



IMPACT OF RELIGIOSITY AND SELF-CONGRUENCE ON IMPULSIVE AND OBSESSIVE BEHAVIOUR: A MEDIATION AND MODERATION PERSPECTIVE

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ABSTRACT

This research aims to study the impact of religiosity self-congruence on impulsive and obsessive buying. Furthermore, it assesses whether materialism mediates the relationship between religiosity, self-congruence, and compulsive and impulsive buying. And credit cards moderate the relationship between religiosity, self-congruence, and compulsive and impulsive buying. Data were collected from young consumers via an online survey and with the help of a questionnaire. A two-step approach was used for model assessment. A measurement model was created, and structural equation modeling was used to test the hypothesis. Religious beliefs weaken materialistic values. Materialism has a strong influence on impulsive buying. Impulsive buying and self-congruence have a significant relationship with each other. Credit cards were moderators which impact religiosity, self-congruence, and sudden and obsessive buying. Future researchers will use variables like self-image and compulsive behavior. This study was done in the fashion industry of Pakistan, but in the future can be used across the country for analysis. The theoretical contribution of the study is that future researchers will know that credit card plays a vital role in enhancing consumers' impulsive purchase behavior. Researcher faced problems in data collection due to limited sample size and cross sectional technique. Marketers use different strategies to enhance impulsive buying behavior. Credit cards help consumers to purchase the product immediately. It will help make a social contribution to society by considering the awareness and knowledge of consumers about the things allowed by their religion Islam.

KEYWORDS: Religiosity, Self-congruence, impulsive behavior, obsessive behavior, Materialism, Credit card

1. INTRODUCTION

The majority of studies on impulsive purchasing have been conducted in Western countries, according to study (Jalees, 2009). Surveys show that Pakistan's economy is increasing, with GDP rising above 5% for the first time in 13 years to reach 5.79% in the fiscal year 2018. (Kacen & Lee, 2002). As a result, it is critical to study Pakistani impulsive purchase. It's becoming more and more common for Pakistanis to view the world as a materialistic place. Impulsive purchases were more likely to occur in people with a materialistic vision of success (Tatzel, 2002). There have been numerous studies on impulsive buying, which is essential to a company's success. Customers' involvement is closely linked to impulsive purchases, according to Jones, Reynolds, Weun, and Beatty (2003). Customers' spontaneous purchases have been suggested to have a beneficial effect on their emotions because of the pleasure they receive from the product and the fulfilment of an underlying need. Despite the fact that consumer and marketing research has examined impulsive purchasing behaviour, scholars believe that the concept of a spontaneous purchase is important because it allows a business to increase earnings while also improving the customer experience (Khachatryan et al., 2018).

Because of the market's religious undertones and unique requirements, it's possible to get a complete picture of consumers' impulse buying habits here. Therefore, in order to model and empirically analyse impulsive purchasing behaviours in the context of religious belief, this study was conducted. Now that they've come to terms with the religious implications, they're ready to embrace the concept wholeheartedly (Agarwala et al., 2019). Balanced consumption is encouraged in the Islamic faith, and Muslims were advised not to be extravagant or ostentatious (Musadik & Azmi, 2019). In Muslim cultures, hasty purchases were seen as morally wrong, and Muslim shoppers were more likely to feel guilty about making them. Thus, the study examines the relationship between religiosity, Materialism, risk aversion, life satisfaction and impulsive purchasing.

In the theory of self-concept, a person's actual and ideal selves were two distinct sorts of self. As opposed to what a person believes to be true about himself or herself, the "ideal self" refers to what he or she intends to become in

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the future when using the phrase "real self." It's called "self-congruence" when a customer and a brand were perceived to share the same personality traits (Aaker, 1999). A brand's image that is aligned with consumers' self-perceptions is more likely to inspire strong emotional attachments and brand loyalty (Malär et al., 2011; Thomson). Study after study has linked self-congruence to consumer pleasure, brand love, positive attitudes, Word-of-Mouth (WOM), and customer loyalty in marketing literature (Wallace et al., 2017). A consumer's self-congruence with a brand's image is described by the degree of fit, according to Sirgy (1982). He asserts that consumer behaviour can be predicted based on a person's level of self-congruence. However, past studies have found a strong correlation between the actual and desired self-congruence of participants (Kressmann et al., 2006). Ideal self-congruence is more accurate in predicting brand purchases than real self-congruence. Consider, for example, that openly consumed things like brands are more important to ideal self-congruence than private items like products, according to Graeff (1996). However, in the post-industrial world, Materialism has generally been linked with Western life (Cleveland and Chang 2009), and more lately, people in developing countries have begun to copy Western-style material culture (Zhang 2011). Materialism has been linked to poorer levels of subjective well-being by a substantial amount of studies. Individual consumers and society as a whole suffer from the short-term benefits of a consumerist lifestyle (Burroughs and Rindfleisch 2002). This country's mass consumption society has been accelerated as a result of the proliferation of credit cards in recent years. Consumers in Korea were increasingly using credit cards in addition to their primary payment method as Korean credit card companies actively grow the market and advertise the ease of credit cards. Since the end of 2002, more than 100 million credit cards have been issued to the general public, leading to an increase in consumer bankruptcies (Kim, 2002). Some fear that the figure may rise as more people become financially burdened by credit card debt. Few studies have been done on credit card use, despite its enormous impact on individuals, businesses, and society. Credit card use in Western civilization has been investigated by Till and Hand (2000). To support their current lifestyles and expenditures, individuals were increasingly willing to take out loans. People's willingness to take on debt has risen as more of them were able to access it or better understand its advantages and drawbacks (Bird, Hagstrom, and Wild 1997; Park 1993). The growing use of credit cards demonstrates the need for prepared lines of credit, and technological advancements have made it easier for lenders to issue rolling credit lines (Durkin 2000). It is possible, on the other hand, that a person's attitude is unrelated to their actions. The two most common forms of consumer credit were instalment and non-installment.

