

# THE URGE TO SPLURGE IN TIME OF COVID-19: EMOTIONAL SPENDING, REVENGE BUYING AND COMPULSIVE SHOPPING

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## SUMMARY

**Background:** Shopping is a reality for all of us; it can also be a pleasure or a source of problem, depending on the psychology behind it and our decision making. Furthermore, our spending patterns were seriously shaken and impacted by the COVID pandemic; restrictions, safety measures and lockdown generated changes in the way we buy. So, what has changed and why?

**Subjects and methods:** Between January 2023 and May 2023, a literature search based on electronic bibliographic databases as well as other sources of information (grey literature) was conducted in order to investigate the most recent data on shopping habits and especially how they were impacted by the COVID-19 pandemic.

**Results:** Various shopping behaviors observed post COVID, such as the urge to splurge, emotional spending, revenge buying and problematic shopping behavior, can be read and explained via psychology. Customers's socio-demographic characteristics play considerable roles in new buying patterns, but some general changes show that online shopping and contactless payment have certainly increased, consumers are more aware of their spending habits, looking for value first and not remaining loyal to brand, homebody economy has risen and money is rather spent on domestic tourism instead of foreign holidays.

**Conclusions:** A lot of buying habits have changed during COVID-19 and many of these modifications will remain in a post pandemic world. If many consumers gained some insight in their spending behaviors and are looking for durability and sustainability as preferred choices, luxury products will always attract clients. Shopping being emotionally driven, money should rather been spent on experiences (rather than things) and on others (rather than ourselves) in order to make happy.

**Key words:** COVID-19 – buying – spending – shopping – economy – psychology - urge to splurge

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## INTRODUCTION

Years ago, well before the Covid outbreak, Jeff Bezos, founder of Amazon, famously said: "I very frequently get the question: 'What is going to change in the next ten years?' and that is a very interesting question; it's a very common one. I almost never get the question: 'what is not going to change in the next ten years?' And I submit to you that the second question is actually the more important of the two, because you can build a business strategy around the things that are stable in time" (Danziger 2020).

Trade and retail certainly had to adjust and be inventive facing a pandemic if they want to keep the business flowing. To remain effective, they had to create new modes and new means matching the context (including safety measures and global lockdown), knowing that some core values will never change. Indeed, "shopping behaviors are always a means to an emotional end" (Gray 2021) as human's desire to maximize their good feelings and minimize the bad ones.

In terms of in-store or online shopping, different dimensions and habits have been identified (including: emotional spending, revenge buying, compulsive shopping and the urge to splurge) and it is important to understand where they are coming from.

Consumer psychology is attached to analyze the different factors in the buying equation. So, if some parameters evolve, others also have to change to maintain the result.

Using new ideas, new platforms and consumer psychology, how did our shopping patterns change due to the Covid crisis?

Between January 2023 and May 2023, a literature search based on electronic bibliographic databases as well as other sources of information (grey literature) was conducted in order to investigate the most recent data on shopping habits and especially how they were impacted by the Covid-19 pandemic. The worldwide quarantine has deeply modified how consumers shop and spend their money, yet the changes made in that regard during the global lockdown are still very much influencing today's and tomorrow's buying patterns.

The aim of this research is certainly to identify the new shopping practices in a post pandemic society as well as the mechanisms (emotional, economic and social) behind them, but also to understand on how our cognition, mental health and behaviors are involved in making a buying decision.

During the Covid outbreak, we grew accustomed to buy and purchase in a very different fashion: not only in terms of price, place (in shop or online), access or delivery but also regarding the products nature, use, quantity and quality (necessities or luxury) and how to pay for them.

Additionally, this study defines and explains current terms used to describe various observed attitudes/behaviors around spending money and retail therapy (including revenge buying, emotional spending and addictive/compulsive/impulsive shopping).

