

**Influence of materialism on student's fund spending in a rural-based university in
Limpopo, South Africa**

By

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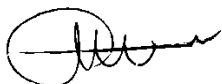
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DECLARATION

I Mabina Karabo Suzan, hereby declare that the mini-dissertation for a Master of Arts (Youth Development) degree at the University of Venda, hereby submitted by me, has not been previously submitted at this institution or any other institution, and that this is my own work in design and execution. All reference materials contained herein have been duly acknowledged.



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Signature

16 July 2021

.....

Date

ACKNOWLEDGEMENT

Firstly, I would like to give my deepest and sincere thanks to my Almighty God for giving me strength and protection throughout the difficulties I have come across. I would also like to thank my mother, Makola Morongwa Angel and my husband, Mara Mthuthuzeli Kenneth for supporting and encouraging me whenever I encountered challenges and failures, I will forever be grateful for their guidance and support. My greatest gratitude also goes to my supervisor, Dr. M.H Mukwevho and my co-supervisor, Dr. N.R Raselekoane, for being patient with me on my research and always encouraging me to work hard and to always be committed, I will forever be grateful.

DEDICATION

I dedicate this mini-dissertation to my mother, Makola Morongwa Angel and my husband, Mara Mthuthuzeli Kenneth for giving me all the love, courage and support I needed throughout. I would not have done this work alone and I will forever be grateful.

Abstract

Most university students show an appetite to spend much of their money on expensive gadgets, trendy clothes, cellphones, rented cars, video games, and alcohol and drugs. Despite getting money from parents, NSFAS, bursaries, and study loans, most of the students hardly used their money for educational purposes such as buying books and other necessary study materials. Given this situation, this study explored the influence of materialism on student's fund spending at a rural-based university in Limpopo, South Africa. A qualitative approach was used to explore the influence of materialism on students' fund spending. The study adopted an exploratory research design to expose the causes and effects of materialism. A non-probability purposive sampling method was used to select a sample of male and female students from the first to the fourth-year level of study at the University of Venda. Semi-structured face-to-face interviews were used to gather in-depth information on students' fund spending. Thematic analysis method was adopted in the study to identify patterns of materialism and consumption that provided answers to the research questions being addressed. Ethical considerations were ensured in the study to make sure that participants were not harmed.

Keywords: Compensatory consumption, funds, life satisfaction, materialism, socio-economic factors, student.

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CHAPTER ONE: INTRODUCTION AND BACKGROUND

1.1. Introduction

This chapter covered the introduction and background of the study, problem statement, aim and objectives, research questions, the significance of the study, delimitation of the study and the definition of concepts. The study seeks to explore the influence of materialism on students' fund spending at the University of Venda.

1.2. Background of the study

Materialism relates to the individual attachments to worldly possessions (Shrum and Lee, 2012). People who are materialistic engage into the consumption and maintenance of oneself through the acquisition of material possessions, which may include clothes, gadgets, furniture, new brands and cars (Sivanathan and Pettit, 2010). Some of the items materialistic people buy are found to be not important or not necessary meaning that they are sometimes bought for pleasure. Selim *et al.* (2012) in their study in Europe refer materialism as the interest in and desire for money, possessions rather than what is called spiritual or ethical value. According to his discovery, spiritual or ethical value in a person helps in building responsibility and a good decision making in the current and in future purposes. People without these values lose focus on what they do and end up making wrong decisions. Grant (2015) from Canada asserts that the desire for money in a materialistic person is a feeling of wanting to accumulate more money in order to enjoy.

In China, Xie, Ya-nan and Jing (2016) found that having all the money is seen as a daily lifestyle of materialistic people as it is said to help them achieve their goals and receive what they always want. The daily lifestyle of materialistic people is focused on the stuff they have and the ones they to want to buy. Materialistic peoples' lifestyle is obsessively focused on money and cares deeply about owning luxury goods (Lim *et al.*, 2012). This prompts them to want to own material possessions rather than spiritual values or ethical values (Caprariello and Reis, 2013). Owning many material possessions is found to build self-esteem as well as status that are also believed to measure their standard of living as described by Belk (2010). On his study conducted in the US, he referred possessions or material goods as those things that are tangible, meaning that they can be touched and transferred from one place to the other. These material possessions

are seen as a success and a life satisfaction. As further studied in the United State, Roberts (2011) indicated that materialistic people like to own material possessions such as accessories, machines, shoes gadgets, cars, clothes, furniture, buildings, wheat and brands in order to increase their self-worth.

In the United State, Diener *et al.* (2010) found that living in a certain specious sort of neighborhood for other people also makes them to feel like they have achieved everything in life as well as in their societal setting. People who are materialists develop a belief that owning material goods will eventually make them happy and satisfied, which is why they always look forward to having all kinds of material goods as possible. Monbit (2013) indicated that the phenomenon of materialism in the UK (United Kingdom) has become a worrying trend in which people concentrate much on having material possessions, other than focusing on the importance of families and relationships. At the end of the day, people tend to purchase things that are of no importance or necessary.

Roberts (2011) on his study found that materialism might be in the form of exposure in family settings where children copy from their parents and peers. Grant (2015) supported the fact that materialism in Canada develops when an individual is exposed to social models that encourage materialistic values in them. The types of families, children grow up in South Africa, can determine how materialistic children will become when growing up and on their decision-making (De Villiers, Van Wyk and Van Der Berg, 2012). Children from rich families where they get every item as they wish are more likely to be influenced by the materialistic characteristics. In a family setting, parents are the important models for their children and influence them through their daily lifestyles. The research conducted in Spain showed that parents are the first role models who can influence or teach their children on what is right or wrong and are likely to be more observed and copied than any other people (Cohen and Nelson, 2011). On their study, they also assessed that those who focus too much on acquiring all material goods for building up their life satisfaction can also go to the extent of influencing their children on such behaviour

The study by Grant (2015) shows that parents who always shop for pleasure in Canada influence their children to grow up with a belief that spending money is a good way to happiness. Children can adopt different materialistic behaviour from their parents as found in China by Zhang (2015), depending on the frequency of shopping done. Parents who portray materialistic characteristics

in a family setting will influence their children to become materialistic as well. Krekels and Pandelaere (2015) on their study in Belgium found that parents could increase high level of materialism on their children by portraying such materialistic characteristics on their children. When parents spend their money as they want, their children may develop the behaviour and become engaged into materialism attitude. Children start to observe or copy their parents or family's materialistic characteristics from a very early stage as found in New York (Kasser, 2016a). It is an obvious case that children can learn material things at a very early stage and then express those values in various ways during different stages of their life development.

In the US, children may also learn materialistic behaviour through television viewing (Gutter, Garrison and Copur, 2010). Their study defined television viewing as one of the strongest medium of advertisement that influences people's attitudes, behaviour, lifestyle and culture. Some of the materialistic attitudes that are shown on children are found to be on television. The more they watch television, the more they get interested in what is shown. Families where there is a television can make children depend on it for every material goods portrayed on it (Zhang, 2015). The different programs children watch show different products that may attract children's attention. Children even go to the extent of developing a belief on what they see or told through advertisement and even want to get the same products shown (Monbit, 2013). The act makes them to start demanding those specific items regardless of how expensive they are. There are effects of advertising found to be directed towards children on materialism based on two paradigms as indicated in the US by Taylor, Halstead and Haynes (2010) which include the paradigm of the empowered child and the vulnerable child paradigm.

In the empowered child paradigm as stated by Taylor *et al.* (2010) supported that children can copy directly to what is been seen or portrayed on the advertisement. Lack of cognitive skills by children makes them fail to protect themselves against what has been advertised and develop a need on the items shown on television. The behaviour of materialism on children in Australia can be caused by lack of monitoring from their parents (Bakar, Lee and Rungie, 2013). It is parents' duties to teach their children from early age about the good and the bad of the things advertised on the televisions since not all of them are necessary to get. In Asia, children who are taught good behaviour are able to grow up knowing that not everything revolves around spending

money as a result increasing their ability of making good decision even in the future (Moschis *et al.*, 2013).

On the vulnerable child paradigm, Sun (2016) indicated that in China, advertisements are too much harmful to children, which also have a high possibility of bringing negative effects on them. These included being interested in watching television all day and de-attaching from reality slowly, which may disadvantage them as they grow up. The behaviour may even disadvantage their decision-making and the inability to grow psychologically in US (Baron and Branscombe, 2012). Advertisements in the UK have a huge influence on children since they appear to be smart, powerful, attractive and dominant in appearance (Martin and Ronald, 2012). Children at early ages are likely to have a need for whatever is portrayed on television. They demand anything presented or advertised on television. When this behaviour is developed, children may have an increased need to acquire or demand those items advertised.

Most of the advertisements targeting children as further described by Gang (2014) include much of candy, snacks and fast food. According to the study from Netherland by Mead *et al.* (2011), the advertisements children observe and learn on televisions can act as stimulus persuading children to demand unhealthy products shown. In general, children's food preferences become too much highly dependent on television viewing. Not all adverts carry out healthy messages, most of them convey imbalanced nutritional message. Television advertising on children can go to the extent of influencing determinants such as unnecessary purchasing, low nutritional food and materialism characteristics (Cohen and Nelson, 2011). Many of advertisements displaying low nutritional foods, violence and materialism contents are usually found to be attractive to children in the US (Kamal, Shu-Chuan and Pedram, 2013). Daily exposure of such adverts can have a dangerous impact upon thinking, values, purchases, food intake, attitude and actions on children. They can observe and put into action what they learn.

Adolescents in China as supported by Lee, Shrum and Yi (2014) can learn the behaviour of materialism in their social environment through their peer, which is found to be influencing their perception on consumption and materialism. On their study, adolescents are found to be interacting more with their friends, discussing all sorts of materials they are interested in and finally put them into action. As they observe what their peers and put into action what they do, the tendency to develop such actions may be highly implemented. This is shown mostly when

they go to the extent of shopping and admiring things that their friends have (Reitz *et al.*, 2016). The behaviour of admiring makes them to even go for the products that may not be useful which may be labeled as compulsive buying.

According to Tsinidou, Gerojiannis and Fitsilis (2010), in Europe, buying too much items was also found not to be important and resulted in severe psychological and financial problems, including exacerbated negative emotions, strained interpersonal relationships, low self-esteem and financial debt. When people spend all the money they have on material things, they are more likely to encounter financial problems, which lead them to be depressed and stressed on wanting to get more money (Abel, 2016). Materialism was also found to be accompanied by a feeling of attaching all the emotions on material possessions in the US (Bae, 2012). Failure to accumulate the products is likely to make such individuals to develop negative emotions and strained interpersonal relationships. The study conducted in New York by Shrum and Lee (2012) indicated that individuals who are materialistic spend money without much thought about the price of items.

This in turn makes them go through loans and get involved into financial debts (Roberts, 2011). Benmoyal-Bouzaglo and Moschis (2010) from France highlighted that materialism has negative effects on adolescents since they can grow up with the characteristics portrayed in their families and peers. Not only does materialism negatively affect adolescents but also different people all over the world. In Hong Kong, people who are exposed to a high level of advertisements, including social status; wealth, and consumption are likely to be more materialistic than those who have not put their happiness on material goods (Kwan, 2013). Social status is a measurement of social value. More especially, it refers to the relative level of respect, honour and competence. Such status depends primarily on the accumulation of possessions and using them for status symbol (Abel, 2016). There are aspects that people use to determine how much possessions they have. Such symbols can include the possession of socially valuable attributes like being conventionally beautiful or having a prestigious degree (Lumpkins, 2010). Other status symbols include wealth, which is the abundance of valuable financial asserts or physical possessions which can be used for transactions. At the most general level, economists may define wealth as anything of value that captures both the subjective nature of the idea in Asia (Sabri *et al.*, 2012).

Cohen and Nelson (2011) supported that children and adolescents develop materialistic value orientation through experiences that they learn in their families and the environment around them; they tend to develop high uncontrollable state of materialism. Such high materialism level as indicated by Rucker, Dunois and Galinsky (2011) on their study in the US includes buying fashion brands, expensive gadgets, imitating celebrity expensive lifestyle, spending money on travels and food. The behaviour becomes a problem more especially when adolescents reach to colleges and universities. Wanting to own all sorts of material possessions drives them to accumulate expensive items (Caprariello and Reis, 2013). Living without owning good possessions is found to be degrading their self-actualization and as a result, they use their study allowances to buy those items (Tsinidou *et al.*, 2010). At the end of the day, the need for academic success is ignored, which at the same time leads to failure and school dropout.

Today, technology is developing rapidly from year to year and the victims of this increase are the young generations who are mostly caught in this rapid change (Nwokefor, 2015). Although social media act as a platform that enables students to interact with one another, the influence becomes much that they get detached from reality. Students become more addicted to social media and its application for various reasons (Martin and Ronald, 2012). The reasons can either be a positive or negative change that may influence their social and personal lifestyle, educationally or non-educationally. Students in NY (New York) tend to adopt be materialistic traits when they respond to the advertisements portrayed on social media including televisions or magazines (Vega and Roberts, 2011). This is what makes them spend much time on social media than their families, and de-attach from interpersonal relationship. Lots of adverts and celebrity lifestyles are conveyed on the social media platform and students get more interested in that (Owusu-Acheaw and Larson, 2015). They usually want their looks to be like the ones of a certain celebrity they follow, how they wear and the kind of luxurious lives they live. Fashion brands in the University of Minnesota in the US are being advertised every time and students want to acquire them regardless of how expensive they are (Faber, 2010).

Students today are more fashion-conscious and spend lot of their money on fashion designer clothes and new brands in order to be accepted and keep up with the latest style (Mead *et al.*, 2011). Not all students buy expensive clothes just because they want to be like everyone else, but some do so because they like the styles and are more comfortable wearing them. This generally

means that students differ in materialistic perceptions. This has become a worrying trend found to be affecting many students, especially university students (Cohen and Nelson, 2011). The fact that they are staying alone at their own places far from their parents makes them have all the freedom to spend money otherwise. Students in New York as found by Lyubomirsky (2011) easily get influenced by others to the extent that they would want to wear the same designer clothes, shoes, jewelries, cellphones as well as using expensive gadgets and video games. This acute desire to have or wear expensive gadgets and trendy clothes is because of the influence of material characteristics that develops in them. They also develop a strong belief that owning the right possessions is a key to happiness and success in Asia (Moschis *et al.*, 2011). There is no doubt that status technology and clothing brands play a role in young people's lives on either creating or reinforcing social divisions between what they have and what they do not have.

