Information Management and Business Review (ISSN 2220-3796)
Vol. 17, No. 3(S), pp. 195-201, 2025

Navigating Borderline Personality Disorder (BPD) and addiction to Online Impulse Purchases – A Malaysian Take

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Abstract: Mental illness has been posited as one of the leading factors of online impulse purchases. The impact of impulse purchases caused by borderline personality disorder (BPD) is not clearly established in Malaysia, although Malaysia has among the highest spending consumers in the region, with mental illness increasing steadily in the community. The importance of identifying the effect of BPD on impulse buying is important because there is a need for intervention to eliminate the negative impact impulse buying has on finances, relationships, hoarding problems, wastage, and mental health in a person with BPD. The objective of this conceptual paper is to investigate existing literature on the level of impulse purchases of Malaysian consumers and their relation to mental illness, specifically borderline personality disorder (BPD), and propose a framework to depict the relations of selected factors. Stimulus-Organism-Response (SOR) Theory is adopted as the underpinning theory for the conceptual framework. The stimulus element is online shopping usage, the organism element is BPD, and the response element is impulse buying. The lack of research in Malaysia, despite the dire consequences of impulse buying by a person with BPD, points out that future empirical study is needed with progression to the development of intervention and prevention policies. Finally, the success factors for implementing the proposed framework and some thoughts on future research directions have been discussed.

Keywords: *Online purchases, borderline personality disorder, impulse buying, SOR Theory*

1. Introduction and Background

Although it is through necessities that we as consumers undergo purchases, there comes a time when this act becomes a disservice. As a aftermath of the COVID-19 lockdown, along with increasingly reliable telecommunication infrastructure, consumers have gained the ability to search for products online through various platforms easily and are able to buy goods directly from their gadgets at the click of a button. The effect of this convenience, although in general seems like a good idea, is unfortunately detrimental to some individuals due to unnecessary purchases, poor decision-making, and ill reasons. Repeated purchases could lead to economic and psychological issues when misappropriation happens (Billieux, Rochat, My Lien Rebetz, & Van der Linden, 2008). A term coined for this behaviour is compulsive buying, considered a type of behavioural addiction (Griffiths, 2005).

Advertising, easy finance facilities, and e-commerce are named as some factors inducing purchases of unneeded items (Roberts, 1998), a phenomenon in industrialized countries marked by obsessive consumption (Weinstein et al., 2016). Since the past decade, researchers have pointed out that compulsive buying is detrimental to finance and quality of life in the long run (Billieux et al., 2008; Lawrence et al., 2014; Roberts, 1998; Zander et al., 2016). Furthermore, studies have linked compulsive buying and impulse buying as a similar addictive behaviour that has comorbidity with other personality disorders (Billieux et al., 2008) and among those that have a huge impact is borderline personality disorder (Maraz et al., 2016).

Borderline personality disorder is a condition where an individual has problems with self-image, instability in affect regulation, impulse control, and interpersonal relationships (Hooley & Masland, 2016). It is a serious illness that has dire consequences, including a high suicide rate. It is common for borderline personality disorder patients to attempt to regulate their self via abnormal means to self-soothe, which includes impulsive buying (Melca et al., 2015). Combining both borderline personality disorder and impulsive buying with the current technology in hand, i.e., online purchase platform, is bound to result in disastrous outcomes to be bear by the individual and society from an economic and mental point of view.