## RESULTS

### The psychology behind shopping

In order to understand what is at stake when discussing the changes in purchase habits in time of Covid, it is important to understand the basic principles of psychology addressing shopping behavior. The first study of customer practice was made by American John B. Watson in the first half of the 20<sup>th</sup> century (Sermahaj 2020).

'Consumer psychology', 'shopping psychology' as well as 'marketing psychology' examine why people behave the way they do and make the decisions they make in terms of shopping (Sheehan 2022).

These disciplines aim to analyze and understand human consumer behavior and how shoppers react to marketing and advertising, how they search, browse and choose the articles they intend to purchase, engage with brands and in the end, decide how to spend their money. They focus covers the whole shopping process; including what people want to buy and why, how to incentivize the customer journey to raise sales, what makes the difference between an abandoned cart and an effective purchase, how to keep clients engaged and come back for more...

For Erica Carranza, "consumers are people and people are driven by the same core needs" and "we all strive to maximize positive emotions, enhance and express our identities, cultivate social relationships, and effectively achieve our goals". She also identifies 5 essential elements to consider in shopping psychology: control, emotion, personal identity, social belonging and context (Danziger 2020, Carranza 2020, Piccioli 2019).

In the same way, Christopher Gray says that "shopping behaviors are always a means to an emotional end" (Gray 2021) which certainly give a positive dimension to the often satirized 'retail therapy'. In fact, multiple studies have demonstrated how shopping is a very potent way to reduce our feelings of sadness and improve our mood (Rick et al. 2014, Lerner et al. 2004, Chen et al. 2011).

Sadness is an emotion that generates a sense of lack of control over one's surroundings and is frequently associated to helplessness (Madan 2017) and even hopelessness. In 2014, Rick and his team conducted a research that exposed how shopping is able to alleviate these feelings of sadness and helplessness by restoring a sense of control. Three experimentations provided support for the notion that by just making shopping related decisions (choosing what was liked and rejecting what was not liked) was sufficient to make people happy. For the improve in spirits to occur, the customer does not even need to actually purchase anything; the mere act of making choices (be they real or hypothetical) was enough to make you feel better (Rick et al. 2014).

Previous publications had already established that when people are sad, they are more inclined to spend money to acquire an object (Lerner et al. 2004, Atalay & Meloy 2011).

Coming from there, creating (deliberately) a sense of lack of control, by managing/modifying various parameters in the environment, appeared as an opportunity to increase consumers' buying. Chen and his team proved how customers tend to buy and spend more money in a store perceived as crowded (because their sense of control is belittled by the cramped and busy environment), than in an uncrowded shop (Chen et al. 2011); in other words: "lose control and shop more". As expected, this effect disappears when shoppers are made aware of the economic consequences of the loss of control that packed surroundings can induce: "Forewarned is indeed forearmed" (Madan 2017).

The 'self-licensing' (or 'moral licensing' or 'licensing effect') is also an important component in consumer psychology; it explains "how being good frees us to be bad" or how once you have done a good deed, you are more likely to reward yourself and indulge in expensive purchase because "you deserve it". The interesting part is that we are so keen to justify our indulgent spending that the good deed does not even have to occur. "The simple thought of being good suffices to trigger feelings of actually being virtuous and wanting to cash in on all the goodness" (Madan 2017).

### Shopping online: specific considerations

The above-mentioned principles of shopping psychology are very adaptable and can be used for online shopping or e-commerce: control, activating positive emotions, reinforcing personal and social identity and belonging and context shapes consumers' perception (Danziger 2020, Sermahaj 2020, Haupt 2022).

But due to the online nature of the business, it can be quite challenging to apply same. So, some specific strategies have been identified in order to influence online customers' buying decisions (Cottier 2021, Rupp 2022, Correa 2020).

The online triggers of decision making can be listed as follow: price, return policy, mobile (especially phone) optimization, shipping, brand reputation, sale and discount, website design and navigation, variety of products, targeted products and trust worthy reviews (Stewart 2022, Liao et al. 2011, Convertcart 2022).

