



ELSEVIER

Journal of Economic Psychology 21 (2000) 109–142

JOURNAL OF
**Economic
Psychology**

www.elsevier.com/locate/joep

Self-image – is it in the bag? A qualitative comparison between “ordinary” and “excessive” consumers

Helga Dittmar *, John Drury

Sociology and Social Psychology Subject Group, Arts Building E, University of Sussex, Falmer, Brighton BN1 9SN, East Sussex, UK

Received 25 July 1998; accepted 10 September 1999

Abstract

An in-depth thematic analysis is presented of 32 interviews, which examined commonsense definitions of impulsive and planned buying, characteristics of typical impulse buy episodes, motivations for impulsive buying, issues of self-image and self-presentation, and regret. Ten interviews each were conducted with “ordinary” men and women consumers, and a further 10 with women classified as “excessive shoppers” (more commonly referred to as “compulsive buyers”). Two male excessive consumers were also interviewed. Distinctive patterns emerged for each different shopper group. Findings show that impulse buying, regret and other concepts have complex meanings beyond those that can be measured easily in survey research, and that the level of sophistication and reflexivity about one’s shopping behaviour is far greater in excessive shoppers. On the basis of the gender differences found, it is proposed that self and shopping are more closely linked for women than for men. © 2000 Elsevier Science B.V. All rights reserved.

PsycINFO classification: 11480

JEL classification: D120; J160

* Corresponding author. Tel.: +44-(0)1273-606755; fax: +44-(0)1273-673563.
E-mail address: h.e.dittmar@sussex.ac.uk (H. Dittmar).

Keywords: Consumer behavior; Shopping; Compulsive buying; Self-image; Gender; Thematic analysis

1. Introduction

Impulsive and excessive buying has been of theoretical and practical significance to economics, consumer research and psychology. It is likely that this behaviour has increased over the last two decades, as a consequence of linked economic and social changes in advanced Western economies, such as dramatic increases in personal disposable incomes and credit facilities. Alongside these developments in “modern” consumer spending, there are important shifts in the psychological, social and cultural significance of buying consumer goods. The traditional economic and consumer behaviour models assume a “rational”, discerning, thoughtful consumer, who gathers information strategically and buys goods according to functional cost–benefit considerations. However, this view has been challenged, particularly in the context of widening consumer choices.

Consumer goods can and do function as material symbols of who a person is and who they would like to be. A focus on buying provisions to satisfy the physical needs of oneself and one’s family has shifted towards using consumer goods as a modern means of acquiring and expressing a sense of self-identity (e.g., Dittmar, 1992), regulating emotions (e.g., Elliott, 1994) or gaining social status (e.g., McCracken, 1990). This shift is captured by the stereotype of modern consumerism “I shop therefore I am”. Buying goods in order to bolster one’s self-image is probably a motivation that plays some role in most buying behaviour, but it might be particularly important when people engage in non-planned “spur of the moment” purchases. Such impulsive buys, without careful deliberation and prior intent, may well be regretted later. Although most people experience the occasional lapse of judgement in purchasing, in an extreme form it can result in excessive buying behaviour. Empirical studies on “shopping addiction” or “compulsive buying” have been carried out recently in the United States (Hanley & Wilhelm, 1992; O’Guinn & Faber, 1989), Canada (Valence, d’Astous & Fortier, 1988), Germany (Scherhorn, Reisch & Raab, 1990), Belgium (Vlerick, 1998), and the UK (Elliott, 1994). All suggest that such extreme buying is on the increase, affecting an estimated 2–5% of adults in developed Western economies. These estimates imply that, for instance, possibly more than ten million adults in the US could be affected, and up to half a million in the UK. This

affliction can leave sufferers severely distressed and financially crippled. The term “excessive” buying used in this paper seems preferable to “compulsive buying” or “shopping addiction” because it avoids in-built assumptions about control or positive/negative aspects in the shopping activity.

In this paper, we present an in-depth interview study which provides a qualitative exploration of impulsive buying and a comparison between ordinary and excessive shoppers. Its main aims are to examine and extend qualitatively issues which arise either from the previous research literature or from the findings of the other studies in a recent multi-method project on impulsive and excessive buying, of which the interviews reported formed a part.

2. Different perspectives on impulsive and excessive buying behaviour

Previous models of impulsive and excessive buying in economics, consumer research and psychology are disjointed theoretically and methodologically, and have enjoyed little cross-fertilisation. The backbone of standard micro-economic theory is the assumption that economic agents have well-articulated, internally coherent and consistent preferences. Impulse buying presents a problem for this rational choice model because such purchases may well involve “time-inconsistent preferences” – the preference at the point of purchase (to buy the object) is inconsistent with the later preference (regret at having bought it). Various modifications of economic theory have been proposed to account for impulsive buying, and the standard explanation is the discounting model, or more recent variations of it (e.g., Hoch & Loewenstein, 1991). Essentially, these models assume that impulse buyers discount the future at too rapid a rate. However, even recent variations do not provide an explanation of underlying motivations for impulse buying, nor do they account for one of the most striking aspects of the behaviour: why certain goods are bought impulsively and excessively (such as fashionable clothes) while others are not (such as basic kitchen equipment).

Perhaps surprisingly, the consumer behaviour and marketing literatures have also neglected this aspect of impulse buying. The mainstream approach has been concerned with identifying general factors, such as exposure to in-store stimuli (e.g., shelf location), which increase unplanned purchasing (e.g., Abratt & Goodey, 1990) or with developing a-theoretical lists of those foods and drink that are likely to be bought impulsively (e.g., Bellenger, Robertson & Hirschman, 1978). This information may be useful for choosing goods for

sales promotions, but it does not explain underlying motivations, nor predict beyond the particular goods studied.

Psychological perspectives have fallen into two types: cognitive and clinical. The cognitive approach places impulsive shopping within the framework of impulse control in general (e.g., Mischel, 1961), and shows that impulse control improves with developmental stage. Like the economic and consumer behaviour approaches, the cognitive literature assumes a rational decision-maker. In contrast, the more prominent clinical psychological approach has focused on the excessive buying of “compulsive shoppers”. The main approach has been a psychiatric model, which treats excessive buying as similar to other types of impulsive, mood or addictive personality disorders (e.g., Schlosser, Black, Repertinger & Freet, 1994). This approach assumes that excessive impulsive buying is a deviant activity, qualitatively distinct from ordinary consumer behaviour, and – in common with the other models – it cannot explain why only certain goods are bought impulsively and excessively.

In contrast, our approach is based on the integrative proposal that there may be underlying social psychological mechanisms centred on consumers’ self-concept which play a role in *both* ordinary and excessive impulse buying. Taking into account the changed context of buying behaviour and the social psychological functions consumer goods fulfil for people leads to a new perspective, in which goods are linked to consumers’ self-concept because they function as important material symbols of personal and social identity (Dittmar, 1992). Symbolic self-completion theory (Wicklund & Gollwitzer, 1982) proposes that perceiving shortcomings in one’s self-concept produces a motivation to compensate. More recently, such shortcomings have been conceptualised as self-discrepancies between actual self – how an individual sees her/himself – and ideal self – how s/he would ideally wish to be (e.g., Higgins, 1987). Amongst diverse compensation strategies, this can involve acquiring and using material symbols which are relevant to those aspects of self felt to be lacking. In order to determine whether an individual uses consumption as a symbolic self-completion strategy, rather than sports, say, we drew on Richins’s and Dawson’s (1992) conceptualisation of materialism as an individual value orientation, where the acquisition of material goods is a central life goal, prime indicator of success, and key to happiness and self-definition. In essence, our model is social psychological and it proposes that an individual should buy a lot on impulse, be motivated by mood and self-image buying considerations and should have high excessive buying tendencies if s/he is (a) prone to use material goods as compensation *and* (b) is

high in self-discrepancies. This model is explained in more detail elsewhere (Dittmar, Beattie & Friese, 1996; Dittmar & Beattie, 1998; Dittmar, in press, a,b).