In USA, students who grew up under the influence of materialism from their families, societies, and peers tend to carry out the behaviour and expose them on their daily lifestyles (David, Bill and Marc, 2010). These include placing importance on products over education, placing time and energy on acquiring, possessing, and thinking about material things, while at the same time having poor interpersonal relationships with other peers (Mead *et al.*, 2011). Some students go to the extent of shopping many items that make them repeatedly purchase unnecessary items. Such behaviour in New York as found by Cao and Yu (2012) is found to be done to ignore high level of stress, anxiety and low self-esteem. Students have become more materialistic making them believes that possessions can bring happiness and success in life.

In Asia, students were found to spend too much time working on wanting to achieve a high standard lifestyle and self-esteem (Chia, 2010). Students are under the influence of materialism and more focused in building their self-esteem. Self-esteem on students was found to develop when others look at them in a high-class way. As supported by Chan (2013) from China, self-esteem is viewed as a feeling of an individual about their self-worth of themselves, which is said to bring about positivity in their lives. In this way, students complement their lives by buying more and more goods not really because they want them but to show off. Sivanathan and Pettit (2010) found that individuals who have low self-esteem mostly purchase expensive material goods on credit in order to match with their self-worth. With this behaviour of buying without control of money, they run out of cash but engage themselves in debts and loans. Credit card

misuse is more likely to implicate this group of individuals and leave them stranded because of buying material possessions even though not needed (Caprariello and Reis, 2013). Students get concern about how they look in order to impress others.

Wong *et al.* (2011) on their study in the US showed that materialism thinking develops in the mindsets of students throughout their life sphere. When they reach to universities, they tend to practice the act of materialism where they start to purchase all sorts of material possessions, believing that acquiring expensive lifestyle through material possessions is the only way of happiness. Moschis and Ong (2011) from Malaysia identified materialism among people as a perception of career satisfaction, commodities' ability to make one happier, and the ability to purchase things as an idea about the social value of money wealth. Students then see the importance of making money as a vital career satisfaction that will make them acquire nice things. The importance placed on materialistic possessions and wealth accumulation is taking a huge impact on the lives of many people. Materialistic people are satisfied with their material possessions and in turn, less satisfied with non-materialistic things (Lee *et al.*, 2014).

Kwan (2013) asserted that people who believe putting material products as their first priorities will eventually become valued and respected as high-class members. With materialism as shown in the US study by Chaplin and John (2010) who found that greed and selfishness are the building blocks of increasing the need for more possessions, which increasingly get to dominate their lives while losing the importance for families, responsibilities, and the communities. Greed according to their study means the desire to gain or become wealthy. It was said to occur when the natural impulse to collect and consume useful resources like food, material wealth or fame. Greedy people were also found to lack empathy on their daily basis. Their level of materialism also affects their emotional being due to its association with lower levels of positive effects, but higher negative effects (Lyubomirsky, 2011). These negative consequences include rising of financial debt, depleted savings, consumer bankruptcy, depression, unhappiness and suddenly life dissatisfaction. People who are materialistic are found to be less satisfied with their lives because they have less gratitude and fail to be grateful or appreciate what they have (Buccioli and Veronesi, 2014). Instead of being satisfied with what they have, they focus on what they do not have, thus making them less likely to appreciate positive aspects of their lives (Chaplin and John, 2010).

United States (US) is one of the developed countries with more materialistic citizens of all different age groups (Mead *et al.*, 2011). Majority of people describe themselves as happy and successful when they own many cars, living in a luxurious house, having all sorts of furniture and expensive clothes. This behaviour makes them to develop a desire and interest of wanting more money and becoming attached to it. People at the United State have placed their focus on materialistic possessions. Young Americans seem to value money and material possessions yet, on the other hand, they seem aware that it is socially undesirable (Caprariello and Reis, 2013). Students in the United States are found to be more materialistic because they have put their focus on materials rather than their education (David *et al.*, 2010). Children and adults were found to be having the same level of materialism (Richins, 2013).

In the United Kingdom (UK), parents often buy their children status brands believing that they are protecting them from the kind of bullying they experienced in their childhood (Rucker, Dunois and Galinsky, 2011). This behaviour develops in their children's upbringing believing that life is about acquiring good possession. Parents struggle to find time to be with their children or to help them participate in other activities such as sports and creative activities but instead feel compelled to purchase items for their children which may often be unwanted nor treasured (Wong *et al.*, 2011). Material goods can play a huge role in children's lives that may sometimes be positive or negative. The positive part act as a good influence in them, while the negative part damages or destroys them.

Children in the United Kingdom receive income from parents, which makes them to be too much engaged on new and innovative latest products available in markets (Weaver, Moschis and Davis, 2011). This alertness of children is not a problem until they start connecting their happiness with worldly things that suddenly makes them to be materialistic. Due to the changing culture of the society, parents who receive monthly salary offer more possessions to their children that according to them will make their children happier. Although that is the case, the behaviour results in making them susceptible to worldly things and be dependent on money for happiness (Thomas and Wilson, 2016). Parents on the other hand compensate their time by providing materialistic belongings to their children. Children then grow up with a belief that a happy life is through acquiring or accessing all beautiful things in the world (Rucker *et al.*, 2011).

Garðarsdóttir and Dittmar (2012) indicated that materialism adversely affects life satisfaction of people in Malaysia, as they tend to allocate their time, energy, and resources to the pursuit of material gains, which may come at the expense of gains in other important life domains such as social life, family life, and spiritual life. Most people in Malaysia have a strong feeling about their standard of living. Status is one of the biggest achievement people want to see themselves maintaining. Some even compare their families' financial situation with other families just for attention (Hudders and Pandelaere, 2012). Some people even compare their families' financial situation based on their education and skills as well as family status and connection. Life is put on material acquisition and people seem to be valuing such lifestyle (Lui, Tong and Wong, 2012). What makes them satisfied in this regard is the fact that they feel happy with their financial situation. Materialistic people also measured happiness on their level of education, skills, family status, and connections. What makes them unhappy and worried will be the fact that their current situation will be significantly below what they expected.

Materialism is commonly regarded as part of the dark side of consumer behaviour and often viewed as unfavorable; both from the individual and societal points of view (Moschis *et al.*, 2011). In South Africa, materialistic people were found to be abusing credit cards, deplete their savings, accumulate unmanageable debt, and were depressed and dissatisfied in life (Harnish *et al.*, 2018). They were also found to be purchasing luxurious brands for signal wealth and success. South African youth mainly spend their income on status-depicting clothing in order to be noticed by their community (Shambare and Rugimbana, 2012). Such spending conveys one's standing in their communities. Sometimes the youth purchase status related products and services in order to belong and conform to social settings, and groups (Aghaei *et al.*, 2014). Therefore, status buying has become so prevalent that it is used to signal an individual's socioeconomic position within one's group and to gain recognition from others.

In some instances, O'Cass, Lee and Siahtiri (2013) believe that certain consumers are preoccupied with what they wear and how others perceive them. As a result, those who have a notion that their purchase offers a sense of status, tend to require affirmation from others. Norvilitis and Mao (2013) refer to status as the ranking of individuals in each social class using factors such as power, wealth and prestige. There is a perception that individuals who display status are wealthy and prestigious, superior, and may even be perceived as occupying a higher

position in the community (Brenzinova and Vijayakumar, 2012). That is why certain other people will go to great lengths to buy products or services not only to obtain value in the use of a product, but also to see how others react to their purchase as well as to seek recognition and appreciation.

Hence, consumption in South Africa is “understood in the light of a psychology of self-esteem and social prestige” rather than satisfying physical needs (Grotts and Johnson, 2012). This led to the conclusion that buying of products and services with social status connotation is not measured in rational terms but rather by “social advantage such purchases secure”. South African media have described township youth’s consumption behaviour as driven mainly by the purchase of high-end designer clothing and accessories based on the desire to be socially accepted by peers and surrounding communities (Ferreira, 2017). Media reports further claim that the South African township youth consumer take clothing as a means of self-expression and for this consumer group, possessing expensive designer clothing items have come to serve as a symbol of status.

Students copy this behaviour and grow up with the view that material goods and money are important for personal happiness and social progress. University students are often of particular interest to marketers targeting the Youth in that a tertiary qualification is generally synonymous with a high future earning potential (Enca, 2013). This student segment is also highly coveted by credit providers and, in South Africa, there are indications that they are increasingly being targeted with credit products. Unfortunately, research indicates that up to 50 percent of credit-active 18 to 26 year-old consumers are battling to pay their debts (Baum, 2017). Over-indebtedness leads to personal financial problems and even bankruptcy, which have negative economic consequences to students and society at large. These outcomes are believed to have negative effects on their general wellbeing including depression and stress (Lee *et al.*, 2014). Hence, the conceptual framework of this study is to explore the influence of materialism attributed to students’ spending at an institution of higher learning, and how it affects academic performance.

1.3. Problem Statement

Materialism has become an integral part of people's daily living and lifestyle. People across countries believe that acquiring material possessions is a greater way of achieving happiness and success. The materialistic behaviour is reinforced around children's development from family situations to all life spheres and practices. At tertiary institutions, despite students coming from variety of family backgrounds, they are supported by NSFAS bursaries and study loans, but hardly use the funds for educational purposes such as buying textbooks and stationery materials. Peer influence and social media have become a threat to students' welfare and their development. Although the main idea of bursaries and loans are to support students to acquire life skills at the tertiary level, this seems to have become elusive and intangible. Students seem gratified in acquiring and owning material possessions rather than their educational outcomes. Hence, the study seeks to explore the underlying circumstances that prompt students to show indifference for educational achievement at the expense of materialism.

1.4. Aim of the study

The study aims to explore the influence of materialism on students' fund spending at the University of Venda.

1.5. Objectives of the study

1.5.1. To explore the influence of materialism on students' fund spending at the University of Venda.

1.5.2. To ascertain if materialism has an influence on students' fund spending amongst students at the University of Venda.

1.5.3. To come up with measures that could mitigate materialism against students' fund at the University of Venda.

1.6. Research Questions

1.6.1. Which material influence has a bearing on students' fund spending at the University of Venda?

1.6.2. How does materialism influence students on spending their study funds at the University of Venda?

1.6.3. What measures can be taken to mitigate materialism on students at the University of Venda?

1.7 Significance of the study

The study highlights some of the influence of materialism that affects students to spend their study funds at the tertiary level. The study provides information that can help the community and young people to know and understand materialism, its effects, and its consequences. This will be helpful for people to know and understand the negative effects of materialism. Young people will learn more about financial management skills, which will also bring about a positive influence on future purposes in terms of money usage. This will also serve as an awareness creation to students on the choices they make on materialism, on whether it can compromise their academic success and predispose them to risk of academic exclusion of funds.

1.8 Delimitation of the study

The study focuses only on undergraduate students from the age range of 18 to 35 from the first to the fourth-year level of study covered by different sources of funding at the University of Venda.

1.9. Operational terms

Compensatory consumption refer to the consumption that is motivated by self-threats resulting in one's self-concept being challenged (Rucker *et al.*, 2013).

Fund is a pool of money set aside for a specific purpose either invested or professionally managed (Hoffmann and Bridgitte, 2016).

Life satisfaction relates to people's beliefs in owning possessions as a key to bring about happiness and success (Moschis *et al.*, 2011).

Materialism refers to the importance an individual attachment to worldly possessions (Shrum and Lee, 2012).

Socio-economic factors refer to the choices that people make mostly under the influence of the observed or identified factors (Gray and MacBain, 2015).

Student is a person who enrolls in a school or other educational institution and who is under learning with goals of acquiring knowledge (Fleming *et al.*, 2013).

CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1. Introduction

The importance of the literature review is to determine what has already been done relating to the research problem (Christen, Johnson and Tuner, 2010). Materialism has become an integral part of people's activity and modern-day living and lifestyle. People believe that acquiring material possessions is a greater way of acquiring happiness and success. This chapter provides an overview of the influence of materialism on student funds spending, the causes of materialism, and strategies to address the challenge created by materialism at the University of Venda. Theories relating to the study will be reviewed and discussed in this chapter. The study obtained relevant literature on materialism and students' use of the study fees from journal articles, abstracts, reviews, books, dissertations, theses, research reports, internet, and other electronic media.

2.2. Materialism and its effects on people across countries

In Australia, Weaver *et al.* (2011) assert that family is a socialization agent wherein materialism develops. The socialization agent in materialism refers to the process of internalizing the norms and ideologies of society, which encompass both learning and teaching. Socialization in materialism is found to be observed, developed and practiced more especially through family setting. Parents as the first role models fail to teach their children about the rights and wrongs (Benmoyal-Bouzaglo and Moschis, 2010). This includes the importance of using objects such as money, clothes, computers, phones and books; how to relate to other people (extended family members, friends, neighbors, teachers and strangers); and how the world works (what is real and what is imagined) which in turn made children to be attached to different attitudes especially materialistic ones. Weaver *et al.* (2011) in their study in Australia assert that young people have the highest ability to acquire skills, values, attitudes and behaviour from their parents or families depending on the role they are conveying to them. For an example, parents who have tendencies to shop frequently without control of their money, their children are likely to copy and develop the same behaviour. When action is not taken, and children get more likely to do as they wish and believe in material objects as a source of happiness.

Benmoyal-Bouzaglo and Moschis (2010) found that parental styles in Australia were found to be influential factors promoting the development of materialistic values in young people. These factors include parents who were easy and always aim to get anything for their children to make them feel happy. Children in this manner grew up with the behaviour of wanting to acquire more material goods to satisfy their needs as portrayed by their parents. Another parenting style that was found was strict parents who put their full priorities on material possessions other than ethical or spiritual values. When this was observed, as assessed by Chaplin and John (2010), children adapt to the lifestyle of their parents believing that everything they do revolves around owning expensive material possessions. Children are then driven to develop an urge to want to look like their parents. The decision makes them to be attached to and grow up with materialistic attitudes. Young people can also look for certain role models in the community and admire the kind of lives they live, including the kind of things they own. Materialism behaviour in this country as it develops hinders the decision making of young people on the choices they make about money, which at the same time becomes a threat to their lives.

