CrossMark

The Effects of Shopping Well-Being and Shopping Ill-Being on Consumer Life Satisfaction

Ahmet Ekici[1] · M. Joseph Sirgy[2] · Dong-Jin Lee[3] ·
Grace B. Yu[4] · Michael Bosnjak[5]

Abstract Individuals hold two distinct sets of beliefs about shopping activities: Positive beliefs regarding the degree to which shopping contributes to quality of life (shopping well-being), and negative beliefs related to the degree to which shopping activities result in overspending time, effort, and money (shopping ill-being). Shopping well-being and shopping ill-being are conceptualized as independent constructs in that shopping ill-being is not treated as negative polar of a single dimension. That is, one can experience both shopping well-being as well as shopping ill-being, simultaneously. We hypothesized that (1) shopping well-being is a positive predictor of life satisfaction, (2) shopping ill-being is a negative predictor of life satisfaction, and (3) shopping well-

✉ Ahmet Ekici
ekici@bilkent.edu.tr

M. Joseph Sirgy
sirgy@vt.edu

Dong-Jin Lee
djlee81@yonsei.ac.kr

Grace B. Yu
byungheeyu@duksung.ac.kr

Michael Bosnjak
bosnjak@uni-mannheim.de

[1] Department of Management, Bilkent University, 06800 Bilkent, Ankara, Turkey

[2] Virginia Tech Real Estate Professor of Marketing, Department of Marketing, Virginia Tech, Blacksburg, Virginia 24061-0236, USA

[3] Department of Marketing, Yonsei University, Seodaemun-gu, Seoul 120-749, South Korea

[4] Department of Business Administration, Duksung Women's University, Seoul, South Korea

[5] GESIS Leibniz Institute for the Social Sciences, University of Mannheim, Mannheim, Germany

being does contribute to life satisfaction under conditions of low than high shopping ill-being. The study surveyed 1035 respondents in the UK. The study results supported hypotheses 1 and 3, not Hypothesis 2. The paper discusses the implications of these findings for retailers, macro-marketers, and policy makers.

Introduction

Society is plagued with shopping ill-being (e.g., Bearden and Haws 2012; Schor 1998). That is, for many consumers shopping can come at the expense of time, energy, and money invested in family life, social life, leisure life, work life, etc. The economic malaise experienced in 2006–2008 is directly and indirectly attributed to consumer overspending (e.g., Hauser 2010; Skowronski 2010). Overspending while shopping has also contributed to significant decline in personal savings (e.g., Klein 2010; Pham 2011). Older consumers do not have sufficient funds for retirement and many countries have significant national debt. Much research has shown that consumer overspending while shopping is associated with a wide variety of adverse outcomes to both individual consumers and society at large (e.g., Bearden and Haws 2012; Haws et al. 2012).

Because of its societal implications, macromarketers and quality-of-life researchers have paid particular attention to issues related to shopping. Macromarketing researchers, for example, have studied various positive and negative aspects of shopping activities. How shopping in one's local area contributes to consumer well-being and life satisfaction is one example focusing on the positive aspects of shopping (e.g., El-Hedhli et al. 2013; Meadow and Sirgy 2008; Sirgy et al. 2008; Sirgy et al. 2016).

With respect to the negative aspects of shopping, the research literature is voluminous (e.g., Ridgeway et al. 2008; Roberts et al. 2005). Consider the Muntz (2016) study of 11 European countries as one example. This study provided evidence that consumers report lower life satisfaction in the period shorty before or at the Christmas holidays as compared to outside of Christmas period. The author further argues that reduced life satisfaction at Christmas is partly a result of financial concerns that reflect materialistic activities (e.g. heavy shopping) around Christmas. That is, heavy shopping and spending during the Christmas detracts from personal happiness. This study finding is consistent with much of the research on materialism, which has demonstrated that materialistic individuals tend to experience lower levels of subjective well-being than their counterparts (e.g. Brown et al. 2016; Richins and Dawson 1992; Van Boven 2005).

In her highly acclaimed book, *The Overspent American*, Juliet Schor (1998) describes the adverse consequences of shopping as well as individual and societal factors that contributes to this malaise. The author recommends to readers to look for ways to reduce the time they spend working so that they can increase time doing more meaningful things such as spending time with family and friends. When people channel the extra time into activities that don't involve shopping, working less is not likely to put them into financially distressed situation. Schor (1998) further points out the importance of looking for larger societal solutions to the "spending problem." As

argued, shopping is a necessary and inevitable part of our lives; however, when shopping activities result in individual and/or societal negative consequences we call this "shopping ill-being."

In sum, understanding the relationship between shopping ill-being and quality of life, particularly life satisfaction is crucial both for macromarketers/policy-makers and retailers. This research focuses on the effect of shopping ill-being as well as shopping well-being on life satisfaction. We define shopping well-being and shopping ill-being as follows:

> *Shopping well-being involves perceptions that shopping contributes to the overall quality of life of oneself and one's family.* In contrast, *shopping ill-being involves perceptions that they spend too much time, effort, and money in shopping activities as reflected by complaints from family members, friends, and co-workers about one's shopping.*

As such, these constructs are not the opposite polar extreme of a unidimensional construct. They are two independent constructs. In other words, individuals can be both high on shopping well-being and shopping ill-being—they may believe that engaging in shopping activities contributes significantly and positively to their own (as well as their family's) quality of life, while at the same time may spend too much time, effort, and money doing so and being fully aware of the complaints by family members (and/or friends and co-workers) about their overspending.

To date, the interaction between shopping well-being and shopping ill-being has not been examined in relation to quality-of-life constructs (subjective well-being, overall life satisfaction, personal happiness, etc.). The research to date has focused either on the positive (e.g., Arnold and Reynolds 2012; Sirgy et al. 2016) or the negative aspects (e.g., Ridgeway et al. 2008; Roberts et al. 2005) of shopping. In other words, past research, although very informative, falls short in recognizing the complex nature of the consequences of shopping activities. The research reported in this paper takes a rather inclusive (and arguably more realistic) perspective. The goal is to test a model that takes into account both shopping well-being and shopping ill-being, and their interaction, on individuals' evaluation of their overall life (i.e., life satisfaction). Specifically, the thesis of this study is that *shopping well-being does contribute to life satisfaction, and this effect is amplified under conditions of low compared to high shopping ill-being.*

What is the managerial significance of the interaction effect between shopping well-being and shopping ill-being on life satisfaction? Given that the data provide support for the interaction effect, retailers should not only develop programs to enhance shopping well-being but also should invest in programs to reduce shopping ill-being. In other words, retailers should strive to *not maximize* shopping well-being but to *optimize* it. That is, programs designed to enhance shopping well-being should not simultaneously produce shopping ill-being. Macromarketers and policy makers should develop regulations to ensure that individuals do not spend much time, effort, and money on shopping activities to the determent of their financial life, their family life, etc. We elaborate on these implications in the Discussion section.

Conceptual Development

This section addresses the concepts of shopping well-being and shopping ill-being and their effects on subjective well-being.

