

## **CHAPTER I**

### **INTRODUCTION AND REVIEW OF LITERATURE**

*“Prosperity cannot be experienced by living detached from Nature. Everything else is only a gradation of materialistic, earthly ambitions. We came from the stars and there lies the path to our substantive evolution.” — Grigoris Deoudis*

The plethora of human existence requires various levels of adjustments. In order to gain and maintain healthy and well-adjusted living experiences, human individuals engage in various processes. One of the multi-processes is based upon the ability to control one's own behavior under different circumstances. Self-regulation and self-control are considered as virtues of human behavior. Self-regulation encompasses any efforts by the human self to alter any of its own inner states or responses (Vohs & Baumeister, 2007, p.2). Therefore, self-regulation requires regulating one's own thoughts, emotions, impulses, and task performances. Self-regulation is observed mostly in relation with one's environment, where an individual is expected to engage in appropriate behavior to be better adjusted with the environment (Maes & Karoly, 2005; Little, 2006). At the biological level, self-regulation can be seen in terms of

adapting to one's circumstances and achieving harmony with one's environment. Whereas, at the cultural level, self-regulation can be seen in efforts of discharging one's social roles and achieving wealth, fame, and other signs of social approval. Whatever action the self engages in, it requires some or the other form of self-regulation (Baumeister & Heatherton 1996; Fishbach & Shah 2006; Heatherton & Wagner, 2011; Kuhl, Kazen & Koole, 2006).

Self-regulation has been studied extensively in various specialized fields within psychology, positive psychology, clinical psychology, social psychology, cultural and cross-cultural psychology to name a few. Since an in-depth understanding of self-regulation is pivotal for overall human development with respect to societal living and personal growth, hence, it has been a subject of research interest globe. However, research on self-regulation in the Indian context is relatively less. Given the ever growing need for adjustment with the globalizing forces, studying self-regulation in the Indian context is all the more relevant. The present study attempted to understand self-regulation in an Indian urban middle class context with respect to purchase behavior. This chapter provides a description of theoretical perspectives on self-regulation and the understanding of self-regulation in Western and Indian contexts.

### **Self-regulation: Western Perspective**

Self-regulatory processes do not operate in isolation. They are intrinsic aspects of the larger mental and emotional processing systems that characterize the individual (Mischel & Ayduk, 2007). Self-regulation is viewed as the higher order (i.e., executive) control of lower order processes responsible for the planning and execution of behavior (Banfield, Wyland, Macrae, Munte, & Heatherton, 2007). It refers to executive processes such as working memory, attention, memory, and choice and decision making, and also control of emotions. Self-regulation is controlled by the prefrontal cortex. It is responsible for subjective reactions to

the outside world as well as external behaviors that shape the personality (Goldberg, 2001; Stuss, Picton & Alexander, 2001).

### **Theories of Self-regulation**

There have been several studies, especially, in the last three decades in the field of self-regulation. Several of them have proposed a working model for self-regulation and how the self operates in controlling the environment, controlling the self, arriving at decisions and making choices with respect to time and/or need in context. Some of the theories/perspectives are mentioned below:

1. **Self-regulation as a Skill:** Self is stated as an ever expanding adjustment making with the needs arising with respect to the immediate environment and the skills learnt by self over a period of time (Greene & Burleson, 2003). Therefore, self-regulation is viewed as a gradually developed skill which is more or less constant; hence it remains the same (Baumeister, Bratslavsky, Muraven, & Tice, 2018) or increases in its effectiveness in repeated exertions within a period of time, for instance, self-regulation in practice in studies/education (Lazakidou & Retalis, 2010).
2. **Self-regulation as a Knowledge Structure:** Schema, heuristics and priming effects are used to explain how the self operates by using these information processing styles and alters one's own responses with respect to the desired effect and hence makes self-regulation a continuous and easier process (Cervone, Mor, Orom, Shadel & Scott, 2007).
3. **Self-regulation as a Strength, and Ego-depletion:** It has been proposed that self operates on a limited source of psychic energy. It was first mentioned by Sigmund Freud. Baumeister, Bratslavsky, Muraven, & Tice (2018), have referred to this psychic energy as a limited source available to self for carrying out all tasks. It has

been proposed that acts of volition deplete some resource and less energy is available for carrying out subsequent tasks of volition. Schmeichel and Baumeister (2007) have proposed the Self-Regulatory Strength Model. According to this model, self-regulation strength or energy gets depleted due to every act of volition, every executive function, and every subjective choice/decision of specific behavior.

4. **Self-regulation as a Trait:** In this perspective, self-control and self-regulation are used interchangeably. Although some researchers consider self-control as a trait that is chronically accountable for good or bad self-regulation. It has been theorized that both too much and too little self-control would be maladaptive and medium levels of trait self-control are considered best. However, Tangney et al. (2004) performed extensive analyses on the effects of trait self-control and found that high self-control, not medium, produced the best outcomes (see also Moffitt et al., 2011; for meta-analysis, de Ridder, Lensvelt-Mulders, Finkenauer, Stok, & Baumeister, 2012). Also, the data shows that self-control appears to have a positive linear relationship to happiness (Hofmann, Luhmann, Fisher, Vohs, & Baumeister, 2013).
5. **Cybernetic Aspect of Self-Regulation:** Carver et al. (2007; 2010; 2012) have described every behavior as an end result of information processing by the different parts of the brain. It is stated that input perceptions are compared against the goals set. If a person is doing something as per their intention, then there is no discrepancy in behavior output and the intention guiding that behavior. Therefore, it continues as it is. However, if the behavior is different than that of intentions, then, a final process kicks in which works for changing the behavior and adjusting it as per the intention (TOTE: test-operate-test-exit). This feedback based loop is continuous in process with every adjustment/change in behavior. This loop is called control system other than

negative loop as well. As per this explanation, self-regulation is a continuous and never ending process.

6. **Affect Regulation:** This refers to down-regulating negative affect and up-regulating positive affect. According to Larsen (2009), humans are more functional when they learn to regulate their affective responses. It has been stated that most people are able to maintain emotional well-being by down-regulating the negative affect and up-regulating the positive affect. The theory of Hedonic Treadmill (1971) is challenged in multifaceted researches and greater focus is placed upon the fact that negative affect is stronger than positive affect, people adapt faster to good events than to bad events, and that people do have a choice in making their own comparison groups, goals and decisions too. However, adaptation and adjustment required by the self are affected by negative affect system since it is more reactive, longer in duration and challenging on the cognitive processes. Therefore, the up-regulating positive affect and down-regulating negative affect enhance the self-regulatory capacities and subjective well being, and are a sign of it too.
7. **Cognitive neuroscience of self-regulation:** Cognitive neuroscience explains the capacity to regulate and control our thoughts and behavior by proposing a seminal model of the areas of brain responsible for the function. Norman and Shallice (1986) first proposed the role of attention in automatic and at will control of behavior. The processes that require greater attention and will due to their novelty, riskiness and complexity are performed by the supervisory attentional system (SAS) within the PFC (prefrontal cortex). However, the simpler, routine and well-learned tasks are regulated without conscious input, and hence, they are automatic. All the automatic responses are performed by the contention scheduling system which is effective due to schema activation in ACC (anterior cingulate cortex). Although, the executive functions of

PFC are found to be involved in every self-regulatory act, however, it is a complex interplay between various anatomical, cognitive, and social factors.

