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## UNDERSTANDING CONSUMER BEHAVIOR WITH COMPULSIVE BUYING DISORDER OF DIAMOND PRODUCTS IN INDONESIA DURING THE COVID-19 PANDEMIC

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### ABSTRACT

Human character is unique, especially in making purchasing decisions about what his "needs" look like. Interestingly, during this pandemic, based on data in the world, the purchase of luxury products tends to decline, and consumers prefer to meet life support products, in order to survive, but this does not apply to some consumers in Indonesia, where in reality there is an increase in purchases of luxury goods, one of which is only diamond products. This behavior is identified as compulsive buying behavior, and to understand the decision-making process both cognitive and affective dissonance of compulsive buyers. This study used an in-depth interview approach and a saturation point method in extracting information, where this research showed that many buyers were motivated by affective factors, and experienced new problems after making a purchase, despite still making repeated product purchases. This study used profiles of subjects from various classes, from the upper class to the lower class, who had obsessive compulsive behaviors on the buying behavior of gem products.

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### INTRODUCTION

The Covid-19 pandemic has a very big impact on the economic and industrial sectors, many companies have closed due to limited activities, for the implementation of health protocols, this has made the world economy fall and enter the abyss of recession, this is reflected in the results of a survey conducted by McKinsey (McKinsey, 2021) during 2020, which shows that globally the economy decreased by 4.3%. The decline in economy affects the consumption patterns of the world community, Vilder (2021) stated that the consumption patterns of the world community during 2020 have undergone drastic changes, by becoming more selective in spending their money and increasing

investment products, both in the stock market, operations and other valuables. This phenomenon is in accordance with the theory of the First Generation Model (Anastasos and Davidson, 2006), where a person or society will have a more selective pattern of consumption when faced with an economic situation that has a high level of uncertainty, such as avoiding goods they do not need, basic products (such as basic needs and health), and investment products as a form of guarding in the future on the basis of logical decisions. Kotler (2019) stated that when faced with uncertainty and limited purchasing power, it will carry out a longer decision process (high involvement) with the decision to make a purchase decision with logical considerations.

Interestingly, in Vilders' research (2021) where many countries' consumption patterns have become more selective, precisely in the pattern of mass consumption in China and Indonesia shows different consumption patterns, which shows that luxury purchases have increased during the economic crisis due to the pandemic, during the year. 2020. Based on a report from the Ministry of Trade ([kemendag.go.id](http://kemendag.go.id), 2021) it shows that the sale of luxury goods in Indonesia has decreased by 51%, during 2020. Of the many lists of luxury goods products that have experienced a fairly high increase is the sale of gem jewelry or purchases, which experienced a price increase of 5%/carat. More interestingly, according to the manager of Elegan & co, diamonds are not an investment product as well as gold, this is because diamonds experience very high price fluctuations compared to gold, because diamonds are more of an "art" that can only be enjoyed by the owner or as a social status statement, unlike gold whose price exists benchmark and stable in the long term ([kontan.co.id](http://kontan.co.id), 2019), in other words, gold is an investment product while diamonds are more of a luxury product.

With the explanation above, it can be concluded that it should be the pattern of consumption that occurs when an uncertain situation occurs, such as the Covid-19 pandemic, consumers decide more on purchases on decisions based on logical thinking, but Paradox consumption patterns of luxury goods purchases, such as buying in Indonesia, according to Kotler (2019) purchase behavior that is not based on decisions and rational thinking, more about emotional decisions in the category of compulsive buying. Preedy (2016) in *Neuropathology of Drug Addictions and Substance Misuse*, compulsive buying is defined as a chronic behavioral condition, where a person performs repeated buying activities as a result of unpleasant events or negative feelings that he feels. For most people, buying something is a normal activity to do every day. But for some individuals who have a tendency to be compulsive buyers, the inability to control their desire or desire to buy something will encourage them to do anything as long as the desire or desire can be fulfilled.

