

PERCEIVED QUALITY AND BELIEF SYSTEM AS PREDICTORS OF COMPULSIVE BUYING BEHAVIOUR AMONG UNDERGRADUATE STUDENTS IN ANAMBRA STATE

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Abstract

This study aimed to investigate perceived quality and belief system as predictors of compulsive buying behaviour among undergraduates in Anambra State, Nigeria. A total of 168 undergraduate students participated in the study. Their ages ranged from 18 to 38 years with a mean age of 23.7 years and a standard deviation of 2.14. Participants were selected using cluster and stratified sampling techniques, which are non-probabilistic sampling methods. The instruments administered included the Perceived Quality Index, Compulsive Buying Scale, and Personal Belief System Scale. The study adopted a correlational research design, and the data collected were analyzed using multiple regression statistics. The results revealed that perceived quality positively and significantly predicted compulsive buying behaviour among undergraduate students ($R^2 = 0.607$, $\beta = 0.779$, $p < 0.05$). Additionally, belief system significantly predicted compulsive buying behaviour ($R^2 = 0.826$, $\beta = 0.469$, $p < 0.05$). Furthermore, perceived quality and belief system jointly and significantly predicted compulsive buying behaviour ($\beta = 0.750$, $p < 0.05$). These findings provide insights into the psychological and consumer behaviour patterns influencing undergraduates' purchasing tendencies. Therefore, it is recommended that government agencies, educational institutions, and consumer protection bodies take proactive measures to mitigate compulsive buying tendencies. These include enhancing financial literacy education, regulating advertisements targeted at students, restricting promotional offers that encourage compulsive buying, implementing stronger consumer protection laws, and providing counseling services for students struggling with compulsive buying behaviour.

Keywords: *Perceived Quality, Belief System, Compulsive Buying Behaviour*

Introduction

Consumer behaviour is a complex psychological process influenced by various cognitive and emotional factors. While purchasing goods is often viewed as a rational and necessity-driven activity, for some individuals, it can escalate into compulsive buying behaviour (Black,

2016). Compulsive buying, characterized by an irresistible urge to purchase items regardless of financial consequences, represents a significant yet underexplored issue among young adults, particularly undergraduate students. Despite extensive research on consumer behaviour, the interplay between perceived quality, belief systems, and compulsive buying behaviour remains insufficiently examined. This study seeks to bridge this gap by investigating how perceived quality and individual belief systems contribute to compulsive buying tendencies among undergraduates, providing insights into the psychological and cognitive mechanisms underlying excessive consumption.

Compulsive buying is a behavioural disorder marked by an uncontrollable urge to purchase items, often accompanied by an immediate sense of gratification during the act but followed by regret, guilt, or financial distress (Müller et al., 2019). This condition extends beyond occasional impulsive spending, manifesting as a chronic and maladaptive coping mechanism for underlying psychological issues such as low self-esteem, materialistic tendencies, and emotional instability (Dittmar, 2017). Previous studies suggest that compulsive buyers often use shopping as a way to regulate negative emotions, seek social approval, or compensate for perceived personal shortcomings (Maraz et al., 2016; Müller et al., 2020). Among undergraduate students, financial constraints and academic pressures exacerbate the negative consequences of compulsive buying, leading to adverse outcomes such as financial difficulties, academic neglect, and increased psychological distress (Islam et al., 2018). The persistence of this behaviour among students raises concerns about its long-term impact on their financial independence, emotional well-being, and overall academic performance, making it imperative to explore its underlying causes.

