



**COMPENSATORY CONSUMPTION BEHAVIOUR (CCB) AS AN INFLUENCER OF
FASHION JEWELLERY PURCHASE AMONG WORKING WOMEN IN CHENNAI**

V Padmavathi

Assistant Professor, Vidhya Sagar Women's College Chengalpattu
and

Doctoral Research Scholar, Department of Business Administration,
Annamalai University, Chidambaram, Tamil Nadu, India.

Dr. T. Sunitha

Assistant Professor, Department of Business Administration,
Annamalai University, Chidambaram.

Abstract

Compensatory Consumption Behavior (CCB) refers to the tendency of people to buy products in order to reduce stress, sadness, or emotional discomfort. Shopping is often more than just purchasing necessities. For many individuals, it becomes a way to feel better, regain confidence, and improve self-worth. Consumer psychology studies explain that people frequently use shopping as a coping mechanism during emotional imbalance or personal dissatisfaction (Mandel et al., 2017). Fashion jewellery is one of the products commonly chosen in this process because it is affordable, attractive, and emotionally meaningful. This study examines how compensatory consumption behavior influences fashion jewellery purchases among working women in Chennai. A quantitative research approach was used, and primary data were collected through a structured questionnaire. Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA) helped identify the major factors influencing buying behaviour. The study found eight important dimensions shaping purchase decisions: Mood Repair, Symbolic Consumption, Autonomy, Self-Empowered Consumption, Psychological Empowerment, Retail Therapy, Emotional Restoration, and Self-Gifting. These factors show that emotional needs and personal feelings strongly affect jewellery buying behaviour. Reliability and validity tests further confirmed that the constructs used in the study were acceptable and statistically strong. Overall, the findings reveal that psychological and emotional motivations play a major role in fashion jewellery purchases among working women. The study therefore adds value to consumer behaviour research by showing how fashion jewellery gains emotional importance within compensatory consumption practices.

Keywords: Compensatory consumption, Fashion jewellery, Retail therapy, Symbolic consumption, Autonomy

Introduction

The term "compensatory consumption" describes the psychological behavior in which people buy or use goods and services to make up for psychological shortcomings, unpleasant feelings, or perceived disparities in themselves. People may buy certain things to regain emotional equilibrium and self-worth when they are experiencing negative emotions like stress, loneliness, inadequacy, or loss of control. Through symbolic or significant purchases, it serves

as a coping strategy, a way to reclaim one's identity, or a way to restore control over one's emotional needs and social belonging.

According to self-discrepancy theory, when there is a gap between an individual's actual self and their ideal or desired self, it can create emotional discomfort (Mandel et al. (2017)). To reduce this discomfort, consumers may purchase products that symbolically represent the identity they aspire to achieve. For example, buying fashionable clothing, luxury goods, or trendy accessories may help individuals feel more confident and socially accepted.

Compensatory consumption behaviour, refers to the act of purchasing goods or services to compensate for negative emotions, self-discrepancy, or threats to the self-concept (Mandel et al., 2017). Individuals often engage in consumption activities to restore emotional balance, improve mood, or enhance their social identity.

Fashion jewellery characterizes an important type in contemporary consumption patterns. Fashion jewellery is affordable, easily accessible, and frequently updated according to trends. So, consumers can purchase it more frequently as a form of emotional gratification or self-expression. Belk (1988) explains that belongings often become extensions of the self, allowing individuals to communicate identity, personality, and social status.

For working women, fashion jewellery enhances appearance, contributes to professional image, and boost self-confidence in social interactions. In an urban setting, working women get exposed to high levels of stress and emotional pressure due to work responsibilities, social expectations, and family roles. In such situations, shopping behaviour may serve as a coping mechanism to deal with psychological stress (Dittmar, 2005).

Chennai, a metropolitan city, has witnessed a significant increase in the purchasing power and consumption patterns of working women. The growing fashion consciousness among urban women has increased demand for fashion jewellery products. However, there is limited research on how compensatory consumption behaviour influences fashion jewellery purchases among working women in Chennai. Therefore, the present study aims to analyse the psychological factors that drive fashion jewellery purchases among working women.