Compulsive buying behavior in Shopping behavior, namely making purchases on the basis of logical decisions, such as exceeding the ability to pay so as to encourage difficulties in credit card payments and the inherent value of materialism are some of the factors that have a consistent relationship with compulsive buying behavior. Compulsive buying has a consistent relationship with factors such as low self-esteem, materialism, impulsiveness, loneliness, obsessive-compulsive disorder and difficulty paying off credit card bills (American Psychiatric Association, 2013). From the description of consumer consumption patterns in Indonesia in buying luxury goods and based on theory, it can be said that there is a phenomenon of compulsive buying. Based on initial interviews with some of the leading diamond shop customers in Jakarta and Surabaya during 2020, it was widely seen in her customers who had a compulsive

behavior pattern, such as the one named Mrs. Santi (pseudonyms) is a 25-year-old woman, she is just a housewife, the wife of the Serang manager of a state-owned bank branch. She often buys diamonds, with her shopping pattern is very interesting, because in a month Mrs. Santi can buy diamonds up to 5 times with a minimum transaction value of Rp. 1 billion / transaction in one month, in addition to diamonds she also has a collection of branded bags, which are constantly updated with the latest models, with various color variants stored in a special room at home. What's even more interesting is that even though Santi's mother has a lot of diamonds and other luxury goods, she still feels unhappy, where these negative feelings make her unable to control buying luxury goods, including diamonds.

Researchers also found the same pattern of behavior, as experienced by Mrs. Santi is also found in most customers of gem shops, as in the case of Mr. Adi (pseudonym), he is always involved in financial problems because of their lifestyle, such as delaying payments, asking to be able to pay more in installments in a year.

Maraz et al (2015) state Individuals should have strong enough self-control in the buying process. Ideally, in the process of buying an item, individuals go through a process called decision making, while according to Maraz, Griffiths, and Demetrovics (2016) the buying process is rational, consumers make careful consideration and evaluate the nature of the product functionally and for a long time, but for those who have a tendency to compulsive buyer, have the inability to control the desire to buy something, so it will encourage them to behave in any way as long as the desire it can be fulfilled.

So it can be concluded that in making a purchase, a normal person will carry out a process of taking that requires logical and rational considerations, so as to have a contour for his behavior. According to The American Psychiatric Association (2013) there are 10 types of personality disorder and related to purchasing behavior there are 4 types of behavioral disorders, namely: impulse control, compulsive, addiction, and depression. One of the important behaviors to discuss is compulsive buying, because compulsive buying behavior has a negative impact covering various aspects, for example from the financial side, such as high credit card debt and low funds that can be saved, while from the psychological side there is a sense of anxiety, depression, frustration, and even interpersonal conflicts (Qazzafi, 2019). This research will focus on the retrieval process decision making, especially in the pattern of shopping financing planning and cognitive dissonance forms in compulsive buyers using the deep interview method on Diamond consumers at Frank & co and Golden Eiffel stores, the selection of these two locations is because they are the largest diamond stores in Indonesia, with the largest number of consumers, so as to provide a big picture of conditions compulsive buying behavior of gem products in Indonesia.

## **LITERATURE REVIEW**

The American Psychiatric Association (2013) defines compulsive buying as the tendency of consumers to busy themselves with repetitive buying and lack of control over impulses. Still according to the American Psychiatric Association (2013), there are some broad characteristics of the compulsive buyer, as follows, the first is that consumers who have compulsive behaviors are usually of the female sex, marked

With the presence of an unrestrained urge to perform harmful behaviors, anxiety with impaired thinking and pressure that causes stress and consumes a lot of time, interferes with one's daily functioning.

According to Schiffman and Wisenblit (2019) there is a difference between impulsive buying and compulsive buying, impulsive buying is a spontaneous and fast purchase where consumers do not actively seek a product and do not have a plan in advance to buy it, so that consumers do not think about the consequences of the purchase made, while compulsive buying, consumers seek consciously and actively a product, but failed in controlling his behavior in buying the product he wanted, and it was done consciously. Based on the existing American Psychiatrics Association (2013), the differences between impulse buying and compulsive buying can be collected, as follows:

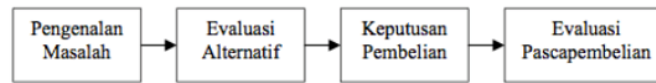
Table 1. The Difference Between Impulsive and Compulsive