Malaysia's online purchasers have steadily risen, with evidence to back the scenario. By the end of 2023, Malaysia's e-commerce sector is projected to generate RM 8.75 billion, reflecting an annual increase of

approximately 10%. Looking ahead, the market is expected to expand at a compound annual growth rate (CAGR) of 13.26%, reaching around RM14.40 billion by 2027. Simultaneously, the number of online shoppers in Malaysia rose by 8.3% year-over-year, with roughly 15.63 million Malaysians purchasing consumer goods online in early 2023 In 2022, total eCommerce spending was estimated at RM 9.08 billion, distributed across several categories; fashion (RM 2.73 billion), electronics (RM 2.83 billion), toys & hobbies (RM 1.11 billion), personal care (RM 1.08 billion), and food & beverages (RM202 million) (Factory, 2023) It is important to know from this significant growth in online shoppers, there are hidden issues that would show its impact in the society before long. Hence, this conceptual paper suggests plans to fill the gap by discovering the situation in Malaysia by examining the mental health of online purchasers, borderline personality disorder that is prevalent here, and the effect these factors have on online purchasers.

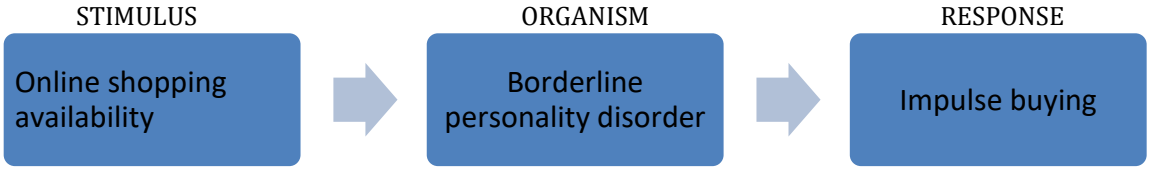
2. Literature Review

S-O-R Model

The underpinning theory for this conceptual paper is the S-O-R (Stimulus – organism – response) model. The realistic S-O-R (Stimulus-Organism-Response) model illustrates that human reactions and behaviours are influenced by stimuli through an internal organismic component (Buxbaum, 2016). The stimulus agent in this study is the online shopping availability to the buyers, the organismic component includes both biological elements—such as sensory organs, the nervous system, and muscles—and psychological aspects. Psychological functioning is understood through scientific concepts like perception, learning, emotion, motivation, and cognition. A broader framework is the idea of mental activity, which can be divided into mental states (like emotions, mental images, and thoughts) and mental processes (such as reasoning, reflection, or self-questioning), all shaped by factors like stimuli, motivation, prior experience, and knowledge.

The following Figure 1 visually depicts the adaptation of the S-O-R model for borderline personality disorder impulse buying in the online shopping environment.

Figure 1: A conceptual S-O-R model for Borderline personality disorder impulse buying in online shops.



Perception and mental activity, grounded in neural system functions, are essential to self-regulation during interactions with people, animals, machines, or objects. Self-regulation involves aligning one's current state (including external stimuli and internal mental states) with a desired or required state. This target state is driven by a dominant motive—whether it's a basic value, need, obligation, duty, or interest (Buxbaum, 2016). From the response perspective of the S-O-R model, pathological buying (PB) involves an unhealthy fixation on purchasing and shopping, leading to repeated acquisition of consumer goods as a way to alleviate stress or negative emotions—such as anxiety, depression, tension, or boredom—and to temporarily boost low self-esteem (Zander et al., 2016).

Impulse Buying

Earlier studies have consistently emphasized the significant role of impulsivity in pathological buying. Impulsivity is viewed as a complex trait that involves acting hastily without weighing future outcomes (Barratt, 1985; Cyders & Smith, 2008), a tendency to seek new and exciting experiences (Cloninger, 1994), and a strong approach response driven by heightened sensitivity to rewards (Gray, 1970). In this conceptual paper, pathological buying is interchanged with impulsive buying driven by the internal condition of the buyer as borderline personality disorder, stimulated by the online purchase availability, thus committing to impulse buying detrimentally. Hence, this conceptual paper posits that impulse buying exists among online shoppers in Malaysia.

P1: Some Malaysian online users have impulse buying issues

The next discussion is on the organism element of the S-O-R model.