8. **Effortful Control/Willpower:** The early studies in delay in gratification established the ground for willpower and its effect for effortful control over behavior. Mischel et al. (2002; 2007) have closely studied the “*if...then...*” patterns in assessment of a desired goal and hence better regulation of emotions and behaviors. However, it has also been observed that even with high regulatory motivation, effective self-regulatory competencies are required for achieving the desired goal (Metcalf & Mischel, 1999). Cognitive and attentional mechanisms constitute self-regulatory competencies. At the same time, the ability to voluntarily delay the gratification and the ability to tolerate self-imposed delays of reward are the core of willpower as well as self-regulation. Therefore, in the CAPS (Cognitive Affective Processing System) Model of self-regulation (Mischel & Ayduk, 2007), willpower requires both motivation and competencies. The interaction between motivation and competencies is a continuous process that keeps upgrading the goal attainment efforts based upon difference in initial assessment of difficulty in the goal attainment (Carlson, Davis, & Leach, 2005; Peake et al., 2002).
9. **Non-conscious/Automatic self-regulation:** Fitzsimons and Bargh (2002, 2007) posit that the research in self-regulation and theories of self are focused on conscious mechanisms so much so that automatic responses are majorly discounted. Automatic regulation of cognition, motivation, emotion, and behavior has been observed and actively experienced (Ferguson, Bargh, & Nayak, 2005) by people in general. The non-conscious goal pursuit (Bargh and Gollwitzer, 1994), non-conscious behavior corresponding to perception (mirror-neuron effect), and automatic evaluative processes correspond to mental representations. These are all functions operating out

of/ independently of conscious control (Duckworth, Bargh, Garcia, & Chaiken, 2002). Therefore, self-regulation can be automatic as well, apart from active and conscious decision/choice.

10. Culture and Self-Regulation: The understanding of self in relation to others has been the main defining aspect of differences in cultures such as individualistic and collectivistic cultures (Lee & Semin, 2009; Triandis, 1989). Members of individualist cultures have independent self-construal, for instance, Western countries like the U.S.A., and members of collectivist cultures have interdependent self-construal, for instance, countries like Japan and India (Markus & Kitayama, 1991). The practice of self-regulation has been distinct in these cultures as the individualist cultures promote independence and creativity, and the collectivist cultures promote interdependence and compassion in basic everyday living. Particularly in context of purchase behavior, self-regulation is impacted differently even after controlling for price of the product. This phenomenon is explained with respect to type of culture and its influence on behavior. More collectivist consumers are found to be satisfied with a purchase when another person is present at the time of purchase, which is not the same with individualist consumers (Lee & Kacen, 2008). It is important to note that the I-C classification of cultures has been critiqued (Fiske, 2002; Voronov & Singer, 2000).

### **Failure of Self-regulation**

The usual expectation that persons would act as per their set goals in order to achieve them is met with several hurdles, and each one of them contribute to failure of self-regulation. Most common observations are that dieters indulge in fattening food, consumers spend more money than planned, smokers continue to smoke despite the harmful effects, and students continue to delay their studies and so on. It is usually expected that human individuals would

act as per their set values and goals. But it has been repetitively observed that humans exhibit self-regulation failure most of the time in all sorts of behaviors. Examples are plenty to point towards the indulgent nature of human behavior in the wake of need for higher self-regulation.

Both, the success and failure of self-regulation of human behavior has been studied in detail by researchers in multidisciplinary setups to ascertain why people so easily or readily forgo their goals and indulge in immediate gratifications and pleasures (Baumeister & Vohs, 2007). Majorly, self-regulation has been explained as a psychological resource that sustains the self's ability to regulate itself and its effort is assumed to be temporarily depleted upon use, and therefore, making extended acts of self-control difficult to maintain (Baumeister & Vohs, 2007). Importantly, two types of failure in self-regulation have been theorized: an initial violation of self-regulation and a complete breakdown of it (Baumeister et al., 1994). Initial violations occur when there are single or limited events of failure towards goal-directed behavior and control is quickly gained back. On the other hand, when initial violation leads to multiple indulgent behaviors/ binging of prohibited behaviors then it is regarded as complete breakdown of self-regulation.

Another type of distinction in failure of self-regulation has been made in terms of the underlying cause. Therefore, the two types that emerge are under-regulation and misregulation. Under-regulation is failure to exert sufficient amount of self-control whereas, misregulation happens when strategies to self-regulate are inappropriate in terms of being unproductive or counterproductive.

### **Self-control and Self-regulation.**

The challenges of self-regulation are deciding which goals to pursue, planning how to pursue these goals, implementing these plans, protecting goals from competing concerns, and



deciding whether to continue or abandon goals following success or failure feedback (Fujita, 2011; Gollwitzer, 1990). However, self-control is one of these specific challenges, that is, protecting goals from competing concerns. Self-control is exercised when there is a comparison available between the abstract distal goal and concrete proximal goals. For instance, playing a ball in the cricket field in such a way that it delivers six runs would require complete self-regulation. Whereas, whether to act on impulses and slap a fellow-teammate or not to do so in-order to maintain the decorum of the game would be an act of self-control (Baumeister, 1984; Fujita, 2011). High self control has been found to be closely linked with adaptive traits and behaviors, but not with intelligence (Rohde & Thompson, 2007).

### **Self-regulation: Indian Perspective**

Indian tradition is full of stories, tales, poems, folk songs etc. emphasizing on the attribute of control and regulation. The different religions originating from Indian subcontinent including Hinduism, Jainism, Buddhism and Sikhism accentuate the significance of self-regulatory practices. These are not only by the sages and seers but also by lay persons in their everyday living. Indian tradition offers a continuum from control to regulation, explaining in a subtle manner how and why self-regulation is a higher order characteristic. Discussion of self-regulation is found in different Indian schools of thought (Savani & Jobs, 2017).

It is noteworthy here that philosophy, psychology and religion do not have a clear distinction within Indian tradition (Dalal & Misra, 2002). The entire Indian tradition is based upon and also evolved from the ideology of *Dharma*. A very near translation of *Dharma* is moral duty/action. When viewed from this perspective of moral action or a behavior in conjunction with others, then *Dharma* is has very high social relevance. However, when viewed from the perspective of proper behavior, then, *Dharma* becomes relevant for everyday living.

The two epic scriptures of Hinduism viz., Ramayana and Mahabharata provide numerous accounts of need for regulation of oneself. There are stories which depict the significance of self-regulation of emotions, thoughts, as well as actions, not only for better functioning in everyday life, but also for the actualization of true self, rather the attainment of transcendental self. The *Bhagvad Gita*, is a pivotal scripture that offers learning the ways of living. It provides a system of values, rationales and methods for a calm mind and healthy living. With perspectives like *Gyan Yoga*, *Karma Yoga*, *Bhakti Yoga*, *Sthitpragya*, *Prasad Budhhi*, *Sankhya Yoga*, etc. *Bhagvad Gita* is a practical guide for living a happy life which is free from sufferings and greed. Rather, a guide which is full of conscious living (Jaiswal, 1964; Medatwal, 2019; Shukla, 2020). In terms of process, belief in *karma* has its impact largely through its influence on/promotion of a long-term orientation. A long-term orientation decreases the importance of momentary happiness and hence has higher (and more accurate/realistic) expectations (Kopalle, Lehmann, & Farley, 2010). In terms of paradigm, *Sthitpragya* (it is a Sanskrit term that means *Sthit* = present and available and *pragya* = observing), is a stance of viewing life in the present moment, free from all attachment and emotion, and therefore, it provides the unchanging self-orientation. This unchanging nature of self provides the perspective wherein the future self is not viewed as more accomplished, rather, the self is viewed as an inexhaustible source of inner bliss (Paranjpe, 1998).

