

# Effect of consumer self-discrepancy on materialism and impulse buying: the role of subjective well-being

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## Abstract

**Purpose** – This study aims to explore how and why self-discrepancy affects materialism and impulsive buying and the extent to which subjective well-being mediates the relationship between self-discrepancy, materialism and impulsive buying.

**Design/methodology/approach** – The authors have tested the hypothesis with a convenience sample (N = 434) from Lithuania. Descriptive analysis, principal components analysis (PCA), serial mediation hypothesis tested with model 81 from regression-based path analysis modeling tool PROCESS Macro for IBM® SPSS® Statistics 24.7 statistical software.

**Findings** – The serial and parallel mediation analysis results indicated that greater self-discrepancy was related to poorer life satisfaction, which was related to greater materialism centrality, which promoted greater impulsive buying. Also, the greater the self-discrepancy, caused more occurrence of negative affect, which relates to increased materialism happiness, which triggers impulsive buying. Self-discrepancy was negatively associated with the frequency of positive affect, which was positively related to materialism, which stimulates impulsive buying.

**Research limitations/implications** – The study was dominated by younger respondents. The survey was conducted during the lockdown of the Covid-19 virus pandemic.

**Originality/value** – There is little empirical evidence to support the reasoning behind why self-discrepancy predicts a higher degree of materialism, which increases impulsive buying. This study suggests the mechanism of how subjective well-being affects relationships of self-discrepancy on materialism and impulsive buying.

**Keywords** Self-discrepancy, Materialism, Impulse buying, Subjective well-being, Life satisfaction

**Paper type** Research paper

## 1. Introduction

Consumerism constitutes an essential element of contemporary economic systems. However, in recent times, the concept of sustainable consumption has gained significant momentum as a counterforce to consumerism. The Oslo Symposium in 1994 produced a definition of sustainable consumption, which posits that it involves utilizing services and products that cater to fundamental necessities and enhance the quality of life while simultaneously minimizing the depletion of natural resources, toxic substances, pollutants and waste throughout the lifecycle of the service or product. Moreover, the definition emphasizes the

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## JEL Classification — M31

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**Funding:** Edition of that article was financed under Agreement Nr RCN/SN/0330/2021/11 with funds from the Ministry of Education and Science, allocated to the “Rozwój czasopism naukowych” program.



importance of ensuring that these activities do not threaten the needs of future generations (Tukker *et al.*, 2006).

Excessive and irresponsible consumption has attracted the attention of researchers in various fields. Overconsumption contradicts the principles of sustainable consumption and is detrimental to the environment (Belk, 1985), showing negative psychological consequences for consumers (Burroughs & Rindfleisch, 2002). For example, compulsive and impulse buying is associated with a tendency to depression and stress (Sneath, Lacey, & Kennett-Hensel, 2009), lower subjective well-being (Kalla & Arora, 2011) and life satisfaction (Lins, 2012).

The negative consequences of consumer well-being led researchers to address the antecedents of these phenomena. Consequently, there has been a significant focus in research on materialism as a potential precursor to impulse purchasing behavior. (Podoshen & Andrzejewski, 2012; Santini, Ladeira, Vieira, Araujo, & Sampaio, 2019; Li, Yang, Cui, & Guo, 2019; Park, Kim, & Forney, 2006; Badgaiyan & Verma, 2014). Materialism refers to the importance of material possessions and acquisitions that consumers place when defining their own and others' success and believing that it is the ultimate goal of life and the primary source of happiness (Richins & Dawson, 1992).

The literature provides several theoretical explanations as to why consumers lean toward materialism and maladaptive consumption. The attachment to material objects may result from personal psychological insecurities (Donnelly, Ksendzova, Howell, Vohs, & Baumeister, 2016) or overreliance on extrinsic at the expense of intrinsic goals (Kasser & Ryan, 1993). Based on the self-discrepancy theory (Higgins, 1987), materialism and impulse buying are suggested to be the behavioral outcomes of negative self-appraisal (Dittmar, Beattie, & Friese, 1995; Richins, 2017). In a similar vein, the compensatory consumer behavior model postulates that consumption results from self-discrepancy (Mandel, Rucker, Levav, & Galinsky, 2017), for example, Dittmar *et al.* (1995) and Iram and Chacharkar (2017) found a positive relationship between self-discrepancy and impulse buying. Similarly, empirical support was found for the indirect effect of self-discrepancy on impulse buying through materialism (Dittmar *et al.*, 1996).

While self-discrepancy is theorized as a predictor of consumption motivation, there is little empirical evidence to support the reasoning behind why self-discrepancy predicts a higher degree of materialism which is to then increase impulse buying. Although the theoretical rationale considers materialism and impulse buying a response to self-discrepancy – related to negative self-appraisal – no previous study ever examined the mediating role of subjective well-being in relation to self-discrepancy or such behavioral outcomes as materialism and impulse buying. Subjective well-being refers to the overall assessment of one's own life, including cognitive and affective evaluation (Diener & Diener, 2009). Furthermore, literature provides sound evidence on the positive link between self-esteem and life satisfaction (Diener & Diener, 1995). Moreover, self-discrepancy relates to higher levels of negative emotions and lower levels of positive emotions (Mason *et al.*, 2019). Thus, given the above connections, we may expect that subjective well-being functions as the underlying mechanism transmitting the effect of self-discrepancy on materialism and impulse buying.

Given the above, this study explored how and why self-discrepancy affects materialism, and hence impulse buying, along with the extent to which subjective well-being mediates the relationship between self-discrepancy, materialism and impulse buying. Expanding on the previous assumption, we anticipate that subjective well-being and materialism mediate the positive effect of self-discrepancy on impulse buying. An important contribution of the present study is the inclusion of subjective well-being in the model of the indirect effect of self-discrepancy on impulse buying through materialism. A further contribution is the disentangled parallel mediation of the individual facets of the unbundled materialism construct.