The interview study presented here forms part of a larger multi-method project whose main aim was to examine whether impulsive and excessive buying can be understood as attempts to bolster self-image. Excessive buyers were compared with ordinary consumers in a mail survey, and a smaller number of respondents in both groups also took part in an experiment, a shopping diary study, as well as in an in-depth interview. The particular objectives of the present study are to explore and extend qualitatively issues around impulse buying which arise from the research literature just reviewed or from the findings of the project's linked studies.

These findings are summarised only briefly here. An overview of the project can be found in Dittmar (in press, a), the experimental study is described in Dittmar and Bond (1999), and aspects of the mail survey have appeared in two publications (Dittmar et al., 1996; Dittmar & Beattie, 1998). Firstly, both the survey and diary study confirmed that some types of consumer goods make more likely impulse purchases than others, and those which were reported most frequently – clothes, jewellery, ornaments – are closely linked to self-image and appearance. The proposal that consumers' impulsivity differs according to type of consumer good was also supported by the experimental study, which elicited "discount rates". Having to wait for something a person wants, like a new dress, entails a psychological cost, and the discount rate measures how much compensation a person would want to make up for the delay in obtaining the good. The experiment showed that discount rates differ according to consumer good, and that consumers want more compensation to wait for goods often bought on impulse, such as clothes. Secondly, "high impulse" goods are bought for different reasons than "low impulse" goods. For "low impulse" goods, functional motivations are most important – consumers are concerned with whether the purchase is good value for money, and whether it is practical or useful (i.e. they are "rational decision-makers"). For "high impulse" goods, however, psychological buying motivations become more powerful than price and usefulness – consumers buy because the purchase "puts me in a better mood", "makes me feel more like the person I want to be" and "expresses what is unique about me". Thus, intending to bolster one's self-image and mood seem particularly salient in impulse buying. Thirdly, "excessive" shoppers differed from ordinary consumers in a number of ways. They were more motivated to buy in order to bolster their self-image, and they reported greater "gaps"

between how they see themselves (actual self) and how they wish to be (ideal self). They held stronger materialistic values, believing that acquiring material goods is a major route towards success, identity and happiness. They did more impulse buying and they regretted it more. This suggests that there is a continuum from ordinary to excessive impulse buying, with self-image concerns one of the major underlying motivations for this behaviour. Finally, a causal model was tested, which states that buying behaviour and motivations can be predicted from a person's self-discrepancies, as long as they believe that material goods help them compensate by bringing them closer to their ideal selves. Those with big self-discrepancies, but low materialistic tendencies might instead turn to other compensation strategies, such as alcoholism, eating disorders or excessive exercising. The model found moderate to strong support. Most importantly, large self-discrepancies in combination with materialistic values predicted proneness to become an excessive buyer, but much more strongly for women than men. This particular result was unexpected, but was in line with the finding that a respondent classified as an "excessive shopper" in the mail survey was over two-and-a-half-times as likely to be a woman rather than a man. It also fitted with other gender differences found, such as women buying more on impulse than men, and different types of goods.

Thus, the findings from other studies of the project provide reasonably strong support of our social psychological model. However, a number of questions and quandaries remain, which provide the rationale and aims for the in-depth interview study reported here. (1) In the mail survey, people were asked to report their buying frequencies and motivations for diverse types of consumer goods, but separately when buying them as planned purchases and buying them as impulse purchases. This approach assumes, first, that consumers are able to draw a clear distinction between planned and impulse buying and, second, that their behaviour is actually organised in terms of these two distinct modes of buying. However, the validity of this assumption – and hence the empirical approach taken in the mail survey – needs to be examined by eliciting spontaneous commonsense understandings of impulse compared to planned buying, so that we can examine directly how consumers experience and construct impulse buying.¹ (2) The micro-economic concept of 'time-inconsistent preferences' suggests that consumers should switch from

¹ We are grateful to Folke Ölander, 1995 who alerted us to definitional issues around impulse buying in his review of the first paper from the project (1995).

wanting a consumer good at the point of purchase to wishing that they had not bought it at a later time. Although there is a substantial body of research on regret in decision-making (e.g., Loomes & Sugden, 1982; Starmer & Sugden, 1998), the extent of regret in impulse buying specifically has hardly received any empirical attention. One study found that 80% reported some negative consequences (which probably includes, but is not limited to, regret) from their purchases (Rook, 1987), although this depends somewhat on the situation (Rook & Fisher, 1995). In short, we know little about how consumers experience regret, nor what its prevalence in impulse and excessive buying may be. (3) In order to find out whether there are common patterns in impulse buying, we need to ask consumers themselves for spontaneous and open-ended accounts of impulse buying episodes, to assess whether there are distinctive features in terms of antecedents, motivations, goods bought, and the shopping experience itself. (4) More specifically, our model proposes that impulse shopping is significant for consumers' self-concept, but the supportive findings of the other studies in the project would be validated further if consumers give accounts of the link between self-image and impulse buying unprompted. Moreover, the unexpected finding that the model works very successfully for women shoppers, but not for men, deserves exploration, particularly in the context of gender differences in other aspects of impulse buying. The need to examine gender differences in more depth in terms of all four issues just raised is further supported by other existing research. For instance, in a UK survey women were found to be most often responsible for shopping, while men tended to express a dislike for shopping as a 'non-masculine' activity (cf. Lunt & Livingstone, 1992). We propose that a qualitative research approach is uniquely suited to address these issues.

3. Qualitative research in economic psychology and the present study

The issues raised above are specific to our research, but they can nevertheless be used to outline more generally the contributions qualitative research can make to economic psychology. However, before doing so, it is important to note that qualitative research is not a unitary paradigm, and that different strands have different underlying epistemological and methodological assumptions (e.g., Henwood & Pidgeon, 1994). Thus, an appreciation of the particular approach taken in the present study is probably best achieved by a brief review of previous qualitative studies on consumers' buying and spending behaviour.

Generally, it seems that economic psychology has undervalued the role of qualitative research methods, given the relative scarcity of studies employing such methods. The majority of these few studies uses semi-structured interviews or diaries as a data gathering technique in an attempt to classify responses so that they can be easily turned into numerical output and adapted for statistical, quantitative treatment (e.g., Ranyard & Craig, 1995; Hoelzl, Rodler & Kirchler, 1998; Kirchler, 1995; Simon & Edwards, 1998). Whilst offering innovative methods, particularly Kirchler's couple experiences diary, the emphasis on quantifiability limits these studies in terms of exploring the nature of consumers' own theories about, and constructions of, their economic and consumer activities.

Another set of studies moves away from this more traditional content-analytic approach, by placing not responses, but people, into categories. For instance, a theme-based analysis of interview responses concerning household spending and saving was used to place interviewees in one of four categories of 'lay' economic models: traditionalists, new liberals, new conservatives, and outliers (Winnett & Lewis, 1995; see also Webley, 1995). Burgoyne examined her interviews with married couples by categorising their financial arrangements into diverse money allocation or distribution patterns (Burgoyne, 1990; Burgoyne & Lewis, 1994).

A third kind of approach is concerned with neither quantification nor classification, but with the systematic generation of theory from qualitative data (e.g., Pidgeon, 1998). Rather than researchers using conceptualisations of their own and/or those drawn from previous work, the emphasis is on theory that emerges as directly as possible from respondents themselves, and which can simultaneously "liberate and discipline the theoretical imagination" (Henwood & Pidgeon, 1992, p. 97). Good examples are a grounded theory analysis of interviewees' constructions of poverty (Burgoyne, 1998), an interview study with collectors (Belk, 1995), and Jain and Joy's (1997) illustration that economic behaviour has to be understood in terms of respondents' sociocultural worlds. Qualitative inquiry can elicit new or different issues of concern to respondents overlooked in previous work, and it can also be used for comparison with both quantitative findings (see, for instance, Calderwood & Webley, 1992) as well as models proposed by theorists. More specifically, and with respect to the open-ended interviews we conducted, qualitative research offers the opportunity to problematise concepts or definitions used in quantitative research (such as impulsive buying or time-inconsistent preferences). This also allows possible qualitative differences in understanding or definitions to emerge between different groups of respon-

dents (such as ordinary and excessive buyers), whereby such differences are treated as an interesting research issue in their own right, rather than as a contaminant. Unique to this kind of qualitative inquiry is the chance to gain insight into the level of sophistication and reflexivity with which research participants can comment on their internal states or behaviour relevant to the research topic. And, finally, it can help to illuminate contradictory or unanticipated findings of quantitative research (such as the gender difference outlined earlier).