According to expert Piers Thorogood (Usher 2022), the anatomy of an enticing online business can be resume down to four pillars: desire (1), trust (2), ease (3) and stickiness (4).

Furthermore, some specific marketing strategies and techniques are particularly relevant in that context (Sheehan 2022): bundle pricing or showing price comparisons, offering a free sample trial or free gift with purchase (increased reciprocity), advertising that "sales are ending" or close to "out of stock" (reinforced

scarcity), using social media for social proof and showing you what others are interested in and many more.

In order to target online customers accurately and adjust your marketing strategies, some shoppers profile have even been described such as: the bargain shopper (looking for good price), the impulsive buyer, the researcher (conducting research and not buying impulsively), the man on a mission (goal orientated), the loyalist (faithful to a brand or a shop, using loyalty programs) and the negotiator (abandoning cart and waiting for promo code to be sent to them to get an extra discount) (Convertcart 2022).

### **The urge to splurge: why spending big?**

The urge to splurge is a common expression in English referring to the need to spend money on buying goods and especially on expensive goods (Clark 2020). It is also the title of a book released in 2003, in which the author, Laura Byrne Paquet, “explores the variety of reasons and excuses that have driven the impulse to buy throughout ages”. Byrne Paquet describes how we always had conflicted attitudes about our shopping decisions. Indeed, consumers appear to naturally prefer goods that they want (as they bring them pleasure) to those that satisfy basic needs (Okada 2005). At the same time, it can be extremely difficult to justify buying what you want when that choice results in rejecting what you need. A choice is a sacrifice and generates mixed feelings...

Multiple research showed that cost influences our perceptions; price matters so much to our understanding of value that, at times, we can rate expensive things as better or more effective, even if they are the exact same quality, as the cheaper option (Wen 2017).

For example, in a study using placebo pain killers (Shiv et al. 2005), patients who took a fake pain-killing drug that they were told cost \$2.50 per pill, experienced more pain reduction during a series of shocks than patients who were told the tablet cost only 10 cents.

Similarly, the California Institute of Technology (Caltech) and Stanford University demonstrated (Plassman et al. 2008) that not only people rate the same wine as superior when they're told it is more expensive, but functional MRI scans taken of their brain while they were drinking the wine suggest participants enjoyed the experience of drinking it more.

At this stage, it would be logical to believe that if spending money makes you happy, then splurging should make you very happy. But literature highlights that the amount of happiness you get from buying will depend rather on how you spend your money as opposed to how much (Okada 2005, Lerner et al. 2004, Underhill 2008, Dunn & Norton 2014).

Harvard Business School Professor, Michael Norton explains that price and perception certainly play in our purchasing decisions and that if a product is twice as

expensive, buyers assume it is twice as good because the experience is considered to be more than twice as remarkable (Dunn & Norton 2014, Bergink 2014, Wen 2017). Furthermore, Norton's work indicates that the motivation to splurge is the search of peak experiences. To illustrate this, Norton's explains that opting for the restaurant (or dessert or film) that is rated 3 stars by everyone is the safe choice, while the one rated one and five stars could be horrendous or could be exquisite. So “in this case, we find that people will gamble and pick the one- and five-star rated one, because they're trying to get that totally amazing experience, even at the risk of getting a really bad one”. For Norton, the same logic can apply when people buy extremely pricey products or experiences. “There's an extra boost when you go up in the quality of experiences. So, it's possible that a \$10,000 bottle of whiskey would be more than twice as pleasurable as a \$5,000 bottle of whiskey because it's such a peak experience way out in the extreme” (Norton in Wen 2017).

Sometimes, the uniqueness of the experience primes over some more pleasurable options, especially in terms of leisure activities; what matters is the fact the experience is totally distinctive, rare and extraordinary which helps to build a strong CV of experiences or ‘experiential CV’. For some consumers, collecting memorable experiences is gaining a sense of accomplishment and progress but also enhances their self-esteem (Keinan & Kivetz 2011).