The Indian philosophy on self incorporates the yogic practices which are based upon higher self-regulatory efforts and practices. As the name suggests there are 8 parts or 8 limbs in the *Ashtanga Yoga*. The first four are considered external practices, fifth is seen as a link between the external and internal processes, and the last three are considered as internal practices (Tripathi, 2014). The 8 limbs in yogic philosophy are:

1. *Yama*: it literally means abstinence or restrains. The 5 types of *Yama* are *Ahimsa* (nonviolence), *Satya* (truthfulness), *Asteya* (nonstealing), *Brahmacharya* (continence), and *Aparigraha* (non-possessiveness) (Rao, 2008, 2014).
2. *Niyama*: these represent the right living. These are the ethical rules and observances of living everyday life. The 5 *Niyamas* are *Saucha* (cleanliness), *Santosha* (contentment), *Tapas* (heat; spiritual austerities, self-discipline), *Svadhyaya* (self-study), and *Ishvara Pranidhana* (surrender to higher source) (Rao, 2008, 2014; Dalal, 2014).
3. *Asana*: this means posture. Although specific postures are not mentioned here within, the emphasis is on assuming correct posture of the spine and remaining relaxed, motionless and comfortable. These are of such importance that a posture is not considered yogic posture if it causes pain or restlessness. It is also worth noting that these postures are for preparing oneself for meditative state.
4. *Pranayama*: it is a combination of two words: *Prana* which means Breath or life-giving air, and *Yama* which means restraint. Therefore, *Pranayama* means control of the breath. This refers to the conscious control of breath and bringing a focus to one's breathing process (Tripathi, 1987, 2014).
5. *Pratyahara*: it literally means sense withdrawal or drawing the awareness within. It can be attained through sensory withdrawal, self-extraction and abstraction. It entails not only withdrawing external sensory inputs but also internal processes of interpretation and perception of external stimuli. This is considered as the first psychological step within the *Ashtanga* yoga. As stated by Tripathi (2014), it is 'to step back purposely in order to attain the right mode of consciousness in a more powerful way'. It is mentionable that *Pratyahara* is believed to be significant for maintaining a good mental health as well as a curative step for treating psychological

disorders. It is considered equivalent to Hypnosis and Dream Telepathy (Braud, 2014; Vyas & Vyas, 2017).

6. *Dhaarana*: it literally means concentration. Here, the concentration is attained by inward focus of mind and keeping it there as it is. High level efforts are required to hold the focus of concentration at one point without wavering or drifting to other subject matters of thoughts.
7. *Dhyana*: once *Dhaarana* has been achieved, the next step is contemplation with profound and abstract meditation. And that is *Dhyana*. It is nonjudgmental observation of *Dhaarana*, it is uninterrupted flow of awareness. In other words, it is maintaining acute concentration.
8. *Samadhi*: the meaning of the word perhaps has been most fascinating and misrepresented in colloquial language. But *Samaadhi* literally means union or harmonious whole. It is the mediation of higher kind where there is union with the object/subject of meditation in such a way that a distinction between the two is improbable (Singh, 1998). Medical science has proved that this process stops genes translation and hence arrests aging of the cells within the body.

All the stages in *Ashtang Yoga* are corroborative of the practice of self-control and regulating the body, postures, and mind processes. *Pratyahara* has been identified as first step to psychotherapy within Indian psychology; nonetheless, all the stages require greater practice.

Further, the Indian tradition conception of personality is based on *triguna* model (Singh, Misra, & De Raad, 2013). *Triguna* literally means three attributes. These are *Sat Guna*, *Rajas Guna* and *Tamas Guna*. And the personality emerging from these are *sattvic*, *rajasic*, and *tamasic*. A person with the *sattvic* personality would have higher virtuous behaviors like goodness, patience, self-regulation and control, harmony, conscientiousness, determination, intelligence and mastery. It is represented with colors White and light yellow. A person with

*rajasic* personality would be said to have passion, zeal, activity, mobility, and energy. The representation is done with colors orange and red. However, the *tamasic* personality is characterized by dullness, indulgence, inertia and indifference. The representing color is black. It is noteworthy here that self-regulation and control are considered high virtue traits which may not be present in everybody (Krishnan, 2002; Paranjpe & Rao, 2008).

In Jainism, the human life is termed as the conqueror over the passions and impulses within oneself through severe ascetic discipline (Soni, 2017). The basic doctrine of non-violence in every form possible is taught within Jainism. Here, insightful thinking about human nature, life, and the world is the base of everyday living. Jainism is an indigenous and intricate part of Indian Tradition. It is worth noting that the explanation of suffering is mentioned with respect to bondage with the body and bodily references. Knowledge of reality is imperative for liberation from suffering. It is the only true knowledge that an individual attains by not clinging to the *Jiva*. The one who knows is knowledge. The self does not become knower; rather, the self develops knowledge. In practicing control over one's passions and impulses, the focus is drawn within and the self is regulated for attaining higher knowledge with right faith and right conduct (Soni, 2017).

In the Buddhist tradition, humans are seen as caught in a matrix of forces, including cravings and drives, based in biology and beliefs; and these cravings are seen as the base of human suffering (Rao, 2005). The way to become free from cravings and defilements is the Eightfold Path offered by the Buddhist Tradition: Right Understanding, Right Thought, Right Speech, Right Action, Right Livelihood, Right Effort, Right Mindfulness, and Right Concentration. In the Buddhist doctrine, the existence of self is denied in the ultimate sense. It exists in a more conventional or relative sense. Hence, it is opined that not everything that

self does is in conscious control of the self. It rather comes from a greater consciousness. This stance is similar to the perspective of automatic self-regulation.

In Sikhism, the way of life is the life of discipline (Mandair, 2013). Sikh consciousness is determined by the proximity of self and Guru (textual/virtual text); to the *Guru Granth Sahib*. The philosophy and the religion do not have explicit difference. The Sikhism philosophy is well founded in its own relevance, not as evidently mentioned in the *Guru Granth Sahib*. The One (*Ik*) and I are misunderstood as equal in a sense that an illusion of the One is created. The ego is maintained by creating barrier against the world. Nanak identifies this barrier as an illusion (Kalsi, 2005). The nature of ego is closely connected to language and the remedy for illusion also lies in the very same. Thereby, Nanak mentions that it is possible to have the restructuring the ego by means of language, thought and action. The basic level change occurs when the self is seen as impermanent and the purpose of its existence is questioned. It is these questions which bring the ego to the path of discipline and focus. This law of impermanence helps in accepting the ultimate reality by renouncing self-attachment. The ego and time are seen as closely linked and only after delinking them can the ego merge with the greater consciousness (Mandair, 2013; Singh & Singh, 2008).

As described above, major religious philosophies that have emerged from the Indian sub-continent promote and prescribe a self-regulated practice in everyday living. These practices are not merely for attainment of liberation or to be performed only by the seers. Rather, they are prescribed for laypersons as a means of living everyday life.

Terms such as Nigrah (Vigilance), *Niyanttran* (Control), *Santushti* (Satisfaction), *Sanyam* (Regulation) etc. are used more or less in everyday life. Children grow up listening to the stories of these attributes in the folktales and other parables which enable them to learn the significance of such principles, in turn leading to practice of these attributes as they develop.

A verse by Kabir Das, a 15th-century Indian mystic *poet* and saint, explains the value of simple living and having a control over one's desire:

*“Sai Itna Dijiye, Jame Kutumb Samaye.*

*Main Bhi Bhukha Na Rahu, Sadhu Na Bhukha Jaye.”*

“O God, provide me with only that which is sufficient for my home, that I don't sleep hungry stomach, neither anyone in need remains hungry at my door step.”