The particular qualitative method chosen to analyse our interviews is *thematic analysis*. This method is a qualitative approach which seeks patterns in linguistic data (Miles & Huberman, 1994; Kellehear, 1993) – patterns which can be analysed in terms of interpretative themes or ideological features (cf. Billig, 1988). Details of how this approach was applied in the present study are given in Section 4.3.

4. Method

4.1. Sample

Interviewees were volunteers from the project's mail survey sample, which consisted mainly of two groups: respondents who had been in contact with a shopping addiction self-help organisation and a larger group of respondents whose addresses were selected so that they residentially matched (by town and street) those of the self-help group. Further addresses were obtained through "snowballing", and radio and newspaper appeals. Respondents were classified as either "ordinary" or "excessive" buyers on the basis of their score on an established "compulsive" shopping screener (d'Astous, Maltais & Roberge, 1990). The two groups can be considered matched on economic and sociological indicators: there were no systematic demographic differences² with respect to educational qualifications, occupation, income, and number of credit cards used. Out of a total of 59 interviews, ten each were selected from ordinary male, ordinary female and excessive female consumers as that number proved sufficient to cover response diversity. The selection

² The only exception was that, on average, "compulsive" shoppers were slightly younger (mean of 36 years) than ordinary shoppers (mean of 41 years). This is consistent with the claim that excessive buying is a recent phenomenon more likely to be found amongst younger consumers. Age was not consistently related to any of the dependent variables examined in the survey.

strategy was to include respondents such that different age, occupational, educational and family circumstances were represented, both within and across these subgroups. In the whole sample, the age range was 21–73, educational qualifications ranged from none to postgraduate, and occupations from unskilled to managerial. Each of the three sets of interviewees included single and married individuals, as well as people with and without children. Three or four in each of the two groups of women were likely to be full-time carers for children and/or household. Despite considerable efforts (radio appeals, flyers, appeals in newspapers and men's magazines), we were only able to find two excessive male shoppers willing to be interviewed³, both in their mid-thirties. Their responses can therefore not be used for systematic comparison, but will be referred to for illustrative purposes. This sample is not intended to be “representative”, but it is worth noting that it does not appear to be biased by excluding particular groups of individuals.

4.2. Interview schedule and procedure

The interviews were part of several follow-up studies to the survey, conducted with the same volunteers. They were usually⁴ carried out when the researcher – who had previous, extensive experience in interviewing “compulsive” buyers (e.g., Friese & Koenig, 1993) – collected the shopping diary that respondents had kept for the previous month. The interview schedule was designed to address the following four research questions (examples of actual questions asked are given in brackets):

1. How do people define and experience impulse and planned buying? (e.g., Can you define impulse buying? Does it differ from planned buying? How?).
2. What are the meanings and prevalence of regret in impulse and planned buying? (e.g., Do you regret it when you buy goods on impulse? How often? Why? Do you regret it when you buy goods as a planned purchase? How often? Why?).
3. Are there “typical” characteristics of impulse buying? (e.g., Can you describe a typical impulse buying episode? Why do you think you buy goods

³ This is consistent with responses to the mail survey, where only 16 out of 95 excessive shoppers were men.

⁴ It was impractical for the researcher to make personal visits to four respondents, who were interviewed over the phone instead. Telephone interviews were also audio-recorded, and treated identically in all respects to face-to-face interviews.

on impulse? What is more important for you, the actual buying process or having the goods?).

4. Do people construct a relationship between shopping and self spontaneously? (this draws on the same questions as 3).

Interviews took place in a location and at a time chosen by the respondent, as a number of “compulsive” shoppers did not wish to discuss their behaviour while partners or family may be witness. The interview format was semi-structured. The same central questions were raised in each interview, but in order to conduct it in a manner that most resembles an open, relaxed and naturalistic conversation, there was no fixed order of questions. Rather, the interviewer raised the central issues when they fitted in with the respondent’s narrative. As a consequence, interviews varied in length, detail, and amount of material peripheral to the research questions. For this reason, only those parts of the interviews were transcribed verbatim that were directly relevant to the research questions.

4.3. Analytic method

Thematic analysis of text involves systematic reading, interpreting and categorizing pieces of linguistic data and verbal interaction into theme-based patterns (Kellehear, 1993). This is an iterative process in that an initial ‘coding’ of a piece of text may be adjusted in the process of commenting on it and placing it in relation to other pieces. The writing of an analysis is itself an analytic process, involving interpretation and judgement.

The approach adopted here therefore uses many of the same techniques as discourse analysis (Edwards & Potter, 1992; Potter & Wetherell, 1987). However, thematic analysis differs from a strict discursive treatment in that it is not underpinned by an agnostic refusal to comment on the social relations that make such discursive productions possible. In the present perspective, people’s ‘discursive productions’ are assumed to be related in some way to other elements of their practices; indeed their talk does not make sense unless we are able to make some claims about their social relations. It is not the talk per se that is interesting, therefore, but what it suggests about the social relations within which the talk is embedded and the identities involved – not just in the interview context, but in the shops and the home. Whereas discourse analysis treats language as a class of action and aims to look at the functional usage of discourse, thematic analysis seeks to assess subjects’ feelings, perceptions and understandings of themselves and social relations.

Epistemologically, then, the present analytic model owes much to grounded theory (Glaser & Strauss, 1967). However, whereas grounded theory is appropriate to an entirely bottom-up ethnographic design, the present research project begins with certain specific questions, which shape and guide the search for patterns and meaning in the data. This analytic model has previously been applied to a variety of social-psychological research topics, such as political rhetoric and social categorization (Reicher & Hopkins, 1996a,b) and police constructions of crowd behaviour (Stott & Reicher, 1998). The second author has employed the model recently to examine identity-change in intergroup behaviour (Drury & Reicher, in press) and benefit officers' representations of teenagers (Drury & Dennison, 1999).

The key analytic unit of the present method is the *theme*. As discussed in the introduction and detailed above, the aim of the study is to explore the prevalence of the following four themes in the interview data: (1) common-sense understanding of planned as compared to impulse buying; (2) prevalence and meanings of regret; (3) typical impulse buying episodes, including motivations, situational influences, consumer goods bought, method of payment and the act of buying; (4) relation of shopping to self, including self-presentation and self-discrepancies. Gender does not form a theme in that sense, but a concern with gender differences informs the analysis as a whole. The interview material was first read to identify references to each of these themes, which were then each organized into a different file. This material was then re-read and different sub-themes within each file were noted and commented upon. Finally, we identified how widespread each sub-theme was across the sample as a whole and made comparisons between the different groups of respondents.

5. Analysis

Each of the four themes described above is addressed in turn. Responses given by “ordinary” male shoppers, “ordinary” female shoppers and “excessive” female shoppers are summarised and illustrated by verbatim quotes⁵

⁵ Transcriptions of interviews followed the convention where paralinguistics – erms, coughs, hesitations, stutters, etc. – are also recorded, but these have been edited from the excerpts given in this paper for ease of readability. All personally identifying information has been removed from quotes, but the speakers's gender (M = man, W = woman), shopper group (O = ordinary, E = excessive) and interview number are given in the square brackets at the end of the quote (so that the reader can see whether excerpts come from different or the same speakers).

(interviewer's questions are given in round brackets if needed as a context for the respondent's answer). At the same time, we discuss similarities and differences between these three shoppers groups, making reference to the two interviews with male "excessive" shoppers when possible and appropriate.

5.1. Commonsense understandings and experience of impulse and planned buying

In the various studies of the project we asked respondents to distinguish between impulse buying⁶ – defined as a "spur of the moment" decision in the shop – and planned buying. Given that we had found some similarities in impulse and planned buying (e.g., in buying motivations reported in the survey), the question arises of whether these two types of buying are, in fact, distinct activities for consumers. It needs to be examined whether they can be meaningfully contrasted in terms of underlying motivations – as we assumed – or whether most purchase decisions involve both planning and impulse to some extent. For instance, the decision to go round the shops to buy oneself some appearance booster (such as clothes or jewellery) involves some intention to purchase a particular category of consumer good, although the exact item or shop is not planned in advance.