In the following sections, we will first present the theoretical background, which will serve as the foundation for hypothesis development. Furthermore, using a cross-sectional research design, we will test the generated hypotheses, followed by sections on results, discussion and conclusions, which will include practical implications.

## 2. Theoretical background and hypothesis development

### 2.1 *Self-discrepancy, materialism, impulse buying and subjective well-being*

Self-discrepancy is an individual's internal conflict and inconsistency when one compares one's "actual-self" with internal standards or the "ideal-self/should be I" which results in a gap between two of these self-representations that evoke negative emotions (Higgins, 1987). Self-discrepancy can take various forms and manifest itself in different self-relevant domains. It may exemplify dissatisfaction with one's intelligence or physical appearance (Mandel *et al.*, 2017). Even loneliness can be described as a manifestation of self-discrepancy. For example, based on the conceptualization that loneliness is the discrepancy between the actual and desired social ties, Loh, Gaur and Sharma (2021) found that loneliness and materialism are positively related.

Similarly, research shows that symbolic consumption may aid as a social function in response to actual/ideal self-discrepancy (Xiao, Li, & Peng, 2018). Furthermore, experimental studies (Park & John, 2011) show that the discrepancy between implicit and explicit self-esteem causes an increase in materialism. Related studies revealed that greater self-discrepancy between the actual-self and the ideal-self is associated with lower self-esteem (Moretti & Higgins, 1990). Likewise, people with low self-esteem exhibit a higher emotional attachment to brands due to the ideal self-congruence, which is a belief that the brands congruent with the ideal self-concept may help consumers approach their ideal self (Malär, Krohmer, Hoyer, & Nyffenegger, 2011). The literature review suggests that materialism precedes impulse buying. Therefore, the effect is likely to occur in this sequence: materialism is a coping method for overcoming increased self-discrepancy, whereas impulse buying is a method of satisfying an increased propensity for materialism.

Materialism as a concept is not homogeneous and cannot be viewed from one angle. The concept has evolved and changed over the years. One of the first definitions of materialism was philosophical: it was proposed as a theory and belief that there is nothing more than material things and objects along with their modifications and movements (Scott, Martin, & Schouten, 2014). In the marketing literature, materialism is usually defined as a phenomenon with negative consequences for consumers. Three approaches to the phenomenon of materialism prevail: (1) conceptualization based on personality traits; (2) conceptualization based on value orientation and (3) conceptualization based on the value created by material objects. Belk's (1985) personality traits-based conceptualization of materialism identifies three characteristics: possessiveness is the desire and propensity to maintain control and ownership; nongenerosity refers to the refusal to transfer or share possessions with others; and envy is the dissatisfaction and will toward another person because that other person is perceived as superior in happiness, success, reputation or any other desired attribute. The personality traits-related conceptualization is not widespread due to its negative a priori expectations and low reliability; so many researchers have failed to replicate Belk's three-character structure scale (Srikant, 2013).

Richins and Dawson (1992) propose a conceptualization of materialism based on the value orientation that encompasses three dimensions: *acquisition centrality* is the belief that the acquisition of property and material goods is the primary purpose of life; *acquisition as the pursuit of happiness* is the belief that the acquisition of the desired property is the path to prosperity and happiness; *possession-defined success* is the belief that one's success depends on whether one has material goods.

Impulse buying is defined as an unplanned purchase characterized by abrupt decision-making and subjective bias in support of an abrupt acquisition decision (Rook & Gardner, 1993). Impulse buying is determined by many factors, mostly emotions and feelings. Hoch and Loewenstein (1991) argue that self-control is at odds with passion and desire. The moment consumer self-control weakens is when impulse purchase occurs. Baumeister (2014) also argues that impulse buying is mainly influenced by self-control, especially its reduction or loss. Baumeister (2014) distinguishes three circumstances in which a tendency to impulse buying increases when self-control is impaired. Effective self-control depends on the following factors: (1) personality standards that relate to ideals, norms and life goals; (2) self-monitoring and behavior control; (3) the ability of not changing one's behavior and attitudes. If one of these three factors is attenuated, the likelihood of impulse buying increases significantly because impulse behavior is strongly associated with self-control (Baumeister, 2014).

Subjective well-being is the cognitive and emotional assessment of one's life. This assessment includes three different but often related components of individual well-being: (1) frequency of positive affect; (2) infrequency of negative affect; (3) cognitive assessment of one's life (Diener & Biswas-Diener, 2005). Subjective well-being is the scientific definition of the term "happiness" used in everyday life. In the literature, subjective well-being is defined and measured in various ways. However, we may distinguish three elements characterizing subjective well-being (Diener, 1984). First, the value-based definition of subjective well-being reveals that subjective well-being is described not as a subjective quality, but as a desired state pursued as a goal or normative standard (Li, Guan, Tao, Wang, & He, 2018). Second, the researchers who emphasize the cognitive aspect focus on the question of what makes people happy and encourages them to view their lives positively. This definition of subjective well-being is called life satisfaction, which depends on respondents' standards and perception of what means a good life (Diener, 1984). Third, the affective component of subjective well-being evaluates one's daily life and whether positive affects outweigh negative ones (Diener, 1984). Subjective well-being is a long-lasting and stable phenomenon (Diener, Suh, & Oishi, 1997). Because subjective well-being is a very diverse phenomenon, it can be affected by a variety of factors such as personality, genetics, social influence, prosperity, health, physical properties, leisure, culture and positivity (Suh & Choi, 2018).