	<b>Impulsive</b>	<b>Compulsive</b>
Definition	Spontaneous and rapid buying in which consumers are not actively looking for the product and have no prior plans to buy it.	The tendency of consumers to preoccupy themselves with repetitive buying and lack of control over impulses
Factors	External factors such as, low price, product type, low, mass distribution, self service, mass advertising, store display, products with short shelf life, small or light sized products, products that are easy to store.	Internal factors such as low self-esteem, stress, depression, anxiety, negative feelings
Frequency of occurrence	Impulsive buying can be experienced because sometimes consumers lose control	Compulsive buying is an impulse buying behavior that occurs repeatedly over a long period of time.
Personality character	Happens to ordinary consumers	Occurs in consumers who have problems disorder (such as stress, depression and negative feelings)

Source: American Psychiatrics Association-DSM 5 (2013)

According to Qazzafi (2019), The decision-making process begins when the consumer feels that there is a problem that must be solved in order for his needs to be met, this problem can be caused by various things. Here marketers need to know what the consumer motivation is behind the problem, where this motivation is important because it will determine consumer behavior in the next stage. Likewise, in the next process, namely the search for information. At this stage marketers must play with consumer perceptions so that marketers can understand how their products are viewed by consumers. The path of the decision takeover process can be seen in the following table

*Low involment*



*High Involvement*



Figure 1. The consumer decision process

Source: Qazzafi (2009)

Kotler (2020) stated that compulsive buying does not have an evaluation stage alternative, so that the tendency to buy goods remains very high, and they do so with full awareness of their behavior. Kotler (2020) this compulsive buying behavior does not stand alone or appear out of thin air, but there is impulses and the influencing environment, this is supported by the statement of Schiffman and Wisenblit (2019) this compulsive behavior is an impulse that exists in a person which is also influenced by external factors such as the environment, in other words, this behavior can be expressed in a person with a structured approach, one of which is like a marketing approach.

## RESEARCH METHODS

The research method to be used is a qualitative method. A qualitative method is an accurate measurement of something. Qualitative research is designed to tell how (the process) and why (meaning) something happens. Qualitative research methods aim to achieve a deep understanding of a situation, such as explaining why someone chooses a certain product or turning to another product, or can explain why an advertisement makes us laugh, as well as having a contribution in choosing a decision, translating and explaining a meaning, not looking for a frequency of a phenomenon in the social world.

Qualitative research is used during data collection and during data analysis. At the time of data collection techniques used individual deep interviews on compulsive buyers. This study used the in-deep interview method conducted by the researcher and the resource person. In qualitative research, data coding plays an important role in the data analysis process, and determines the quality of abstraction of research data. One sociologist named Anselm Strauss (1987) once said so,

"Any researcher who wishes to become proficient at doing qualitative analysis, must learn to code well and easily. The excellence of the research rests in large part on the excellence of the coding. "

According to Saldana (2009) The code is as follows,

"A code in qualitative inquiry is most often a word or short phrase that symbolically assigns a summative, salient, essence-capturing, and/or evocative attribute for a portion of language-based or visual data."

Codes in qualitative research are short words or phrases that symbolically summarize, accentuate the message, and capture the essence of a portion of data, be it language-based data or visual data. In more straightforward language, a code is a short word or

phrase that contains the essence of a segment of data. Encoding is the activity of coding segments of data. Usually, in coding the researcher divides three working columns. One column for raw data, one column for the initial code, and another column for the final code.

<b>COLUMN 1</b> <b>Raw Data</b>	<b>COLUMN 2</b> <b>Preliminary Codes</b>	<b>COLUMN 3</b> <b>Final Code</b>
<sup>1</sup> The closer I get to retirement age, the faster I want it to happen. I'm not even 55 yet and I would give anything to retire now. But there's a mortgage to pay off and still a lot more to sock away in savings before I can even think of it. I keep playing the lottery, though, in hopes of winning those millions. No luck yet.	<i>"retirement age"</i>  <i>financial obligations</i>  <i>dreams of early retirement</i>	<sup>2</sup> RETIREMENT ANXIETY

Figure 2. Gcoding  
Source: Saldana, 2009

## RESULTS AND DISCUSSION

From the results of interviews with the research subjects, the researcher conducted a classification analysis of existing findings from the dept interview results, and used the Saturation Point method in finding the core answers from the interview as follows:

### Motivation

The motivation that drives them in compulsive behavior in making diamond purchases, based on the conclusions of the interview researchers divide 2 motivations, namely internal motivation and external motivation.

