcher is knowledgeable about the topic and the ideas that surround and support the study. The statement reveals gaps in the literature that the current study can attempt

to address and leads toward the research questions of the study. This articulates the need to conduct the study. When the researcher describes what he or she wants to understand more in depth and how the study will contribute, the researcher is establishing a rationale for conducting the particular study (Rossman & Rallis, 2017).

The objective of this study is to understand and learn about the processes that facilitate and maintain compulsive buying from the perspective of individuals who have engaged in this behavior. Although the current literature on compulsive buying focus on negative emotions, I want to broaden and deepen theory to include unique experiential insights from individuals who engage in compulsive buying that may not be covered in the literature at the moment. Compulsive buyers may incur unmanageable amounts of debt that can create financial and emotional problems for not only themselves, but their families. Gaining a deeper understanding about this behavior and the factors that contribute to the engagement and maintenance of compulsive buying behavior may contribute to more comprehensive treatment of those who engage in this behavior.

**Statement of Purpose**

The statement of purpose is a statement that includes the intent of the study, capturing the study's purpose, goals, and methodology. It should describe the intent of the study which may be to describe, to explore and to explain. The statement should reflect the emergent nature of qualitative inquiry, which is to learn about the emic perspectives or phenomenology of the participants. It should also state the unit of analysis, the specific qualitative genre or method of inquiry that will be the focus (e.g., ethnography, phenomenological design, case study, oral history, grounded theory, participatory action research, etc.). The statement should mention the central concept or idea that is being studied and provide a provisional definition of the concept.

The rationale of a statement of purpose is to provide the reader with a comprehensive statement or overview of the study's focus, intent, methodology, and participants.

The purpose of this transcendental phenomenological study is to explore the experience and functionality of compulsive buying from the perspective of a compulsive buyer. The goal of the study was to gain more knowledge about this behavior to inform treatment. Interviews were individually conducted with two individuals who believe they engage in compulsive buying. At this stage in the research, *compulsive buying* will be provisionally defined as an inability to control one's spending.  Feeling "driven" to buy items did not need or did not plan to buy, or feeling like not in control of self to refrain from buying items.

## Research Questions

Research questions are the questions that the researcher wants to explore in the study. The researcher identifies the overall purpose, focus, and boundaries of the study. Although this could change if it does not capture what is most relevant to the participant. Research questions come from a problem or need for the study.  They are few in number, open-ended, non-directional, and focus on the participant's perceptions.  Typically, one or two general questions with about three to five subquestions that refine the general ones (Rossman & Rallis, 2017).

Research questions should be phrased in a manner that allows openness with use of words such as "what, how, what happened, why, etc." and should be nondirectional in order to promote exploration and discovery (Rossman & Rallis, 2017).  They should be expected to evolve throughout the study because qualitative research is refined and redefined as it unfolds.

Research questions establish a reason for conducting the study, based on gaps in the literature (Rossman & Rallis, 2017).  They are important for guiding the study and keep the researcher grounded as he or she gathers the data.  They are useful for delimiting the study

(Rossman & Rallis, 2017).

There are four different kinds of research questions typically used to guide phenomenological qualitative inquires: descriptive, experiential, process, and meaning questions (Moustakas, 1994). *Descriptive questions* are questions that explore the participant's perceptions of what the phenomenon is. *Experiential questions* explore the participant's perceptions of their experiences when engaged in the phenomenon. *Process questions* explore how the phenomenon unfolds or changes over time. *Meaning questions* explore the significance and meaning of the phenomenon.

The main questions that the researcher sought to explore were: (1) What is the nature of compulsive buying? (2) What processes contribute to compulsive buying? (3) Does the experience of compulsive buying change over the lifespan (4) What influences an individual to engage in compulsive buying?  What is the functionality of shopping?

**Grand Tour Questions**

Grand tour questions are open-ended questions transforming the research questions into conversation questions requesting the interviewee to elaborate and clarify their experiences (Glesne, 2006).  Grand tour questions are good starting points when interviewing, as it attempts to capture participants' feelings, beliefs, intentions, prior behaviors, and the process involved. These questions can also ask interviewees to describe an ordinary day or week, or explain how of their routine events take place (Rubin & Rubin, 2005).  There are typical, specific, guided, task-related, and native language grand tour questions.  *Typical questions* explore the typical or usual experience while specific explores specific experience/context (Spradely, 1979).  *Guided questions* ask the participant to provide the researcher a "tour," actually showing the researcher around the setting where the phenomenon takes place (Spradely, 1979).  *Task-related questions*

request the participant to perform a task that helps with the description (e.g., draw a map, act out the experience) (Spradely, 1979). *Native language questions* explore what the participants would name something or how they would describe aspects of the phenomenon in their own vocabulary (Spradely, 1979).

1.  Describe a recent shopping experience.

2.  Describe situations which engages or compels you to buy/shop.

3.  Describe what you do when feeling depressed or anxious

4.  Describe how your emotional experience changes over time while shopping.

    Describe your emotional experience before shopping.

    Describe your emotional experience during shopping.

    Describe your emotional experience after shopping.

5.  How would you describe the frequency of your shopping?

6.  Describe ways buying brings you satisfaction. Describe ways buying brings you dissatisfaction.

7.  How else do you manage feelings or self-regulate?

8.  What are some early experiences you had involving compulsive buying?

9.  Describe your shopping experience when you were a child. Who did you go shopping with?

    Describe your shopping experience as an adolescent/young adult/recent.

## Significance of the Study

Significance of the study is a statement explaining why it is important to do the particular study, how it may contribute to the field, and with the intent that the findings will improve social

circumstances (Rossman & Rallis, 2017). The goal of qualitative research is to explore and understand some aspect of the social world and generate new understandings that can be applied to propose change (Rossman & Rallis, 2003). The statement considers the potential audience of the study by identifying the potential stakeholders and discussing how each of these stakeholder groups will likely benefit from the study's findings. The emphasize is the potential value and contributions of the study and drives how its findings can be useful for the particular population (Rossman & Rallis, 2017).

The potential stakeholders that might benefit from my study would be individuals who engage in compulsive shopping to alleviate perceived psychological distress. It may also benefit those who compulsively shop and are not aware of the driving force behind their behavior and are seeking help to reduce this behavior and consequences that may result. Mental health providers may also benefit from this study if they are treating those who engage in this process. The individuals who engage in compulsive buying behavior and the mental health providers who treat them would likely benefit because the purpose of the study is to bring awareness and understanding about a behavior that has been often overlooked, since shopping appears to be a socially acceptable behavior. The findings of this study will contribute to understanding the processes and functionality of this compulsive behavior. This would be useful in developing appropriate treatment to meet an individual's needs.

This study will also benefit scholarly research about compulsive buying by providing unique perspectives from individuals that engage in this behavior. A broader understanding of the processes and functionality of this behavior could aid in program development to aid those struggling with their finances and encourage open discussion about financial health.

**CHAPTER II. APPROACH**

**Rationale for Use of Qualitative Methodology**

All research begins with questions.  In order to inform these questions, data is collected.

Images, sounds, words, and numbers are forms of data that can be grouped together into patterns

which become information.  The purpose of qualitative research is to learn about the social world

and produce new understanding that can contribute to improving the human condition (Rossman

& Rallis, 2017).  It is the overall approach to study social phenomena from the perspective of

those who live it and to expand and deepen theory construction.

Qualitative research is comprised of two features.  First, the researcher is the primary

instrument through which the study is conducted.  Second, the purpose is to learn about some

aspect of the social world (Rossman & Rallis, 2017).  Qualitative research is quintessentially

applied because the researcher wishes to portray some aspect of the human condition not fully

captured by extant research.  Qualitative inquiry is based on empiricism, the philosophical

tradition that suggests that knowledge is gained through direct experience of the physical world

(Rossman & Rallis, 2017).  It utilizes multiple methods of inquiry and is a naturalistic and

interpretive approach (Rossman & Rallis, 2017).  This type of research is conducted in natural

settings rather than in controlled settings.

Qualitative research is rooted in the philosophical traditions of phenomenology and

hermeneutics.  Phenomenology involves questioning the structure and essence of lived

experiences---utilizing a inductive research process. Hermeneutics involves questioning the

conditions that form interpretations of human behavior or products (Moustakas, 1994). In

contrast, quantitative inquiry utilizes a deductive research process that tests the reality of grand

theories and attempts to define reality objectively by testing hypotheses through experiments,

quasi-experiments, or correlations (Rossman & Rallis, 2017).

Unlike quantitative researchers who remove people from their natural setting, qualitative researchers go to the people. They use methods that are interactive and humanistic like interviewing, observing, gathering documents, and examining material culture (Rossman & Rallis, 2017). Qualitative researchers seek depth and breadth focusing on individuals, groups, and interactions. They assume that a detailed understanding of human experiences is obtained by exploring the world's complexities. In contrast, quantitative research seeks to predict and control these complexities through randomization and standardization. Experimental conditions seek generalizability. Qualitative research explores social worlds holistically, as interactive, complex systems, while quantitative research attempt to measure and manipulate variables statistically. Qualitative researchers describe and interpret rather than measure and predict (Rossman & Rallis, 2017). Quantitative inquiry utilizes deductive logic, hypothesis and theory testing, while qualitative inquiry relies on inductive logic, theory building. The goal of qualitative inquiry is theory building rather than testing theory.

The four uses of qualitative methodology are: instrumental, enlightenment, symbolic, and transformative. Its *instrumental use* is when knowledge is applied to a specific problem (Rossman & Rallis, 2017). The research is conducted to provide a solution or recommendation for the local or practical problems (Rossman & Rallis, 2017). Its *enlightenment use* enhances general knowledge and understanding. Results become part of the general culture and become generalizations that are likely accepted as truths and shape the way people think (Rossman & Rallis, 2017). Enlightenment use offers heuristic insight. Its *symbolic use* offers ways of conveying phenomena, forms beliefs or values, and re-conceptualizes public perceptions (Rossman & Rallis, 2017). Qualitative research findings can become part of cultural knowledge

and offer new interpretations of familiar events.  Research has the potential to be transformative.

Its *transformative use* takes place when the research becomes a source of empowerment for

participants to every day lives and change oppressive structures and practices (Rossman &

Rallis, 2017).

      The results of this study are likely going to be for instrumental and enlightened use.  The

results can be used for instrumental use because it can provide insight for mental health

providers who may work with client's who engage in compulsive buying and also individuals

who may become aware that this may be a concern for them.  The results could also be utilized

for enlightened use as it can contribute to the knowledge about compulsive buying and the nature

to why individuals may engage in this behavior.

## Specific Methodology

      Phenomenological method involves experiences and exploring the meaning of these

experiences related to a certain concept or social phenomenon.  The purpose is to obtain

descriptions that provide the foundation for a reflective process portraying the true meaning of

the experience from the perspective of individuals with lived experience of a phenomenon

(Moustakas, 1994).  Data is obtained from open ended questions and conversation with the

individual, then the researcher engages in a reflexive process, analyzing and interpreting the

individual's story (Moustakas, 1994).  The researcher attempts to understand relationships within

the description of the experience in the context of a specific situation and what it means to the

person who has had the experience.

      Transcendental phenomenological method, a postmodern version of phenomenological

method, emphasizes the importance of managing prejudgments about the phenomenon being

studied, which is referred to as the epoche process.  (Moustakas, 1994).  This approach stresses

the importance of managing preconceptions, beliefs, and knowledge of the phenomenon from either previous experiences or research.  To do this, the researcher must be open naïve to listening to the participant's description of their experience within the phenomenon. Transcendental phenomenological method utilizes a semi-structured approach, is flexible, and allows the participant to lead, which can result in more authentic data.  In addition, there is an emphasis on intuition, imagination, and universal structure in order to gain a greater understanding of the experience, including perceptions, feelings, and thoughts that are produced from these experiences (Moustakas, 1994).

Transcendental phenomenological method would be relevant to my research interest because it would provide a greater understanding from the perspective of individuals who engage in this behavior, minimizing my preconceptions and increasing my understanding of the complexity of compulsive buying.  It would allow me to explore in depth the emotional experiences an individual encounters and gain insight from his/her perspective and understand the significance of this behavior.  Additionally, the approach will allow the researcher to explore other relevant aspects of the phenomenon.

**Role of the Researcher**

**Intersubjectivity**

Qualitative research is shaped by interactions between the researcher and the participant. *Intersubjectivity* refers to the interaction of the subjectivities of both the researchers and participants, which influences the research content and process (Glesne, 2016).  This collaborative process supports data collection and deepen the understanding of the phenomenon (Rossman & Rallis, 2017).  Qualitative inquiry's goal, however, is to capture the subjective experience of participant. The challenge is that although the data will always be shaped in

someway by the researcher, the primary focus of the study will be to capture the emic experience of the participant (Glesne, 2016).

It is important that the researcher be reflexive during the process of gathering, interpreting the data, and writing up the findings to minimize the influence of his/her subjective view.  Reflexivity considers the possible effect of the personality or presence of the researcher on what is being investigated (Rossman & Rallis, 2017).  Patton (2002) emphasized the importance of maintaining self-awareness, political and cultural consciousness, and ownership of one's own perspective.  Reflexive strategies the researcher can utilize include investigating how decisions are made during the research process, scrutinizing the methods that were used during research, and reviewing biases and perspectives that develop as that data is being collected and interpreted (Glesne, 2006).

## Participant-observer Role

*Participant-observation* is a term used to describe the approach of the qualitative researcher, who positions herself along a continuum between full participant and full observer. When the researcher has more opportunity to participant then she is able to learn more. However, doing so creates the risk of the researcher *going native*.  This means the researcher begins to believe that he/she is an in-group member (Glesne, 2016).  Therefore, when the researcher participants more, he/she should consider how his/her subjectivity influences the phenomenon and how it also filters what is known or think is known (Glesne, 2016).

When the researcher assumes the role of observer-as-participant, distancing himself/herself from the social field, it may become easier to maintain the perspective of the uninvolved outsider (Glesne, 2016).  However, when this happens, the researcher's access to the whole group and the balancing of ethical agendas is limited.  Ideally, the qualitative researcher

moves fluidly back and forth along the continuum between pure participant and pure observer. The benefits of moving along the continuum is the researcher is able to capture the heart of the participant's story and also allows the researcher to interact in ways that are sensitive and respectful to the participants.  In order to maximize the advantages of each role, while also minimizing the risks involved, the researcher attempts to move along the participant-observer continuum in order to boost the understanding of the experience (Glesne, 2016).

For this study, I will assume the role as participant-observer because I will be interviewing the participants about their experiences and maintaining the perspective of the uninvolved outsider. Ultimately, my role as the researcher is to have the best interest of my participants in mind.

**Ethical Responsibilities of the Qualitative Researcher**

There are multiple ethical theories governing qualitative inquiries: ethics of consequences, rights and responsibilities, social justice, and care (Rossman & Rallis, 2017). The *ethics of consequence* include utilitarian and teleological ethics. *Utilitarian ethics* refers to a cost-benefit approach to determine right and wrong (Rossman & Rallis, 2017).  A challenge relating to this ethics is how to determine whose benefit should be addressed and if ethical decisions should be reduced to a mechanical calculation.  *Teleological ethics* refers to action toward a goal assumed to be intrinsically good (Glesne, 2006).  This means the end justifies the means.  Therefore, the more prized the ends, the greater the range of means allowed. It is important that the researcher considers the potential consequences or outcomes of the study, including the potential risks and benefits.

The *ethics of rights and responsibilities* emphasizes the unconditional worth and equal respect all human beings are entitled to and the responsibilities that individuals have to protect

those rights (Rossman & Rallis, 2017).  Every individual has fundamental rights that should not be denied even for the greatest good for the greatest number (Rossman & Rallis, 2017).  These fundamental rights include the right of free consent, privacy, freedom of conscience, free speech, and due process (Rossman & Rallis, 2017).  Throughout the entire research process, it is crucial to take into consideration participant rights and measures to best maintain these rights.

The *ethics of social justice*, also known as *critical ethics*, require going beyond the rights of individuals to make a positive contribution to the well being of those researched, in order to achieve equity.  The aim is to ensure that everyone is better off, even when some redistribution may be unequal, the results are fair (Rossman & Rallis, 2017).  The researcher's role may include advocacy for a group, however the challenge is to balance the needs of science with the needs of advocacy.

The *ethics of care*, or *covenantal ethics*, focuses on concrete circumstances over abstract principles (Rossman & Rallis, 2017).  This ethical theory involves the principle that guides our relationship with other, the exchange of promises to do right to the collaborating parties.  Moreover, it involves an obligation to host, societies, the public, students, sponsors, colleagues, and one's professional discipline (Rossman & Rallis, 2017).

The two ethical theories that are especially important for qualitative inquires are critical and covenantal ethics. They are sometimes referred to as relational ethics because their goal is to guide the researcher to act in ways that uphold the mutual respect necessary for a caring research relationship to occur.  Research involves human participants who typically are selected for studies, that are not necessarily intended for their direct benefit.  They may indirectly benefit from the study, if the participants are able to consider the goals of the researcher as their own.  In qualitative approaches, the participant is not considered a "tool" or "means to an end" for the

researcher. Participants are respected, their rights are protected, and the researcher promises to do right by the individual (Rossman & Rallis, 2017).

As a researcher, it is important to draw on these ethical theories to guide the decision making required throughout the qualitative study. The researcher's interpretations are recognized as an etic construction of knowledge. Therefore, the researcher should document decisions and reflections on what they are learning, how they are learning, the role their interpretations play, what the learning may mean to participants. The researcher should be ethically reflexive, reason and act according to the code for conduct based on moral principles (Rossman & Rallis, 2017). Overall, the researcher should consider the consequences, individual rights and responsibilities, social justice, communitarianism, and care --- making sure that it is the participants' voices that are presented in the final write-up. The researcher should never exploit the participant for his/her own advantage. Instead, should attempt to build caring research relationship based on mutual respect. Researchers should adhere to the general criteria for IRB approval. They state that risks should be minimized, risk/benefit ration is reasonable, subject selection is equitable, informed consent is obtained and documented, data are monitored and secured, and privacy and confidentiality are protected (Rossman & Rallis, 2017).

**Fully informed consent.** The informed consent is important because it provides the participant with information about the study and an outline of their rights. The informed consent form should fully inform the participant of the study's purpose and audience, what their agreement to participate involves, that they are consenting to willingly participate in the study, and that they have the option to withdraw from the study without any negative consequences (Rossman & Rallis, 2017). The informed consent can in a way empower the participants because they are aware of their rights and the control they have as a contributor to the study

(Glesne, 2006). It should also include the provision of contact information for the researcher, researcher's supervisor/CRP chair, and IRB chair in case the participant has any questions or concerns. The participant should also be 18 years old or older.

**Confidentiality and anonymity.** The participant has the choice to protect his/her identity by requesting that his/her names and/or any identifying information be removed from the any discussion or written documentation in the research (Rossman & Rallis, 2017). The researcher should clearly explain what will be disclosed and what will be remain a secret. Participants should also be informed about the limitations to confidentiality, including disclosure of self-harm, harm to others, and abuse of children or other vulnerable populations. To protect the anonymity of the participant, the researcher may also have to change descriptive characteristics of the participant (Glesne, 2006). The participant also has the right to decline the right to be anonymous, however, this decision should be discussed fully in order to avoid harm to the participant if their identity should be disclosed. This study provides an opportunity for the participant to decide if they would like to choose a code name instead of their own name and this is clearly stated in the informed consent.

**Security of the data.** It is the responsibility of the researcher to maintain the privacy of the participant and also to safeguard the data. Data should be stored in double-lock system. The data from this study will be stored on a password protected computer in a locked box. The participant will be informed that the study's peer debriefer, peer examiner, research committee will have limited access to the data because they will be reviewing the information.

**Ownership and proprietorship.** Qualitative inquiry is a collaborative process between the researcher and the participant. In qualitative research, there is shared benefits for both the researchers and participants. Researchers and participants are co-owners of the findings. It is

often encouraged that the participant be provided with a copy of the study's finding. For this study, I will make it clear to the participants that they have ownership over their data.