### *2.2 Indirect effect of self-discrepancy on impulse buying: the mediating effect of subjective well-being and materialism linked in serial*

The theory of self-discrepancy (Higgins *et al.*, 1986) posits that any deviation from the self-concept causes tension, resulting in psychological, emotional and cognitive states that are negative and cause suffering, frustration and discomfort. Based on the model of compensatory consumption behavior, the discomfort caused by self-discrepancies motivates consumers to reduce this gap via various consumption-related compensatory behaviors (Mandel *et al.*, 2017). The greater the self-discrepancy, the stronger the consumers' motivation to minimize the gap related to self-discrepancy. The literature proposes that materialism is one of the coping strategies in response to self-discrepancies. For instance, higher materialism is associated with lower levels of self-concept clarity (Reeves, Baker, & Truluck, 2012). Likewise, materialists strongly rely on material goods in achieving the desired state (Richins & Dawson, 1992; Richins, 2004).

Nevertheless, a direct link between self-discrepancy and materialism finds support in the literature (Calogero & Watson, 2009; Xu, 2008; Moulding, Duong, Nedeljkovic, & Kyrios, 2017), and the reasoning behind this relationship alludes to the psychological process that may exist between these two constructs. For example, Reeves *et al.* (2012) suggest that the

deficit of self-concept clarity may elicit materialistic pursuits seeking to avoid the aversive consequences of introspection. Similarly, given that consumers turn to materialism to alleviate negative emotional experiences, researchers found that negative affect is positively associated with the happiness facet of materialism, as is depression with both the happiness dimension and overall materialism (Segev, Shoham, & Gavish, 2015).

Based on the above, it is reasonable to assume that self-discrepancy indirectly triggers materialism through the cognitive and emotional appraisal of a critical domain of the consumer's life. According to the model of compensatory consumption, self-discrepancy first causes emotional and cognitive tension, which can be ascribed to the realm of subjective well-being. Subjective well-being is the cognitive and emotional assessment of an individual's life. This assessment includes three different but often related components of individual well-being: (1) frequency of positive affect; (2) rarity of negative affect; (3) cognitive assessment of one's life (Diener & Biswas-Diener, 2005). Dissatisfaction with one's current state may reflect on one's overall life satisfaction and the frequency of the experience of negative and positive affect. The literature provides clear empirical evidence for the negative effect of self-discrepancy on subjective well-being (Hardin & Larsen, 2014; Pavot, Fujita, & Diener, 1997). Furthermore, a more recent meta-analysis by Mason *et al.* (2019) found a robust positive association between self-discrepancy and psychopathology: anxiety and depression. Their study showed that self-discrepancy is related to higher levels of negative emotions and lower levels of positive emotions.

The enduring feeling of falling short of one's self-imposed standards can have a negative impact on one's life satisfaction, which in turn may compel consumers to turn to materialistic pursuits in search of relief. Several studies confirm the negative association between subjective well-being and materialism (Kashdan & Breen, 2007; Manolis & Roberts, 2012; Hudders & Pandelaere, 2012). Materialism is used for self-enhancement (Park & John, 2011). Consumers ranking high in materialism believe in the power of material objects to close undesirable self-discrepancies for the purpose of self-enhancement (Shrum, Chaplin, & Lowrey, 2022). Similarly, the inconsistencies in self-concept may be accompanied by negative emotional state, which is an affective aspect of subjective well-being (Mason *et al.*, 2019). In turn, these states may lead to excessive reliance on objects (Shan, Jiang, Peng Cui, Wang, & Ivzhenko, 2021). Therefore, we reason that subjective well-being intervenes between self-discrepancies and materialism. More specifically, cognitive and emotional subjective well-being acts as a mechanism through which self-discrepancy transmits its influence on materialism and, in turn, on impulse buying. Following the above reasoning, we hypothesize that subjective well-being together with materialism mediate the effect of self-discrepancy on impulse buying.

- H1.* Subjective well-being and materialism together mediate the relationship between self-discrepancy and impulse buying, so that as self-discrepancy increases, subjective well-being decreases, which negatively affects materialism, associated with greater impulse buying:

  - H1a.* Life satisfaction and materialism centrality together mediate the relationship between self-discrepancy and impulse buying.
  - H1b.* Life satisfaction and materialism success together mediate the relationship between self-discrepancy and impulse buying.
  - H1c.* Life satisfaction and materialism happiness together in serial mediate the relationship between self-discrepancy and impulse buying.
  - H1d.* Negative affect and materialism centrality in serial mediate the relationship between self-discrepancy and impulse buying.

- H1e. Negative affect and materialism success in serial mediate the relationship between self-discrepancy and impulse buying.
- H1f. Negative affect and materialism happiness in serial mediate the relationship between self-discrepancy and impulse buying.
- H1g. Positive affect and materialism centrality in serial mediate the relationship between self-discrepancy and impulse buying.
- H1h. Positive affect and materialism success in serial mediate the relationship between self-discrepancy and impulse buying.
- H1i. Positive affect and materialism happiness in serial mediate the relationship between self-discrepancy and impulse buying.

The conceptual model depicting the hypothesized relationships is presented in Figure 1.