The contrasts in understanding of self-regulation in the western and Indian perspectives are manifold. The western understanding of self-regulation is different in its understanding wherein self-regulation is considered to be highly situation specific and context appropriate; and the wearing down of self-regulatory strength with every continuous and consecutive act of self-regulation. Whereas, the Indian tradition approaches self-regulation as a continuous quality of the self, which only gets strengthened with practice and slowly becomes an integral part of the behavior (state within and outside) as well as personality (trait within) of the individual. With a close link between self and work in Indian tradition (*Svadharmā* = *sva*~self and *dharma*~duty), it is worth noting that every behavior is a result of guidance from cognitive and behavioral aspects of duty in everyday living. This consistent and continuous dutiful sense of practice (*Svanigrah*) builds self-regulation (Bhawuk, 2011; Rao & Paranjpe, 2016; Rapaille, 2006; Tov, Diener, Ng, Kesebir, & Harter, 2009).

In the present context, the increasing tendency toward material acquisitions and growing value of money runs counter to traditional Indian values and practices of “*sanyam*” meaning regulation and “*Niyam*” which means control. The following section discusses the theoretical and empirical aspects of purchase behaviour.

## **Purchase Behavior**

Although buying is an everyday behavior, the desire for material acquisitions is on the rise. The craze after money is unceasing. Everyone with an income has some purchasing power. This purchasing power gets translated into a behavior when an actual purchase is made. The translation of this purchase power/capacity into actual behavior is theorized at multi-levels. Recent studies have focused upon the pattern of consumerism with respect to reasons and explanations for consumption. Until recent years, it was believed that consumer behavior was largely untouched by social influences (Goodwin, Nelson, Ackerman, & Weisskopf, 2008). Although, the factors that contribute to purchase behavior are yet to be completely understood, a lot of researches are conducted in the area to expand the overall understanding of purchase behavior over past two decades (do Paco, Alves, Shiel, & Filho, 2014; Eccles, 2002; Khare, Mishra & Parveen, 2012; Kumar, Kim & Pelton, 2009; Rani, 2014; Santos, Fernandez, & Blanco, 2013).

The capacity to earn money is closely linked with development of self-efficacy and therefore a greater sense of self-concept. Consumption is viewed as the force behind sustained economy. Also, the importance of consumption comes from the view that higher ability to consume (goods and services) reflects success of people in general (Dutt, 2006; Gaur, Mani, Banerjee, Amini & Gupta, 2019). In this regard, price discounts, product type and price consciousness influence consumer purchase behavior (Kukar-Kinney, Walters, & MacKenzie, 2007; Kumar, Kim & Pelton, 2009; Mohan Kathuria & Gill, 2013; Moon, Chadee, & Tikoo, 2008; Teng, 2007).

A number of studies have been conducted on the individual consumption decision from two theoretical standpoints: the marketing view and the utility theory view. The utility theory has been viewing consumer behavior as logical, rational and simple. It did not take into consideration the socio-economic, cultural and environmental existence of consumers. Further, even as Smith (1937) held the view that economic growth entirely depends upon the



consumer satisfaction with respect to the demand and supply, and their wellbeing; there has been a capitalist and consumer sovereign movement that has resulted in higher materialistic values over a period of time among people in general. Consumers keep the economy running by creating demand for goods and services. It has been identified in past research that consumers usually consume the same product or services with different purposes, for example, a hedonic goal like personal pleasure, or a utilitarian goal like having some higher level purpose. However, the decision making ability also has an impact on the level of satisfaction derived from consumption. Self-made decision is considered to be more satisfying when it is a hedonic goal but not when it is a utilitarian goal. The postulated reason behind such a difference comes from greater perceived personal causality and motivation behind the activities (Botti & McGill, 2011). In a comparative study between consumers from USA and India, it was found that Indian consumers have utilitarian buying behavior (Gaur, Mani, Banerjee, Amini & Gupta, 2019).

The marketing view utilizes the knowledge of satiation in threshold for continually presenting stimuli that promise something more, new, or different. Therefore, the level of satisfaction can never be absolute. Rising income ensures ability to consume more and the consumerist culture ensures the hedonic value of consumption (Basaran, & Buyukyilmaz, 2015; Chen, Chang, & Chen, 2017; Kumar, Kim & Pelton, 2009; Mathews, Ambroise, & Brignier, 2009). In the post-industrial society, norms for delay of gratification in the middle-class have weakened in favour of unplanned purchases (Wood, 1998). Price consciousness and sale proneness also influence the buying intention of consumers (Alford & Biswas, 2000; Herrmann, Xia, Monroe, & Huber, 2007; Kaur & Hundal, 2017; Mohan Kathuria & Gill, 2013).

However, people are more than just consumers. They get deeper level satisfaction from working, transacting with others, having meaningful goals and relations in life, and their

sense of wellbeing is not always associated with their ability to consume. Hence, these may act in conflict with the personal goals of higher consumption.

The factors that influence the ultimate consumer and their purchasing behavior are identified to be decision making process, shopping habits, cultural trends and social class (Dittmar & Kapur, 2011; Escalas, 2013; Kumar, Kim & Pelton, 2009; Rani, 2014). Consumer decision making process involves five stages: problem recognition, information search, evaluation of alternatives, purchase decisions, and post-purchase behaviors (Rani, 2014). Further, the reference points and reference groups are made by individuals for assessing their state of needs and wellbeing (Khandai & Agrawal, 2012; Khare, Mishra & Parveen, 2012; Verma & Chandra, 2017).

With respect to congruity theory in consumer behavior, it has been identified that store image and store attributes are important factors in consumer decision making process (Das, 2014; Nair & Shams, 2020). Congruity theory posits that consumers gather and bring different information such as product details, prices, store names, brand names, place of information such as internet and discounts together and make sense of it (Das, 2014; Kumar, Kim & Pelton, 2009). As a result, the consumers become more product price sensitive and use price as an indicator of product quality. Hence, the usual consumer belief is that price and quality are positively related (Grewal, Krishnan, Baker, & Borin, 1998; Kaur & Hundal, 2017; Kumar & Gunasekaran, 2017; Mohan Kathuria & Gill, 2013).

Interestingly, Escalas (2013) posits particular relationships between self-identity-related goals and consumer behavior. In line with the view that consumers consume for more reasons other than price and quality of the product, consumer behavior has been explored from the perspective of self identity. It has been found that constructs of self identity such as need for affiliation, distinctiveness, self-verification and self-affirmation contribute to specific

consumption (Escalas, 2013; Kaur & Hundal, 2017; Khandai & Agrawal, 2012; Khare, Mishra & Parveen, 2012; Kumar & Gunasekaran, 2017) and emotional connection contribute for most exceptional purchases (Khoo-Lattimore, Thyne, & Robertson, 2009).

The sense of self continuity in the future and perceived closeness to the future self has also been identified as contributing factors to the consumers' behavior. Effortful control and willingness to trade greater future gains with lesser present benefits has been linked with high self-regulation. But, it is seen that the less consumers are connected psychologically with their future self, the less willing they are to forgo immediate benefits. They accept smaller-sooner rewards and wait less to save money on a purchase (Bartels & Urminsky, 2011). Also, satisfaction with a purchase predicts repeat purchase in that the satisfaction itself acts as a positive reinforcement and reduces the cognitive dissonance in post purchase assessment (Nadeem, 2007).

Materialism stands out as an important factor influencing most of the consumption. It has a greater psychological significance because it is noted that the traditional, stable, and contextual means of identity construction (i.e., community, religion, family, nationality, or class) are fading from more and more urban living set-ups (Badgaiyan & Verma, 2014). It is conceptualized that this itself is leading to a sense of empty self. Many people are ascribing to material factors such as acquisition, and ownership for achieving identity at an individualized level (Dittmar & Kapur, 2011). Materialism is highly promoted by industry (in order to create need for the manufactured goods), advertising agencies (in order to sell the goods), and government bodies (in order to sustain the economy). Having the 'right' material goods has become vital to many because of hoped psychological benefits, such as moving closer to an ideal identity, creating a desired social image, and achieving positive emotional states (Badgaiyan & Verma, 2014; Das, 2014; Escalas, 2013; Jain, Khan & Mishra, 2017; Khare & Rakesh, 2011; Kumar, Kim & Pelton, 2009).