Weaver *et al.* (2011) tested the stress theoretical perspective in Australia and found that perceived stress from disruptive childhood family events positively affected materialism at young adulthood. They found that family resources received during childhood play a mediating role between childhood family disruptions and materialism at young adulthood. Young people put their focus on their personal care, clothing, and partying, which usually take a lot of money and leave them stranded (Mead *et al.*, 2011). Making wrong decisions on money usage led them to spend on anything they come across and as a result makes them to be materialistic. Young people tend to forget the important things they want when making purchases and then go to the extent of making impulsive purchases on things that they do not need (Alireza and Hasti, 2011). One can even forget about saving some little cash but rather make sure that they get almost everything in the store.

In the UK (United Kingdom), Baker *et al.* (2013) relate that materialistic people are found to be attaching their importance on material values. People in the United Kingdom are associated with high level of advertising, social status, wealth, and conspicuous consumption advertisements (Lyubomirsky, 2011). The behaviour as further elaborated brings about confident, build up people's self-worth and success through achieving and owning all possessions and materials they

desire. In other words, the strong desire develops more and more, which turns into a drive that pushes people to want to acquire more money to get those material goods. As children get into their adolescent stage, their behaviour towards materialism increases (Leave Our Kids Alone, 2013). Their own success is judged by comparing their status with other people around them. Materialistic behaviour was also found to be associated with dissatisfaction with their lives and lower subjective well-being (Sacks *et al.*, 2010). In other words, adolescents who are attached to material things do not get satisfied with what they have but rather want to accumulate more. Failure to acquire what they want makes them to feel low and worthless. Baker *et al.* (2013) tested the human capital life-course theoretical perspective of materialism in the UK. There was a concern about the rising levels of materialism among adolescence. The action pushed the U.K. government to ban advertising to children under the age of 11 years (Leave Our Kids Alone, 2013).

In Asia, Alireza and Hasti (2011) came with a study assessing that people engaged into compulsive and impulsive buying, were found to go with their personality that attracts them into materialism world. The compulsive buying behaviour was found to be developing when people acquired more money that they go to the extent of buying even items that may not be needed. Compulsive buying in materialism goes with spending done on material possessions that go with how people look, what they own and where they reside. Chan (2013) on his study in Asia also found that people do not think of the consequences of the way they spend their money and at the end go through difficulties of being bankrupt. The buying behaviour is mostly triggered by the kind of environments people are, such as an attractive shopping display or the desired item being on sale. Although, there may be some regrets on their actions after some reflections, in most cases, the compulsive buying behaviour becomes frequent in such a way that leads to serious financial or social problems. Running out of cash as related by Martin and Ronald (2012) becomes the last threat they would want to go through but there is no way to escape since they go through it most often.

Faber (2010) asserts that some buying behaviour was found to be associated with people's emotional preferences at all ages from young to adulthood. Much of people's purchases were found to be unintended as they were made while shopping, although individual will not be looking for such item. Unintended buying arises from an immediate intend to purchase an item

while an individual is in the process of shopping. People even go to the extent of taking items that were out of the list, but because of envy and status, they end up taking them. An individual buying on impulse gets less likely to consider the consequences or to think carefully before making the purchase (Chan, 2013). People have a choice on either purchasing such an item or not. Through an individual's temptation, they tend to give in and avoid the negative consequences when in store. When the buying behaviour is out of control, an individual may have a great tendency to misuse their credit cards as a provider to an accessible life they desire (Lui *et al.*, 2012). In this state, individuals spend more money on items that they might not really need because of being driven by the urge of instant purchase.

Arlireza and Hasti (2011) indicated that buying without control affects many people around the Asian country. People go to the extent of purchasing expensive material goods to demonstrate status, social power and economic power to fulfill pleasure-seeking needs (Bae, 2012). They shop in order to fulfill the inner void in their personality, attempting to treat symptoms of low-self-esteem (Nga and Leong, 2013). In turn, there have been high chances of materialistic people being under the influence of stress, anxiety, and low self-esteem whenever they run out of cash. The anxiety of running out of cash makes them to be involved into loan sharks and creditors. As a result, people who have an increased loan due to financial strain end up paying back the loans more than they borrowed, at the same time left without any money.

Other repayment as described by Chan (2013) may end up looking like they do not have enough due to the ongoing unmanageable debt. Inability to have enough money also drives materialistic people to develop negative feeling including seeing himself or herself as worthless or having no value. The shopping addiction is said to affect their livelihood in accordance to the type of things they buy (Grant, 2015). People who are materialistic tend to spend beyond their means and as a result may experience financial problems. Buying items in the hopes of transforming their lives also make them develop a strong desire on acquiring possessions that are more material. Because of this doing, such people tend to spend almost all the money they have in their bank accounts.

The behaviour of buying without control was found to affect children at their homes and school (Nellison and Meijers, 2011). As they grow up, their time becomes divided that they lose interpersonal relationships and social interactions. Hudders and Pandelaere (2012) assert that children also become engaged into materialism and experience financial debt. On their school

level, the financial debts were more likely to have an impact on their mental health such as stress and anxiety. Their concentration on schoolwork declined due to their attachment on material objects. There are many failures at school by young people due to lack of study, but more attraction on materialistic possessions. The study by Nellison and Meijers (2011), found that too much attachment on material objects develop much materialistic tendencies. When encountering failure to acquire money to get material goods, challenges arise, and people's lives suddenly become miserable.

Two common effects of financial stress found to be associated with both adults and young people are anxiety and depression (Moschis *et al.*, 2011). Anxiety in them manifested with feelings of suffering from panic attacks, feeling like their chest is tightening, difficulty in breathing and a feeling of them thinking as if something terrible is about to happen (Wong *et al.*, 2011). These were some of the physical problems found to be life threats to people who put material goods as priority (Beutler, 2012). Too much desire for money makes people to buy things that may even not be of importance to themselves, which if not acquired makes them be engaged into debts and loans resulting to anxiety and depression which totally affect their health.

The study by Hudders and Pandelaere (2012), found that depression in young people was found to hinder their focus in schools. There are sudden persistent feelings of sadness and loss of interest in young people's lives that arise in lack of acquiring the amount of money they wanted (Grant, 2015). It also affected how they feel, think and behave which can lead to failure of classes. Such students are also found to be having lower levels of life satisfaction, which makes them more likely to be depressed. Even though they are more likely to achieve material goals, they are also less satisfied with their lives. Chaplin and John (2010) indicate that people who do not appreciate what they have more likely to be unhappy and develop lower self-esteem. The way they evaluate their self-worth is seen as a competent escape to cope with life challenges. This becomes a challenge because failure to accumulate such material goods leaves them being (Grant, 2015).

US is the most developed country where technology takes its high place (Nwokefor, 2015). Television viewing during childhood (the socialization perspective) was found to have a strong and significant impact on young adults' materialism (Baker *et al.*, 2013). In the U.S., for example, massive media advertisement, promotion, public relations and packaging targeted at

adolescents do not only aim at capturing their dollars, but are driving them to be preoccupied with materialism. Studies in the U.S., conducted by Durvasula and Lysonski (2010) found that they have negative relationship between materialism, life satisfaction and well-being. In this regards, materialism was found to be associated with self-centeredness, envy, greed, and miserliness that led people to develop negative outcomes like unhappiness.

Moschis *et al.* (2011) found that young people's heightened focus on materialism in the U.S. led them to have negative attitudes toward school and performed poorly in school. Increased number of consumers was filed for personal bankruptcy because of the inability to settle their debts in the US. US non-mortgage debt as studied by Nepomuceno and Laroche (2015) stood at \$1.3 trillion in 1998. This pushed young people to be engaged into sexually promiscuous, drug addicts and some eventually commit suicides (Gilmour, 2017). Even currently, there is much influence on social media and peer pressure on young people in the United States (Owusu-Acheaw and Larson, 2015). Most young people grow up in advantaged high-class families with money. Much of what students buy in the US is driven by the need to fit in with their social groups (Baker *et al.*, 2013). As a result, they fail to be knowledgeable especially on personal finance and therefore tend to develop wrong opinions and execute incorrect financial decisions. As a result, there were lack of financial management skills and not having a plan to save money effectively which makes them spend their allowances recklessly, ending up renting for books and not buying study materials (Pham, Yap and Dowling, 2012).

In Malaysia, as supported by Moschis *et al.* (2013), there is a lot of influence on people's personality to acquire status. People are found to be satisfied with the items or possessions they acquire. Possessions in this regard found by Weaver *et al.* (2011), play a big role in helping adolescents and adults to manage their identities and to create or maintain a sense of self. People contend that in order to boost and pursue materialistic goals. There is a belief that material acquisitions and possessions render them to be more socially attractive or to pursue situational response to a self-esteem threat (Moschis *et al.*, 2013). Material objects in children also act as an instrumental part in reducing their stress level when in situations of parents' separation. Self-concept or identity of materialistic people resides in highly valued objects more than their personal values (Duh *et al.*, 2014). Individuals' material possessions and attachments somehow

express people's privacy and desired self to others. A private value of fun and excitement in life is perceived by ownership of a large assortment of recreational equipment on them.

In South Africa, De Waal (2013) showed that people are affected by the influence of social status and level and content of advertising. As a result, there are many credits and loans found to be affecting many South Africans. From previous years, as reported by Moneyweb (2013), the amount of debt consumers owed as part of people's income was 75.6% in 2013. The consumer debt stood at an alarming level of R1.44 trillion due to the pursuit of materialistic goals in South Africa. Recently, consumers are ceasing to save and are increasingly borrowing to enjoy consumption levels that are now 30% higher than their income. Out of about 21 million credit active South African people, they are not being able to regularly pay their monthly debt instalments (Duh *et al.*, 2014). Savings have ceased and consumers increasingly borrow to enjoy consumption levels, which are 30 per cent higher than their income (De Waal, 2013). To maintain these excessive consumption levels, families are being trapped in a vicious debt circle of borrowing more money to finance previous debt.

The increased availability of credit in South Africa fuelled the extraordinary rise of the middle class and thereby drove economic growth, which peaked around 2008 (Nzukuma, 2017). Thereafter, credit growth did not stop when the economy experienced a downturn with unsecured lending growing by 5 percent year on year by the end of April 2018, while real gross domestic product (GDP) growth was closer to 1 percent (Lamprecht, 2018). South Africans are renowned as big spenders, living on credit and not saving enough for the future (Thomas, 2015). Almost 25 million South Africans, eight million more than the total number of employed people in South Africa, are credit-active and seven out of ten middle class consumers claimed that they are financially distressed with household debt close to R1.7 trillion (Enca, 2017).

Gang (2014) found that South Africa because of its rapid change from apartheid times has recently transited from lower class to middle class because of an aristocratic tradition along with their social democracy and fairly equally distributed income. The massive income inequality in South Africa and questionable social democracy encouraged South Africans to become materialistic (Moneyweb, 2013). In the same vein, management today reports that South Africa's rapid growth of a middle class is more materialistic than others. It took less than 15 years for a considerable proportion of the population to rise to middle class status. Duh *et al.* (2014) assert

that the more rapidly and recently people's attainment of higher-class status, the more materialistic they are likely to become.

In today's society, the family is undergoing structural changes, such as double-digit increases in divorce rates, single-parent families and cohabitation (Oldewage-Theron et al., 2012). Unlike previous generations who were raised mostly in intact two-parent families, one in four young adults today grow up in disrupted single-parent/income homes. Single-parenthood is increasing in South Africa (Yeniaras, 2016). By the early 1980s, about 60 per cent of hospital births in South Africa, especially among the black population, were to young unmarried women, which may be caused by very high rates of unemployment, urban migration and a high cost of lobola (bride price). In 2008, there were 40 per cent single-mothers in South Africa. By 2012, the number had risen to 46.3 per cent. According to Rogan's (2012) report, children raised in female/granny-headed homes in South Africa receive relatively limited family economic and emotional resources. This has affected children's behaviour and caused them to develop materialistic traits (Duh *et al.*, 2014).

This may be explained in part since, people with lower socioeconomic status or who grow up feeling disadvantaged, escape feelings of inadequacy by embracing materialistic values and goals. Khare (2014) linked overspending and people borrowing money to acquire material possessions to an increase in materialism. Closely associated with materialism is the status consumption, wherein individuals strive to improve their social standing through the conspicuous consumption of consumer products that confer and symbolise status both for the individual and surrounding significant others (Watson, 2015). Status consumption tendencies are positively linked to a tolerant attitude towards debt and consumers often incur debt to finance these displays of status. Similarly, research has found that people who have a more positive attitude towards money and credit are more inclined to buy on credit and incur debt. This love of money reflects a person's attitude towards money in terms of its representation of success and achievement and as a motivator (Pereira and Coelho, 2019).

Materialism in South Africa is also found to be affecting many students from different part of the country (Gang, 2014). Students who grew up under the influence of materialism develop an attitude of spending money on material possessions, believing that it is the only way of life that will bring them happiness (Mead *et al.*, 2011). Owning material objects becomes their priority

even when at school, which makes them spend their allowances. A large portion of the funds or grants was found to be spent on their needs, and thus likely to affect their academic performance that again leads them to drop out of school (NSFAS, 2012). Without proper study materials, students end up depending on their lecturer's notes produced in class (De Villiers *et al.*, 2012). Although, there have not been measures implemented on the influence of materialism on young people around the world.

2.3. Sources of materialism

Richins (2013) asserts that materialistic attitudes are found to increase from two sources namely: feelings of insecurity, and exposure to materialistic models. These attitudes will be discussed and further elaborated below:

2.3.1. Insecurity

Burroughs *et al.* (2012) define insecurity as lack of confidence in oneself because of failure to meet higher order psychological needs such as the formation of close loving relationships with others. The lack of fulfillment of people's needs leads to insecurity which people attend to alleviate with the attainment of inanimate objects. The feeling of insecurity makes them fight in power to meet their needs and make sure there is enough money left in their bank accounts, in order to cope with the items they desire (Gang, 2014). One possible factor in the development of materialism is the attachment insecurity that can lead to the replacement of attachment with people to attachment with possessions.

Feelings of insecurity by Burroughs *et al.* (2012) drive people to be involved in accumulation of material possessions. Materialistic value on insecurity people hinders their daily coping strategy that at the same time leaves them with much fear (Lin and Chen, 2012). People who have feelings of insecurity usually have a developed fear of not wanting to run out of money to buy material possessions. Zhang (2015) found that people with insecurity are found to be having a low-system feeling of not acquiring material possessions and aim to have expensive cars, clothes and homes in order to impress other people. Insecure people also lack financial managing skills that may even act as an influence to their families in various ways (Nga and Leong, 2013). On the other hand, having a reliable job that brings money in a saving account makes people to be more secure and fulfill their needs.