### 3. Methods

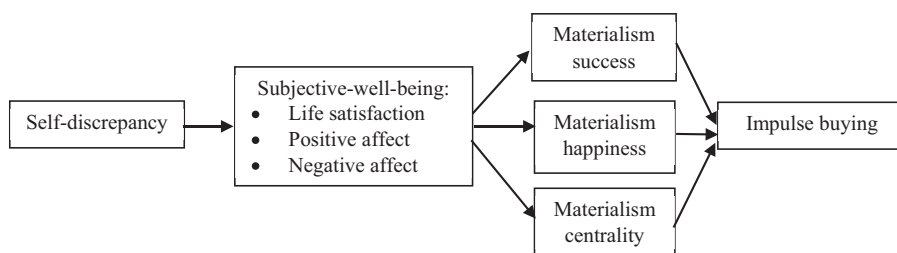
#### 3.1 Participants and procedure

A convenience sampling method was adopted to get a dataset. The weblink to the anonymous survey (using the survey tool <https://www.apklausa.lt>) was placed on Facebook and emailed to potential respondents. Besides, the paid advertising tools available on <https://www.apklausa.lt> platform were used to increase survey visibility and responsiveness. Data collection took place in compliance with the principles of confidentiality and voluntary participation. A total of 486 respondents completed the online survey. The screening analysis resulted in eliminating 3 cases due to age (under 18 years old), and 23 cases were removed due to incorrect and malicious completion of the questionnaire. Finally, we arrived at the sample of 460 adults; 57% (262) women and 43% (198) men. The mean age of the respondents was 26 (SD = 3.32, ranging from 18 to 85). Most respondents were young adults below 28 years of old (76.3%).

#### 3.2 Measurement of constructs

To measure study constructs, we used previously validated multi-item scales from existing literature. A 10-item impulse buying tendency subscale (affective aspect) of Verplanken and Herabadi (2001) was used to capture impulse buying. Items were measured on a seven-point Likert scale in which 1 meant “I strongly disagree” and 7 – “I strongly agree.”

To capture *materialism*, we used the material values scale developed by Richins (2004). Seven-point Likert-type scales were adopted to measure the dimensions of *materialism centrality* (seven items), *happiness* (five items) and *success* (six items), in which 1 meant “I strongly disagree” and 7 – “I strongly agree.”



Source(s): Own elaboration

Figure 1. Conceptual model



*Self-discrepancy* was measured using Guðnadóttir and Gardarsdóttir (2013) seven-point Likert-type scale. This scale consisted of eight items.

*Subjective well-being* was captured through scales developed by Diener *et al.* (2009) and Pavot and Diener (1993). One component of subjective well-being was *life satisfaction*: it was measured using a five-item seven-point Likert-type scale in which 1 – “I strongly disagree” and 7 – “I strongly agree.” The negative and positive affect scale (SPANE) constituted the second component of *subjective well-being*. This 12-item measure captured the frequency of negative (six items) and positive feelings (six items). This measure yielded two dimensions, negative and positive affect, respectively. Items were scored on a five-point scale ranging from 1 – “very rarely or never” to 5 – “very often or always.”

Moreover, nonresponse bias was inspected by splitting the data between early and late response waves. Mann-Whitney *U* test showed no significant difference among early and late respondents in all main variables.

Due to the cross-sectional design, the data for predictors and criterion variables were obtained from the same sources. Harman’s single factor test was conducted as the statistical control to inspect any substantial common method bias present in the data. The 21.24 % variance explained by a single factor revealed that the common method bias was not a major concern in this study (cut-off point lower than 50%).

#### 4. Data analysis

##### 4.1 Constructs and loadings

Before analysis, data were assessed for multivariate outliers using the Mahalanobis distance (Tabachnick & Fidell, 2013). The 26 multivariate outliers, whose probabilities were less than 0.001, were identified and removed from further analysis (final sample: 434).

All items were subjected to principal components analysis (PCA) using direct Oblimin rotation, because the correlation between some factors was  $r > 0.3$ . The Kaiser–Meyer–Olkin (KMO) test value was 0.904, exceeding the recommended value of 0.6. Bartlett’s test of sphericity ( $\chi^2(1378) = 11876.605, p < 0.001$ ) showed that correlations between items were sufficiently large for the PCA. The initial PCA revealed the presence of 11 components with eigenvalues exceeding 1, where those 11 components individually explained 22.5 %, 10.42 %, 5.8 %, 4.72 %, 4.42 %, 3.17 %, 2.91 %, 2.52 %, 2.29 %, 2.07 % and 1.98 % of the variance (cumulative 62.79 %). Then, we removed items with the highest cross-loadings and items of components, which had only one or two items loading on them. The repeated PCA (KMO = 0.915, Bartlett’s test of sphericity  $\chi^2(741) = 9685.566, p < 0.001$ ) showed the presence of an eight-component solution, explaining a total of 66.88 % of the variance, thus eight individual components explained 28.13 %, 10.75 %, 7.14 %, 5.53 %, 4.87 %, 3.93 %, 3.42 %, 3.11 % of the variance. The rotated Oblimin solution yielded a clear structure with expected items (see Table A1).

Table 1 presents measurement properties. Cronbach’s alpha values for the eight variables all exceeded the minimum of 0.7 (Nunnally, 1978).

Composite reliability values ranged from 0.809 to 0.918, meaning all were above the recommended value of 0.70. In statistics (classical test theory), average variance extracted (AVE) is a measure of the amount of variance that is captured by a construct in relation to the amount of variance due to measurement error. The AVE scores ranged from 0.517 to 0.678 above the threshold level of 0.5 (Fornell & Larcker, 1981), showing that convergent validity was satisfactory. Discriminant validity was supported as all AVE square root values were greater than other correlation values among variables (see Table 2 in which the square root of AVE values are presented in bold on the diagonal). Table A2 provides a list of items of corresponding constructs.

