

Perceived Stress and Online Compulsive Buying Behaviour among Women Consumers in Butwal Sub-Metropolitan City

Rumisha Aryal^{1*}, Supuspa Bhattarai²

^{1*,2}Lumbini Banijya Campus, Tribhuvan University, Nepal.

Email: ²bhattarai.supuspa@gmail.com Corresponding Email: ^{1*}rumesaaryal1997@gmail.com

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Abstract: The article discusses the phenomenon of compulsive buying, emphasizing its prevalence and the associated negative consequences such as financial distress and impaired functioning. The present study examined the mediating role of Avoidance coping and the moderating role of self-esteem in the association between perceived stress and online compulsive buying. A sample of 409 female consumers, completed questionnaire measures of perceived stress, self-esteem, Avoidance coping, and online compulsive buying The focus is on the connection between compulsive buying and online shopping, particularly in the context of the growing dependence on the internet. The study also explores the role of avoidance coping mechanisms in understanding and explaining obsessive online purchasing behavior. Additionally, the article delves into the comorbidity of compulsive buying with various psychological disorders. The significance of mood, self-esteem, and coping strategies in compulsive shopping is highlighted. The geographical context of Butwal, a rapidly developing city in Nepal, is briefly described, and the article concludes with insights into the factors influencing online customer satisfaction and e-commerce growth in Nepal. Overall, the article provides a comprehensive overview of the complexities surrounding compulsive buying, particularly in the context of online shopping, and its implications for individuals and society.

Keyword: Avoidance Coping, Online Compulsive Buying, Perceived Stress, Self-Esteem.

1. INTRODUCTION

Compulsive buying, often referred to as compulsive or impulsive shopping, is a prevalent and problematic consumer behavior characterized by the excessive and uncontrolled urge to purchase



goods and services, typically leading to financial and psychological distress (Zheng et.al., 2020). Furthermore, obsessive shoppers, particularly women, place a higher value on disapproval and are more likely to engage in social comparison than others (Biolcati R., 2017). Avoidance coping in compulsive online purchasing behavior is to investigate the function of avoidance coping mechanisms in understanding and explaining obsessive online purchasing (Lawrence L. M., 2021). A substantial amount of internet shopping is impulse purchasing, which is mostly due to the phenomenal expansion of e-commerce and modern information technology (Sarah, 2020). Because of psychological and developmental aspects of late adolescence young adulthood, ready access to the internet, and an expectation of computer/internet use, they are more vulnerable to problematic internet use (Acharya S. A., 2023). Stress is defined as a scenario in which a person perceives demands that surpass his or her capacity for coping. When people are depressed due to a perceived lack of effectiveness or self-fulfillment, they cope by utilizing methods such as distancing, seeking emotional support, and avoiding escape (Moran, 2015). In the context of Nepal, the e-commerce landscape faces challenges such as limited knowledge awareness and online payment systems, but recent developments in education, internet access, and IT growth are paving the way for increased e-commerce opportunities. Noteworthy e-commerce sites in Nepal aim to provide easy access to online markets and secure, timely delivery (Acharya, 2022). The discrepancy in technical integration and accessibility between developed and developing nations is obvious, restricting potential consumer base and delivery facilities, particularly in rural areas (Bajracharya, 2023)

1.1 Statement of Problems

According to (Bajracharya, 2023), the challenges and dissatisfaction experienced by consumers in the the field of e-commerce, including issues such as poor product quality, defective items, incomplete information, data security concerns, and insufficient customer support, emphasizing the need for improved regulations and legal frameworks to address these issues and improve the overall reliability and trustworthiness of e-commerce platforms. The COVID-19 epidemic has had a considerable influence on Nepal, with issues and consequences ranging from mental health to disinformation to macroeconomic impact and media management. Fear, worry, hopelessness, and panic attacks have resulted from a lack of mental health assistance and services for those affected by the pandemic, including COVID-19 patients and healthcare personnel (Poudel, 2020). The major factors influencing online shopping addiction among the sample were age, monthly spending on online shopping, and time interval (Sathya et.al., 2023).

The above discussion reveals that there is no any consistancy impacts of Perceived stress (i.e selfesteem, feeling of negative evaluation, financial factors and impulsive buying behaviour) on online compulsive buying behaviour of women consumers as different methodology applied previously results different outcomes and significance.

Therefore, there is a great need to research the relationship of perceived stress and compulsive online buying behaviors of women consumer in present context.