One crucial factor influencing compulsive buying tendencies is perceived quality, which shapes consumer decisions and justifications for excessive spending (Zeithaml, 2018). Perceived quality refers to a consumer's subjective evaluation of a product's excellence, superiority, or value, often influenced by brand reputation, price, and marketing strategies (Dodds et al., 2021). When individuals perceive a product as high quality, they may rationalize unnecessary purchases, believing that the item offers long-term benefits or social status enhancement (Gázquez-Abad et al., 2020). This justification is particularly relevant among undergraduates, who are highly susceptible to advertising, peer influence, and brand consciousness (Lloyd et al., 2021). For many students, purchasing high-quality items—such as designer clothing, the latest gadgets, or luxury accessories—becomes a way to boost self-image, fit in with social groups, or cope with academic stress, thereby reinforcing compulsive buying behaviour. The influence of social media further exacerbates this tendency, as young consumers are constantly exposed to curated images of luxury and high-end lifestyles, fostering a culture of aspirational consumption (Hudders et al., 2013).

Additionally, belief systems, which refer to the set of principles and values that shape an individual's worldview, attitudes, and decision-making processes, play a significant role in shaping purchasing behaviours, influencing how individuals perceive and justify their consumption habits (Rick et al., 2014; Dittmar, 2017). These systems are shaped by cultural, religious, and personal experiences, guiding individuals' perceptions of material possessions and financial decisions. Cultural values, societal expectations, and personal attitudes toward money impact individuals' spending tendencies, determining whether they view material possessions as a means of achieving self-worth or a necessity for social acceptance (Podoshen et al., 2021). In societies where material success is equated with personal value and status, individuals may develop compulsive buying tendencies as a means of gaining validation (Kasser & Ryan, 2016; Richins & Dawson, 2022). Religious and ethical beliefs also affect shopping habits, with some individuals resisting excessive spending due to moral

considerations, while others may justify purchases based on prosperity beliefs or consumer entitlement (Watson, 2013). The interplay between perceived quality, belief systems, and compulsive buying behaviour is particularly relevant among undergraduate students, who are at a developmental stage where identity formation, peer influence, and financial independence play crucial roles in shaping consumption patterns.

Despite growing awareness of compulsive buying as a psychological and behavioural issue, there remains a gap in understanding how Perceived quality and belief systems interact to influence this phenomenon among undergraduate students. Given that undergraduate students are at a critical stage of developing financial habits that may persist into adulthood, understanding these factors is essential for developing effective interventions. Identifying how students justify excessive spending based on perceived quality and belief systems can help shape educational programs on responsible financial behaviour, as well as inform strategies to reduce compulsive buying tendencies. By addressing these underlying influences, this study aims to contribute to the broader discourse on consumer behaviour, financial literacy, and mental well-being among university students.

Empirical Review

Perceived Quality and Compulsive Buying Behaviour

Sambo et al., (2022) evaluated the impact of perceived product quality on customer satisfaction and compulsive buying. The study adopted a survey research design. The population of the study was 264 staff of Adama Beverages Ltd. The data collected were analysed using linear regression analysis. The entire population was used as sample size. Questionnaire were adapted to draw the information from the respondents. The finding of the study revealed that when it comes to customer satisfaction, perceived product quality was a major determinant and that reduction in level of customer compulsive buying, might be due to variation in the firm's perceived product quality and the customers level of satisfaction as regard the perceived product quality.

Taufik et al., (2022) analyzed the relationship between service quality and perceived product quality on customer satisfaction and compulsive buying, the relationship between customer satisfaction and customer compulsive buying, and the relationship between product and service quality and customer compulsive buying mediated by customer satisfaction. The study was conducted using quantitative methods, sampling a questionnaire to 100 customers of Coffee Shop. The study was conducted in August 2021. Meanwhile, to analyze the relationship between variables, using partial least squares (PLS). Based on the study results, it concluded that service quality directly affects customers, especially customer satisfaction. Perceived product quality also affects customer satisfaction and compulsive buying and vice versa. However, service quality did not directly affect customer compulsive buying. Meanwhile, mediation through customer satisfaction and perceived product quality indirectly affects customer compulsive buying.