Literature Review

compensatory consumption is not merely impulsive but often goal-directed and symbolic, serving to repair damaged self-views or restore emotional equilibrium (Mandel et al., 2017). When people go through stress, anxiety, sadness, or low self-esteem, they may buy things that make them feel better and help them regain emotional balance. These purchases are not always about need. Many times, they are about comfort and confidence. Retail therapy is one common form of this behavior. People often go shopping to improve their mood or reduce emotional pressure (Rick et al., 2014). Buying something new can give a temporary feeling of happiness, control, and mental relief. For many consumers, shopping becomes a small way of handling daily stress.

Symbolic consumption is another important part of consumer behaviour. People use products to express who they are and how they want others to see them (Belk, 1988). Jewellery especially carries strong symbolic meaning. It is often linked with beauty, status, confidence, and personal style. Wearing jewellery can make a person feel more complete and socially confident. Self-gifting is also closely connected with compensatory consumption. People sometimes buy things for themselves as a reward after success, hard work, or difficult situations (Mick & DeMoss,

1990). These purchases bring emotional satisfaction and a sense of self-worth. In fashion buying, this is seen quite often.

Working women demonstrate rising preference for branded and fashion-oriented jewellery, influenced by brand awareness and perceived fashion sense (Nautiyal & Atre, 2023, Mohanraj, 2017). Working women report clothing and accessory choices that support a professional image, which extends to jewellery selection when brands and styles convey credibility or status. Working women often purchase fashion jewellery from branded outlets and select pieces perceived as high quality or investment-grade, reflecting both professional presentation and longer-term financial motives (Fasih et al., 2020). Recent studies show that there is an increased attention to branded jewellery, fashion trends, and workplace-appropriate choices among urban working women, indicating a shift from purely investment-centric buying toward combined fashion and status signaling (Nautiyal & Atre, 2023, Mohanraj, 2017).

Earlier studies show that emotional and psychological reasons strongly influence fashion-related purchases. But there are only a few studies that specifically look at how compensatory consumption affects fashion jewellery buying among working women in India. This study tries to fill that gap and understand this behavior in a better way.

Objectives and Methodology

The study has been conducted with the following objectives:

- To study the factors influencing compensatory consumption behaviour among working women.
- To analyses how compensatory consumption behaviour influences fashion jewellery purchasing decisions.

The methodology for this research has been carefully planned as following:

The study is based on descriptive research design with a quantitative approach. The study describes how compensatory consumption behaviour influences fashion jewellery purchases among working women in Chennai.

The target population of the study includes working women in Chennai who have experience purchasing fashion jewellery. Non-probabilistic convenience sampling technique is adopted due to accessibility and time constraints, which is commonly used in consumer research studies in the jewellery domain. The sample size, 150 respondents, is determined to ensure statistical adequacy, to facilitate robust analysis. The respondents were working women from different professional fields such as education, healthcare, and banking. This helped in getting views from women with different work backgrounds and lifestyles.

Primary data were collected through a structured questionnaire. The questionnaire included statements related to different aspects of compensatory consumption behaviour. Respondents were asked to share their level of agreement using a Likert scale. This made it easier to measure their feelings, attitudes, and buying behaviour in a clear way.

For data analysis, Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA) were used. These methods helped identify the main factors influencing purchase decisions and also tested whether the model was statistically strong.

The Kaiser-Meyer-Olkin (KMO) measure and Bartlett's Test of Sphericity were used to check whether the data were suitable for factor analysis. Reliability and validity were also tested using

Composite Reliability (CR), Average Variance Extracted (AVE), and discriminant validity. These tests confirmed that the constructs used in the study were reliable and meaningful.

Table 1 : KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.746	
Bartlett's Test of Sphericity	Approx. Chi-Square	10333.244
	Df	820
	Sig.	.000

Table 2: Model fit indication of CFA

S.No.		Model Fit Indicators	Suggested standards (Premapriya, et al. 2016)	Calculated Values
1	Chi-Square Test	Chi-Square	---	1582.536
		P	0.050	0.001
2	Goodness Fit	GFI	> 0.90	0.915
		AGFI		0.849
		CFI		0.927
		NFI		0.922
3	Badness Fit	RMR	< 0.080	0.065
		RMSEA		0.086