Shopping Well-Being

There are many positive aspects inherent in shopping. The most important of these is the utility of shopping. Individuals shop to acquire goods and services to satisfy their personal and family needs. That is, shopping is instrumental to achieving higher goals. A person may visit the grocery store every day to help fix dinner for her/his family. Such is the utilitarian function of shopping and much research has documented that the need satisfaction effects of this activity. For example, the extent to which stores and shopping centers and malls contribute to shoppers' satisfaction and perceived quality of life (i.e., life satisfaction) is partly based on the functional aspects of stores and other outlets in providing desired goods and services at acceptable levels of quality and price (e.g., El-Hedhli et al. 2013; Sirgy et al. 2008; Meadow and Sirgy 2008).

Past research also indicates that shopping contributes to the well-being of individuals by creating hedonic enjoyment and satisfaction of self-expressive needs. Specifically, retail scholars have argued that shopping is associated with hedonic value (e.g., Arnold and Reynolds 2012), excitement and delight (e.g., Oliver et al. 1997; Wakefield and Baker 1998), and enjoyment (e.g., Beatty and Ferrell 1998). Shopping activities have been described as a form of "recreation" (e.g., Backstrom 2006; Guiry et al. 2006), entertainment (e.g., Moss 2007), and an activity that creates emotional arousal and joy (e.g., Jin and Sternquist 2004; Pooler 2003). Additionally, researchers over the past decade have explored the idea that marketplace activities (i.e., shopping) may help individuals express themselves (e.g., Sirgy et al. 2016). As a result, it is possible to argue that shopping activities are not only hedonically enjoyable but also self-expressive in that individuals express their own personal identity through shopping. This involvement, in turn, may serve to actualize the indivdual's potential in meeting role expectations such as being a good mother/father, wife/husband, etc.

In the present study and as previously mentioned, shopping well-being is defined as *perceptions that shopping contributes to the overall quality of life of oneself and one's family.* How does shopping contribute to subjective well-being? There is at least one major theory that can explain this effect, namely bottom-up spillover theory of life satisfaction. *Bottom-up spillover theory of life satisfaction* has been frequently used in quality-of-life studies to explain the effect of situational events on life satisfaction. The original proponents of this theory are Andrews and Withey (1976) and Campbell et al. (1976) (see review in Sirgy 2012 for a detailed discussion of the theory). Bottom-up spillover theory proposes that overall life satisfaction is mostly determined by positive and negative experiences in important life domains. Specifically, life satisfaction is heavily influenced by satisfaction in salient life domains (i.e., overall satisfaction in work life, family life, social life, residential life, material life, etc.). Specific events influence life satisfaction by contributing positive and negative affect in specific life domains in a context of satisfaction hierarchy. For example, positive and negative experiences in the marketplace activities (i.e., shopping) influence life satisfaction by influencing overall satisfaction in work life, family life, social life, residential life,

material life, etc. Consider the following example: A traditional woman playing the roles of mother and wife shops for goods and services to take care of her family needs and daily functioning. A shopping event that contributes successfully to her family needs and daily functioning produces positive affect in several life domains as a direct function of the nature of those goods and services purchased. Shopping for food/beverage items to fix tonight's dinner is likely to contribute positively to satisfaction in family life; whereas, shopping for food/beverage items to host a social event for the upcoming weekend is likely to contribute positively to satisfaction in social life. Bottom-up spillover theory has been used widely in the literatures of consumer behavior, public policy, and macromarketing (see literature reviews in Andreasen et al. 2011; Sirgy 2008; Sirgy and Lee 2006; Sirgy et al. 2007). As such, shopping well-being is hypothesized to contribute positively to individuals' overall sense of well-being (i.e., life satisfaction). Formally, the following hypothesis will be tested:

H1 *Increases in shopping well-being are associated with increases in life satisfaction.*

Shopping Ill-Being

Even though some researchers have studied the positive consequences of shopping (i.e., shopping well-being), many others have focused on the dark-side of shopping. For example, research has linked shopping to *compulsive behavior* adversely impacting individuals' quality of life (e.g., Roberts et al. 2005). In addition, some retailing scholars have pointed out the negative impact of shopping when individuals perceive shopping *as work* or a "necessary evil" (e.g., Babin et al. 1994).

It is possible to imagine situations where shopping would result in decreased life satisfaction, particularly when the individual spends too much time, energy, and money on shopping at the expense of meeting other role expectations in other life domains (e.g. family life, financial life, work life, leisure life, social life). As such, shopping ill-being is defined as *perceptions that one spends too much time, effort, and money in shopping activities as reflected by complaints from family members, friends, and co-workers about one's shopping.* In other words, resources (time, money, and effort) an individual invests in shopping may come at the expense of time, money, and effort required to meet role expectations in other life domains. Meeting these role expectations in other life domains is vital in maintaining a certain level of life satisfaction. This overspending (time, money, and effort) on shopping generally results in complaints among family members, relatives/friends, and/or people at work. These complaints reflect failure to meet role expectations, which in turn, contribute to a significant amount of dissatisfaction in life domains related to family life, social life, work life, and financial life.

The hypothesis of the negative relationship between shopping ill-being and life satisfaction is consistent with past research (e.g., Ridgeway et al. 2008). Compulsive buying may result in numerous negative consequences, such as financial problems, emotional harm (e.g., negative feelings, feelings of guilt), and social and relationship problems (Faber and O'Guinn 1992). Spending too much time on shopping may detract from opportunities to engage in other activities that can enhance the sense of social well-being, family well-being, work well-being, etc. Furthermore, spending too much money on material acquisition is likely to lead to financial debt, which may take away

from spending on other goods and services essential to social well-being, family well-being, work well-being, etc.
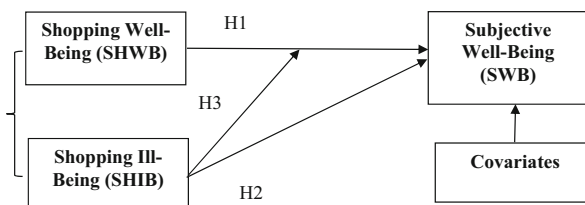
Similarly, the notion that shopping ill-being detracts from life satisfaction can be supported by *role demand and resources theory* (e.g., Voydanoff 2005), a theory well-established in the work-life balance literature. That is, individuals use much resources in meeting role demand at work and in family life. Resources (time, energy, and money) are limited. As such, resources used in work life may come at the expense of resources used in family life, social life, etc. The same argument can be applied to shopping life. Resources used in shopping may come at the expense of resources that can be used to enhance satisfaction in other life domains such as family life, social life, work life, spiritual life, etc. As such, the following hypothesis will be tested:

H2: Increases in shopping ill-being are associated with decreases in life satisfaction.