Responses in the interviews confirmed that planned buying is clearly distinguished from impulse buying, and that there is a broad consensus about its defining characteristics among ordinary and excessive shoppers of both genders. Four sub-themes emerged about planned buying, and the two first ones are interrelated.

5.1.1. Planned buying is experienced as based on a definite decision and intention to purchase, and often involves shopping around. This can entail quite an extensive information search and careful price and quality comparisons, as typified in these responses of ordinary men and women consumers:

Wanted a CD player or something, yes, I'd actually hum and hah and look up the Which reports and all this type of thing before I bought one. So, I wouldn't just go into Curry's and necessarily have to buy

⁶ Different theoretical perspectives have worked with diverse definitions of impulse buying (Dittmar et al., 1996), and we followed Stern's (1962) notion of 'pure impulse buying' as contrasted with 'reminder impulse buying', where a consumer remembers the need for an essential item on seeing it in the shop although it was not on their shopping list.

one there and then. If I didn't like what Curry's had got I'd come out and try somewhere else, and if they hadn't I'd just come home and think about something else [MO1].

I look around all the shops for how much cheaper I can get it. You know, unless it's a standard price then, yeah, I would go to different places to find out how much it is [WO5].

5.1.2. Planned buying is mostly for goods needed (although treats were mentioned a few times), it is functional, and it has to be budgeted for, as shown in these quotes from an ordinary and an excessive male consumer:

Well, often functional things like, for instance, as in the process of home-making or home-improvement that my wife and I would set out to look for a particular piece of furniture or when we were replacing kitchen units and kitchen flooring or whatever, we then went out week after week looking and researching that. Looking at prices, comparing articles and finding the right colours. A planned expedition. And that's, that's purely functional and fulfils a need [MO2].

Planned buying is well thought through. For example, we are planning to buy a second-hand car now. We consider our finance carefully, what we can afford and what we can't afford, etc. In the end we will go for the best deal [ME1].

5.1.3. Women shoppers characterise planned buying in the same fashion, but – in addition – they emphasise shopping for everyday needs more than for once-off, larger consumer goods:

Planned shopping's almost like food shopping. You know when you go out to get certain things 'cos you've got to have them for a specific purpose [WO10].

5.1.4. For excessive women shoppers, planned buying is also for what you need, but two interviewees complained that it is 'boring' because it is predictable and involves consideration of cost. This is typified in this excerpt:

Planned buying is boring. With impulse buying you don't know what you get. Planned buying is something you need, something that is agreed upon (with your partner). You asked yourself how much you

can afford, and look around more, go for the cheapest and plan well in advance, usually a couple of weeks in advance. I would look around to inform myself and then I plan the shopping trip to actually buy it [WE3].

In conclusion, consumers report that they behave like rational decision-makers for planned purchases: they shop around and chose the best value for money within their financial constraints. Even if sometimes irked by the tedium of budgeting and comparing prices, consumers' experience fits with the functional and utility-maximising assumptions of rational choice theory for this type of purchasing activity.

Impulse buying was typically characterised in more diverse ways, but it always stood in stark contrast to planned buying for all shopper groups. Narratives about impulse buying were particularly rich: six prominent sub-themes were identified.

5.1.5. Impulse buying was defined in terms of luxuries and treats, rather than necessities:

They're usually things which are much more at the luxury end. They're a, they're a treat. They're not something that I say 'Well, I do need that to help me get through life'. I've got to go and buy, you know, a practical utensil of some sort. It's not that. It's something that, yes, is a luxury that makes you feel good [MO9].

5.1.6. There is no prior intention or decision to buy the good; purchase is sudden and with little deliberation:

Just seeing something that I hadn't given any thought to. You know, wasn't in my mind to think about that item. Just buying it, quickly without going away and thinking about it, buying it straight away [WO6].

5.1.7. A related definition describes impulse buying in terms of going to the shops to buy one thing and coming back with something else. However, this assumes extreme proportions only for some buyers, such as this excessive woman shopper:

Impulse buying is if I go to buy something like grocery and I come back with a £300 suit [WE4].

5.1.8. One dimension of impulse buying appears strongly gendered. It is only women shoppers who talk about impulse buying as emotional – as giving a lift, buzz and thrill:

It is some kind of excitement. It is sort of, you give yourself a little thrill as if you, sort of, if you were younger, when you were a child or a teenager having a ride at one of those merry-go-rounds at the fair. It is sort of a little bit, it can be like that. It can be exhilarating [WO7].

I just got a buzz out of it all the time [WE2].

5.1.9. Impulse buying was characterised in terms of the desire for the item outweighing financial consequences:

For me, an impulse purchase is something generally it'd be more expensive than I wanted to purchase or I mean, admittedly, the CD player that was less, but [pause] it's deciding that you want something and going for it, and then worry about the consequences afterwards [MO5].

But, I suppose if you haven't got anything left, you're supposed not to buy them, are you? You're supposed to go to a jumble shop and buy them [laughs] or, or make do with what you've got. But impulse, you don't worry about whether you've got enough in your budget or not. You just buy it and then you worry [laughs] about it afterwards [WE5].

5.1.10. Whilst disregard for financial consequences was a shared theme across gender and shopper groups, ordinary consumers were more likely to mention budgetary constraints when talking about impulse buying (14 comments compared to only three for excessive shoppers):

Something I see and I don't plan and I think 'I'd like that'. But fairly often I see something and I think, yeah, I'd like that but I can't have it because I can't afford it [WO2].

In contrast, only excessive shoppers (both women and men) stated that they simply had to have the item, no matter what:

You see something and you think 'I've got to have that', and you buy it [WE9].

If I saw something I liked, I had to have it. Financial considerations didn't enter my head [ME1].

In summary, impulse buying is characterised by little deliberation, and by psychological motivations – desire, wanting, treat, thrill – overtaking financial considerations. Women emphasise emotional aspects of impulse buying more than men, and the lack of regard for financial consequences becomes extreme for excessive shoppers who find the urge to buy irresistible. This is clearly a far cry from the definitions of planned buying, suggesting that it is meaningful to conceptualise pure impulse buying as compared to pure planned buying as opposite extreme of buying behaviour, which are governed by different processes and motivations.

5.2. Prevalence and meanings of regret

One particular excessive woman buyer regretted planned purchases more than impulse buys:

I regret planned purchases because it was taking money away that could have been used for an impulse buy [WE3].

However, there is some agreement amongst the different shopper groups that regret is more likely after impulse purchases, because planned buys are better 'thought through'. This viewpoint is exemplified by these two ordinary consumers, one man and one woman:

Yes, absolutely, you are more likely to [regret an impulse buy]. If you plan something, you think about it longer and you know what kind of thing and quality you are looking for [MO10].

Like, the trouble is, I don't give it any thought and I don't [pause], you know, I did need the jumper, but instead of, you know, instead of going round and looking at lots of different jumpers and finding one I really really liked, I just bought the first one that I saw I thought was okay. And, you know, I've seen other, nicer jumpers since for the same money and I've thought 'Oh, if I'd thought about it' [WO6].

However, regret for impulse purchases is by no means ubiquitous. Most interviewees did express regret, but others were 'pleased' with what they had bought, or did not regret their buys as long as they were inexpensive:

Well, normally when I'm buying something on impulse it's something that catches the eye and I normally like things that do that. [] Normally I'm pleased [MO4].

Not really, 'cos they're not, they're not, nothing terribly expensive [MO1].

Narratives about the meaning of regret were more elaborated and sophisticated amongst women shoppers, particularly excessive buyers, than amongst men. Regret has complex meanings for people, and it can concern diverse dimensions of impulse buying. Five sub-themes were mentioned prominently, which are described below and illustrated. In terms of differences between shopper groups, men shoppers tending more towards the first sub-theme, while the second and third were mentioned most by excessive women buyers. Women shoppers – both ordinary and excessive – mentioned the last two sub-themes more prominently.

5.2.1. The actual good bought is regretted, because it is low quality, bad value for money, or unsuited for the buyer's purposes:

The ones I regret most, and most often, are when you buy something and you think it is a good buy 'cos it's cheap or it looks cheap, and you think that must be good value for money, and then the quality is such that you can't really use it. I have some shirts upstairs which are too short and I was told they were long. [] Yeah, you regret having bought that type of thing. When you listen to the sales pitch and it isn't what it should be, you regret it [MO10].