**Voice and interpretive authority.** An important aspect to consider during the study is capturing the emic story and voice of the participant. The researcher must remain vigilant to the impact she has and the study has on the participants, making sure that the perspective of the participant is being told. The participant has the right to review the researcher's work, to edit, add, or remove any copy if they believe it is incorrect or sensitive in nature (Glesne, 2016).

**Rights of the participant.** The participant has the right to reciprocity or shared benefits and this should be respected. The researcher and participant work together to portray the perspective of the participant. The participant is the owner of his/her own story. The participant also should have opportunities to negotiate and renegotiate aspects of the arrangement throughout the research process. Participants also have the freedom to withdraw from the study at any time without fear of negative consequences from the researcher and Argosy University and without the need to provide a reason. The participant has the right to waive questions that they do not want to answer and the right to delay answering a question. Additionally, it is the right of the participant to speak off the record when they feel it is warranted. A brief protocol for how this will be handled should also be included. Anything the participant discusses during this time will not be entered into the data unless the participant discusses it on the recording at a later time.

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**Purposive Sampling and Bounding of the Study**

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Purposive sampling refers to selecting specific information rich cases, participants, events, or processes that the researcher is able to learn about important issues related to the purpose of the study. Purposive sampling differs from random sampling typically utilized in

quantitative studies. In this case, participants are selected based on their representation of the wider population. By doing this the research gains an understanding of the normative or typical experiences of individuals. This contrasts with purposive sampling, as the units in qualitative inquiries are typically the exceptions in regards to the phenomenon being researched. The population must be defined, then a sample is chosen from within, utilizing inclusion and exclusion criteria. Participants selected through purposive sampling have intimate knowledge of the phenomenon. While subjects from a stratified sample could have a range of experiences from intimate knowledge to little to no experience of the phenomenon (Glesne, 2006).

The rationale for using purposive sampling in qualitative inquiry is to focus on examining the complexity of social phenomena rather than assessing the distribution of those experiences (Glesne, 2006). Purposive sampling allows for breadth and depth of the experience being researched, leading to an enhanced understanding of the phenomenon from those who have intimate knowledge of this phenomenon.

To begin this process, a snowball case selection will be used. I will inform individuals I know in the community about the study and importance of the study. Then, I'll request that they refer individuals with compulsive shopping patterns or experiences to me if they are interested in getting more information about the study or want to participate in the study. I am seeking typical cases in order to learn what is yet to be discovered about compulsive buying. Typical case selection is selecting a participant whose experiences and or perceptions of the phenomenon are common, differentiating them apart from the population of individuals who do not identify with this problem. Compulsive buying is typically not discussed and may not be viewed as a problem, therefore, individuals who experience this phenomenon constitute common cases. I hope to interview two people who hold the perspective of having problems with over shopping or

compulsive shopping behavior, possibly an individual who clearly identifies with, and is distressed by this behavior and another who may be ambivalent but have the behavior.

I will recruit participants through a Master Instructor with 101Financial. 101 Financial instructors are independent contractors who run their own business using the philosophy and system of banking of 101Financial developed by Alan Akina. Glenn Philhower has agreed to be the liaison for participant recruitment and knows a financial education student who has already shown interest in participating in the study. As soon as I receive IRB approval from Argosy University, I will inform Glenn Philhower that he may provide the student with my contact information, and a copy of the informed consent to look over. This will give the potential participant an opportunity to review the informed consent and formulate questions prior to contacting me about the study. During the first meeting, the participant will be asked if he/she knows of another person who may be interested in the study. The participant can refuse to be a part of the snowball process, Glenn Philhower has also agreed to look for other potential participant.

<div align="center">

**Data Collection and Analysis**

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**Pre-entry**

A number of important factors will be taken into consideration before entering the field. To prepare I will establish contact with potential gatekeepers, consider how multiple roles as a researcher may impact the result of the study, and obtain approval from the Institutional Review Board of Argosy University Hawaiʻi

**Gatekeepers.** Gatekeepers is the person or people the researcher needs to get consent from before entering a research setting (Glesne, 2016). Access to a site depends on the context of the study, the relationship, and the methodological approach (Glesne, 2016). The research works together with the gatekeepers to determine when, where, how, and the time period the

research project will be conducted.  It is important that trust is built and maintained between the

researcher and gatekeeper.  This can be achieved by informing the gatekeeper about the project

and answering any questions they may have.  The researcher and gatekeeper continues to have a

working relationship throughout the project.

**Role Management.** The researcher must clearly state his/her role(s) within the study to

ensure integrity of the qualitative study (Glesne, 2016).  A qualitative researcher's role depends

on the situation, the context, his or her philosophical perspective, the participants, and his or her

personality and values (Glesne, 2016).  The researcher can have multiple roles within a study,

such as researcher, interviewer, participant-observer, and learner.  However, the researcher must

maintain an awareness of her behavior and interactions during the study because the relationship

between the researcher and participant is important, as it impacts the quality of the information

gathered.  To manage my role as a researcher in this study, I plan to utilize strategies such as,

consulting with the research team, meeting with my peer debriefers, and member checking.

**Entry**

Entry is a continuous process of building relationship with the participant (Rossman &

Rallis, 2017).  The researcher should enter with respect and sensitivity to cultural norms and

traditions.  The ethical qualitative researcher balances freedom and integrity with the participants

by presenting the purpose and negotiating acceptance (Rossman & Rallis, 2017). The researcher

primary purpose is to learn and gain emic understanding of the participant's experiences and not

judge them like research specimens in a lab.

An important aspect of entry is to clearly articulate the conceptual framework of the study in

order to clarify the purpose and provide rationale.  In turn, this affects the participants and

influences the way they will perceive the researcher (Rossman & Rallis, 2017).  Similar to other

interactions, the qualitative researcher utilizes interpersonal dispositions and skills to understand the way the participant may view them and the researcher's purpose.  Along with interpersonal skills, entry requires consideration of cultural protocols, role management (e.g., balancing the role as the study progresses), recruitment of participants, and informed consent.  Entry begins once the researcher establishes an initial alliance with gatekeepers, informants, and participants.  Entry is important because if a trusting relationship between the researcher and the participants exist, the more likely the information provided by the participants to be authentic, retaining the integrity of the participant's perspective and providing greater emic understanding about the phenomenon (Rossman & Rallis, 2017).

**Informed consent.**  Informed consent is crucial for the ethical conduct of research, as it informs the participant about the study and outlines the participant's rights.  The informed consent should fully inform, as possible, the participants about the study's purpose and audience, what their agreement to participant requires, that they are willingly consenting, and they understand they are able to withdraw from the study without any consequences (Rossman & Rallis, 2017).  Moreover, this ensures that the participants are not deceived and that their involvement is voluntary.  The informed consent also protects the identities and privacy of the participants.  The participants will be informed that their identities will be protected.

In order to minimize the power differential inherent in research, an attempt is made to make the language of the informed consent understandable to the participants.  This study will utilize a two-part informed consent protocol because it provides awareness for the participant regarding her rights and the control she has as a contributor to the study (Glesne, 2006).  The process will begin with the presentation of a lay summary, which includes the verbatim scripted consent protocol presented to the participants.  The lay summary provides a detailed

description of the study for the participants that they can reference throughout the research (Glesne, 2016). In qualitative research, the informed consent begins as a discrete protocol at first, then it becomes a continuous process extending after the study is completed, as a part of the researcher's covenantal responsibility to the participant (Glesne, 2016). I will also ensure to uphold the procedures in the informed consent and maintain confidentiality. During the informed consent, I plan to explain my role as a researcher to my participants.

The final informed consent and release of information protocol occurs after the study is completed. This protocol allows the participant to acknowledge that she had an opportunity to review the narrative and/or analysis of her story for accuracy and were able to make the necessary corrections, additions, and retractions of the interview. The final consent acquires permission from the participant to release the data for the purpose of the researcher's clinical research project and inform the participant that the materials will be maintained until completion of the project's requirements. It explains that the provisional findings will not be published or presented in any professional forum. Furthermore, the final informed consent indicates that the nature and intent of the study, as well as the participant's rights have been reviewed once again. Overall, the participant will acknowledge that he/she was a contributor to the study.

**Constant Comparative Analysis**

In qualitative research, the researcher utilizes a systematic and rigorous approach to data collection and analysis in order to capture what occurs in the field at any given time. Data collection and data analysis inform each other and are conducted systematically, in iterative cycles, allowing the researcher to explore the phenomenon deeply (Rossman & Rallis, 2017). Simultaneous data collection and analysis allows the researcher to address unexpected issues that arise in the field, assess her impact on the participants and phenomenon, then behave in ways to

minimize the impact, and use her intuitions to inform the emergent method. The continual cycle involves the following steps: semi-structured interview, debriefing, data management, transcription, auditing, microanalysis, peer examination, debriefing, generating an emergent narrative, and member check.

**Semi-structured interviews.** The purpose of semi-structured interviews is to capture the participant's worldview through the exploration of topics developed by the researcher while allowing participants to contribute by pursuing topics that they may bring up (Rossman & Rallis, 2017). The researcher identifies topics framed as open-ended questions followed by requests for elaboration to elicit participant's perspective through long narratives (Rossman & Rallis, 2017). The participant's perspective should unfold as the voice of the participant and not an etic interpretation from the researcher. Grand tour questions are used to translate the research questions into conversation questions. In order to keep an accurate record of what has been shared, the interview is audiotaped and then transcribed. For this study, at least 3 separate interviews (approximately one to one-and-a-half hour each) will be conducted face to face. After gaining the permission of the participants, the interviews will be audiotaped, transcribed, and coded to accurately record what was discussed during the interviews.

I will utilize a journal to foster reflexivity about my thoughts, feelings, and behaviors regarding my relationship with my participants. Interviews may evoke feelings or reactions from the participants that may pull me to break my role as researcher and become the participant's therapist. To address concerns the participant may have and to mange my role as a researcher, I will refer the participants to their current therapist or provide them with a referral list of therapists.

**Immersion.** Immersion involves an extended time in the field, when the researcher

interacts with the participants for a longer period of time, enabling the researcher to gain access to a deeper emic understanding of the participants' experiences (Rossman & Rallis, 2017). When the researcher spends more time in the field, the more involved they become with the activities and less likely the participants will react to the researcher's presence and change their behavior. The participants will gain familiarity with the researcher and typically trust and share more of their knowledge.

Typically, immersion allows for repeated cycles of data collection and analysis until theoretical saturation is achieved. Theoretical saturation occurs when the analysis provides redundancies in the findings. Themes and concepts emerge and repeat in the study even though the stories shared by participants may vary. The nature of the clinical research project does not provide enough time to achieve this and also limits the ability to enhance validity.

Immersion enhances validity because it allows for an opportunity to gain a greater understand a part of a phenomenon and details that may be peripheral to the phenomenon. Theoretical sensitivity is also enhanced, which is an awareness of what the phenomenon involves and what may be meaningful to inquire about. The conversations are focused and elicits relevant data regarding the participants' emic experiences. Immersion also enhances reliability, which will be limited in the current study. When the researcher spends more time with the participants, they have more opportunities to learn from multiple view points (Rossman & Rallis, 2017). Overall, this contributes to the robustness of the findings, providing thick and rick details of the phenomenon.

**Data management.** Running code is data management strategy used in qualitative inquiry. A running code is a form of coding by document involving listening to the recorded interview and writing down phrases that capture the emerging themes (Glesne, 2016). The codes

are then clustered to gain a provisional understanding of the participant's perspective. The running code makes the researcher aware of areas that she may followed up on or may want to explore more deeply and could do so in the next interview (Glesne, 2016). This is used when the researcher needs to return to the field before she is able to complete the transcription and a more detailed microanalysis of the interviews. For this study, I will generate running codes after each interview in order to get an initial impression of the emerging themes.

**Peer debriefing.** Debriefing with a peer after the interview occurs to examine what happened in the field and review the researcher's initial impressions and reactions. A debriefer provides methodological consultation before, during, and after data collection in the field (Shenton, 2004). The debriefer assist with the reflexive process of questioning inferences, exploring alternative hypotheses, and refining methodology. Meeting with a debriefer allows for the testing of working hypotheses, along with developing steps for the emerging methodological design. A peer debriefer increases reflexive and methodological rigor because they challenge the researcher's biases and motivate brainstorming about the actual experiences and meaning making of participants (Rossman & Rallis, 2017). I will engage in frequent debriefing sessions with my debriefer is Jolene Young, MA to assist with my reflexive process and explore my initial impressions.

**Transcription and auditing.** Transcription occurs next in the constant comparative analysis process. The researcher listens to the audiotaped interview then transcribes, types out, what is said during the interview. An auditor then compares the recording to the transcript in order to ensure accuracy. The purpose of transcribing is to support the researcher in understanding the participants story by closely examining the information. I plan to transcribe and audit the interview myself for this study. I will audit the transcription by listening to the

audiotapes while reading the transcriptions.  The participant will be aware of the way his/her information will be transcribed and audited.

**Coding.**  When the transcription is complete, a complete microanalysis of the emergent data is generated, which provides a nuanced understanding of the participant's stories.  There are three levels of coding: open, axial, and selective coding.

*Level I: Open coding*, or *phenomenological reduction*, involves deconstruction of the narrative to meaning units.  To catch the emic perspective, the researcher analyzes the data line by line or meaning unit by meaning unit, labeling what she thinks may capture that narrative (Moustakas, 1994; Rossman & Rallis, 2017).

*Level II: Axial coding*, or *imaginative variation*, is the clustering of the meaning units into categories, then clustering the categories into larger categories, and clustering smaller meaning unites within categories into subcategories (Moustakas, 1994; Rossman & Rallis, 2017).  The open codes are reviewed by the researcher, who then cluster the codes that appear to be related based on content or process.  Each unit of data is compared against ones that have been coded and the researcher determines if the new data is different enough from the others to need a new label (Moustakas, 1994; Rossman & Rallis, 2017).  Each axial and subaxial code is defined or described and documented in the field journal.

*Process coding* is capturing the central structure of the phenomenon with clarity and specificity by identifying sequences or iterative cycles within the data.  Literal, identifiable, and idiographic components are removed (Strauss & Corbin, 1998).  For this study, I plan to capture the essence of my participant's story through the coding process.

*Level III: Selective coding,* or *synthesis*, is the process when the researcher identifies areas of the emergent data that reveals new data, therefore not coding content that repeats codes

that have already been generated (Moustakas, 1994; Rossman & Rallis, 2017). As the clusters of categories begin to form into higher order categories, the essential story emerges more clearly (Moustakas, 1994; Rossman & Rallis, 2017). At first, the researcher will generate a coding strategy for each interview then integrates the coding list across interviews.

**Peer examination.** The peer examiner explores the coding strategy and assesses the match between the field data and the emerging codes (Rossman & Rallis, 2017). Peer examination provides the researcher with an opportunity to evaluate the coding strategy, and to understand what may not have been captured due to possible coding biases. It is helpful to select a peer examiner that can provide cross-theoretical validation of the researcher's coding structure to challenge coding biases (Glesne, 2016). My peer examiner, Catherine Gallahue, MA, a doctoral student at Hawaii School of Professional Psychology, will review my transcription analysis to ensure I am accurately portraying the participant's experiences.

**Generation of narrative.** A narrative is created from the codes and includes a greater focus on the essential parts of the participant's experiences of the phenomenon of interest. This back-translation is shared with the participants during the member check.

**Member check.** A member check involves verifying the accuracy of the transcripts and narrative generated from the data with the participants. This process allows the participant to discuss concerns regarding disclosures they would like to add, restate, or eliminate from the final narrative write-up (Glesne, 2006). The participants are partners to the researcher and have the opportunity to own their own stories. Typically, member checking occurs at the end of the study before releasing the study. However, it may also be conducted throughout the study depending on the agreement between the researcher and the participant. For example, the participant could assist with checking the accuracy of the emerging data analysis. This will occur throughout the

study, giving the participants an opportunity to change, add, or delete, any of the information.

**Methods of Verification**

Methods of verification are important to qualitative research, as they are strategies utilized to enhance the rigor of a study.  They include entry, relational ethics, role management, review of biases, methodological transparency (documenting emergent method), purposive sampling, triangulation, immersion, auditing, constant comparative analysis, debriefing, peer examination, member checking, and presentation of selective coding (Shenton, 2004). Qualitative research uses different terms to ensure methodological rigor, in order to distinguish the difference in the intent and structure of qualitative inquiries.

**Validity**

Validity, or emic accuracy, involves capturing the insider's perspective and comprises of credibility and confirmability.  Credibility which can be considered the equivalent to internal validity, refers to ensuring that the results of the study are congruent with the perspective of the participant (Shenton, 2004).  The purpose of qualitative research is to understand the phenomenon from the participant's reality, therefore the participant are truly the only ones that can determine the credibility of the results.  Confirmability for a qualitative researcher is equivalent to objectivity and refers to how the study's findings are the results of the experiences and perspective of the participants, rather than preferences from the researcher (Shenton, 2004).

Credibility can be assessed by different strategies.  First of all, the researcher should use research methods that are well established.  The procedures and methods of data analysis should be derived from previous comparable studies (Shenton, 2004).  Also, before going into the field, familiarity with the culture of the participants should be developed.  This could be achieved by consultation (peer debriefing, peer examination, and member checking), review of documents,

and preliminary visits. It is recommended that there is a "prolonged engagement," immersion, between the researcher and the participants, in order for the researcher to not only gain understanding about that specific culture or participants but to establish a trusting relationship with the participant (Shenton, 2004). This study will employ the following strategies to enhance validity: purposive sampling, entry, relational ethics, role management, epoché, review of biases, peer debriefers, peer examination, member checking, and methodological transparency.

**Purposive sampling.** Unlike quantitative inquiries, which tend to prefer random sampling, qualitative researchers may tend to gather participants through purposive sampling. This type of sampling will provide in depth information about the phenomena. It enhances validity by bounding the study, focusing on a narrow, defined division of a larger population with the intent of broadening and deepening understand of the phenomenon (Shenton, 2004)

**Entry.** Sufficient entry involves establishing and maintaining rapport, using a planful approach, preparing to facilitate access to the site, allowing enough time for the entry process, and adjusting levels of rapport depending on the type of information eliciting when in different settings (Glesne, 2016). In this study, I will put effort in making participants feel comfortable and open in sharing their stories. It is important to maintain rapport and the relationship with the participants across the multiple times we will be meeting in order to capture their experiences.

**Relational ethics.** *Relational ethics* are ethical principles focusing on relational fairness and a balancing of power in the relationship between researcher and participant (Rossman & Rallis, 2017). Adherence to relational ethics enhances validity, as it supports the trust and authenticity exchanged between the participant and researcher. The more the participant trusts the researcher, the more the participant will share what is most meaningful. In order to manage the researcher's role, the researcher should attempt to be as transparent as possible. As in

quantitative inquiries, researchers must weigh the benefits against potential harm if they choose to use deception. In postmodern qualitative inquiry, efforts are made to avoid deception because it would likely negatively impact the trust and rapport between researcher and participants. An authentic relationship with participants is crucial to obtain high quality information from the interviews.

**Epoché**. Furthermore, to ensure credibility, the researcher can use field strategies that certify that the informants are providing authentic accounts of their experiences rather than culturally rehearsed accounts. For my study, I plan to ensure epoché, which requires me to defer preconceived judgments, assumptions, and viewpoints in order to view the phenomena with openness and in a different way that everyday understanding (Moustakas, 1994).

*Review of biases.* Another strategy to assess confirmability is a review of the researcher's theoretical, methodological, and personal biases that may impact the rigor of the study (Shenton, 2004). A review of biases includes an acknowledgment of initial biases that may researcher may not be aware of, discussion of how it may impact the study, and a provisional action plan regarding how the biases will be challenged. Awareness of biases is critical to capturing the participant's story with emic accuracy. Having this awareness enhances validity by increasing the reflexive rigor of a qualitative study. Reviewing and challenging biases throughout the study supports exploration of alternative plausible hypotheses about the phenomenon (Glesne, 2016).

*Peer debriefing.* To assess credibility, the researcher engages in frequent debriefing sessions with a peer. A debriefer provides methodological consultation before, during, and after data collection in the field (Shenton, 2004). They assist the researcher with the reflexive process of questioning inferences, exploring alternative hypotheses, and refining methodology. The

debriefer provides an opportunity for researchers to clear their minds of ruminations that may cloud their judgment and suggest coping strategies.  The researcher can also test working hypotheses with the debriefer, along with developing steps for the emerging methodological design.  A peer debriefer enhances validity by increasing reflexive and methodological rigor because they challenge the researcher's biases and motivate brainstorming about the actual experiences and meaning making of participants.

