

Psychological Drivers of Consumer Behaviour: A Comparative Analysis of Ethnocentrism, Materialism, and Compulsive Buying Across Gender and Education Levels

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Abstract

The purpose of this study was to investigate three psychological tendencies relevant to consumer behaviour – consumer ethnocentrism, materialism, and compulsive buying – and to examine their variation across gender and educational levels. The analytical sample represented in the descriptive tables consisted of 173 respondents, including 92 women and 81 men; 97 respondents had secondary education and 76 had tertiary education. Three established instruments were used: the Consumer Ethnocentrism Tendency Scale (CETSCALE), the Material Values Scale, and the Compulsive Buying Scale. Data was analysed using IBM SPSS Statistics 20 through descriptive and comparative procedures. No statistically significant main effects of gender or education were observed for consumer ethnocentrism or materialism. For compulsive buying, significant effects of education ($p = 0.029$), gender ($p = 0.031$), and the Education $\times$ Gender interaction ($p = 0.001$) were identified. A significant Education $\times$ Gender interaction was also found for materialism ($p = 0.028$). Women with secondary education reported higher compulsive buying scores than women with tertiary education, whereas the corresponding educational difference among men was small. The findings should be interpreted as evidence from the analysed sample rather than as population estimates for Slovak consumers.

Keywords

consumer ethnocentrism, materialism, compulsive buying, gender differences, education level

1 Introduction

Consumer behaviour is shaped by a complex interplay of psychological, social, cultural, and situational factors. The present study does not examine actual purchasing behaviour or causal drivers of consumption; instead, it focuses on three established consumer tendencies – consumer ethnocentrism, materialism, and compulsive buying – and compares their levels across gender and educational groups.

These constructs capture different aspects of consumer psychology. Consumer ethnocentrism concerns beliefs about the appropriateness of purchasing domestic versus foreign products, materialism reflects the importance assigned to possessions and acquisition, and compulsive buying refers to recurrent and difficult-to-control buying tendencies.

Examining them jointly may help identify demographic patterns that warrant further investigation in consumer research.

The study therefore examines consumer ethnocentrism, materialism, and compulsive buying as measured psychological tendencies rather than as demonstrated causes of consumer behaviour. Particular attention is paid to differences associated with gender, education, and their interaction.

2 Literature review

The human consumer is a key element in the business communication system. Consumers are individuals who choose products based on their free will. Their behaviour can be influenced and limited to a certain extent, but its exact pre-

diction is difficult. The way a person behaves on the market reflects his physical and mental life, thoughts, habits and beliefs (Tomková and Gburová, 2015). According to Kačáni et al. (2013) a consumer can be an individual, a household or an organisation that acquires goods and services through trade to satisfy their needs or to perform activities.

It is important to perceive the consumer as a person with certain characteristics, because their behaviour is part of the overall expression of their personality. Schiffman and Kanuk (2004) state that each person is a unique personality with deeply rooted psychological traits that influence their responses to product promotions and purchasing decisions. Researchers using Freud's psychoanalytic theory to analyse the consumer personality claim that people's impulses often take place on a subconscious level and consumers may not be aware of the real reasons for their purchases. Consumers are thus often considered as personalities whose purchases and consumption reflect and extend their character. According to these authors, appearance, possessions, care for appearance, clothing and jewellery are manifestations of an individual's personality.

Consumer behaviour includes activities related to the acquisition, disposal and use of goods and services, as well as ideas and experiences through which needs and desires are satisfied (Stávková et al., 2006). According to Kita et al. (2005), consumer behaviour includes visible and observable activities. It covers the mental and social processes before the purchase (awareness of needs), during the purchase (shopping behaviour) and after the purchase (comparing expectations with reality, satisfaction or dissatisfaction with the purchase).

Heš et al. (2008) emphasise that when analysing consumer behaviour, it is crucial to understand the factors that influence the purchase of goods and services. Although there are many criteria, the most important are price, quality, brand and strength of the product. From the marketer's point of view, it is important to know what is of decisive importance to the consumer and what influences their choice.

Gender and education are frequently examined as demographic correlates of consumer attitudes and tendencies, although previous findings are not uniform across constructs and contexts. Their relevance should therefore be assessed empirically rather than assumed from broad demographic stereotypes. In the present study, gender and educational attainment are treated as grouping variables used to compare the three measured consumer tendencies.

In our paper, we investigated three specific psychological dimensions of consumer behaviour: compulsive buying, consumer ethnocentrism, and consumer materialism.