The Interactive Effect of Shopping Well-Being and Shopping Ill-Being

Research in other contexts suggests that the extent to which people can effectively balance their lives is positively associated with the overall sense of well-being (i.e., life satisfaction)—that is, the less the role conflict between the various life domains (e.g. work life, family life, leisure life, and financial life) the greater life satisfaction (e.g., Carlson et al. 2000). When people experience difficulty balancing role demand stemming from various life domains, they are likely to experience low quality of life. For example, in the context of work-family balance, Greenhaus et al. (2002) report that when people invest substantial time in their combined work and family roles, they are likely to experience a higher quality of life than those who spend more time in work life at the expense of family life. Other researchers also reported the link between work-family balance and well-being (e.g. Odle-Dusseau et al. 2012; Winefield et al. 2014). Moreover, work-leisure conflict has been shown to reduce employees' perceived quality of life (Lin et al. 2013).

Similarly, when an individual believes too many resources (time, energy, and money) are spent on shopping activities that conflict with other roles in other life domains (family, work, social, leisure, and financial), shopping well-being is not likely to contribute much to overall sense of well-being (i.e., life satisfaction). Conversely, when an individual spends his/her resources (time, energy, and money) in shopping activities in such a way that do not conflict with other roles in other life domains, shopping well-being is likely to contribute positively to life satisfaction (Fig. 1).

Fig. 1 The conceptual model

The notion that the positive effect of shopping well-being on life satisfaction is likely to be mitigated when we take into account the moderating effect of shopping ill-being is further supported by *prospect theory* (Tversky and Kahneman 1986). A key element of prospect theory is the notion that the value function for perceived gains is concave; where the value function for perceived losses is convex and steeper for losses than for gains. Translating prospect theory in the context of the present study means that shopping ill-being (which can be construed in terms of the value function for perceived losses) is likely to exert a stronger effect compared to shopping well-being (construed in terms of the value function for perceived gains). As such, the presence of shopping ill-being is likely to overwhelm any positive effects from shopping well-being on life satisfaction. Based on this discussion, the following hypothesis will be tested:

H3 Shopping well-being is likely to be more predictive of life satisfaction under conditions of low than high shopping ill-being.

Method

In this section the methods used to test the three hypotheses (as shown in Fig. 1) are described.

Sample and Data Collection

A survey method was used in this study. The data were collected from 1035 online consumer panel members in the UK. Out of 1035 respondents who participated in the survey, 525 (50.7%) were males and 510 (49.3%) were females. In terms of the work situation, 445 (43%) were full-time workers, 223 (21.5%) were part-time workers, and 367 (35.5%) were unemployed. Regarding age, under 25 were 114 (11%), 26–30 were 104 (10.1%), 31–40 were 217 (20.9%), 41–50 were 546 (22.4%), 51–60 were 208 (20.1%) and over 61 were 160 (15.5%). The demographic profile of the sample is shown in Table 1.

Survey Procedure

The data collection process was designed to ensure total anonymity of the respondents. As part of the instructions, respondents were informed that the main purpose of this study is to collect data on how individuals and their significant others (i.e., other people around them) feel about their overall shopping activities–both online and offline shopping. Participants were also informed that the researchers were only interested in their opinions, and their opinions would be treated confidentially and anonymously.

Measures

The survey consisted of five sections. First section contained the shopping ill-being measure. The measurement items were modified from Carlson et al. (2000) study on work-family conflict. Table 2 shows the dimensions of the measure. The measure is essentially a formative construct involving 15 different dimensions—three resource dimensions (time, energy, and money) crossed with five different life domains. Sample

Table 1 Sample characteristics

Variables	U.K. (%)
Number of cases	$N = 1035$
Gender	
Male	50.7
Female	49.3
Marital status	
Married	50.3
Single	37.8
Divorced	9.9
Widow	2.0
Work situation	
Full-time	43.0
Part-time	21.5
Not-working	35.5
Age	
Under 25	11.0
26 to 30	10.1
31 to 40	20.9
41 to 50	22.4
51 to 60	20.1
Over 61	15.5

items include: (1) "Our family and close friends often complain that I spend too much time shopping and not enough time with the family"; (2) "Our family and close friends often complain that I spend much money on shopping causing a great deal of family strife"; and (3) "Our family and close friends often complain that I spend too much energy shopping and not enough energy for family." See the exact complete set of items in the Appendix (and the response scale).

Second and third sections contained measurement items representing shopping well-being and life satisfaction. The shopping well-being items were adapted from past consumption happiness measures (e.g., Nicolao et al. 2009; Van Boven and Gilovich 2003). The reliability of this measure was deemed satisfactory (Cronbach Alpha =0.946). Example items of shopping well-being include: (1) "Thinking about shopping, I feel that my shopping contributes significantly to my own personal well-being"; (2) "Thinking about shopping, my quality of life would diminish significantly if I don't shop"; (3) "I feel that my shopping activities contribute significantly to my family well-being"; (4) "The quality of life of my family would diminish significantly if I don't shop." See Appendix for the entire list of measurement items and response scales.

Similarly, items from the Satisfaction with Life Scale or SWLS (Pavot and Diener 2008) were used to measure life satisfaction (Cronbach Alpha =0.916). Items of life satisfaction include: (1) "I believe that in most ways my life is close to my ideal"; (2) "I believe that the conditions in my life are close to excellent"; (3) "I believe that I am satisfied with my life"; (4) "I can say that so far I have gotten the important things I

Table 2 Dimensions of the shopping Ill-being (SHIB) construct

Resource\life domain	family life	work life	Social life	Leisure life	Financial life
Time	Time-based shopping interference with family life (SHIB1)	Time-based shopping interference with work life (SHIB4)	Time-based shopping interference with social life (SHIB7)	Time-based shopping interference with leisure life (SHIB10)	Time-based shopping interference with financial life (SHIB13)
Money	Money- based shopping interference with family life (SHIB2)	Money- based shopping interference with work life (SHIB5)	Money- based shopping interference with social life (SHIB8)	Money- based shopping interference with leisure life (SHIB11)	Money-based shopping interference with financial life (SHIB14)
Energy	Energy-based shopping interference with family life (SHIB3)	Energy- based shopping interference with work life (SHIB6)	Energy-based shopping interference with social life (SHIB9)	Energy-based shopping interference with leisure life (SHIB12)	Energy-based shopping interference with financial life (SHIB15)

Exact items are shown in the Appendix

want in life"; (5) "I can say that if I could live my life over, I would change almost nothing." See Appendix for the entire list of measurement items and response scales. Both good internal reliability and discriminant validity of the SWLS have been demonstrated consistently in the literature (Vassar 2008).

In addition to the measures pertaining to the central constructs of the study, fourth and fifth sections include a host of measures that represent covariates (or control variables). The control variables we used in this study are essentially domain satisfaction variables—satisfaction with work life, satisfaction with family life, satisfaction with financial life, satisfaction with social life, satisfaction with leisure life, satisfaction with residential life, etc. (see the covariate measures in the Appendix). We treated domain satisfaction constructs as covariates because much of the literature in quality-of-life studies have clearly demonstrated that domain satisfaction variables are strong predictors of life satisfaction, guided by bottom-up spillover theory that was previously discussed in this paper (e.g., Andrews and Withey 1976; Campbell et al. 1976). We also included in the questionnaire traditional demographic measures such as gender and marital status.