*Peer examination*.  Involvement of a peer examiner is another way to assess credibility and will be a method of verification I plan to use in my pilot study.  The peer examiner's role is to support elaboration, clarification, and exploration of the coding strategy used (Shenton, 2004).  They examine the fit between the field data and the emerging codes.  Peer examination allows for a critical evaluation of the coding strategy, in turn enhancing the rigor of data analysis.  Having a peer examiner enhances validity by assisting with capturing and portraying the experience of another through low-inference descriptors (Glesne, 2016).  Therefore, the experience told by the researcher will be kept close to the language of the participant, which enhances the authenticity of the experiences.

*Member checking.*  The researcher should also engage in member checks to ensure credibility, which involves verifying the findings with the participants.  This process allows the participants to discuss any concerns they have regarding their disclosures and what they would like to add, restate or eliminate from the narrative (Shenton, 2004).  Member checks enhance validity because the participants are allowed to provide input during the process of data collection and the analysis, increasing the accuracy of materials presented.

**Methodological Transparency (Documentation of Emergent Method).**  Additionally, the researcher should document emergent field method, methodological transparency.  This

includes discussion of methodological discoveries and problems that were encountered in the field, how they were examined, addressed, and the outcome of the changes made to the methodology (Shenton, 2004). By documenting emergent methods, the validity of the study can be enhanced because it keeps the researcher honest and alert to factors that may impact the methodological rigor. Important to this process is the theoretical audit trail which includes the theories informing the study and how the idea emerged from these theories by the researcher (Shenton, 2004). It allows an observer to follow the researcher step by step by the documentation of the decisions and procedures followed.

**Reliability**

Quantitative research's emphasis is to acquire findings that can be applied to the general population. On the other hand, qualitative research's emphasis is on the development of theory through the exploration of the breadth and depth of experiences and meaning making associated with a particular phenomenon. Thus, the positivistic emphasis on reproducibility is not as relevant to qualitative methodology. Although, the qualitative paradigm acknowledges the evolving nature of social phenomena, it does acknowledge that with sufficient rigor, theoretical saturation is enhanced. When the data is theoretically saturated, it increases the likelihood that the conceptual findings can be transferred to another setting. The thematic or process findings of the study can inform similar phenomena, this is called transferability or analytical generalizability (Shenton, 2004).

The researcher must provide sufficient contextual information to ensure that the results can be transferred by other researchers. Those evaluating and utilizing the research findings must determine, from the descriptions provided by the researcher, how confident they are about transferring these results to other situations (Shenton, 2004). In order for the researcher to do

this, it is important that the researcher provide thick and rich description of the phenomenon and his or her field method. Transferability can be assessed by examining the number and diversity of participants within the study, bounding and delimiting the study, the number of participants involved in the fieldwork, the data collection methods employed, documenting the immersion procedure, and the replication of the study with similar or different bounding and delimitations (Shenton, 2004).

To address reliability, quantitative researchers use methods to show that if the work were to be completed again, in the same context, with the same methods, and same participants, results obtained would be similar. For qualitative research, this may be problematic as the observations and findings are typically linked to the situation of the study and the specific participants' perspectives. Therefore, to ensure transferability, the processes employed in the study should be documented in detail. Doing so will allow future researchers to replicate the work, but may not necessarily produce the same results (Shenton, 2004). Comparable findings may emerge and although results from one qualitative study will not be exactly be the same as another, there should be some overlap if the field methodology was documented thoroughly. Additionally, data gathering methodology, modifications to the design developed in the field, the researcher's reflective appraisal of the project, and evaluation of the effectiveness of the inquiry should be documented well to provide methodological transparency (Shenton, 2004). For the purposes of this methodological pilot, the following methods of verification will be used to enhance reliability: entry, relational ethics, role management, epoché, review of biases, peer debriefers, peer examination, member checking, and methodological transparency, and purposive sampling.

**Entry**. Sufficient entry involves establishing and maintaining rapport, using a planful

approach, preparing to facilitate access to the site, allowing enough time for the entry process, and adjusting levels of rapport depending on the type of information eliciting when in different settings. Entry enhances reliability because when the rapport between researcher and participants is substantial, the participant will share more information and also be authentic. Therefore, the conversations will elicit descriptive specificity which will lead to greater theoretical saturation.

      **Relational ethics.** Relational ethics are ethical principles focusing on relational fairness and a balancing of power in the relationship between researcher and participant (Rossman & Rallis, 2017). Qualitative researchers include guidelines encouraging shared power and collaborative processes, joint ownership of research products, and interpretive authority for the participants. Qualitative research is guided by critical and covenantal ethical principles. Critical ethical principles stresses the importance of management of power differentials, while covenantal ethical principles stresses an awareness of the ecosystemic implications of the information found during the study and also the importance of minimizing negative consequences that participants may experience during the study (Rossman & Rallis, 2017). Critical and covenantal ethical principles will be utilized during my pilot study, as it supports a sense of safety and fidelity to participants through awareness of the impacts of the research on them. Therefore, adherence to relational ethics principles enhances reliability because it promotes an increased sharing of thick, rich, and authentic disclosures by the participants.

      **Role management.** Before entering into a setting, oral and written consent must be obtained. It is preferable that the researcher is explicit about the role and purpose in the setting; however, some researchers may prefer to not fully share their specific role or focus. If deception is involved, it is important to consider the impacts and ethical implications of deceiving the

participants and if the benefits out way the risks. Gatekeepers, who are individuals who enforce regulations regarding the access the researchers have to certain knowledge, must be approached and treated with the same sensitivity and good will as participants. A detailed and clear conceptual framework is crucial for entry. Therefore, as the researcher for my study, I plan to be clear about what I want to know, how I plan to carry out my inquiry, and what I plan to do with my findings. Role management enhances reliability conveys a sense of safety, authenticity, and fidelity to the participants. When the relationship between the researcher and participants is clear and they understand the researcher's intent, the participants will feel more trusting and in turn share their stories in greater detail, with less censorship. It is important to convey that the researcher's role differs from a therapist, as the primary intent is to learn from the participants and not intervene utilizing therapeutic strategies.

**Epoché**. The researcher can use field strategies that certify that the informants are providing authentic accounts of their experiences rather than culturally rehearsed accounts. To ensure epoché, gaining the insider's perspective eliminating the researcher's preconceptions or biases, the researcher can partake in sufficient entry into the field, initiating and maintaining relational ethics, and managing the researcher's role (Shenton, 2004). For my pilot study, I plan to ensure epoché, which requires me to defer preconceived judgments, assumptions, and viewpoints in order to view the phenomena with openness and in a different way that everyday understanding (Moustakas, 1994). This will enhance reliability because the participants will feel safe within the relationship leading them to provide authentic accounts of their experiences and contributing to theoretical saturation.

**Review of biases**. Another strategy to assess reliability is a review of the researcher's theoretical, methodological, and personal biases that may impact the rigor of the study (Shenton,

2004).  A review of biases includes an acknowledgment of initial biases that the researcher may not be aware of, discussion of how it may impact the study, and a provisional action plan regarding how the biases will be challenged.  Throughout my study, I plan to review my biases and periodically withdraw from the field, to debrief, in order to maintain an ability to see the phenomenon with relatively naïve eyes.  During the study, examination of my biases will be updated as additional biases may emerge during the field study.  Building awareness of my theoretical, methodological, and personal biases will help me, as a researcher, become attuned to how my filter inhibits further entry and access to deeper understanding of the phenomenon.  Doing so enhances validity and reliability by providing an open field for the participants to explain their experiences in the most authentic way, as they feel not judged to fit in a preconceived lens.

**Peer debriefing**.  To assess reliability, as a researcher, I will engage in frequent debriefing sessions with a peer.  A debriefer provides methodological consultation before, during, and after data collection in the field (Shenton, 2004).  A debriefer assists the researcher with the reflexive process of questioning inferences, exploring alternative hypotheses, and refining methodology.  The debriefer provides an opportunity for the researcher to clear his or her mind of ruminations that may cloud his or her judgment and suggest coping strategies.  The researcher can also test working hypotheses with the debriefer, along with developing steps for the emerging methodological design.  A peer debriefer enhances reliability by increasing reflexive and methodological rigor because they challenge the researcher's biases and motivate brainstorming.  Inclusion of a peer debriefer assists in deepening the data collection which leads to saturation of the study's findings.

**Peer examination**.  Involvement of a peer examiner is another way to assess reliability

and will be a method of verification I plan to use in my pilot study. The peer examiner's role is to support elaboration, clarification, and exploration of the coding strategy used (Shenton, 2004). Peer examiners assess the fit between the field data and the emerging codes. Peer examination enhances analytical generalizability as it allows for a critical evaluation of the coding strategy, in turn increasing the rigor of data analysis. Along with a peer debriefer, a peer examiner can assist the researcher in understanding what is contributing to the outcomes and create ways to broaden and deepen understanding of the nuances of a phenomenon.

**Member checking**. To ensure reliability, I will engage in member checks, which involves verifying the findings with the participant. This process allows the participant to discuss any concerns he or she may have regarding disclosures and what he or she would like to add, restate or eliminate from the narrative (Shenton, 2004). Member checks enhance reliability by challenging the researcher to stay close to the participant's language and allowing for subtle differences between the participant's lived experiences to be portrayed. If a strong rapport is built and maintained between the researcher and participant, then the more honest and comfortable the participant will feel to inform how well the researcher captured his or her experience.

**Methodological transparency (documentation of emergent field method).** This includes discussion of methodological discoveries and problems encountered in the field; how they were examined and addressed; and the outcome of the changes made to the methodology (Shenton, 2004). Through my study, I plan to record methodological notes in a field journal as a tool for reflective reflexivity. Detailed documentation of emergent field method allows researchers to learn from one another as they are able to follow each others' work step by step. By documenting emergent methods, the reliability of the study can be enhanced because it keeps

the researcher honest and alert to factors that may impact the methodological rigor throughout

the study.  This increases the reflexive rigor of the constant comparative analysis process,

assisting the researcher in saturating the codes or properties and dimensions of the phenomenon

emerging in the field data.

**Purposive sampling.**  Unlike quantitative inquiries, which tend to prefer random

sampling, qualitative researchers may tend to gather participants through purposive sampling.

This type of sampling will provide in depth information about the phenomena by using

participants who have knowledge and experience in relations to the phenomenon under study.  It

enhances reliability by selecting strategically the participants with varied experiences from one

another (Rossman & Rallis, 2017). In order to achieve thick and rich data, I will include

participants who can help articulate the complexity of her/his experience of the phenomenon.

The participants will be individuals who hold the perspective of having problems with over

shopping or compulsive buying behavior.

## CHAPTER III. EMERGENT FIELD METHOD

[This chapter discusses the implementation of the proposed methodology in Chapter III]

### Pre-entry

**Review of Biases**

A review of biases examines and documents theoretical or professional, methodological, and personal biases the researcher possesses that may negatively impact the rigor of the study. This includes a specific acknowledgement of initial biases, discussion of the impact these biases may have, and a provisional action plan regarding how these biases will be challenged during and between the interviews with participants (Rossman & Rallis, 2017). A review of biases is conducted as part of the pre-entry and updated throughout the study because it enhances the methodological rigor of the study. Doing so enhances validity by helping the researcher explain how much of the story is really the participant's story and what may be a product of the researcher's own story.

The researcher continually updates the examination of biases as they become aware of additional biases that may emerge during the field study. As part of the field method, it is important to include the ways that the researcher periodically withdraw from the field, to debrief and let go of biases, in order to maintain the ability to see the phenomenon with relatively naïve eyes (Merriam, 2009). Designing reflexive strategies is critical to challenging the biases that come up in the field. Peer debriefers should review the researcher's biases to generate questions throughout the study in order to enhance the researcher's reflexivity regarding potential biases. Similarly, peer examiners should do the same with respect to coding strategies. The final write up would include a discussion about how the action plan worked in the field and what additional action plans were developed to manage initial and emergent biases that emerged during the study (Merriam, 2009).

**Theoretical biases.** My theoretical orientation is primarily person-centered, which is an approach under the humanistic philosophy. Person-centered therapy emphasizes human phenomenological experience, freedom, choice, autonomy, and personal responsibility. There is a belief in the actualizing or growth tendency, meaning that individuals are capable of evolving and striving toward growth and development (Norcross et al., 2011).

The relationship between the client and therapist is of utmost importance with a commitment to developing an authentic and egalitarian relationship. There is an emphasis on a phenomenological discovery with the belief that the clients are the experts on their inner experience. Therapists working from this approach are encouraged to restrain from imposing solutions and meaning to their client's experiences. The therapists goal is to be fully present with their clients in order to best understand their experiences (Norcross et al., 2011). I believe the assumptions held by this approach will assist me as a qualitative researcher as I will be accustomed to creating an environment where the participant will feel comfortable sharing their experiences and taking a stance as a learner rather than expert. The technique of being non-directional may impact my ability to guide the interviews, however, will also help with not imposing a set agenda on the interview allowing for broader and deeper exploration of the phenomenon.

Another theoretical bias that I was concerned would impact my research process is cognitive behavioral therapy (CBT). Most of my practicum training have been in settings that utilized evidenced based practices, based on cognitive behavioral theories (CBT) which has influenced my conceptualization and treatment approach. I might focus on the participants' shopping behaviors and actions rather than trying to discover the deeper meaning to their behavior.

From the process of reviewing previous literature on compulsive buying and emotions, I may be tempted to focus on these findings when interviewing the participant. Doing so will affect my ability of having a fresh view and interpretation of the participant's perspective regarding the phenomenon. Therefore, I need to be open to findings that may contradict or go beyond previous findings and be able to learn from my participant's experiences.

In order to manage my theoretical biases, I met with my peer debriefer before and after interviews with each participant to discuss concerns or issues. Before conducting interviews, I prepared potential grand tour and mini-tour questions to help me stay close to the participants' experiences. I documented any biases that surfaced in my field journal. During the interviews, I focused on asking descriptive questions rather than making assumptions or interpretations. During interviews with the first participant, I found it difficult to gain an emic perspective of the participant's experience. I discussed this with my peer debriefer and relied on member checking to ensure that I was understanding the participant's lived experiences rather than my interpretation of her experiences. Member checks were extremely valuable in ensuring that I captured the participants' stories accurately. Throughout the interviews, I attentively reminded myself that the interviews were not a therapy session. This was especially difficult with one of the participant who seemed to uncover personal insights through the interview process and emphasized her feelings. Through the discussed strategies I was able to manage my theoretical biases.

**Methodological biases.** Methodological biases include role management concerns and methodological drift. A researcher's role, in some ways, can be similar to a therapeutic role in that there are similar skills set used to build rapport and ethical principles withheld. Therefore, it is important that a researcher trained in roles defined by treatment theory, differentiate between

the researcher and treatment roles (Merrian, 2009). I am currently a clinical psychology doctoral student practicing therapy techniques and interacting with clients within a therapeutic role. This way of behaving may appear during my interaction with the participant, as it may influence my view and interpretation of the experience shared by the participant. I may be drawn to interacting with the participant more like a therapist compared to a researcher, asking or answering questions the way I would do in a therapy session, such as using guiding or reflexive statements. Interacting this way could possibly hinder my ability to interact as a learner of the participant's experiences.

Methodological drift is another issue that may arise during a study. If a researcher is trained more extensively in quantitative methodology she may tend make decisions in the field that are more congruent with the assumptions of quantitative inquiry, which will definitely impact the nature of a qualitative study (Rossman & Raillis, 2017). Similarly, the way the researcher chooses to follow methods for the interview may be affected by the participant's responses. Although I did not have an extensive background in either quantitative or qualitative research, I had more experience with quantitative inquiry at the start of this study. To maintain consistency with the assumptions and methods of qualitative inquiry, I journaled my experiences and also maintain ongoing consultation with my peer examiner and debriefer.

Also, the researcher may assume that the participant will construct or share her reality in particular ways, which may not match what the researcher encounters in the field. The participant may confirm a bias that I hold about the phenomenon, which may affect the way I ask questions or how much effort becomes focused on exploring these confirmatory areas. To avoid methodological drift, I inquired about an experience or asked questions that counterbalanced my biases about the phenomenon. However, as the interviews progressed and I noticed themes

emerging, I had a tendency to focus on those areas and may have asked questions that were based on my interests rather than focusing on the participants' experiences. Meeting with my peer debriefer before and after the interviews helped me minimize my methodological biases and brought awareness to them. My peer debriefer offered support to manage these biases. I also noticed by paraphrasing and reflecting, participants were able to elaborated further and directed the conversation towards topics they wanted to share. Participants provided positive feedback about the questions asked and flow of the interview as it helped them explore and understand deeper for themselves their own experiences.

**Personal biases.** The way we understand the world is predicted by our socialization and unique life experiences. Thus, researchers should examine how their socialization and life experiences may be different from those of the participants and ensure that the researcher's role is to learn from the participant rather than judge (Rossman & Rallis, 2017).

A personal bias I have is when I am feeling upset or sad, I typically try to engage in an activity that distracts or uplifts my mood. This is unique to my own experience and is what I believe makes me feel better, however, this may not be the case for my participant. Others may not believe that engaging in an activity will make them feel positive. Therefore, it is important that I be aware of how my personal biases may influence the research questions I ask and my interpretation of their experiences.

Another personal bias is illustrated by my thoughts about a mother of a child I work with who engaged in buying behavior during the past year. In this case, as I informally observed her behavior, it seemed to be a way of coping with the high levels of anxiety she was experiencing in her life. She was highly anxious and stressed and I observed her shopping instead of dealing with the issues that were making her feel anxious. This mother would seem elated after

shopping and as she shared what she bought; however, the next day she would be as anxious and stressed as the day before.  Due to my first hand observation of this behavior, I may be biased to believe that others will behave similarly, which may affect the questions I ask and the way I interpret the participant's experiences.  My biases may also lead to a lack of further exploration and deeper understanding of the participant's experience. During the first interview, as I asked the grand tour question, "Describe what you do when feeling depressed or anxious," I noticed that this was not aligned with the story shared by the participant and instead was a biased question based on my research and personal observations from the past. After consulting with my peer debriefer, I decided to not ask this question with the other participant until she brought up this topic. Organically, the conversation led to feelings of worry, stress, and sometimes states of depression. When this happened I continued to follow her lead.

As with the other biases, I documented my biases in a field journal before entering the field and throughout the research process.  Furthermore, I discussed emerging biases with my peer debriefer and examiner to explore ways to minimize the influence of these biases within my interaction with the participant.

**Gatekeepers**

Gatekeepers are people who the researcher needs to get consent from and assists with providing access to participants for a study (Glesne, 2016). Gatekeepers were not used for this study. Potential participants were recruited through a snowball process by using a Master Instructor with 101Financial, Glenn Philhower. He understood that the data collection from the interviews are confidential and agreed to treat it as such. Mr. Philhower agreed to be the liaison for participant recruitment and knew a financial education student who had already shown interest in participating in the study. The interest came about organically as Dr. Lianne

Philhower and Glenn Philhower were talking about money behaviors. The 101Financial student expressed that she enjoyed learning about her money behaviors and at that time, Dr. Philhower mentioned that a student at Argosy was doing a study on compulsive shopping. The 101Financial student spontaneously expressed interest in participating in such a study. After I received IRB approval from Argosy University, Glenn Philhower was informed and provided the student with my contact information. The 101Financial student was told that her participation in the study is private and confidential and not part of the 101Financial education process. In addition, she was told that her financial education with 101Financial will not be affected if she chose to not participate in the study. He also invited the 101Finanical community via the 101Financial Group page (open to students and instructors of 101Financial), and to students of 101 Financial via his Facebook page which is open to the 101Financial community, friends, and family. Through Glenn Philhower, I recruited two participants who matched the study's purposive sampling criteria. Mr. Philhower provided the contact information to interested individuals, however, was not aware of the identities of the final participants of the study.