2. RELATED WORK

2.1 Online Compulsive Buying

Online compulsive buying refers to a behavioral pattern characterized by a persistent urge to engage in frequent and senseless online purchases, surpassing one's financial means or acquiring non-essential items (Sharif, 2018). The manifestation of compulsive buying cannot be seprated to the economic, social, and cultural shifts impacting consumer behavior, offering light on its varied nature and significance in modern cultures (Chang et.al,2011). According to the study conducted by (Xu et.al., 2022), electronic payment systems, such as credit cards, are especially problematic for women, perhaps leading to underestimation of expenditures and increased obsessive purchasing tendencies.

2.2 Perceived Stress

Perceived stress from online buying refers to an individual's subjective assessment of how anxious they feel while engaging in online shopping activities. It involves a personal assessment of how stressful components of online buying, such as decision-making, navigating e-commerce platforms, dealing with potential concerns such as product quality or delivery, and handling financial transactions, affect their overall stress (Anderson, 1976). According to (ZHENG, 2016) stress in online shopping emphasizes the harmful impact of Internet addiction on college students, with a focus on the negative impacts of stress. Internet addiction, as a pervasive issue, endangers the cognitive, physical, psychological, and behavioral health of college students.

In this study, Perceived stress is measured by 3 factor (ie. Perceived helplessness, Perceived Self-Efficacy and Perceived kindness)

Perceived Helplessness

According to (Smallheer, 2019) Perceived helplessness is the subjective belief or perception of an individual that they have little or no control over their circumstances and that their actions have little or no impact on the consequences. According to (Smallheer, 2019) Perceived helplessness is the subjective belief or perception of an individual that they have little or no control over their circumstances and that their actions have little or no impact on the consequences.

Perceived Self-Efficacy

Self-efficacy is an individual's belief in their own ability to complete a certain task or achieve a specific goal. Context-Specific, Influence on Behavior, Social Learning, Task Difficulty, and Perceived Challenges, highlighting the significance of personal beliefs in determining behavior, motivation, and overall performance (Li et.al., 2018). According to (Chen et.al., 2010) The goal of his study is to better understand the relationship between Internet self-efficacy (ISE) and various outcomes in the context of online buying.



Perceived Kindness

Kindness is defined as an individual's tendency to undertake acts of goodwill and openness for the benefit of others. Kindness is regarded as a highly valued character strength and virtue in many cultures. Furthermore, acts of kindness have been connected to greater subjective satisfaction and optimism (Datu, 2019). According to (Trew, 2015) The study emphasizes the impact of prosocial activities in reducing social anxiety, emphasizing the potential benefits of acts of kindness in fostering favorable social outcomes early in the intervention.

2.3 The Mediating Role of Avoidance Coping

Avoidance coping is a psychological term that refers to the approaches individuals use to avoid or drop pressures and bad feelings rather than addressing or solving the underlying issues. Coping methods for avoidance can take many forms (Bighiu et.al., 2015). Rather of addressing the fundamental source of the stressor, avoidance coping comprises efforts to ignore, minimize, or otherwise avoid dealing with the demands of a difficult circumstance.

2.4 The Moderating Role of Self Esteem

According to (Biolcati, 2017), study attempts to broaden understanding by looking into the predictive function of CSE on compulsive purchase, with a focus on the mediation role of fear of negative evaluation (FNE). Roberts et al. (2008) propose FNE as a mediator between CSE and compulsive buying, emphasizing its importance, particularly among adults. (Roberts,2014) definition of contingent self-esteem (CSE) relates one's sense of value to satisfying external criteria, which is especially visible in social comparison.

2.5 Research Framewok

A research framework is a tool used by researchers to steer their inquiry; it is a collection of concepts used to organize the research.

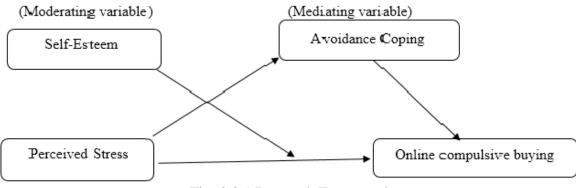


Fig: 2.2.1 Research Framework

Adopted from : (Zhenga et.al., 2019)