Results

The discussion of the results is organized in two sections: (1) testing the measurement model and (2) hypothesis testing.

Testing the Measurement Model

In testing the measurement model we conducted a series of tests, namely convergent/ discrimininat validity tests and a test of common method bias.

Convergent and Discriminant Validity Tests We assessed convergent and discriminant validity of the constructs by conducting a confirmatory factor analysis (CFA) using LISREL VIII (Joreskog and Sorbom 1993). The CFA results indicate a satisfactory fit to the data [χ^2 (*p*-value) = 714.033 (.00), *df* = 73, CFI = 0.946, GFI = 0.903, NNFI =0.933, RMSEA =0.096, SRMR =0.035].The results also indicate that all factor loadings are significant, and composite reliabilities are greater than 0.918, and all variance extracted estimates are greater than 0.800. Shopping ill-being was conceptualized as a formative construct composed of three resource dimensions (time, energy, and money) crossed with five different life domains. The results of confirmatory factor analysis demonstrate adequate evidence of convergent validity and reliability of the measures (Fornell and Larcker 1981).

To assess discriminant validity, the 95% confidence intervals of the Phi estimates was tested and found none that include 1.0. The χ^2 difference was then tested for all constructs in pairs and found that the unconstrained models have significantly better fit than the models that are constrained to be equal ($p < 0.05$). The shared variance between possible pairs of constructs was found to be significantly lower than the average variance extracted for the individual construct (Fornell and Larcker 1981). These results provide evidence of discriminant validity (see Tables 3 and 4).

Test of Common Method Bias As all the measures were perceptual and were collected from the same source (i.e., self-report), there is a possibility of common

Table 3 Reliability and validity assessment of the measures (CFA)

Variables	Items	Coefficient	t-value	Alpha	Average variance extracted	Composite reliability
Shopping well-being (SHWB)	SHWB1	0.812	31.326	0.946	0.800	0.945
	SHWB2	0.741	27.485			
	SHWB3	0.721	26.449			
	SHWB4	0.850	33.673			
	SHWB5	0.873	35.158			
	SHWB6	0.793	30.305			
	SHWB7	0.901	37.124			
	SHWB8	0.895	36.661			
Shopping Ill-being (SHIB)	Formative measure	1.000	-	-	-	-
Life satisfaction (LS)	LS1	0.940	39.768	0.916	0.900	0.918
	LS2	0.881	35.582			
	LS3	0.879	35.483			
	LS4	0.758	28.309			
	LS5	0.680	24.376			

χ^2(*p*-value) = 714.033 (.00), *df* = 73
CFI = 0.946, GFI = 0.903, NNFI =0.933, RMSEA =0.096, SRMR =0.035

Shopping ill-being (SHIB) was treated as a formative construct, therefore it has been excluded from the AVE and composite reliability analysis

See exact items in appendix

Table 4 Correlations among constructs

	Shopping WB	Shopping IB	SWB
SHWB	1.000		
SHIB	-.309*	1.000	
LS	.183*	-.032	1.000
Mean	3.742	4.946	4.011
S. D.	1.576	1.393	1.565

SHWB Shopping Well-Being, *SHIB* Shopping Ill-Being, *LS* Life Satisfaction

*Coefficients are significant at $p < 0.05$

method bias. Following Cote and Buckley (1987), we tested for the potential of common method bias. Three models were estimated. M1 was the method-only model in which all items were loaded on one factor [$\chi^2_{(77)}$ = 4792.218, p = 0.000; CFI = 0.602, GFI = 0.543, RMSEA =0.275]; M2 was a trait-only model in which each item was loaded on its respective scale [$\chi^2_{(73)}$ = 714.033; CFI = 0.946, GFI = 0.903, RMSEA =0.096]; M3 was a trait-and-method model in which in which a common factor linking to all the measurement items was added into M2 [$\chi^2_{(56)}$ = 355.768; CFI = 0.976, GFI = 0.953, RMSEA =0.072]. Comparing these three models, M3 and M2 showed a much better fit than M1 to the data and the fit of M3 is only slightly better than that of M2. These results show that the trait rather than the common method factor explains most of the variance. This finding provides sufficient evidence that common method bias is not a significant threat in this study.

Hypotheses Testing

The proposed conceptual model was tested using regression analysis after controlling for the impact of the covariates (i.e., the domain satisfaction variables). All variables were mean-centered. The results of regression results are summarized in Table 5 and Fig. 2.

Hypothesis 1 (H1) states that shopping well-being has a positive predictive effect on life satisfaction. The results indicate that shopping well-being does indeed have a positive predictive effect on life satisfaction, supporting H1 (standardized coefficient = 0.116, $p < .01$). Hypothesis 2 (H2) states that shopping ill-being has a negative predictive effect on life satisfaction. The results show that shopping ill-being does not have a significantly negative effect on life satisfaction failing to support H2 (standardized coefficient = .002, $p > .05$). Hypothesis 3 (H3) posits that there is the interaction effect of shopping ill-being on the effect of shopping well-being on life satisfaction. The results show that there indeed is a significant interaction effect, supporting H3 (standardized coefficient = −0.068, $p < .01$).

To better understand the nature of the interaction, we conducted spotlight analysis (Krishna 2016; Spiller et al. 2013). The spotlight analyses show the effect of shopping well-being (SHWB) on life satisfaction (LS) at various levels of shopping ill-being (SHIB). Using the raw data, we examined the slope for SHWB main effect at seven

Table 5 Moderated regression results ($N = 1035$)

Variables		Standardized coefficient	t-value	R-squared
DV	IVs			
LS	SHWB	0.116**	4.128	0.545
	SHIB	.002	.070	
	SHWB * SHIB	-0.068**	-2.528	
	Family life sat	0.164**	6.329	
	Work life sat	0.106**	3.984	
	Financial life sat	0.299**	12.022	
	Health life sat	0.124**	4.590	
	Leisure life sat	0.124**	4.590	
	Social life sat	0.026	0.809	
	Emotional life sat	0.179**	6.984	
	Spiritual life sat	-0.015	-0.660	