5.2.2. Interviewees expressed regret for the money they had spent on the purchase or for their spending patterns more generally, but not for the actual items bought. Most of the excessive women shoppers expressed this view:

You don't regret buying it. It's just when you can't pay for it, that's [laughs] what you regret. Especially if it's on credit cards [WE5].

5.2.3. A distinctive theme used by women excessive buyers is a description of their internal conflict between 'ought' and 'desire' in the very act of purchasing:

I'll check that I've got my credit cards and I'll be saying to myself.. it's like having a split personality. Go away, walk away, get on a bus, get a taxi home even. Get a taxi, go straight home, think about it. [] Well, one side of me's saying, so what, it's only money, it's my money, I can spend it as I wish, I've got no other pleasures. I don't go out, I don't mix with people, I don't drink, I don't smoke. And then the rational side of me'll be saying not, don't spend it, but save it until next week and you'll have twice as much to spend [WE10].

This sub-theme is particularly interesting, because the experience described is consistent with the decision-making concept of “anticipated regret”, as well as with the economic dual-self model of the consumer, being torn between “irrational” short-term gratification and rational long-term planning (e.g., Shefrin & Thaler, 1988).

5.2.4. A sub-theme drawn upon mainly by women buyers revolved around feeling guilty if the impulse buy was for themselves, because the money could have been spent better for others, thus judging the entitlements of others much greater than of self:

I can go out and buy things that are nice, but because I've bought them for him or the children I don't feel guilty. So, I think sometimes if you go out and spend on yourself, you do, normally think 'Oh perhaps, you know, shouldn't really have spent that'. But if you've spent it on the others, it doesn't matter, does it? [WO10].

5.2.5. It was also mostly women buyers who said that they later wished they had not bought particular goods because they were disappointing in terms of expected psychological benefits – they did not cheer the person up, or they did not help her to get closer to her ideal self-image:

It [item of clothing] isn't quite my shape. It didn't look as attractive as I thought it would, maybe because, I am short waisted, it wasn't for my type of body. Occasionally I take it back [WO7].

Taken together, buyers' accounts clearly suggest that the experience of regret is multi-dimensional psychologically and socially. For instance, the very same impulse purchase can simultaneously be regretted on some dimensions (e.g. money spent) and not regretted on others (e.g., liking for good).

5.3. Typical impulse buying episodes

The goods typically bought on impulse (for oneself) showed some gender differences, with men referring to leisure items such as books (two responses) as well as to clothes (five responses), while women emphasised goods related to appearance most, such as clothes (eight responses) and cosmetics (three responses). Most of the excessive women buyers talked about the same types of goods as ordinary women shoppers, although two stated that impulse buys:

Could be anything, yeah [WE6].

Many of the motivations and reasons for impulse buying were given in the form of *internal attributions*, which are presented here in terms of three interrelated sub-themes.

5.3.1. Going shopping and buying things on impulse to alleviate boredom or get some excitement came up often:

So, what shall we do, go to Halford's or Marks and Spencer's or any of these big shops, you know. Just something to do really. It's boredom [MO1].

(So, what do you like about it [impulse buying]?) Excitement [ME2].

5.3.2. Women shoppers, as compared to the men quoted above, also mention boredom, but more likely together with negative affect:

Boredom has a lot to do with it. Or if I'm feeling fed up, you know, I have sometimes just decided I'll go and spend some money because I'm fed up [WE9].

5.3.3. A major way in which impulse buying is described concerns getting a boost, treat or 'lift'. It is a prominent theme for all shopper groups, but in quite different ways. Ordinary men shoppers are divided about whether shopping is a useful 'cheer up' strategy, as shown in these two excerpts:

Because I know that whatever, if I'm really feeling peed off, I can go shopping and that will cheer me up. So, it's not that my life revolves

around it, but it's my biggest, I would say that shopping is my biggest interest [MO7].

I mean I am a depressive and I do suffer from black moods at times, you know, although I'm in a good mood I suppose. . . , but comfort buying is not what I do. Comfort eating or comfort drinking, yes, but not comfort buying. It isn't something that I would tend to do in order to cheer myself up [MO6].

Women give more emotional accounts, in which shopping is unanimously used to repair negative affect, although it can also be an expression of happiness:

Perhaps I am not feeling very well and then I go out. That makes you already feel better. [] I also think, well, you may feel you want to lift yourself still some more. And when you look at something, you may say, well, I'll get that. [] It lifts me in another kind of world. It takes me into a sort of magical kind of journey in my mind in a way, totally lifting me. It nurtures me in a way, something that I need [WO7].

I seem to buy things on impulse if I feel really happy. You know, if I'm feeling quite jolly I'll, I might buy things. I might buy things to cheer myself up. But it's not all, I mean it's not always the case. If I feel miserable and I, and I'll buy something. [] And I, you know, might try and cheer myself up by buying things [WO6].

The accounts of excessive women buyers are similar, but their negative mood states are described as more extreme

Oh when I'm, you know, when I'm depressed I'll go out shopping to cheer myself up. And when I feel happy I'll go out shopping for fun. [] It's like some people might eat when they feel miserable. You know, it's comfort. Comfort shopping [WE9].

Most of the time I feel depressed because I've not got anything. Nothing to make me feel better for that day. My fix. That sounds silly, fix. [] I think self-esteem has always been a bit of a problem [WE6].

These internal attributions were complemented by reference to *situational influences* on impulse buying. Four sub-themes emerged.

5.3.4 Interviewees described themselves as being confronted with too good a bargain to pass up:

If I see a nice little tool box for about 30 quid [...] and I see it is a good bargain and I see there is 200 pounds worth of stuff, even though the machine is not working and you have to get it repaired, even if it's not working, the bits are not working. Yes, quality. I might buy it even though I might not desperately need it or whatever. But it is such a good value to buy. I would be a fool to pass up the opportunity on grounds of quality alone. Yes, it can make a difference. If you see something of an excellent quality and you know that you will never again get that for that price [MO10].

5.3.5. Women buyers express concern that the item may not be available later:

I think the thing that makes me buy on impulse is perhaps the fact that the size or the colour or the thing I want won't be there the day after. If I'm guaranteed that it will still be there, then, yes, I'll wait. I think that's probably why I buy on impulse. Just in case it's gone. You know there's only one left in your size [WO10].

5.3.6. For excessive women shoppers, impulse buying is a matter of being seduced. Their narratives cast them as doubly passive, victims of their own compulsion and subject to the pulling power of shops and the goods they encounter:

I might be going past the dress shop and I see something in the window and I say, that looks nice. I go into the shop, then I see something else. And then I say that looks nicer than the ones in the window. And I go in and I am saying, I am not going to buy these things, I am just going to try them on. So, I go in and try them on and I say, mmh that looks all right, I wonder whether there is anything else that goes with it. So, then I try other things that would go on with it, and, I might go in interested in one thing and I will come out with three or four others. And I can come out with three or four or five things all the same, just different colours. [] I have to go in and I almost feel that I can't go out of the shop without having got something [WE4].

5.3.7. A particularly strong theme emerged concerning the *role of credit*, particularly with respect to excessive buying. Credit cards and their role in impulse buying were sometimes referred to by ordinary women shoppers, who talked about how payments by credit card do not really feel like spending money:

(So, will it be the impulse purchases you would put on the credit cards?) Yeah. 'Cos it never feels like you're actually spending money if you use credit cards. [laughs] You just hand the card over and you just think, well, I'll worry about it when, when the bill comes [WO6].

In this account, excessive impulse buying involves the use of credit cards, while planned purchases are budgeted for:

I would tend to justify it, say if I can't afford it, if it is a planned buy. But if it is an impulse buy I would just say 'Oh well, it's nice, I am sure I will get lots of wear out of it' and I get it on the credit card. But if it is a planned buy I would probably either save up for it or I am not getting it at all [WE4].