It's also worth noting that the decision to take out a loan differs from borrower to borrower. As a result of taking out instalment loans, many people end up placing their assets and future income at risk. Customers do not have to consider the long term when taking out a loan because credit card debt is typically taken out in little amounts over time. The payment schedules were also different. For many credit card companies, the minimum payment is 1/36 or 1/48 of the outstanding amount. The customer will be in debt for a long time if they use this payment option (Garman and Forgue 2000). Religiosity and self-congruence can be utilised to investigate consumers' impulsiveness and compulsive behaviour. In order to accomplish this, the Investigator looked to Pakistan's garment business. Find out if buyers were more fashion-conscious as a result of these characteristics. The purpose of the research is to investigate the impact of religiosity and self-congruence on compulsive buying behaviour (impulsive and obsessive) and mediating role of materialism between the relationship. And the role of credit card as moderator.

2. LITERATURE REVIEW

2.1. IMPULSIVE BUYING BEHAVIOUR

According to Ajzen and Fishbein (1998), consumer behavior is influenced by individual wants and desires. A purchase made on the spur of the moment does not affect the whole purchasing process. There is no time to consider their needs, acquire information, and consider their options for people who buy things on impulse. (Huang and colleagues, 2016), the short-term mental condition of customers is influenced by impulsive purchasing behavior Customers who demand a wide range of products were prone to impulsive purchases. Many factors influence impulsive shopping, including people's moods, emotional states, and demographic aspects such as gender, age, etc. (Chan et al., 2012). According to a study, customers of a specific age can control their urges. The theories of individualism and collectivism present several variables that can be used to explain impulsive buying. Because impulsiveness is linked to emotional arousal, this conclusion about the association between age and impulsiveness is congruent with research on emotions and dynamic control. According to a study, emotional expressiveness is more controlled in the elderly than in younger people (Siegel, 1985). As people mature, they learn to control their obsessive buying behaviors in light of these data. Unexpectedly, culture significantly impacts the factors that contribute to impulsive purchases. It has been suggested that the theories of individualism and collectivism indicate that aspects of self-identity may influence compulsive buying behavior, normative norms, suppressed emotions, and delayed enjoyment.

2.2. OBSESSIVE BUYING BEHAVIOUR

Patients with OCD have a wide range of symptoms and were diagnosed with obsessive-compulsive disorder (OCD). Because of this, natural history investigations were less effective, and their outcomes were influenced

(Psychiatry 2005; 162:228-238). This means that two patients with obsessive-compulsive disorder have wildly different symptoms (Psychiatry 162:2, February 2005). Obsessive behavior is characterized by recurring thoughts and actions that were impulsive or compulsive. Obsessive _Compulsive disorder is defined as the presence of unwanted thoughts that cause distress. OCD, according to Reed (1985), is characterized by a focus on one's self-worth, social conventions, and standards. Obsessive-compulsive disorder (OCD) is characterized by irrational thoughts and behaviors and compulsive behaviors and obsessions (DSM-IV; APA, 1994).

Obsessive Cravings and withdrawal symptoms were common in those who engage in compulsive buying, a pattern of frequent, impulsive purchases triggered by unpleasant experiences or emotions. As a psychiatrist and psychologist who specializes in the treatment of drug and behavioral addictions, our clinical experience has shown that obsessive-compulsive purchasers exhibit behaviors that were strikingly similar to those of substance addicts. Often, these products were ineffective or unappealing to customers (Eid & El-Gohary, 2015).

2.3. RELIGIOSITY

Religion is classified as a set of motivating motives that include the desire for knowledge and the teaching and learning process. Customers and sellers have different perspectives on how religious rules were implemented in the workplace. People's social behavior is heavily influenced by their religious beliefs (Agarwala, Mishra, &Singh, 2019). Beliefs, attitudes, and behaviors of individuals and groups were shaped by cultural factors (Mokhlis,2009). According to recent studies, many people were becoming more religious and spending more money (Karoui & Khemakhem, 2019). Religiosity refers to a person's straightforward application of spiritual values and goals (Delener, 1990). Some believe that some Islamic beliefs impact their decisions and behaviors. When it comes to how Muslims should conduct their daily lives and conduct business, Islam is the faith that gives them the guidance they need (Shah Alam Mohd) away, and Roof (1978) shows that a high level of high religious levels of SWB is linked to a high level of devotion. Evidence supports the generally held idea that religious belief increases one's desire to live an entire and meaningful life, as discovered by (Weinstein, DeMan, and Almaguer 1988).

2.4. MATERIALISM

Possessiveness, indignity, and a lack of generosity were all characteristics of Materialism (Belk,1985). Materialism is a concept that refers to a way of life that satisfies the lower wishes for material comfort while also ensuring physical safety (Inglehart,1993). When materialistic people buy a thing, they buy a way of life that allows them to meet their demands (Richins, 2013). According to several studies, knowing about foreign brands impacts materialistic qualities. (Source: Gupta, 2012). Customers who regarded Materialism as a high-value system. The traits of Materialism were described by Richins and Dawson (1992). People seek to obtain their ideal states through focusing on material commodities and acquiring possessions, as defined in the literature (Richins and Dawson 1992, 307). Individuals can measure their own and others' success in material goods, which gives them a temporary sense of well-being and contentment. In some academic circles, it has been suggested that pleasure is determined not just by the amount of money and worldly goods one owns but also by one's social class (Kasser 2002).