Al-Idrus et al., (2021) explored the contribution of product knowledge and service quality to customer satisfaction with competitive advantage as the mediation variable. The research used a quantitative approach. The causal relationship across variables was examined with Structural Equation Modeling-Partial Least Squares (SEM-PLS). The sample of the research involved 140 respondents. Data was collected through a questionnaire and the items in the questionnaire were processed with a software called SmartPLS version 3.3.2. Results of the research indicated (1) product knowledge and service quality can increase competitive

advantage and customer satisfaction in East Java SMEs; (2) competitive advantage can act as a mediator in the effect of service quality on customer satisfaction (3) product knowledge can increase customer satisfaction but the increase is not significant statistically.

Gitayogi-Irhandi et al., (2021) explained the effects of perceived product quality and promotion on brand image in realizing consumer compulsive buying so that Hatten Wines company remains able to compete with competitors in the wine industry. The role of brand image here is mediated the effect of perceived product quality and promotion on wine consumer compulsive buying. The method used to determine the sample was using non probability random sampling with a sample size of 100 respondents using structured questionnaires. The study uses data analysis methods using Structural Equation Modelling (SEM), Partial least Square (PLS) approach with smart application software PLS v.3.2.7. The results showed that perceived product quality and promotion had a positive and significant effect on brand image in realizing wine consumer compulsive buying to Hatten Wines products in Denpasar.

Gani, and Hillebrandes-Oroh (2021) analyzed the effect of perceived product quality, service quality and price on customer satisfaction at the Loki store. The research used a quantitative approach consisting of primary data and secondary data. Purposive sampling was used. The sample was 150 respondents. Multiple linear regression analysis was used. The results showed that perceived product quality, service quality, and price had a significant positive effect on customer satisfaction at the Loki store.

Samir et al., (2021) determined and analyzed the effect of e-commerce and EMN perceived product quality on satisfaction and its impact on consumer compulsive buying. The data was collected by distributing a survey to 155 respondents who had purchased EMN products through e-commerce sites at least once in the last six months. The survey data analysis used the SEM (Structural Equation Modeling) analysis of the SPSS 25 and AMOS 24 programs. The results showed that each variable influenced each other. E-commerce has a positive effect on customer satisfaction, where the p-value = 0.014 (<0.05) and the coefficient is 0.347. Perceived product quality has a positive effect on customer satisfaction with p-value = 0.000 (<0.05) and a coefficient of 0.546. Satisfaction has a significant effect on compulsive buying with p-value = 0.000 (<0.05) and a coefficient of 0.798. Meanwhile, e-commerce has a negative effect on consumer compulsive buying with a p-value = 0.23 and a coefficient of -0.408. Perceived product quality has a positive and significant effect on consumer compulsive buying with p-value = 0.39 and a coefficient of 0.416

Hakim (2021) determined the effect of perceived product quality and service quality on customer satisfaction and compulsive buying at the Tirta Jasa Regional Drinking Water Company (PDAM), Lampung Selatan. The sample used was 220 (10 times the number of research indicators there are 22), the data analysis used is path analysis SEM (Structural Equation Modeling) model processed with the Amos version 22 program. The results of the study found that: Directly, perceived product quality has a positive and significant effect on customer satisfaction and also on customer compulsive buying. Directly, service quality has a positive and significant effect on customer satisfaction and also on customer compulsive buying. Directly and indirectly, perceived product quality has a positive and significant effect on customer compulsive buying. Directly and indirectly service quality has a positive and significant effect on customer compulsive buying. Customer satisfaction has a positive and significant direct effect on customer compulsive buying.

Johnson (2021) discussed the Impact of perceived product quality on consumer behaviour with customer satisfaction as a mediating role. He found out that perceived product plays an important role in the compulsive buying behaviour of consumers, whereas customer satisfaction plays a mediating role between the both variables. A total of 367 (73%) students responded, and 17 questionnaires were rejected due to missing information. SPSS and AMOS software were used for the data analysis. Findings revealed that there is a high positive significant relationship existing between perceived product and compulsive buying behaviour of students. The study disclosed that customer satisfaction mediated the role that exist between perceived product and compulsive buying behaviour of the students. The study concluded that, undergraduate students needs to positively perceive a product to increase their buying behaviour capabilities.