As Straková Jirků (2018) notes, obsessive-compulsive disorder is characterised by subjectively experienced anxiety, tension, the presence of obsessions, and compulsions. Obsessions are intrusive, repetitive compulsive thoughts that evoke intense anxiety and tension in individuals, who seek to get rid of these thoughts. To alleviate anxiety, compulsive behaviour is employed, which is observable, as well as mental compulsions, which are not visible. Individuals suffering from compulsive behaviour recognise the senselessness of their actions, and such behaviour does not bring them pleasure.

Compulsive buyers experience repeated, irresistible, and strong urges to buy goods, comparable to the attitudes of substance-dependent individuals. This merchandise is often useless and/or unused. The availability of the online retail environment can support compulsive buying, as it allows avoiding direct social contact, conducting private transactions (e.g., hidden from the family), and provides continuous electronic feedback on product offerings and prices (Lejoyeux et al., 1996).

Kaynak and Kara (2002) define consumer ethnocentrism as the effect of purchasing decisions for products from one's home country and those differing from it. Watson and Wright (2000) highlight that ethnocentric consumers show a greater preference for domestic products in decision-making situations when a domestic alternative is available. For foreign importers, this implies the expectation of stronger competition.

The country-of-origin effect, also known as the "made in!" concept, has been generally defined as the positive or negative influence that the country of production of a product may have on consumer decision processes or subsequent consumer behaviour (Elliott and Cameron, 1994).

Materialism is defined as the "importance ascribed to ownership and the acquisition of material goods in achieving major life goals or desired states" (Richins, 2004).

Consumer materialism can be understood as a reaction to globalisation. Individual consumers attribute specific but variable meanings to material goods. Some objects retain a relatively constant meaning, for example a family heirloom symbolising continuity, while others, for example branded products, can acquire different meanings for different people at the same time and place (Kleine and Baker, 2004). Materialistic values differ not only between individual consumers, but also manifest themselves differently in different contexts of consumption.

The three constructs examined in this study represent distinct but potentially complementary perspectives on consumer tendencies. Ethnocentrism concerns orientation

toward domestic and foreign products, materialism concerns the value attached to possessions and acquisition, and compulsive buying concerns recurrent problematic buying tendencies. Their joint examination allows demographic differences to be considered across conceptually different aspects of consumer psychology.

Accordingly, the empirical study compares consumer ethnocentrism, consumer materialism, and compulsive buying according to respondents' gender and educational attainment, including the Gender $\times$ Education interaction.

3 Methodology and research methods

The study involved 173 respondents from the Prešov and Košice regions in Slovakia. The sample included 92 women and 81 men. In terms of educational attainment, 97 respondents had secondary education and 76 had tertiary education. These subgroup counts correspond to the observations included in the analyses reported below.

The study measured consumer ethnocentrism, consumer materialism, and compulsive buying.

Consumer ethnocentrism was measured using the 17-item Consumer Ethnocentrism Tendency Scale (CETSCALE) developed by Shimp and Sharma (1987). The original scale was developed to assess consumers' ethnocentric tendencies regarding domestic and foreign products. Respondents indicated their agreement on a seven-point scale (1 = completely disagree, 7 = completely agree). In the present sample, the scale showed good internal consistency (Cronbach's alpha = 0.868).

Consumer materialism was assessed using the Value Orientation Scale by Richins and Dawson (1992), which contains 16 items. Respondents expressed their level of agreement or disagreement on a seven-point scale (1 – completely disagree, 7 – completely agree). The reliability of this method was Cronbach's alpha = 0.686.

Compulsive buying was assessed using a five-item sub-set derived from the Compulsive Buying Scale developed by Valence et al. (1988), rated on a seven-point agreement scale (1 = completely disagree, 7 = completely agree). The original Valence et al. (1988) instrument was developed from a larger item set and should not be equated with the five-item form used in this study. The available study documentation does not identify the procedure by which the five administered items were selected; this limitation is therefore acknowledged explicitly. The internal consistency of the administered five-item measure was Cronbach's alpha = 0.714.

4 Results

The main goal of the study was to compare consumer ethnocentrism, consumer materialism, and compulsive buying across gender and educational groups. The results were processed using IBM SPSS Statistics 20 (IBM, online). The analyses included descriptive statistics and two-way analysis of variance. Table 1 presents descriptive statistics for the three dependent variables by gender and education ($N = 173$).