2.5. CREDIT CARD USE

Credit cards have the power to create a global obsession with material goods (pinto et al.:2000). Our country, Pakistan, is seeing an increase in the use of credit cards. The amount of credit card transactions has grown in the last five years... It is helpful to consume things with a credit card. Materialistic people tend to utilize credit cards more than non-materialistic people, says Watson (2003). As money tools, credit cards enable users to achieve their worldly aims through their use. As a result of credit cards, individuals can better meet their demands (Pradhan, Israel,&Jena, 2018). According to several surveys, credit cards were now widely accepted in Western societies. according to Barker and Sekerkaya (1992), middle-aged and married upper-middle-class persons were the most likely to use credit cards in Turkey. According to previous studies, credit card use is strongly influenced by the earnings and educational attainment of the household's primary breadwinner. People from wealthier backgrounds were more likely to use credit cards than those from poorer backgrounds. Families with a higher level of education tend to use credit cards, which is correlated with the level of education of the family's head.

In 1967, a pair of researchers named Berkowitz and LePage undertook a series of experiments to see if credit cards affected consumer spending. Berkowitz and LePage found that exposure to an aggressive stimulus (such as a gun) led to aggressive behavior. Students who saw a credit card logo were more inclined to buy, decide to buy faster, and spend more than students who saw the same products without a credit card logo, according to Feinberg (1986). As a result of Feinberg's investigation, it was determined that youngsters had been trained to associate credit cards with overspending. Compared to cash, using a credit card promotes spending more recklessly. Fast-food restaurants, for example, have seen sales and transactions that were up to 100 percent larger because of the use of credit cards (Ritzer 1995).

2.6. SELF-CONGRUENCE

Several aspects of customer behavior, such as product attitude, effective advertising, brand choice, brand loyalty, and brand satisfaction, were predicted by self-congruence to varying degrees. See Ekinici and Riley (2003; Bjerke and Polecato, 2006) for more information. Self _Congruence is utilized to forecast customer behavior in four

ways: actual, ideal, social, and ideal social. This sounds like it's about to explode (Sirgy1982). There were two sorts of self-concept components: actual and perfect, based on self congruence. Self-congruence was a phrase used to describe this type of contrast. In the ideal self-congruence notion, one compares another person's ideal self-concept to one's perfect self-image. (Malar et al., 2018; Huber et al., 2018, respectively). There were two primary behavioral reasons why self-congruence impacts an individual's actions (Claiborne and Sirgy 1990; Sirgy 1982). As a first step, buyers seek out brands with a self-concept that was similar to their own(Sirgy, 1982).

Self-congruence refers to how well a brand's personality meshes with the consumer's own (Liu et al., 2012). Self-congruence can be divided into two categories: actual and ideal, Many factors have been discovered to influence self-congruence (Wallace et al., 2017), including self-esteem, product engagement, social link strength, and social desirability. Self-congruence has a favorable effect on brand attitude, brand loyalty, emotional brand attachment, brand love, good word of mouth, and brand preference (Ross, 1971). Consumers were more likely to pay more for a brand if they believe their self-concept aligns with the personality, user imaging, or using imagery of the brand (Liu et al., 2012). (Chernev et al., 2011). Research on self-congruence has been extensive in recent years. Still, past scholars have found that ideal and actual self-congruence were distinct concepts that represent different outcomes in different settings (Ekinci and Riley, 2003).

2.7. RELATIONSHIP BETWEEN MATERIALISM AND RELIGIOSITY

For example, Wilson and Liu (2011) constructed a model that reflects Muslim opinions on these themes when it comes to risk aversion, emotional decision-making, and logical decision-making. According to recent studies, religion appears to have a substantial impact on consumer behaviour (Musadik &Azmi, 2019). Economic activities and transactions were governed by Islamic law, according to Islamic beliefs. In order to do business as a Muslim, one must follow Islamic law. Muslims' risk aversion and emotional and intellectual decision-making were influenced greatly by Muslim beliefs, according to Wilson and Liu (2011). Recent research have found that religion has a substantial impact on consumer behaviour and choices (Musadik & Azmi, 2019). Islamic teachings regard economic activity to be a kind of worship when it was carried out in accordance with Islamic norms. subscribe to the Islamic way of life and thought in order to be considered a Muslim (Musadik & Azmi, 2019). Their shopping habits should be more moderate if they want to prevent creating unneeded waste and overconsumption.

Belonging to a particular faith is also thought to be a good indicator of one's character and morals (Hwang, 2018). Individuals who make impulse purchases may be doing so to bring their real self into line with their imagined (more ideal) selves, according to Dittmar, Beattie, and Friese (1995). Self-congruence was common in people who fall into this category. Lins et al. (2015) claim that one's peers' norms and values influence one's impulsive purchases. Materialism Those with a high-status phobia, in contrast to nonmaterialistic consumers, suffer from anxiety and tension. We should not underestimate the impact of materialism on religious belief.

H1: Religiosity has significant impact on Materialism.

The fundamental purpose of this research was to examine the impacts of Materialism, individualism, and self-congruity on consumers' readiness to share customized advertising on social networking sites (SNS) and their views toward them. The findings reveal that self-congruity has a substantial and favorable impact on ideas regarding personalized marketing and the inclination to share those advertising on social media. Furthermore, the results suggest that Materialism and sentiments regarding such advertising have a good and significant impact on sharing intentions. Materialism had a substantial effect on self-congruence. (Agarwala et al.;2019; Musadik &Azmi, 2019)