Nine out of 10 excessive women buyers blamed the easy availability of credit cards for their impulse buying. In the following account, the credit companies are thrusting offers of credit on the interviewee, irrespective of her own financial situation and credit record:

But I blame these credit card companies for making it so easy to get the credit card. 'Cos if they know that you had trouble in the beginning, why do they let you? They keep.. Even now I've blacked my name they still send me leaflets about credit cards. And I've told them that I don't want any credit cards, but they still send them to you. Not so many, but they still send them. If you, if you've got, say, a two thousand pound limit and you, you get up to that, well, they say 'Oh, would you like another thousand?', don't they? And they keep bringing your limit up and then you keep spending [WE5].

Others agree that it is 'too easy' to get credit extensions, and credit card repayments are 'set up' in such a way that the true amount of accumulating debts is hidden:

I got into difficulties because it's so easy to run up debts. Oh, you know, in the past if you wanted a bank loan you had to say what it was for [coughs]. You know, they'd really go into it with a fine-tooth comb. Now you get showered with letters inviting you to take out bank loans and, you know, and consolidation loans which you just couldn't get a few years ago. You know, pay off all your debts. So you get a bank loan and pay off all your credit cards and then, of course, you've got nothing outstanding on all your credit cards, so you start again. And you've got both then [coughs]. So I think it is, you know, for a person who's not strong-willed enough, it's terribly easy to get into debt [WE9].

A further important issue in impulse buying concerns the *relative importance of the shopping experience compared to the acquisition of particular goods*. In clinical perspectives on shopping addiction or compulsive buying, sufferers are often portrayed as 'hooked on' the thrill of the shopping experience and spending money, and as less concerned with the actual goods they obtain (e.g., O'Guinn & Faber, 1989). In contrast, our social psychological model suggests that the goods bought are equally important, if not more so, because goods typically bought on impulse are those that are particularly relevant to self-presentation and self-image. Three types of responses were identified in the interviews.

5.3.8. Most of the male shoppers are explicit in stating that having the goods is more important to them than the shopping experience:

I like shopping, but having the goods is most important [ME1].

5.3.9. Ordinary women shoppers like the actual buying, but having the goods is also important:

I like going out and buying. I mean, I like going out and buying the things, but I think probably actually having the end product. That's the reason for going out now, certainly nowadays my reason for going out shopping is to buy something and so once I've actually bought the product that I'm happiest [WO4].

5.3.10. This is also the case for a number of the excessive women shoppers. Three mentioned that the act of buying itself gave a 'high' like a drug, but even then this does not mean that they would buy just anything:

It's like a taste in my mouth, a dry, dry mouth, a ringing in my ears, believe it or not. Sometimes my vision will..., I'll be swaying a bit, I'll have to reach out, something to steady myself. And I've often thought I'm having an attack, an anxiety attack, or whatever, but it can't be because it seems to be every time I'm going in to spend money. [] And then when I've spent the money, I start to come down a bit [WE10].

It's a range [pause]. Sometimes, it's just the buying. 'Cos, as I said, the, the items, sometimes I can buy anything. It's the actual buying, not the items. Apart from the clothes that we're talking about, the actual items that I have bought lately are not that important, you know. But it was the actual buying. Now, the ritual, ritual of actually buying. The sort of gratification of buying something. Of course, I wouldn't buy pipes or guns or things like that, you know. But I mean, I tend to more or less buy things that give me some sort of pleasure, you know. But, it is for me more important, the buying than the actual items [WE7].

In summary, men's impulse buying appears more matter of fact and centred around the acquisition of particular goods, while it appears as a more emotionally toned and more psychologically involving activity for women, encompassing both obtaining goods and the shopping experience.

5.4. Relation of shopping to self

Our theoretical model suggests impulse buying plays a psychological role for consumers' self-concepts, including self-presentation and attempts to compensate for self-discrepancies. Three sub-themes emerged: no concern with self-image, concern with public self-image only, and finally a thoroughgoing concern with self-image.

5.4.1. The two excessive male shoppers made no explicit references to self-image, but amongst the ordinary male shoppers there are heterogeneous accounts. Some deny any concern with self-presentation:

People take me as I am. Mhm. That's that [laughs]. I don't try to go out and impress people or put on a different [pause] dress in a certain way to impress people. No. I just wear what I feel comfortable in and that's it, you know [MO4].

5.4.2. Comments by others link purchases to public self-image – to have certain qualities of material possessions is to maintain a certain kind of selfhood in relation to other people:

I think it's probably, it's wanting to appear right all the time. It's appearance. Not physical appearance, but giving people, whether or not I know them, the feeling that 'Oh look at him' sort of thing, out to impress. I always have a big car. Don't usually, I don't need a big car or anything like that although I, you know, I've got a baby car I use all the time, it's a grotty little [make of car]. But, if that [make of car], which is worth nothing, of course, but if that was my only car, ooh I'd feel a complete failure [MO1].

In this man's account, clothes also play a role for public self-presentation, but they compensate at the same time for a self-discrepancy at a personal level:

I go to functions and I look at people and I say 'Do you know that's cost him about say five hundred pounds or four hundred pounds?'. And here, here I'm standing next to him and he's the sort of managing director on about hundred and eighty grand a year or something, and I'm standing next to him and [laughs] he doesn't realize that I've got, I'm completely rigged out and he thinks I'm dead smart and it's only cost me about fifty quid. And, I look smarter than he does [laughs], you know. And, so, clothes, yeah, definitely do turn me on. [] I've always tried to analyse why I'm insecure. And I always remember my mum saying to somebody, there's my brother and myself, and my mum said 'Oh this is the good looking one'. And I always remember that. Funnily enough, all these years I've always remembered her saying that. Now I think that perhaps maybe there may have been other things that made me a little bit insecure. And the clothes thing about being smart and being conscious [] I like to be noticed to say, you know, that guy's smart. And the only way I can do that is to wear clothes [MO7].

5.4.3. In contrast to the male interviewees, self-image concerns feature more consistently in the narratives of ordinary women shoppers. Clothes, in particular, are used to project an ideal self-image, a different identity, which – in turn – is an attempt to improve self-confidence:

Great, I'm buying this item. People think I've got money to buy clothes. I haven't really but people think I've got money to buy clothes. So I think it was also a case of how I looked to society [laughs], shall we say. You know, and did I look like, not a wealthy person but somebody who could afford to buy clothes. [] It was all me trying to say to people 'I'm not only a housewife'. I am somebody and I can go and buy myself these clothes and I can do this and I can just..., I'm not only a housewife [laughs], you know. I think that's what it all came down to. [] I think I thought clothes were going to give me confidence [laughs]. (And they never did?) No [laughs], no they didn't, no [laughs]. No. But you always think that they're going to when you're buying them [WO1].

The same sub-theme emerged in the accounts of excessive women buyers, but more powerfully. One woman sees her credit card itself as an extension of herself:

I could not cut that card up. It was like cutting my wrist. [] It's like losing, it's like cutting my toe off really. It's a life line. It is just like losing a part of me [WE10].

More commonly, they describe how particular impulse purchases are identity-related, used to move closer to an ideal self-image, both in the eyes of others and themselves:

I felt really depressed about myself. And when I've analyzed it now I've thought I think I probably wanted to make myself feel that I was something better than I was. And so to do that I bought expensive clothes, expensive make-up, expensive perfumes and things. Got it all on the [pause] store cards from a big department store. So, you know, by buying those things I felt..., 'cos I used to dress up really smart and, you know, I used to think 'Oh the shop assistants probably think I've got loads of money and I'm this sort of person', and I enjoyed getting them because of that really. (What kind of person?) I think it was a kind of, sort of, a smartly dressed, young, trendy woman that you see around the places, can afford to wear designer labels and show them off and have Chanel make-up and that kind of thing. The sort of image that they portray, sort of, in the... , it was mainly the make-up stalls in the big department store. And the way the girls are always so nice to you and you sort of thought, you know, and all around there's the pictures and the imag-

es. And that's seeing those started me off. It was the make-up I started off in first and then went on to the clothes. And the clothes I chose were like the clothes that were in the make-up adverts, you know [WE1].

However, some talked about how the self-image fantasy is short-lived:

Sometimes, when I was very heavy, I tend to be glad about anything that would fit me. And, so, if it was something I could buy off a peg and it fitted me I would feel very great. And that would be enough of a buzz. But then I look at them later and think 'Why on earth did I buy that thing?'. Because now that I don't feel like that anymore, I wouldn't be seen dead in it (laugh) [WE4].