The desire to build ‘this experiential CV’ can account for some of our splurges, knowing that Veblen good is a good for which demand increases as its price increases, due to its exclusive and coveted nature (status symbol).

The social comparison aspect of one-upping other people in our consumption can't be ignored. “If I have a nicer bottle of wine (...) than you do then I win, and have shown how high status I am” Norton reports. At the same time, he adds “that people are polarized and often choose to be either extremely conspicuous or extremely inconspicuous to show high status” (Wen, 2017). In her book “The sum of small things”, Elisabeth Currid-Halkett, Professor at Princeton, explains that some people amid the elite income groups in U.S. are progressively buying less conspicuous luxury good such as organic high-end groceries in place of more conspicuous items like designer handbags. She insists that “material goods are less of a signifier of social position today. The deluge of material goods means that they are not as rare or scarce or luxurious as in the past” and that “there is greater value in experiences and the narrative around goods as justifying their cost and giving them status” (Wen 2017, Currid-Halkett 2018).

### **Emotional Spending and Revenge Buying**

Emotional spending means spending money during a period of heightened emotions like stress, disappointment or sadness. It is often described as a coping

mechanism because it avoids dealing with the emotions in question (Gillespie 2022, Wisner 2022, Seal 2021, Tourni 2020, Upton-Clark 2022).

Revenge buying refers to a sudden surge of shopping after an extended period of time during which people were denied the opportunity to buy (frugal spending period). It is a typical response to a time of crisis or adverse event and is considered a contributor to stronger economic growth and inflation (Corporate Finance Institute 2021, Chabot 2022, Derousseau 2021).

### **Problematic Shopping Behavior**

If retail can be “therapeutic”, shopping can also become a problem for some people, especially in terms of online shopping. Issues around compulsive buying-shopping have been described since the early 1900s with the term ‘oniomania’, describing an uncontrollable and repetitive desire to buy, being introduced in the psychiatric nomenclature by both Bleuler and Kraepelin (Black 2007, Ünübol et al. 2022, Giordano 2022).

Nevertheless, following the development, adoption and normalization of online shopping and e-commerce, problematic (compulsive/addictive/impulsive) shopping habits have precipitated (Gillen 2021, Harvey-Jenner 2019, Hartney 2022a,b, Kelly 2021) to the point that it would affect nowadays one in 20 people (Blanchard 2019).

In the literature, different names have been used to describe this shopping problematic: ‘compulsive shopping’, ‘compulsive spending’, ‘impulsive buying’, ‘shopping addiction’ and many more (World Health Organization 2018, American Psychiatric Association 2013). It was initially unclear if it was an impulse control issue, a variant of OCD or an addiction (vasiliu 2022), but more recent researches describe it as a behavioral addiction and have called it ‘Problematic Shopping Behavior’ or PSB (Ünübol et al. 2022).

In PSB cases, “there is a constant preoccupation with shopping. Although they do not always purchase a new product, they devote a significant amount of time scrolling through online shopping sites or reading comments about certain products and they may neglect their work.

In the early stages, subjects with PSB feel positive emotions when they shop. Overtime, shopping becomes a solution to get away from negative emotions. Despite the feeling of guilt and regret after the shopping act, the person has difficulty controlling the shopping bouts as the problem progresses. As a result of the unstoppable shopping activity, family conflicts and relationship problems with the spouse arise, job performance may decrease, and increasing debts and related legal problems may even come down to illegal acts to overcome financial problems. Quality of life may decrease and secondary psychiatric problems may occur” (Ünübol et al. 2022).

### **The Covid changes**

Covid certainly made consumers becoming more aware of their spending behaviors and looking for alternatives to buy goods (food, grocery and other items) in less traditional ways (Alcántara 2022, Eger et al. 2021, Güney & Sangün 2021). Contactless payment options pleased people and will develop (Tymkiw 2022).

