Dear respondent,

The information gathered is to be used as part of my doctoral research. Your responses would be valued, treated confidentially and individual responses are not of interest other than its contribution to the whole.

**Please note:**

Please "√" the number that indicates how accurately it describes how you actually go about in your daily life, not how you wish you would. There is no wrong or right response. Give the first response that you feel as the best.

Big 5 Personality Scale adopted from James Carl Stone, 2001 for reduced number of items modified originally from Big five personality Inventory © 2000 by UC Berkeley Psychologist Oliver D. John

Scale is as follows:
1 Strongly Disagree ----- 2 Disagree ----- 3 Neither Disagree nor agree ----- 4 agree ----- 5 strongly agree

<table>
<thead>
<tr>
<th>Аналистика</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neither Disagree nor agree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prefer to be alone rather than in a large group</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Feel uncomfortable in a group</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Feel shy more than others</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Quiet when with people</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Shy</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Withdrawn from others</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Moody more than others</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Unpredictable</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Sensitive</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Envious</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Emotions go up and down</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Bad-tempered more than others</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Jealous</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Rude with others</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Harsh when others make a mistake</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Tender hearted with others</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Understanding</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Cold to others</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Kind to others</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Cooperative with others</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Careless</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Precise</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Efficient</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Organized</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Orderly</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>
Compulsive Buying Scale designed by O’Guinn and Faber 1992

Please indicate how much you agree or disagree with each of the statements below. Place a √ on the item which best indicates how you feel about each statement.

1. If I have any money left at the end of the pay period, I just have to spend it.

1 Strongly disagree----2 somewhat disagree----3 neither agree nor disagree----4 somewhat agree----5 strongly agree

Please indicate how often you have done each of the following by placing a √

2a. Felt others would be horrified if they knew my spending habits.

1 Never----2 rarely----3 sometimes----4 often----5 very often

b. Bought things even though I could not afford them.

1 Never----2 rarely----3 sometimes----4 often----5 very often

c. Wrote a Cheque even when I knew I did not have enough money in the bank to cover it.

1 Never----2 rarely----3 sometimes----4 often----5 very often

d. Bought myself something in order to make myself to feel better.

1 Never----2 rarely----3 sometimes----4 often----5 very often

e. Felt anxious or nervous on days I did not go shopping

1 Never----2 rarely----3 sometimes----4 often----5 very often

f. Make only the minimum payments on my credit card.

1 Never----2 rarely----3 sometimes----4 often----5 very often
Compulsive Buying Scale as used by James Carl Stone, 2001 adapted from O’Guinn and Faber 1992

Please indicate how frequently you engage yourself in the following in daily life not how you wish you would. Place a "√" on the response that describes the frequency:

Never (1) ---rarely (2) ---sometimes (3) ---often (4) ---very often (5)

1. I have bought things that I could not really afford.
   Never          rarely         sometimes          often          very often

2. I have felt that others would be horrified if they know about my spending habits.
   Never          rarely         sometimes          often          very often

3. I bought something to make myself feel better
   Never          rarely         sometimes          often          very often

4. I just wanted to buy and didn’t care what I bought.
   Never          rarely         sometimes          often          very often

5. I buy things simply because they are on sale.
   Never          rarely         sometimes          often          very often

6. I felt anxious on days I didn’t do shopping.
   Never          rarely         sometimes          often          very often

7. I have bought something, and when I got home I wasn’t sure why I bought it.
   Never          rarely         sometimes          often          very often

8. I felt depressed after shopping.
   Never          rarely         sometimes          often          very often

9. I have gone on a buying spree and wasn’t able to stop.
   Never          rarely         sometimes          often          very often
Materialism Scale developed by Richins and Dawson (1992) and as adapted by James Carl Stone IV, (2001)

Please indicate how much you agree or disagree with each of the statements below. Put a “√” against the item which best indicates your position:

Strongly disagree (1) ---Disagree (2) ---Neither agree nor disagree (3) --- Agree (4)--- strongly agree (5)

1. I enjoy buying expensive things.
   Strongly disagree ---Disagree--- Neither agree nor disagree--- Agree--- strongly agree

2. My possessions are important for my happiness.
   Strongly disagree ---Disagree--- Neither agree nor disagree--- Agree--- strongly agree

3. I like to own nice things more than most people in my immediate and comparable vicinity.
   Strongly disagree ---Disagree--- Neither agree nor disagree--- Agree--- strongly agree

4. Acquiring valuable things is important to me.
   Strongly disagree ---Disagree--- Neither agree nor disagree--- Agree--- strongly agree

5. I enjoy owning luxury items.
   Strongly disagree ---Disagree--- Neither agree nor disagree--- Agree--- strongly agree
Enhanced Credit Card Spending Scale designed by Sahni (1995)

Please indicate how much you agree or disagree with each of the statements below. Put a “✓/” on your agreement.