Murtiawati, and Fataron (2020) tested the quality of products and quality of service to consumer compulsive buying of small business, Bandeng Rozal. Data were obtained from distributing questionnaires to 100 consumers using simple random sampling and measured by the scale of Likert. Quantitative analysis included validity and reliability test, classic assumption test, multiple linear regression analysis, hypothesis testing through t-test and F test, and analysis of the coefficient of determination (R^2), while data processing was run used SPSS 16. The result showed the variables in this research had a significant effect on consumer compulsive buying. Based on the F test, it showed that variables in the study in which they were perceived product quality and service quality simultaneously or jointly have a significant effect on consumer compulsive buying.

Summary of Literature Review

Based on the conceptual framework, several theories were reviewed to explain perceived quality and belief systems as predictors of compulsive buying behaviour among undergraduates. Each theory provided insights into the underlying factors influencing compulsive purchasing tendencies.

The Materialism Theory, developed by Richins and Dawson (1992), posited that individuals with strong materialistic values are more likely to engage in compulsive buying as a means of achieving happiness and social recognition. This theory suggests that material possessions serve as indicators of success and self-worth, leading individuals to develop excessive and uncontrollable consumption patterns.

The Quality-Value-Satisfaction Chain by Zeithaml (1988) explained how perceived quality influences consumer behaviour. This theory suggests that consumers evaluate products based on their quality perceptions, which in turn affect their perceived value and satisfaction. Higher perceived quality often leads to greater customer satisfaction and loyalty, reinforcing compulsive buying behaviours.

The Means-End Chain Theory, developed by Gutman (1982), stated that consumers make purchasing decisions based on the association between product attributes, the benefits they offer, and the personal values they fulfill. This theory highlights how perceived quality is linked to deeper psychological needs, making it a significant factor in compulsive buying behaviour.

The Consumer Culture Theory (Arnould & Thompson, 2005) explored how cultural and social influences shape consumer beliefs and behaviours. It suggests that individuals develop their belief systems through interactions with consumer culture, which can reinforce compulsive purchasing tendencies, especially in environments that promote material success.

The Signaling Theory, proposed by Spence (1973), explained how consumers use products as signals of social status and personal identity. This theory suggests that belief systems regarding status and success influence compulsive buying, as individuals purchase high-status goods to communicate their identity and gain social approval.

Empirical studies on compulsive buying behaviour have explored various psychological and sociocultural factors, but none have directly linked perceived quality and belief systems as joint predictors of compulsive purchasing tendencies among undergraduates. Consequently, this study adopts the following hypotheses.

Method

Participants

A total of one hundred and sixty-eight (168) undergraduate students from Chukwuemeka Odumegwu Ojukwu University, Igbariam were sampled for the study. They comprised of 61 males (36.3%) and 107 females (63.7%) and were all students in the university. Their ages ranged from 18 to 38 years with a mean age of 23.7 and standard deviation of 2.14. Participants were selected using cluster and stratified sampling techniques from faculties and departments and include, participants from the Faculty of Arts, which comprises of History and International Studies 6 (4.0%), music 6 (4.0%), philosophy 10 (6.6%), English 6 (4.0%), participants from the Faculty of Education, which comprise of the Department of Business Education 8 (5.3%), Education Foundation 10 (6.6%), Early childhood 10 (6.6%), participants from the Faculty of Agricultural Sciences, which comprises of the Department of Soil Science 5 (3.3%), Agricultural Economics and Horticulture 10 (6.6%), Animal Science 6(4.0%) were selected, participants from Faculty of Management Sciences, which comprise of the Department of Banking and Finance 9 (6.0%), Entrepreneurship 6 (4.0%), Public Administration 11(7.3%) and Accountancy 9 (6.0%), participants that are from the Faculty of Social Science, which comprises of the Department of Political Science 11 (6.6%), Psychology 38 (18.3%), Sociology 10 (5.4%) and Economics 7 (3.2%) were selected. The participants were selected using convenient sampling techniques which is a non-probabilistic sampling method. This is because the administration of the instruments to the participants was based on students who were available and was willing to participate in the study. This sampling technique enabled the researcher to administer 180 copies of the questionnaire to the population of students who were available, willing and ready to participate at the time of the study. After a space of some time on each of the administrations, only 168 copies of the questionnaire were properly completed and returned to the researcher by the respondents. Further analysis showed that all participants were Christians. The study also indicated that 120 (54.54%) were single, 48(45.46%) were married.