3. METHODOLOGY

The main purpose of the study is to analyze the impact of perceived stress on online compulsive buying behaviour of female consumers by using mediating role of avoidance coping and moderating role of self-esteem. For the collection of data, firstly, population and sampling process is considered. It covers the research design, demographic and sample method, source of data, data gathering technique and data analysis technique. A quantitative research approach with a structured questionnaire was used to achieve this. The questionnaire approach was chosen because of its efficiency in obtaining data from a large sample and producing numerical findings suitable to statistical analysis in relation to their distinctive characteristics such as age group, marital status, educational degree, and family income. The convienence sampling is used for this study. In this study, the population is defined as female individuals who use online platfrom to purchase goods in the Butwal sub-metropolitan area. Because it is unknown, we will use Cochran's formula to determine the optimal sample size for the population. At 95% confidence and $\pm 5\%$ precision, we calculate:

Assuming p=0.5, q=1-0.5=0.5 Now, n= (Z^2*p*q)/e^2 = 1.96^2*0.5*0.5)/(0.05^2)=384.16 or 385 approximately

3.1 Measurement

Primary data will be acquired from the target group using a to capture information using a questionaire designed by various researcher and responses in a consistent manner. We used the online compulsive buying scale (Zhenga et.al., 2019) which include 10 items. Participants responded on a five point likert scale with values ranging from 1 (strongly disagree) to 5 (strongly agree). Higher scores indicated more frequent online compulsive buying behavior.

The stress subscale (cohen et.al.,1983) is used to ask respondent about their feeling and thoughts during the last month. Here the perceived scale is measure by 3 factor (ie. Perceived helplessness, Perceived Self-Efficacy and Perceived kindness). The stress subscale include 14-items. Participants responded on a 5-point likert scale with values ranging from 1 (Never) to 5 (Fairly often).Higher scores indicated higher perceived stress.

The avoidance coping subscale of the Psychology, Health and Medicine (PHM) questionaire (A.Finset et.al., 2002) was used to measure avoidance coping. The subscale include 12 items and participant responded on 5-likert scale with values ranging from 1 (Disagree completely) to 5 (agree completely). Higher score indicate higher avoidance coping.

The 10-item of the self-esteem scale (Zhenga et.al.,2019) was used to measure self esteem. Based on the cultural difference chinese researcher believe that the 8th question (i.e. "I wish I could have more respect for myself ") has been excluded but included in our study to find the differences in nepalese context. Participants responded to items on a 4-point likert scale with values ranging from 1 (strongly disagree) to 4(strongly agree). Higher scores indicated higher self-esteem. A structured



questionnaire was utilized to obtain the necessary information from Butwal Sub-metropolitician Sub-Metropolitian involving various student, employee and household female. According to Cochran's calculation, a minimum sample of 385 respondents is required. A questionnaire is distributed to 430 respondents, 409 of whom reply. Personal visits as well as referrals have been used for distribution. There were 51 questions in total, 5 of which were about demographic characteristics. Using a 5 and 4 point likert scale, 10 questions were asked about online compulsive shopping, 14 questions about perceived stress, 12 questions about avoidance coping, and 10 questions about self-esteem.

3.2 Procedures

The data from the respondents was coded in SPSS 26.0 program for data presentation and analysis. Data characteristics were described using frequency, percentage, mean, standard deviation, and variance. Some of the econometrics methods which are used for the empirical study of the collected data are: descriptive analysis, relability test, multicollinearity test, mediation and moderation analysis (using process macro; model 4 for mediation analysis and model 1 for moderation analysis.)

4. RESULT AND DISCUSSION

4.1 Reliability Test

An internal factor consistency study was performed using Cronbach's Alpha. Internal consistency is measured on a scale of 0 to 1 and is used to determine the internal consistency of all variables.

Variables	Cronbach's Alpha				
Online compulsive Buying	0.811				
Perceived stress	0.789				
Avoidance coping	0.732				
Self Esteem	0.644 (Wang C. C., 2008)				

Table 4.1.1 Results	of Reliability Test
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Source: Author's calculation from SPSS 26, 2023

The internal consistency of the study's assessed variables. With a Cronbach's Alpha of 0.811, online compulsive buying demonstrated a good level of reliability, indicating that the items connected to this variable consistently measure what is expected construct. Similarly, perceived stress revealed a high level of internal consistency, with a Cronbach's Alpha of 0.789, showing that the items assessing stress are consistently linked. Although the avoidance coping variable has a slightly lower Cronbach's Alpha of 0.732, it still indicates a fair level of reliability. The self-esteem variable, on the other hand, had a lower Cronbach's Alpha of 0.644, indicating some degree of consistency in the items evaluating self-esteem. Cronbach's Alpha scores greater than 0.70 are generally regarded as excellent by researchers. However, according to study conducted by (Wang,



2008), Cronbach's Alpha values greater than 0.6 can be used to quantify internal consistency and imply a fair level of reliability.