### Internal Motivation

Motivation or encouragement that comes from within the subject itself.

#### A. To be confident

Most of the informants said that the reason they bought diamonds was to increase their confidence in the face of their environment

"I'm not like I don't like it if I don't use diamonds" (Susi)

"I don't know, anyway, if you use diamonds, it feels like you don't have power, you have the courage suddenly." (Jono)

"But most importantly by wearing luxury goods or diamonds I am more courageous to face people". (Lilies)

#### B. To Have Power

Some informants stated that if they seemed to gain "power" by wearing diamonds, this belief being one of the reasons or motivations of some informants in buying diamonds.

"I don't know why the diamond gives me as if it's power, power" (resin)

"Diamond it will give you power to control other people, that's why I wear diamond"  
(jono)

"What is certain is that if you use diamonds, it feels like you have power, like kings"  
(Mar)

### **C. Social Status**

The reason for social status is also one of the main reasons or motivations for informants in buying diamonds. This is to indicate his social status or success, as revealed below:

"I have to look expensive, when the manager's wife doesn't hit her appearance. Let all those people know who I am, em." (Mar)

"That's why (buying diamonds) is a way to show that I have succeeded in becoming a rich man" (Lili)

"I don't like that diamond because it's a symbol of success, and an intrinsic symbol of wealth, and I deserve to wear it all" (Octa)

"I have to show who I am, so I have to wear diamonds, em" (rosin)

"I must show who am I, if I meet with people when in business and royal event" (jono)

What is unique is that there is also an informant named Susi who makes the motivation to buy diamonds as compensation for heartache or revenge for her past that she feels, where she and her family are insulted because of the social status of those who belong to the poor family class

"It still hurts today with that insult, just because of the debt of 10,000 thousand, my families abused us almost every time. But when I have expensive things everyone respects me and my mother, both other families and others"

### **D. Compensation for perceived unpleasant feelings**

Some informants make the purchase of diamonds as compensation for the unpleasant feelings he feels, buy diamonds in order to get rid of the negative feelings felt in him.

"Well, if you look at diamonds, it's like there's an urge to buy, if you can't sleep... thinking once. It feels like there's a weight, it's on the chest so if you've bought it feels relieved" (susi)

"It's normal, what makes me angry is that if I'm already stressed or sad, I can't shop hahahaha or I don't find the diamonds I want. So I just bought it even though it wasn't what I was looking for. At least buy diamonds".( Okta)

It's different for dinda who buys diamonds as compensation for her father's lack of attention or love, and who is rarely at home because she is busy with work.

" I feel really lonely if papa doesn't go home for a long time, usually 1 month can not go home, and I don't know, if you buy diamonds, it feels like the feeling of loneliness is gone".

### **E. Investment**

Although most of these informants buy diamonds for fashion, there are also those who think this is a form of investment.

"buying this thing can also be counted as an investment, it can be inherited for children in the future anyway" (Mar)

"I buy diamond not just for my looking but for investment too" (Jono)

### **External Motivation**

Motivation or encouragement that comes from outside the subject

#### **A. To Get Noticed by the Environment**

Some of the informants said that, their purpose in buying the diamonds was to get praise from the surrounding circles or with their group

"Not to mention that we are the attention of the people around" (Lili)

#### **B. To Get Recognition from the environment**

From the results of the interview, the researchers saw that these informants bought the diamond not only to show its status to the environment/group but also to be accepted by the environment or group. The most extreme is vying to buy diamonds to achieve a higher status than anyone else in the group.