A study conducted by Sun (2016) shows that a strong materialistic value orientation is another way in which people tend to compensate for worries and doubts about their self-worth, ability to cope effectively with challenges and safety in a relatively unpredictable world. For example, large salaries and possession of material goods may be especially valued if they represent an attempt to gain approval and acceptance that is felt to be lacking. According to Gang (2014), a strong materialistic value orientation also develops in situations where people feel that wealth, possessions, image, and status enhance their likelihood of meeting basic needs for safety and sustenance, especially when they are necessary for continued survival. Another source of insecurity as articulated by Selim, Filiz, and Gungor (2012) involves exposure to environments and experiences that frustrate or block the fulfillment of people's basic needs. Some individuals become more materialistic when they experience environmental circumstances that do not support psychological needs (Stallman, 2010). People's proximal interpersonal environments and their distal socio-economic and cultural environments are important to need fulfillment and, consequently, to the development of a strong materialistic value orientation (Khalil, 2012).

Materialism on its highest level results in failure to meet higher needs such as healthy self-concept and a healthy social relationship (Bauer *et al.*, 2012). As the study further relates, if it happens that one or more of these important needs are not achieved, a feeling of insecurity develops, and people try to satisfy themselves with material objects. Although materialistic people have a belief that possessions will bring those happy successful lives, it does not always become the case. Hudders and Pandelaere (2012) studied four types of insecurity found to be affecting high level of materialism in people as discussed below.

2.3.1.1. Developmental insecurity

Developmental insecurity as defined by Moschis *et al.* (2013) is a process of developing a desire for material objects in one's life, which become visible from childhood experience. Children start to exhibit some level of insecurity as they reach youth stage, because their self-concepts are still maturing. Hence, according to Hudders and Pandelaere (2012), there is a need for a safe parental care from which they can learn and explore a sense of life. The ability to receive such care from their parents makes them learn a value of life. If such care is not given, children may end up being in a state where they do not know what is wrong or right. The behaviour may include depending on money to raise self-esteem and boost their self-worth (Gutter, Garrison and

Copur, 2010). Consequences that come out of it may be negative, long lasting and sometimes become permanent due to the increased desire for material possessions.

Weaver, Moschis and Davis (2011) confirmed this case by stating that mothers who do not support their children's security, had teenagers that value financial security over self-acceptance. Such children end up turning material objects as a substitute for human relationships so that they can have a sense of comfort and security (Chaplin and Lowrey, 2010). Valuing material products makes teenagers to see money as more important than interpersonal relationships, families, communication and oneself (Diener *et al.*, 2010). The behaviour becomes a challenge especially when teenagers raised without parental care believed that material possessions lead to a happier life. In addition, teenagers raised by distant parents are also more likely to be influenced by materialistic values during their stages of adolescence due to lack of parental love (Carroll *et al.*, 2011).

2.3.1.2. Personal insecurity

Moschis *et al.* (2013) referred personal insecurity as a feeling of general unease or nervousness that may be triggered by perceiving one to be vulnerable or inferior in some which threatens oneself image or ego. They further assessed that personal insecurity originates from a variety of roots such as economic and interpersonal roots that have been acknowledged as possible antecedent of materialism. People with this insecurity as asserted by Chaplin and John (2010) have a doubt about whether they can adhere to a worldview lifestyle. Regarding economic roots, people who are raised in less affluent circumstances may initially experience personal insecurity from economic deprivation (Weaver *et al.*, 2011). Those who perceived themselves as experiencing insecurity from economic deprivation during early childhood tend to have materialistic personality traits (Nga and Leong, 2013). They end up looking down on themselves and fail to accept whom they have. Aspects such as low self-esteem and low self-worth were found to be affecting such people. On the interpersonal roots, personal insecurity was found to spring from pressure to excel and a feeling of isolation from others (Sheldom *et al.*, 2010). Young adults raised in disrupted families are more materialistic and exhibit higher level of compulsive consumption than young adults rose in good families. Their insecurity with their identities may attempt them to acquire possessions to boost up their identities. Personal insecurity is an antecedent to materialism.

2.3.1.3. Social insecurity

Bakar *et al.* (2013) define social insecurity as the degree to which an individual is concerned with appearing low class or feels uncertainty about his or her status among other people. They further articulated that social insecurity occurs because of social comparison with friends and media figures. Individuals in this state compare themselves with others within groups and in other face-to-face situations. Such people go to the extent of feeling embarrassed around others, nervous around strangers, struggle to make friends or meaningful relationships and feel convinced that other people do not like them (Lim *et al.*, 2012). Individuals can decide to compare themselves with others who are worse off to bolster their self-esteem, with others who are better off, or with idealized media images. Social comparison affects the decision making of such individuals (Wong *et al.*, 2011). It also reflects a person's need to identify or enhance one's image with significant others through material possessions. For example, the level at which friends interact is positively related to social comparison and insecurity (Zheng, Baskin and Peng, 2018). Adolescents who communicate frequently with peers may be exhibiting a strong need for peer approval (Dittmar *et al.*, 2014). Susceptibility to peer influence reflects a willingness to comply with the wishes of others (normative influence) and a willingness to accept and internalize information from others (informative influence).

Roberts (2011) found that adolescents might adopt materialistic attitudes through television viewing. He further stated that the repeated television viewing shapes adolescent's attitudes to be more consistent with the world presented in television programs. As television often portrays an idealized picture of celebrities and their lives, it will encourage viewers to compare their lives with such idealized images. Adolescents who engage in social comparison with remote referents such as idealized media images create inflated and unrealistically high expectations of their models' standards of living (Lin and Chen, 2012). The more adolescents watch television, the more they will be likely to engage in social comparison with media figures.

Another pervasive source of materialistic models is advertisements (Chan, 2013). The motives for advertisement viewing have two dimensions that include seeking information about products, and seeking images or talking points. Adolescents who are highly motivated to view advertisements will be more likely to engage in social comparison with media figures (Zheng, Baskin and Peng, 2018). They engage in upward social comparison with others and have inflated

expectations of their models' standards of living. Advertising messages encourage consumption by using images of attractive and/or famous product users, demonstrating social rewards through using products, and associating products with wealthy lifestyles (Lyubomirsky, 2011).

Wong *et al.* (2011) found that parents who engage in socially oriented communication might encourage their children to evaluate their consumer behaviour based on the perceived effects on others, which results in social comparison with friends. Socially oriented family communication is positively related to social comparison with friends because it stresses conformity to the expectations of others (Grant, 2015). The large gap between the ideal and the actual standard of living triggers the desire for material possessions. Hence, social comparison with friends and media figures result in social insecurity that is positively related to materialism.

2.3.1.4. Existential insecurity

Lyubomirsky (2011) defines existential insecurity as the anxiety associated with the awareness of an individual's mortality. Existential insecurity plays a primary role in the connections that materialistic individuals forge with their brands. Materialistic individuals form strong connections to their brands as a means of buffering existential insecurity (Burroughs *et al.*, 2012). Such individuals as illustrated by Lyubomirsky (2011) are found to employ connections with brands as an important means of assuaging the fear of death. The type of brands materialistic individuals prefer includes prestige, luxury and global brands (Shachar *et al.*, 2011). These brands are positively related to materialism. Materialistic individuals are strongly influenced by the perceptions of others when selecting products and prefer possessions that are publicly visible and highly prestigious (Martin and Ronald, 2012). Materialism strengthens brand connections when existential insecurity is high but not when it is low.

Highly materialistic individuals are more likely to dream about death than are less materialistic individuals (Cohen and Nelson, 2011). In sum, materialistic preferences appear to be positively associated with existential insecurity in the form of death anxiety. The fear of death in this manner is a unique and universal aspect of human life due to its potential to induce overwhelming anxiety and threatens people's sense of self-esteem (Lin and Chen, 2012). It is known that people develop mechanisms through culture and beliefs in order to avoid insecurity caused by the fright of death (Podoshen *et al.*, 2011). Consequently, in order to avoid living in a state of paralyzing terror, humans seek to deny this threat and bolster their self-esteem by

constructing and conforming to a variety of cultural belief systems that serve to dispel thoughts of death. For example, existential insecurity stimulates the overconsumption of food among consumers with low self-esteem but has little effect on the quantity of food consumption among consumers with high self-esteem (Sivanathan and Pettit, 2010).

Assessing the role of close interpersonal connections as a mechanism for buffering death anxiety, close relationships was found not to only protect individuals from concrete and actual threats and dangers but also provide a symbolic shield against the awareness of one's mortality (Sun, 2016). Secure relationship attachments offer protection from existential fear and thus render people less prone to engage in worldview defensive behaviour (Zhang, 2015). Hence, individuals without strong and meaningful attachment to friends and family may be more likely to seek connections with brands when faced with the threat of existential insecurity. Materialistic individuals are likely to harbor not only existential insecurity but also developmental insecurity rooted in childhood development and as a result, may have difficulty forming strong and meaningful interpersonal attachments (Wong *et al.*, 2011).

Baker (2013) argued that highly materialistic consumers place less value on connections to family and community compared to their less materialistic counterparts. Moreover, highly materialistic individuals as found by Shrum and Lee (2012) report a low level of satisfaction with their relationship to both their mothers and their fathers. As a result, they are likely to seek attachment to material objects as a substitute for their faltering social connections (Dittmar *et al.*, 2014). For example, as found by Burroughs *et al.* (2012), when different people were asked how they would spend an unexpected windfall of money, highly materialistic individuals reported they would spend three times as much on themselves (as compared to friends and family) than less materialistic individuals would. Thus, when mortality is salient, materialistic individuals are likely to seek solace in attachment to brands because of their deficient attachment to others (Shachar *et al.*, 2011). Therefore, materialism is positively associated with existential insecurity when brand connections is high but not when brand connections is low.

2.4. Causes of insecurity

2.4.1. Divorce

Ukpong (2014) defined divorce as a legal dissolution of the marriage relation and a formal separation of a man and his wife according to established custom. According to Taylor *et al.* (2010), divorce breaks children's attention and diminishes resources they need such as love and affection. In most cases, divorce is one of the family situations that lead to an increased materialism. Separation of parents on most children lead to very stressful events including parental conflicts, relocating to new residence, loss of friends and relatives and a change in adult caregivers (Pandelaere, 2016). Children who experience their parents' divorce during childhood are more likely to develop an increased level of materialism levels that may even influence their developmental stage. They may even experience a decline in developmental resources such as love, emotional support and parental care (Bottomley *et al.*, 2010).

The only valuable things in children's lifestyles become material possessions that are said to make them feel better during the coping time of their parent's divorce (Baker *et al.*, 2013). Money is another key factor in a large percentage of marital conflicts. Conflict begins when spouses start to disagree based on money and spending (Monbit, 2013). A couple who differ from each other in the basic value they place on money and spending are the kind of couple who suffer the most due to materialism (Carroll *et al.*, 2011). Materialism is harmful in marriage and may even cause spouses to spend money unwisely, thus creating financial stress in the marriage. Poverty is found to be another contributing cause of insecurity (Maholmes and Rosalind, 2012).

2.4.2. Poverty

Poverty is defined as a lack of material goods or services (Vohs, 2015). It consists of a core of necessities as well as a list of other necessities that change over and space. People who are poor do not have items they need because they lack resources and money to get them. Some of the items people need include food, clothing, fuel and shelter (Maholmes and Rosalind, 2012). Hence, poverty is a driver of economic insecurity especially for people who worry about the satisfaction of their material needs while they do not have money (Rakrachakam *et al.*, 2015). These kinds of people may develop materialistic traits, which make them not accept what they have and what they do not have. People who worry about things they do not have as asserted by

Kwan (2013) go to the extent of wanting to have expensive things while they have no sources of income. This tempts them to get involved into unacceptable behaviour like robbery, stealing and gambling in order to accumulate money (Chen, Dowling and Yap, 2012). Social comparisons of material wealth are even more important for life satisfaction of consumers living in poorer, developing countries than their affluent. Having nothing make them feel low in the communities, they reside and that drives them to envy other people's properties (Lee *et al.*, 2014).

Poverty often manifests as a serious restriction to the satisfaction of our most basic needs (Tsang *et al.*, 2014). Although, all consumers face some restrictions for a variety of reasons, impoverished consumers live poor existences that are defined by long-term deprivation. Research by Burroughs *et al.* (2012) has chronicled reactions to these difficult circumstances as negative emotions that may include anger, frustration, shame, and humiliation, which often have a detrimental effect on impoverished people's sense of self as well as their life satisfaction (Martin and Ronald, 2012). When homeless children were questioned about their varied relationships with possessions acquired and lost, they demonstrated emotional reactions from naive desire to anger as they mature and discover that so much societal material largest is not at their disposal (Wang *et al.*, 2016).

2.4.3. Consumer societies

A consumer society is defined as a society directed largely by the accumulation and consumption of material goods (Kwan, 2013). The term consumer society is nowadays considered as a hedonistic society where people look mostly after their sensual gratification. Hedonistic society believes that pleasure or happiness is the highest good in life. Some hedonists have insisted that pleasure of the entire mind, not just pleasure of the senses, is the highest good (Belk, 2010). People distinguish hedonism, or the view that pleasure is the only good in life, from narrow hedonism, a form of egoism where the answer to the question 'Does it feel good?' is the main motive for action. For many critics, narrow hedonism is the distinguishing characteristic of today's consumer society (Taylor *et al.*, 2010).

A study conducted by Alvi *et al.* (2014) found that consumer culture is another factor that has influenced societies, and it constructs the modern capitalism not only in the western cultures but also in collectivist societies. In the consumer culture, individuals spend their money just to be a part of society and focus more on materialistic things like cars, house and most importantly a

wealthy life that gives them life satisfaction. Tobacyk *et al.* (2011) found that people's desire for material objects and society support increased their lust and desires to consume products that are eye-catching and available for them to purchase more and more. Hurst *et al.* (2013) indicate that the undesirable consequences of material desire are related to high level of materialism such as loss of community sense within people. People who are possessed to goods raised different issues and criticism and materialism as it is associated with greed and jealousy. People often rely on social meanings, and they always wanted to fulfill social roles (Gang, 2014). It was found that social needs are connected to consumption behaviour such as branded clothes that may be used to for satisfaction of one's social needs (Sacks *et al.*, 2010). It was explored that people with high materialism seem to emphasize more utilitarian as well as appearance and status concerns.