**Role Management**

There were two issues with role management that became apparent through the interview process. One issue was with the distinction between my role as a researcher versus therapist. As my training thus far has been as a doctoral student in a clinical psychology program, my experiences with interviewing have been largely related to collecting diagnostic information through clinical intakes or through therapy sessions with clients. At times, there was a pull for me to work therapeutically as the participants' began to touch upon deeper meaning to their shopping habits. One participant mentioned during the interview process of her interest in speaking with a mental health provider. To address this, I provided a referral and explained the

difference in my role as a researcher rather than a therapist, since the participant was aware of my experiences as a therapist.

Another issue that arose during the interview process was managing the role of the researcher versus a friend. As the process progressed, the relationship between the participants and myself was building and it was apparent that I gained entry with the participants, particularly with one of the participant. Before and after the interview, informal conversation was held which was similar to the way friend would interact. To address this issue, I allowed time before and after the interview to talk about whatever we wanted. When I felt that the participant shared what she wanted, I verbally informed her that we will begin the interview and start recording. I believe these allotted times served as an additional measure to gain the participant's trust and make her feel comfortable to share her personal experiences authentically. Through the process she appeared to gain deeper understanding about her behavior as well as her life experiences.

Discussions were held with my peer debriefer regarding these concerns. I shared with her the questions asked, how the participants responded, and how I responded. These discussions were beneficial as it assisted me with thinking critically about the questions and my interactions, ensuring that I was maintaining my role as a researcher.

**Entry**

**Purposive Sampling**

Through the recruitment process, two participants expressed interest in participating in the study to Glenn Philhower, the liaison for participant recruitment and met the study's criteria. Both participants held the perspective of having problems with over shopping or compulsive buying behavior. "Ariel" and "Jane Smith" are both over the age of 18 and students of a financial education group. They are familiar with discussing money related behaviors and were willing to

share their shopping related experiences. Due to the nature of the recruitment process through

101 Financial, the findings may be loaded as participants in the 101Financial program are

regularly primed to talk about finances due to their involvement in the financial education

program. However, they both provided valuable and unique perspectives about their buying

experiences.

**Informed Consent Protocol**

Prior to meeting the participants for our interviews. I held a telephone conversation with

each participant to discuss the purpose of the study and the detail of her participation in the

study. Participants were provided with a copy of a written initial consent form to review before

meeting face-to-face. The participants agreed to the nature of the interview and we discussed a

place and time for our initial meeting. The participants were asked to identify the place and time

that was most convenient for them in order to make them feel comfortable. We agreed on a place

where our conversation would not be heard by others to ensure confidentiality, safety, and

privacy.

During the initial consent process, I reviewed the aim of the study, limits of

confidentiality, potential risks and benefits, and participant rights. They were allowed time to ask

questions and for clarifications. A community resource list with contact information for crisis

lines and local mental health centers was provided at this time in case the participant required

additional support during the study. I also explained to the participants that a final consent form

would be given after they had an opportunity to review and edit their personal write-up and

agreed that it was an accurate portrayal of their experiences. "Jane Smith" mentioned that she

was familiar with the peer debriefer named on the consent form. I ensured "Jane" that identifying

information will be kept confidential and she expressed no hesitation with following through

with the study because of this. Both participants signed the consent and had no further questions.

## Constant Comparative Method

### Interview Process

All interviews were scheduled over the telephone with the participants. I met "Ariel" at a conference room in her apartment building. Initially, "Jane" requested to meet over video conferencing, however, after explaining to her that I would be required to receive authorization from the IRB, Jane agreed to meet at her house.

Three semi-structured interviews were scheduled, lasting approximately one to one-and-a-half hours long. After each interview I allowed for about two to four weeks in between to transcribe and review the audio recordings, meet with my debriefer, and to brainstorm follow up questions.

Through the interview process, the participants both became curious about the underlying meaning behind their spending habits. "Ariel" shared that while discussing her experiences, she found herself reflecting after the interview sessions and after purchases why she felt the need to continue buying things she did not need at the moment. During my second interview with "Jane" she became emotional as she expressed gratitude for the opportunity to reflect and share about her experiences. She was grateful for the specific questions I asked her as it allowed her to organize her thoughts and express them not only to me, but also to her family which she was not able to do before as openly. During the process, I also noticed the relationship was building and strengthening which encouraged the participants to explore their experiences at a deeper level.

There were several incidents with both participants that we had to pause and turn off the recording because of interference from others (e.g., maintenance staff and children). To respect their privacy and to encourage them to speak freely, we decided to pause recording and resume

when the individual left the private space. Fortunately, both participants as well as myself were able to smoothly continue with the interview.

Through this study, I found it extremely helpful to prepare and review transcripts from previous sessions to direct myself in areas that I could follow up on at next sessions. I noticed that I missed opportunities to follow up on what the participant discussed, therefore by reviewing the transcripts I was able to find these areas and facilitate further discussion at the next meeting.

**Peer Debriefing**

Meetings with my peer debriefer occurred informally before and after each interview session. We discussed the interview process, possible biases, as well as personal concerns. Together we also discussed emerging themes for each participant and themes that were present across the participants' stories. I found it extremely helpful to brainstorm follow-up questions for upcoming interviews with my debriefer. Brainstorming for the next interview made me feel confident and prepared for the next meeting. I was comfortable sharing openly with my debriefer about my personal reactions that arose during interviews which helped me gain insight about my biases and how to manage them. After interviews, I was concerned that I may have instances where I asked biased or leading questions, however, through debriefing, I felt assured I was making good decisions and prepared to make changes for the next interview.

One challenge I encountered was transitioning to a new participant and beginning with a new frame of mind, not allowing the previous interviews to influence my thought process and questions. Discussing this with my debriefer, validated my concerns as well as helped me remain neutral for the next meetings.

**Coding Process**

The coding process began with a macroanalysis of each interview. I went through the

audio recordings and generated running codes which provided a good overview of the stories discussed. After transcriptions of the audiotapes and auditing was completed a microanalysis was conducted. I systematically examined the interviews and identified emergent themes or axial codes. This process generated several main themes. I carried out this process for each participant's three interviews. The codes typically emerged from critical events or examples shared by the participants in response to the grand tour questions. To my surprise, the questions prompted many stories from the participants.

The transcripts were then examined again as I searched for subaxial codes under each overarching themes. Specific exemplar quotes were also found that portrayed the axial and subaxial codes. In order to capture the *emic* perspective of the participant, I used low-inference coding which utilizes the participant's language as a code. I found it easier to organize the codes by cutting the printed quotes out and grouping them under the themes. The coding process was challenging as it was overwhelming to go through all the codes and narrow them down.

**Peer Examination**

I integrated the codes into an outline and reviewed it with my peer examiner and CRP committee member, Dr. Tanji. Discussing the coding process with my team helped me ensure the *emic* perspective was being portrayed and limit any of my biases. We also discussed the similarities and differences between codes for each participant. By having their assistance, I was able to have a clearer understanding of the emergent themes, provide accurate descriptions, and organize the flow of the narrative.

**Generating the Personal Narrative for each participant**

Before writing a personal narrative for each participant I decided to conduct a member check with each participant. During this member check, we reviewed the outline of codes and

themes that I generated to ensure I was capturing their experiences accurately. I was relieved when both participants agreed with the outline of their experiences. They believed I was capturing their story and also was impressed by the information they shared within the three interviews.

After meeting with the participants, I began the daunting task of writing up the narratives. I decided to focus on one narrative at a time to avoid getting confused between the perspectives and experiences of each participant. As I wrote the narratives, the amount of quotes that represented a theme was overwhelming. Therefore, I chose important quotes that would clearly represent their perspective as well as avoid being repetitive. During the writing process, I diligently focused on maintaining an emic perspective by incorporating the participants' language for the overall narratives.

## Member Check

A member check was conducted with each participant after completing the personal narratives. Copies of the narrative drafts were sent to each participant to allow for ample time to review before we discussed them. When we discussed the narratives, I was open to their comments and provided an opportunity for them to add, remove, or edit any portion of the narrative. This was done to reflect their emic perspective accurately and ensure confidentiality and anonymity. I also asked them what they would consider to be the main theme/core code for their story. During the member check, participants shared their thoughts about the overall process.

"Ariel" shared after reading through the final write-up that everything discussed was something she was aware of. Ariel said she believed that spending problems were a product of our time as there is more accessibility, increase credit use, and an influx of advertisements

through different avenues (e.g., social media). "Jane" shared that initially she thought participating in the study would involve answering questions, but soon discovered that through this process brought up issues that she previously was uncomfortable discussing with others. Jane was surprised to find herself engaging in deep reflection as she answered the researcher's questions. For Jane, the interview process was a "moment of awakening" and sparked interest in seeking psychotherapy to continue the process. It was hard for Jane to admit that she had a shopping problem, especially because she helps others make better financial discussions. Jane is hopeful for potential future counseling sessions to learn more about herself.

After reviewing the narrative, the final consent and release of information form were reviewed and signed. The participants indicated their final approval of the study.

**CHAPTER IV. NARRATIVE FINDINGS**

The objective of this qualitative inquiry was to explore and understand the experience and functionality of compulsive buying from the perspective of a compulsive buyer. In order to gain insight about this behavior, interviews were conducted with two participants who hold the perspective of having problems with over shopping or compulsive buying behavior. The results are presented in a personal narrative format to highlight the unique perspective and experiences of each participant. The interviews revealed a chronological progression of this behavior as well as accompany thoughts and feelings related to their experiences. The participants are referred to the pseudonym requested by the interviewees during the initial meeting. The unique experiences of "Ariel" and "Jane Smith" provided a deeper understanding of the nature of compulsive buying.

**Ariel**

Ariel's shopping experiences are depicted below in a narrative format to highlight her experiences from childhood to adulthood. An exploration of her thought process, the emotions experienced, and personal insights are discussed.

**Coming Full Circle**

**In my grandmother's house, there were rules.** Ariel was raised by her grandparents. She grew up watching her grandmother maintain a strict budget while raising nine children. This allowed her to learn how to handle money appropriately at a very young age. Although her grandparents provided everything, she did not have access to money herself, unless she received some on birthdays or special occasions. When she did have access to money, Ariel was not a saver and instead, would spend the money immediately.

While Ariel grew up, shopping did not occur often and if it did, it was to purchase only

necessary items. Back to school shopping with grandmother was one of these times and it was

very structured. Ariel's grandmother established strict guidelines for these shopping excursions:

three new outfits, a pair of shoes, and school supplies. Even though her grandmother did not

specifically set a price limit, Ariel believes subconsciously her intent was to not spend

frivolously.

> I think because she already established the ground rules before we got there so we knew
> what to expect. And then it just became routine overtime so it wasn't, the routine didn't
> necessarily change you know.

Although she did not consider herself a "real shopper", back to school shopping was

something she looked forward to every year. Shopping for new outfits and supplies was exciting,

fun, and euphoric, but at the same time exhausting. Ariel remembered wanting to get the stuff

she needed then quickly get out. However, she was shopping with two other girls who typically

did not know what they wanted. This would make the shopping process longer.

Back to school shopping with grandmother continued until she entered high school and

started working. By that time, she could afford her own clothes and supplies. Along with

purchasing her own clothes, Ariel's grandmother suggested she begin paying a portion of the

household bills. Although Ariel was initially not pleased about this, she now believes it was a

valuable life lesson.

> Here I am at 15, 16 years old and my grandmother kind of said this is what you need to
> do and at the time I thought well, I don't want to, you now, basically give my money to
> pay these bills but that's reality of any adult you know. And she kind of gave me this sort
> of window, I mean in terms of what it was going to be like and going out and having to
> pay these other stuff.  But had she not done that, I would of, I mean it would have been
> more shocking to, to start to pay bills on my own, so it was a little easier when I went on
> my own and started to pay rent. And then like okay, so I really have to make a lot more
> money if this is what I want to, if now, I, I that I met my basic needs but I have nothing
> for my wants.

Learning to pay bills gave Ariel insight about expenses and a realization that what we

learn financially as children affects us as adults. Although Ariel learned about money matters growing up, finances were never a topic of discussion. This latter trend continues among family and friends today. Sometimes, there appears to be shame associated with financial choices. Some friends who have struggled with money have held the belief that others view them as a failure and have thus kept their problems to themselves. Ariel shared that she believes in the benefits of openly discussing financial experiences in an effort to minimize shame associated with bad financial decisions and help others spend more wisely. However, this was something she learned only after "drowning in debt"—a financial dilemma she believes many young adults find themselves in.

**Living on my own, there was no plan.** Early on, Ariel shopped "completely impulsively" which led her into the financial woes that she eventually had difficulty getting out of. As a young adult, Ariel was drowning in debt and she could barely afford her basic needs.

Ariel was shopping for unnecessary things, making "foolish purchases," and racking up the credit cards. She described her shopping habit as impulsive because she did not have a plan to cover her spending and had no idea how to manage her finances. Ariel never paid the statements in full. She delayed her debts and pushed herself further in debt. She was overwhelmed by debt.

> You're so oblivious to how the world works and so I'm just shopping like crazy Hey, I'm going to work and I'm going to make more money without any thought process behind saving for the future. The more I spend the more I have to work and you know, that whole concept it just never dawned on me at that time.

She was not a saver—but, luckily, her twin sister, who has always been her "fall back guy," was. Thus, whenever Ariel needed money or any other type of support she could go to her sister.

**The turning point.** Ariel was working two jobs and had no idea how to get out of her

financial dilemma. It did not dawn on her to change the way she looked at her finances. Ariel was trapped in a cycle and questioned her own decisions and habits.

> "Hey I'm making a lot of money, so why not treat myself" or "I worked so hard so why not you know spend the money," and it's just you know, robbing Peter to pay Paul, it's just a vicious cycle, month after month, and year after year, until, the interest they are charging on the credit cards is just so overwhelming that I can only pay the minimum amount.

Ariel experienced a mixture of emotions. It was "satisfying" to purchase things she wanted, yet "worrisome" to create more debt and spend money intended for bills and expenses. It seemed like there was no way out of the vicious cycle of "creating debt, making money, creating more debt, and making more money." She experienced an "out of control feeling" along with "regret". While purchasing she would feel "euphoria but long-lasting regret occurred frequently", thereafter. Her credit card statements were not decreasing and a constant reminder of her spending mistakes. Being stuck in this financial dilemma was depressing. She believed the only solution to her problem was to work a second job.

Things needed to change. To avoid running into financial problems, her mindset had to change. About 9 years ago, Ariel joined a financial group that taught her a new way to manage her finances. Now, Ariel does not carry regret about purchases for as long as she did before because she sticks to a financial plan/budget and pays her credit card statements in full.

The financial group's counselors emphasize budgeting and have taught Ariel to plan for, and anticipate, her future needs. She now plans up to a year in advance and adjusts her expenses accordingly. Ariel views her finances differently and feels more stable. Nonetheless, now that she knows she has more money available, she occasionally feels like she can spend more money as well. Ariel has become a more conservative spender. She refrains from buying "junk" and spending money frivolously.

> I tell myself, all the time, don't buy stuff, buy experiences. But stuff I can feel it, it's tangible, I can give it away, I can hold it in my hand. Experiences is something that, it's, it's engrained in my memory, it's a feeling that I have. But experiences sometimes are a lot more expensive as opposed to stuff. You think of stuff and it's all these little items that sort of build up to that point. So for me, it's easier to buy stuff then it is to buy experiences because experiences are so far and few between.

As Ariel likes to get great deals on experiences, such as trips, she plans them at least a year and a half in advance. Buying experiences over things has become Ariel's new goal, although it has not been easy.

> I'm constantly searching for great deals but on the flip side I'm shopping everyday [online]. I like to get great deals on experiences, vacations and be able to take vacations with other family members. But the money I'm saving by planning ahead for experiences is used to buy more stuff.

Although it is rare for Ariel not to plan for trips in advance, now, she discussed a recent trip for which she had not planned. Not planning for the trip made her feel overwhelmed and stressed because she knew her finances would take a hit. Going on an unexpected trip required her to adjust her budget after the fact and take away from something else she was planning for in the future. Ariel now finds that when she does not plan, it feels "dicey". There is regret with unplanned choices because her finances are impacted. This explains why she diligently plans for everything**.**

**Sharing with family and friends.** Ariel is comfortable discussing her financial experiences and enjoys learning from other's experiences. Ariel believes that talking about financial matters allows her family and friends to become more aware of the ways they can save money and manage their finances.

> It's not something I want to keep secret. I want everyone around me to benefit from what I have learned as well, in terms of shopping through [online sources] you know, convenience. So I'm constantly sharing with other people…I think the more we talk about finances and sort of sharing our stories I think it benefits everyone that's around us.

As an instructor [at the financial group], she is accustomed to discussing her finances.

Through this experience, she noticed some of her students' shopping habits were similar to hers and "out of control." As a group, they were discussing their tendency to be impulsive when spending and decided to do a group email to keep each other accountable. They wanted to create an environment that would be helpful and supportive in an attempt to avoid bad financial decisions.

Ariel set guidelines for the email—each member would share his/her spending decisions once every two months. She hoped everyone would be open and wiling to participate. However, Ariel ended up being the only one sharing about her spending process. The last email she sent was about buying into Disney Vacation club. A group member responded and questioned her decision, which was something Ariel was not expecting. The intention of the email group was to share experiences as a way to relate, not to get approval or disapproval.

Unfortunately, the group email idea "fizzled out" due to lack of participation. Nevertheless, Ariel is accepting because there is nothing else she can do more to support them if there is no reciprocation. She is comfortable with managing her finances on her own.

**Personal Insights**

> I feel like I'm going to always have these internal struggles in terms of you know my wants versus my needs and then basically my pocket book. I think it's determined by the person I am rather than the amount of money that I have. I think even if I had a lot more money, I still would want to do a lot more for others. I don't wish to have this elaborate lifestyle.

Overall, Ariel wants to live comfortably and not constantly worry about money. At this point, she wants to make a change by buying experiences rather than stuff. She believes she can hold on to experiences longer than material things. Ariel hopes by sharing her story, others will be encouraged to speak openly about their finances and find ways to save money.

**Planning for the future.** Ariel describes herself as a planner. She is constantly planning

for the future and this dictates a lot of her shopping. Planning ahead makes her feel like she is at an advantage compared to others because it allows her to save money on everyday household items other people tend to spend double on. She is always on the search for the great deal and value. If she is going to use something she needs to replace it. So instead of waiting until she direly needs it, she purchases it in advance, specifically when there is a really good deal on it. An example of a recent purchase intended for the good of the household were Hefty bowls and plates. She justified the purchase by thinking about family gatherings and potlucks that may be coming up and require bowls. Ariel's constant anticipation of what will/may be needed has resulted in a stockpile of items that she does not really need.

> I tell myself all the time, I don't need all these items that is on sale, at the time. But I'm going to buy them and I'm going to stock up on them because it's on sale at this time. But the next month when that same item come on sale again, I still purchase them, so then I end up with this stock pile of items in my cabinet. And do I really need them?

She is always thinking about the next event and will purchase things in preparation in order to save money and time. However, while focused on getting a deal on potentially needed items, she tends to often not fully think things through. For example, after she bought the Hefty bowls mentioned in the previous example, she realized that she still had enough bowls in her stockpile to meet her upcoming needs. Luckily soon after this seemingly unnecessary purchase, a family gathering was held and her bowls were needed. For Ariel, this confirmed the benefits of anticipating needs and shopping in preparation.

Shopping in anticipation of needs makes Ariel feel prepared as well as saves her time and money. Ariel prepares for family reunions on neighbor islands in a similar manner as she does for everyday items for her home by shipping them to her destination. Everything is done and prepared for before she gets to the location—saving her time and money. For the most part, shopping in preparation has its pros and cons. Ariel is able to save money and time, however it

causes her to buy things in excess, leading to unused stockpiles.

Although Ariel's goal is to search for the best deals and save money, she realizes she is also wasting money because the items she buys are not always needed immediately. Ariel is making purchases that she may not need for another four or five months. In reality, she is spending more money even though she is getting a great savings on the item.

**Shopping smart.** Most of Ariel's shopping is done [online]. Ariel compares shopping [online] to hunting.

> I'm hunting for the best deals. I don't really always know what item I'm looking for. I don't always have an item in mind, but I like the deals I'm going to get on the item. I like the process of looking for an item, for a $100 item and getting it at $20, it's very satisfying, gratifying, to see that I can make a purchase like that.