Online retail sales jumped 32.4 percent from 2019 to 2020 (Walters 2021) and increased 39 percent from 2020 to 2021. The rapid growth of mobile devices (smartphones in particular) made it easier than ever to browse and buy online (McAdams 2021, Torkington 2021), especially using customer-centric approach, personalization with zero party data and direct-to-consumer-first model (purchasing directly from brands) (Keenan 2022, The Keen Folks 2021).

Charm and Robinson have identified 5 major changes of our shopping habits triggered by the pandemic: flight to digital (1), shift to value (2), shock to loyalty (3), homebody economy (4) and new holiday outlook (5) (Robinson & Charm 2020). Indeed, people will prefer domestic tourism over foreign tourism (Machova et al. 2021).

The Covid pandemic certainly contributed to the shift towards a more digital world but also generated changes in online shopping behaviors that have lasting effects (Unctad 2020, Zhao et al. 2022, Gu et al. 2021), even if in-store shopping remains a preference for many consumers (Keenan 2022). A study (Diaz-Gutierrez et al. 2023) revealed that people’s online and in-store shopping frequencies during the pandemic were impacted by their perceived health risk, attitudes toward shopping (ATS) and pre-pandemic shopping frequencies. In the same way, it is expected that the post-pandemic shopping frequencies will be affected by the changes made by consumers during the pandemic, their ATS and their pre-pandemic shopping frequencies.

Multiple studies (Valaskova et al. 2021, Eger et al. 2020, Diaz-Gutierrez et al. 2023) highlight that consumers’ socio-demographic characteristics (age, race, marital status, level of education, income and sector of occupation) play considerable roles in new shopping patterns. In fact, these new shopping behaviors depend essentially on whether a person is a reflective buyer or not (Gu et al. 2021). Both internal and external factors can influence this. The external factors are the circumstances that push an individual to make a choice fast but also a low level of consumer awareness and/or experience. The internal factors incorporate the constancy of a person’s shopping behavior, the level of introversion and the consumer’s ability to adapt to online shopping (Diaz-Gutierrez et al. 2023, Gu et al. 2021).

The Covid situation and instability made people more aware of their finances. Consumers want more control over spending but also have concerns over inflation and rising prices. As shoppers become more conscientious, sustainability and environmental responsibility of the

products are gaining importance (Keenan 2022). Similarly, secondhand loses the stigma (Alcántara 2022).

At the same time, high-end labels experienced a surge of sale during the pandemic-hit economy (Kizilaslan 2022) as emotional release can easily be translated into shopping for material goods (Fox 2021). Social media and social networks are important for not only information sharing but also for marketing purposes and for making product choices (Sharma et al. 2020). Finally, the subscription model has also gained popularity, especially in the beauty industry and food sectors, which shows that people are keen to buy more items repeatedly (Keenan 2022).

## CONCLUSION

Unlike Madonna in the 80's, we are no Covid 'virgin'. Infected by the virus or not, we all changed in many ways during the pervasive outbreak but our buying patterns certainly broke a hymen and modified. Some of these new shopping habits remain in place even though the pandemic is over; creating a 'new normal' (Tymkiw 2022). Multiple researches aimed to determine why these changes occurred and how to explain them (psychology, internal and external factors, sociodemographic characteristics...).

Consumers are now certainly more aware of their finances and more selective about retail spending. Online shopping and contactless payments are in rising demand while travel to family and friends is prioritized over international trips. Durability and sustainability are preferred choices but luxury will always attract (Wang et al. 2022). In order to spend money happily, 5 principles can be remembered (Dunn & Norton 2014, Underhill 2020): (1) buy experiences (rather than things), (2) make it a treat (ration the things you love to enjoy them back as an occasional treat), (3) buy time (make purchase or spending decision that will transform how you use your time), (4) pay now, consume later (instead of the opposite) and (5) invest in others (making others happy make us happy).

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