However, studies elaborate that materialism is likely to be related to dysfunctional consumer behavior (Dittmar & Kapur, 2011; Redden & Haws, 2013; Verplanken & Herabadi, 2001). The pursuit of material goods and thereby the image portrayed by it as well as the temporary happiness/gain is considered to be distracting away from intrinsic goals and time consuming. Hence, the pursuit of material goods is linked with lower well-being (Dittmar & Kapur, 2011; Escalas, 2013; Jain 2019; Jain, Khan & Mishra, 2017; Khare, Mishra & Parveen, 2012; Kumar & Gunasekaran, 2017; Khare & Rakesh, 2011; Redden & Haws, 2013). Also, experiential purchases make people happier as compared to material purchases because the experiential purchase experience evaluation is less comparable for people (Carter & Gilovich, 2010).

Reasonably, consumers have more positive buying intention when they are psycho-educated about benefits of purchasing sustainable groceries and how they can help in reducing environmental and social problems (Hanss & Bohm, 2013). Nonetheless, people on an everyday basis engage in buying behavior for fulfilment of their necessities. The types of purchases are segregated in various categories such as ordinary purchases (commonly made frequent purchases such as grocery), exceptional purchases (infrequent and unusual purchases such as electronics), and most exceptional purchases (these involve largest expenses such as house or a car etc.). Although, people usually carry a fair sense of predicting the expense and budgeting, however, they end up underestimating the expenditure on exceptional purchases and they overspend on a series of them (Sussman & Alter, 2012).

The continuum of buying behavior can be stated to begin from need based buying on one end to compulsive buying on the other end. One aspect of explaining buying behavior can be:

Need-Based Buying → Luxury-based buying → Leisure-based buying → Super Leisure-based buying (Dutta, 2007; Pugno, 2016)

Yet, another level of understanding about buying behavior is strictly context bound, that is, buying for specific situational or cultural or physical demands. For example, buying clothes for daily wear and for specific situations like attending a marriage purpose or giving an interview would be highly situation specific; whereas the buying demands for specific contexts like fulfilling some rituals or following the norms would be more culture specific. Buying specific articles due to certain geographical conditions are examples for physical demands. The context bound buying can also be explained in terms of need based and leisure based assessments of buying behavior. In the ultimate analysis well-being of people is intricately connected with purchase capacity and purchase behavior of the people. This perspective has contributed majorly for the materialistic value of everyday living.

It is also seen that individuals with more independent self-construal are more likely to avoid self identity linked products when the identity is threatened. This process of dissociation from identity-linked products is initiated when there is any threat to self and results in less preference for such products. However, individuals with interdependent self-construal have greater likelihood of preferring identity-linked products when the social identity is threatened. The interdependent self-construal is based in the need to belong, which then gets manifested in increased association with identity-linked products and services (Das, 2014; Khare & Rakesh, 2011; Khare, Mishra & Parveen, 2012; White, Argo, & Sengupta, 2012)

According to Dittmar, Beattie, and Friese (1995), gender, as a major social category influences the products purchased impulsively and also the considerations used for buying. Studies show that buying behavior of males was more inclined towards instrumental and leisure items that indicated independence and activity as compared to the purchase of symbolic and self-expressive goods by females, where appearance and emotional aspects of self played a role (Khare, Mishra & Parveen, 2012).

## **Self-regulation of Purchase Behavior**

The purchase behavior model is based upon social constructionist theory. Society has passed from the period of mass production to that of product differentiation on attributes beyond the irreducible primary functions. For example, a pedal serving as the function of a handle has changed in terms of its make, quality, design, etc. to indicate the difference in the social class of people (Luthans & Doh, 2009). Furthermore, the assumption that, in a competitive economy, the consumer decides the success or failure of business, has led to the entire movement of consumerism.

Consumerism has manifold aspects. The social, economic, and marketing aspects of consumerism as related to legislation; to institutions and enforcement; to business and its marketing / advertising functions; and to the low-income consumers with whom many issues of consumerism are most visible. The major elements of consumerism are higher educational levels, rising levels of income, increased leisure time and general affluence (Nakai, 2015).

The self-control has been studied from the perspective of it being a trait. There are studies that show that the consumers who are higher in trait self-control demonstrate healthy satiation in such a way that they satiate sooner and faster on unhealthy food consumption as compared to healthy food intake (Kumar & Kapoor, 2017; Redden & Haws, 2013). Planning has been identified as another factor positively related with self-control activities such as exercise, medical adherence, schoolwork, and also with refraining from negative behaviors such as foregoing self-health exams, unhealthy food consumption etc (Dutta & Singh, 2014).

However, it is also identified that the goal distance and concrete/tangible plans contribute to successful implementation of planning. When the goal is recognized to be far away in future, along with a concrete view of implementation toward the goal results in causing distress to

the individual and hence s/he may get discouraged from pursuing the goal. Basically, meaning to say that planning may backfire in case of a distant goal with concrete planning for it (Jain, Khan & Mishra, 2017; Kaur & Hundal, 2017; Townsend & Liu, 2012).

An overall review of literature on self-regulation of purchase behavior shows greater understanding of three types of buying behaviors as a result of self-regulatory failure:

1. Self-gifting: the gifts purchased for self (Mick & DeMoss, 1990) are either due to a reward to the self or due to consolation in case of some disappointment. These are considered symbolic indulgences that are premeditated and context bound. When self-gifting is done to make oneself remember an occasion specific in life or as a reward for past self-regulatory efforts or as a reward for attaining desired set goals, it serves a self-regulatory purpose. However, when it is done as a treat to the self with something more expensive and exclusive without a context and premeditation, then it is a failure in self-regulation (Faber & Vohs, 2007). They also affect the coping mechanisms of people in that they serve as an escape from the challenges temporarily.
2. Impulse Buying: a temporary failure in self-regulation resulting in sudden purchases without premeditation or planning, but due to a strong urge to buy which may cause a conflict in affect-regulation and cognition-regulation and diminished concern for consequences is defined as impulse buying or impulsive buying. The overriding of normative cognitive control by the emotion activation increases desire for goods (Beatty & Ferrell, 1998; Park & Kim, 2003; Verplanken & Sato, 2011). Hence, the acquisition of item is not seen as a gain, but not acquiring it is perceived as a loss or a deprivation (Tinne, 2010). Proximity of object in form of real exposure and in time, increases the urge and hence the impulse buying (Dholakia, 2000; Dholakia, Gopinath, Bagozzi, & Natarajan, 2006; Jones, Reynolds, Weun, & Beatty, 2003;

Punj, 2011). Impulse buying tendencies are strongly rooted in personality (Verplanken & Herabadi, 2001). In terms of failure to self-regulate, impulse buying is of initial violation type and a case of under-regulation (Faber & Vohs, 2007). Consumer impulsiveness is linked with variety seeking. Self-monitoring fails in impulse buying (Badgaiyan & Verma, 2014; Sharma, Sivakumaran, & Marshall, 2010). Impulse buying results in guilt and shame and problem focused coping strategies are used to cope with feelings of guilt, whereas, avoidant coping strategies are used to deal with feelings of shame which results in depressive symptoms (Yi & Baumgartner, 2011). Both individual and environmental factors of touch contribute to high likelihood of impulsive buying (Peck & Childers, 2006).