H2: self – congruence has significant impact on Materialism

Impulsive buying was linked to people's self-images, and people have distinct purchase patterns (Onkvisit and Shaw, 1987). Consumers acquire items and brands that they believe have symbolic representations and wish to attain image congruence (Heath and Scott, 1998). (Heath and Scott, 1998). In recent studies, self-image congruence has been proven to explain and predict several features of consumer behavior (He and Mukherjee, 2007). (He and Mukherjee, 2007). Consumers buy products not just for what they can accomplish but also for what they symbolize, according to Levy (1959). Personal characteristics, goals, and social impressions were all altered by product usage. Consumers' personalities and lifestyles were mirrored in symbolic consumption, which communicates social distinctions (e.g., Sirgy, 1982). Individuals Consume stuff for the sake of self-expression (Aaker, 1996), and consumers must select products, services, and brands that match their own self-concept. (Grubb and Grathwohl, 1967). Purchase and use a range of goods to improve their own self-concept. In customers' minds, self-congruence and impulse buying was vital in pushing individuals to make unplanned purchases. Furthermore, research implies that increased socioeconomic standing in society raises consumer preferences, resulting in more unplanned purchases. (Kukar. Yu and Bastin (2010) also discovered a good link between impulse buying and other consumer hedonic behaviors like fun, novelty, pairs with others, and social interaction escapism.

H3: Religiosity has significant impact on impulsive Buying Behaviour

OCD's obsession with cleanliness was universal, regardless of culture. Compared to clinical groups from the West, India, and the Far East, patients with religious addictions may be overrepresented in Muslim and Jewish Middle Eastern clinical populations (Weissman et al., 1994). However, if the patient was religiously acculturated, the

OCD may develop obsessions and compulsions that align with his religious views and practices. This was not uncommon. There were a variety of measures used to gauge the severity of mental health issues, including depression, anxiety, and stress, as well as a person's sense of OC identity (religious affiliation), adherence to spiritual practices (religious application), and intensity of religious commitment (faithfulness). Secondly, the researchers investigated the link between religion and Scrupulosity to discover correlates for this hard-to-treat illness (Tolin, Abramowitz, Kozak, & Foa, 2001).

A correlation between religiosity and compulsive behavior in men was not found. ROCD symptoms were more common in students who were deeply religious than in those who weren't (Abramowitz, Huppert, Cohen, Tolin & Cahill, 2002). In contrast, there was no correlation between religiosity and ROCD symptoms among students of the Jewish faith. Higher levels of religiosity were found to be a significant predictor of increased obsessions and washing rituals among Protestant college students (Abramowitz, Deacon, Woods, & Tolin, 2004). Obsessional tendencies have been linked to a higher level of religiosity among students in the United Kingdom, according to research (Lewis, 1994). People who were more religious were found to have more OCD thoughts than those who were less religious (Yorulmaz et al., 2009).

H4: Religiosity has significant impact on Obsessive Buying Behaviour

To buy something on the spur of the moment, unthinkingly, without much thought, and with the intention of getting it as soon as possible, was what was meant by impulsive purchasing (Rook & Fisher, 1995; Kacen & Lee, 2002). To get away from something they feel powerless to stop, compulsive shoppers feel forced to buy things they can't afford, according to Faber and O'Guinn (1989). Impulsive buying was a type of obsessive spending that involves making unplanned purchases out of a sudden need to acquire something (Desarbo and Edwards, 1996; Palan et al., 2011).

According to Sirgy (1982), the degree of consistency between a consumer's own self-image and the brand's image was known as "self-congruence. He asserts that the purchasing behavior of consumers may be predicted based on their level of actual and imagined self-congruence. The findings of previous research, however, show that actual and ideal self-congruence are closely linked (Kressmann et al., 2006). When it comes to brand purchase, ideal self-congruence was more accurate than real self-congruence. The ideal self-congruence was particularly important to publicly consumed products like brands, according to Graeff (1996). It has been shown by Ekinci & Riley (2003) that consumer attitudes regarding products, satisfaction, and the quality of service were all strongly correlated with their ideal self-congruence. Customer behavior was better predicted by ideal self-congruence than by actual self-congruence, according to Hosany and Martin (2012). Self-congruence was severely impacted by impulsive purchases.

H5: Self-congruence has significant Impact on impulsive Buying Behaviour

The development of OCD evaluation instruments, particularly self-congruence measures, was difficult, according to Abramowitz et al. (2010), because obsessions and compulsions were thematically diverse and different (e.g., McKay et al. 2004). (e.g., McKay et al. 2004). Self-congruence measurements only allow for a one-dimensional assessment of severity, but new research shows that OC symptoms can be measured on numerous dimensions, including distress, functional interference, and the frequency and length of obsessions and compulsions (e.g., Deacon and Abramowitz 2005). (e.g., Deacon and Abramowitz 2005). Individuals who were found to be sensitive in the domains of morality, occupational competency, and social acceptability were expected to have higher levels of OC-related attitudes and symptoms. When the impacts of general self-worth were taken into consideration, the correlation was expected to remain. Because we were esteem-related cognitions (see McKay et al., 2004), we controlled for overall self-worth rather than depression. We also looked at the association between sensitive categories of self congruence and the various OCD symptoms. Self-Congruence was originally assumed to be associated with obsessive-compulsive disorder.

Customers were thrilled because firms support them in obtaining their ideal self-image. Higher degrees of eagerness and impulsivity, according to Desarbo and Edwards (1996), lead to compulsive purchasing. According to Dittmar (2005), obsessive shopping was predicted by Materialism's drive, which was linked to the consumer's ideal self-concept. Furthermore, Roberts et al. (2014) demonstrate that compulsive buying was influenced by contingent self-esteem. Malär et al. (2011) discovered that consumers' ideal self reflects self-improvement motivation and self-esteem. Similarly, Zhang et al. (2014) discovered that having a higher social-economic standing in your area enhances material demands, which predicts more impulsive purchases.