Strongly disagree 1 ---Disagree 2---neither agree nor disagree 3----Agree 4---strongly agree 5

1. I end up buying more when I shop with credit cards compared to when I shop with cash or cheques
   Strongly disagree ---Disagree ---neither agree nor disagree ----Agree ---strongly agree

2. When I shop with credit card(s), I tend to make unplanned purchases.
   Strongly disagree ---Disagree ---neither agree nor disagree ----Agree ---strongly agree

3. It is easy for me to overspend when I shop with a credit card.
   Strongly disagree ---Disagree ---neither agree nor disagree ----Agree ---strongly agree

4. Without a credit card, my spending habits would not be different.
   Strongly disagree ---Disagree ---neither agree nor disagree ----Agree ---strongly agree

5. If I did not have a credit card, I would probably spend less
   Strongly disagree ---Disagree ---neither agree nor disagree ----Agree ---strongly agree

Please indicate how much you agree or disagree with each of the statements below. Put a “/” on your agreement.

Strongly disagree 1---Disagree 2--- neither agree nor disagree 3---Agree 4--- strongly agree 5

1. I exhaust the credit limit on my credit card(s)

Strongly disagree ---Disagree ---neither agree nor disagree ----Agree ---strongly agree

2. When purchasing, I have been told that I have spent beyond the credit limit.

Strongly disagree ---Disagree ---neither agree nor disagree ----Agree ---strongly agree

3. The way I use my credit card, I always have enough credit.

Strongly disagree ---Disagree ---neither agree nor disagree ----Agree ---strongly agree

4. I manage bills in an effort to make payments on my credit cards.

Strongly disagree ---Disagree ---neither agree nor disagree ----Agree ---strongly agree

5. I pay credit card bills after their due dates.

Strongly disagree ---Disagree ---neither agree nor disagree ----Agree ---strongly agree

6. Creditors have threatened to cancel my credit cards.

Strongly disagree ---Disagree ---neither agree nor disagree ----Agree ---strongly agree
Debt Know How Quiz of Master Card (2006)

Please answer the following questions. Use “√” to indicate your answer.

If married both have to fill the questions together:

1. Do you avoid looking at your bills and credit card balances?  
   Yes/No

2. Do you usually pay only the minimum on your credit cards?  
   Yes/No

3. Do you sometimes pay your bills late or miss payments entirely?  
   Yes/No

4. Do you use credit cards and store credit to make purchases because you don’t have the money to pay for them at the time?  
   Yes/No

5. Is your paycheck already spent before you receive it?  
   Yes/No

6. Do you choose the longest allowable payment period or installment plan to make major purchases- for example, a car or major appliance- affordable?  
   Yes/No

7. Have you taken out a home loan to pay down your debt and already run up new consumer debts?  
   Yes/No

8. Do payments on your debt account for more than 20 percent of your household take-home pay each month (excluding your mortgage or rent payment)?  
   Yes/No

9. Do you have savings to fall back on if something unexpected happens, such as a car repair or medical emergency?  
   Yes/No.

10. Do you spend more time worrying about your bills than paying them?  
    Yes/No
Questionnaire

Please indicate your Age:

18-----25
26-----30
31-----45
46-----55
55-----62
62-----75

Please tick the appropriate choice

Male --------------------------- Female

Income per Annum

50,000- 96,000
96,001-150,000
150,001-300,000
300,001 and above

Marital Status:

Single ------------------------- Married

Type of Family Income:

Single income ----------------- Double income

Number of dependents in the family for the respondent (including adult and child)-

Are you a?

Self-employed Professional (MBA, MCA, Engineer, Doctor) salaried class

Your Education:

Professional (MBA, MCA, Engineer, Doctor)
Post graduate/Doctorate
Graduate
Plus two or less