Borderline personality disorder
Individuals with impulse buying will often purchase items that they do not need or cannot afford (Zander et al., 2016). When the items purchased are not bought out of necessity, the products are finally left unused or thrown away. The act of buying is the ultimate goal for a borderline personality disorder individual, mostly because they simply are not able to control their own urges and actions (Zander et al., 2016). The Diagnostic and Statistical Manual of Mental Disorders (DSM) IV outlines the nine criteria for borderline personality disorder, as defined in the International Classification of Diseases, 10th Revision, which is classified as a subtype of emotionally unstable personality disorder (Hooley & Masland, 2016). The criteria agreed for borderline personality disorder symptoms suggested are affective disturbance, disturbed cognition, impulsivity, and intense, unstable relationships (Hooley & Masland, 2016). Impulsive buying is inferred as repetitive, irresistible, and overpowering urges to purchase goods that are frequently useless and/or unused items. Furthermore, impulsive buying regularly results in substantial debts, legal problems, personal distress, and marital conflict (Weinstein et al., 2016).

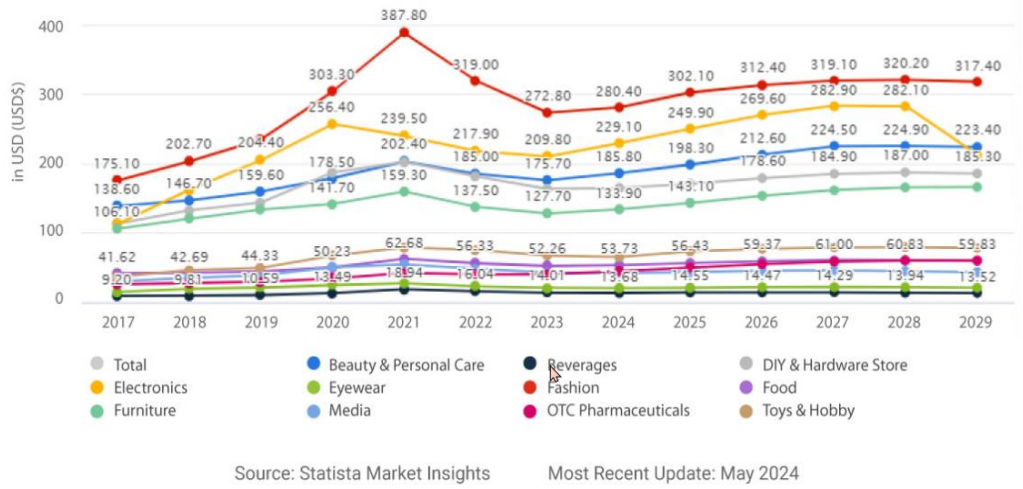
Common among individuals receiving treatment, one study of a community-based sample of children and adolescents found that borderline personality disorder had a prevalence of 11% between the ages of 9 and 19, and 7.8% between the ages of 11 and 21. The disorder appeared more frequently in girls than in boys. However, it's unclear whether borderline personality disorder is more prevalent in children than in adults, as a study used a less-than-ideal method for assessing symptoms (Hooley & Masland, 2016). Due to the impact that borderline personality disorder can bring upon someone's life and others around them, the extent to how much this mental health issue affects Malaysian online purchasers is worth investigating.

To date, research into the prevalence of borderline personality disorder and other personality disorders within Malaysia remains very limited. Malaysia, a multicultural nation in Southeast Asia and a former British colony, has a population of around 32.7 million, with approximately 70% Malay Muslims, 22.6% Chinese, and 6.8% Indian (DoS, 2020). A convenience-sampling study at a tertiary general hospital found that 14% of individuals hospitalized due to deliberate self-harm met the criteria for borderline personality disorder (Hamidin, 2008). In a separate study at a drug rehabilitation center, borderline personality disorder was identified as a common psychiatric comorbidity, affecting 2.9% of female inmates (Varma et al., 1998). This proposed study on borderline personality disorder would contribute to understanding the level of impact the disorder has on commerce, society, and individuals in Malaysia as a start. Hence, the second proposition is as follows:
P2: Some impulse buyers among online shoppers in Malaysia have Borderline personality disorder (BPD).