H6: Self-congruence has significant Impact on impulsive Buying Behaviour

Shoppers place a high emphasis on the purchase of material goods, which was termed "materialism" (Belk 1985; Richins 2013). People who were materialistic believe that the things they acquire express their character and way of life, allowing them to achieve a sense of fulfillment in their own identity (Richins, 2013). Indian shoppers' affinity for multinational brands has a significant effect on materialistic traits, according to one study. (Gupta 2012). Some experts believe that consumers' Materialism stemmed from their upbringing in adolescence and youth when they were exposed to a variety of materialistic events and experiences (Benmoyal-Bouzaglo and Moschis, 2010). In some research, family disruptions have a stronger effect than Materialism (Nguyen, George, and Randall, 2009). International brands were more likely to be purchased by consumers who were more

materialistic, according to (Eckhardt and Mahi, 2004). In contrast to family structure and stress, family resources (such as love, support, and money) were not linked to Materialism, according to one study (death, separation). A central assumption of Materialism was that happiness may be found in material items (Kasser 2002). The prevalence of Materialism varies considerably among cultures (Goldberg, Gerald, Peracchio, and Bamossy, 2003). Materialism was more prevalent among Western consumers than any other part of their social makeup, according to Ruth and Commuri (1998). Our self-definition evolves from collecting things to partaking in activities linked with a personality as we grow older (Belk 1985). Purchasing on the spur of the moment was referred to as impulsive buying. As a result, consumerism and irrational spending were inextricably linked. Materialism was greatly influenced by impulsive purchases.

H7: Materialism mediates the relationship between religiosity and impulsive buying behaviour.

Suicidal thoughts and overindulgence Insecure teenagers, according to Kasser's study (2002), expressed their feelings in materialistic terms. It was his conclusion that Malco children were more likely to rely on other people's praise for their own self-esteem. When these characteristics were taken into account, it is no surprise that they lead to a desire for material goods. When customers were confronted with the reality of their situation, they were more likely to donate an unequal share of their assets to the protection of their purchases (Goldsmith and Clark 2012). When it comes to their mental health, those who were very materialistic were more likely to be unhappy or lonely (Mueller & al. 2011), less confident (Pieters 2013), and less satisfied with their lives (Pieters 2013). People's sense of safety and well-being may be enhanced by purchasing products, according to some researchers.

H8: materialism has a significant impact on Obsessive buying Behaviour

According to Dittmar, Beattie, and Friese (1995), people who buy things on the spur of the moment may be doing so in order to align their real selves with their imaginary (more ideal) selves. As a result, these individuals have high levels of self-congruence. According to Lins et al. (2015), the norms and values of one's peer group have an impact on one's impulsive purchasing decisions. Materialism In contrast to non-materialistic consumers, those who have a high-status phobia was plagued by anxiety and stress. So Materialism acts as a bridge between self-congruence and obsession.

H9: Materialism mediates the relationship between self-congruence and Obsessive buying behaviour

Stress and negative thoughts plague consumers who were materialistic. There were numerous studies that show that (Weaer, Agle, and Weaver, 2011) Stress and obsessive-compulsive disorder were more prevalent among materialistic consumers than in non-materialistic customers (Chang & Arkin, 2002). Weaver and colleagues (2011) stated that People who pray five times a day report higher levels of happiness, and other studies have shown that engaging in spiritual activities can help people cope with stress. Because of this, Materialism acts as a bridge between religious faith and compulsive tendencies in people's lives.

H10: Materialism mediates the relationship between religiosity and obsessive buying Behaviour

A group of people that spend money only for the sake of increasing their social standing, influence, and status. The only things that make materialistic people happy were things they buy on the spur of the moment because they give them a sense of self-congruence. They're more inclined to be in favor of impulsive shopping than the average consumer (Dittmar, Beattie, & Friese, 1995; Featherstone, 2007). Tzell, pronounced "Utah- (Tatzel, 2002). Self-aware materialists buy things they don't need because they're in sync with their own desires. As a result, Materialism acts as a middleman between self-congruence and impulsivity in human behavior.

H11: Materialism acts as a mediator between self-congruence and impulsive buying.

Researchers have found that religious shoppers were not interested in purchasing materialistic products. The importance of branded goods to these clients was negligible compared to the importance of avoiding overconsumption at any costs (Essoo&Dibb,2004; Stillman, Fincham, Vohs, Lambert,&Phillips,2012). However, religious consumers were not opposed to the acquisition of material items (Aril &Tjiptono,2018). Religious customers exhibit limited materialistic behavior, according to the researchers. The more materialistic a person is, the more likely they were to purchase goods and services. Some argue, however, that religious consumers were not antithetical to Materialism and overindulgence (Arli & Tjiptono, 2018). The conclusion that those who were more religious were less materialistic was erroneous. Due to their high level of subject well-being, religious consumers may have lower materialistic values (Agarwala et al., 2019). Life satisfaction was measured by how people rate their intellectual and emotional well-being (La Barbera & Gurhan, 1997).

H12: Materialism acts as a mediator between religiosity and impulsive purchase

When money was available, people were more likely to indulge in impulsive purchasing, according to Feinberg (1986). In 1998 (Ferrell & Beatty, 1998). Individuals who use credit cards have the potential to buy things on impulse, leading to increased spending. Impulsive shoppers, according to Bearden and Netemeyer (1999), were more susceptible to the effects of unanticipated shopping-related stimuli because of their openness to new and unanticipated ideas. Allowing credit card use leads to impulsive purchases because of the ease with which people can spend more money than they would with only cash at hand (Pradhan et al., 2018). Researchers found that college students who use credit cards spend more money, according to Feinberg (1986). Furthermore, according to Hayhoe, Leach, Allen, and Edwards (2005), the majority of college students prefer to pay with a credit card. Impetus and restraint go hand in hand with credit **cards**.