SHWB Shopping Well-Being, *SHIB* Shopping Ill-Being, *LS* Life Satisfaction

*Coefficients are significant at $p < 0.05$

**Coefficients are significant at $p < 0.01$

different levels of shopping ill-being (1 = very low SHIB to 7 = very high SHIB). The results indicate that the slope for shopping well-being main effect decreases as shopping ill-being increases [Beta = 0.243 (p < .05) at a very low SHIB = 1; Beta = 0.202 (p < .05) at SHIB = 2; Beta = 0.161 (p < .05) at SHIB = 3; Beta = 0.120 (p < .05) at SHIB = 4; Beta = 0.079 (p < .05) at SHIB = 5; Beta = 0.037 (p > .05) at SHIB = 6; and Beta = −-0.004 (p > .05) at a very high SHIB = 7). That is, the spotlight analysis demonstrated that shopping well-being does not have a positive influence on life satisfaction when shopping ill-being is high.
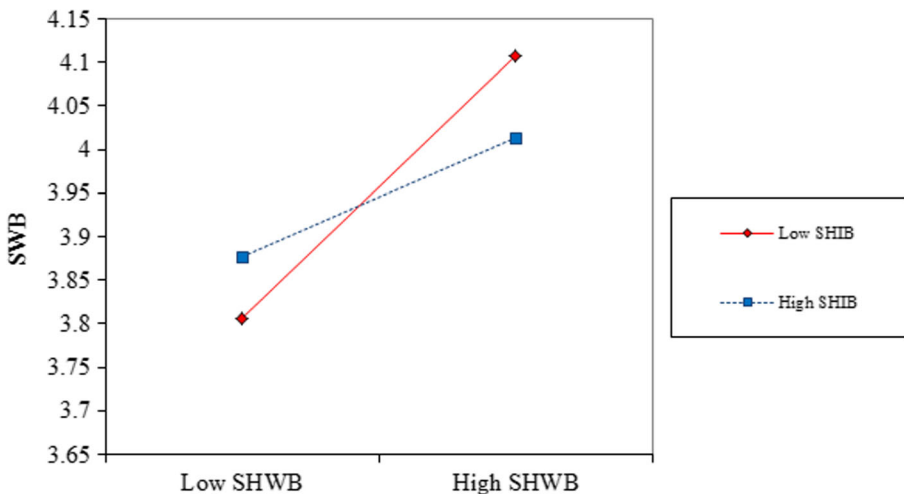
Fig. 2 The interaction effect

As summarized in Table 6, the positive predictive effect of shopping well-being on life satisfaction (H1) was confirmed as well as the moderating role of shopping ill-being on the shopping well-being effect (H3). However, the results failed to support the hypothesized negative and direct effect of shopping ill-being on life satisfaction (H2).

Discussion

As noted earlier, consumer behavior, public policy and macromarketing researchers have been interested in studying various positive and negative societal aspects of shopping activities. Positive, societal aspects of shopping activities include satisfaction with shopping and retail institutions in the local area (e.g., El-Hedhli et al. 2013; Meadow and Sirgy 2008; Sirgy et al. 2008; Sirgy et al. 2016); whereas negative aspects of shopping include financial stress (e.g., Muntz 2016; Schor 1998), overspending (e.g., Bearden and Haws 2012; Hauser 2010; Haws et al. 2012; Skowronski 2010), materialism (e.g., Brown et al. 2016; Richins and Dawson 1992; Van Boven 2005), and shoplifting (e.g., Philips et al. 2005).

To this end, the present study makes several contributions: First, a direct link between shopping well-being and life satisfaction was empirically demonstrated. This finding is consistent with past research (e.g., El-Hedhli et al. 2013; Meadow and Sirgy 2008; Sirgy et al. 2008; Sirgy et al. 2016). Shopping well-being does indeed contribute to perceived quality of life or life satisfaction.

How does shopping well-being contribute to subjective well-being? Much research in quality-of-life studies has employed a particular theory to explain the effect of situational events on life satisfaction, namely bottom-up spillover theory of life satisfaction (Andrews and Withey 1976; Campbell et al. 1976; see reviews in Diener 1984 and Sirgy 2012). Bottom-up spillover theory proposes that overall life satisfaction is determined by positive and negative experiences in important life domains. Specific events influence life satisfaction by contributing positive and negative affect in specific life domains in a context of satisfaction hierarchy. Specifically, positive and negative experiences in the marketplace activities (i.e., shopping) influence life satisfaction.

Other theories can also be used to explain the relationship between shopping well-being and overall life satisfaction. For example, using identity theory research on work engagement found that engagement in work life enhances one's overall life satisfaction because such engagement provides opportunities to make progress towards one's best potentials and life goals (e.g., Bakker and Demerouti 2008). The same can be said in relation to consumer engagement in shopping. Consumers shop around to purchase

Table 6 Summary of findings

Hypotheses	Results
H1: Shopping well-being is a positive predictor of life satisfaction.	Supported
H2: Shopping ill-being is a negative predictor of life satisfaction.	Not supported
H3: Shopping well-being is more predictive of life satisfaction under conditions of low than high shopping ill-being.	Supported

goods and services that ultimately provide opportunities to make progress towards achieving their potential and attaining meaningful life goals. There is evidence in marketing that consumer engagement in shopping plays an important role in consumer well-being (e.g., El-Hedhli et al. 2013; also see overview of this research in Sirgy et al. 2007). In fact, two recent studies (Grzeskowiak et al. 2016; Sirgy et al. 2016) suggest that increases in self-expressiveness in shopping are associated with increases in life satisfaction.

Second, the study findings also demonstrated that shopping ill-being does not influence life satisfaction directly (failing to support H2) but only as a moderator (supporting H3). That is, shopping ill-being interacts with shopping well-being in that the effect of shopping well-being on life satisfaction is amplified under low than high shopping ill-being conditions. To reiterate, the results of the present study indicate that the positive influence of shopping well-being on life satisfaction disappears when shopping ill-being is high. This study finding is consistent with past research on materialism and compulsive shopping (e.g., Richins 2013). One explanation commonly used to explain why shopping ill-being detracts from the quality of life is the notion that compulsive shopping takes away time, money, and energy that could have been devoted to nurturing social relationships, and important element in subjective well-being (Kasser 2002). This explanation is highly consistent with the conceptualization of the shopping ill-being construct.

Finally, the research reported here contributes to the quality-of-life literature by having measured and validated the shopping ill-being construct. The concept of shopping ill-being has been discussed previously (Ekici et al. 2013; Lee et al. 2014); however, the construct was never operationalized. The present study provides evidence for construct validity.

Study Limitations and Future Research

The present study can pave way to future research by addressing study limitations and extending the theoretical model. One study limitation may be the way shopping ill-being was measured. Respondents had to focus on family members and close friends complaining about the respondent's behavior related to shopping. The underlying assumption here is that complaints by family members and close friends are likely to generate psychological stress, an inherent characteristic of shopping ill-being. However, critics may argue that some consumers more than others are likely to be more influenced by complaints of family members and close friends. If so, perhaps the measure capturing shopping ill-being can be further refined by capturing the psychological stress arising from the aforementioned complaints. Furthermore, the shopping experience itself can be negative—frustration in not being able to purchase the desired goods and services, feelings overwhelmed by too many choices and variety of brands, feeling anxious about spending more money than necessary, distress from crowded conditions at the stores, etc. This issue may explain why Hypothesis 2 (direct and negative effect of shopping ill-being on subjective well-being) was not supported by the data. Future research should address this issue.

The reported study is correlational in nature, and as such statements related to cause and effect cannot be made. To establish causality, future research could be conducted to test the moderation effect of shopping ill-being in a series of experiments. Varying

scenarios can be created to manipulate shopping well-being and shopping ill-being. Life satisfaction would then be measured in terms of expected or anticipated feelings of well-being. Of course such experiments would be criticized for lacking ecological validity, especially in the fact that life satisfaction can only be measured through introspection about one's conditions in life over time, which cannot be well-suited in experimental designs that are too micro in perspective and situation specific. Better than experimental studies would be longitudinal research in which a consumer panel is surveyed over several years (i.e., a long duration). Their shopping well-being, shopping ill-being, and life satisfaction would be monitored at several points in time. Specific real life changes in shopping well-being and ill-being can be captured and their effects observed on life satisfaction.