##### 4.2 Descriptive analysis

The correlations and descriptive statistics are presented in Table 2. As expected, self-discrepancy was positively and significantly correlated with all measures of materialism

Constructs	Author	Factor loadings	Cronbach alpha	AVE	CR
Self-discrepancy (8 items)	Guðnadóttir and Gardarsdóttir (2013), 7 point scale	0.636 to 0.906	0.923	0.586	0.918
Materialism centrality (3 items)	Richins (2004), 7 point subscales	−0.902 to −0.691	0.793	0.678	0.862
Materialism happiness (3 items)		0.613 to 0.837	0.800	0.590	0.809
Materialism success (4 items)		−0.777 to −0.639	0.743	0.522	0.813
Impulse buying tendency (4 items)	Verplanken and Herabadi (2001), affective aspect, 7 point subscale	−0.771 to −0.664	0.770	0.528	0.817
Positive affect (6 items)	Diener <i>et al.</i> (2009), 5 point scales; Pavot and Diener (1993) 7 point scale	0.750 to 0.840	0.897	0.626	0.909
Negative affect (6 items)		0.627 to 0.758	0.860	0.517	0.865
Life satisfaction (5 items)		0.575 to 0.859	0.872	0.520	0.842

**Note(s):** N = 434; extraction method: principal component analysis; rotation method: Oblimin with Kaiser normalization  
**Source(s):** Own elaboration

**Table 1.**  
Measurement properties

(centrality  $r = 0.149, p < 0.001$ ; success  $r = 0.258, p < 0.001$ ; happiness  $r = 0.412, p < 0.001$ ) and impulse buying ( $r = 0.262, p < 0.001$ ). In line with theory, self-discrepancy was negatively associated with positive affect ( $r = -0.395, p < 0.001$ ) and life satisfaction ( $r = -0.587, p < 0.001$ ) while being positively related to negative affect ( $r = 0.433, p < 0.001$ ). As anticipated, life satisfaction was significantly and negatively associated with all dimensions of materialism (centrality  $r = -0.191, p < 0.001$ , success  $r = -0.161, p < 0.001$ , happiness  $r = -0.337, p < 0.001$ ), whereas the connections between negative affect and materialism subscales were positive and significant (centrality  $r = 0.142, p < 0.001$ , success  $r = 0.139, p < 0.001$ , happiness  $r = 0.300, p < 0.001$ ). Finally, positive affect negatively correlated with materialism happiness dimension ( $r = 0.178, p < 0.001$ ), while positive affect's association with materialism's success and happiness facets was nonsignificant.

## 5. Results

### 5.1 Hypothesis testing results

To test the serial mediation hypothesis, we used model 81 from PROCESS Macro for SPSS (Hayes, 2017). This model combines serial and parallel mediation. The indirect effect in a serial mediation model passes through several mediators. Therefore, the serial mediation model was used to test the hypothesis that subjective well-being (one of those listed in time-life satisfaction, negative affect and positive affect) together with materialism (centrality, success, and happiness) would mediate the relationship between self-discrepancy and impulse buying. The combined serial and parallel model 81 allowed for the examination of the effect of self-discrepancy on impulse buying through its effect on subjective well-being and through subjective well-being's effect on each of the materialism variables (centrality, success and happiness). Self-discrepancy was introduced to the model as the predictor variable, while subjective well-being – as the mediator. Materialism centrality, materialism success, and materialism happiness were introduced to the model as three parallel mediators together with subjective well-being, while impulse buying was to be the outcome variable. The results are presented in Table 3.



**Table 2.**  
Correlations, AVE and  
descriptive statistics

Variable	M	SD	1	2	3	4	5	6	7	8
1. Self-discrepancy	3.634	1.339	<i>I</i>							
2. Materialism centrality	2.680	1.139	0.149**	<i>I</i>						
3. Materialism happiness	2.560	0.802	0.412**	0.189**	<i>I</i>					
4. Materialism success	3.596	0.672	0.258**	0.216**	0.431**	<i>I</i>				
5. Impulse buying	2.957	1.214	0.262**	0.312**	0.339**	0.323**	<i>I</i>			
6. Positive affect	3.059	1.154	-0.395**	-0.076	-0.178**	-0.018	-0.027	<i>I</i>		
7. Negative affect	4.393	1.361	0.432**	0.142**	0.300**	0.139**	0.287**	-0.473**	<i>I</i>	
8. Life satisfaction	4.599	1.230	-0.587**	-0.191**	-0.377**	-0.161**	-0.171**	0.486**	-0.357**	<i>I</i>

**Note(s):** *n* = 434; \*\**p* < 0.001 level (2-tailed). \**p* < 0.05 level (2-tailed). The square root of AVE is calculated and written in italic on the diagonal

**Source(s):** Own elaboration

Path	Direct effect ( <i>c'</i> )			Indirect effect		
	<i>B</i>	SE	<i>p</i>	<i>B</i>	BootSE	BootCI
Subjective well-being: Life satisfaction						
SD→IMB	0.15	0.05	0.00			
IND1: SD→SL→MC→IMB				<i>0.0167</i>	0.008	0.0026, 0.034
IND2: SD→SL→MS→IMB				<i>-0.0017</i>	0.005	-0.0134, 0.009
IND3: SD→SL→MH→IMB				<i>0.0107</i>	0.007	-0.011, 0.026
Total indirect effect: SD→SL→M→IMB				<i>0.1238</i>	0.034	0.058, 0.191
Subjective well-being: negative affect						
SD→IMB	0.09	0.04	0.03			
IND1: SD→NA→MC→IMB				0.0063	0.0044	-0.001, 0.016
IND2: SD→NA→MS→IMB				0.0019	0.0036	-0.0056, 0.009
IND3: SD→NA→MH→IMB				<i>0.0096</i>	0.0047	0.0023, 0.0203
Total indirect effect: SD→NA→M→IMB				<i>0.1814</i>	0.03	0.125, 0.246
Subjective well-being: positive affect						
SD→IMB	0.16	0.04	0.00			
IND1: SD→PA→MC→IMB				0.0035	0.0041	-0.004, 0.013
IND2: SD→PA→MS→IMB				<i>-0.006</i>	0.0038	-0.015, -0.0004
IND3: SD→PA→MH→IMB				0.0004	0.0040	-0.008, 0.009
Total indirect effect: SD→PA→M→IMB				<i>0.1114</i>	0.03	0.053, 0.174