Source: Primary data

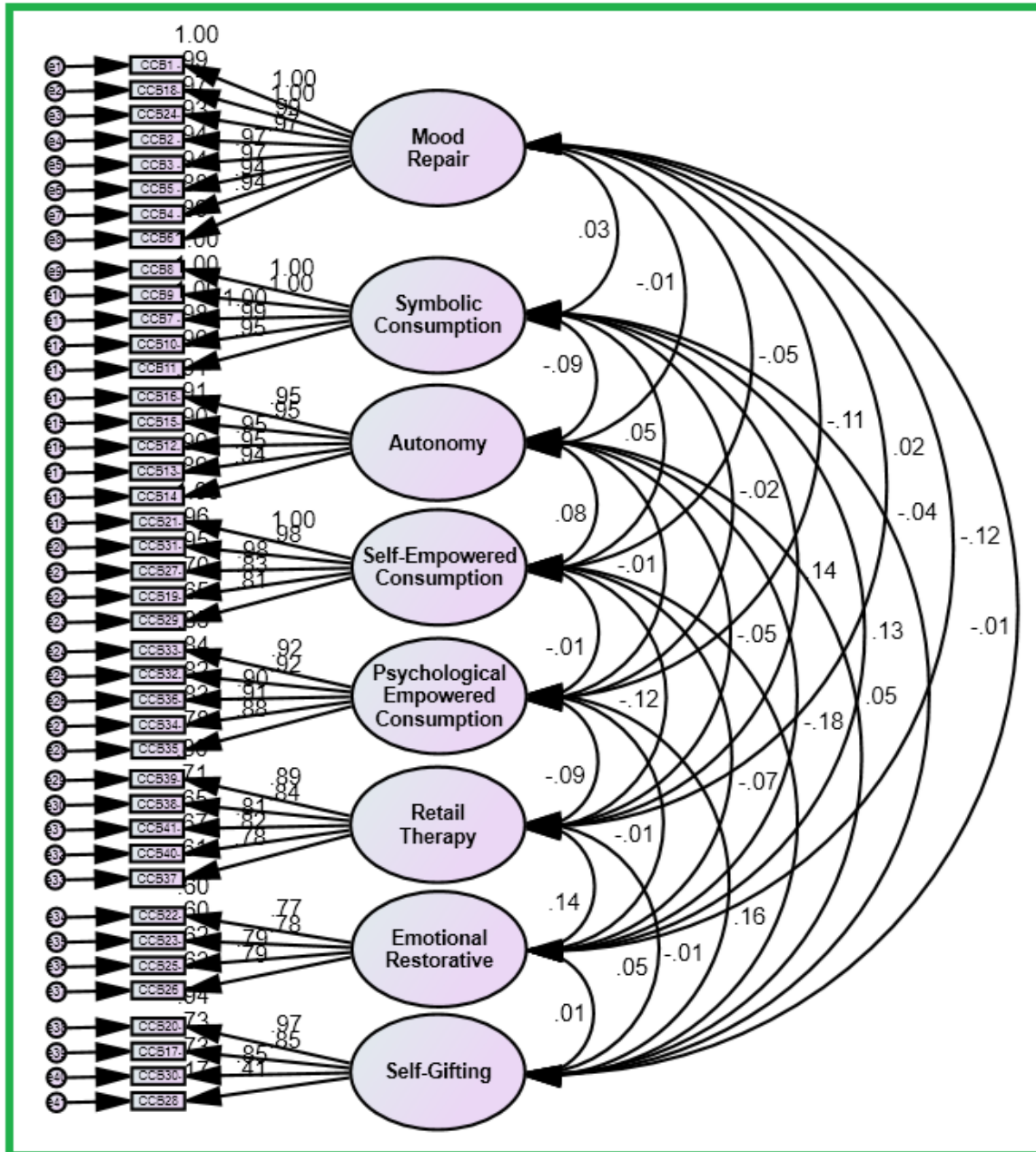


Table 3 Rotated Component Matrix

Statement	Factor Loadings	Eigen value	% of Variance	Cumulative %
Mood Repair				
Shopping for jewellery helps improve my mood.	0.991	7.649	18.657	18.657
Buying jewellery helps me relax emotionally.	0.989			
I often buy jewellery to cheer myself up.	0.979			
Jewellery shopping helps me forget my worries for a while	0.978			