Future research can extend the theoretical model by injecting additional measures to capture the psychological mechanisms that may account for the effects of shopping well-being and ill-being on life satisfaction. Bottom-up spillover theory of life satisfaction was used in this study to explain the effect of shopping well-being on subjective well-being. Perhaps future research can develop specific measures to capture the bottom-spillover effects more explicitly and directly and test for the mediating effects of this explanatory variable. Similarly, role demand/resource theory was used to explain the effect of shopping ill-being on subjective well-being as well as the interaction effect between shopping well-being and shopping ill-being. Again, perhaps future research can develop measures that can capture this explanatory variable to test for this mediation effect.

Predictor effects can also extend this program of research. Specifically, future research can extend the theoretical model by stipulating situational, personal, institutional, and cultural factors that may predict the effect of shopping ill-being on subjective well-being. In other words, why do some consumers experience the mitigating effects of shopping ill-being much stronger than others? Could personal characteristics such as gender, marital status, income, education, age (or life stage), self-esteem, neuroticism, and locus of control account for variation in shopping ill-being? How about situational characteristics such as high role demand in family life, work life, and social life? Institutional factors such as the effects of government programs to reduce overspending and increase personal savings? Could cultural factors such as individualism versus collectivism account for variation in shopping ill-being too? In addition, past research reports that compulsive buying may differ across cultural contexts (e.g. Horvath et al. 2013; Kwak et al. 2009). Literature on work-life balance (a critical theoretical background for the development of shopping-ill being concept) also suggests that people (particularly women) with different ethnic and minority backgrounds experience qualitatively different work-life conflict (Kamenou 2008). Taking together, these findings could be a starting point for designing future studies to investigate the cross-cultural dynamics of shopping-ill being. Future research can build this program of research by addressing hypothesized predictor effects of situational, personal, institutional, and cultural factors.

Managerial and Policy Implications

Maximizing shopping well-being while minimizing shopping ill-being can be construed in terms of a new construct we call *shopping-life balance*. As such shopping-life

balance should be the goal for both the retail institution as well as consumer advocacy organizations. The retail institution can contribute to shopping-life balance by developing programs to heighten consumer level of engagement in the marketplace, which it does so well in free market economies. The retail institution can do much more in those countries that do not enjoy a free market economy by developing programs to incentivize consumers to be more active in the marketplace. For example, retail marketers can further motivate consumers to engage in self-expressive activities in the marketplace to enhance consumer engagement and life satisfaction (cf. Bosnjak et al. 2016). That is, retailers make every attempt possible to provide consumers with an enjoyable and meaningful shopping experience (e.g., Puccinelli et al. 2009).

It is also important to empower consumers to ensure that the market system works best to deliver the fruits of a free economy (e.g., Burton 2002; Xiao et al. 2004). Such a market system is governed by high level of fair competition and empowered consumers who shop around. Consumers vote with their money to reward good businesses that are both efficient and innovative through quality products at low prices. Conversely, consumers weed out businesses that are not innovative (by not delivering a quality product) nor efficient (by not delivering a low price product).

However, as the research suggests, consumer engagement can be rampant to the point of creating much ill-being. Hence, there must be a countervailing force from consumer advocacy and government organizations to ensure that this heightened sense of consumer engagement in the marketplace would not lead to consumer overspending, much debt, financial bankruptcies, and family ruin. These organizations should develop and institute shopping-life balance programs such as programs to enhance consumer literacy, financial planning, budgeting, among others. Specifically, consumer advocates and policy makers can provide financial education to enhance money management skills and to reduce financial worries (e.g., Norvilitis et al. 2006). Much can be done to help consumers use credit cards in responsible ways (e.g., Garðarsdóttir and Dittmar 2012). The concept of "anticipated regret" –whether or not regret will follow from performing or not performing a certain behavior (e.g. Keinan and Kivetz 2008) such as spending resources in shopping activities at the expense of other life domains – may provide a solid foundation in developing effective shopping-life balance programs. Programs that reduce anticipated regret resulting from shopping experiences are likely to reduce shopping ill-being, and as a result, contribute positively to consumers' life satisfaction.

Appendix

Survey Measures Used in This Study

Shopping Ill-Being or SHIB (Investment of Too Much Time, Money, Energy in Shopping at the Expense Family, Work, Social, Leisure, and Financial Life)

1. Our family and close friends often complain that I spend too much *time* shopping and not enough time with the *family*.
2. Our family and close friends often complain that I spend much *money* on shopping causing a great deal of *family* strife.

3. Our family and close friends often complain that I spend too much *energy* shopping and not enough energy for *family*.
4. Our family and close friends often complain that I spend too much *time* shopping and not enough time for *work*.
5. Our family and close friends often complain that I spend too much *money* shopping and not enough money to further develop my *career*.
6. Our family and close friends often complain that I spend too much *energy* shopping and not enough energy to bolster my *career*.
7. Our family and close friends often complain that I spend too much *time* shopping and not enough time *socializing* with others.
8. Our family and close friends often complain that I spend too much *money* shopping and not enough money for *social activities*.
9. Our family and close friends often complain that I spend too much *energy* shopping and not enough energy for *social activities*.
10. Our family and close friends often complain that I spend too much *time* shopping and not enough time for *leisure activities*.
11. Our family and close friends often complain that I spend too much *money* shopping and not enough money for *leisure activities*.
12. Our family and close friends often complain that I spend too much *energy* shopping and not enough energy for *leisure activities*.
13. Our family and close friends often complain that I spend too much *time* shopping and not enough time *making money* by working hard.
14. Our family and close friends often complain that I spend too much *money* shopping creating havoc on *financial life*.
15. Our family and close friends often complain that I spend too much *energy* shopping and not enough energy for *making money* by working hard.

Response scale: 7-point Likert scale: strongly disagree (1) – strongly agree (7)

Shopping Well-Being or SHWB (Belief that Shopping Contributes to Personal and One's Family Quality of Life)

1. Thinking about shopping, I feel that my shopping contributes significantly to my own personal well-being.
2. Thinking about shopping, my quality of life would diminish significantly if I don't shop.
3. Thinking about shopping, I feel that shopping makes me happy.
4. Thinking about shopping, I feel that shopping contributes significantly to my quality of life overall.
5. I feel that my shopping activities contribute significantly to my family well-being.
6. The quality of life of my family would diminish significantly if I don't shop.
7. I feel that shopping makes me happy because shopping contributes much to my family well-being.
8. I feel that my shopping contributes significantly to my family's quality of life overall.