Gutter *et al.* (2010) found that there is an effect of neighborhood on developing materialistic values, saving and buying behavior among youth. According to the study, there is a relationship of materialistic youth and buying behaviour. Materialistic youth like to shop more, save less and respond to advertisement more than others (Buccioli and Veronesi, 2014). There is a great role of materialistic society where parents are distant from their children and media exposure of developing materialism among youth (Alvi *et al.*, 2014). Children respond positively to the media advertisement and media celebrities. Distant parents give their children more chances to adopt materialistic characteristics due to lack of parental care. They play a role in developing a demand for luxury goods among their children (Sun, 2016). Adolescents can also adopt consumption attitude and using materialistic things from their peers. Chaplin and John (2010) described factors that are contributing to raising materialism among youth are media exposure, shopping centers, magazines, movies and music videos.

Research conducted by Grant (2015) suggests that there is a direct relationship between materialistic society and gaining satisfaction in life. Furthermore, there is a lack of empathy and materialism. Buying more goods is self-destructive because it leads to depression. Monbit (2013) revealed that consuming more fast food has a higher risk of developing depression among youth. However, Rakrachakarn *et al.* (2015) suggest that consumption of materialistic goods leads to self-satisfaction in life. Students who wrote essays about their own death were more likely to spend more than they had in their bank accounts and had higher expectations of their future financial worth (Miller, 2018).

Materialistic goods seem to be a source of happiness, but it is also related to stress (Brouskeli, 2014). According to Maslow's hierarchy of needs, the material world is more necessary than emotions. We cannot reach to self-actualization when we are not satisfied with material goods (Maslow, 2013). Otero-Lo'pez and Villardefrancos (2015) investigated the relationship between materialism and fashion clothes among Indian female. The findings of this research show that young women take more interest in fashion than young males. There is a positive relationship between materialism and purchase intention toward luxury goods (Kamal, 2013). In many consumer societies, fear of death makes people look for security in the social settings, often want to purchase, and indulge in consumption in order to overcome a feeling of insecurity and to form strong connections to new brands (Alvi *et al.*, 2014).

2.5. Exposure to Materialistic Models and Values

A materialistic model refers to a person or something that influences people to develop materialistic values in many societies (Donnelly *et al.*, 2012). Materialism models on individual comprises of a set of values focused on wealth, possessions, image and status. Materialistic models that encourage such values include parents, culture, peers, and social media. Materialistic values as articulated by Nga *et al.* (2011) can be observed and learnt in a family setting, especially from parents. Most of these values are also learnt from media, advertisements that display lifestyle of happy people owning fancy cars and enjoying the ultimate lifestyle and experience. From the time people are born, they receive implicit and explicit messages endorsing the importance of money and possessions (Wong *et al.*, 2011). These endorsements take the form of parental values, the materialistic lifestyles of family members and peers, and the materialistic messages frequently found in popular culture, as well as in the media. People often accept such messages, take on materialistic values, and strive to attain them, as humans have a fundamental tendency to adopt ambient cultural and familial values and behavioral regulations (Belk, 2010).

Owusu-Acheaw and Larson (2015) argued that individuals who reported growing up in a materialist social milieu were more likely to be materialistic themselves. Another extremely pervasive source of materialistic messages is popular culture and the media, epitomized by commercial television. Television exposure is associated with higher levels of materialism in both children and adults (Zhang, 2015). Media create people's perception of indulging into social reality; on the other hand, advertisements play roles to convince people to purchase the products

they wish to have. Advertisements also display products in a level of wealth that is stable and unattainable and often show values of life (Kwan, 2013). Such behaviour creates associations with the product and the desirable outcomes and teaches consumptive behavior through modeling (Enrico, Ritchie and Weriyen, 2014).

Comedies, dramas, and game as studied by Pandelaere (2016) show with subtexts on television clearly praise materialism to be abounding with advertisements that slowly to promote consumption. Advertisers as further illustrated have at their disposal many techniques designed to convince people to purchase their products. For example, they show products being used by people who are famous or extremely attractive (often both), or by someone who obtains some sort of social reward by using the product. The adverts also display products showing a level of wealth that is unattainable as found by (Promislo *et al.*, 2017). Average consumer often shows idealized versions of life within the context of the advertisement. Such tactics create associations between the product and desirable outcomes and teach consumptive behaviour through modeling (Nga *et al.*, 2011).

Children take some of the expensive lifestyles from televisions and advertisements that show materialistic lifestyle. Happiness becomes tied into material possessions that are believed to bring about good self-concepts (Chaplin and John, 2010). Evidence suggests that children do indeed take on the materialistic values of those in their social surroundings. According to Donnelly *et al.* (2012), study of mothers and their adolescent children showed that when mothers thought it was highly important to pursue financial success, their children generally expressed the same value.

Given the purpose of these techniques and the iniquitousness of these messages, it is not surprising that studies consistently show a positive correlation between television watching and materialism (Richins, 2013). Although it is certainly, likely that television watching may increase materialistic value orientation. It is also possible that television will be more appealing to those with a high materialistic value orientation because it may validate their worldview, present new ways to pursue materialistic values, and help them escape from the anxiety associated with insecurity (Promislo *et al.*, 2017). However, substantial evidence shows that people who place a relatively high priority on materialistic values consume more products and

incur more debt (Pandelaere, 2016). Such people display lower quality of interpersonal relationships and act in a more ecologically destructive way.

2.6. Dimensions of materialism

2.6.1. Happiness

According to Grant (2015), happiness dimension is development that produces satisfaction with standard of living as well as other life domains such as social life, family life and community life. Materialistic people are less satisfied with their material acquisition and possession and in turn, experience lower subjective well-being than non-materialistic people (Sirgy *et al.*, 2012). Such people engage in frequent evaluation of their standard of living based on ideal expectations that are mostly associated with standard of living and decreased living. Dissatisfaction with their standard of living is likely to play a negative role in their judgement of present life satisfaction. Dissatisfaction is mainly because when people frequently evaluate their current financial situation, they get more likely to feel disappointed with their standard of living (Hudders and Pandelaere, 2012). They tend to have lower levels of satisfaction, poorer social adjustments and mental health (Kwan, 2013). In other words, how they feel about important life domain affects their life satisfaction. Success is another dimension of materialism.

2.6.2. Success

Success dimension refers to a positive association of people, valuing material possessions as their future life satisfaction (Pieters, 2013). Acquiring material possession on such people portray a happier life that also serve as a motivation based on their standard of living. Success dimension of materialism may contribute to increased levels of subjective well-being through different psychological path (Vohs, 2015). Those who believe that material acquisition and possession is a sign of success in life have higher desire for money, income and possessions, which motivated them to work even harder. Individual believe in working hard and longer periods to raise their standard of living. The motivation to work hard for a better standard of living was found to be increasing their ability to invest in education (Grant, 2015). As a result, such people yield higher levels of productivity on achieving their life goals. In other words, success materialism is likely to play a key role in economic motivation. As stated by Promislo *et al.* (2017), people who frequently evaluate their standard of living positively based on their ability to get things done are

more likely to feel more economically motivated than those who do not. Competence was also found to be one of the dimensions of materialism.

2.6.3. Competence

Competence as described by Hudders and Pandelaere (2012) refers to the ability to acquire material possessions, which act as a fulfillment to people's needs. People who finally achieve things they want become joyful and little bit satisfied. Although this is the case, having a strong materialistic value is associated with lower self-esteem and greater narcissists are, belying a contingent, unstable sense of self-esteem (Krekels and Pandelaere, 2015). People with a strong materialistic value are particularly concerned with social comparisons and the opinions of others, both of which can often lead them to feel badly about themselves. Successful pursuit of materialistic goals does little to improve people's happiness and well-being as found by (Sabri *et al.*, 2012). Thus, even when people are quite competent at attaining materialistic goals, it is believed that the type of success rarely will provide a deeply satisfying feeling of true self-esteem.

2.6.4. Relatedness

Grant (2015) described relatedness as the love relationships and friendships of people with a strong materialistic value. He further described that they are relatively short and can be characterized more by emotional extremes and conflict than by trust and happiness. The satisfaction of relatedness needs may also be substantially undermined by materialistic value orientation. According to Belk (2010), several factors probably contribute to this phenomenon. For an example, people with a strong materialistic value tend to place less importance on values such as affiliation and benevolence, thus decreasing the likelihood that they will seek out experiences of closeness with others. In addition, the attitudes expressed in a materialistic value can bleed over into one's relationships, leading others to be treated in an objectifying manner (Sirgy *et al.*, 2012). Compared to those with a low materialistic value, people who are strongly focused on materialistic values report less empathy, agree that they more often use their friends to get ahead in life (Lee *et al.*, 2014). None of these styles of relating to others contributes to the close, interpersonally trusting, and warm relationships necessary for the deep satisfaction of relatedness needs. Some dimensions in materialism include autonomy.

2.6.5. Autonomy

The final need undermined by a materialistic value orientation is autonomy. Autonomy as defined by Kamal *et al.* (2013) is a feeling of choice, ownership, and deep engagement concerning one's activities. People with a strong materialistic value orientation are less focused on having choices than they are on obtaining rewards. Furthermore, Taylor *et al.* (2010) demonstrated that a materialistic value orientation is associated with pursuing one's goals because of feelings of internal guilt and external pressure rather than for reasons of fun or wholehearted identification. Belk (2010) presented parallel results, showing that business students and entrepreneurs with a strong materialistic value orientation report more concern with making money for reasons of internal and external pressure.

Specifically, high materialistic values were associated with wanting to overcome self-doubt (e.g., prove that one is not a failure) and to appear positive in social comparisons (e.g., to have a house and cars that are better than those of one's neighbours are). According to Sabah (2017), such poor self-regulation works against the satisfaction of the need for autonomy. A final problem concerning autonomy is that a strong materialistic value orientation often leads people to focus more on rewards other than on the inherent fun of the activities in which they are engaged, which in turn can undermine feelings of intrinsic motivation (Kamal *et al.*, 2013). Focusing on money is associated with less engagement and more alienation in one's leisure, work, and relationship activities.

2.7. Funding for tertiary students

Drewery *et al.* (2015) described student funding as a fixed regular amount of money paid to a student periodically from a salary, scholarship, or other allowance to help them pay for their tertiary expenses such as accommodation, living costs, transport, book allowance, and tuition fees. There are different types of student funding which include study loan, work-study, bursary, scholarship, and financial support from parents. The funding types include student loan.

2.7.1. Student loan

Student loan refers to money that students borrow from the bank to cover for their study costs in tertiary, which are then expected to pay it back with interest after the completion of a specific course (Scott-Clayton, 2018). Student loans provide students with immediate access with funds

to help them cover the cost of college. Certain requirements are given to the student to test if they qualify or not and then if qualifying, they are assisted in paying for post-secondary education and the associated fees, such as tuition, books and supplies, and living expenses. Student loan differs with other types of loans because its interest rate may be substantially lower, and the repayment schedule may be deferred while the student is still in school (Horsley and Arnold, 2016).

2.7.1.2. Work-study

Hoffmann and Brigitte (2016) defined work-study as a program in which students earn money to school costs. Students are provided with federally funded jobs on campus. The campus facilities that employ students at tertiary institutions include the student center, career center, athletic department, and residence halls. They provide an opportunity for students to generate money to cover for their tertiary expenses and maintain their needs. Even if the money is not enough, it can cover some of the important student costs. The positions and the pay offered to students on a work-study programme may vary widely from others (Horsley and Arnold, 2016).

2.7.1.3. Bursary

Kelchen (2014) asserts that a bursary is a lump of cash that is awarded to students based on financial support to cover for tuition fees, accommodation, books, transport, and meals. It is an award given by companies to qualifying students for them to study further and achieve a great qualification for better work opportunities and a decent future. Bursaries in this manner differ in terms and how they operate (Drewery *et al.*, 2015). In return for some bursaries, individuals are usually obligated to be employed at the institution in accordance to the rule of the bursary. Although not all bursaries require students to work for them, at some point students are required to pay back the bursary unless one drops out before finishing their studies. Scholarship is one of the funding for students.

2.7.1.4. Scholarship

A scholarship refers to a programme that helps students with funding to further their education (Kelchen, 2014). A scholarship is usually given to students based on their outstanding academic achievements. Students are awarded scholarships based upon various criteria, which usually reflect the values and purposes of the donor or founder of the award. Students are not expected to

repay or work back the money they receive unless other consequences such as school-dropout (Konrad, 2014).

2.7.1.5. Financial support from parents

Parents plan for their children's future by saving some money to pay for their tertiary costs (Kelchen, 2014). It is usually done to ensure better education and decent lives for their children. Parents who are not materialistic do not encounter difficulties in saving money because they believe in building their children's lives to become better. According to Rucker *et al.* (2011), parents who are not materialistic start to invest money for their children's education at a younger age to cover for tertiary expenses when qualifying for university admission. On the other hand, materialistic parents find it not appropriate to save money because they want one material item after another (Dittmar *et al.*, 2014). Because of their desire for acquiring money to acquire possessions, they finally engage themselves in debt, taking loans that sometimes become difficult to pay back, adding to psychological disorders like stress, depression, and heart attack (Mueller and Yannelis, 2019).

2.7.1.6. Government bursary

Government bursaries are the money coming from government budget to assist needy students to further their studies (Rucker *et al.*, 2011). Some government bursaries act as student loans mainly for undergraduate students to help them pay for the cost of their tertiary education after finishing high school (NSFAS, 2012). In this case, students pay the money back after the completion of a certain course. There are other government bursaries awarded to students who perform well at their level studies and the money is not required to be paid back (Dittmar *et al.*, 2014). In this regard, the money is to be back only when students fail to complete their course of study.

2.8. The influence of socio-economic factors on student funds spending

2.8.1. Family needs

Chia (2010) articulated that students come from different family backgrounds and that may act as an advantage or disadvantage. Students who come from rich families can cover for almost everything they desire without sharing or dividing some amounts. On the other hand, students

who come from poor family backgrounds get to divide their allowance to maintain their families to alleviate the family's living conditions (Soria *et al.*, 2014). Their families depend on them for survival and to cover other costs. The suffering of student's families contributes to them going through psychological schemas that consequently affect their academic performance (Ekiel and Koydemir, 2016). Students who go through this may suffer from stress due to the high demand from their families.