4.2 Multicollinearity Test

Before moving on to data analysis, we tested multicollinearity between Independent, mediating and moderating variable, with variable inflation factor (VIF < 10) and tolerance level > 0.1 (Moon et.al.,2018).

Table 4.4.1 shows the results of a multicollinearity test for a regression model with the dependent variable "Online Compulsive Buying," as well as the independent variables "Perceived Stress," "Avoidance Coping," and "Self Esteem," and "Avoidance Coping" as a mediating variable and "Self Esteem" as a moderating variable. For each variable, the Tolerance Levels and Variable Inflation Factors (VIF) are presented. Tolerance Levels for Perceived Stress, Avoidance Coping, and Self Esteem are.693, .687, and.852, respectively, with VIF values of 1.443, 1.455, and 1.173. Results indicate that multicollinearity is not an issue among the independent variables, mediating variable and moderating variable described in table 4.2.1

S.N	Variable	Tolerance Level	Variable Inflation Factor
1	Perceived Stress	.693	1.443
2	Avoidance Coping	.687	1.455
3	Self Esteem	.852	1.173

Table 4.2.1 Multicollinearity Test

Dependent variable:Online Compulsive BuyingIndependent variable:Online Compulsive BuyingMediating variable:Avoidance CopingModerating variable:Self esteem

4.3 Multiple Regression

Multiple regressions were used to determine the link between independent and dependent variables. We also employ multiple regression to examine the association between the dependent variable, avoidance coping (mediating variable), and self-esteem (moderating variable) in this study.

Variables	S.E	Beta	Т	p-value				
(Constant)	.245		.318	.751				
Perceived Stress	.062	.420	8.549	.000				
Avoidance Coping	.055	.133	2.697	.007				
Self-esteem	.078	.139	3.129	.002				

Table 4.3.1 Multiple Regression Analysis and model summary

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	Model	R	R square	Adj R- square	S.E	F	P value associate with F value
	1	0.569	0.323	0.318	0.57759	64.526	0.000
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Source: Author's calculation from SPSS 26, 2023

Table 4.3.1 deplicts that several factors were investigated in the presented regression analysis to better understand their impact on a specific outcome. With a standard error (S.E) of.245, the constant did not attain statistical significance (p = .751), indicating that its contribution to the outcome was insignificant. With a positive beta coefficient of.420 and a highly significant t-value of 8.549 (p.001), perceived stress emerged as a significant predictor, indicating that higher levels of perceived stress were connected with the result. Similarly, Avoidance Coping had a positive link with the result, as evidenced by a beta coefficient of.133 and a statistically significant t-value of 2.697 (p = .007). Finally, Self-Esteem showed a positive relationship with the result, as evidenced by its beta coefficient of.139 and a significant t-value of 3.129 (p = .002). These findings show that increased levels of perceived stress, avoidance coping, and enhanced self-esteem are all meaningful components in the regression model that contribute to the observed outcome.

The table below presents the findings of a regression model. Various statistical criteria are used to evaluate the model's quality of fit. The multiple correlation coefficient, or R value, is 0.569, showing a moderate positive connection between the predictors and the dependent variable. The R square value of 0.323 indicates that the independent variables in the model explain about 32.3% of the variance in the dependent variable. The corrected R square, which takes the number of predictors and sample size into account, is 0.318. The estimate's standard error (S.E.) is 0.57759, which provides a measure of the average gap between the observed and anticipated values. The F-statistic evaluates the model's overall significance. The F-value in this case is 64.526, with a p-value of 0.000 (p 0.05) suggesting that the model as a whole is statistically significant. This implies that at least one of the predictor variables influences the dependent variable significantly. The F-test is frequently used by researchers to check whether the overall regression equation is valid.

In summary, the R and R square values show that the model has a moderate overall fit, and the Fstatistic indicates that it is statistically significant. However, in order to understand the model's practical significance and individual predictor contributions, a detailed analysis of the coefficients and associated p-values for each variable in the regression equation would be required.

4.4 Pearson's Correlation Analysis:

Pearson correlation analysis is a statistical approach for determining the strength and direction of a linear relationship between two continuous variables. The table shows a correlation matrix with Pearson correlation coefficients between Online Compulsive Buying (OCB) and three predictor



variables: Perceived Stress (PS), Avoidance Coping (AC), and Self-Esteem (SE). Each cell in the table represents the strength and direction of the linear relationship between the associated pairs of variables.