Response scale: 7-point Likert scale: strongly disagree (1) – strongly agree (7)

Life Satisfaction

1. I believe that in most ways my life is close to my ideal.
2. I believe that the conditions in my life are close to excellent.
3. I believe that I am satisfied with my life.
4. I can say that so far I have gotten the important things I want in life.
5. I can say that if I could live my life over, I would change almost nothing

Response scale: 7-point Likert scale: strongly disagree (1) – strongly agree (7)]

Domain Satisfaction (treated as Covriates)

Please indicate how satisfied or dissatisfied you are with your other life domains._

1. My family life (relationship w/family members)
2. Work life (relationship w/people at work)
3. My financial situation (income, debts, & assets)
4. My health (physical and mental health)
5. My leisure life (fun & leisure activities)
6. My social life (friendships & fellowship)
7. My emotional life (love, sex, intimacy, & romance)
8. My spiritual life (religious activities & spirituality)

Response scale: 7-point Satisfaction rating scale: not at all satisfied (1) – very satisfied (7).

References

Andreasen, A. R., Goldberg, M., & Sirgy, M. J. (2011). Foundational research on consumer welfare: Opportunities for a transformative consumer research agenda. In D. Mick, S. Pettigrew, C. Penchmann, & J. Ozanne (Eds.), *Transformative consumer research for personal and collective well-being* (pp. 25–65). London: Taylor and Francis Publishers.

Andrews, F. M., & Withey, S. B. (1976). *Social indicators of well-being: America's perception of life quality.* New York: Plenum Press.

Arnold, M. J., & Reynolds, K. E. (2012). Approach and avoidance motivation: Investigating hedonic consumption in a retail setting. *Journal of Retailing, 88*(3), 399–411.

Babin, B. J., Darden, W. R., & Griffin, M. (1994). Work and/or fun: Measuring hedonic and utilitarian shopping value. *Journal of Consumer Research, 20*(4), 644–656.

Backstrom, K. (2006). Understanding recreational shopping: A new approach. *The International Review of Retail, Distribution and Consumer Research, 16*(2), 143–158.

Bakker, A. B., & Demerouti, E. (2008). Towards a model of work engagement. *Career Development International, 13*(3), 209–223.

Bearden, W. O., & Haws, K. L. (2012). How low spending control harms consumers. *Journal of the Academy of Marketing Science, 40*(2), 181–193.

Beatty, S. E., & Ferrell, M. E. (1998). Impulse buying: Modelling its precursors. *Journal of Retailing, 74*(2), 169–191.

Bosnjak, M., Brown, C. A., Lee, D.-J., Yu, G. B., & Sirgy, M. J. (2016). Self-expressiveness in sport tourism: Determinants and consequences. *Journal of Travel Research, 55*(1), 125–134.

Brown, K. W., Kasser, T., Ryan, R. M., & Konow, J. (2016). Materialism, spending, and affect: An event-sampling study of marketplace behavior and its affective costs. *Journal of Happiness Studies, 17*(6), 2277–2292.

Burton, D. (2002). Consumer education and service quality: Conceptual issues and practical implications. *Journal of Services Marketing, 16*(2), 125–142.

Campbell, A., Converse, P. E., & Rodgers, W. L. (1976). *The quality of american life: Perceptions, evaluations, and satisfactions.* New York: Russell Sage Foundation.

Carlson, D. S., Kacmar, M. K., & Williams, L. J. (2000). Construction and initial validation of a multidimensional measure of work–family conflict. *Journal of Vocational Behavior, 56*(1), 249–276.

Cote, J. A., & Buckley, M. R. (1987). Estimating trait, method, and error variance: Generalizing across 70 construct validation studies. *Journal of Marketing Research, 24*(3), 315–318.

Diener, E. (1984). Subjective well-being. *Psychological Bulletin, 75*(3), 542–575.

Ekici, A., Sirgy, M. J., & Lee, D. J. (2013). Shopping ill-being and its relation to shopping well-being and overall life satisfaction. Paper presented at the 38th *Annual Macromarketing Conference.* Toronto (June 4–7).

El-Hedhli, K., Chebat, J.-C., & Sirgy, M. J. (2013). Shopping well-being at the mall: Construct, antecedents, and consequences. *Journal of Business Research, 66*(7), 856–863.

Faber, R. J., & O'Guinn, T. C. (1992). A clinical screener for compulsive buying. *Journal of Consumer Research, 19*(4), 459–469.

Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobserved variables and measurement error. *Journal of Marketing Research, 18*(1), 39–50.

Garðarsdóttir, R. B., & Dittmar, H. (2012). The relationship of materialism to debt and financial well-being: The case of Iceland's perceived prosperity. *Journal of Economic Psychology, 33*(3), 471–481.

Greenhaus, J. H., Collins, K. M., & Shaw, J. D. (2002). The relation between work–family balance and quality of life. *Journal of Vocational Behavior, 63*(1), 510–531.

Grzeskowiak, S., Sirgy, M. J., Foscht, T., & Swoboda, B. (2016). Linking retailing experiences with life satisfaction: The concept of store-type congruity with shopper's identity. *International Journal of Retail & Distribution Management, 44*(2), 124–138.

Guiry, M., Magi, A. W., & Lutz, R. J. (2006). Defining and measuring recreational shopper identity. *Journal of the Academy of Marketing Science, 34*(1), 74–83.

Hauser, C. (2010). Bank losses lead to a drop in credit card debt. http://www.nytimes.com/2010/09/25/business/25credit.html. Accessed 2 Feb 2011.

Haws, K., Bearden, W. O., & Nenkov, G. (2012). Consumer spending self-control effectiveness and outcome elaboration prompts. *Journal of the Academy of Marketing Science, 40*(5), 695–710.

Horvath, C., van Herk, H., & Adiguzel, F. (2013). Cultural aspects of compulsive buying in emerging and developed economies: A cross cultural study in compulsive buying. *Organizations and Markets in Emerging Economies, 4*(2), 8–24.

Jin, B., & Sternquist, B. (2004). Shopping is truly a joy. *The Service Industries Journal, 24*(6), 1–18.

Joreskog, K. G., & Sorbom, D. (1993). *LISREL 8: Structural equation modelling with the SIMPLIS command language.* Hillsdale: Lawrence Erlbaum Associates.

Kamenou, N. (2008). Reconstructing work-life balance debates: Challenges limited understandings of the 'life' component in the context of ethnic minority women's experiences. *British Journal of Management, 19*(1), 99–109.

Kasser, T. (2002). *The high price of materialism.* Cambridge: MIT Press.

Keinan, A., & Kivetz, R. (2008). Remedying hyperopia: The effects of self-control regret on consumer behavior. *Journal of Marketing Research, 45*(6), 676–689.

Klein, E. (2010), Digging into finance's pay dirt: The risky business of payday loans and more. http://www.washingtonpost.com/wp-dyn/content/article/2010/07/24/AR2010072400153.html. Accessed 2 Feb 2011.

Krishna, A. (2016). A clearer spotlight on spotlight: Understanding, conducting and reporting. *Journal of Consumer Psychology, 26*(3), 315–324.