Tong *et al.* (2016) assert that students fail to buy study material due to the division of money into their families and perform low in class. This leads to poor performance in class due to lack of the right study materials to use for the academics. Students are then faced with conflicting pressures of either prioritizing their own, or their family's financial needs (Chia, 2010). Some students as found by Ekiel and Koydemir (2016) consider supporting their families as priorities which in turn finds expression in the choices they make, at the same time disturbs their daily living. Their choice become influenced by the intermeshed experiences of deprivation, poverty, the effect of unemployment, and poor socio-economic status that defines and shapes reality for the students and their families (Soria *et al.*, 2014). Unemployment is a challenging factor that hinders the progress of both families and their children. All these influence students to re-direct some of their allowances to help their families not to suffer under their watch.

The part where students re-direct their funds to their families may show support but at the same time shift student's focus on their studies (Mushtaq, 2012). In such manner, students get in short of money for food, study materials and living allowances. Some students as illustrated by Ekiel and Koydemir (2016) go to the extent of buying groceries at home, paying for household expenses such as electricity and water and some students assist their parents to pay school fees for their siblings. Students who come from small-roomed houses go to the extent of building few rooms to accommodate the whole family for the sake of their safety and security against natural hazards (Ekiel and Koydemir, 2016).

2.8.2. Financial management skills

Students in tertiary levels are found to lack knowledge on finance (Roberts, 2011). The lack of knowledge is mostly found to be influenced by parenting styles at different homes. Students who grew up in families that spend money on material objects often grow up with the belief that

money buys happiness (Promislo *et al.*, 2017). The idea of saving for the following day becomes dominated, which at the same time manifest into their everyday growth. This serves as a reason for them to practice the act while at school, not realizing its consequences (Buccioli and Veronesi, 2014). Some of the students put their time shopping, ignoring the important reasons why they came to universities. Lack of budgeting skills and experience in handling money shift student's focus from their studies (Soria, Weiner and Lu, 2014). Students ignore or put aside their education and focus on having good times with friends, spending money on expensive items with the idea of looking good (Manoilis and Roberts, 2012). Others get more comfortable with money especially when they also receive some amount from their parents

Lack of experience in handling money, excitement at accessing the money, and lack of skills contribute to the improper use of student's allowances that in turn results in poor performance because of a lack of study materials (Verplaken and Sato, 2011). As much as the bursaries are intended to make student's lives less stressful, they sometimes have the opposite effect. Lack of budgeting skills and misdirection of funding contributes to poor academic performance influenced by the excitement of accessing a lot of money (Mushtag, 2012). Lack of experience and inability to handle money responsibly at the other side is a challenge to students who receive financial assistance, especially where they do not have the requisite skills to manage such funds (Shambare and Rugimbana, 2012). The choices students make are often hidden from view, until revealed in the unintended consequences that predispose them to many risks.

2.9. Materialism, Spending and Affect

Sheldon *et al.* (2010) assert that the level of materialism in people is known to be related to their emotional experience. The relation between people's values, their spending choices, and their emotional experiences are of key interest to study the relationship between materialism, spending and affective states. Dittmar *et al.* (2014) found that materialism goes together with lower levels of positive affect in people's lives, altogether with higher levels of negative affect such as depression and anxiety. People who place relatively high priority on materialistic aims reported lower levels of personal well-being compared to those low in materialism (Deckey *et al.*, 2010). Hudders and Pandelaere (2012) discovered that a stronger positive association between expensive purchases and life satisfaction are found on people who are materialistic than those with lower materialism. Relative to those lower in materialism, people who are high in

materialism desire higher income and spend more of monetary items on themselves rather than other people.

The study by Richins (2013) found that materialism was related to people who go through higher affect after making expensive purchases. In the same instate, people with strong materialistic values may become poor and left with no money in their bank accounts. Even though this is the case, such individuals nonetheless have a continued believe that achieving material possessions in future leads to happiness. The validity of this belief is associated with making progress and achieving goals to improve their well-being and affective state (Deneulin and McGreggor, 2010). There are two competing possibilities regarding how materialism relates to affective experience after spending money on a purchase (Drewery *et al.*, 2015). Even if though materialistic people desire to have and associate with less pleasant affective states, a belief of getting what one wants brings high materialists with least momentary happiness. People who focus on buying what they desire most of the time, they go through difficulties after spending their money which leads to less happiness and satisfaction in life (Manoilis and Roberts, 2012). This proves that the level of materialism in people is related to their emotional experience. High level of materialism yields negative emotional experience compared to low level of materialism.

Materialism is associated to a stronger preference for tangible possessions over fleeting experiences, to more frequent wishes for consumer goods, and to more planful dreaming about purchases (Richins, 2013). People who are more materialistic reported a higher frequency of shopping, less saving, a greater interest in new products and higher monetary expectations for gifts. They spend lot of money on material possessions purchasing items of higher value. Brown *et al.* (2015) indicated that such people reported ownership of more possessions, made more discretionary purchases, and spent more money on necessity goods and services compared to people low in materialism. Consistently with past research conducted by (Donnelly *et al.*, 2012), high materialistic individuals were found to be associated with poorer money management skills and more compulsive buying.

In addition, Richins (2013) indicated that materialists reported higher negative affect after making an expensive purchase. This evidently revealed that people with strong materialistic values might be especially poor affective forecasters. The reason being that such people spend almost all money they have left in their bank accounts and end up involving themselves in credit

card debts (Garðarsdo'ttir and Dittmar, 2012). This spending behaviour explains why people who are high in materialism tend to have higher debt levels than those low in materialism. A survey study by Sabri and MacDonald (2010) of economic behaviour among adolescents found that, adolescents who cared less about materialistic values had chances of saving their money compared to those high in materialism, who spend more on themselves and saving less.

Hudders and Pandelaere (2012) articulated a stronger positive association between luxury purchases and life satisfaction among people who are high in materialism than those lower in materialism. Specifically, Sheldon *et al.* (2010) assert that even though happiness was relatively low among people with strong materialistic values, which involved a high valuation of money and material acquisition; such individuals nonetheless continued to believe that attaining their materialistic goals would lead to happiness and satisfaction in. The accuracy of this belief is contradicted by evidence showing that progress at attainment of materialistic goals does little or nothing to improve people's well-being and affective state (Sabah, 2017). Given this literature, there are considerably possibilities regarding how materialism relates to affective experience after spending money on a purchase. It was assessed by Donnelly *et al.* (2012) that one possibility is that buyer's reward may occur because of higher purchase from people high in materialism. For this reason, even if high materialists' desire to have less pleasant affective states, the act of getting what they want provides them with at the least momentary happiness.

Another possibility may be the fact that buyer's letdown may occur for high materialists after spending their money (Kasser, 2016b). This implies that if materialist pursuits are inherently unfulfilling, once people high in materialism spend their money, at some level they recognize that the act has not been truly fulfilling. The act of spending which necessarily involves parting with one's money creates a value conflict for people high in materialism that undermines their affective state (Richins, 2013). Spending enhances affective experience for people high in materialism when their material desires are gratified. However, it has deleterious effect on emotional experience given that high materialists invest their time, energy, and money in a behaviour that largely fails to satisfy and that separates them from their money (Wang *et al.*, 2016). Tracking the day-to-day spending behaviour and affective experience of individuals varies in their levels of materialism. Therefore, the potential relation between materialism and affective experience after spending is of interest to show the affective outcomes.

People who are high in materialism did not appear to reap well-being dividends from spending (Brown *et al.*, 2015). In fact, more materialistic people reported higher levels of unpleasant emotional experience after spending. If spending is affectively rewarding, the behaviour of materialism might be expected to offer a temporary boost to the people's well-being, given that spending and consumption are highly value-congruent activities for such individuals (Chen *et al.*, 2012). High materialists reported more negative affect than people low in materialism did when spending their money on goods and services ostensibly designed to provide pleasure or enhance quality of experience across a range of price (Brown *et al.*, 2015). Importantly, in this manner, buyer's letdown effect was not dependent on participants' dispositional levels of unpleasant affect. The findings by Dittmar *et al.* (2014) contributed to the literature on the negative associations between materialism and affective states by showing that such negative associations occur in the marketplace behaviour of high materialists.

The study conducted by Lee *et al.* (2014) suggested that the active pursuit of materialistic goals is inherently unsatisfying, because materialistic pursuits interfere with the satisfaction of basic psychological needs. The results contribute to the literature on the role of income and other material resources in subjective well-being (Otero-Lopez and Villardefrancos 2015). Those with higher incomes own more goods and make more frequently make expensive purchases than those with lower incomes do. However, Brown *et al.* (2015) assert that having more money did not make spending money more enjoyable. The absolute levels of income have little or no effect on subjective well-being, except among the poor.

Tsang *et al.* (2014) indicated that poorer well-being was evident when students are in environments that support their values, make progress towards and attain their materialistic goals. Little or no support for the goal attainment hypothesizes that materialism's negative association to well-being disappears if people succeed in their materialistic goals. However, people who are mostly happy are those who do not give attention to what they do not have rather on what they have (Dittmar *et al.*, 2014). Richins (2013) indicated that high materialistic college students showed a decline over a period of weeks following a significant purchase after being educated about the effects. They learnt to appreciate what they have instead of focusing on what they do not have.

2.10. Materialism Attitudes

According to Hurst *et al.* (2013), there are five attitudes related to materialism and those are money attitudes, machiavellian, competitive, prejudicial and ecological attitudes. The above-mentioned attitudes are explored in details below.

2.10.1. Money attitude

In the study conducted by Nelissen and Maijers (2011), money can be referred as a tool portrayed as a medium of trade and a motivator to persuade a desired conduct in the tool theory. Numerous researchers established various meanings of money for example; money attitude can be defined as a means of influence and protection and reflect to a personal dependence on money that lead to ongoing concern about money (Bindah and Othman, 2012). Money is the same universally but it is the individual's attitude towards it that makes the difference. One develops an attitude towards money based on one's experiences and situations that one encounters over lifetime. People see money as important and can buy luxuries, freedom, power, or achievement. The degree of interaction between money attitudes and materialism (Lin and Chen, 2012) determines the spending decision of an individual. The level of materialism in this angle was found to be affecting the attitudes of individuals towards money, which in turn influence their spending habits.

The role of money in materialism is not limited to being a medium of exchange but has become means and end for our happiness and well-being (Tsang *et al.*, 2014). Materialistic people do not experience apprehension when they spend money for their happiness (Rimple *et al.*, 2015). Spending money on goods for material happiness is not convenient to them. Furthermore, this supports the fact that materialistic people tend to spend more and save less. Individuals who do not save money for future are the ones who give importance to material things and consider them as source of happiness. Such individuals tend to develop an attraction with the objects other than one-self or interaction with other people (Dittmar *et al.*, 2014). People want to spend money on material goods for their material satisfaction and are incapable to foresee any impeding circumstances for which they would want to save.

Brown *et al.* (2015) indicated that understanding the attitudes toward money is essential as it shapes the behaviour of human, particularly, the purchasing behaviour. Money in this case had

given different meaning to different people due to its paradoxical nature. In the study conducted by Durvasula and Lysonski (2010), materialistic people have recognized money attitude based on the scale developed and seen as the best conceptualization and measurement of attitudes toward money. This scale as studied by Wang *et al.* (2016) has been investigated and validated in four important dimensions including of power-prestige, retention time, distrust, and anxiety. According to their study on the power-prestige dimension, money is viewed as a symbol of success and believed to bring a sense of life. This implies that people who meet their goals because of money seem to be satisfied and happy. Successful individuals think that they made it in life because of having enough material possessions they wanted (Durvasula and Lysonski, 2010). Thus, individuals who are high in this dimension tend to see money as a sign of success, and use it as a tool to influence and impress others. In the retention time dimension, prudent spending, saving, and money management are promoted. Individual in this dimension tend to monitor their financial situation closely and plan their future financially (Buccioli and Veronesi, 2014). Such people are then found to be capable of saving more and more money believing that it will one day assist them.

Furthermore, insecurity in making purchase and financial decision characterize the third dimension of distrust (Nga and Leong, 2013). Individuals with distrust dimension lack of confidence in their own financial acumen, which in turn lead them being suspicious regularly with the prices charged and hesitance in spending money. Wang *et al.* (2016) found that individuals who are scoring high in this dimension are suspicious, hesitant, and doubtful in situations that involve money. Such individuals tend to suspect their own ability in making efficient purchase decisions. Eventually, in the last dimension, anxiety and worries are associated with either having insufficient or excessive money. For instance, unemployed individuals tend to have less positive attitudes toward money than the employed individuals do. Such individuals tend to become extraordinary cautious in making spending decisions especially when they are undergoing shortage of money as they fear losing their own financial safety net (Wang *et al.*, 2016). It is believed that adverse psychological and behavioural expressions such as greed, extreme obsession, fear, and betting are brought by money.

According to Chen, Dowling and Yap, (2012), consumers are classified into three categories based on attitudes toward money. These include those who view money as a tool to gain power,

those who show suspicion and distrust when dealing with money, and lastly those who consider money as a source of anxiety and as a protector from anxiety. These three categories are corresponding with the four dimensions in money attitude scale (Bindah and Othman, 2011). Individuals tend to use money to impress or dominate others when they see money as a means to gain power. Such individuals as a consumers buy material goods to exhibit their social power, as they feel socially powerful with the accumulation of materialistic goods as well as status consumption. Unfortunately, there are also many other individuals who signal their social power through possessing material goods, thus, increases the level of goods required to show strong social power (Nga and Leong, 2013). The behaviour will prompt to continuous rising consumption of goods, materialism, and compulsive buying, as the process of status consumption is competitive and comparative.