Fashion jewellery allows me to present myself the way I want others to see me.	0.973			
Symbolic Consumption				
I am prepared to purchase jewellery if it could boost my interpersonal attractiveness.	0.992	4.987	12.163	30.820
I often purchase jewellery that align with my own identity.	0.991			
I will purchase jewellery based on its ability to convey social standing.	0.990			
I will purchase jewellery since it can effectively demonstrate my financial prowess.	0.984			
I am often more inclined to purchase jewellery that symbolize accomplishment and prosperity.	0.965			
Autonomy				
I buy fashion jewellery to express my personal style.	0.958	4.685	11.427	42.248
I choose jewellery that reflects who I really am.	0.958			
Buying jewellery makes me feel in control of how I present myself.	0.954			
Fashion jewellery helps me express my uniqueness.	0.951			
I buy fashion jewellery to express my personal style.	0.950			
Self-Empowered Consumption				
Buying fashion jewellery makes me feel empowered.	0.979	4.409	10.754	53.001
Purchasing jewellery gives me a sense of self-achievement.	0.974			
Fashion jewellery makes me feel valued and appreciated.	0.964			
Wearing stylish jewellery enhances my social image.	0.864			
I feel proud when others notice my jewellery.	0.848			
Psychological Empowered Consumption				
I buy fashion jewellery when I feel emotionally low.	0.934	4.338	10.580	63.581

Buying jewellery gives me a sense of control over my feelings.	0.928			
Fashion jewellery helps me feel more positive about myself.	0.922			
Shopping for jewellery helps me overcome negative emotions	0.918			
I purchase jewellery to reward myself.	0.908			
Retail Therapy				
I buy fashion jewellery to improve my mood when I feel stressed	0.895			
I often purchase fashion jewellery as a way to reward myself.	0.883			
I buy fashion jewellery to make myself feel better after a bad day.	0.844	3.769	9.193	72.775
Buying fashion jewellery helps me forget my worries for a while.	0.849			
I sometimes buy fashion jewellery even when I do not really need it, just to feel good.	0.821			
Emotional Restorative				
Purchasing and engaging with fashion jewellery might alleviate my negative mood when I am feeling down.	0.841			
Purchasing fashion jewellery often alleviates my bad feelings when I experience discomfort	0.837	2.895	7.060	79.835
When I encounter feelings of sorrow and grief, I find solace and diversion in purchasing fashion jewellery.	0.829			
Acquiring and using fashion jewellery may enhance my emotional well-being.	0.819			
Self-Gifting				
Jewellery purchase acts as a reward for myself	0.934			
I celebrate my achievements through purchase of jewellery	0.897	2.850	6.951	86.786
Jewellery shopping helps me to forget my stress	0.886			
Fashion jewellery I believe makes me look stylish	0.554			

Validity Analysis

	CR	AVE	MSV	MaxR(H)	MR	SC	A	SEC	PEC	RT	ER	SG
MR	0.992	0.942	0.013	0.999	0.971							
SC	0.995	0.975	0.019	0.999	0.031	0.987						
A	0.978	0.901	0.032	0.979	- 0.010	- 0.091	0.949					
SEC	0.966	0.851	0.024	0.997	- 0.053	0.051	0.076	0.922				
PEC	0.958	0.821	0.013	0.959	- 0.114	- 0.023	-0.009	-0.008	0.906			
RT	0.916	0.687	0.019	0.922	0.021	0.136	-0.051	-0.122	-0.091	0.829		
ER	0.863	0.612	0.032	0.863	- 0.115	0.131	- 0.179*	-0.073	-0.010	0.137	0.782	
SG	0.869	0.640	0.024	0.955	- 0.009	- 0.040	0.054	0.156†	-0.010	0.046	0.008	0.800

Discussion

The results from Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA) give strong support for the different dimensions of compensatory consumption behaviour. The KMO value is 0.746, which is above the accepted level of 0.70. This shows that the sample size is suitable for factor analysis and the variables have enough common relationship. Bartlett's Test of Sphericity also showed a highly significant chi-square value of 10333.244 with $p = 0.000$. This means the variables are well connected and factor analysis is appropriate for this study.

The Total Variance Explained in Table 3 shows that eight factors were extracted with eigenvalues above 1. Together, these eight factors explain 86.78% of the total variance, which is considered very strong in consumer behaviour research. Usually, even 60% is seen as acceptable, so this result shows excellent factor representation. The first factor explains 19.17% of the variance, while the second and third factors explain 14.16% and 11.87%. These eight factors are Mood Repair, Symbolic Consumption, Autonomy, Self-Empowered Consumption, Psychological Empowerment, Retail Therapy, Emotional Restoration, and Self-Gifting. These clearly show that compensatory consumption is deeply connected with emotions and personal feelings.