" for sure people also respect me, right, I'm not underestimated." (Mar)

" We live among socialites, don't want to lose to others" (Lili)

" Nowadays you will not be considered a human being if you are poor" (Susi)

" People like that won't think you're going to look perfect or rich" (Octa)

" My colleagues also wear diamond, is common for us to wear it" (Jono)

### **Purchasing decision-making patterns**

Based on the interview it can be concluded that, the decision-makers in buying diamonds are more about the impulses of feelings felt by the informants than from logical thought processes. As quoted by one of the following informants

" very happy, because if you see diamonds it's like there is an urge to buy, if you can't sleep, immediately thinking once. It feels like there is a burden, it's really the chest, if you have bought it, it feels relieved to the pool... hahahahaha, especially if the item is really expensive, I continue to save uh when the money is there, the goods are not there, it hurts here" (Lili, 25 years old)

Everything is not decided from the results of logical thinking, but rather from the emotional side of the informants.

### **Management and Funding of purchases**

#### **A. Budget**

In carrying out the lifestyle lived, the informants claimed to have planned in expenses both for personal needs and for the fulfillment of their lifestyle,

" 50% saved the rest for daily necessities, eating, slang at café sama blenji-bleni, sama nafkahi sugar boy" (Susi)



" set aside a portion of about 60% for the purposes of the child and kitchen shopping. Sometimes I entrust it to my relatives, so that it doesn't run out quickly, I realize I don't want to save money, especially since I like to buy diamonds" (Mar)

" Yes, of course I divide it, there is a special fund for daily needs, there is a special fund for stylish, there is a special tube, there is a special shopping for clothes and investment" (Octa)

Although it is very difficult for most of them to remain disciplined or strict about the spending plan they have prepared, one example looks like this informant named Ina,

"I've done it, I am lavish. All existing funds can be directly used to buy diamonds" (Susi)

"Sometimes it's annoying that the money that I should be able to use for other needs such as college, paying rent or medical expenses for my parents I even use it to buy diamonds".( Lilies)

While the rest do not seem to have too much financing planning to be issued, maybe because they don't think too much about the amount of expenses or maybe they don't think about it because they already have a large source of financing or can support their lifestyle is indeed luxurious. Many of these subjects use money that should be used for daily needs that are more important for lifestyle, one of which is as Lili said.

### **Sources of funding**

Researchers also looked at the source of funds and the way informants get funds to fulfill their behavior in this interview the researcher divided into 2, namely sources that are divided in a legal and illegal way.

#### **A. Legal sources**

The majority of the funding used comes from legal sources, such as salary income and the use of credit cards

"Yes it is. Sometimes I have to find customers overtime, if there is no money at all I take a loan, you can use CC (credit card)" (Susi)

"Yes, swipe a credit card, if the limit is reached, look for one that can swipe me (sell myself)" (Lili)

"Yes it is, Sometimes I have to find customers overtime, if there is no money at all, I can take a loan, you can use a credit card. (rosin)

"use a card (credit card), if the limit is reached, I will use dady's" (Esti)

In his technology, most of the subjects are not smart in controlling their finances, especially the use of credit cards, so they are entangled in financial problems such as debt and large credit card debts.

"I just have a card bill of up to 50 million, that's the smallest.... or it can be more" (susi)

"Uh, I was surprised, suddenly at the bank letter, look at the credit card bills, there are so many credit card bills, you can get 200 million more just for diamond shopping, at that time I still had a dependent business that I made." (mar)

"I think I'm really happy, even though I can imagine how difficult it will be if I can't pay the bills for these debts" (Lili)

It can be concluded that these informants have debt problems and control over the use of credit cards as a result of their behavior.

### **b. Illegal Sources**

Compulsive behavior also has a bad impact in trying to get funds to fulfill his compulsive buying behavior, the perpetrator can recklessly use money that is not his to make the purchase as Susi did.

"All the existing funds can be directly used to buy diamonds, so I also use the company's money" (Susi)

In addition, some perpetrators also ignored the social morals prevailing in society, by prostituting themselves to get funds for his behavior such as the confession of Mar who has a girlfriend who can give money for his lifestyle and like the other two informants.