Despite recognising this, the hope persists that all that is needed is just one more thing to achieve a better self-image, leading to a vicious cycle of repetitive impulse buying:

I'm somehow thinking, you know, that if I get the right things I'd project the right image if you like, you know. I'd feel right about myself. Sometimes I feel I'm there but, as I say, you know every so often I have this feeling if only, I just need such and such a thing, you know, and then it'll be right. [] I think it's all to do with, you know, how I think of myself. There always seems to be, as I've put in there in one of the comments, there's always one more thing I need and then I'll have everything I need [WE9].

In short, the relationship between impulse buying and self appears highly gendered. For some men, shopping and self-image are linked to some extent, but overall they are less psychologically engaged with buying and seem less likely to choose shopping as an avenue for self-discrepancy compensation.

6. Overall discussion and conclusions

These qualitative findings validate, complement and extend the quantitative results of the project in a number of ways. With respect to respondents' own definitions and experiences, impulse buying is seen as clearly distinct from planned buying, and they are each governed by different motivations: impulse buying is defined in psychological terms, as opposed to the cost-

benefit approach which characterises accounts of planned purchasing. This finding is important because it validates the approach taken in other studies of the project, where respondents were asked to report aspects of their shopping behaviour separately for impulse buying versus planned buying.

In terms of the second research question, concerning the prevalence and meanings of regret, the findings show that regret is complex: it is experienced in a multi-dimensional way where, simultaneously, certain aspects of an impulse buy are regretted (e.g., money spent), while others are not (e.g., actual item bought). Although we would not want to privilege lay accounts over social scientific definitions, the multiple meanings of regret reported do not sit easily with a (traditional) one-dimensional micro-economic concept of “time-inconsistent preferences”.

Thirdly, there appear to be some consistent patterns which characterise typical impulse buying episodes. They focus on appearance and identity-related goods, and internal motivations (such as mood repair) feature more strongly than situational factors (sales, bargains). Credit facilities appear to increase and accelerate impulse buying, particularly for excessive women buyers for whom this resource gets out of control.

Finally, in support of the social psychological model that underpins this study, the actual goods bought are seen as or even more important than the shopping experience itself. Moreover, shoppers gave spontaneous, unprompted accounts of the link between shopping and self, with a focus on self-image.

In the sense that this analysis of lay accounts of consumption behaviour fits broadly with conclusions derived from quantitative studies (e.g. Dittmar et al., 1996; Dittmar & Beattie, 1998), the different types of methodology converge or ‘triangulate’ (Denzin, 1989) to support the social psychological model of shopping behaviour described in the introduction.

Notwithstanding the general themes identified, there were systematic differences between the various shopper groups. Two of these deserve highlighting. In terms of sophistication, elaboration and reflexivity, women shoppers’ accounts were richer than those of the men, particularly for excessive women buyers. In some senses this may not be surprising, given that we contacted the excessive women buyers mainly through a self-help organisation, which means that, first, they had to acknowledge that they had a problem and, second, decide to ask for help. This step was most likely preceded by reflections about the woman’s motivation for excessive buying, the meaning and function of buying, the situations which trigger it, and so on. It also has to be noted that some of them were receiving some form of coun-

selling or therapeutic support, which means that they were engaged in an active process of communicating about and understanding their buying behaviour. Although heterogeneous, men's accounts overall were less thoughtful and elaborated, and this fits well with our claim that shopping seems to play a much more psychologically and emotionally encompassing role for women than men. For men, it appears that self-repair strategies other than shopping are more socially sanctioned and culturally available. This may explain in part why our model predicts women's tendency towards excessive buying, but not men's.

It might be argued that the gender differences identified here are a function of different ways of *talking* rather than different ways of *construing* shopping. The recent tradition of discursive psychology alerts us to the danger of treating talk simply as an unmediated expression of 'inner' desires, motivations, and feelings (e.g., Edwards & Potter, 1992). Indeed, research on gender differences in talk notes that women's conversation may be more 'psychological' and personal than that of men (e.g., Johnstone, 1993; Tannen, 1990). However, while the present findings cannot in themselves constitute unambiguous evidence for gender differences in construal of self and shopping behaviour, they are consistent with both previous 'behavioural' evidence from the present project (e.g., Dittmar et al., 1996) and existing reviews (e.g., Lunt & Livingstone, 1992) which all suggest that consumption patterns are gendered and therefore that shopping is more likely to be a psychological issue for women than for men. In other words, it is not just words.

As Tannen (1994) points out, it is a misconception to see any analysis of gender differences in talk or behaviour as implying that such differences are fixed by nature. Our gender explanation should therefore not be misunderstood as an essentialist account of differences between male and female consumers.⁷ Rather, we are putting forward the argument that shopping is likely to remain gendered in the way described only as long as cultural norms and social representations (e.g., Moscovici, 1988) continue to frame shopping as closely linked to women's social, personal and gender identities. In addition, there may also be social constraints which may make shopping self-completion a more likely compensation strategy for women than men, who might have better opportunities for engaging in different activities, such as

⁷ We are grateful to Nick Pidgeon for alerting us to this possible misinterpretation, when an earlier version of this paper was presented at a IAREP workshop in Exeter on 'Qualitative Methods in Economic Psychology'.

excessive sports or going out for a drink with their “mates”. For instance, primary carers and homemakers – who are still predominantly women – are usually able to bring their children along on shopping trips, but not on excursions to the gym. However, with changes in the occupational and domestic roles of women and men, and the recent, increasing emphasis on appearance, body image and consumption of goods also for men (e.g., Dittmar & Morse, 1997), it seems likely that excessive buying will become more common in men.

Acknowledgements

This research was supported by Economic and Social Research Council grant L122251012 as part of the Economic Beliefs and Behaviour programme. We are grateful to Susanne Frieze for conducting and transcribing the interviews reported, and we would like to acknowledge Jane Beattie’s invaluable contribution to all aspects of the project before her tragic death in spring 1997. Earlier drafts of this paper were presented in 1998 at the International Research in Economic Psychology Qualitative Methods Workshop, May, Exeter, UK and the Economic and Social Research Council Economic Beliefs and Behaviour Conference ‘Decision-Making in Theory and Practice’, July, Oxford, UK.

References

- Abratt, R., & Goodey, S. D. (1990). Unplanned buying and in-store stimuli in supermarkets. *Managerial and Decision Economics*, 11, 111–121.
- Belk, R. W. (1995). Collecting as luxury consumption: Effects on individuals and households. *Journal of Economic Psychology*, 16, 477–490.
- Bellenger, D. N., Robertson, D. H., & Hirschman, E. C. (1978). Impulse buying varies by product. *Journal of Advertising Research*, 18, 15–18.
- Billig, M. (1988). Methodology and scholarship in understanding ideological explanation. In C. Antaki, *Analysing everyday explanation: A casebook of methods*. London: Sage.
- Burgoyne, C. B., & Lewis, A. (1994). Distributive justice in marriage: Equality or equity? *Journal of Community and Applied Social Psychology*, 4, 101–114.
- Burgoyne, C. B. (1990). Money in marriage: How patterns of allocation both reflect and conceal power. *Sociological Review*, 38, 634–665.
- Burgoyne, C. B. (1998). Practicalities of using qualitative research methods: Examples from work on poverty. First presented at the IAREP Qualitative Methods Workshop, May, Exeter, UK.
- Calderwood, G., & Webley, P. (1992). Who responds to changes in taxation? The relationship between taxation and incentive to work. *Journal of Economic Psychology*, 13, 735–748.

