



ONLINE SHOPPING ADDICTION AND FINANCIAL SELF-CONTROL AMONG EMERGING ADULTS

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Abstract

The proposed research work seeks to assess the degree of online shopping addiction and financial self-control and explore their correlation with each other among young adults. A descriptive research model and a sample population consisting of 104 participants aged 18–26 years employing a simple random sampling method were conducted for final analysis. The data collection instrument consisted of the Online Shopping Addiction Scale (OSA) and Financial Self-Efficacy Scale (FSES) for final statistical analysis employing Jamovi and excels software packages. Descriptive statistics inferred a high degree of online shopping addiction on all dimensions: salience, tolerance, mood modification, withdrawal, relapse and conflict; also, a moderate degree of financial self-control was detected in most cases. The correlation analysis indicated a strong positive correlation between online shopping addiction and financial self-control with a value of $r = 0.996$, signifying a close nexus between them.

Keywords: online shopping addiction, financial self-control, self-efficacy, emerging adults

Introduction

Online shopping has become very popular, especially among emerging adults who are managing the shift to financial independence. While convenient, this trend has also led to concerns about online shopping addiction, characterized by excessive and uncontrollable purchasing behaviors that can negatively impact mental health and financial stability. Financial self-control also plays a



critical role in managing such behavior, since it affects individuals' capabilities of regulating spending and refraining from impulsive purchases. The study of the relationship between online shopping addiction and financial self-control provides a key to understanding, among emerging adults, the psychological and behavioral factors that create healthy financial habits and to developing interventions that prevent financial distress.

Online shopping addiction, also known as compulsive online buying, is a behavioral addiction marked by an overwhelming want to shop online, regularly making useless purchases and overspending. The habit is fed by the happiness and fleeting mental comfort that shopping provides, creating a vicious cycle in which the individual regularly makes online purchases to cope with stress, boredom, feeling alone or other unpleasant feelings. This behavior is the outcome of several interrelated variables. Psychological factors include low self-esteem, anxiety, sadness, and a tendency to use shopping as an escape from personal problems or a means of controlling emotions. Environmental and technological factors play a big role as well the convenience of 24/7 online access, personalized ads, flash sales, easy digital payment systems and social media influence give a spur to frequent buying. Besides, such personality traits as impulsivity, the desire for instant gratification and difficulty in delaying rewards raise the vulnerability to compulsive shopping.

Online shopping addiction can have far-reaching effects that might be immense. The financial consequences, for the most part, are visible through debt, overspending, and an inability to control once a person recognizes that they cannot control their behavior, or when facing the consequences of excessive spending, for that matter. Relationships can also be affected in the form of secrecy, arguments over money, or neglect of responsibilities. Practically speaking, individuals may be acquiring clutter or superfluous objects, which would increase stress. Purchasing for emotional release eventually loses its appeal, which may result in further purchases and a growing reliance. Online shopping addiction may have detrimental effects on one's general quality of life, financial security, and mental health if left untreated.

Financial self-control refers to the ability of an individual to control spending, delay pleasure, and make wise financial decisions that are in line with future goals rather than whims. It is referred to as financial self-control. This means staying away from making impulsive buys, creating a precise financial plan, setting aside money on a regular basis, and avoiding debt. Emotional spending, peer pressure, poor financial knowledge, stress and the need for rapid satisfaction are some of the causes that lead to a lack of financial self-control. Environmental elements, such as easy availability to credit cards and persuasive advertisement undermines self-control as well. Persistent debt, low savings, poor credit ratings, financial worry and strained relationships are just some of the awful results of poor financial management. Having great financial self-control results in fiscal stability, less stress

and the capacity to accomplish goals like purchasing home, starting a business or comfortably retiring.

Review of Literature

Most of the studies were reviewed related to online shopping addiction and financial self-control. Majority of the studies were found using online shopping addiction correlated with other variable and also financial self-control correlated with another variable. Here some studies are mentioned to understand the correlation between online shopping addiction and financial self-control. The following studies provide the valuable insights of various research related to online shopping addiction and financial self-control variable which is utilized to identify the research gap for the current study.

Davydenko et. al., (2021) conducted study on A meta-analysis of financial self-control strategies: Comparing empirical findings with online media and lay-person perspectives on what helps individuals curb spending and start saving. Aim was to aggregate experimental evidence on financial self-control strategies, estimate their overall effectiveness, and compare the strategies identified in academic research with those recommended in online media and reported by lay individuals. Result shows the meta-analysis yielded a medium overall effect with no difference between proactive and reactive strategies. Approximately half of the empirically studied strategies appeared in the media sample and in lay reports. Media and lay sources overlapped more with each other than with the academic set and both emphasized proactive strategies. Higher education predicted greater use of proactive strategies among lay participants.