Levene's tests indicated no statistically significant violations of the homogeneity-of-variance assumption for the three dependent variables. The multivariate analysis examined the effects of education, gender, and their interaction on the combined set of dependent variables. Table 2 presents the multivariate tests, whereas Table 3 reports the corresponding univariate between-subjects effects. The multivariate p -values shown in Table 2 do not reach the $p < 0.05$ threshold; consequently, claims of multivariate statistical significance should not be made on the basis of Table 2.

The univariate between-subjects tests reported in Table 3 indicated statistically significant effects for compulsive buying: education ($F = 4.856$, $p = 0.029$), gender ($F = 4.741$, $p = 0.031$), and the Education $\times$ Gender interaction ($F = 11.961$, $p = 0.001$). A statistically significant Education $\times$ Gender interaction was also found for consumer materialism ($F = 4.911$, $p = 0.028$). No statistically

Table 1 Descriptive statistics by education and gender

Group		<i>N</i>	Mean (SD)
Consumer ethnocentrism	Secondary – Female	53	2.663 (0.621)
	Secondary – Male	44	2.662 (0.614)
	Tertiary – Female	39	2.545 (0.646)
	Tertiary – Male	37	2.611 (0.612)
Consumer materialism	Secondary – Female	53	2.902 (0.446)
	Secondary – Male	44	3.120 (0.361)
	Tertiary – Female	39	3.045 (0.461)
	Tertiary – Male	37	2.855 (0.398)
Compulsive buying behaviour	Secondary – Female	53	3.553 (0.723)
	Secondary – Male	44	3.156 (0.593)
	Tertiary – Female	39	2.912 (0.806)
	Tertiary – Male	37	3.112 (0.603)

Source: own processing

Table 2 Interaction effect between education and gender – multivariate test

Effect	Test	<i>F</i>	<i>p</i> -value
Education	Wilks' lambda	2.601	0.064
Gender	Wilks' lambda	0.844	0.654
Education $\times$ Gender	Wilks' lambda	4.115	0.112

Source: own processing

Table 3 Interaction effect of education and gender on the level of consumer ethnocentrism, consumer materialism, and compulsive buying behaviour

Effect	Dependent variable	SS	F	p-value
Education	Consumer ethnocentrism	0.196	0.512	0.489
Education	Consumer materialism	0.012	0.015	0.907
Education	Compulsive buying behaviour	2.185	4.856	0.029
Gender	Consumer ethnocentrism	0.179	0.521	0.401
Gender	Consumer materialism	0.002	0.015	0.918
Gender	Compulsive buying behaviour	2.184	4.741	0.031
Education × Gender	Consumer ethnocentrism	0.000	0.001	0.984
Education × Gender	Consumer materialism	0.847	4.911	0.028
Education × Gender	Compulsive buying behaviour	5.607	11.961	0.001

Source: own processing

significant effects were identified for consumer ethnocentrism. The multivariate effects presented in Table 2 were not statistically significant at the $p < 0.05$ level.

The descriptive results in Table 1 show that compulsive buying scores were higher among respondents with secondary education overall than among respondents with tertiary education. Women also showed higher compulsive buying scores overall than men. However, the significant Education × Gender interaction demonstrates that the education effect differed by gender. No statistically significant main effects of gender or education were observed for consumer ethnocentrism or materialism; for materialism, only the Education × Gender interaction reached statistical significance.

The group means illustrate this interaction. Women with secondary education reported a mean compulsive buying score of $M = 3.553$ ($SD = 0.723$), compared with $M = 2.912$ ($SD = 0.806$) among women with tertiary education. Among men, the corresponding means were much closer: $M = 3.156$ ($SD = 0.593$) for secondary education and $M = 3.112$ ($SD = 0.603$) for tertiary education. Thus, the educational difference in compulsive buying was pronounced among women but minimal among men.

5 Discussion and conclusion

The study examined three selected psychological tendencies relevant to consumer behaviour: consumer ethnocen-

trism, consumer materialism, and compulsive buying. The discussion therefore interprets the third construct specifically as compulsive buying, consistent with the instrument used in the methodology. Compulsive buying should not be treated as synonymous with impulsive buying, although impulsivity may be one of several mechanisms relevant to compulsive buying-shopping behaviour.