Kwak, H., Zinkhan, G. M., & Dominick, J. R. (2009). The moderating role of gender and compulsive buying tendencies in the cultivation effects of TV shows and TV advertising: A cross cultural study between the United States and South Korea. *Media Psychology, 4*(1), 77–111.

Lee, D. J., Yu, G. B., Sirgy, M. J., Ekici, A., Atay, E. G., & Bahn, K. (2014). Shopping well-being and ill-being: Toward an integrated model. In F. Musso & E. Duica (Eds.), *Handbook of research on retailer-consumer relationship development* (pp. 27–44). Hershey: IGI Global Publishing.

Lin, J.-H., Wong, J.-Y., & Ho, C.-H. (2013). Promoting frontline employees' quality of life: Leisure benefit systems and work-to-leisure conflicts. *Tourism Management, 36*(2), 178–187.

Meadow, H. L., & Sirgy, M. J. (2008). Developing a measure that captures elderly's well-being in local marketplace transactions. *Applied Research in Quality of Life, 3*(1), 63–80.

Moss, M. (2007). *Shopping is an entertainment experience*. Lanham: Lexington Books.

Muntz, M. (2016). Christmas and subjective well-being: A research note. *Applied Research Quality Life*. doi:10.1007/s11482-015-9441-8.

Nicolao, L., Irwin, J. R., & Goodman, J. K. (2009). Happiness for sale: Do experiential or material purchases lead to greater happiness? *Journal of Consumer Research, 36*(3), 188–198.

Norvilitis, J. M., Merwin, M. M., Osberg, T. M., Roehling, P. V., Young, P., & Kamas, M. M. (2006). Personality factors, money attitudes, financial knowledge, and credit-card debt in college students. *Journal of Applied Social Psychology, 36*(6), 1395–1413.

Odle-Dusseau, H. N., Britt, T. W., & Bobko, P. (2012). Work-family balance, well-being, and organizational outcomes: Investigating actual versus desired work/family time discrepancies. *Journal of Business and Psychology, 27*(3), 331–343.

Oliver, R. L., Rust, R. T., & Varki, S. (1997). Customer delight: Foundations, findings, and managerial insight. *Journal of Retailing, 73*(3), 311–336.

Pavot, W., & Diener, E. (2008). The satisfaction with life scale and the emerging construct of life satisfaction. *Journal of Positive Psychology, 3*(2), 137–152.

Pham, S. (2011). Retirements swallowed by debt. http://newoldage.blogs.nytimes.com/201101/26/retirements-swallowed-by-debt/Accessed 2 Feb 2011.

Philips, S., Alexander, A., & Shaw, G. (2005). Consumer misbehavior: The rise of self-service grocery retailing and shoplifting in the United Kingdon c. 1950-1970. *Journal of Macromarketing, 25*(1), 66–75.

Pooler, J. (2003). *Why we shop: Emotional rewards and retail strategies*. London: Praeger Publishers.

Puccinelli, N. M., Goodstein, R. C., Grewal, D., Price, R., Raghubir, P., & Stewart, D. (2009). Customer experience management in retailing: Understanding the buying process. *Journal of Retailing, 85*(1), 15–30.

Richins, M. L. (2013). When wanting is better than having: Materialism, transformation expectations, and product-evoked emotions in the purchase process. *Journal of Consumer Research, 40*(1), 1–18.

Richins, M. L., & Dawson, S. (1992). A consumer values orientation for materialism and its measurement – Scale development and validation. *Journal of Consumer Research, 19*(3), 303–316.

Ridgeway, N. M., Kukar-Kinney, M., & Monroe, K. B. (2008). An expanded conceptualization and a new measure of compulsive buying. *Journal of Consumer Research, 35*(4), 622–639.

Roberts, J. A., Manolis, C., & Tanner Jr., J. F. (2005). Materialism and family structure-stress relation. *Journal of Consumer Psychology, 15*(2), 183–190.

Schor, J. (1998). *The overspent American*. New York: Harper Perrennial.

Sirgy, M. J. (2008). Ethics and public policy implications of consumer well-being (CWB) research. *Journal of Public Policy and Marketing, 27*(2), 207–212.

Sirgy, M. J. (2012). *The psychology of quality of life: Hedonic well-being, life satisfaction, and eudaimonia*. Dordrecht: Springer.

Sirgy, M. J., & Lee, D.-J. (2006). Macro measures of consumer well-being (CWB): A critical analysis and a research agenda. *Journal of Macromarketing, 26*(1), 27–44.

Sirgy, M. J., Lee, D. J., & Rahtz, D. (2007). Research on consumer well-being (CWB): Overview of the field and introduction to the special issue. *Journal of Macromarketing, 27*(4), 341–349.

Sirgy, M. J., Lee, D.-J., Grzeskowiak, S., Chebat, J.-C., Herrmann, A., Hassan, S., Hegazi, I., Ekici, A., Webb, D., Su, C., & Montana, J. (2008). An extension and further validation of a community-based consumer well-being measure. *Journal of Macromarketing, 28*(3), 243–257.

Sirgy, M. J., Lee, D. J., Yu, G. B., Gurel-Atay, E., Tidwell, J., & Ekici, A. (2016). Self-expressiveness in shopping. *Journal of Retailing and Consumer Services, 30*(3), 292–299.

Skowronski, J. (2010). Credit-card spending rises, but debt drops. http://www.newsweek.com/2010/08/26/credit-card-spending-rises-but-debt-drops.html. Accesed 2 Feb 2011.

Spiller, S. A., Fitzsimons, G. J., Lynch Jr., J. G., & McClelland, G. H. (2013). Spotlights, floodlights, and the magic number zero: Simple effects tests in moderated regression. *Journal of Marketing Research, 50*(2), 277–288.

Tversky, A., & Kahneman, D. (1986). Rational choice and the framing of decisions. *Journal of Business 59*(4). *Part, 2*, 251–S278.

Van Boven, L. (2005). Experientialism, materialism, and the pursuit of happiness. *Review of General Psychology, 9*(2), 132–142.

Van Boven, L., & Gilovich, T. (2003). To do or to have? That is the question. *Journal of Personality and Social Psychology, 85*(6), 1193–1202.

Vassar, M. (2008). A note on the score reliability for the satisfaction with life scale: An RG study. *Social Indicators Research, 86*(1), 47–57.

Voydanoff, P. (2005). Toward a conceptualization of perceived work-family fit and balance: A demands and resources approach. *Journal of Marriage and Family, 67*(4), 822–836.

Wakefield, K. L., & Baker, J. (1998). Excitement at the mall: Determinants and effects on shopping response. *Journal of Retailing, 74*(4), 515–539.

Winefield, H. R., Body, C., & Winefield, A. H. (2014). Work-family conflict and well-being in university employees. *Journal of Psychology, 148*(6), 683–697.

Xiao, J. J., O'Neill, B., Prochaska, J. M., Kerbel, C. M., Brennan, P., & Bristow, B. J. (2004). A consumer education programme based on the trans-theoretical model of change. *International Journal of Consumer Studies, 28*(1), 55–65.