**Note(s):** N = 434, SD – self-discrepancy; IMB – impulse buying; SL – life satisfaction; PA – positive affect; NA – negative affect; MC – materialism centrality; MS – materialism success; MH – materialism happiness. Age, sex, education and income group were included as covariates. Total effect (*c*) = B = 0.27, SE = 0.04, CI (confidence interval)[0.193, 0.346]. Numbers in italics indicate that the effect is significant. The indirect effect is considered significant if the upper and lower bounds of the 95% CIs do not contain zero (Hayes, 2017).

**Source(s):** Own elaboration

**Table 3.** Combined serial and parallel mediator models

As Table 3 reveals, the indirect effect of self-discrepancy on impulse buying through both life satisfaction and materialism centrality was positive and significant (B = 0.0167, LLCI (lower limit confidence interval) = 0.0026, ULCI (upper limit confidence interval) = 0.0337). As anticipated, life satisfaction and materialism centrality jointly mediated the relationship between self-discrepancy and impulse buying (H1a is supported). However, the indirect effect of self-discrepancy on impulse buying through life satisfaction and materialism success was nonsignificant (B = -0.0017, LLCI = -0.0134, ULCI = 0.0085; H1b is not supported). Similarly, the indirect effect through life satisfaction and materialism happiness was also nonsignificant (B = 0.0107, LLCI = -0.0011, ULCI = 0.0258; H1c is not supported). However, in line with the proposed relationship, the total indirect effect of self-discrepancy on impulse buying through both life satisfaction and materialism was positive and significant (B = 0.124, LLCI = 0.058, ULCI = 0.191).

As hypothesized, the negative affect together with materialism happiness mediated the relationship between self-discrepancy and impulse buying (B = 0.0096, LLCI = 0.0023, ULCI = 0.0203; H1f is supported). Contrary to our prediction, the indirect effect of negative affect with materialism centrality was nonsignificant (B = 0.0063, LLCI = -0.0011, ULCI = 0.0161; H1d is not supported). Similarly, negative affect together with materialism success were not significant mediators in the relationship between self-discrepancy and impulse buying (B = 0.0019, LLCI = -0.0056, ULCI = 0.0090; H1e is not supported). However, the total indirect effect through both negative affect and materialism was positive and significant (B = 0.18, LLCI = 0.125, ULCI = 0.246).

Finally, we examined the effect of self-discrepancy on impulse buying through its effect on positive affect and each facet of materialism. After observing individual paths (see Table A3), we discovered that self-discrepancy negatively influences positive affect (B = -0.189, SE (standard error) = 0.023, *p* < 0.001), which contrary to prediction, is in turn positively related

to materialism success ( $B = 0.23$ ,  $SE = 0.088$ ,  $p = 0.009$ ). However, positive affect does not in turn influence materialism centrality ( $B = -0.09$ ,  $SE = 0.093$ ,  $p = 0.334$ ) or materialism happiness ( $B = -0.012$ ,  $SE = 0.098$ ,  $p = 0.903$ ). The paths among facets of materialism and impulse buying were positive and significant: materialism centrality  $\rightarrow$  impulse buying:  $B = 0.21$ ,  $SE = 0.041$ ,  $p < 0.001$ ; materialism success  $\rightarrow$  impulse buying:  $B = 0.14$ ,  $SE = 0.0465$ ,  $p = 0.0026$ ; materialism happiness  $\rightarrow$  impulse buying:  $B = 0.166$ ,  $SE = 0.04$ ,  $p = 0.0001$ . Although the total indirect effect is positive and significant, the support for indirect relationship through positive affect and each separate facet of materialism was not found (H1g, H1h, H1i are not supported).

## 6. Discussion and conclusions

The purpose of this study was to explore how and why self-discrepancy affects materialism and, in turn, impulse buying. This study deepens the literature on the antecedents of materialism and impulse buying. More specifically, this study sought to explain why self-discrepancy positively affects materialism and impulse buying. Prior studies examined the effect of self-discrepancy on materialism and impulse buying but did not account for the underlying mechanism between self-discrepancy and materialism. Addressing this limitation, this study examined subjective well-being as the potential mediator between self-discrepancy and materialism by adding the missing piece of the puzzle to the connection between self-discrepancy, materialism and impulse buying. Building on the theory of self-discrepancy (Higgins, 1987) and the compensatory consumption behavior model (Mandel *et al.*, 2017), we tested the assumption that self-discrepancy positively affects materialism and impulse buying due to a decrease in subjective well-being. The compensatory consumer behavior model delineates that consumption is the result of self-discrepancies. Self-discrepancies in various domains cause negative emotions, leading to a worse overall assessment of one's life. The psychologically and emotionally aversive states motivate consumers to address those discrepancy-related concerns through consumption. Because materialism is regarded as a coping strategy, we have a reason to believe that self-discrepancies trigger a higher level of materialism that results in impulse buying due to a decrease in subjective well-being.