The connection between social status associated with buying and compulsive buying is found to be strong (Sathyapriya and Mathew, 2015). Hence, this makes status appeals the second most often-utilized motivator in advertising by the marketers after price appeals. Individuals as consumers who see money as a tool to gain power have high in the power-prestige dimension of money attitude scale. People are typically sensitive towards price, as they have limited skills to make sound and efficient purchases, and this makes them unlikely to be a compulsive buyer (Otero-Lo´pez and Villardefrancos, 2015). Hence, individuals as consumers also have a distrust dimension of money attitude scale as they lack trust to deal with money. Eventually, the last type of individuals as studied by Durvasula and Lysonski (2010) has represented the consumers who see money as a source of anxiety. These consumers tend to engage in compulsive buying to mitigate their anxiety (i.e. primary motivator). Moreover, shopping and spending money repeatedly was seen to diminish their anxiety

2.10.2. Factors affecting attitudes toward money

Factors affecting attitudes toward money as studied by Ersoy-Quadir (2011) are classified into seven dimensions, including affective dimension, social dimension, cognitive dimension, power-prestige dimension, retention-time dimension, anxiety dimension and distrust dimension. These dimensions are discussed in detail below:

2.10.2.1 Affective Dimension

Affective dimension refers to emotions elicited by attitudes towards money (Sabri, Cook, and Gudmunson, 2012). It has been adapted to encapsulate hope and religiosity as determinants of attitudes toward money under attitudinal norms. Individuals with hope remain mindful of the pathways and possess the spirit to actualize the desired outcome value even in an uncertain circumstance. Meanwhile, hope inclines to predict life satisfaction to become better. Furthermore, Chen and Tang (2013) found that buying, lottery and undertaking debt are often motivated by the hope of winning in terms of money management. According to this study, it was mentioned that the commitment to follow the principles believed to be ordained by God that make up the foundation of one's faith reflects the religiosity of an individual. Individuals with high intrinsic religiosity demonstrate a firm commitment in doing the right things to adhere to one's beliefs and keep away from unethical behaviour and Machiavellianism (Bindah and Othman, 2012). They tend to be less extravagance, reluctant to expose to moral hazard, and increase conscientiousness.

2.10.2.2 Social Dimension

Social dimension refers to the values, norms, rules and role as the greatest sources of influence on human behavior towards money, emanating from the cultural dimension (Nga and Leong, 2013). In the social cognitive theory, agents such as parents, peer, and media, as well as individual life cycle situations play a role to facilitate the social learning process of the young consumers in developing skills, knowledge, and attitudes towards money. Social influences are also being included as part of the antecedent of materialism (Jamal *et al.*, 2015). In relation to money management, indulgent parenting (Beutler, 2012) influences the young adults' entitlement mentality. Parenting has a positive influence on young adult's responsibility on credit card usage that leads to lower average balances.

Nevertheless, the past studies by Chaplin and John (2010) have also found that the self-esteem and materialism among the young adults are affected by parental support and influence. Additionally, parental support promotes intrinsic goals for an example' self-actualization instead of extrinsic life goals among the youth. As noted in the research by Lokes *et al.* (2010), the consumption behaviour of the young individuals tends to be influenced by the pressure to fit in

with their peers. Moreover, social relatedness acts as a motivator to people. In addition, the past empirical studies by Bindah and Othman (2012), found a positive relationship between peer influence and materialism as well as impulsive spending. The promotion of self-enhancement values is stimulated by the exposure on television and internet. The subconscious stimulation of greed, instant gratification, and conspicuous consumerism are often due to the erosion of virtue ethics by the media advertisements.

2.10.2.3 Cognitive Dimension

Sabri *et al.* (2012) defined cognitive dimension as the dimension that pertains on how one makes sense of information. It represents the shared context and understanding necessary for sharing information in a social network. The cognitive capabilities have formed part of the perceived behavioural control, where cognitive dimension investigated is financial awareness and perceived risk (Rimple *et al.*, 2015). The knowledge and understanding of the financial management and planning concepts indicates financial literacy, where budgeting, saving for future, as well as tax and retirement planning are the practices of financial awareness (Jamal *et al.*, 2015). The past studies conducted by Pham, Yap and Dowling (2012) revealed that the relationship between materialism and compulsive buying will be alleviated with financial literacy. Meanwhile, the financial well-being of students is significantly influenced by their financial literacy, whereas lacking financial literacy and unconcerned attitude towards the use of credit card increase the indebtedness of the college students (Sabri and MacDonald, 2010).

Since personal beliefs and attitudes are associated with rational thoughts, Bindah and Othman, (2012) signified that individuals who are equipped with good financial knowledge might not be able to apply them consistently. Rimple *et al.* (2015) found that perceived risk relates to how an individual will react in the event where uncertain and unfavorable outcomes might be potentially produced. Adverse consequences, distrust, poor knowledge, and volatility of returns are the elements that define risk perception in relation to investment decisions making. Meanwhile, the risk tolerance of every individual might be differed due to the economic and social acculturation, demographics, and personality (Nga and Leong, 2013). Eventually, the relationship between financial numeracy and financial decisions such as savings and borrowing has been moderated by the willingness to take risk.

2.10.2.4 Power-prestige Dimension

Kumar *et al.* (2014) defined power-prestige dimension as a person's power shown in the social order through their status, in the economic order through class and in the political order through their party. They have not only a great deal effect within their individual's areas but also a great deal of influence over the other areas. Thus, class, status and party are each aspect of the distribution of power within a community. Status refers to the respect with which a person or status position is regarded by others, whereas class refers to the wealth which includes property such as buildings, lands, farms, houses, factories and as well as other assets. Moreover, party is defined as the power or ability of people or groups to achieve their goals despite opposition from others (Nga and Leong, 2013). Individuals who see money as a mean of power were more likely to express their social power through acquiring material goods.

Moreover, those who have a high score on the power-prestige dimension of money attitude scale also believe that money can influence and impress others as well as demonstrating a sign of success (Bindah and Othman, 2012). Such individuals might use money for vanity purpose through owning expensive homes, cars, jewelries to show their achievements. Since money is a means for material acquisition to these individuals, their materialistic ideals might be indulged. Holistically, the psychological tendencies that nurture materialism are clearly the driver of the association of power-prestige dimension with materialism (Rimple *et al.*, 2015). Power-prestige dimension of money attitude scale was found to be positively related and significantly correlated with materialism.

2.10.2.5 Retention-time Dimension

Lay and Furnham (2018) defined retention-time dimension as the process of careful money management with the goal of financial security in the future. Individuals who save and finance for future endeavors tend to be high in this dimension. They are inclined to preserve money or invest it to protect themselves from the fluctuations of life (Manoilis and Roberts, 2012). People in this dimension tend to be mindful and responsible in their interaction with money and thus, buy goods that may have otherwise been used to control themselves in addition to the pride they feel in being responsible for their money (Rimple *et al.*, 2015). This has signified that such people will not spend money today to fulfil their materialistic needs and desires. However,

keeping the money in banks and deposits are preferable by these individuals. Kumar *et al.* (2014) found that retention time dimension was found to be negatively and insignificantly correlated with materialism. Holistically, these individuals are inclined to finance in their future and spend less at present. In addition, conscientiousness, frugality, and self-restraint are positively reflected in this dimension.

2.10.2.6 Anxiety Dimension

Anxiety dimension refers to the feeling of uncertainty with competence of handling money (Lay and Furnham, 2018). These feelings of incompetence may lead to a sense of disempowerment because of perceived negative evaluations by others. Individuals with anxiety dimension possess money to make them feel secure, but at the same time feel insecure when they are experiencing insufficient money (Durvasula and Lysonski, 2010). Nonetheless, excessive buying of goods in order to reduce anxiety is the act of the individuals who consider money as a source of anxiety. Money is viewed as a cause of distress and worry in addition to a means of protection from such anxiety. Individuals with anxiety will be in pacified state when their materialistic urges or impulses will be satisfied through the possession of money (Sabri *et al.*, 2012). However, individuals who are materialistic but undergo money constraint will feel ungratified and anxious, as they are unable to satisfy their materialistic needs and desires.

Hence, those who are capable to purchase material possessions can satisfy their materialistic needs, while those who are incapable to purchase will feel insecure and unhappy (Durvasula and Lysonski, 2010). The lust to accumulate material possessions and wealth as well as the high stakes involved might lead to anxiety in regards of the attitudes toward money. The anxiety dimension in the study by Kumar *et al.* (2014) was found to be negatively related and insignificantly correlated with materialism. Therefore, money became a source of anxiety. The items measured under this dimension described those who maintained an aura of suspicion and meticulously scrutinized purchases in fear of missing a deal or being taken advantage of. In addition, Lay and Furnham (2018) reported that those individuals with the anxiety dimension appeared to worry about savings and feared that they would run out money. The authors highlighted the intensity of these feelings of worry and stated that those who predominantly displayed this attitude towards money were likely to associate the topic of finance with anxiety and depression.

2.10.2.7 Distrust dimension

Distrust dimension refers to a belief that a person's values or motives will lead them to approach all situations in an acceptable manner (Kumar *et al.*, 2014). Individuals in the distrust dimension of money attitude scale are unlikely to be involved in excessive buying; also, spending significant portion of their money on purchases is unlikely to happen. They become hesitant, suspicious, and doubt on the decisions dealing with money (Nga and Leong, 2013). Such situation occurs, as they do not see money as a tool for them to purchase material goods in fulfilling their identities or demonstrating their successes. Yet, money is viewed by such people in a negative way, believing that money is risky, and these affairs might bring negative consequences to them (Durvasula and Lysonski, 2010). In fact, money is found to be the root of all evils to such people.

Since such individuals are less likely to be a materialistic individual, therefore, their attitudes toward money are not related with materialism. Eventually, distrust dimension of money attitude scale was found to be negatively and insignificantly related with materialism (Rimple *et al.*, 2015). High scores on the distrust dimension appeared to be tentative, suspicious, displayed, insecure, and dissatisfied outlook on life. Durvasula and Lysonski, (2010) reported that these individuals tended to be hesitant, doubtful and distrustful of not only others but their competence also in exchange relations. They added that these individuals do not see money as a tool to flaunt success rather may see money as the root of evil likely to have negative consequences.

2.10.3. Machiavellian attitudes

Machiavellian attitude refers to a personality trait that denotes cunningness, the ability to be manipulative, and a drive to use whatever means necessary to gain power (Giacomantonio *et al.*, 2013). Machiavellians have limited empathy for others both on a cognitive and emotional level. This implies that such people have selfish desires, immoral behavior and manipulative actions towards others that can be used to secure power and gains for oneself. Machiavellian people may suffer more than they benefit from their orientation towards others with respect to lower satisfaction, high anxiety and compromised psychological well-being (Gomez *et al.*, 2012). High Machiavellian individuals are thought to be less satisfied due to their extrinsically oriented motivation system, tendency to engage themselves in hostile and stressful situations or the worry

that their career is not stable. A consequence of this lasting dissatisfaction is that Machiavellians are prone to frequent turnover from jobs in the search for more favorable employment circumstances, which reduces their likelihood of becoming established and successful in a role (Giacomantonio *et al.*, 2013).

According to Dittmar (2011), Machiavellianism was positively associated with both trait and anxiety, which suggest that these individuals are likely to be more anxious when faced with psychologically stressful situations. The anxious feelings that highly Machiavellian people report are related to their subjective reports of being envied by coworkers and their propensity to exhibit symptoms of paranoia and distrust of others (Bauer *et al.*, 2012). In terms of emotional well-being, Machiavellians tend to be less empathetic toward others and show symptoms that are broadly consistent with alexithymia, a sense of disconnectedness with respect to one's own emotions. Machiavellianism as found by Sabri *et al.* (2012) has been linked to low guilt-proneness, suggesting that although Machiavellians are consciously aware of their unethical behaviors and actions, they do not commonly express remorse for them. Interestingly, Machiavellians are also not aware of both their unethical tendencies and the effects of these behaviors on their own personal well-being (Dittmar, 2011).

2.10.4. Competitive attitudes

Competitive attitude refers to the desire to improve one's own personal performance or have a better performance than the other (Houston *et al.*, 2015). It can take two different forms that can be defined, as positive or negative based on the consequent implications at interpersonal and intrapersonal level. Competitive attitudes can be positively or negatively linked to materialism based on its attitude's scales that comprises two subscales such as the Hypercompetitive Attitude and Personal Development Competition Attitude (Giacomantonio *et al.*, 2013). Hypercompetitive attitude scale refers to a strong need by individuals to compete, win and to avoid losses as a means to maintain or to enhance feelings of self-esteem and self-worth, with a personal orientation to manipulation, aggression, exploitation and denigration of others (Gomez *et al.*, 2012). Its objective is not just to do well but also to demonstrate superiority at cost to opponents.

Hypercompetitive attitude scale is associated with narcissism, low self-esteem and failure anxiety (Gomez *et al.*, 2012). It is also associated with anger and hostility toward other people. These results are in line with the fact that people with high levels of hypercompetitive attitudes are usually more violent with intimate partners, with other family members and with best friends (Houston *et al.*, 2015). Adolescents with higher hypercompetitive attitudes show also higher level of bullying (Nga and Leong, 2013). These hypercompetitive individuals show a high level of power and control over others to the extent that this can cause psychological suffering for the victims.

On the contrary, personal development competition scale refers to an attitude in which the primary focus is not the outcome (e.g. on winning), but rather the enjoyment and mastery of the task (Kumar *et al.*, 2014). Individuals with personal development competitive scale are concerned more about self-discovery, self-improvement, and task-mastery than comparison with others. Other people are not seen as competitors that hinder the winner, but rather as possible helpers who provide the individual with opportunities of personal discovery and learning. Personal development competitive scale is associated with higher self-esteem and a need for affiliation (Dittmar, 2011). It is associated with social concern, care of the well-being of others and to treating them with respect. Furthermore, personal development competitive attitude is associated with forgiveness.

Competitive attitudes in adolescents can be related to their needs of self-development, self-assertion and of belonging to a group (Hong and Wen, 2016). Often during this stage, there is a difficult dynamic between self-assertion and acceptance in the group (Schneider, Krieger and Bayraktar, 2011). Hypercompetitive attitude can be relevant to define personal goals and self-assertion of adolescents while personal development competitive attitude can be relevant to establish close friendships and romantic relationships (Gomez, Allemand and Grob, 2012). Hence, materialism is negatively associated with hypercompetitive attitudes. Conversely, personal development competitive attitude is positively associated with materialism. Individuals who display personal development competitive attitudes are less materialistic compared to those with hyper-competitive attitudes.

2.10.5. Prejudicial attitudes

Prejudicial attitude is a baseless and often negative preconception or attitude toward members of a group (Hong and Wen, 2016). It can have a strong influence on how people behave and interact with others, particularly with those who are different from them. Common features of prejudice attitudes include negative feelings, stereotyped beliefs and a tendency to discriminate against members of a group. Based on prejudicial attitudes, possession of material goods plays a dominant role all over the world (Dittmar, 2011). This quest for prosperity is found to be present in society at large, as evinced by daily concerns of political leaders for a country's economic performance, as well as in the mind of the individuals living in these societies. On the individual level, this pursuit is most accurately labeled as materialism and the importance people ascribe to possessions and their acquisition (Carter and Gilovich, 2012). Moreover, control over material resources is not only a plausible cause of international conflicts among countries but, according to the materialism-based account of ideology, materialism is also a powerful impetus of intergroup conflict in the individual mind.