"If I'm looking for a "boyfriend" so that i will always have money hahahaha (sell myself)" (Susi)

"yes swipe credit card, if the limit is reached, find one that can swipe me (Sell yourself) hahahaha" (Lili)

### **Post-purchase feelings**

All subjects feel the same feeling of regret for their compulsive behavior in diamond research. But the degree of regret experienced by the informant is different, some are regretful such as,

"if I'm sad, I'm sad but I usually ignore it" (Mr. Mar)

"Once when shopping wasn't in control, once you get home there are a lot of things that aren't important, that you don't use... it's innate to want to cry" (Octa)

"if you think about it, I'm sorry, how come I got to this point, but how about it again, it's already like this" (Esti)

"yes, I feel guilty, for my behavior, in this age I must control my self"(Jono)

But there are also those who feel very sorry for their behavior as experienced by the following subjects:

"I'm really crazy when it comes to diamonds, I often don't know the original. A lot of my life wasn't finished because of my hobby. House is not finished, office work is so problematic, the family is also a mess, you know I am again in divorce because of my lifestyle ini" (Susi)

"But I think this is not normal, sometimes I want to stop not wanting to buy anymore. but it can't. This is really part of me, I just think that one day I can't, can't afford it anymore, maybe I'm severely stressed, I can kill myself" (Mar)

"How come you can buy it, even though the money can be saved for old age or more useful things, how can it be lavish, sometimes it's really annoying if the money that I should be able to use for other needs such as college, paying rent or medical expenses for my parents I even use to buy diamonds. That's sometimes what always comes to my

mind every night... although I want a luxurious lifestyle but this is not the way to go" (Lili)

It can be concluded that these three subjects are aware that they feel great regret for their behavior, but the regret squeeze experienced by these subjects is still inferior to their much greater shopping desires, therefore this compulsive behavior is repeated, uncontrolled in shopping, wasteful in spending.

Meanwhile, in the case experienced by Susi and Lili, they regretted that their behavior affected their family and work life.

In responding to cognitive dissonation, researchers concluded that there are two approaches taken by perpetrators in reducing perceived guilt, namely a spiritual approach and a hedonistic approach.

### **A. Spiritualism Approach**

Uniquely in addressing remorse, some informants took a spiritual approach.

"Yes, I worship to greja lah ce, I try not to go out again, because I don't know if I'm sad I can be more careful when shopping. I don't want to be able to grind, I don't want to be controlled, I feel that if it's khilaf it's like it's not me, ce." (Susi)

"I can only pray and surrender to God" (Mar)

"Ya SholaT Dhikr, fasting Monday Thursday, joining the recitation.... " (lilies)

In other words, they approach spiritually to eliminate the feeling of regret felt for the materiallyalistic problem at hand.

### **B. Approach Hedonism**

Some of the information in this study approached hedonically when feeling regrets such as traveling with friends or partners.

"When it's noon, yes, I shop for clothes at the mall or hang out with friends. (Lili)

"sometimes I hug my husband, if there is no husband I go to my children's house or go out for a walk with my friends" (Mar)

"yes I'm the same as my wife, out of the way with my friends, or trying myself out with work" (Jono)

And some people shop when they find feelings of regret, sadness or anger.

"It's normal, what makes me angry is that if I'm already stressed or sad, I can't shop hahahaha or I don't find the diamonds I want. So I just bought it even though it wasn't what I was looking for. Anyway keep the diamond" (Octa)

"for some reason, the feeling of guilt that I faced actually made me want to shop again, I don't know what to shop" (Esti)

After grouping the findings in interviews with research subjects, the researchers hereby see a pattern in compulsive behavior, ranging from problem recognition felt by actors, financial planning, their behavior, decision making, and post-purchase feelings.

## **CONCLUSION**

Based on the interviews conducted, compulsive buying actors have similarities in terms of problem recognition, namely having a low view of themselves, this can be seen from the statements of the majority of subjects who have similarities. look down on her or have a low self-esteem), such as feeling that they will feel confident when using diamonds or having the belief (imaginary) that by wearing diamonds they have no "power", this is in accordance with research conducted by the American Psychiatric Association (2013) compulsive buyers usually have low levels of self-confidence, high levels of delusion, experiencing states of depression, anxiety, and obsession. Schiffman and Wisemblit (2019) also say that compulsive buying can be influenced by several factors, both influences from within the individual himself, sociologically, as well as from family, environment and experiences of a person's past.