	OCB	PS	AC	SE
OCB	1	.536**	.403**	.323**
PS		1	.531**	.331**
AC			1	.342**
SE				1

Table 4.4.1	Pearson's	Correlation	Analysis
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**. Correlation is significant at the 0.01 level (2-tailed). Source: Author's calculation from SPSS 26, 2023

Online Compulsive Buying has positive and statistically significant relationships with Perceived Stress (r = 0.536, p 0.01), Avoidance Coping (r = 0.403, p 0.01), and Self-Esteem (r = 0.323, p 0.01).Furthermore, Perceived Stress is positively connected with Avoidance Coping (r = 0.531, p 0.01) and Self-Esteem (r = 0.331, p 0.01), while Avoidance Coping and Self-Esteem show a positive correlation (r = 0.342, p 0.01). These findings imply that those who report higher levels of perceived stress, use avoidance coping mechanisms, and have better self-esteem are more likely to participate in positive online compulsive purchase behavior which means there is a significant relationship between online compulsive buying, perceived stress, avoidance coping and self-esteem Thus, it can be said that hypothesis H1, H2, H3 are accepted.

4.5 The Mediating role of Avoidance Coping

Mediation analysis allows for the evaluation of processes, allowing the researcher investigate how X exerts its influence on Y (Preacher, K. J., Rucker, D. D., & Hayes, A. F., 2007).

Relationship	Total Effect	Direct Effect	Indirect Effect	Confidence Interval	t- Statistics	Conclusion
			LLIC	ULIC		
.6751	.5648	.1104	.5716	.7787	12.8141	Partial Mediation

Table 4.5.1 Mediation Analysis

Source: Author's calculation from SPSS 26, 2023

Table 4.5.1 displays the findings of a statistical analysis, most likely a mediation analysis that looked at the link between variables. With a value of 0.6751, the "Total Effect" shows the overall impact of the independent variable on the dependent variable. The "Direct Effect" (0.5648) represents the fraction of this relationship that occurs directly, whereas the "Indirect Effect" (0.1104) represents the influence mediated by one or more intermediary variables. The confidence

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ULCI

3.6885

.6200

.3103

.3773

LLCI

.1310

-.5547

-.8598

-.0010

interval (0.5716 to 0.7787) indicates that the results are very certain. The t-statistic of 12.8141 is significant, confirming the findings' robustness. The conclusion implies that, while the independent variable has a direct impact, there is also a considerable mediated effect via other variables.

4.6 The Moderating Role of Self Esteem

Constant Perceived

stress Self-esteem

Int 1

A moderator is a qualitative (e.g., gender, race, or class) or quantitative (e.g., level of reward) variable that influences the direction and/or strength of a relationship between an independent or predictor variable and a dependent or criterion variable (Baron, R. M., & Kenny, D. A., 1986).

Table 4.6.1 Model summary of moderation effect							
R	R-Square	MSE	F	Df1	Df2	Р	
.5636	.3177	.9048					
			I	I	I	1	

t

2.1107

.1093

-.9232

1.9559

Se

.9048

.2988

.2976

.0962

Р

.0354

.9130

.3565

.0512

0 cc

Source: Author's calculation from SPSS 26, 2023

Coeff

1.9098

.0327

-.2748

.1881

The supplied table, indicate the findings of a moderation analysis, most likely employing a regression model. The correlation coefficient (R) of 0.5636 in this research indicates a modest positive linear link between the variables under investigation. The R-squared value of 0.3177 indicates that the interaction between the independent and moderating variables may explain roughly 31.77% of the variance in the dependent variable. The significant F-statistic of 62.8580 further supports this moderating effect, showing that the total model is statistically significant. The corresponding p-value of 0.0000 supports this discovery, showing that such outcomes are extremely unlikely to occur by coincidence. The F-statistic is explained by the degrees of freedom, with df1 at 3.0000 and df2 at 405.0000. The mean squared error (MSE) of 0.3364 is relatively low, indicating that the model fits the data well. Overall, these findings indicate that the interaction between the variables is statistically significant, and the model explains for a considerable percentage of the variability in the dependent variable, lending credence to the conclusion of a moderating effect.