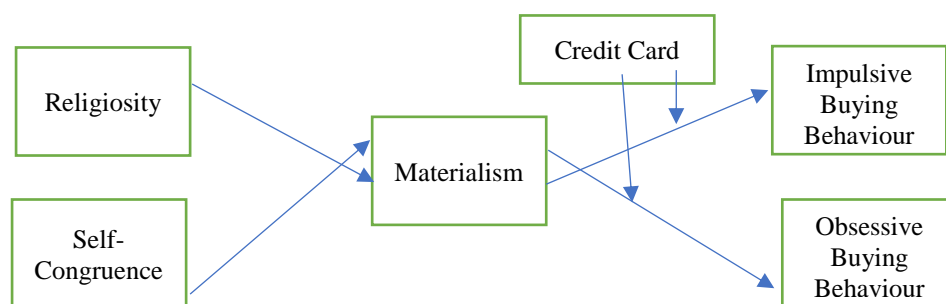
H13: Credit cards moderates the relationship between Materialism and impulsive buying

It has been noted by researchers in previous behavioral studies on Islamic credit cards that Shariah compliance was linked to knowledge and religion and that the use of credit cards reduces the stress state of various individuals. (Yousafzai, 2012) Credit cards allow consumers to get what they need quickly when they don't have any money. Obsessive-compulsive disorder can develop in consumers who were pressed for finances (OCD). Credit cards, as a result, can alleviate the burden of mourning. With the use of a credit card, clients can easily make purchases of tangible goods.

Non-Muslims prefer to prioritize product competitiveness, financial advantages, and economic benefits over conventional financial products when picking Islamic financial products, despite the fact that it was a religious obligation for Muslims to adopt Islamic products. Non-Muslims' lack of knowledge of halal and shariah principles was not surprising because it was an Islamic concept. Halal, according to Wilson (2011), was a fundamental belief in every Muslim, and Wilson stresses its importance. Businesses may see halal as an element of a brand or realize its potential to become one, which can both help expand market share, but from a religious and cultural perspective, Muslims see halal as more than just a brand characteristic. As part of the Muslim faith and moral code of conduct, halal is used in everyday activities (Wilson, 2011). A credit card can play a key role in reducing the impact of obsessive buying on consumerism.

H14: Credit cards moderates the relationship between Materialism and Obsessive buying behavior

3. THEORETICAL FRAMEWORK



4. METHODOLOGY

Positivist philosophy examines the relationship between religiosity and self-congruence on impulsive and obsessive behavior, the role of materialism, and credit card use. Because the researcher discovered a gap after reviewing the existing literature, this thesis took a deductive approach. Questionnaires and survey replies are two tools used in quantitative analysis. A questionnaire was used to collect data and then transform numeric data into statistics to check the customers' responses, opinions, and actions. Descriptive analysis, on the other hand, aids the researcher in gaining a thorough understanding of a topic, allowing for the study and testing of new concepts. Surveys make it easy to investigate the links between variables, allowing researchers to determine how strong or weak the relationship or association was. As a result, the researcher has chosen to conduct a survey. It was, nevertheless, a flexible, quick, and convenient approach for managing data from multiple responders in a timely and accurate manner. This study was cross-sectional in nature since the researcher collects data from multiple respondents simultaneously. The participants in this study include young consumers of Pakistan. Researchers chose and targeted a substantial number of persons or items from the same community to collect data about a group. Young consumers of Pakistan were chosen as responders in this study because they know the new trends in fashion industry. Convenience sampling allows researchers to select only those persons who are easily available.

There were 35 problems in this paper thus, we got 350 by multiplying 35 by 10. As a result, the researcher chose a sample size of 350. Close-ended questions, rather than open-ended questions, were used in this study because they allow researchers to compare responses.

While conducting the study, the researcher had to address a variety of ethical concerns. The most important factor was the participants' permission.

5. DATA ANALYSIS AND RESULTS

The demographic information of the respondents collect in the questionnaire by taking under consideration gender, age, education, religion and economic status. The total of 311 respondents provided their demographic information that used in the study. The majority of the consumers who answered the questionnaire were male under the age of 32 to 40. The bachelor's degree was the education taken by these respondent's and 92.6 percent consumers select the Islam as their religion. The economic status of these respondent's were 60.2 percent lie in

the middle class category. The descriptive statistics of shows that the minimum to maximum ranges from 1.00 to 5.00. The variable self congruence has the highest mean statistic which was 3.5740. The religiosity has the highest standard deviation which was 1.13815. The skewness of self congruence was -.795. The standard error of all variables was .138.

Table 1: Convergent and Discriminant Validity

	CR	AVE	MSV	OB	RE	SC	MA	IMB	CRR
OB	0.909	0.715	0.446	0.846					
RE	0.952	0.798	0.352	-0.346	0.893				
SC	0.938	0.792	0.352	-0.420	0.593	0.890			
MA	0.931	0.691	0.446	-0.668	0.307	0.392	0.831		
IMB	0.931	0.730	0.349	-0.466	0.591	0.483	0.412	0.854	
CRR	0.921	0.593	0.335	-0.579	0.574	0.504	0.451	0.545	0.770

5.1. CONVERGENT AND DISCRIMINANT VALIDITY

The composite reliability values for the variables OB, RE, SC, MA, IMB and CRR were 0.909 , 0.952, 0.938 , 0.931 ,0.931 and 0.921 , respectively. This indicates that all of the values were bigger than 0.7. As a result, all of the variables were found in the composite reliability. The next test of AVE, Average Variance Extracted, was included in both convergent and discriminant validity. The AVE cutoff value was 0.715. 0.798, 0.792, 0.691, 0.730, and 0.593 were the values of the variables. All values were larger than 0.50 in this case. As a result, the dataset has convergent validity. In the fourth column of the table, the OB has the highest value of 0.846. In the fifth column of the table, the RE has a high value of 0.893. Among the other variables, SC has the greatest value of 0.890 in the sixth column of the table, MA has the highest value of 0.831 in the seventh column, IMB has the highest value of 0.854 in the eighth column, and CRR has the highest value .770. A look at the data in this table reveals that both variables were above the minimum threshold. It's worth noting that the proposed model demonstrated convergent validity.