3. Compulsive Buying: the chronic, repetitive purchasing due to automatic response to negative emotions and with stark consequences for self and/or family is defined as compulsive buying (Edwards, 1993; Goldsmith & McElroy, 2000). Due to the very nature of behavior, compulsive buying is a complete breakdown in self-regulation and also a consistent misregulation (Faber & Vohs, 2007). It results in binge buying of similar/same items, hoarding of items, and severe monetary issues over a period of time (Dittmar, 2000; Ridgway, Kukar-Kinney, & Monroe, 2008). Hence, it is seen as a potential psychiatric disorder, although it is not classified as one. It is observed as comorbidity in Impulse-Control Disorders (Hollander & Allen, 2006; Hollander & Dell'Osso, 2005), Substance Abuse (alcoholism) Disorders, Eating Disorders (Bulimia), Major Depressive Disorder (McElroy & Phillips, et al., 1994), and Obsessive Compulsive Disorder (Ridgway, Kukar-Kinney, & Monroe, 2008). It is worth noting that the main reason behind compulsive buying is not the desire for the object but the temporary gain in mood or self-esteem (Kyrios, Frost, & Steketee, 2004). The pursuit of ideal-self through consumption; and emotion and identity



related motives for buying are closely connected with compulsive buying of luxury products (Dittmar & Kapur, 2011; Jain 2019; Jain, Khan & Mishra, 2017).

In a study linked with credit card usage, it has been identified that compulsive buying is positively correlated with irrational credit card usage and negatively correlated with self-esteem. Further, it was seen that women and younger age people were high on compulsive buying tendencies. It is also noted that early consumption experiences affect the extent of compulsive buying behavior (d'Astous, 1990). Another study stated that the averaged age for onset of compulsive buying is 18 to 24 years. The compulsive buying was positively related with perceived social status of buying, materialism, and apparel-product involvement and it was negatively related with self-esteem of the participants (Yurchisin & Johnson, 2004).

### **Indian Urban Middle Class and Purchase Behavior.**

India has seen many transformations at economic, social, psychological as well as environmental levels post globalization. There are two identifiable conflicting trends in Indian society, as it is preparing to assume a significant role in the world socio-political scenario. On the one hand our economic growth is significantly changing the cultural values towards materialism, whereas our traditional values pull us back to the spiritual and simplistic life values. While redefining their life, people of our nation are exercising their new found capacity to purchase material goods and services hitherto unforeseen in the Indian society (Badgaiyan & Varma, 2014; Jain, 2019; Kumar & Gunasekaran, 2017; Varma, 2007; Jodhka & Prakash, 2016).

India has gained a critical stand point in the global retail market. The global retailers have identified India as the most lucrative market and apparel shopping has been identified as the second most frequent purchase after grocery shopping that the consumers engage in (Dutta & Singh, 2014, Kumar & Gunasekaran, 2017). A variety of factors have been studied which

influence consumer decisions and behaviors in India since it is uniquely placed in terms of its cultural, religious, social, and political demography (Kumar & Kapoor, 2017; Narhari & Kuvad, 2017).

For Indian consumers, there is a specific belief in *Karma* which entails focus on long-term consequences. It means people who believe in *Karma* may be more aware and mindful of their actions and hence this belief impacts consumer expectations and behavior as well. Since the impact of the belief in *Karma* is grounded in long-term orientation, the significance of momentary happiness is reduced. It is worth considering that this reduced significance of momentary happiness reduces the said expectation of fulfilment with a product. This also is instrumental in dealing with a setback when a product does not fulfil the expectations and does not result in causing much unhappiness. Hence, the consumers tend to have more accurate and realistic expectations (Kopalle, Lehmann & Farley, 2010). In a study by Savani and Job (2017), it was found that American people believed that exerting willpower on mental tasks will deplete the energy and hence it was consequential for later tasks. However, the Indian participants in the same study believed that exerting willpower is energizing. They exhibited better self-control on a subsequent task after working on strenuous cognitive tasks. In contrast, the American participants exhibited ego-depletion effects in the study. The findings thus reveal that the underlying basis of the ego-depletion phenomenon is shaped by culturally weaved lay theories about willpower (Savani & Job, 2017).

A deeper level of understanding of culture and subculture has become significant for understanding the decision and behavior of consumers (Badgaiyan & Verma, 2014; Schultz & Jain, 2015). The purchase decision-making styles of Indian consumers were studied with respect to their choices between domestic and imported brands of garments (Rajput, Kesharwani, & Khanna 2012). They found that the perception of personality and status is changing quickly for Indian consumers. More and more people prefer readymade outfits and

branded apparels to create a desired status. Consumers of branded outfits are ready to pay any price for the comfort and quality associated with branded apparels thereby the brand consciousness has increased. The purchase decisions of men and women consumers is determined by factors like quality, comfort, expectations, demographic characteristics and brand image. A variation in age and income did not affect the purchase decision of consumers and there was no gender difference in brand awareness, shopping frequency and expenditure. However, consumers spend more money when they go for shopping with a friend. Interestingly, intrinsic pleasure (measured in pleasure and significance), and prestige and status (measured in impression, status and acceptance) were found to be most significant factors associated with purchase decision of branded products (Dutta & Singh, 2014; Rajput, Kesharwani, & Khanna 2012; Schultz & Jain, 2015).

In a study by Kaur and Singh (2006), it was found that children are considered an important target market segment. Children play an important role in decision making concerning the entire family. It was found that the amount of influence exerted by children varies with product category and stage of the decision making process (Khandai & Agrawal, 2012; Roy & Goswami, 2007). This socializes children in becoming consumers. The various factors that influence the decision making for different purchases and involvement of children in them are media, peers, parental style, patterns of communication within the family, dual-career of parents, single parent families and family's sex-role orientation (SRO). Children are not only the influencer in decision making, they also constitute the primary and future market segments for the products. They may not have the purchase capacity but they do emerge as the major influencer for purchase decision making and outcome (Khandai & Agrawal, 2012). Rajput, Kesharwani, and Khanna (2012) found in their study that the women consumers have particular perspectives and motives for purchases. The shopping experience that consumers get at shopping malls has been the major factor in the shift towards buying from malls. Price,

fitting, income level of consumers were significant factors for shopping at malls whereas, status, durability, and celebrity endorsement were found to be not significant in retail buying decisions and behaviors. The sources of information for awareness were family, friends, internet and advertisement. The venue of shopping is also worth considering with the last decade of technological advancements and internet usage of people in general. Sinha and Kim (2012) conducted a study to know the benefits of using internet for shopping and attitude of Indian consumers towards online shopping. The global factors identified were convenience risk, product risk, financial risk, perceived behavior control, return policy, subjective norm, attitude, and technology specific innovativeness, whereas the India-specific factors were concerns associated with delivery of an ordered product and cyber laws, shipping fees, and after-sales service. There was a significant gender difference in concerns for online shopping. Men reported higher concern for perceived risks (product, convenience, financial, and non-delivery) and technology specific innovativeness; however, women reported higher concern for convenience risk and liking the online shopping possibility (Khare & Rakesh, 2011; Narhari & Kuvad, 2017).

Individuals express their self-concept and social status in terms of the products they purchase (Tian & McKenzie, 2001). It is noted that functional and stylistic properties of the products are not the only ones which are customized by consumers; they also alter the symbolic properties of the products. A study by Mehra, Ratna and Sonwaney (2015) looked into the preferences of young consumers for mass customised products. They found that although the consumers want mass customised products, they were not ready to buy them. The identified products for customization are computers, personal accessories, footwear, expensive/festive clothes, paints, exercise equipment, kitchen appliances, automobiles and bicycles. The customization of products involved three types of inconveniences, viz. willingness to pay a price premium, wait for the product and spend time in designing the product. Gender and

family income were found to be significant factors in purchase of customized products. Men and participants with monthly family income of above one lakh rupees were found to purchase more customized products as compared to women and participants with less than one lakh rupees of monthly family income.