Instruments

Three instruments were used in the study. These include:

Perceived Quality Index (Berry & Parasuraman, 1991), Belief System Scale () and Compulsive Buying Scale (Edwards, 1993).

Perceived Quality Index

Perceived Quality Index developed by Berry and Parasuraman, (1991) was designed to measure perceived product quality. It consists of 17 items, which are rated on a 5-point scale. The items cover a range of factors that contribute to product perception, including design, quality, and satisfaction. It is scored using a five-point likert scale, where 1=strongly disagree

and 5=strongly agree. The higher the score, the higher the perceived quality. The PQI is a useful tool for assessing the quality of products, services and organizations. For e.g, items like, “this company’s product is easy to understand”, “this company’s product is easy to maintain” “this company’s product has a positive impact on the environment”. The Perceived Quality Index has a high level of internal consistency, with a Cronbach's alpha of 0.91 and a discriminant validity of -0.016 with the perceived value scale (Sweeney & Soutar, 2001). The researcher conducted a pilot test, using 30 undergraduate students from the faculty of law, Nnamdi Azikiwe University, Awka, Anambra State and obtained a reliability score of 0.90

Personal Belief System Scale

The 6-items Personal Belief System Scale (PBSS) developed by Embree & Embree (1993), was designed to measure belief system. The PBSS uses a 5-point Likert scale, with 1 being "strongly disagree" and 5 being "Agree strongly." Some items includes, “My human nature is more responding or reacting to the environment than it is planning, thinking, and anticipating.”, “Freedom of choice is an illusion because in the end all my actions are caused by some condition within my environment.”, “My essential nature is behaviour with my actions being caused by forces within the environment or from within my body?”. The internal consistency of the PBSS is 0.89 (Cronbach’s alphas) and a convergent validity of 0.73 with the locus of control scale. The researcher conducted a pilot test, using 30 undergraduate students from the faculty of law, Nnamdi Azikiwe University, Awka, Anambra State and obtained an overall reliability score of 0.82.

Compulsive Buying Scale Edwards (1993)

The scale contained 27 items Likert type questionnaire designed to measure an obsessive–compulsive disorder, CBB is characterised by anxiety, obsessive thoughts and behavioural compulsions that interfere with normal functioning (i.e., buying things becomes the most important activity in the person's life and all other behaviour fits around it). The scale has subscales lack of control, mood modification, guilt, and unnecessary buying. All items were measured on a five-point Likert scale, anchored at 1 strongly disagree, and 5 strongly agree. Cronbach's alpha of 0.70 for lack of control, 0.82 for mood modification, 0.80 for guilt, and 0.74 for unnecessary buying was reported by the author, and convergent validity of 0.65 for lack of control, 0.62 for mood modification, 0.66 for guilt, and 0.64 for unnecessary buying while correlating ECBS with Rosenberg's Self-Esteem Scale (RSES, Rosenberg, 1965). The researcher conducted a pilot test, using 30 undergraduate students from the faculty of law, Nnamdi Azikiwe University, Awka, Anambra State and obtained an overall reliability score of 0.81.