The ultimate goal for Ariel is obtaining the best deals. An item is not purchased unless the item is really needed and its price is a worthwhile deal. As a result, items in her cart are not always ready to purchase and can sit there for about a month. Her purchasing activity also depends on her budget and thus the frequency of order can vary from twice per week to twice per month. Ariel experiences a rush when money is saved and she "shopped smart." Ariel constantly cost compares items, especially when it comes down to household items.

> It's a rush, that I'm saving money, maybe also saving time as well. It can be, actually equally the same, in terms of not just the savings, but the time that I'm saving, not having to run around or rush for things or having the convenience of having it available when I need it or someone in the house that may need it.

Ariel feels happy and euphoric when she gets a good deal and saves money. It is gratifying knowing she saved a certain amount of money. When unpacking the items from the shipment, she continues to feel happy because she knows she got a good deal. It is gratifying to receive the items, yet overwhelming because there are so many boxes.

> When I'm seeing all the boxes and there is multiple boxes I feel overwhelmed because I have to unpack those boxes, I have to put those items away, I have to get rid of those

boxes, and it's almost like this clutter that needs, that I need to clear. I need to clear the clutter.

**Browsing.** Amazon shopping is a daily activity for Ariel. During weekdays she browses between 15 and 30 minutes, four to five times a day. There are several reasons why Ariel browses [online]—to find a specific item, to check on something she left behind in the cart, or to search for gifts for friends and family. Although she typically begins with a specific intention, she often finds herself browsing other items as they pop up on the site's thread. If she stumbles upon a deal, she adds it to her cart. However, as she adds more items to her cart, she eventually questions whether or not there is a real need for items.

Occasionally, browsing serves to cope with boredom—especially, when Ariel has nothing to do at work. The first site she logs on to after checking her work, is a [popular online site]. And when she's bored during work hours, she takes [online] breaks on that site.

**Beating the system.** Ariel has been utilizing the subscribe and save program on [her favorite online site] for about a year and believes it helps her "beat the system." In terms of savings and convenience, Ariel thinks "hey I know something you don't know." Further, by subscribing to certain items such as toilet paper, she is constantly buying it at a consistent price and having it conveniently delivered right to her door.

**Inventory of items.** When Ariel finds a good deal, she likes to buy it in bulk, leading to a stockpile of items in her closet.

> I tell myself that I got a really good deal anyway, and it wasn't a total waste and I'm going to donate it to somebody or an organization that really needs it, but it's, in my mind it's a win-win situation, because I got a really good deal but yet I'm giving it to a child or an entity that would really appreciate this basic need.

If unable to use an item for some time, she occasionally donates some to charity or gives it as a gift. For example, recently a friend called Ariel asking for donations for a fundraiser and

Ariel felt grateful that she had items she could choose from to easily contribute.

Although gift giving is gratifying to Ariel when it is unexpected and the recipient is surprised and grateful, it often feels like an obligation to her. Perceived societal pressure, imposed by family and friends, often makes Ariel feel obliged to bring a gift to an event or party to which she is invited.

> A gift is something that shouldn't be expected…because of the way society is set up, the kids are so ungrateful for the things that they get, especially during Christmas time. It's such an excessive amount of items, they aren't looking necessarily at the content, they're looking at how much gifts are under the tree. You know, I mean so should I wrap a box to just wrap a box? Because it really doesn't matter what's in the box, when it comes down to it.

Ariel does not like being the recipient of gifts. Most times, she thinks people give gifts that are useless and end up in the trash. She prefers people save their money, especially if they are just giving to give, with no thought process of what the recipient would actually enjoy or use. Ariel tries to be selective when giving gifts; she prefers quality over quantity and considers the usefulness of an item.

**Ongoing regrets.** Even though Ariel's money habits have improved, she almost always regrets her purchases financially. Sometimes Ariel even finds her purchases "ridiculous" and thinks, "OMG! You're such an idiot."

> It's another waste of money, like I can see when I'm looking at the items sitting on my shelf, I think to myself, "I could have used that extra five dollars somewhere else, I could of used that extra twenty dollars somewhere else but why did I purchase that" or it's crazy I have this stack full of stuff in my closet, that tells me, that it's ridiculous purchases.

Regret occurs whether the purchase served to satisfy a want or a need. Ariel experiences regret when she bought something as a result of browsing on Amazon for no reason, when she goes over her budget for the month, or when she thinks about how money she spent could have been used differently/served a better purpose. Sometimes she feels regret because she wonders if

she had waited a few more days, the price would have dropped.

> Sometimes it's regret because when I initially purchased the items [for], there was this need for it, there was a purpose for it, not necessarily a need for it, but then when I received it that purpose changed and I may not necessarily need the item anymore, for the purpose that I purchased it for. So this is two weeks later and I'm not going to return it. That's where the regret comes in because I purchased it but now what do I do? I could give it away or I can donate it but I already paid for the item and I bought it for a specific reason but that's no longer valid anymore.

However, regretful thoughts typically only occur when she looks at unnecessary items she purchases. Therefore, when everything is tucked away in the closet and the unused items are out of sight and out of mind, Ariel feels better.

Ariel has learned to work through the regret and strategize a plan to address the situation. Instead of returning items, she holds on to them and makes up for it by either increasing her budget or income. There is always an action that follows regret. Ariel is financially proactive compared to the past and jumps ahead by paying it off immediately.

Regret seems to drive Ariel's post-purchase decisions. Overtime, Ariel has learned to plan and budget; however, continues to buy unnecessary things and stockpiles items not needed at the moment. Regret follows every purchase since she was a young adult and likely drives the financial measures she partakes in to relieve the regret and cover the shopping habit.

**Jane**

Jane's perspective of her shopping experiences are presented in a narrative format to highlight her unique experiences. An exploration of her experiences from childhood to adulthood is discussed along with her thought process, emotions experienced, and changes made in relations to her spending habits.

**Learning the Cycle**

**Life was good when I was young.** When Jane was a child, life was good. She had

minimal responsibilities and received many things because her dad had a successful job. Financial concerns were not an issue. However, in order to make enough money, he had to sacrifice time away from his family. According to Jane, her father would make up for lost time by compulsively shopping for gifts for his children. His way of showing love was to say, "let's go shopping. Let's go buy stuff. Let's go do something and spend money." Jane's father came from a poor family and wanted to provide for his family.

Jane believes she may have learned her shopping habits, as well as her way of showing love to her own children, from her father. She realized that over the years, she often showed love to her children and husband by buying them things. She recently noticed that her father is trying to do the same thing with her children.

> He's trying to show them papa loves you, papa will take you to do that. And I'm not saying he doesn't show attention because I feel he's good at showing attention to them, but he also wants them to have things that we had growing up. So he's trying his hardest to get things for them and make them feel in that way. And I'm not stopping him either so I don't know.

Although her husband has urged her not to accept her father's offers on numerous occasions, Jane has not interfered with his attempts, to date. She noted, however, that this may be something she wants to change.

Unlike Jane's father, her mother came from a strong upper class family, where financial concerns were not an issue and domestic help was available. Jane's mother was not a compulsive shopper. Actually, Jane's mother seems to have been a voice of reason for Jane when it comes to past and current spending habits.

**Time to hustle.** Life changed for Jane when her dad lost his job. It got much harder. Specifically, her dad always seemed upset and mad, and she could not do and get the things she wanted anymore. In order to cope with changes and support her parents during these more

difficult times, she decided to hustle to meet her wants and needs.

> So when my dad lost his job I was 16. And because I couldn't get whatever I wanted, I decided well I'll hustle for it. So I got my first job and I've been working ever since then. So I think for me the shopping could come because I could hustle for it and working and making money for me was never hard, it came easily. So, therefore, I could support my own habit, but once my dad, once that stopped and that's when I picked up, well 'dad's not going to buy stuff for us, then I can do it myself' and I've always been that way.

Jane held two jobs while in high school and continued to do so when she entered college. One of the jobs she held was at a clothing store. The stores' deals and discounts tempted her to make many purchases. Jane believed she was saving money, but gradually realized that she was spending more on unnecessary items.

> So in my mind I was thinking, well I'll just work to cover what I needed but it ended up, I mean it was a wrong idea to work at a store that I would shop at, so it ended up being, I'm working to shop. And that was the dangerous part.

During high school, Jane began using a credit card to pay for her wants and needs. She continued to do so during college, using her card heavily, knowing she could pay off once scholarship money or financial aid arrived. When her credit card balance was back to zero, she would "go crazy" with the remaining amount of scholarship money, as well as her pay checks. Instead of saving the money, she would go shopping and rationalize why she would need the items.

Jane says her "shopping addiction" was the heaviest during her college years, when she hustled to pay her bills to keep up her shopping habits.

> So that became the habit you know and if I wanted to cover all the expenses I need to hustle. So at one point in college I was working three jobs because my spending was crazy but in order to have a certain lifestyle and to pay for things in college and be independent and not depend on my parents that's what I needed to do, so I was willing to hustle for it. So that kind of started [it].

**Losing independence.** After college, Jane's husband played professional football so money was not an issue. Although she was able to spend freely, she was not in control of the

money—her husband was. This was new and somewhat difficult for Jane as she had been

financially independent for so many years.

> I think, but at that time, it was hard on our marriage because I was so independent and at that time we only had our first baby and I couldn't work because I was taking care of the baby, but it was having someone tell me no, you can't buy it, and see where everything is going. It took away the independent feeling. And I remember, at that time, not feeling that independence made me feel really depressed because I felt, like wow, all, all I'm here for is to have kids. I felt like I wasn't confident with who I was and I think at that time I remember my mom saying, "you're just like that because you don't have a job anymore. You're not in control of yourself and now someone else is being able to tell you how to spend" and it changes everything.

Nevertheless, Jane felt like it helped keep her spending "in line." Jane returned to work

around the time she had her second child and regained some control over her family's financial

situation. Along with the control, her old spending habits and hustle mentality returned.

However, knowing she made money, Jane felt like she could do whatever she wanted.

As she continued to work from home, while trying to run her household as a stay-at-home

mom to five children, Jane discovered the benefits of online shopping. Things definitely changed

from being responsible for herself to juggling multiple responsibilities as a wife and mother. As a

stay-at-home mom, she had a front row seat to all the things that needed to get done at home.

Jane found that online shopping assisted her in fulfilling these responsibilities.

> I think being at home, being a stay at home mom, is probably the issue too because I'm focusing on what the house needs or what the kids need and it's a constant reminder of what needs to get done and I'm like adding [it up]. I have so many lists of things that I need to get, need to do, and if it involves going out of the house then its like "ugh, what a waste of time, what a waste of gas, what a waste of energy, let's just do it online and get it." It's so much faster you know.

**It Feels Like a Circle**

Jane described her spending habits as a cycle or circle that is difficult to break. She

spends money available on her credit card, then hustles to cover the spending, pays off the card,

and spends again. Knowing there is money available, she typically has the thought, "let's go do

something," which leads her to rack up the credit card and continue the cycle.

> It is addicting to spend. I mean it's super addicting but especially when the money is available. I just paid the credit card and we're putting it back on. And I feel it's a circle that I'm trying to stop.

**Immediate gratification, but long suffering at the end.** Recently, Jane and her family returned from a trip to Disneyland, with a bill way over budget. Thus, although the trip was fun and seemingly memorable at first, overspending caused suffering that lasted longer than the immediate gratification. Jane believes the lingering stress from the vacation could have been avoided if she stuck to her financial plan.

Although Jane was hoping to change her spending habits this year and made actual plans to do so, overspending on the trip threw her plans off. Jane deviated significantly from her spending plan and feelings of defeat have since set in.

**Hustling to cover expenses.** When Jane needs that shopping fix, she works hard to cover expenses. Hustling to cover the expenses, is a mindset she shares with her husband. Knowing that they are able to hustle makes it easier to spend.

> I feel there's always a reason to justify that I went shopping or ordered more things so that's when I started to realize "oh my gosh! I have a problem." I have a real shopping problem and the whole idea is to get out of debt not in more debt. So, and that's where the hustle part comes in, it's stressful because it's like we know we can put a couple of more times of overtime and we will clear it right back out.

Jane is always hustling to cover payments. As she tries to pull away from overspending, she finds her self monitoring her husband's spending. However, she quickly feels guilty telling her husband how to spend his money.

**Hurting the family.** In the moment, shopping for herself and her family feels good. Jane feels gratified when her kids are happy about being able to get what they want. Buying things for her children makes Jane feel like she is doing right by them.  However, this joy is fleeting and is

quickly replaced by guilt, stress, and worry about the future and potential long-term effects of her spending. Jane realizes that her spending not only impacts her, but also her family through a "trickle down" effect. For example, hustling to cover the expenses takes away time from the family. Jane feels "uneasy, scared, uncertain" about what will happen in the future if she continues to stay in this circle. Jane wonders if there is a point where she can work enough and then relax, rather than fall back into her cycle of "spend, spend, spend and work, work, work."

> I guess that concept of you work hard, you play hard. "Yeah let's just do it. Let's just live life that way--work hard, play hard," but after hitting a point and realizing "is [this] how it's really supposed to be?"--you work, work and then you play as much as you want and work, work, work, at what point does that stop?

## The Benefits of the Pattern

**Being different and successful.** Jane always wanted to set herself apart, be different, and appear independent and successful. In order to stand out, she always wanted the newest, most unique things. Jane loved being acknowledged for her fashion sense. Even though compliments by friends pleased her, they also further reinforced her shopping addiction.

Being different and able to do everything on her own resulted in her feeling good about herself. It was validating that she was doing things right.

> I just felt because I had all that extra money and being able to do all those little side jobs that I was doing, it not only showed that I could support myself but in my mind, I was showing, yes I was independent but I was successful and I was a hard worker. That I could do, I could support myself in that lifestyle because I was willing to work hard for it

During college, Jane also felt a sense of pride about being able to perform well academically and maintain a job. Working hard and having a credit card seemed to set her apart from her peers. She felt like she was able to handle everything and this made her feel good.

> I like the feeling of, I guess being independent and having that gratification that I can do it myself. Kind of made me feel as though I didn't need anybody to pay for anything. And I guess you can say, it made me feel like I love myself. It felt good that I could do that on my own and I was proud of it even though, I didn't need any of that. I didn't need

that to, I guess, validate who I was, but back then that was my way of being, showing myself that I love myself

However, working while attending school came at a price—it was stressful. Jane believes much of this stress could have been avoided if she did not have "a lifestyle" to maintain. Thus, as she reflects back on her past, Jane wishes she would have enjoyed college life and focused on school more.

**More is better.** Jane shopped, and thought she was smart about it. She went for the sales and bargains and felt like she was saving money. She held an attitude that having more was better. When she walked around the mall with the numerous shopping bags, she felt successful and good about herself.

> The feeling back then of walking through the mall and looking through the stores and buying all these things, felt really good and it felt good to have, again, more. More bags meant the more successful you were I guess and maybe the appearance to me felt as if I was more successful. Even though I wasn't because I was just a student being dumb.

When Jane started to have children, her shopping goals shifted from wanting to make herself look good to wanting to make her family to look good. She wanted to look perfect and "keep up with the Joneses". She would shop for things to make her life appear perfect.

> I'm looking and figuring out how to reorganize the room and I'm looking on Pinterest. Like "oh yeah that's perfect, I should totally look up target's organization bins" and then I'd realize "oh yeah I need that, I need that" because I'm trying to design off of an idea that I think yeah we need but we really don't. And so it goes back to the idea of having this perfect house and perfect life and I'm trying to compensate to make things match you know but I need to be, I need to stop and realize that what we have is just enough and it's okay.

While in the past, Jane sought validation from friends and now as a mother, she seeks validation from her children. In recent times, she has begun to realize that she does not have to "keep up with the Joneses" to have a "perfect life" and be loved by her children.

**Relieving stress.** Jane's spending seems to increase during times of stress. In fact, Jane

endorses that spending money is a way to "self-medicate" and "relieve stress". Although origins

and levels of Jane's stress have changed and fluctuated throughout her life, her way of coping

remained the same—she spends. Jane discussed the different stressors in her life.

> So when I think about college, school is stressful, exams and stuff and when exams were done, "let's go spend money." And I always notice I'd shop a lot during certain seasons of school. And that was right when scholarship money came in. And that's usually right after exams or midterm exams are coming through or at the end of the semester.

As a mom and wife, work get's stressful and Jane has the urge to reward herself again by

spending. Even when her children achieve something, it has become an occasion to spend.

> Now as a mom and a wife, I mean when work gets stressful it's, "okay, let's go on a trip, let's go on a staycation, let's go do something, let's celebrate." Last night when my mom brought it up we were celebrating my daughter, she had her May Day performance, and so she's said, "let's go celebrate, let's go eat" and I'm thought, "oh my gosh, I'm definitely rubbing off." So hearing her say that and us going, it's just making me realize that, there doesn't have to be a celebration for every little thing, but that's how it's been.

> **Spending to heal.** Jane occasionally uses shopping as a way of coping with being upset

 or to "fix the feeling of being depressed."

> There's been definitely been times where, I mean might not have been depressed because of the shopping but I might have been depressed period and I thought, "I'm going out shopping "that definitely had happened, where I go do that to fix the feeling of being depressed.

> **Buying stuff is like an addiction.** Jane compares shopping to a candy or caffeine

addiction. You want it, but you do not need it. You figure out ways to get your hands on the

candy/caffeine because it makes you feel good. Having that candy/caffeine, or buying the things

you want, feels good. You want that feeling to last, so you get more candy/caffeine. A huge drop

occurs when the sugar/caffeine is wearing off. During this drop, you search for more

candy/caffeine to make yourself feel better. If you stop suddenly, the drop is huge, especially

after so many years of having that good feeling.

> It's like it feels really good initially and then after, when you're looking at everything,

it's "why did I get this? Why? I didn't even need that, like why did I do that?" The high comes up and then after everything settles, you start to feel the after effects of that, the addiction. When am I going to realize that, candy can only, you can really only eat candy sparingly and it's not good for you.

Having all that stuff for that moment is great but after it feels worse. You can overload yourself on candy and then at the end of the day you have a major headache. You're stressed out, you feel junk, you want something healthy. That's how I feel with shopping.

Jane seems to realize, however, that just like eating candy or consuming caffeine,

shopping should not be done in excess. There should be a balance or moderation.

It's almost like well, can I eat healthy candy? Is there like healthy candy out there? Maybe I need to eat some of that candy versus straight sugar candy. Making it so I can still do it but not, it's not an addiction, or its not super bad for me.

However, changing habits is difficult. Since our first interview, Jane decided to stop

shopping and described the first couple days as "really hard." She initially felt enormous

pressure to engage in old online shopping habits, but was able to stay determined.

Not shopping for a couple days, I think that was the hardest, but now, being two weeks clean (laughs), two weeks clean, it's like getting easier to not feel the need to go and shop. I mean I can look and get to the point where I don't even have to continue with the purchase. I relate it to caffeine because caffeine is a drug, it really is, depending on how you use it, and that's how I feel about this and I think am I using it correctly or am I saying that I am. I'm finding reasons to make it okay and then now that I'm not using it, I'm feeling I'm slowly tapering off of it. I feel good.

**Adrenaline rush.** Online shopping feels like an adrenaline rush. Jane hypes herself up

until she feels herself pumping the brakes to reevaluate the situation.

I get super excited. I hype myself, 'yeah, yeah this is good.' I'm a total hype man for my own self. I hype up the experience, "yes, we totally need this" and up until getting ready to click the submit order then I'm starting to feel that, it coming back down, "oh whoa, whoa do I need this" I feel myself pumping those brakes, "I'm not sure if I need this."

As Jane pumps the brakes, several thoughts go through her mind, "Am I willing to spend

all this money?" and "How many overtime hours will that take?" Jane calculates the hours she

has to work to pay off the purchases. Then she has even more thoughts such as, "Do I even need

this?" "Oh man, I don't think I should be doing this!" and "Could I find a better discount somewhere else?" Although these thoughts can be confusing, the hype man usually plays a trump card and tells her, "Yes, yes, you do need it," leading her to submit the order.