Online shopping availability
As mentioned above, Malaysia's eCommerce sector is projected to generate RM 8.75 billion, reflecting an annual increase of approximately 10% (Factory, 2023). Additionally, as shown in Figure 2, according to Statista Market Insights, there will be a steady increase in online shopping total, markedly starting from the year 2021 to 2029 across major industries such as OTC Pharmaceuticals, electronics, personal and beauty care, and others, as reported in the Corp Global article (Narainasamy, 2024). This scenario is fuelled by the high internet penetration of 80% of Malaysian's population and diverse services by online shopping platforms such as Shopee, Lazada, Mudah, Carousell, Zalora, and many more (Narainasamy, 2024). The ease, convenience, abundance, and availability of shopping options at the fingertips are the main contributors to the immense increment of online purchasers.

The indiscriminate availability of shopping choices to all users, including people with personality disorders, is bound to induce repercussions eventually (Lu et al., 2017; Zadra et al., 2016). As reported in previous research, there are relations between online purchases and personality disorders such as BPD, internet addiction, and compulsive buying disorders (Zander et al., 2016; Maraz et al., 2016). Hence, by way of the underpinning theory adopted, the third proposition is formed, representing the conceptual framework.
P3: The availability of online shopping detrimentally stimulates a person with BPD and causes impulse buying

Figure 2: The Rise of E-commerce in Malaysia



Note. The data is from E-commerce in Malaysia: Trends and Phenomenal Growth 2024 by In.Corp Global (M) Sdn. Bhd, 2024, (https://malaysia.incorp.asia/blogs/future-of-e-commerce-in-malaysia/). Copyright 2024 by In.Corp Global (M) Sdn. Bhd.

The three propositions suggested above are derived from previous studies with different parameters and factors from different populations. Table 1 below is a summary of selected literature on borderline personality disorder and impulse buying related to this paper's area of discussion.

Table 1: Summary of selected literature

Research title	Authors	Variables	Methodology & Findings	Limitations
1. Online purchases among consumers during the COVID-19 pandemic in Malaysia	Raman, A. (2024)	Attitude, Perceived Benefits & Intention, Self-Isolation Intention, Consumer Behavior	-Quantitative survey - a combination of online purposive sampling techniques and a combination of probability and non-probability sampling methods - 201 complete and accurate responses, Malaysia. - web-based questionnaire - online shopping behavior includes perceived benefits like cost savings, time efficiency, and access to information	Did not concentrate on a certain disorder
2. Relationship between borderline personality symptoms and Internet addiction: The mediating effects of mental health problems	Lu, Wei-hsin Lee, Kun-hua Ko, Chih-hung Hsiao, R A Y C Hu, Huei-fan Yen,	Borderline personality symptoms, Internet addiction, Mental health problems	- advertisement posted on websites targeting college students aged from 20 to 30 years, 500 respondents - interpersonal sensitivity, depression, anxiety, and hostility - four mental health problem indicators are highly interactive	All participants were college students, and the findings in this study might not be generalizable to other populations. Rating scales in this study are self-administered; hence, the validity may be less than structured,