As expected, our findings show that self-discrepancy is positively related to impulse buying. These results agree with those of Dittmar *et al.* (1996), Li *et al.* (2019), and Luna-Arocas (2008). Similarly, consistent with our expectations, the findings reveal that greater self-discrepancy is significantly associated with greater materialism. These results corroborate the findings of past studies, which demonstrated a positive impact of self-discrepancy on materialism (Dittmar *et al.*, 1996).

Finally, our results generally agree with the serial mediation hypotheses. The total indirect effect of self-discrepancy on impulse buying through life satisfaction and materialism is positive and significant, as is the total indirect effect through positive affect and materialism. The total indirect effect of self-discrepancy on impulse buying through negative affect and materialism is positive and significant.

However, the parallel mediation of materialism's individual facets together with individual components of subjective well-being is not significant in all cases. More specifically, it is only together with materialism centrality that life satisfaction significantly mediates the effect of self-discrepancy on impulse buying. Thus, higher self-discrepancy is related to poorer life satisfaction, which in turn engenders greater materialism centrality, which promotes a higher degree of impulse buying. The current findings also support the path in which the frequency of negative affect in serial with materialism happiness mediates the relationship between self-discrepancy and impulse buying. The greater the self-discrepancy, the more frequent the negative affect, thus the increased materialism happiness and the triggered impulse buying. Unbundled parallel

effects of materialism facets together with positive affect are significant only in materialism success, but not in the predicted direction. Thus, the study explains and empirically demonstrates what causal mechanism self-discrepancy leads to impulse buying.

Different subjective well-being elements may have an ambiguous relationship with materialism dimensions. Together with subjective well-being elements, the current findings of the unbundled parallel effects of materialism facets resulted in a nonconfirmed hypothesis, in which the indicated relationships were statistically insignificant. These results echo the findings of [Hudders and Pandelaere \(2012\)](#), in which the subjective well-being connection to materialism in some cases also surfaced as statistically insignificant. Moreover, our findings support the position that disentangled materialism may show a differential effect on subjective well-being. According to [Dittmar and Isham \(2022\)](#), in their recent review, the relationship between materialism and well-being may be more nuanced than previously thought. For example, the review of [Shrum et al., 2022](#) reveals that the decomposed effects of three facets of materialism exhibit differential effects, with only happiness found to be negatively related to life satisfaction. Furthermore, the authors conclude that the effect of various facets of materialism on life satisfaction depends on underlying motives. [Sirgy et al. \(2021\)](#) discovered that due to various underlying motivations, materialism could positively or negatively relate to life satisfaction.

Assessing the gathered results of this study and existing theory, we can project some practical implications. The gap between the true and the ideal self encourages impulse buying, so marketing campaigns should take this into account and present products by emphasizing that their acquisition provides consumers with certain attributes that reduce the difference between their true and ideal selves. Marketing communication based on the gap between the true and the ideal self – which results in dissatisfaction with life – should focus on the materialism centrality facet as a solution to alleviate negative appraisal of one's life. Similarly, negative affect as a source of self-discrepancy should be combined with the materialism happiness facet as an effective way to escape negative emotional states. Marketers could capitalize on the materialistic and impulse buying tendencies driven by self-discrepancy-induced lower subjective well-being by using communication messages that depict brands and material goods as life-transforming objects. Furthermore, brands may be associated with images that assure the brand's capacity to enhance the self in an aspirational manner.

This study is not free of limitations. The survey was conducted with a sufficiently defined population, although it could be that most respondents came from the same social background. The study was dominated by younger respondents, whose dominance in the sample may not provide sufficient variability in individual components of subjective well-being to capture the presumed effects. Future studies should have a relatively higher proportion of consumers in other age groups in the sample. In addition, the correlational research design applied in this study prevents us from claiming causal inference.

Finally, the survey was conducted during the lockdown of the Covid-19 virus pandemic. The drastic restrictions on social life and uncertainty about the future at the time could have influenced respondents' responses.

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(The Appendix follows overleaf)