Table 2: Model Fit Indices

Indicators	Threshold range	Current values
CMIN/DF	Less or equal 3	1.960
GFI	Equal or greater .80	.849
CFI	Equal or greater .90	.950
IFI	Equal or greater .90	.949
RMSEA	Less or equal .08	.056

5.2. FACTOR ANALYSIS WITH CONFIRMATION:

The value of CMIN in the table above was 1.960, indicating that it was legitimate. The GFI comes next, and the threshold range should be equal to or larger than 0.80. The value in the table was 0.849, which was correct. The CFI comes next, with a threshold range of equal to or higher than 0.90. The current table value was 0.950, which was correct for the data. The next one was IFI, which has a value equal to or more than 0.90 as a threshold. The table's current value was 0.949. This was supported by the evidence. The next variable was RMSEA, which has a threshold range of less than or equal to 0.08, and the value in the table was 0.056, which was less than 0.08.

5.3. MEASUREMENT MODEL

CMIN 1.960, GFI.849, CFI.950, IFI.949, and RMSEA.056 were the model fit values according to the table. The model was generally satisfying because the path coefficient demonstrated a link between materialism, religiosity, obsession, impulsive buying, credit card use, and self-congruency.

First, the study's hypothesis has significant relation between materialism and religiosity. The result shows that it has a value of .051 which means that materialism and religiosity have significant impact on each other. It means H1 was accepted. It was the same as materialism, and self-congruence also has the three ***, which means their hypotheses were also accepted. Materialism and self-congruence has a significant impact on each other.

H2 was accepted. Next was the significant relationship between impulsive buying and religiosity. The above table shows that impulsive buying and religiosity have shown *** three stars, which means they have a substantial relationship. So, it means the H3 hypothesis was accepted. The next was the relation between compulsive buying and religiosity. The result shows that it has a value of .110, which means that they have no significant association with each other. So, the H4 hypothesis was rejected, which means both compulsive buying and religiosity have no significant impact on each other. Next was the relationship between impulsive buying and self-congruence.

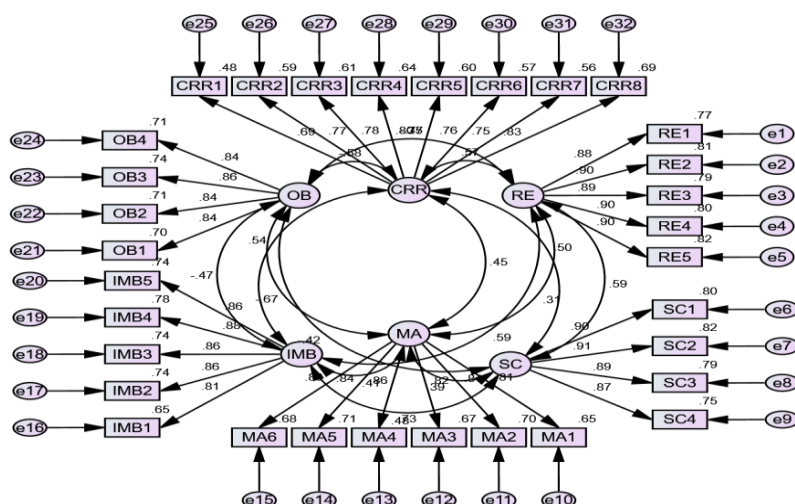


Table 3: Structural Equation Modeling

	Path	Estimate	S.E.	C.R.	P
Materialism	<--- Religiosity	.124	.061	1.953	.051
Materialism	<--- SelfCongru	.298	.062	4.699	***
ImpBuyB	<--- Religiosity	.417	.051	7.672	***
ObsBuyB	<--- Religiosity	-.084	.049	-1.598	.110
ImpBuyB	<--- SelfCongru	.144	.054	2.577	.010
ObsBuyB	<--- SelfCongru	-.148	.051	-2.721	.007
ImpBuyB	<--- Materialism	.211	.047	4.372	***
ObsBuyB	<--- Materialism	-.537	.045	-11.431	***

This table shows the value of .010, which means that they have no significant association with each other. So, H5 was rejected. The following relationship was between compulsive buying and self-congruence. The table shows that value of -0.07, which means that they have significant association with each other. So, H6 was accepted. Impulsive buying and materialism were shown to have the *** three stars, which means there was a significant relationship between them. So, the H7 hypothesis was accepted to show that impulsive buying and materialism relate to each other. Now, the other direct relation was between compulsive buying and materialism. The table shows to have *** three stars in their path relation. That means compulsive buying and materialism have a significant impact, and H8 was accepted.

Table 4: Indirect Effect

	SelfCongru	Religiosity	Materialism
Materialism	.000	.000	.000
ObsBuyB	-.160**	-.067*	.000
ImpBuyB	.063**	.026*	.000

Hypothesis H9 of the survey stated that materialism mediates the relation between compulsive buying and self-congruence. The table shows the value of -.160 **, which means that the Hypothesis was accepted. The next was the H10 Hypothesis, stating that materialism mediates the relationship between compulsive buying and religiosity. The value in the above table was .067*, meaning that the Hypothesis was accepted and materialism mediates the impact on compulsive buying and religiosity. The following Hypothesis, H11, stated that materialism mediates the relationship between impulsive buying and Self-congruence. The value in the above table is .063 **, which means the Hypothesis was accepted, and materialism mediates the relation between impulsive buying and self-agreement. The following Hypothesis was H12 stated that materialism mediates the relationship between impulsive buying and religiosity. The value in the above table is .026 *, and that means the Hypothesis was accepted.