	Cheng-fang, 2017			interview-based assessments.
3. The association between Internet addiction and personality disorders in a general population-based	Zadra, S., Bischof, G., Besser, B., Bischof, A., Meyer, C., John, U., & Rumpf, H. J. (2016)	Internet addiction (IA), self-esteem, high impulsiveness, and ADHD	-German general population-based sample - 15,023 participants - Individuals with IA have more often personality disorders than individuals without IA - IA is showing more often borderline personality disorder	Some socio-demographic inequalities The whole sample consisted of individuals showing a problematic extent of Internet usage.
4. Impulsive Behaviors in Patients with Pathological Buying	Zander, Heike Claes, Laurence Voth, Eva M. De Zwaan, Martina Müller, Astrid (2016)	pathological buying (PB), impulsive behaviors,	-Compulsive Buying Scale -Impulse control disorder (ICD) - Symptoms of borderline personality disorder, self-harming behaviors, binge eating, and symptoms of attention deficit and hyperactivity disorder (ADHD) More impulsive behaviors in patients with and without PB compared to healthy controls	Interview-based findings were restricted by the lack of rater blindness and the absence of information on inter-rater reliability. The sample sizes of the three groups were relatively small.
5. Borderline personality disorder and compulsive buying: A multivariate etiological model	Maraz, Aniko Urbán, Róbert Demetrovics, Zsolt (2016)	Compulsive buying disorder (CBD) borderline personality disorder (BPD)	-Shopping mall customers - N = 1409 - self-esteem and impulsivity strongest mediating effects	Self-selected and self-reported nature of the Hungarian-only data Should consider using clinical interviews

Five main studies conducted in different settings shared their findings of how mental disorders negatively impact online shoppers that resulting in pathological or impulse buying (Raman, 2024; Lu et al., 2017; Zadra et al., 2016; Zander et al., 2016; Maraz & Demetrovics, 2016). Multiple instruments were used to measure the level of impulse buying severity and also mental disorders of the respondents, which included Impulsive Behavior Scale (Billieux et al., 2008) and self-report instruments to evaluate OCD symptom profiles (Florida Obsessive–Compulsive Inventory) (Storch et al., 2007), and the degree of impulsiveness (Barratt Impulsiveness Scale) (Patton et al., 1995).

As proposed, individuals who have access to online shops and have borderline personality disorder are prone to impulsively purchase things that are unnecessary, wasteful, and neglected. There is a need to explore Malaysia's predicament in this area since evidence points to high purchases made online here and increasing mental health issues in society. This conceptual paper is a beginning to consider awareness or intervening programs to curb the impact of impulse buying.

3. Research Methodology

For future research, the main agreement from previous articles is to empirically test mental disorders and impulse buying to be carried out in alternative scenarios. This conceptual paper suggests elaborating the objective of this article, which is to propose an adaptation model to explore the role of BPD on impulsive buying

of online shoppers in Malaysia using the S-O-R (Stimulus – organism – response) model, and proposes three propositions for future empirical research. According to Raman (2024), a quantitative survey via online method is aligned with the profile of the targeted respondents. A combination of online purposive sampling techniques and a combination of probability and non-probability sampling methods is found to be a suitable sampling method for an unknown sample size and total sample population.

The construct for this survey will be adapted from previous studies, Impulsive Behavior Scale (Billieux et al., 2008), OCD symptom profiles (Florida Obsessive–Compulsive Inventory) (Storch et al., 2007), and degree of impulsiveness (Barratt Impulsiveness Scale) (Patton et al., 1995). Diagnostic and Statistical Manual of Mental Disorders (DSM) IV, the nine criteria for borderline personality disorder as defined in the International Classification of Diseases, 10th Revision, are classified as a subtype of emotionally unstable personality disorder (Hooley & Masland, 2016).

4. Conclusion

This paper reviews past studies on pathological buying and borderline personality disorder, with the intention of preparing for the next research phase. Other researches were conducted in different settings and population samples, and this proposed study plans to explore Malaysia's context of the online purchasers. Due to the enormous impact of impulse buying has on finance, livelihood, and wastage, this proposal could provide evidence for authorities to initiate programs for mental awareness and prevention schemes to be rolled out. It is imperative to understand to what extent these factors impact the online shoppers in Malaysia and can be a guide to clinical practitioners to handle the negative consequences of uncontrolled purchases by vulnerable individuals.

Acknowledgement: The author(s) declare no potential conflicts of interest with the research, authorship, and/or publication of this article. Funding: the author(s) received no financial support for the research, authorship, and/or publication of this article.

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