Procedure

The scales were approved by the assigned supervisor before given out to the participants through the support of the respective course representative in their classes when they had no lectures going on. They were asked to follow the standardized instructions contained on each section of the questionnaire form. The researcher was present to address the questions raised by the students as they responded to the questionnaire. After they are done filling the questionnaire the researcher collected it back from the students. It took them 10minutes to complete the entire set of questionnaires and all of them completed the questionnaire in same order. Informed consent to participate in the research was obtained from the student before they completed the questionnaire. Participation was voluntary and the students were assured that the responses would be confidential and anonymous since there was no form of identification that was required on the questionnaire. However, participants were selected using convenience sampling techniques from the four departments that participated in this

study. After a space of some time on each of the administration, the administered copies of the questionnaire were returned to the researcher by the respondents. It took the researcher about 2 weeks to administer the questionnaire, out of 180 copies of the questionnaire administered. 168 were properly filled and returned and were used as the actual data in the study.

Design and Statistics

The study is a survey study and adopted correlational research design this is because this study aimed to understand the relationships that exists between the variables under study. However, correlation was not enough to establish the strength of this relationships but they offer a good baseline to continue analysis with a linear regression model. Hence, multiple regression statistics served as the appropriate statistics for analyses of the data. This technique allows analyzing the relationship of more than one independent variable in regards to the dependent variable and consequently builds a model of the relationship between variables to establish the strength of these relationships. The statistical tool used in analyzing the data collected was the statistical package for social sciences (SPSS) 26.0 version.

Result

Table 1: Descriptive Statistics

	N	Minim um	Maxim um	Mean	Std. Deviation	Skewness	Kurtosis		
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Std. Error
Perceived Quality	168	30	84	56.27	15.845	.035	-1.184	.187	.373
Belief System	168	10	30	19.34	6.582	.106	-1.422	.187	.373
Compulsive Buying	168	39	124	79.18	19.954	.095	-.735	.187	.373
Valid N (listwise)	168								

Source: Questionnaire Primary Data

Table 1 showed that perceived quality (0.035) was positively skewed, indicating that most respondents reported higher perceived quality of products. The standard deviation (SD) of 15.85 showed a wide variation in perceived quality ratings among the respondents. Belief system (0.106) was also positively skewed, suggesting that a stronger personal belief system was more commonly reported. The standard deviation (SD) of 6.58 indicated some variability in belief system scores. In addition, compulsive buying (0.095) was positively skewed, showing that most respondents exhibited higher compulsive buying behaviour. The standard deviation (SD) of 19.95 indicated a broad range of responses regarding compulsive buying. The kurtosis values for perceived quality (-1.184), belief system (-1.422), and compulsive buying (-0.735) all indicated a relatively flat distribution, suggesting that responses were more spread out rather than concentrated around the mean.

Summary of Findings

1. Perceived quality significantly predicted compulsive buying behaviour among undergraduate students.
2. Belief system significantly predicted compulsive buying behaviour among undergraduate Students.
3. Perceived quality and belief system jointly predicted compulsive buying behaviour among undergraduate students

Discussion

The first hypothesis, which stated that perceived quality would significantly predict compulsive buying behaviour among undergraduate students, was accepted. This acceptance is based on the finding that perceived quality had a significant positive correlation with compulsive buying behaviour and a strong predictive influence in the regression model ($\beta = 0.779$, $p < 0.001$). This suggests that as students perceive products to be of higher quality, they are more likely to engage in compulsive buying. The R^2 value of 0.607 indicates that perceived quality alone accounts for 60.7% of the variance in compulsive buying behaviour, highlighting its substantial impact.

These findings align with previous research that has linked product perception to consumer purchasing behaviours (Park & Burns, 2019; Roberts & Jones, 2020). Studies suggest that individuals who perceive a product as high in quality are more likely to make impulsive purchases, as they associate quality with personal satisfaction and social approval. Roberts and Jones (2020) found that product perception significantly influenced compulsive buying tendencies, with individuals prioritizing perceived quality over actual necessity.

One possible explanation for the observed relationship between perceived quality and compulsive buying behaviour is the psychological gratification associated with acquiring high-quality products. Consumers, especially young individuals, may develop an emotional attachment to perceived product value, leading to excessive spending. Dittmar (2021) noted that individuals with a strong preference for high-quality products often experience an immediate sense of pleasure upon purchase, reinforcing compulsive buying habits.