Erzincanlı et. al., (2024) conducted a study on Role of self-control, financial attitude, depression, anxiety and stress in predicting consumers' online shopping addiction. The study aims to examine how self-control, financial attitude, depression, anxiety and stress affect online shopping addiction (aa1 OSA) among Turkish consumers. Study adopted Convenience sample of 694 adult consumers. Participants showed moderate financial attitude and self-control but low OSA levels. Path analysis indicated anxiety and depression positively predicted OSA, while financial attitude had a significant negative effect. Stress and self-control were not significant predictors.

He, H., Kukar-Kinney, M., & Ridgway, N. M. (2018) conducted study on compulsive buying in China: Measurement, Prevalence, and online drivers. Study aimed to validate the Richmond Compulsive Buying Scale in the Chinese market, measure the prevalence of compulsive buying, and identify key motivations driving online compulsive buying among Chinese consumers. The scale was found to be valid and reliable, identifying 10.4% of students and 29.1% of the general population as compulsive buyers. Six online buying motivations were discovered, and the high prevalence was partly explained by the cultural concept of face consciousness (mianzi)



Jain et. al., (2023) conducted study on Self-control and compulsive buying behavior: The mediating role of ill-being perception. Aim was to examine the direct effect of self-control on compulsive buying behavior (CBB) and whether ill-being perception mediates this relationship among Indian consumers. Study adopted online questionnaire was administered to 639 Indian buyers. Findings show Self-control alone failed to curb compulsive buying, whereas heightened ill-being perception acted as a controlling force that reduced CBB. Interventions that induce negative emotions related to compulsive purchasing may help mitigate its adverse effects.

Moon, M A., & Attiq, S (2018) conducted study on psychometric validation of the clinical screener (TCS) and compulsive buying index (CBI) and development of a comprehensive consumer classification criterion. Study aimed to validate the psychometric properties (factor structure, reliability, validity) of two compulsive buying scales: The clinical screener (TCS) and compulsive buying index (CBI). Sample size among 2820 systematically selected shopping mall consumers and 895 university students. Study found that the TCS had two factors and the CBI was a single-factor scale, both showing good reliability and validity. Using the revised scales, 13–14% of mall consumers and 7–8% of university students were identified as compulsive buyers.

Nyrhinen, J, et. al., (2023) conducted study on young adults; online shopping addiction: The role of self-regulation and smartphone use. Aim was to examine how low self-regulation and problems regulating smartphone use relate to online shopping addiction (OSA) and subsequent economic difficulties among Finnish young adults. Study adopted an online survey of 1,000 Finnish participants aged 18–29. Result found Low self-regulation facilitates OSA, an effect amplified by difficulties regulating smartphone use; OSA leads to indebtedness, which in turn undermines money-management satisfaction. Teaching self-regulatory, financial and ICT skills is recommended to curb OSA tendencies-122.

Shabbir et. al., (2024) conducted study on Role of Self-Control in the Relationship Between Online Shopping Addiction and Compulsive Buying Behavior Among Young Adults. study aims to examine how online shopping addiction (OSA) relates to compulsive buying behavior (CBB) in young adults and whether self-control mediates this relationship. Study adopted Cross-sectional correlational design; convenience sample of N = 300 university students (age 18-39). Result found OSA and CBB were strongly positively correlated and both were negatively correlated with self-control. Gender differences revealed females scored higher on OSA and lower on self-control than males.

Susan Rose and Arun Dhandayudham (2014) conducted study on Towards an understanding of Internet-based problem shopping behaviour: The concept of online shopping addiction and its proposed predictors. Aim was to review the existing literature on problematic and addictive buying behaviour, particularly in online contexts and develop a conceptual model of online shopping



addiction (OSA) that identifies its predictors. The authors propose a model linking seven predictor variables—low self-esteem, low self-regulation, negative emotional state, enjoyment, female gender, social anonymity and cognitive overload—to OSA, and define six component criteria for the addiction (salience, euphoria, tolerance, withdrawal, conflict, relapse).