After clicking the submit button, her feelings vary. Occasionally she has doubts and thinks, "Oh dammit, what did I just do." At other times, she feels good about her purchase and continues shopping.

While Jane waits for the order to arrive, she experiences another adrenaline rush that is caused by the uncertainty of not knowing whether the item will be good or bad. She also seems to experience some fear about her husband finding out about purchases she made.

When the product arrives, Jane feels a rush of excitement. Opening boxes gives her enjoyment and a sense of mystery. However, the excitement fizzles out when the item is not what she expected. When Jane receives a product she does not like, she feels disappointed and somewhat defeated because she "wasted" her "money and time." She may also experience frustration and place blame on everything else for her "bad decision".

> The worst feeling is when a product comes in and it is not what I thought it was and that's when I think, "dammit, stupid [online site]", "stupid reviews" and I start blaming everything else for my bad decision. So I think that's where it gets hard because I know initially that it's a bad decision, but I'm like over here trying to justify it and then when it doesn't work out my way then I'm blaming other things for why it turned out so bad when it initially it is bad [decision].

After receiving a bad purchase, Jane often opts to search other sites for higher quality items and/or spends more time researching items in order to cope with current, and avoid future, disappointment.

When a product meets her expectations, her experience is different. She experiences a high and is reassured about her decision, thinking, "This is why I do online shopping."

If it's a good thing, then well, I made a good purchase, so why not you know work a little

bit harder to pay it off. And the feeling is good and everything is great. It sinks in that maybe I can get something else you know. It was worth it; it was totally worth it.

Unfortunately, good feelings are short lived. Often times, Jane quickly feels the urge to buy something else.

**The Challenges of Breaking the Habit**

**Shopping online has made it dangerously easy**. Our society is highly dependent on technology and without a doubt it has made our lives much easier, including online shopping. For Jane, technology has made online shopping dangerously easy with numerous benefits. As a mother of five children, online shopping allowed her to get many necessary items without having to go to the store.

> I would just be sitting down or doing stuff around the house and oh a thought pops in mind, "I could definitely get a griddle because that could definitely make cooking easier." So let me look it up online to see how much it cost. Oh it can get it here in two days, yeah totally just buy it. And I think it just became a habit. I mean, social media is like that…, but I think for me it wasn't necessarily doing social media, it would be like going [online] and figuring out.

> I will go on and research it [online]. How much does this cost, how fast can it get here, which seller can get it to me the fastest and then once I was to that point it would just be like submit order and just go, just go. And the crazy thing…is that [on my favorite site], the shipping is free. So it's, again makes it so easy to get whatever I want you know.

Not only was purchasing easy, the items were shipped directly to her door. Having the items delivered made it simpler for Jane to manage her household. The ease of purchasing and having it delivered was so enticing it feed into her spending problem. Before shopping online, Jane would have to shop with her five children in tow, pushing around two carts. Jane soon realized she could shop "faster, smarter, just order it online and ship it here [home]." The ease of shopping from the comfort of her own home saved her the hassle of managing her children while searching for items. Jane found this to be a waste of her time and decided shopping online would make shopping trouble-free.

For me, I hate having all the kids, I hate going to the store, taking the whole tribe with me. So for me it's a lot easier to look up online and if it is something that I can get in the next few days and that saves me the trip to going to [the store], well at least I'm saying that in my mind, like I'm justifying why it's easier to get it online.

The [online] addiction started when she began auto shipping diapers when her second youngest child was born in 2016. Jane discovered she was saving time and money by buying the diapers online instead of in store. By using the auto ship feature, Jane felt as though she was becoming efficient at meeting her family's needs.

Auto shipping diapers quickly turned into buying other house supplies to save a trip to [the store]. The online shopping transformed from conveniently purchasing necessary house supplies to buying unnecessary items. Through the process of sharing her online shopping experience, Jane recognized she was justifying her [online] shopping.

I think when I hear myself saying it out loud, I was trying to justify all the amazon shopping to make it seem like my…shopping would be alleviated but that's not really happening because I'm not buying it at [the store]. "Oh, I can spend a little more at [the store] because my budget is still here."

Online shopping makes it extremely easy for Jane to purchase things. However, putting unnecessary things back is a different story. Unlike shopping at a store, there is an opportunity to look through the cart and put unneeded items back—an instant lift can be felt. With online shopping, this does not happen. Jane also perceives returning items to be somewhat more difficult because of the extra steps involved, such as going to the post office to return it.

**The Cycle Has to Stop at Some Point**

**What is the limit?** Throughout the years, Jane's shopping habits and interests have changed. When she was younger, shopping consisted of buying nice clothes for herself in order to make herself stand out. Now, she cares more about her kids' needs and the appearance of her home. Reflecting on the change in her shopping habits makes Jane curious about how things will

be 10 years from now. Jane wonders what her limit will be and what will be considered enough.

> Will my shopping addiction be worse? Will it be finished? Or, will my interest have changed and will I justify it? I think that it's the uncertainty but it's the same time trying to understand the 'why' behind it makes it a lot easier for me to kind of figure out how to come to a solution.

Jane started off making online purchases two or three times a week. This quickly turned into daily shopping sprees. When she purchased items, she would justify the need for it. Ordering online would increase when holidays were approaching such as Halloween or Christmas.

Shopping online was easy and seemed to lessen the burden of shopping in store. However, Jane recently realized that she was not budgeting her online purchases.

> In my mind I'm thinking that I'm getting a good deal but then when I go to actually shop I forget that I already had bought things [online]. So technically that's supposed to come out of the budget, but it's not. But I didn't even set like an [online spending] budget, so it was like double the spending, technically, and it makes sense why I'm like trying to budget everything out and it's not matching out. Well I forgot to create its own budget [online] and take it out of the weekly spending anyway.

Initially, she joked about her shopping habits. For example, when neighbors would comment on the seemingly endless amount of boxes arriving at her door, Jane would wittingly remark, "Don't tell my husband." Eventually Jane concluded that she has a "real problem."

At present, Jane wants to stop the cycle, especially since she realized that her habits are teaching her children that money is never ending.

> Now having a family and having kids and seeing their reactions and seeing what they're picking up on and now it has to stop. That comment to come out of their mouth or them asking for things and not realizing how hard it is to work for it, is, has definitely has changed the feeling. And now, I don't want to say it's getting old, but I guess the high is just different. As things come into perspective, different perspective, it's just not as exciting as it use to be.

Jane wants to be at a point where she can shop and stick to a budgeting plan. She wants to teach her children how to save and spend money responsibly. She wants to show her children love differently. Jane has a desire to invest in quality time rather than spending on unnecessary

items.

> I want to be able to do things with my family that is more quality time, enjoy that time but maybe not necessarily spend money. I need to get more creative in the free department, finding other things. So changing, I think all of that, all together, requires total change of how I show love too. So that's going to be a total adjustment, I feel like for me, and it will be hard but it will be worth it.

**Unrealistic expectations.** Jane always had a strong need to have things a certain way. She always wanted things to be at least semi-perfect. However, in recent times she recognized that this mindset may not be realistic and might contribute to her spending problem.

## Now I'm Trying to Break that Habit

Jane is trying to break the habit, realizing things need to change. Jane is afraid that if she does not take control of her spending, she might pass unhealthy habits down to her children. At present, she is considering various options that may help her break old habits (i.e., hide/cut her credit cards; limiting shopping trips to once per week; refraining from online browsing/ shopping when bored; unsubscribing from stores email lists; deleting shopping apps). She has set up an appointment with a financial advisor to help with her saving and spending habits. Further, she has found that having an accountability partner is helpful.

> I seriously feel like I'm in an addict class, like my name is [Jane], recovering credit card addict. But it feels good to talk through it and actually say that I do have a problem. Having an accountability partner is, means a lot, I think it will keep me in line but also remind me that even though the triggers are there, I can like find a way to go past it.

Jane shared, however, that it was difficult to open up to others at first. For example, Jane did not feel comfortable seeking spousal support. Although part of her wanted to open up to her husband, another part of her was afraid of the potential consequences (i.e., arguing; being scolded; being judged, etc.). When she finally mustered up the courage to talk to her husband, his responses made her feel safe and supported.

> I believe our relationship has gotten better over the last two to three weeks and I feel it's because I'm not hiding anything, I feel more open to being more available, emotionally,

to him because it's not in the back of my mind, feeling like I'm hiding something. I've opened up not just to a problem but a chance to give more. Just being able to be there to be in the moment, present with him without having to feel like I'm hiding something in the background and letting him know that I do have a problem and I just want you to understand not necessarily feel like you have to fix the problem. I want to do it myself and at the same time I want you to support me through it.

Jane feels that since she opened up to her husband, their relationship has improved. The stress of having to hide things from him has been released. Now the couple tries to discuss purchases and make spending decisions together. Jane has found that this helps her change her habits and keeps her accountable.

Jane is also being transparent about her shopping problem with her mom. Ironically, through her process of change, Jane figured out ways to get things without spending her own money. Oftentimes, when she tells her parents that she is on a budget they offer to cover her bill. Her mother eventually made her aware of this new behavior.

With the help of new strategies, Jane has made some progress toward change. However, she continues to struggle to break from the cycle; from the old habits. After all, online shopping has made her life somewhat easier as a mom. As she is constantly exposed to advertisements, she feels as though no matter how much she tries to put her "foot down" it's a constant battle to break free.

Sharing her story has also helped Jane make changes. At first she was scared and ashamed to talk about her problems. However, sharing her experiences has turned out to be a refreshing relief that allowed her to learn about herself and her shopping habits. She hopes that opening up about her experiences will bring awareness and empowerment to others.

There's a reason for everything and there's a reason for this problem but I have to be willing to talk about it and that was the hardest thing, just talk about it. But I mean going through this process had made me realize that I am stronger than my own self and I can come out of it.

Jane looks forward to learning more about herself and is considering additional guidance.

She believes this will be good not only for herself, but her family in general. Jane wants to continue learning how to cope with the spending triggers. According to her, meeting with the researcher during the interviews was helpful in controlling her triggers, as it served as a reminder of the impact of her spending. Jane is considering speaking to a psychiatrist or mental health professional to continue exploring her shopping problem, as well as its triggers and origins.

**Summary**

Overall the participants' experiences demonstrate that although they are informed about finances and have plans to budget for their spending, they continue to engage in excessive spending habits. The participants experience a rush from buying as well as from saving time and money, specifically by shopping online. Following the rush of positive feelings, regret follows as their buying decision has resulting effects on their finances and family (specifically for Jane). Jane realizes the spending cycle needs to stop and she has taken steps to "kick the habit" in order to teach her children healthy money behaviors. As for Ariel, her spending habits changed since she was a young adult from shopping impulsively for unnecessary things with no financial plan to buying to prepare for the future with a financial plan to make up for any unplanned spending.

Through the process of discussing their experiences, curiosity about the drive to spend and buy unnecessary things arose. Both participants are driven to purchase for different reasons, however, further exploration of the meaning underlying this drive would be beneficial to address the constant battle they each have between wants and needs. To disguise spending habits and the underlying drive to buy, protective measures such as working harder and adjusting the budgeting plan were taken. Findings from this qualitative inquiry demonstrate the nuances in the different perspectives of an issue that is often overlooked because financial behaviors are not openly discussed due to various reasons (e.g., shame, negative reactions from others, guilt, regret).

## CHAPTER V. DISCUSSION

## Conceptual Model of Findings

The findings of this qualitative study were consistent with the existing literature on compulsive buying. The interviews provided nuance perspectives about the process, emotional experience, and changes over a lifespan of compulsive buying behavior. An extensive literature review was written prior to the data collection about compulsive buying and the processes that influence this behavior. The literature review was heavily supportive of affective states as the driving force to this behavior. Although similar emotional experiences were discussed by the participants, other processes and underlying needs seem to be at the root of the buying behavior.
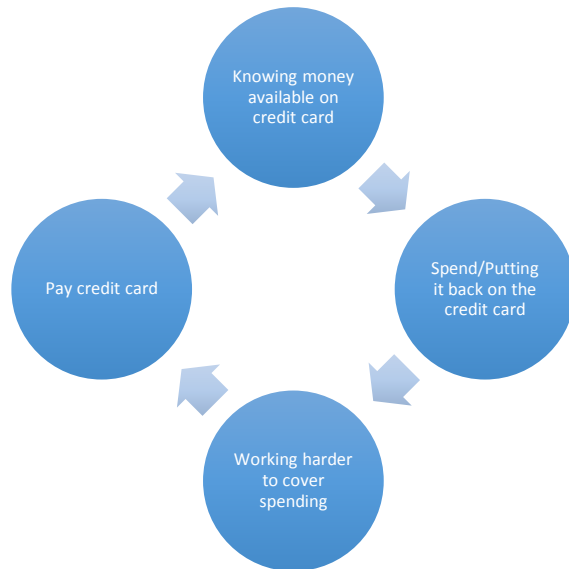
**Similarities and Differences among the Participants**

Although both participants shared unique and individual perspectives about their experiences with compulsive buying, there are similarities that were found between them. Similarities and differences will be discussed.

By asking the participants questions about their experiences, an exploration of their childhood memories were captured. Ariel and Jane discussed learning about money behaviors as a child from their primary caretakers. After reflecting about her own behaviors, Jane noticed that her dad has always been a compulsive buyer and showed love by buying her things. Jane explained she must have learned this from her father as she demonstrates similar behaviors such as buying her husband, children, as well as herself things to show love. On the other hand, Ariel remembered growing up with her grandmother who was extremely good at budgeting. She would only buy things when absolutely necessary. Ariel also was taught to contribute to the household when she began working and learned that after paying bills there is little left to afford wants. This was a valuable lesson that she reflected something that influenced the way she views

finances as an adult. Ariel and Jane's childhood shopping experiences differed in terms of amount of things. Given that Ariel only shopped before the school year and for necessities, it appeared that her shopping experiences was limited in comparison to Jane's experience of receiving whatever she wanted from her dad. However, during their teen years, they both learned they needed to work hard for the things they wanted.

As young adults, both participants began using credit cards and remember getting caught up in the vicious cycle of accumulating debt. For Jane she would rack up the credit card until she received scholarship money to pay it off. Ariel had a different experience with credit cards. She would also rack up the credit cards but would only make the minimum payments. Ariel found herself in debt and struggled to find a way out of it until she joined a financial education group that emphasized budgeting and having a plan for future finances. Similarly, Jane is part of the same financial education program and has been focusing on sticking to her budget. They both discussed when they know they have money available, they tend to spend. For Ariel, as her finances began to settle and had more money, she noticed that she spends more than she previously did, even though she is searching and getting good deals on items. Jane thinks the same way, when the credit cards are paid off, she knows she has money to spend and will feel the urge to spend again.

Both participants experienced a turning point, a period of time when they realized their spending and finances were getting out of hand. Jane began to realize this when she saw the trickle down effects on her children and family. Ariel realized this when she was caught up in the vicious cycle of creating debt and making more money. Although she has a plan to alleviate the consequences/results of spending, she continues to buy unnecessary items and rationalizing the need for the items. Jane also rationalizes her spending by focusing on the benefits it provides such as saving time and making her responsibilities easier to manage.

Another similarity found between the participants is the convenience they found by shopping online. Ariel emphasized by shopping online she saves money as well as time. She purchases things in advance, such as household items, which saves her time in the future from going to the store and paying double the price. For Jane, shopping online has been extremely convenient because she does not have to take all five children to the store with her, instead she receives the items at her door. While online shopping, they experience a rush and other positive emotions (e.g., euphoria, happiness, excitement). However, there is a point where they both rationalize and/or have second thoughts about the purchase and the necessity of the item.

Following a purchase, both participants reported experiencing negative emotions, for Jane guilt and Ariel, regret. Jane and Ariel experience regret or guilt due to the trickled down effect on their finances and for Jane on her family. She expressed that her spending habits are affecting her children because when she takes time away from them to cover the expenses and have influenced the way they view money and spending. When they receive their purchases from online they once again feel positive emotions but sometimes negative emotions follow such as feeling overwhelmed about the amount of items and packaging (Ariel) or disappointment when the item does not meet expectations (Jane). They also believe they wasted money, if a ridiculous or unnecessary purchase has been made or if the item is not meet expectations.

Although they both online shop frequently, the intention or triggers to shopping differ. Ariel shared boredom at work drives most of the browsing she does online. To fill up extra time, she will constantly take breaks on her favorite online site. Hunting for good deals on items that she will need in the future also drives her to browse on the site. For Jane, she finds a relationship between stress and shopping. Throughout her life, the source and levels of stress have changed, however, her way of coping with the stress remained the same—spending. She discussed the various stressors in her life from high school to now as a mother and wife. Being a stay-home mom presents itself with many responsibilities as well as a front row seat to all the things she needs to get done around the house. Shopping online relieves the stress and assists with fulfilling her responsibilities.

Ariel and Jane, although not directly addressed, expressed spending in relation to social factors. Ariel discussed her intentions to browse is sometimes because she is looking for a gift for someone, which then leads into other purchases. She spoke about gift giving and experiencing gratification when gift giving is unexpected and she is able to choose from the

stockpile of items in her closet. Ariel explained many of the unused items are also given as donations to charities. The items she gives contributes to interactions with others and likely a positive impression of her, as giving. Through the perspective of others, she may also appear thoughtful, prepared, and a good saver because of her need to prepare for the future and upcoming events leading to numerous items not needed at the moment. As for Jane, she discussed how in the past she wanted to set herself apart, be different, and appear independent and successful. She explained buying the newest and most unique things helped her achieve this image. Jane found it satisfying to receive validation from peers about the things she had and as she became a wife and mom, her focus shifted from the appearance of herself to her family's appearance. Jane was focused on making her life appear semi-perfect and felt like she was trying to "keep up with the Joneses." Buying things was keeping up in image in the perspective of others. Jane and Ariel seemed to be responding to social pressures and this may likely have been feeding into their spending habit.

Jane compares her shopping pattern to a candy/caffeine addiction. She mentioned hustling to get the shopping "fix" and being two weeks "clean" from online shopping through the shopping process. If I would compare her analogy's to the stages of change, Jane would likely be in the action stage as she is taking measures to change her behavior. Ariel does not relate her shopping habits to an addiction, however, explains her buying behavior as impulsive. Impulsive in terms of buying unnecessary and unplanned items with no intentions of doing so.

Over time, Ariel and Jane are interested in spending their money differently. Rather than buying materialistic/tangible items, they are looking to invest in experiences (Ariel) and quality time with the family (Jane). They likely are searching for more meaning from their spending rather than accumulating unnecessary stuff. Along with Jane's interest of spending time instead

of money on her family, she discussed several attempts made to stop the cycle and habit of spending, including involving accountability partners. Ariel also shared about her recent experience of setting up an accountability group through email with individuals who share the same experiences with her. Ariel explained the group email was not as successful as she hoped due to limited participation, however she realized she will constantly struggle with her wants and needs and seemed to have a budgeting plan that alleviates the financial consequences for her spending habit.

**Discussion of the Findings in Relation to the Research Questions and Extant Literature**

The purpose of the study was to explore the experience and functionality of compulsive buying from the perspective of a compulsive buyer. The goal of the study was to gain more knowledge about this behavior to inform treatment. The following research questions were proposed at the beginning of the study and will be addressed in relationship to the findings as well as the extant literature.

1. What is the nature of compulsive buying?

2. What processes contribute to compulsive buying?

3. Does the experience of compulsive buying change over the lifespan?

4. What influences an individual to engage in compulsive buying?

5. What is the functionality of shopping?

**Compulsive Buying and Impulsive Buying**

Through this research process, it became apparent that the term compulsive and impulsive buying were interchangeable. Jones, Reynolds, Weun, and Beatty's (2003) definition of impulsive buying tendency is the "degree to which an individual is likely to make unintended, immediate [or spontaneous], and unreflective purchases" (p. 506). *Compulsive buying* is the

tendency to engage in uncontrolled and excessive buying due to negative events or feelings, resulting in financial, social, and personal consequences (O'Guinn & Faber, 1989). These terms overlap as they both involve unplanned buying. Confusion exists in terms of their similarities and distinction and often found to be used interchangeably in the research. Numerous literature supports both terms with researchers viewing impulsive buying and compulsive buying as separate points on a continuum, whereas others suggest that these terms are different constructs resulting from different emotional states (Billieux et al., 2008; Dell'Osso et al., 2008).