## Appendix

Constructs No of Items	1	2	3	4	5	6	7	8
<b>Pattern coefficients</b>								
Self-discrepancy (1)	0.636	-0.114	-0.021	-0.075	-0.112	-0.231	-0.174	-0.098
Positive affects (2)	0.906	0.058	0.113	0.062	0.090	0.187	0.049	0.206
Negative affects (3)	-0.054	0.750	-0.093	-0.046	-0.056	-0.064	-0.042	-0.058
Materialism centrality (4)	0.045	0.840	0.090	0.055	0.049	0.103	0.045	0.020
Materialism success (5)	-0.057	-0.227	0.627	-0.027	-0.123	-0.089	-0.139	-0.034
Life satisfaction (6)	0.116	0.159	0.758	0.027	0.120	0.094	0.110	0.125
Impulse buying affective (7)	-0.055	-0.063	-0.070	-0.902	-0.067	-0.064	-0.130	-0.031
Materialism happiness (8)	0.097	0.042	0.016	-0.691	0.084	0.056	0.054	0.075
Self-discrepancy (1)	-0.034	-0.047	-0.085	-0.121	-0.077	-0.053	-0.048	-0.044
Positive affects (2)	0.053	0.068	0.068	0.052	-0.639	0.034	0.018	0.148
Negative affects (3)	-0.245	-0.016	-0.068	-0.068	-0.077	0.575	-0.133	-0.134
Materialism centrality (4)	0.151	0.219	0.009	0.100	0.061	0.859	0.080	0.063
Materialism success (5)	-0.039	-0.019	-0.019	-0.199	-0.211	-0.131	-0.771	-0.110
Life satisfaction (6)	0.046	0.038	0.078	0.165	0.084	0.106	-0.664	0.100
Impulse buying affective (7)	0.006	-0.062	0.008	-0.064	-0.139	0.041	-0.221	0.613
Materialism happiness (8)	0.053	0.012	0.068	-0.010	-0.042	0.008	0.046	0.837
Self-discrepancy (1)	0.684	-0.370	0.232	-0.205	-0.271	-0.512	-0.335	0.178
Positive affects (2)	-0.914	-0.249	-0.357	-0.065	-0.102	-0.136	-0.101	-0.389
Negative affects (3)	-0.369	0.778	-0.389	-0.008	-0.053	0.228	-0.071	-0.144
Materialism centrality (4)	-0.233	-0.838	-0.191	-0.106	-0.052	-0.403	-0.029	-0.066
Materialism success (5)	0.109	-0.529	0.605	-0.128	-0.176	-0.283	-0.284	0.106
Life satisfaction (6)	-0.409	-0.095	-0.835	-0.071	-0.004	-0.025	-0.097	-0.225
Impulse buying affective (7)	0.071	-0.102	0.103	-0.889	-0.262	-0.337	-0.337	0.051
Materialism happiness (8)	-0.221	-0.034	-0.111	-0.746	-0.094	-0.095	-0.171	-0.198
Self-discrepancy (1)	0.156	-0.040	0.005	-0.266	-0.785	-0.097	-0.241	0.203
Positive affects (2)	-0.182	-0.045	-0.131	-0.088	-0.688	-0.020	-0.142	-0.353
Negative affects (3)	-0.533	0.309	-0.319	0.049	0.019	0.738	-0.028	-0.279
Materialism centrality (4)	-0.263	-0.536	-0.147	-0.206	-0.138	-0.836	-0.126	-0.129
Materialism success (5)	0.160	-0.037	0.170	-0.385	-0.359	-0.140	-0.819	0.124
Life satisfaction (6)	-0.211	-0.026	0.264	-0.037	-0.153	-0.024	-0.713	-0.257
Impulse buying affective (7)	0.296	-0.159	0.192	-0.223	-0.395	-0.221	-0.420	0.735
Materialism happiness (8)	-0.327	-0.095	-0.288	-0.105	-0.296	-0.190	-0.172	-0.867
Communality range	0.559	0.611	0.413	0.607	0.496	0.650	0.555	0.653
	-0.844	-0.709	-0.788	-0.802	-0.640	-0.774	-0.696	-0.763

Note(s): N = 434; extraction method: principal component analysis; rotation method: Oblimin with Kaiser normalization; 1 – self-discrepancy, 2 – positive affect, 3 – negative affect, 4 – materialism centrality, 5 – materialism success, 6 – life satisfaction, 7 – impulse buying affective, 8 – materialism happiness

Source(s): Own elaboration

Constructs		Items
<b>Self-discrepancy</b> (Guðnadóttir & Gardarsdóttir, 2013)		(1) I want to change the way I am
		(2) I'm close to being just the way I want to be (R)
		(3) I think a lot about being different than I am
		(4) It goes a long way in my nerves that I should be
		(5) I am far from being what I wanted to be
		(6) I want to be different than I am
		(7) I'm as happy with myself as I am (R)
		(8) I wouldn't want to change anything in my life (R)
<b>Materialism</b> (Richins, 2004)	<i>Centrality</i>	(1) I usually buy only the things I need (R)
		(2) I try to keep my life simple, as far as possessions are concerned (R)
		(3) I enjoy spending money on things that aren't practical
	<i>Happiness</i>	(1) My life would be better if I owned certain things I don't have
		(2) I'd be happier if I could afford to buy more things
		(3) It sometimes bothers me quite a bit that I can't afford to buy all the things I'd like
	<i>Success</i>	(1) I admire people who own expensive homes, cars and clothes
		(2) Some of the most important achievements in life include acquiring material possessions
		(3) The things I own say a lot about how well I'm doing in life
<b>Impulse buying tendency</b> (Verplanken & Herabadi, 2001)		(4) I like to own things that impress people
		(1) It is a struggle to leave nice things I see in a shop
		(2) I sometimes cannot suppress the feeling of wanting to buy something
		(3) I find it difficult to pass up a bargain
<b>Subjective well-being</b> (Diener <i>et al.</i> , 2009; Pavot & Diener, 1993)	<i>Positive affect</i>	(4) If I see something new, I want to buy it
		(1) Positive feeling
		(2) Good feeling
		(3) Pleasant feeling
		(4) Happy
	<i>Negative affect</i>	(5) Joyful
		(6) Contented
		(1) Negative feeling
		(2) Bad feeling
		(3) Unpleasant feeling
	<i>Life satisfaction</i>	(4) Sad
		(5) Afraid
		(6) Angry
		(1) In most ways my life is close to my ideal
		(2) The conditions of my life are excellent
	(3) I am satisfied with my life	
	(4) So far, I have gotten the important things I want in life	
	(5) If I could live my life over, I would change almost nothing	

Source(s): Own elaboration

**Table A2.**  
Constructs and items

**Table A3.**  
Individual paths of the effect of self-discrepancy on impulse buying through its effect on positive affect

Individual path SD→IB	<i>B</i>	SE	<i>p</i>
SD→PA	-0.189	0.023	0.000
PA→MS	0.23	0.088	0.009
PA→MC	-0.09	0.093	0.334
PA→MH	-0.012	0.098	0.903
MC→IB	0.21	0.041	0.000
MS→IB	0.14	0.0465	0.0026
MH→IB	0.166	0.04	0.0001

**Note(s):** N = 434, SD – self-discrepancy; IMB – impulse buying; PA – positive affect; MC – materialism centrality; MS – materialism success; MH – materialism happiness. Age, sex, education and income group were included as covariates  
**Source(s):** Own elaboration

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