Compulsive actors are also motivated to show their status, both in the surrounding environment and in order to be accepted by their environment, this is in accordance with the aspiration references group theory proposed by Wisemblit (2013) where a person purchases products because they see that they want to be able to appear and be recognized in their social environment group.

Schiffman and Wisemblit (2019) even they form a self-image that others must admire themselves with everything they have, it can be seen by the competition for status in a group to get recognition and status, this is in accordance with the purpose of buying diamonds as public luxury which is the strong influence of a group or group.

But there is also an interesting motivation for compulsive buying that is carried out to compensate for the feeling of lack of affection as it happens with informants named Esti, in a study of the American Psychiatric Association (2013) it was found that for people who are compulsive buying, shopping is one of the activities to avoid or drive away loneliness, seek higher self-esteem, as a means to fight the depression experienced, and to escape from bad things. So it can be concluded that compulsive buying is a "cure" of the negative feelings they feel

### **Budgeting and Funding**

It can be said that actors cannot manage their finances well, even though they have done financial budgeting for their basic needs and lifestyle, the American psychiatric association (2013) that compulsive buying is known to have an association with financial difficulties. The actors have done budgeting, but the reality on the ground is that financial planning is difficult for actors to carry out.

Generally, they rely on the use of credit cards and eventually they get trapped by the credit card debt due to the low control in the use of credit cards. In the research that Vilder (2016) states that compulsive buying will become higher when an individual has the ability financially in the form of credit card ownership even. Some studies have identified that credit cards play an important role that encourages for compulsive buying as a result of social pressure and lack of self-control. This suggests that compulsive shopping behavior will become higher with credit card usage.

### **Purchasing Decision Making**

Uniquely, the decision-making pattern of compulsive buying actors emphasizes more on a reasonable logical thinking process generally, especially in the purchase of luxury

goods, where a person has a fairly long and rational thinking process in decision making or affective choice. Hawkins and Qazzafi (2019) who say affective choices where decisions a person makes, based on the feelings he or she will feel when he or she owns or uses the product. This is shown from several subjects that state that there are unpleasant feelings felt and emotions if you fail to buy diamonds, so as not to heed the logic of thinking that has been thought of before. In decision making, it is also influenced by a lot of pressure from within the group or environment where he is located, this is exemplified by the competition for social status.

This is different from the decision-making pattern that is generally carried out by consumers, as explained by Qazzafi (2019), where consumer behavior in deciding the purchase of a good / service is arranged in several stages called stages in consumer decision making. This stage by Schiffman and Wisemblit (2019) is illustrated in the following process diagram:



Figure 3. Decision-making process  
Source: Schiffman and Wisemblit (2019)

### Post-Purchase Feelings

All subjects who were informants in this study felt regret, felt guilty and even stressed for their behavior. American Psychiatric Association (2013) feelings of depression and regret will occur in every shopping spree in compulsive buying offenders. They regret that they have no control over their behavior and this behavior negatively affects their financial health, personal and work health.

However, some subjects take a spiritual approach in reducing regret or guilt after purchase, but some take a hedonistic approach such as traveling with friends or doing shopping again once they feel negative feelings, such as regret and stress from shopping, in Kotler (2020) compulsive buyer giving them a reason to shop, can make them feel satisfaction quickly and at the same time to reduce the strong guilt felt after shopping. So it can be concluded that the negative feelings felt by the perpetrators are a common thread for the vicious cycle of their compulsive behavior.

### Marketing Science Point of View

1. Based on this research, marketers can approach marketing luxury products by generating the motivations contained in the results of this study in influencing compulsive actors.
2. In making decisions, actors emphasize emotional decisions, marketers in marketing luxury products to compulsive actors must emphasize considerations on the emotional side and eliminate all forms of consideration on the rational side.
3. Marketers can also encourage delusional factors owned by the subject, by providing messages about the social status and power that will be possessed in buying products.

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