Impulsive and compulsive buying result from increased buying urges and excessive purchases, but differs in its focus and related affects. The behaviors related to impulsive buying tends to be acute, outcome-oriented, and product or situation focused. As for compulsive buying, the behaviors associated are often repetitive, problematic, and result from negative situations or emotions. There is a possibility that these behaviors can occur concurrently for an individual, even if the emotional triggers are different (Flight, Rountree, & Beatty., 2012).

Compulsive buying has also been compared to an addiction, in that there is preoccupation with the behavior, lack of control, repeated unsuccessful attempts to stop, tolerance, withdrawal, and adverse psychosocial consequences (Grusser, Thalemann,& Albrecht, 2004; Hollander & Allen, 2006; Lejoyeux & Weinstein, 2010). The behavior is triggered by a negative emotion such as anxiety or stress. The compulsive buyer seeks to heal the emotion through buying. This only provides a short-term "high" and temporarily alleviates the affective state (Flight & Scherle, 2013).

The participants' decided to participate in the study because they held the belief that they exhibited compulsive buying behavior. Through the interview process it appeared both participants described similar behaviors to the definitions proposed for compulsive and

impulsive buying.

Ariel described her buying behavior as impulsive in the past. When she was a young adult she explained that her impulsive shopping lead her into financial woes (e.g., accumulation of credit card debt). According to Ariel, her shopping habit was impulsive because she was buying unnecessary things and did not have a plan to manage her finances. Ariel's recent buying behavior seems to reflect the same process, however, she explained that although she buys and constantly is browsing online, she has a plan to make up for the purchases (adjusting the budget). Therefore, negative consequences from the buying episodes are addressed before becoming overwhelming. Most of her shopping now is in preparation for future needs. Although she does not mention feelings of anxiety, this possibly could be an underlying emotion behind her need to prepare for future events and buy excess amount of items. If so, her described behavior is aligned with previous research suggesting compulsive buying occurs as a result of an emotional trigger. During the member check with Ariel, I described proposed definitions of compulsive and impulsive buying. Ariel believes her shopping is not compulsive or impulsive, as she is often over-planning her purchases rather than engaging in unplanned purchases. She saves money on certain items, but due to the deals she finds she tends to buy more. Overall, she is buying more with the saved money, leading her to spend more money in the end.

Jane did not describe her buying behavior as compulsive or impulsive, however, referred to it as a "shopping addiction" and compared it to a candy/caffeine addiction. She described the feeling as "the high comes up and then after everything settles, you start to feel the after effects of that, the addiction." Through the interview process, Jane shared she has been "two weeks clean" in terms of the shopping addiction and suggested that the root of her problem may be stress. Different points in her life has caused her to feel stressed and in order to relieve the stress

she would go shopping or buy something that will make things easier for her (e.g., responsibilities at home). Consistent with the literature, Jane's shopping addiction has resulted in consequences impacting her family. Effects of overspending was taking away time from her family to cover the expenses and has taught her children that money is endless.  Jane also mentioned she would hide her spending habits from her husband to avoid arguments and judgment.

Ariel and Jane both explained that most of their shopping occurs online. Research about compulsive buying online is limited, however, the rates of internet retail are increasing (Schultz & Block, 2015). The internet encourages compulsive buying as it is open 24 hours a day, making it convenient to shop from home. This appears to be the case for both participants as they mentioned how shopping online makes it easy for them to find deals and to receive their items straight to their door rather than going to the store.

Based on the responses provided by the participants, compulsive buying seems to be an appropriate term to use to describe their buying behavior. The term appears interchangeably in many of the extant research and for the purpose of this study compulsive buying will be continued to be used to discuss the findings.

**Process and Functionality of Compulsive Buying**

Research questions number two, four, and five (process contributing to compulsive buying, what influences an individual to engage in compulsive buying, and what is the functionality of compulsive buying) are related and will be discussed together.

Previous studies indicate that compulsive buying appears to be triggered by negative emotions and maintained by the reinforcement of substituting pleasure or other positive feelings (Faber & Christenson, 1996; McElroy et al., 1994; O'Guinn & Faber, 1989). Euphoria or relief

from the negative emotions are most commonly experienced while buying. The relief is often temporary. As mentioned earlier, Jane explained that spending money is a way to "self-medicate" and "relieve stress." To fulfill her responsibilities at home she found shopping online to be convenient as it saved her a trip to the store with her five children. Therefore, when she buys things for her home and the right product is found and meets her expectations, she re-experiences the high/rush of excitement. This experiences motivates her to continue buying online to repeat this feeling as her purchase reassured her decision to buy online. She also described a few occasions when she used shopping as a way to cope with being upset or to "fix the feeling of being depressed." However, this relief is temporary, like the research suggests. Jane described the family's recent splurge at Disneyland in this manner, explaining it was "immediate gratification, long suffering at the end." The function of Jane's buying behavior is to relieve stress.

As for Ariel, she did not directly indicate negative emotions driving her buying behavior. However, most of her shopping is in preparation for future needs. This may likely be stemming from anxiety or worry, but this is an assumption and was not explicitly stated by Ariel. Therefore, the function of her buying behavior seems to be in preparation or anticipation of future needs or events, along with saving money and time.

Previous research found that materialism is a valid predictor and risk factor of developing addictive patterns such as compulsive buying (Manuel Otero-Lopez & Villardefrancos, 2013). Jane's past shopping behaviors was driven by her need to be validated by others for being different, independent and successful. As a mom, she focused on "keeping up with the Joneses" and maintaining an appearance that her life was perfect. Jane was assigning importance, success, and happiness to material objects. Jane was self-evaluating by externally comparing herself and

this likely enhanced her tendency to engage in compulsive buying.

Ariel intentions when shopping online are sometimes with the intention of finding gifts for others. She also tends to give away unused items as gifts or donations to charities. Aligned with the research about the importance of appearance and materialism, Ariel believed that gifting was an obligation set by society. In order to fit into social structures, Ariel's gift giving and donations seemed to be influenced by societal norms. By giving away the unused items from her purchases, she was not only putting a purpose to the items but also abiding by social structures.

Sundstrom et al.'s (2013) study found that individuals are likely to purchase impulsively when they are bored. Online shopping serves as a stimulating activity to reduce the negative mood (boredom), by temporarily escaping the "boring moment" to stimulate positive emotions. Ariel frequently browses her favorite online site multiple times a day while working. When Ariel feels bored she will browse online, checking the cart, and finding deals. By shopping online, she is escaping boredom and experiencing euphoria. Negative feelings are alleviated by buying or browsing and results in a temporary feeling of euphoria. However, there are times when euphoria is replaced by regret. Sundstrom et al.'s (2013) study also found that price variable had a significant influence on impulse purchases. A good price did not necessarily mean a discounted price and depends on the perspective of the participant. Strong positive feelings resulted from buying a worthy product. Ariel hunts for the best deals and does not purchase unless she is receiving a good deal. When she saves money, she feels satisfied. However, as previously mentioned, even though she is saving money on the item because of the deal, she is spending more money overall because she will buy more of the item.

The atmosphere of the internet including social media and online shopping sites are filled with advertisements and promotions. This has an effect on shoppers and acts as a trigger leading

them to buy. Jane shared that being constantly exposed to advertisements through emails, social

media, and online shopping sites makes it difficult for her to break the spending habit. Although

online shopping has advertisement triggers, it offers ease and convenience in shopping. The

convenience of shopping online influences the participants to constantly browse and purchase for

things not necessarily needed at the moment. Of course, not all their purchases were unnecessary

and has benefited their household (e.g., diapers, toilet paper, etc.).

Research found that compulsive buyers demonstrate high levels of reflexivity about their

buying behavior which involves conflict between ought and desire leading to planned buying

(Dittmar & Drury, 2000). Ariel and Jane displayed this through rationalization and second

thinking the need for the item. There were times when they would think about the purchase and

determine if there was a need before following through with the purchase, in an attempt to

control their buying. After the purchase is made, they engage in rationalization that the item was

needed and a use will be found. An effective way to control or monitor buying behavior and

reduce impulse purchases for compulsive buyers is to track their expenses and consider the

impact on their finances (Baumeister, 2002). Ariel and Jane are focused on their finances and the

impact of their purchases on their budget. They emphasized staying on track with their budget

and ensuring they cover the expenses acquired from overspending. This likely contributes to

Ariel's need to prepare for the future and over-plan her purchases.

**Change in Compulsive Buying Experience Over the Lifespan**

Ariel and Jane described their shopping experiences from childhood to adulthood. At a

young age Jane learned a way to show love was to buy things. She received whatever she wanted

when she was a young girl until her dad lost her job. Jane was accustomed to receiving a lot of

things and in order to keep that up she worked/hustled. She indulged and had the mindset that

having more meant she was successful. Receiving validation from others drove and maintained her shopping problem. Most of the things she purchased was for herself to make her seem successful and unique. When she became a mom and wife, the focus of her shopping was on the appearance of her family and home. Over the years, she realized she has a problem and wanted to change the way she was spending money. During the interview process, she decided to delete shopping applications from her devices, unsubscribe from retail emails, and limited the time allotted to shop at certain stores to avoid buying unnecessary items. She refrained from spending her money, however, it became apparent that she was finding ways to spend other people's money (parents) rather than her own. Jane has been taking preventive measures to stop the excessive buying behavior and stick to her budgeting plan.

Ariel's shopping experience has changed over the years. As a child she only shopped for necessities and before returning to school. As a young adult, she impulsively bought unnecessary items and made "foolish purchases" that led to overwhelming amount of debt. Previously she did not have a plan to manage her finances. After joining a financial education group, she learned to budget and develop a financial plan. Ariel believes that she became a conservative spender as she refrains from buying "junks" and focuses on hunting for good deals and buying necessities. However, Ariel realized that even though she is saving money on an item, she is actually spending more money overall. Her shopping mindset has changed from spending frivolously without a budgeting plan to over planning her purchases with a budgeting plan. Throughout the years, when Ariel shops, she feels euphoria and satisfaction, followed by regret. In the past, the regret would last longer because she struggled to make ends meet, but as her financial knowledge increased the regret is quickly alleviated by adjusting the financial plan.

Based on their experiences, their shopping behaviors have changed over time and both

have implemented ways to manage their finances. Although they emphasize budgeting, they

continue to over spend. The focus of their purchases have changed over time as well. Ariel

expressed wanting to invest in buying experiences rather than tangible items and Jane wants to

invest in quality time rather than buying things for her family as a way to show love.

**Diversity Factors Influencing Buying Behavior**

The impact of society and culture seems to be overlooked in the literature regarding buying

behavior. In the late 1960s, Marshall McLuhan directly discussed how the "medium is the

massage." In other words, individuals are greatly affected by the societal and cultural messages

that are used by the medium/media to influence us to behave in certain ways, especially when it

comes to consumerism (McLuhan, 1964).

Embedded in both women's stories were societal and cultural messages about being a

woman, a mother, and an effective or competent individual that factored into their buying habits.

These cultural and societal messages are implemented in advertisements. It is likely that the

participants may not have considered how this may play a part in their stories. The early

messages the women learned about money and spending either became a template for future

behavior or were amplified in their future behaviors. Both participants discussed learned

behaviors from their primary caregivers (Ariel's grandmother and Jane's father).

One of the messages reflected in their stories were being judicious about their purchases,

buying quality, or getting a good deal as a way of being effective and frugal. Spending their

money smart. It served as a form of rationalization for their purchases and also portrayed them as

a smart shopper. The motto for present patterns could be viewed as if a little is good, more is

better; more Another message amplified by consumerism or society was that a good parent will

splurge on his or her children as well as on creating memories. Even though the cost for these

memories may be pricey now, children grow up fast and all that is left is the glorious memories and the gratitude of your children. Jane discussed most of her shopping is for her children and mentioned her recent splurge to be at Disneyland for her children. Although Ariel does not have children of her own, many of her purchases are for her family members including nieces and nephews. She also recently invested in a Disney vacation package in order to invest in memories rather than tangible items.

Another message demonstrated in their stories was the culture of gifting. In Asian and Pacific cultures, a message learned is that one never goes to another's home empty handed. You must be thoughtful, anticipate the needs of another, and to give without the expectation of receiving. All of these values are discussed by Jane and Ariel. Ariel anticipated the needs of others to the extent that she ordered items for family reunion trips on neighbor islands in order to lessen the burden of the host. Additionally, Jane behaves similarly, putting her family's needs first.

Individualistic therapy theories such as Person Centered and Cognitive Behavioral tends to place the locus of control in the individual. This bias is evident in the portrayal of the participants' stories in this study. There are likely ecosystemic factors that are directly or indirectly presented by the participants, such as these societal and cultural messages.

## Clinical Implications of the Study

The findings provide some clinical implications for individuals who believe they engage in compulsive buying as well as mental health professionals working with this population. The qualitative inquiry process alone appeared to be beneficial for one of the participants. Jane expressed gratitude during the second interview towards the researcher. She found that discussing her experiences and reflecting on the questions asked helped her organize her

thoughts and discover more about her shopping habits as well as herself.

> I think talking through a lot of these things has brought about a huge change in myself, my marriage, and it's only our second session, but I love talking to you because I think talking and explaining it makes me feel good. There's things I have been holding to for a long time and it's good to let it out but be able to kind of understand myself. So I just wanted you to know that I thank you.

Qualitative research creates the space for the participant to discover or explore the meaning behind their behavior with no agenda on the part of the researcher. Similar to therapy, qualitative interviews provide an opportunity for the participant to share their story leading to rich information for the researcher as well as serving a function of meaning making for the participants (Gale, 1992). Sharing experiences raises self-awareness, aids in understanding behavior better, and can change thinking patterns (Rosetto, 2014). This can also promote or act as an agent for change, which occurred for Jane. Meeting with the researcher served as a reminder to not engage in problematic spending behaviors. Other researchers (Birch & Miller, 2000, Haynes, 2006, & Rosetto, 2014) witnessed the therapeutic potential of qualitative research. Rosetto (2014) suggested that the therapeutic effects of the interview process are based on the strategies used by the researcher, that also mirrors effective therapeutic skills, such as conveying empathy, warmth, nonjudgement. Role confusion could result from the similarities, therefore, it is important that the researcher explains his/her role and maintain boundaries. Referring individuals for further therapy is recommended, as a therapist could further guide the participant on a path to self-discovery. Therapeutic effects were found in this study for Jane as she shared her story, therefore, speaking about financial matters in therapy or with a trusted individual would be beneficial for individuals exhibiting compulsive buying behavior.

The findings suggested that a possible root to the spending problem is negative emotions (boredom, stress, worry about future needs). Therefore, teaching alternative ways to deal with negative emotions and stress, such as physical activity, meditation would likely be effective in

decreasing the urge to shop. Findings also suggest that there may be underlying issues or needs that shopping fulfills. Discovering this need likely will facilitate more lasting change.

Lam and Lam (2017) suggested that in addition to therapeutic approaches, financial counseling should be included in the treatment plan for those with Problematic Internet Shopping (PIS), which is similar to compulsive buying disorder. Financial literacy involves knowledge, skills, and behavior in making comprehensive judgement and decisions on financial matters. Financial literacy can be enhanced through education and training programs (Lam & Lam, 2017). As a way to prevent problematic shopping behaviors, enhancing financial literacy among younger individuals could likely produce positive outcomes. The participants of the current study are both part of a financial education program. Having the financial knowledge prevents them from experiencing impairing financial or social consequences. They are able to manage their finances and utilize the information learned from the financial group, however, they continue to purchase unnecessary items that result in regret or guilt. Findings suggest additional psychotherapy would be beneficial with a focus on core issues driving the spending behavior. Therapy could focus on developing interventions to strengthen self-control and address underlying need/issue driving the behavior.

### Limitations of the study

There are several limitations to the current study. Due to the referral process through 101Financial, the participants are primed and accustomed to talking about finances due to their involvement in the financial education program. This likely may not be the case if participants were gathered from other settings.

Another limitation was the amount of time provided for the interviews. Given that there were only three interviews lasting about an hour to half-an-hour for each participant, theoretical

saturation and analytical generalizability likely was not optimally achieved. Interviewing only two participants may have affected the study's transferability or generalizability of informing similar phenomenon.

The purposive sampling and bounding of the study focused on individuals who hold the perspective that they engage in compulsive buying. The participants were not directly screened to determine if they qualified for the proposed criteria for compulsive buying, instead participants believed their shopping was compulsive and have a tendency to overspend. The participants displayed compulsive/impulsive tendency and one participant even described her shopping habits as a "shopping addiction." Therefore, the study's thematic findings may not be generalizable to a broader context.

## Recommendations for Future Studies

Future studies could expand sampling to a wider range of individuals since participants were found from a financial education group primed to talk about finances. Expanding the sampling would allow for a more robust understanding of this phenomenon. Previous research found that financial literacy served as a protective factor for compulsive buying online. However, further research about preventive measures should be done to help with this ever growing problem.

A screening measure such as the Compulsive Buying Scale (Faber & O'Guinn, 1992) or the Compulsive Buying Index (Ridgway, Kukar-Kinney, & Monroe, 2008) could be used prior to conducting interviews in order to identify if the participant displays behaviors consistent with the proposed criteria. Findings suggest that it is hard to define the participants' experiences with one term, especially since individual's hold different perspectives about their behaviors. Further studies should consider classifying this behavior on a continuum rather than one term.

As mentioned earlier, the coding and presentation of the participants' stories were biased by an individualist therapy theories of behavior. As a way to go beyond this bias and explore other areas of relevance in the data, it is recommended to examine whether there are ecosystemic factors that are directly or indirectly presented by participants as part of their stories. This is perhaps one of the more challenging issues in helping individuals confront their financial behaviors, similar to therapy with a client who has a stress-related or general health issues, who puts the needs of their family or community before their own needs. In this situation, the therapist is stuck in a position of figuring out how to frame the importance of the individual putting his/her needs before the needs of others in order to better serve/help others. Therefore, a recommendation for future studies is to explore the diversity factors implicit in financial behaviors and assess how to address them effectively without inflicting forced acculturation on the clients.

## Conclusion

This qualitative inquiry explored the phenomenon of compulsive buying. Interviews with two individuals who believe they engage in this buying behavior revealed similarities and differences in their experiences. Despite different backgrounds, both participants expressed similar struggles with spending money unnecessarily resulting in regret and guilt due to the impact on their finances or family. Embedded in their stories were societal and cultural messages about being a woman, mother, and an effective individual that factored into their buying habits. Underlying needs/issues driving the buying behavior emerged through the study, nevertheless, further immersion would likely have generated a richer understanding of this behavior. The findings suggest the benefits of openly talking about financial issues and seeking financial knowledge to prevent further financial consequences resulting from problematic shopping habits.

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Appendix A: IRB Certification Letter

# ARGOSY UNIVERSITY.

August 22, 2017

Mei-Lin Lawson
1743B Malanai St.
Honolulu, HI 96826

meilinlawson@yahoo.com

Dear Ms. Lawson,

Your application, "Compulsive Buying: A Qualitative Inquiry," is fully certified by the Institutional Review Board as of 8-17-2017.

Please note that research must be conducted according to this application that was certified by the IRB. Your proposal should have been revised to be consistent with your application. Please note that you also need to abide by any requirements specified in your letter of permission. Any changes you make to your study need to be reported to and certified by the IRB.

Any adverse events or reactions need to be reported to the IRB immediately.

Your full application is certified for one year from 8-17-2017. Please be aware that if your study is not likely to be completed one year from 8-17-2017, you will need to file a **Continuing Review for IRB or Continuing Certification of Compliance** form with the IRB at least two months before that date to obtain recertification. If your proposal is not recertified within the year specified (365 days), your IRB certification expires and you must immediately cease data collection.
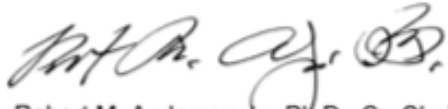
When you have completed your research you will also need to inform the IRB of this in writing and complete the required forms. You may use the **Project Completion Report** form for this purpose. Records must be retained for at least three years.

Good Luck with your research!

Please be careful not to lose this letter.

If you have questions please feel free to contact me.