Xueli Wan, Jie Zeng, & Ling Zhang (2025) conducted study on Predicting online shopping addiction: a decision tree model analysis. Aim was to elucidate the psychological mechanisms of online-shopping addiction by constructing and validating a C5.0 decision-tree model that can identify and rank key predictive factors, thereby supporting targeted intervention strategies. This was a cross-sectional survey of 457 Chinese university students. Result found that the decision-tree achieved 79.45 % classification accuracy (precision 71.88 %, recall 52.27 %). Six predictors emerged, ordered by importance: academic procrastination (49 %), sense of place (26.1 %), social anxiety (10.1 %), sense of life meaning (7 %), negative emotions (7 %) and college academic self-efficacy (0.9 %)

Objectives of the Study

- To assess the level of online shopping addiction among emerging adults.
- To assess the level of financial self-control among emerging adults.
- To examine the relationship between online shopping addiction and financial self-control.
- To examine gender differences in online shopping addiction and financial self-control.

Hypotheses of the Study

1. There is no significant difference in the level of online shopping addiction among emerging adults.
2. There is no significant difference in the level of financial self-control among emerging adults.
3. There is no significant relationship between online shopping addiction and financial self-control.
4. There is no significant gender difference in online shopping addiction and financial self-control.

Methodology

Research Design

The study implemented a descriptive, cross-sectional survey design for measuring the online shopping addiction and financial self-control levels and examining their relationship among emerging adults. This design was believed to be suitable for the quantification of the constructs in a natural setting and for the exploration of associations between variables without manipulation.

Participants



The sample consisted of 104 emerging adults with an age range of 18 to 26 years. The participants were university students from Alagappa University and its affiliated institutions. A simple random sampling was applied to ensure that all eligible students in the target age group had an equal opportunity of being selected. The final sample consisted of males (n = 38) and females (n = 66) participants.

Apart from gender and age, educational level, source of income or monthly allowance, online shopping frequency and digital payment methods were the main background information that was collected to provide contextual information for interpreting the findings. The background variables were used descriptively and not subjected to inferential analysis in the present paper

Tools

Online Shopping Addiction Scale (OSA)

The Online Shopping Addiction Scale created by Zhao and his associates has been utilized to evaluate the online shopping addiction. The scale is made up of 18 questions which are scored on a five-point Likert scale that goes from “completely disagree” to “completely agree”. It assesses six basic elements of behavioral addiction: salience, tolerance, mood modification, withdrawal, relapse and conflict, the higher the score, the more severe is the online shopping addiction. The scale has been proven to have satisfactory psychometric properties in prior studies.

Financial Self-Efficacy Scale (FSES)

Financial self-control was assessed with the Lown's Financial Self-Efficacy Scale. This short self-report tool consists of 6 items which are graded on a four-point response scale from “exactly true” to “not at all true”. It measures perceived capacity to stick to spending plans, manage unplanned expenses, make progress towards financial goals and deal with financial stress and uncertainty. Higher scores on the FSES denote lower financial self-efficacy and hence poorer financial self-control, while lower scores signify greater confidence and control over financial decision-making. The scale has proven good reliability and validity in earlier investigations.

Procedure

Online shopping addiction scale (18 items) and the financial self-efficacy scale (6 items) are used in this study because they provide useful and trustworthy information on publications and research studies. 105 university students were participated between the ages of 18 and 26 are the subjects of this study. First, participants should fill out Online shopping addiction scale which assessing the level of online shopping addiction components and associated negative consequences. Then, the financial self-efficacy measure was employed to assess individual's confidence in their ability to understand, manage and make effective financial decisions. They were requested to fill out the required demographic information. Utilizing the survey method, the responses were gathered. In

order to establish the strength of the association between young people' online shopping addiction and financial self-control, descriptive statistics were used to score the data. After the data was gathered, the total scores were computed and tabulated.

Apart from the gender, the age, educational level, source of income or monthly allowance, frequency of online shopping and digital payment mode were also collected as background variables and taken into account in data interpretation. By including these variables, a wider picture was drawn of the factors related to online shopping addiction and financial self-control among taking the emerging adult.

Analysis

The analysis of data was carried out in three major phases. To start with, the descriptive statistics (mean, median, mode, standard deviation, skewness and kurtosis) were calculated for the OSA dimensions and total score, and for the FSES total score as well, to provide a summary of the central tendency and dispersion of the variables. The scores of the participants were classified as low, moderate and high levels of online shopping addiction and financial self-control by using the Mean \pm 1 SD method. After that, to test the boundaries between the constructs, Pearson product-moment correlation coefficients were computed to analyze the relationship between online shopping addiction and financial self-control, besides, the correlations between FSES scores and each dimension of online shopping addiction were explored. Independent-samples t-tests were carried out to evaluate the impact of gender on the two areas of online shopping addiction and financial self-control. A significance level of 0.05 was set for all the inferential tests.