The findings of the moderation analysis shed light on the relationship between the dependent variable and its predictors. The constant term, reflecting the intercept, is 1.9098 (t = 2.1107, p = 0.0354), indicating that the dependent variable has a significant baseline level. Perceived stress has a non-significant positive coefficient of 0.0327 (t = 0.1093, p = 0.9130), indicating that it has no statistically significant influence on the dependent variable. With a coefficient of -0.2748 (t = -



0.9232, p = 0.3565), self-esteem similarly lacks statistical significance, implying that it may not be a reliable predictor in this situation.

The interaction term Int_1, on the other hand, has a marginally significant positive value of 0.1881 (t = 1.9559, p = 0.0512), showing a potential moderating influence. The 95% confidence range for the interaction term (LLCI = -0.0010, ULCI = 0.3773) includes zero, indicating that the moderation impact should be interpreted with caution. While the findings suggest a complicated link, more research and evaluation of potential confounding variables may be required to completely understand the moderating influence of Int_1 in this analysis.

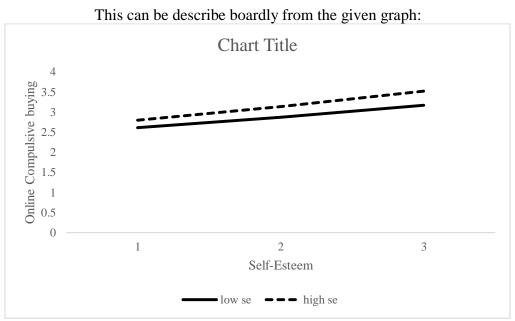


FIG: 4.6.1 Moderation effect

Source: Author's calculation from SPSS 26, 2023 and MS- Excel

The graph shows that the moderating variable has no effect on the link between the independent variable and the dependent variable. Parallel line in the figure shows that, the moderating variable has no effect on the strength or direction of the relationship between the independent and dependent variables.

In summary, a moderation analysis graph with non-significant connections and parallel lines indicates that the moderating variable has no meaningful effect on the link between the independent and dependent variables.

Discussion

Reliability tests revealed that the variables had good internal consistency, with Cronbach's Alpha scores exceeding the necessary threshold. The absence of multicollinearity concerns among the

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independent, mediating, and moderating variables was established by the multicollinearity test. Multiple regression analysis revealed that perceived stress, avoidance coping, and self-esteem were important predictors of Online Compulsive Buying. Perceived stress appeared as a significant predictor, demonstrating a favorable relationship between impulsive internet purchasing behavior. Avoidance coping and self-esteem were also important factors in affecting Online Compulsive Buying, with higher levels of avoidance coping and self-esteem associated with increased online compulsive buying.

The Pearson correlation analysis supported the correlations between the variables even further. Online Compulsive Buying was found to be positively related to perceived stress, avoidance coping, and self-esteem. These findings show that those who are more stressed, use avoidance coping techniques, and have higher self-esteem are more likely to engage in compulsive internet shopping.

The findings of the mediation and moderation studies are critical for acquiring a thorough grasp of the study framework's intricate relationships. According to the mediation study, the independent variable has both a direct and indirect effect on the dependent variable, with a significant total effect and a significant mediated impact via avoidance coping. The moderation analysis, on the other hand, investigates the role of self-esteem as a moderator in the link between perceived stress and the dependent variable. The substantial F-statistic and low mean squared error indicate that the model successfully captures the dependent variable's variability. While perceived stress and self-esteem do not appear to be significant predictors on their own, the interaction term (Int_1) has a marginally significant positive influence, indicating a possible moderating effect. However, caution is advised because the confidence interval contains zero, implying the need for additional research and evaluation of potential confounding variables.

5. CONCLUSION

Finally, the variables' dependability and the absence of multicollinearity problems speak to the analytical approach's robustness. The results of the multiple regression analysis highlight the importance of perceived stress, avoidance coping, and self-esteem as predictors of online compulsive purchase, indicating a complicated interplay between these characteristics. The correlation analysis strengthens the obvious relationships even further. The mediation study highlights the independent variable's dual impact on the dependent variable, both directly and indirectly through avoidance coping. Simultaneously, the moderation analysis reveals the function of self-esteem as a moderator in the relationship between perceived stress and online impulsive purchase. While caution is advised due to the marginally significant nature of some findings and the confidence interval concerns, these findings contribute to a more sophisticated knowledge of the factors impacting online compulsive purchasing behavior. These findings have consequences



for both academia and practitioners, directing future research and providing practical considerations for therapies and methods aimed at reducing impulsive internet shopping habits.

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