The CFA model fit values in Table 2 also support the measurement model. The values of GFI (0.915), CFI (0.927), and NFI (0.922) are all above 0.90, which shows a good model fit. AGFI is 0.849, which is also within the acceptable range. The RMR value is 0.065, which is below 0.08 and shows low error. RMSEA is 0.086, which is slightly above the preferred level, but it is still acceptable in social science studies. Overall, these values show that the eight-factor model fits the data well and the structure of the model is strong.

The measurement model was assessed for reliability and validity using AMOS plugin output. The Composite Reliability (CR) values ranged from 0.947 to 0.984, indicating excellent internal consistency. The Average Variance Extracted (AVE) values exceeded the recommended threshold of 0.50, confirming convergent validity.

Discriminant validity was established using the Fornell–Larcker criterion, as the square root of AVE for each construct was greater than the inter-construct correlations. Additionally, the Maximum Shared Variance (MSV) was lower than the AVE for all constructs, further supporting discriminant validity. The correlations among constructs were low, indicating that each construct is empirically distinct.

Overall, the findings show that compensatory consumption is a strong multidimensional concept influenced by emotional recovery, self-expression, independence, empowerment, and self-reward. People often buy products not only for use, but also to feel better, improve confidence, and manage emotional stress. The strong support from EFA, CFA, reliability, and validity tests confirms that these eight dimensions explain compensatory consumption in a meaningful way. This study adds value to consumer behaviour research by showing how fashion and symbolic purchases work as a way of emotional coping, especially among working women.

The results indicate that compensatory consumption behaviour significantly influences fashion jewellery purchasing decisions among working women.

Mood repair and retail therapy emerged as important factors, suggesting that consumers often purchase jewellery to relieve stress and improve emotional well-being. This finding aligns with consumer psychology studies indicating that shopping behaviour can serve as a coping mechanism during emotional distress.

Symbolic consumption also plays a crucial role. Jewellery allows consumers to express personal identity, social status, and lifestyle preferences. Working women may use jewellery to enhance professional appearance and social confidence.

Self-gifting behaviour further demonstrates that consumers frequently reward themselves through jewellery purchases. This reflects a growing trend in modern consumer culture where individuals celebrate achievements through personal consumption.

Conclusion

The present study examined compensatory consumption behaviour in the context of fashion jewellery purchases among working women in Chennai, with particular focus on the psychological and emotional factors influencing their buying decisions. The findings reveal that compensatory consumption is a significant behavioural response through which individuals attempt to manage negative emotions, restore self-worth, and achieve emotional satisfaction through symbolic purchases such as fashion jewellery. The study confirms that purchasing fashion jewellery is driven not only by functional need but also by emotional and psychological motivations.

With respect to the first objective, the study identified eight important dimensions influencing compensatory consumption behaviour among working women: Mood Repair, Symbolic Consumption, Autonomy, Self-Empowered Consumption, Psychological Empowerment, Retail Therapy, Emotional Restoration, and Self-Gifting. These factors indicate that consumers often engage in purchasing behaviour as a coping mechanism to deal with stress,

disappointment, social pressure, and self-discrepancy. Fashion jewellery serves as an accessible and emotionally rewarding product category that provides temporary relief, emotional comfort, and personal gratification.

In relation to the second objective, the study confirms that compensatory consumption behaviour significantly influences fashion jewellery purchasing decisions. The validated eight-factor model demonstrates that emotional and psychological restoration directly contributes to stronger purchase intention and repeated buying behaviour. Consumers are more likely to purchase fashion jewellery when it provides emotional satisfaction, boosts confidence, and supports self-empowerment. Thus, compensatory consumption acts as an important predictor of fashion jewellery buying behaviour among working women.

Overall, the study contributes to consumer behaviour literature by establishing a strong relationship between compensatory consumption and fashion jewellery purchasing. The findings provide useful insights for marketers and retailers to design emotionally appealing products and marketing strategies that emphasize emotional value, empowerment, and self-expression. Understanding these behavioural drivers can help businesses create stronger customer engagement while also expanding academic understanding of compensatory consumption in fashion-related purchasing contexts.

Future research may further examine the influence of social media, cultural values, and generational differences on compensatory consumption behaviour to provide broader insights into evolving consumer patterns in the fashion jewellery market.

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