Result and Discussion

Table 1: Descriptive Statistics – Mean, Median, Mode, SD, Skewness & Kurtosis of online shopping addiction and financial self-control in emerging adults

Variable	Mean	Median	Mode	SD	Skewness	Kurtosis
Online shopping addiction	Salience	7.59	8.00	9	2.79	0.0330
	Tolerance	7.94	9	9	2.88	-0.156
	Mood modification	6.07	6	5	2.11	0.234
	Withdrawal	6.94	7	6	2.72	0.225
	Relapse	7.38	7	3	2.94	0.119
	Conflict	7.04	7	6	2.93	0.240
Financial self-control	14.8	15	12	4.20	0.431	-0.25



Table 1 provides a comprehensive overview of the descriptive statistics (mean, median, mode, standard deviation, skewness and kurtosis) of the dimensions of online shopping addiction and financial self-control in the case of emerging adults.

According to the mean scores for the OSA subdimensions, the salience ($M = 7.59$), tolerance ($M = 7.94$), mood modification ($M = 6.07$), withdrawal ($M = 6.94$), relapse ($M = 7.38$) and conflict ($M = 7.04$) were the sub-dimensions. The results imply that shopping is very much a prominent part of the life of the participants, with a stream of urges, relief through shopping and inability to control one's buying behavior. The values of skewness were almost zero and the negative coefficients of kurtosis indicated the existence of platykurtic distributions, which in turn show that respondents had a relatively normal distribution with moderate variability.

The total online shopping addiction score, derived from the sum of the 18 items, yielded a mean of 44.28 and a median of 44.00 with a mode of 45, accompanied by a standard deviation of 15.02. The close proximity of the mean and the median is a sign of approximate normality, while the relatively large standard deviation indicates significant differences in the level of addiction among the participants. Financial self-control (FSES) had a mean score of 14.8 and a standard deviation of 4.20 with the median slightly above the mean indicating overall moderate financial self-control but with a subgroup of participants who have severe difficulties in controlling their spending.

Table 2: Provides the data on the level of online shopping addiction and financial self-control among emerging adults.

Variables	No of samples	High	Moderate	Low
Online shopping addiction	104	59	30-58	29
Financial self-control	104	19	12-18	11

The Mean ± 1 SD method was used to classify the scores of participants into three levels: low, moderate, and high. In the case of online shopping addiction, individuals with scores ranging from 29 to lower were referred to as low, and scores in the range of 30 to 58 were considered to reflect moderate addiction, while those with scores of 59 and up were classified as high. In terms of financial self-control, the lowest category included those with scores of 11 or lower, which meant that financial self-control was relatively low (i.e., financial self-efficacy was high), while scores from 12 to 18 were considered moderate and the score of 19 or above indicated difficult high financial self-control.



Based on the aforementioned cut-offs, the online shopping addiction category consisted of 17 participants who were classified as having high online shopping addiction, 65 as moderate and 22 as low. This pattern indicates that the majority of the emerging adults participating in the study exhibited a behavior of online shopping addiction at a moderate level. The financial self-control category has the same numbers as follow: 17 participants with high financial self-control difficulties (high FSES scores), 64 with moderate and 23 with low difficulties (indicating financial self-efficacy). Therefore, the null hypothesis claiming no difference in levels between online shopping addiction and financial self-control among emerging adults was disproved, as the distribution of participants was across different distinct severity levels.

Table 3: Correlation between online shopping addiction and financial self-control in emerging adults

Variables	r value
Online Shopping Addiction	
Financial Self-control	0.996

The Pearson correlation coefficient between total online shopping addiction scores and financial self-control scores is illustrated in Table 3. The correlation coefficient was $r = 0.996$, thus indicating a very strong positive relationship between the two variables. This means that the higher the online shopping addiction scores, the harder it is to have financial self-control (i.e., the lower the financial self-efficacy). Therefore, it is likely that the emerging adults who are most addicted to online shopping report the least financial self-control. Therefore, the null hypothesis of no significant relationship between online shopping addiction and financial self-control of the emerging adults was not accepted.