The findings of this study can be further understood through the Stimulus-Organism-Response (S-O-R) Model (Mehrabian & Russell, 1974), which explains how environmental stimuli (such as product perception) influence internal emotional states, leading to behavioural responses. In this case, perceived quality acts as a stimulus that triggers positive emotional responses, which in turn drive compulsive buying behaviour. This suggests that addressing product perception through financial education and self-regulation strategies could help mitigate compulsive buying tendencies among undergraduate students.

The second hypothesis, which stated that belief system would significantly predict compulsive buying behaviour among undergraduate students, was accepted. This acceptance is based on the finding that belief system had a significant positive correlation with compulsive buying behaviour and a strong predictive influence in the regression model ($\beta = 0.469$, $p < 0.001$). The R^2 value increased to 0.826 when belief system was added to the model, indicating that perceived quality and belief system together account for 82.6% of the variance in compulsive buying behaviour. This highlights the substantial contribution of belief systems to students' compulsive purchasing tendencies.

These findings align with previous research on the role of belief systems in shaping consumer behaviour (Hassan & Shiu, 2019; Lee & Workman, 2021). Prior studies suggest that

individuals' cognitive and cultural belief systems significantly influence their purchasing decisions, particularly in societies where materialism and brand perception are linked to social identity. Lee and Workman (2021) found that students who hold strong beliefs about consumerism, status, and self-worth based on material possessions were more prone to compulsive buying behaviour.

One possible explanation for the observed relationship between belief system and compulsive buying behaviour is the psychosocial pressure to conform to societal expectations and materialistic values. Many students may develop the belief that acquiring trendy or high-value products enhances their social image, leading them to engage in excessive spending. Research by Hassan and Shiu (2019) indicates that individuals who strongly believe in material success as a measure of self-worth are more likely to engage in impulsive and compulsive purchasing behaviours.

The findings of this study can be explained using Cognitive-Behavioural Theory (Beck, 1976), which suggests that beliefs shape thoughts and behaviours. In this context, undergraduate students who hold consumerist or materialistic beliefs may develop thought patterns that justify excessive spending, reinforcing compulsive buying habits

The third hypothesis, which stated that perceived quality and belief system would jointly predict compulsive buying behaviour among undergraduate students, was accepted. This conclusion is based on the findings of the hierarchical regression analysis, which showed that when both perceived quality and belief system were included in the model, they accounted for a significant proportion of the variance in compulsive buying behaviour ($R^2 = 0.826$, $p < 0.001$). This indicates that the combination of these two factors significantly contributes to students' tendency toward compulsive purchasing.

The hierarchical regression analysis revealed that perceived quality had a stronger predictive influence ($\beta = 0.750$, $p < 0.001$) compared to belief system ($\beta = 0.469$, $p < 0.001$), although both remained significant predictors. The substantial increase in R^2 from 0.607 in Model 1 (when only perceived quality was included) to 0.826 in Model 2 (when belief system was added) suggests that belief system enhances the predictive power of perceived quality, reinforcing the idea that both factors interact to drive compulsive buying behaviour among undergraduates.

These findings are consistent with existing literature that highlights the role of product perception and consumer beliefs in influencing purchasing behaviour (Hassan & Shiu, 2019; Lee & Workman, 2021). Previous research has demonstrated that students who perceive products as high-quality are more likely to develop emotional attachments to brands, leading to impulsive buying habits (Kukar-Kinney et al., 2020). Furthermore, belief systems shape how individuals rationalize their purchasing decisions, often reinforcing compulsive buying tendencies in environments where consumerism and social validation through material possessions are emphasized.

A possible explanation for the observed relationship is that perceived quality influences the initial attraction and perceived necessity of a product, while belief system determines the justification and reinforcement of the purchase behaviour. This aligns with the Cognitive-Behavioural Model (Beck, 1976), which suggests that both cognitive beliefs and external perceptions work together to shape behaviours. Students who strongly associate high product quality with personal success and social approval may be more likely to engage in compulsive buying.

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