To conclude, studies in the Indian context reveal that for urban middle class consumers' decision making related to purchase behavior is governed by the factors of belief in exerting will power, belief in karma, intrinsic pleasure, social status and prestige, symbolic properties of the products etc. Further, prefer international brands as compared to local brands and are ready to pay higher price for a product when they are convinced of the quality.

## **Theoretical Framework**

The following Figure 1 shows the theoretical framework of self-regulation of purchase behavior. It is adapted from Badgaiyan and Verma, (2014), Bartels and Urminsky (2011), Dholakia, (2000), Escalas (2013), Faber and Vohs, (2007), Jain, Khan and Mishra, (2017), Kumar and Kapoor, (2017), Pham, et al. (2017), Sharma, Sivakumaran, and Marshall, (2010), Sussman and Alter (2012); and Townsend and Liu (2012).

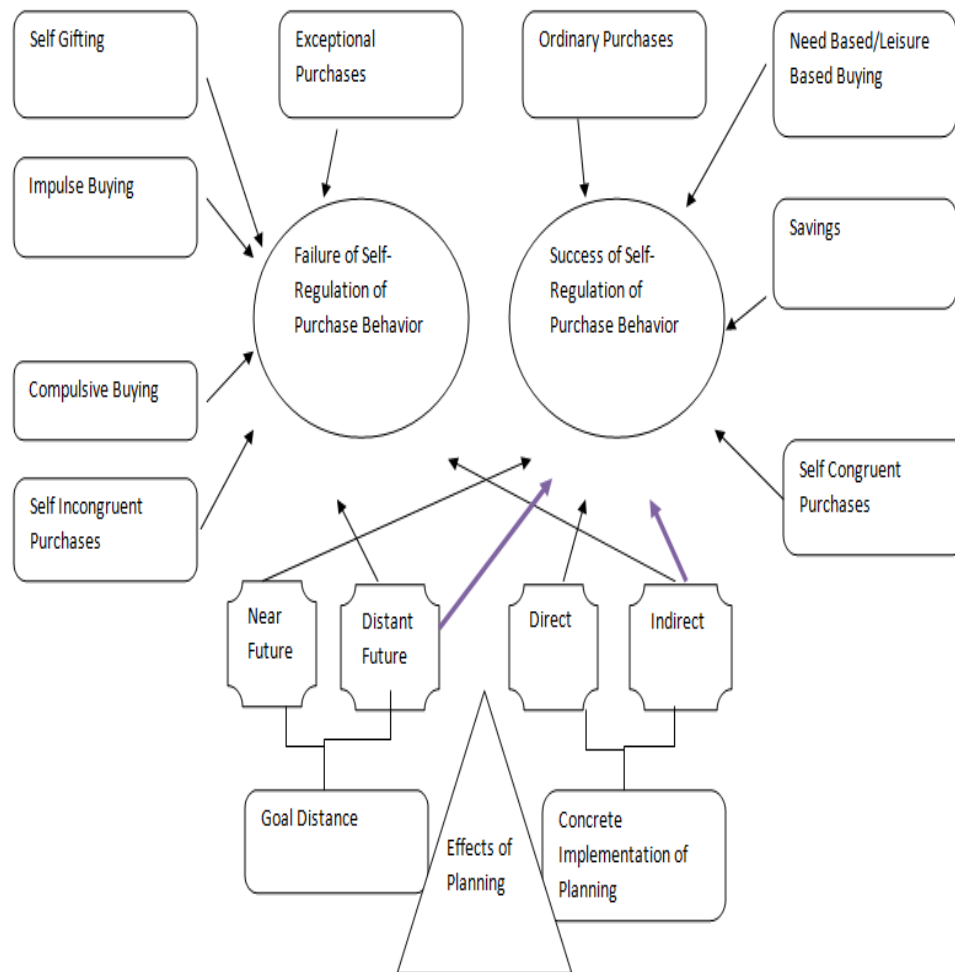


Figure 1 *Theoretical framework of self-regulation of purchase behavior*

With the consideration of effects of planning, perceived goal distance, types of purchases made, and savings done, the self-regulation of purchase behavior can be described as a successful effort or a failed effort on part of the individual. The theoretical framework reflects upon the major components of purchase behavior as self-gifting, impulse buying and compulsive buying. These are considered as failure of self-regulation when the purchases made are not self-congruent, focused on near future goal, ignoring the distant future impacts, focused on luxury buying and with indirect implementation of planning. Ordinary purchases, need-based purchases, savings, self-congruent purchases and direct implementation of planning with near future goal result in success of self-regulation of purchase behavior. An example of direct implementation for savings would be saving the money, whereas, the

indirect implementation for savings would be buying gold. Another example for direct implementation could be making a list before shopping. However, shopping for hoarding the material for long-term use would be an example of indirect implementation. The self-congruent purchases (Pham, et al., 2017) are guided by the ideas held for self. For example, “I believe this is right for me; my family and friends may believe differently”.

### **Self-regulation of Purchase Behavior: A Summary**

The review of existing literature on self-regulation of purchase behavior from both western and Indian studies shows many trends. One such trend is of studying impulse buying and compulsive buying with respect to self-regulation. Another trend is to study the purchase behaviour, materialism and its relevance to mental well-being. It has also been studied with respect to gender differences. However, the major focus has been on consumerism and features of the product that influence purchase decisions of consumers. Self-regulation of purchase behavior has been studied under different lens in last two decades but it has not been studied as a cultural difference in behavior. A few themes that emerge in studies of self-regulation of purchase behavior are self-esteem, decision-making, self-control, self-identity, social-identity, and planning. These are relevant in the context of the present research.

The existing literature provide a general overview of studies conducted to understand the different forms of self-regulation of purchase behavior in several contexts, such as culture, gender, age and type of items/goods. These studies broadly covered the aspects of impulse buying and compulsive buying with respect to self construct, materialism, and decision making process. Although, impulse buying, compulsive buying and self-gifting are studied as behavioural outcomes, they are also considered as a trait within the personality. Therefore,

every act of purchase is not only an outcome of product characteristics but also the characteristics of the buyer.

### **Existing Gaps in Research**

Based on the review of literature, a few gaps in the research on self-regulation of purchase behavior are identified as follows:

1. Focus on failure of self-regulation of purchase behavior: Research has focused on understanding what makes people 'buy'. They are conducted from the perspective of failure of self-regulation of purchase behavior. The greater underlying assumption is that the people want to buy and that they have the capacity to buy. To complete the picture it would be required to also study what makes people 'not buy'. The structure of society is driven towards consumption; and economy is considered the greatest factor in assessment of development for instance, GDP of countries is considered as a comparable parameter of development of countries. However, the complete understanding of development comes from personal, interpersonal and spiritual functioning as well, which may not be influenced by outward consumption but by inward regulation.
2. Lack of focus on purchase capacity of buyers: Research has not considered the earning or purchase capacity of buyers. Many studies are conducted on student or young adult populations. It is worth considering that primary purchase capacity may act as an important factor in purchase behavior. When persons are dependent on somebody else for their financial needs, they may be controlled by the external person/s for their finances. In this regard, the self regulation may not be fully reported by participants.