Sincerely,

Robert M. Anderson Jr., Ph.D., Co-Chair
Institutional Review Board

cc: Dr. Lianne Philhower

**Appendix B**

**Compulsive Buying: A Qualitative Inquiry**

Hawaii School of Professional Psychology at Argosy University

**INITIAL CONSENT FOR PARTICIPATION IN RESEARCH**

1. *Who are the researchers?* Hi, my name is Mei-Lin Lawson and I am a student at the Hawaii School of Professional Psychology at Argosy University. I am conducting this study in partial fulfillment of my requirements for the Degree of Doctor of Psychology, in Clinical Psychology.

2. *What is the aim of the study?* The aim of this qualitative research study is to explore the experience of compulsive buying. These experiences may have happened at different times in your life, and your thoughts about these experiences related to compulsive buying are meaningful. The ultimate aim of this study is to help me understand more about your experiences and what they have meant to you.

3. *How was I chosen?* You have been chosen because you have or have had experience with compulsive buying. I believe you have some valuable insights to offer about your experience that will provide a deeper understanding about compulsive buying.

4. *What will be involved in participating?* I would like to schedule three (3) interviews with you and one (1) meeting towards the end of the study to see whether I have captured your experiences accurately. Ordinarily the interviews will last between an hour to an hour-and-a-half. During our meetings, I would like to explore with you the experiences you have had with compulsive buying. With your permission, I would like to audiotape our conversations and make transcriptions from the audiotapes, so that I may attempt to represent your perspectives with greater accuracy. I would also like to take some notes to help me organize my thinking about what you are sharing. Our interviews will take place in a location that is quiet and private, as well as centrally located to you for your convenience. Before our last meeting, I would like to review your transcripts with you and my understanding of what you have shared with me. During our last meeting, you would have the opportunity to discuss where you might want to add, remove, or adjust the write-up to make it more accurate. To ensure I understand what you have shared, I will take notes and then allow you to review the edited draft. A final informed consent and release of information procedure will be provided at the end of the study.

5. *Who will know what I say?* In addition to me, members of my support team will have limited access to your audiotapes and transcripts in order to assist me. My support team includes my Clinical Research committee chair, Lianne Philhower, Psy.D.; CRP committee member, Joy M. Tanji, Ph.D; my debriefer, Jolene Young, MA; and my peer examiner, Catherine Gallahue, MA. The role of the committee is to oversee this process, ensuring that I am doing things ethically and with methodological rigor. The role of my *debriefer is* to help me tell your story with as much accuracy as possible. The role of my *peer examiner is* to check my analysis of our conversations. The role of my committee chair and member is to oversee this process and provide me with further instructional support. I plan to transcribe the audio recording myself. I also will be auditing or

checking the accuracy of the transcriptions against the audiotapes.

6. *What potential risks are associated with participation?* Although I do not foresee any major risks to you, talking about your experiences may bring up some unexpected memories and insights that can be upsetting. The remembrance and experience of intense feelings associated with past events may at times be painful and unresolved. Should this happen, I would like to stop the interview, turn off the recorder, and take time off the record to better understand what is coming up for you. Then, I would like to support you in deciding what may be the most helpful way to address these concerns. This might include taking a brief break and then completing our conversation, ending the interview for the day and returning to complete it later, or withdrawing from the study. Your welfare, above all else, is important to me. Whatever we discuss off the record will not be included as part of the data stream in the study. I will allow you to determine when we will turn the recorder back on. In the event that you may need more emotional support, I will encourage you to speak with your mental health provider. If in any case you do not have a mental health provider, a community resource list will be provided. Following the conclusion of the interview, I would contact my research chair to consult and explain what had happened. I will make a follow-up call later that day to you, and then over the course of the following days to check in with you if you agree. If you experience severe emotional distress during this study, whether during or even unrelated to interview content, I would stop the interview and only restart when you had recovered and could make an informed decision about continued participation.

During the study, I will attempt to protect your confidentiality. Since this is a small community, there is always the possible risk that despite my efforts, someone who reads the study may be able to figure out who you are. To minimize this risk, your name will not appear on any transcripts or in my write-up. In addition, when not in use, I will store your tapes and transcripts in a locked filing cabinet or locked file box to which only I have the key. The peer debriefer, peer examiner, and research committee members will only have access to these materials when performing their duties as described above. In my journal entries and discussions with them, I will not refer to you by name. Instead, I will use a code name of your choosing. This will be the name used in all transcriptions and write-ups.
Please indicate the name you would like me to use for you in my study:

_____.

Your confidentiality will be protected at all times, as the law requires, with the following exception: I am required by law to inform appropriate civil or legal authorities if there is reasonable suspicion that you are a risk to yourself or other—a child, elder, or dependent adult- has been abused by you. My research supervisor, Dr. Lianne Philhower, will be contacted in this case. Confidentiality may also have to be broken if the materials form this study are subpoenaed by a court of law. My intent would be to ensure your safety and the safety of others by networking you to resources that could support you through current challenges. In such an instance, we might also decide to temporarily stop the interviews until you have a chance to access these resources.

7. *What are potential benefits of participation?* Sometimes people find participating in a study like this to be beneficial insofar as it gives them a chance to talk about things that matter to them. I hope the same will be true for you as well. I also hope that your participation will help you gain a better understanding of your own behavior and what

may be maintaining this behavior.  It is also my hope that your participation and the data gathered will create a greater understanding and awareness for others who may experience compulsive buying.

8.  *What are my rights as a participant?*  You may ask any questions regarding the study, and I will attempt to answer them fully.  You may withdraw from the study at any time without having to provide a reason and without fear of negative consequences with me, the members of my team, or Argosy University.  Your participation is voluntary.  If at any time, you would like to speak off the record, you may turn off the audio recorder, and turn the audio recorder back on only when you feel ready.  Anything you discuss during this time will not be entered into the data stream unless you discuss them on the record at a later date.  You may waive any question you do not wish to answer.  You also may defer and answer a question at a later date.  You have the right to review my work at any point in the process.  After I have generated a narrative of what you have shared with me during the study, I will give you an opportunity to add, revise, and remove material you believe does not accurately represent your experiences.

After I have completed the requirements for my clinical research project, I am required by the Institutional Review Board of Argosy University to securely store the digital audio recordings, transcripts, and analysis of our conversations together for three years so that I may respond to queries about my research. On July 31, 2021 I will shred the paper documents that are associated with the study and permanently erase the digital audio recordings of our conversations.

9.  *Will this study be published or presented anywhere?*  This study will be published and may be presented in public.  As mentioned above, I would like to review the narrative write-up of my findings with you during our last meeting.  At that time, I will ask you for permission to use certain quotes from our conversations to illustrate your experiences more clearly to others.  You have the right to review these materials and decide which quotes you will allow me to include in my final write-up.  You may also reword, add to, or decline my use of these quotes.

10. *If I want more information, who can I contact about the study?*  If at any point in the study, you have questions about my study, you may contact me by email at meilinlawson@yahoo.com or at (808) 927-3476.  This study has been approved by the Institutional Review Board of Argosy University, Hawaii.  If you have questions about your rights as a participant, you can contact the Chair of the Institutional Review Board at Argosy University, Hawaii, Dr. Robert Anderson at (808) 536-5505.  Any concerns you may have about my work with you or your rights as a participant may be directed to my Clinical Research Project Chair.  Her contact information follows:
Lianne Philhower, Psy.D.
Hawai'i School of Professional Psychology at Argosy University
1001 Bishop Street, Suite 400, Honolulu, HI 96813
Office: (808) 791-5243
E-mail: lphilhower@argosy.edu

By written notification to Mei-Lin Lawson, below, I indicate that I am 18 years or older.  I also indicate that the information presented in this document has been reviewed and explained to me to my satisfaction, but that this procedure does not preclude me from seeking further clarification of items in the future.  I understand the nature and intent of this study.  I also understand my rights and what is being asked of me as a participant.  I understand all of the

above and provisionally agree to the conditions specified.  I understand that I will be given an opportunity to complete this informed consent procedure at the completion of my participation-- after I have had a chance to review the materials I have provided for this study.  This will allow me to make any corrections, changes, or additions to the study's portrayal of my experiences.  I understand that I still maintain the right to revoke this consent at any time during the study without cause.


_____

*Participant, please print name*


_____          _____

*Participant, please sign name*                                    *Date*


_____

*Researcher, please print name*


_____          _____

*Researcher, please sign name*                                    *Date*

**Appendix C**

**Compulsive Buying: A Qualitative Inquiry**

Hawai'i School of Professional Psychology at Argosy University

Final Informed Consent and Release of Information Form

I, _____, hereby authorize Mei-Lin Lawson to submit the following information
            *(participant)*
collected in the course of my participation in the study indicated above, in partial fulfillment of her requirements for the Doctor of Psychology degree in Clinical Psychology, through the Hawai'i School of Professional Psychology at Argosy University. I hereby indicate that I have made the necessary corrections, additions, and retractions to my interview transcripts, and have reviewed the narrative and/or analysis of my story for accuracy.

I hereby authorize the use of these materials as part of Mei-Lin Lawson's Clinical Research Project. I also authorize the use of the highlighted quotes in the final write-up to illustrate the perspectives/themes they are being used to represent.

My signature, below, indicates that I am 18 years of age or older. It indicates that the nature and intent of the study, as well as my rights as a participant, have been reviewed, again, so that I may refresh my memory of the issues reviewed in the original informed consent procedure. I have been informed this study will be published and may be presented in public. I have been informed that the audiotapes, transcripts, and analysis for this project will be maintained until June 30, 2021 or 3 years past the completion of the requirements for Mei-Lin Lawson's Clinical Research Project. I have been informed that on July 31, 2021 the paper documents associated with the study will be shredded and the digital audio recordings will be permanently erased. I am aware that I may choose to withdraw from the study at any time without negative consequences for doing so.


_____

*Participant, please print name*


_____          _____

*Participant, please sign name*                             *Date*


_____

*Researcher, please print name*


_____          _____

*Researcher, please sign name*                             *Date*

**Appendix D**

**Compulsive Buying: A Qualitative Inquiry**

Hawai'i School of Professional Psychology at Argosy University

**Confidentiality Agreement for Peer Debriefer/Peer Examiner**

As a member of <u>Mei-Lin Lawson's</u> research team, one of my priorities is to uphold and protect
               (Researcher)
the confidentiality of the participant in her study.  The nature of the information in the audiotapes and transcripts I will be reviewing may be personal and sensitive and must be kept confidential in order to protect the privacy of the participant.  By signing this agreement, I acknowledge the importance of protecting the participant's confidentiality and agree to protect the information contained in the audiotapes/transcripts, including the identity of the participant This responsibility to maintain the confidentiality of the participant extends throughout the duration of the study and even after the study has been completed.

I, _____, have accepted the responsibility of reviewing
        (*Peer Debriefer/Peer Examiner*)
audiotapes and transcripts for <u>Mei-Lin Lawson's</u> research project. I understand that these
                   (*Researcher*)
audiotapes and transcripts contain personal and confidential information.  I understand that during the course of the study, I will be provided with either hard copies or a password-protected data storage device containing transcripts or coded transcripts for review.  While in my possession, I accept responsibility for keeping the documents secure.  I have been trained in the manner in which these materials will be received from and returned to the above named researcher.  No copies of these materials will be retained by me during or after the study.  I understand the importance of keeping all audiotapes and transcripts secure and confidential.  I will not release these tapes and transcripts to, and will not discuss their contents with, anyone other than the researcher, <u>Mei-Lin Lawson.</u>
                              (*Researcher*)

       I have read the terms and conditions of confidentiality listed in this document.  By signing this agreement, I agree to protect the identity of the (participant/participants) in the study.  I also agree to keep all audiotapes and transcripts secure and agree to protect the personal and sensitive information contained in these materials.

_____
*Peer Debriefer/Examiner, please print name*

_____      _____
*Peer Debriefer's/Examiner's  Signature*              *Date*

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*Researcher, please print name*

_____      _____
*Researcher's Signature*                         *Date*

**Appendix E**
**Coding Sample**

Jane's Coding Outline

**Learning the cycle**
When I was young, life was good
 I was only responsible for myself
 We got a lot of things
  My Dad was a compulsive shopper
    He showed his love by buying things for us
    My Dad is trying to do the same thing with my kids
  My Mom was not a compulsive shopper
   She came from a strong upper class family
    Things were given to them
My Dad lost his job when I was 16
 Whatever I wanted, I had to hustle for it
 When I get a job, I can do my own thing
  The money covered the cost of my clothes
 I got a credit card in high school to buy whatever I wanted to buy
  I would pay off my debts with my scholarship money
  If I needed more money, I would find extra work
We used to have a lot of money
 I used to be so independent
  When I worked, I could do what I wanted
 Once the children came, it was different
I'm a stay at home mom now
 I focus more on what the house and kids need
**It feels like a circle**
At first it is fun, then we have to suffer through the aftermath
 You work hard, you play hard
  You spend to make memories
  Then you hustle to pay part of it off
  As soon as there is room on the card, you spend again
I feel defeated a lot
 I am always hustling to cover the payments
  I end up only working hard
  I even have to monitor my husband's spending to cover my spending
 It's hurting the family
  It takes away from family time
  There's more guilt now because it affects them
  As we had more kids, it has become harder to maintain that lifestyle
 I feel uneasy, scared, uncertain about what will happen in the future
**The benefits of the pattern**
I always wanted to be different, successful
 I always wanted the newest, most unique things
  I like buying things that friends would like to borrow
  Keeping up with the Joneses
   It goes back to having a perfect house and a perfect life
 Having a credit card was a cool thing
  It set me apart
  Doing it on my own felt good
   It showed I could support myself
   It showed I was independent
   I was willing to work hard
 When there are sales or bargains
  Spending feels more like saving
  Having more bags looks cool
   It looks like you have all this money

It means that you are more successful
It is so gratifying when the kids are happy
We bought a lot of unnecessary things to make a memory
Spending money on my children means I am doing right by them
I tend to spend a lot during times of stress
After college exams, I would reward myself
I spent whatever I had left after paying for school and books
When work gets stressful
Let's take a staycation
When my children achieve something
Let's celebrate
I sometimes shop when I'm upset
Buying stuff is like an addiction
Buying stuff is like eating candy
It feels good initially, then it's why did I do that?
Over time, you just want more of it
There needs to be balance
Nothing should be done in excess
It's like mainlining caffeine
You want it; you don't need it
You keep doing it because it feels good
When you stop, the drop is huge
The first couple of days were really hard
I was spending a lot of time browsing
I get an adrenaline rush
I hype myself
I try to justify my shopping
It's like playing with fire
There is a high to it
You take a chance
You don't know if the items will be good or bad
When the product is not what I expected
The downfall comes
It feels like a total waste of money and time
I blame everything else for my bad decision
If I experience multiple disappointments
I tend to try other sites rather than paying the money to get
something I know is of quality
If I make a good purchase
I want to see what else I can find
I get a rush while opening the box
**The challenges of breaking the habit**
Shopping online has made it so easy
It saves time and money
It's so much easier than going to the store with 5 children
I save money on gas
If I need something, I can go immediately online
All I do is submit an order
I feel like everything is an ad these days
**The cycle has to stop at some point**
What will things be like in 10 years
What is considered enough
It's clear it's my problem
It's no longer as exciting as it used to be
I'm actually spending more by shopping online
I did not reduce my spending locally
It's a great feeling to break the cycle again
I want to show a different kind of love: quality time over more things
The children already see the pattern of putting things on credit
I want my children to learn something different
It's not realistic
I expect things to be a certain way

I have high expectations of how things need to be
>I like feeling independent
>I felt proud
>It showed that I love myself
It doesn't need to be perfect
**Now I'm trying to break that habit**
>I'm trying to take baby steps
>>I still cannot delete the shopping apps
>>I limit myself to one Costco trip a week
>>I leave the credit cards at home
>>Unsubscribing for emails
>I talk to people I think can help me
>>Talking to others about it helps me be more aware and hopeful
>>>I feel ashamed but relieved to talk about this
>>>I can organize my thoughts
>>>>I can figure out what the root of the problem is
>>People I have talked to about my problem
>>>Having to be accountable to my partner helps
>>>>I didn't tell him at first
>>>>>We just swept it under the rug
>>>>I need to start telling my husband first
>>>>When he found out, there was some judgment
>>>>I feel good talking about it
>>>>>I feel like he understands
>>>>>He says just stop spending
>>>>>He would give advice here and there
>>>>>When I stopped hiding, our relationship got better
>>>>>I feel like a weight has been lifted
>I also talk to my mom
>I haven't talked to my Dad yet
>I have a financial advisor
I should really go see a psychiatrist

## Ariel's Coding Outline

**THE PROGRESSION**
**Raised by my grandparents**
>They paid for everything for three of us
>>We didn't get a lot of money
>>>We went back-to-school shopping
>>>>Got 3 new outfits
>>>>Got shoes
>>>>Got school supplies only if you needed them
>>>I was happy with whatever I got
>>>>It was fun and euphoric
>>>>Then it would get exhausting
>>It was the same from elementary school to high school
>In high school, we started working
>>We started helping to pay the bills
>>>That was a valuable lesson
>>>>I learned to meet my basic needs
>>>>>I still wasn't a huge shopper
>>>I didn't want to but that's the reality of an adult
>>>>Made it easier when I went on my own
>>>I would spend all of my special holiday money
>What we learned as children affected us as adults
>>My grandmother was good with a budget
>>>She managed a huge household with a lot of children
>>>Whenever we went shopping, she would set the ground rules before we went
>>My sister is my fallback

She thinks I'm completely crazy
She sees it first hand
She was a saver
She would cover me if I fell short

**When I was a young adult, living on my own**
I would shop like crazy
I had those credit cards
I didn't have a plan
I was impulsive

**The turning point**
No thought process about saving for the future
I'm going to work and make more money
I was delaying a lot of my debts
It got to where I couldn't afford anything
I was drowning in debt
It was a vicious cycle
Robbing Peter to pay Paul
It was an out of control feeling
Euphoria followed by regret
Constant reminder of what I've done
My credit card statements weren't necessarily going down
Even the needs became regrets
Why am I working so hard?
Why am I creating more bills/debt
The interest charge alone is overwhelming
Back then, people didn't talk about their finances

**I joined a financial education group**
After 101, it's a different type of buying
Now the regret doesn't last as long
They emphasize budgeting
I look at my budget for the entire year
You can't spend more than you're bringing in
We talk about quality vs quantity of purchases
We talk about buying experiences rather than stuff
I like to get great deals on experiences like trips
I plan at least a year-and-a-half out
I like to share what I've learned with family and friends
I began an email support group with students
Support rather than approval
Hold themselves accountable to themselves

**PERSONAL INSIGHTS**
I think I'll always have this internal struggle of wants vs needs
There isn't really a lot of thought process behind it
I justify that I really need the items I want
I'm saving money
I am planning for the future; stockpiling for the future
I anticipate what will be needed
I am replacing what I plan to use
I am buying it cheaper than if I bought it when I need it
I buy things at a consistently low price
I'm saving time
I have things to donate for fundraisers
I have inventory when I need to find a gift for someone
Gift giving is an obligation
I try to be selective
It's convenient
I like to be prepared for the unexpected
I beat the system by shopping ahead
Someone will appreciate it
I'll donate it
A gift shouldn't be expected
A gift should be something useful

I don't purchase things every single day
I log on everyday just in case
I'm always browsing
I'm constantly comparison shopping
I feel gratified when I get the best deal
It's a rush
I try to find quality brands
I leave things in my cart and check to see if the prices change
I'm still happy when I'm unpacking the items
There are just so many boxes
I don't need an elaborate lifestyle
I just want my life to be easier
I shop when I am bored
I may browse throughout the day
I do it at work
I do it in the evenings
I do it on the weekends

**ONGOING REGRETS**
Even though my money habits have improved, I almost always regret my purchases financially
Sometimes I make ridiculous purchases
What are you doing?
Why would you do that?
If I get a great deal, I like to buy a lot more
I regret that I put myself in that position
I regret buying things I did not budget for
I regret the impulsiveness
I regret buying junk
It's not easy to return an item
I lose the utility of the money
I have some obsessions
Craft paper
Sometimes I use it right away
Other times, they get buried and I discover them later
I cope by putting them in the closet
Out of sight, out of mind