The hypothesis H13 was stated credit card moderates the relationship between materialism and impulsive buying. The above figure shows the *** three stars in the significant value, which means the hypothesis was accepted.

The next was hypothesis H14 which was that compulsive buying and materialism have a moderation effect from credit card use. The above table has a significance value of .236 which means the hypothesis was accepted.

Table 5: Moderating Effect

	Path		Estimate	S.E.	C.R.	P
ZImpBuyB	<---	CRRxMA _t	.203	.044	4.284	.000 ***
ZObsBuyB	<---	CRRxMA _t	.055	.039	1.884	.236

5.4. DISCUSSION

Analysis of customer behavior connected to materialistic and self-congruence items was undertaken in the fashion business of Pakistan. Our research goal was to examine the influence of religiosity, self-congruence, and materialism on consumers' impulsive and obsessive purchasing behavior. Religious ideas and beliefs undermine materialistic attitudes. Materialistic shoppers ignore religious views. However, customers who place a high weight on religious beliefs tend to steer clear of the fashion industry's latest trends. Materialism has a significant impact on people's impulsive purchasing habits. In this study (badgaiyan and Verma, 2015). Betero (2004) explained that materialism and impulsive behavior were closely linked. There was a strong correlation between materialism and self-congruence and consumer compulsive and impulsive purchase behavior. Consumers consistently purchase products that enhance social standing... There was a strong correlation between impulsive buying and religious belief.

Impulsive buying and materialism indicate a significant relationship with each other.

This was also discussed by (Ciarrochi, 1995) in their compulsive buying does not positively affect materialism, religiosity, and impulsive buying behavior. In previous studies, materialism was used as an independent variable to understand its impact on impulsive buying. Materialism has a strong influence on consumer behavior. The factors like compulsive buying and self-congruence obsessive capricious and self-congruence, whimsical and religiosity have an indirect relationship with each other, and materialism has a mediating effect on the obsessive, impulsive behavior.

This study provides valuable insight related to religiosity, self-congruence obsessive, and impulsive behavior with the help of materialism and credit card use. The variables like religiosity, self – congruence impulsive and compulsive buying behavior, and materialism were determinants of consumer buying behavior theory. Credit card was used as the moderator, which impacts religiosity, self-congruence impulsive, obsessive buying behavior, and materialism. The Credit card acts as a moderator between impulsive buying and materialism, which shows a significant relationship. The last hypothesis in this study was rejected because compulsive buying and materialism have an insignificant relationship with each other. Materialistic consumers were necessary to understand credit card use. Materialistic and self-congruence-related products. And fashion industry of Pakistan has a substantial impact on consumers' impulsive obsessive buying. The credit card also helps customers to purchase the products. Sometimes, customers ignore religious consequences due to the new trend in the fashion industry of Pakistan.

6. CONCLUSION

Researchers in this study offers a theoretical mechanism by which religious beliefs were transformed into materialism, risk aversion, and life satisfaction, all of which precede impulsive shopping decisions. Consequently, the teaching of balanced and paradoxical consumption, which conflicts with religious beliefs, was challenged by materialism. Researchers found that those with a more materialistic outlook were more likely to buy more stuff and to do so without considering the long-term effects of their purchases. Findings demonstrate that clients with a low risk-taking mindset were less inclined to purchase new products or experiment with new ideas. The research also shows a correlation between physical and mental well-being and a contented existence. Optimistic mental traits were linked to a positive outlook on life, while depression was connected to an opposing view. Obsessive-compulsive disorder (OCD) is a result of being materialistic.

Compared to the predictions, a positive relationship between materialism and social comparison with friends and media stars existed. Because of this, young people develop a belief that goods play a significant role in their success and happiness and that possessions have a fundamental role in their lives. In this study, social comparisons with friends were not measured in the context of downward comparison. The opposite was also true: upward social comparison was a stimulant of materialistic aspirations. Comparing oneself to close friends predicted materialism better than comparing oneself to public figures in the media. The fact that friends were more accessible and their consumption patterns were more pronounced may be a factor in this. As a result, worldly customers were more likely to make impulsive purchases than other customers. As a result of their assets, materialistic clients want to improve their social standing. Customers benefit from using a credit card to make impulse purchases. Obsessive behavior might develop in materialistic customers. There was less of an emphasis on material possessions among religious customers. Religious customers had a more contented and cheerful existence compared to worldly folks.

So, the marketers have to make an effort to increase impulsive purchase behavior that will help enhance consumer attitudes and behavior toward consumers' self-image. Consumers always buy products that improve their self-congruence image in society. Today Consumers always prefer materialistic things; Consumers ignore religious rules and regulations. Obsessive behavior creates anxiety between different consumers. Credit cards ease the consumers to purchase the products and develop impulsive behavior. Credit cards help the consumers to purchase the products immediately. It will help make a social contribution to society by considering the awareness and knowledge of consumers about the things allowed by their religion Islam.

Using this data, future researchers will know that credit cards play an essential role in encouraging customers to make impulse purchases. Impulsive purchasing was heavily influenced by materialism, credit card debt, obsession, and self-congruence. Researchers will be able to discover the truth about Muslim consumers' buying habits by conducting this survey, which will show that they avoid wasteful and costly purchases. This study will assist academics in understanding how social comparison with friends and social comparison with media icons contribute to materialism.

The future suggestions for further study were the researchers can also consider the variables like self-image and compulsive behavior. That will help to increase the literature and understanding of consumer behavior related to different materialistic products. As we know, the behaviors of consumers were also get affected by their income. So, in future studies, consumer income can also be used to understand its impact on consumer behavior. The income can also be used as the moderator in the current model for further studies.

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