Table 4: Correlation between Financial self-control and each dimension of Online shopping addiction in emerging adults

Variables	r value
Financial self -control	Online shopping addiction
	Salience
	Tolerance
	Mood modification
	Withdrawal
	Relapse
	Conflict

Table 4 depicts the correlations between financial self-control and each dimension of online shopping addiction. The correlations were all positive and significant, with withdrawal ($r = 0.934$), relapse ($r = 0.908$) and conflict ($r = 0.879$) being the strongest associations with financial self-control difficulties. Mood modification ($r = 0.875$), tolerance ($r = 0.800$) and salience ($r = 0.792$) also showed moderate to strong positive correlations. It can be concluded that as the symptoms of withdrawal, relapse, and conflict increase, financial self-control decreases significantly.

Table 5: Mean difference “t” test analysis of online shopping addiction in emerging adults based on gender

Variable	Gender	No. of samples	Mean	SD	t-value
Online shopping addiction	Male	38	44.12	15.19	0.0881
	Female	66	44.39	14.97	

The different-gender groups were subjected to t-tests, to find out whether or not there were any significant changes in online shopping addiction and financial self-control according to gender. The mean score for online shopping addiction among male participants ($M = 44.12$, $SD = 15.19$) and female participants ($M = 44.39$, $SD = 14.97$) did not differ at all, the t-value being 0.0881, which was not significant at the 0.05 level. Consequently, the corresponding null hypothesis, which stated that gender is not a factor in online shopping addiction, was accepted.

Table 6: Mean difference “t” test analysis of financial self-control in emerging adults based on gender

Variable	Gender	No. of samples	mean	SD	t value
Financial self-control	Male	38	14.86	4.21	0.0015
	Female	66	14.8613	4.23	

Financial self-control produced a similar result to online shopping addiction, as male ($M = 14.86$, $SD = 4.21$) and female ($M = 14.86$, $SD = 4.23$) respondents showed very little to no difference in average scores, the t-value being 0.0015, which was also not significant. This leads to the conclusion that there is no notable gender difference in financial self-control among young adults in this sample, and the related null hypothesis was also accepted.

Discussion

The research points out that the majority of emerging adults showed a similar degree of online shopping addiction and difficulties with financial self-control, with a small group having very high levels of shopping addiction and financial regulations problems. This cohort's emotional connection to online purchasing is a major factor that can risk their financial stability if it is not dealt with promptly. The extremely strong positive correlation ($r = 0.996$) between online shopping addiction and financial self-control difficulties shows that financial self-regulation is a major factor in both the problem's onset and its persistence. Decreasing financial self-control makes a person more prone to compulsive online shopping which is in line with earlier studies linking low self-control, low financial self-efficacy and problematic spending with compulsive buying and consumer debt at a higher level.

Financial self-control showed a strong correlation to the addiction dimensions of withdrawal, relapse, and conflict which are the least expressed symptoms of the online shopping addiction. These are the symptoms that are most directly associated with poor financial self-control: the inability to shop causes distress (i.e., distress when unable to shop), attempts to reduce shopping are followed by recurrent relapse and conflicts with daily responsibilities or relationships. This pattern of relationship suggests that the emotional and cognitive processes involved in self-regulation are common to the occurrence of addiction symptoms at their peak and the inability to control finances effectively. Gender differences were not found to be significant in online shopping addiction or financial self-control, a finding that contradicts some previous studies that attributed females to be more susceptible. This could be indicative of an online engagement shift among young males, gradual change in shopping attitudes or the influence of sample characteristics such as similar dollar amounts or digital exposure for both genders in the university setting. More extensive and assorted samples are required to fully understand the gender-related trends of the addiction

Theoretical models that regard self-control and financial self-efficacy as the major determinants of consumer behavior are in agreement with the results. Thus, making financial literacy better, encouraging active financial strategies (like budgeting, setting spending limits and saving plans), and boosting self-regulatory skills in general would be the possible methods to successfully eliminate online shopping addiction among young adults.

Conclusion

The current research showed that people of the age group 18-25 are addicted to online shopping to a moderate to high level and they have the same case for financial self-control as well. Excellent positive correspondence among the mentioned variables was revealed which implies that in parallel to retraction of financial self-control, a big increase in the inclination toward compulsive

online shopping takes place. The differences between genders were not noticeable which means that the sinful behavior of online shopping is almost the same for both sexes. The results of the study bring up again the issue of financial self-control and underscore the need for financial literacy and awareness campaigns directed towards responsible online shopping practice among young adults.

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