The results of the study did not reveal statistically significant differences in the level of consumer ethnocentrism according to gender or education. These findings are consistent with previous studies (Caruana, 1996; Pharr, 2005; Shankarmahesh, 2006), which suggest that sociodemographic characteristics are not always strong predictors of ethnocentric tendencies. Previous research conducted in Slovakia and neighboring countries has shown that consumers often prefer domestic products while simultaneously perceiving them as comparable in quality to foreign alternatives (Gibbs and Boguszak, 1995; Saffu et al., 2010). The present findings indicate that future research on consumer ethnocentrism may benefit from focusing more on product categories, country-of-origin effects, and consumer values rather than solely on demographic characteristics.

Similarly, no statistically significant differences were found in the level of consumer materialism. This finding contrasts with previous studies (Cleveland et al., 2009; Stephen Parker et al., 2004), which identified relationships between materialism and selected sociodemographic variables. Limbu et al. (2012) suggested that women may demonstrate stronger relational and social orientation, which can also be reflected in the importance attached to material possessions and social status. Based on these findings, gender differences in materialism were expected; however, they were not confirmed in the present study. This result may indicate that materialistic values are increasingly distributed across demographic groups and may be influenced more strongly by broader cultural and social factors than by gender or educational attainment alone.

The results demonstrated statistically significant sociodemographic differences in compulsive buying. Gender was associated with compulsive buying scores, and the Education × Gender interaction indicates that educational differences were not uniform across men and women. These findings should be interpreted cautiously because compulsive buying is a distinct construct involving recurrent and difficult-to-control purchasing tendencies rather than isolated spontaneous purchases. Recent research also emphasises the relevance of digital and social environments to compulsive buying, including heavy social networking and social comparison (Aljanabi et al., 2026)

and the relationship among social media use, materialism, and compulsive buying (Pu et al., 2025). Within Periodica Polytechnica Social and Management Sciences, Perčić and Perić (2021) similarly demonstrate the importance of considering differences between consumer target groups when evaluating marketing responses.

Education-related differences in compulsive buying depended on gender. Women with secondary education showed higher compulsive buying scores than women with tertiary education, whereas the educational difference among men was limited. Theoretically, this pattern is important because it cautions against interpreting education or gender as isolated demographic correlates. Instead, the association of one demographic characteristic with compulsive buying may vary across levels of another characteristic. The interaction should nevertheless be interpreted as a sample-specific pattern rather than evidence of a causal or protective effect of education. Future studies should test whether this pattern replicates in larger samples and whether psychological, economic, or social variables explain it.

From a practical perspective, the interaction observed for compulsive buying suggests that segmentation based on a single demographic characteristic may obscure meaningful subgroup differences. This finding may be relevant to consumer education, financial well-being initiatives, and responsible marketing, particularly when considering potentially vulnerable consumers. However, the present study did not measure actual purchases, financial consequences, exposure to marketing, or responses to specific marketing practices; practical implications should therefore be viewed as hypotheses for application and further research rather than direct evidence of marketing effects.

Economic uncertainty, inflation, sustainability concerns, and changing consumer values may also influence the expression of ethnocentrism, materialism, and compulsive buying. Sustainability-oriented research published in Periodica Polytechnica Social and Management Sciences shows that contemporary purchasing behaviour is increasingly examined through the interaction of values, barriers, and contextual drivers (Kemi and Zilahy, 2024). Future research should therefore integrate personality traits,

social-media engagement, perceived economic insecurity, sustainability orientation, and digital consumption patterns with sociodemographic characteristics.

Several limitations should be acknowledged. First, the study is based on a regional sample, and the results should not be generalised to the Slovak consumer population without caution. Second, subgroup sizes are modest, particularly for interaction analyses. Third, the analysis focuses on gender and education and does not include other potentially relevant psychological, social, economic, or digital-behaviour variables. Fourth, the available study documentation does not permit reliable reconstruction of several procedural details requested for full methodological transparency, including the precise sampling and recruitment procedure, data-collection period, questionnaire administration mode, language adaptation procedure, informed-consent/ethical procedure, treatment of missing data, and exclusion criteria. These details are therefore not inferred retrospectively. The same limitation applies to the selection procedure for the five-item compulsive-buying measure.

Overall, the findings contribute to understanding how selected sociodemographic characteristics relate to consumer ethnocentrism, materialism, and compulsive buying within the studied regional sample. The strongest demographic differentiation was observed for compulsive buying, particularly through the interaction of gender and education. The contribution of the study lies not in proposing new psychological constructs, but in jointly examining three established consumer tendencies within one analytical framework and identifying subgroup patterns that may inform responsible segmentation, consumer education, and future comparative research.

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