- d'Astous, A., Maltais, J., & Roberge, C. (1990). Compulsive buying tendencies of adolescent consumers. *Advances in Consumer Research*, 17, 306–313.
- Denzin, N. K. (1989). *The research act: A theoretical introduction to sociological methods* (3rd ed.). Englewood Cliffs, NJ: Prentice Hall.
- Dittmar, H. (1992). *The social psychology of material possessions: To have is to be*. Hemel Hempstead: Harvester Wheatsheaf & New York: St. Martin's Press.
- Dittmar, H. (in press, a). Impulse buying in ordinary and "compulsive" consumers. In J. Baron, G. Loomes, & E. Weber, *Conflict and tradeoffs in decision-making*. Cambridge: Cambridge University Press.
- Dittmar, H. (in press, b). The role of self-image in excessive buying: A social psychological model. In A. Benson, *I shop therefore I am: Compulsive buying and the search for self*. New York: Aronson.
- Dittmar, H., & Beattie, J. (1998). Impulsive and excessive buying behaviour. In P. Taylor-Gooby, *Choice and public policy: Limits of welfare markets* (pp. 123–144). London: Macmillan.
- Dittmar, H., & Bond, R. (1999). I want it and I want it now: Discount rates of "ordinary" and "excessive" consumers for different types of consumer goods. Manuscript in progress.
- Dittmar, H., & Morse, E. (1997). The effect of exposure to attractive male media images on the self- and body-esteem of young hetero- and homo-sexual men. Paper presented at the British Psychological Association Social Section Conference, Brighton, UK.
- Dittmar, H., Beattie, J., & Friese, S. (1996). Objects decision considerations and self-image in men's and women's impulse purchases. *Acta Psychologica*, 93, 187–206.
- Drury, J., & Dennison, C. (1999). Individual responsibility versus social category problems: Benefit officers' perceptions of communication with teenagers. *Journal of Youth Studies*, 2, 171–192.
- Drury, J., & Reicher, S. (in press). The intergroup dynamics of collective empowerment: Substantiating the social identity model. *Group Processes and Intergroup Relations*, 2.
- Edwards, D., & Potter, J. (1992). *Discursive psychology*. London: Sage.
- Elliott, R. (1994). Addictive consumption: Function and fragmentation in postmodernity. *Journal of Consumer Policy*, 17, 159–179.
- Friese, S., & Koenig, H. (1993). Shopping for trouble. *Advancing the Consumer Interest*, 5, 24–29.
- Glaser, B. G., & Strauss, A. L. (1967). *The discovery of grounded theory*. Chicago: Aldine.
- Hanley, A., & Wilhelm, M. S. (1992). Compulsive buying: An exploration into self-esteem and money attitudes. *Journal of Economic Psychology*, 13, 5–18.
- Henwood, K. L., & Pidgeon, N. F. (1992). Qualitative research and psychological theorizing. *British Journal of Psychology*, 83, 97–111.
- Henwood, K. L., & Pidgeon, N. F. (1994). Beyond the qualitative paradigm: A framework for introducing diversity within qualitative psychology. *Journal of Community and Applied Social Psychology*, 4, 225–238.
- Higgins, T. (1987). Self-discrepancy: A theory relating self to affect. *Psychological Review*, 94, 319–340.
- Hoch, S. J., & Loewenstein, G. F. (1991). Time-inconsistent preferences and consumer self-control. *Journal of Consumer Research*, 17, 1–16.
- Hoelzl, E., Rodler, C., & Kirchler, E. (1998). The "couple experiences diary": A semi-structured method to assess everyday conversation topics. First presented at the IAREP Qualitative Methods Workshop, May, Exeter, UK.
- Jain, A. K., & Joy, A. (1997). Money matters: An exploratory study of the socio-cultural context of consumption saving and investment patterns. *Journal of Economic Psychology*, 18, 649–675.
- Johnstone, B. (1993). Community and contest: Midwestern men and women creating their worlds in conversational storytelling. In D. Tannen, *Gender and conversational interaction*. New York: Oxford University Press.
- Kellehear, A. (1993). *The Unobtrusive Researcher*. St. Leonards: Allen and Unwin.
- Kirchler, E. (1995). Studying economic decisions within private households: A critical review and a design for a couple experiences diary. *Journal of Economic Psychology*, 16, 393–419.

- Loomes, G., & Sugden, R. (1982). Regret theory: An alternative theory of rational choice under uncertainty. *Economic Journal*, 92, 805–824.
- Lunt, P. K., & Livingstone, S. M. (1992). *Mass consumption and personal identity*. Buckingham: Open University Press.
- McCracken, G. (1990). *Culture and consumption*. Indianapolis: Indiana University Press.
- Miles, M. B., & Huberman, A. M. (1994). *Qualitative data analysis*. An expanded source book (2nd ed.). Thousand Oaks: Sage.
- Mischel, W. (1961). Preference for delayed reinforcement and social responsibility. *Journal of Abnormal and Social Psychology*, 62, 1–7.
- Moscovici, S. (1988). Some notes on social representations. *European Journal of Social Psychology*, 18, 211–250.
- O’Guinn, T. C., & Faber, R. J. (1989). Compulsive buying: A phenomenological exploration. *Journal of Consumer Research*, 16, 147–157.
- Ölander, F. (1995). In search of missing links: Comments on three papers on spending and consumption. *Journal of Economic Psychology*, 16, 531–539.
- Pidgeon, N. F. (1998). The psychology of risk. First presented in a keynote address at the IAREP Qualitative Methods Workshop, May, Exeter, UK.
- Potter, J., & Wetherell, M. (1987). *Discourse and Social Psychology: Beyond Attitudes and Behaviour*. London: Sage.
- Ranyard, R., & Craig, G. (1995). Evaluating and budgeting with instalment credit: An interview study. *Journal of Economic Psychology*, 16, 449–467.
- Reicher, S., & Hopkins, N. (1996a). Seeking influence through characterizing self-categories: An analysis of anti abortionist rhetoric. *British Journal of Social Psychology*, 35, 297–311.
- Reicher, S., & Hopkins, N. (1996b). Self-category constructions in political rhetoric: An analysis of Thatcher’s and Kinnock’s speeches concerning the British miners’ strike (1984–5). *European Journal of Social Psychology*, 26, 353–371.
- Richins, M., & Dawson, S. (1992). Materialism as a consumer value: Measure development and validation. *Journal of Consumer Research*, 19, 303–316.
- Rook, D. W., & Fisher, R. J. (1995). Normative influence on impulsive buying behavior. *Journal of Consumer Research*, 22, 305–313.
- Rook, D. W. (1987). The buying impulse. *Journal of Consumer Research*, 14, 189–199.
- Scherhorn, G., Reisch, L. A., & Raab, L. A. (1990). Addictive buying in West Germany: An empirical investigation. *Journal of Consumer Policy*, 13, 155–189.
- Schlosser, S., Black, D. W., Repertinger, S., & Freet, D. (1994). Compulsive buying: Demography phenomenology and comorbidity in 46 subjects. *General Hospital Psychiatry*, 16, 205–212.
- Shefrin, H. M., & Thaler, R. (1988). The behavioural life-cycle hypothesis. *Economic Inquiry*, 26, 609–643.
- Simon, J., & Edwards, A. (1998). Qualitative and quantitative methods in small business research. Paper presented at the IAREP Qualitative Methods Workshop, May, Exeter, UK.
- Starmer, C., & Sugden, R. (1998). Testing alternative explanations of cyclical choices. *Economica*, 65, 347–361.
- Stern, A. (1962). The significance of impulse buying today. *Journal of Marketing*, 26, 59–62.
- Stott, C. J., & Reicher, S. (1998). Crowd action as intergroup process: Introducing the police perspective. *European Journal of Social Psychology*, 26, 509–529.
- Tannen, D. (1990). *You just don’t understand me: Women and men in conversation*. London: Virago.
- Tannen, D. (1994). *Gender and Discourse*. New York: Oxford University Press.
- Valence, G., d’Astous, A., & Fortier, L. (1988). Compulsive buying: Concept and measurement. *Journal of Consumer Policy*, 11, 419–433.
- Vlerick, P. (1998). Personal communication at the IAREP Qualitative Methods Workshop, May, Exeter, UK.

- Webley, P. (1995). Accounts of accounts: En route to an economic psychology of personal finance. *Journal of Economic Psychology*, 16, 469–475.
- Wicklund, R. A., & Gollwitzer, P. M. (1982). *Symbolic self-completion*. Hillsdale, NJ: Erlbaum.
- Winnett, A., & Lewis, A. (1995). Household accounts mental accounts and savings behaviour: Some old economics rediscovered? *Journal of Economic Psychology*, 16, 431–448.