3. Focus on gender differences but not on life-stage differences in self-regulation of purchase behavior: Since a person may not be buying only for the self but for the family, the various life stages are worth considering while studying purchase behavior. For instance, ordinary purchases such as grocery shopping, people may not do it for only their own consumption. Life stages and situations such as being married, presence/absence/number of children, personal age, and age of dependents on the person, influence the purchase behavior of people in everyday living.
4. Consumerist attitude of urban middle class context: Since most studies are focused upon how the purchases are made and why they are made, a standpoint of consumerism is well-developed. However, in the Indian urban middle class context consumerism has become an attitude. It feeds on unstable social identity and comparisons made by people. Although, Dittmar and Kapur (2011) have reasoned that the self-identity construal has changed and people are trying to gain stability in self through acquisitions of material goods, it is to be explored and strengthened further.
5. Role of family and culture in understanding individual beliefs and practices: The personal consumption habits are shaped by early exposures to purchase and consumption patterns within families and beliefs held by the person. It is worth noting that in the previous studies whereas the role of cultural and family beliefs emerge, yet their presence is scant and it needs further strengthening.
6. Types of purchases such as need-based, situational, primary purchases: The past studies are mainly focused upon product dimensions such as price, brand and store value etc. It is to be noted that the self-regulation of purchase behavior with respect to the type of purchase not studied in depth.

### **Focus of the Present Study**

There are various concepts of purchase behavior that require consideration for further explanation under different contexts. The following features associated with purchase behavior of both tangible and intangible goods and services are included in the present study.

- Need Based Buying: purchase of goods for fulfilment of necessities of everyday living.
- Luxury Based Buying: purchase of goods for comfort, quality and artistic value.
- Situation Based Buying: purchase of goods as per the demands of the situations. For instance, purchases made for a high altitude vacation.
- Culture Based Buying: purchase of goods the demand for which is passed on from the culture/context that you live in. For instance, purchase of *Mangal-Sutra*
- Primary Buying: purchases made for oneself or purchases which will be consumed by the self only.
- Secondary Buying: purchases made for consumption of others in the family or friends or workplace.
- Resource availability: purchases made possible with resource availability of money, access to purchase avenues (together as primary purchase capacity) and time.
- Significant others: role of family, friends, and significant others in making purchases.
- Life-stages such as age, marital status, number of children, level of income etc. as contributing factors to purchase behavior.
- Beliefs and motives such as materialistic values and buying motives as factors influencing self-regulation of purchase behavior.

- Self-regulation: For this research self-regulation is considered as the inherent capacity of an individual to regulate oneself as per the self-choice under any circumstances. Individuals can have high self-regulation, moderate self-regulation and low level of self-regulation pertaining to all the aspects of their behavior in everyday living, such as, eating behavior, exercising behavior, sexual behavior, study behavior, purchase behavior, etc.

### **Significance of the Present Study**

The focus of this study is to identify the patterns in behavior and practices of individuals with respect to exercising self-regulation in spending money on tangible or intangible goods and services, such as, clothes, electronic goods, movies or vacation, respectively. It has been postulated that post globalization and with the advent of open market economy there have been remarkable changes in purchase behavior patterns of the Indian urban middle class. Identifying the individual self-regulation mechanisms for purchase behavior is significant and helpful to everyone since all are consumers. The present study helps to identify the process of self-regulation of purchase behavior in Indian urban middle class individuals with primary purchase capacity.

Identifying the individual self-regulation mechanisms for purchase behavior is significant to identify the implications of success or failure of self-regulation. One of the obvious implications is explained in terms of savings for the future and creating a security for uncertainties of future events as a stronger feature of the middle-class section in Indian society (Jodhka & Prakash, 2016). Under the circumstances, a thorough understanding of self-regulation and self-indulgence in relation to purchase behavior will help in understanding the cultural context and beliefs of self-regulation and how the values held for self have a

potential capacity to create an in-depth understanding of self, especially with respect to purchase behavior and consumption. At a broader level, the research has implications on how self-regulation can contribute to sustainable development goals (SDGs) in terms of reducing carbon footprint and thereby positively impacting the ecological balance.

### **Conceptual Framework**

The conceptual framework of the study draws from the social constructivist approach of the impact of social development and social factors constructing the individual reality of lived experiences (Willard, 1996; Burr, 2003). The conceptual framework of the study (Figure 1) views purchase behavior as a decision making process on part of the individual that takes place within the larger purview of self-regulation related to self-gifting, impulse buying, compulsive buying, buying motives, materialistic values and the global economy. In the wake of the changing global economy and greater materialistic values, socio-demographic factors such as marital status, presence/absence of child/children, monthly income, etc. influence the overall self-regulation of an individual. Further, resource availability in the form of money, time and access to purchase avenues determine the actual purchase behavior. The influence of significant others viz., family and friends also affect the purchase behavior. Since the internal motives and values influence the strength of self-regulation, the buying motives and materialistic values affect the self-regulation of purchase behavior which gets depicted in the form of impulse buying and compulsive buying behaviors. Another way that self-regulation of purchase behavior is manifested is in the form of types of purchases made, for instance, need-based purchases or luxury-based purchases. Therefore, for this study, in the background of socio-demographic factors, resource availability and influence of significant others, the self-regulation of purchase behavior is studied in relation to buying motives, materialistic

values, impulse buying, compulsive buying and the types of purchases made. Figure 1 presents the conceptual framework of the study.

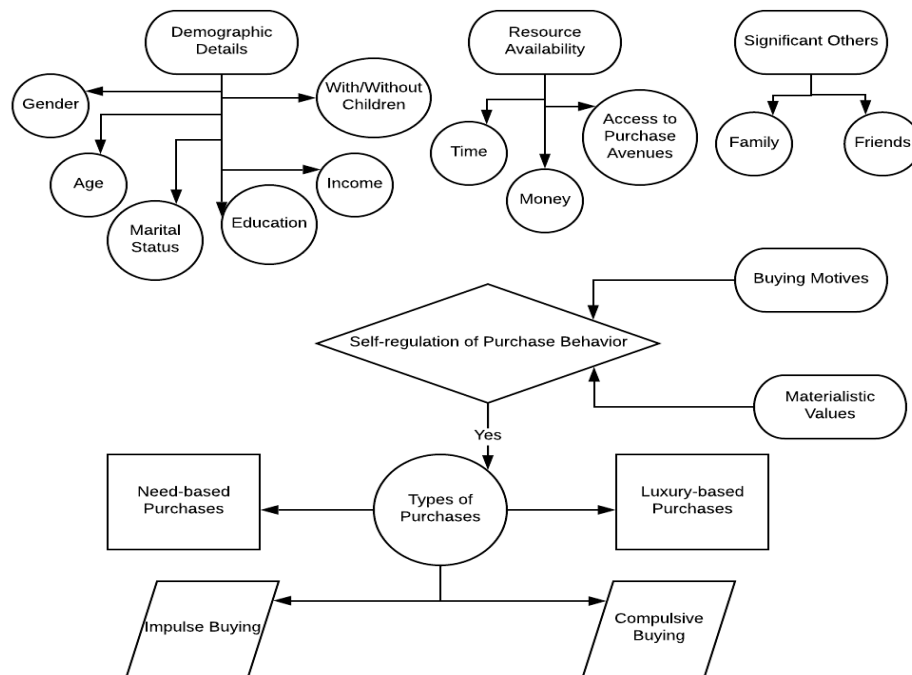


Figure 2. *Conceptual framework of the study*

The primary purchaser is viewed in the context of the above mentioned variables. Although, in general, the act of purchase is viewed as a deliberate process (in case of planned purchases) as well as a random act (in case of impulse buying and compulsive buying), the research enquiry is focused on how the purchase behavior is shaped as an experience for an individual with primary purchase capacity.

## Research Questions

1. What is the understanding about self-regulation and self-regulation of purchase behavior in the contemporary Indian urban middle class context?

2. What are the beliefs and behaviors related to purchasable goods of necessity or luxury type?
3. What are the differences in self-regulation due to gender, age, marital status, income, and presence of children?
4. How do individuals navigate the process of decision making for purchase behavior in Indian urban middle class families?