Intrinsic goals are characterized by an inward orientation, or a focus on one's inherent growth tendencies (Hong and Wen, 2016). It is done to foster satisfying basic psychological needs for autonomy such as experiencing a sense of ownership and volition in one's behavior, competence (a sense of effectiveness in one's actions) and relatedness (a sense of deep-going connectedness with others) (Ryan and Deci, 2017). In contrast, extrinsic goals are characterized by an outward orientation, driven by the continued concern of making a good impression on others (Dittmar, 2011). Extrinsic goal-oriented individuals want to gain social recognition and respect by their physical looks, their public image, and their financial achievements. The pursuit of extrinsic goals is unrelated or even negatively related to the satisfaction of innate basic psychological needs (Kasser, 2016a).

Hong and Wen (2016) articulated that one-sided aspiration of extrinsic goals was found to disconnect people from their intrinsic, true wishes and motivation because they focus their energy and endeavors on the attainment of external signs of success. Various studies such as Menesini *et al.* (2013) have shown that people who predominantly adhere to extrinsic goals show decreased personal well-being. Furthermore, extrinsically oriented individuals adopted prejudiced attitudes toward minority groups. According to Nocentini *et al.* (2010), the pursuit of

extrinsic goals intimately ties to pervasive effects on prejudice. Hence, his study assumed a significant relationship between extrinsic goal pursuit and prejudice, which should be mediated.

To anticipate extrinsic goal orientation plays a role (Hong and Wen, 2016). The pursuit of extrinsic ideals, which are highly valued in Western societies, reflects submission to prevailing societal norms, indicating authoritarian submission. Moreover, the value of conformity was found to cluster with extrinsic value orientations. This suggests that conformity is connected to extrinsic goal pursuit. Hence, extrinsic value orientation may be closely related and its effect on prejudice may be mediated. Dittmar (2011) found that relative extrinsic goal pursuit reinforces over time. This finding indicated that extrinsically rather than intrinsically oriented individuals increasingly adopted more socially dominant attitude towards others because such attitude was found to be instrumental for attaining one's materialist goals. At the same time, people who are socially dominant increasingly focus on attaining materialistic goods because this helps them attain, maintain, or even further reinforce their socially dominant position.

The importance of materialism in political issues was found to be coined under the banner of the marketing character (Giacomantonio *et al.*, 2013). Most citizens in a capitalist society develop a pseudo self-based on a false need for possessions and an endless desire to consume. Hence, rather than searching for their true fundamental selves, people define themselves in terms of material possessions to own things. Kasser (2016b) asserts that materialism impedes the realization of the true self as described by Furthermore; the emptiness of oneself may have several unwanted consequences, such as racism. Materialism has also been found to be an important indicator of prejudice (Nocentini *et al.*, 2013). Relative deprivation theory starts from the perspective of a materialism-based fight for scarce economic goods. According to the theory, competition for limited resources inevitably leads to conflict and hostility between groups, resulting in increased prejudice and discrimination (Carter and Gilovich, 2012).

Previous studies conducted by Nocentini *et al.* (2013), revealed a positive association between relative deprivation and prejudice. Hence, materialists would be more inclined to discriminate outgroups because of their orientation toward tangible outcomes. The marketing character can be understood in terms of extrinsic value pursuit concept, which is financial success. Aspiring success in the financial domain is very similar to materialism because money can buy material values. People who arrange their lives according to the marketing character are alienated from

themselves, from other human beings, and from nature (Dittmar, 2011). The alienated person is out of touch with oneself as out of touch with any other person. They also lose intrinsic value pursuit goals. The marketing characters do not have ego to hold onto that belongs to them. Such people have no interest in questions, as why one lives, and why one is going in a certain direction rather than in another. Hence, materialism can be related to both extrinsic and intrinsic value pursuit (Menesini *et al.*, 2013). As result, have poor self-acceptance and relationships with others and show little concern with the community at large.

The concept of alienation seems to touch upon the deepest level of the modern personality (Dittmar, 2011). The phenomenon of alienation is more general and underlies the specific concept of marketing orientation. Hence, materialism is not the driving force behind the marketing character's actions, but, instead, being alienated is the critical starting point in the chain of processes that result in prejudice (Khanna and Kasser, 2010). In other words, the central idea here is that materialism is only a consequence of alienation and that an insufficient pursuit of self-acceptance, self-growth, and true friendship is the firm basis of the materialism effect on prejudice.

Ku *et al.* (2012) asserted that isolation and self-doubt are the psychological factors that initiate and sustain changes in religion and authoritarianism. Capitalism as a system could only emerge because of transitions in people's character traits (Choi, Paulraj and Shin, 2013). In this respect, materialism should be considered a working solution to cope with existential–intrinsic aspects of life like freedom, autonomy and belongingness (Carter and Gilovich, 2012). Materialism also emerges as a key variable in one of the most prominent political–sociological theories of cultural change. Long periods of material affluence transform society, gradually liberating individuals from the stress of fulfilling their materialistic needs. That is, because of continued economic growth in Western societies, people's material needs are entirely satisfied, enabling them to shift their focus to nonmaterial needs. Hence, individuals from materialist cohorts who often experienced economic scarcities tend to place strong priorities on economic and safety needs (Nielsen, 2011). Conversely, post-materialist cohorts who have experienced material affluence give high priority to values such as self-acceptance, personal freedom, and participation in government decisions.

Bae (2012) explicitly defined post-materialism as the increased emphasis on the need for belonging, esteem, and self-realization, which neatly fits the content, expressed by the intrinsic self-acceptance and affiliation facet scales. Moreover, he further described post-materialism items statements such as free speech, less impersonal society, more say in government and more say on job and community, which have a clear reference to increased concerns of the individual with the community at large (Horsley and Arnold, 2016). Hence, it can be concluded that the content post-materialism concept bears a high resemblance to the intrinsic values of self-acceptance, affiliation, and community concern. Based on Maslow's hierarchy of needs, Górnik-Durose and Boron (2018) assume that the greatest priority is given to the satisfaction of physiological needs if they are in short supply. The need for safety comes next, and only when an individual has attained physical and economic security does the need for belonging and esteem become increasingly important. Finally, once the previous needs are fulfilled, self-actualization needs to come into play. According to Kasser (2016b), the intrinsic needs are only aspired as far as materialist needs are met. Hence, materialism can be linked with prejudice through intrinsic value pursuit.

2.10.6. Ecological attitudes

Ecological attitudes refer to the behavioral tendency expressed by evaluative responses of individuals to the natural environment in a favorable or unfavorable manner (Ku *et al.*, 2012). Attitudes are predispositions for manifestations of a certain behavior and the consequences are either positively or negatively oriented, lasting or at least stable. People's attitudes reveal quite a bit of environmental concerns such overconsumption of natural resources, overwhelmed landfill sites, pollution, the depletion of ozone layer and the greenhouse effect that are becoming more and more prevalent (Bauer *et al.*, 2012). Mitigating such environmental problems requires behavioral changes by individuals throughout the world, especially in rapidly developing economies where environmental problems are worse than in extreme poor nations (Bae, 2012). However, people's behaviour to minimize the negative impact of their actions on the environment is not obvious, and a worldwide trend of increasing consumption has even been demonstrated. Despite population growth, the ecological crisis is mainly a result of the crisis of values experienced by individuals (Kasser, 2016b). One of the value crises involves people's increasing emphasis on material wealth and economic success, described as materialism.

Previous studies conducted by Hurst *et al.* (2013) have shown that higher levels of materialism are associated with lower levels of ecologically relevant attitudes and activities. Materialism is closely tied to extrinsic goals, including financial success, image, and popularity, and is considered distant from intrinsic goals such as affiliation, personal growth, and community enhancement (Wang, He and Yin, 2016). The importance placed on extrinsic goals stands in relative opposition to intrinsic goals. Thus, it has been shown that materialism leads to many problematic outcomes. For example, higher materialism is likely to result in lower personal well-being, lower quality interpersonal relationships, and more behavior that is antisocial and less prosocial behavior (Deckey *et al.*, 2010). Pro-environmental attitude refers to the person's behavior and concern towards the natural environment (Ku *et al.*, 2012). The behavior emphasizes the importance of improving the world through activism as well as the meaningfulness of generativity in order to minimize the negative impact of individual's actions on the environment. Such attitudes and behavior are mainly motivated by intrinsic goals (Kasser, 2016b). Individuals with intrinsic goals tend to display pro-environmental attitudes and behaviour. However, individuals with a higher level of materialism tend to place more value on extrinsic goals rather than intrinsic goals.

They are less concerned about and lack an understanding of environmental issues; less willing to establish protecting the environment as a future behavioral target, and less interested in ecotourism (Hurst *et al.*, 2013). Moreover, a highly materialistic way of life is likely to lead to emissions of more greenhouse gases and the consumption of more resources. People living in a materialistic manner are also unlikely to recycle, conserve resources and take responsibility for water shortage problems (Enrico *et al.*, 2014). They even display lower frequencies of pro-environmental behaviors in daily life. A recent meta-analysis conducted by Bauer *et al.* (2012) further indicated that there are modest negative associations between materialism and pro-environmental attitudes and behaviors. They suggested a negative but unstable association between materialism and pro-environmental attitudes. The influence of materialism on pro-environmental attitudes and behavior is likely to be sequential (Peifer and Holbert, 2016). Personal values can predict individuals' pro-environmental behavior by influencing their beliefs about the human–environment relationship. According to Pace (2013), when people hold selfless values, they tend to show high levels of awareness of behavior threatening the environment and demonstrate pro-environmental behavior. In contrast, it is difficult for people with egoistic

values to be aware of environmental problems. Thus, they are unlikely to display pro-environmental behaviors.

Increasing materialistic tendency was the cause of environmental degradation (Hong and Wen, 2016). The widespread diffusion of materialism has been considered as one of the major factors hampering affirmation of consumers' environmentally conscious attitudes, orientations, and behavior. Materialism can be considered as antithetical both with respect to religiosity and with respect to ecological attitudes and orientations (Richins, 2011). However, it is worth noting that religiosity is likely to be a relevant determinant of individual materialistic tendencies and environmental predispositions as well. Some theoretical frameworks suggest religious and materialistic values to be potential determinants of consumer ecological attitudes, intentions, and behavior. For instance, the value- attitudes–behavior hierarchy places values at the base of an individual behavior cognitive hierarchy, which affects attitudes and, in turn, behaviour through value orientation (Hurst *et al.*, 2013).

Further, the theory of consistency suggests that people seek for consistency between their value beliefs, attitudes and behaviour (Peifer and Holbert, 2016). Accordingly, individuals embracing pro-environmental values aim to act in an environmentally responsible manner, consistently with their values and beliefs (Nguyen, Lobo and Greenland, 2016). Furthermore, religious values have shown some positive links with sustainable attitudes and behaviour, while materialistic values are negatively associated to sustainable attitudes or behaviour (Arli *et al.*, 2016). For materialistic individuals, pursuit of happiness passes through the possession of material objects.

As material possessions fuel materialists' satisfaction and well-being, they are likely to give strong emphasis on purchases and consumption (Nguyen, Lobo and Greenland, 2016). This might even lead to individual proneness to overconsumption. In this sense, concern of materialists regarding consumption of material goods is likely not to sensitize them on the importance of making environmentally responsible purchases (Enrico *et al.*, 2014). Value conflict research suggests materialism to be oppositely associated to the value of universalism, which typically relates to environment, equality, and social justice (Hurst *et al.*, 2013). Materialistic values are likely to reduce individual concern of consumer-related environmental damage, negatively influencing individual environmental attitudes and orientations.

2.11. Influence of materialism

2.11.1. Parents

Buccioli and Veronesi (2014) assert that parental factors may lead to financial stability and independence in children's monetary aspects. On their study, it was found that children tend to copy whatever their parents are doing and put it as part of their growth. Parents are the primary sources to convey belief and reinforce behaviour of their children. The behaviour may be of either good influence or bad influence. Padilla-Walker *et al.* (2012) indicated that children inherit the attitude and behaviour from their families that mostly predict the kind of financial decisions and management. They also found that spending is influenced by parenting style, teaching or showing good examples to their children's awareness, attitudes, and spending behaviour at a younger age. Abel (2016) argued that the parent's level of education also determines the financial literacy of their children on the spending habits of everyday life. It is of parent's importance to make sure that they portray good qualities on their children as they grow up.

The study by Cohen and Nelson (2011) articulated that children learn the basics of financial literacy and adapt to how to spend money from the example they experience in their homes. The study further describes that the encouragement from home nurtures a good habit in children's behaviour in a lifelong period (Cao and Yu, 2012). This will increase a high rate of positive and effective decision-making and more knowledge on financial literacy. Chaplin and John (2010) assert that peers and parents are an important influence on materialism, especially among adolescents through the degree to which they boost self-esteem by the emotional psychological support provided. It is the family context of interpersonal communication that is believed to have the greatest influence in consumer socialization into materialism. Materialistic parents tend to have materialistic children, which support the idea that parents transmit their values to their offspring and act as role models for their children (Abel, 2016).

Dittmar *et al.* (2013) also found a positive relationship in a sample of adolescents aged 12 to 18 years. Adolescents' materialism based on their study was correctly predicted from children-mother's materialism scores. Children brought up in low-income households have been found to be significantly more materialistic than those from higher income are. On the same study, it was

found that rural adolescents endorsed more materialistic values than urban ones, possibly due to lower income in rural areas, which makes them experience more economic insecurity and develop higher materialistic aspirations. Teenagers who grew up in less advantageous economic circumstances valued financial success over self-acceptance, affiliation, or community feeling. Lower income classes tend to substitute possessions for job success when status mobility is blocked by prejudice or lack of skills.

An economic analysis by Gomez *et al.* (2012) suggests that poor people will be more materialistic than rich people will since material goods will have utility that is more marginal. The poor place a higher subjective value on material security because they face greater economic insecurity than the rich do. Conversely, upper- and middle-class families are more conscious of the normative standards of their class and more likely to supervise their children consumption (Chia, 2010). This parental involvement could result in more frequent discussion of consumption issues with the child, giving them rational elements to prevent materialistic attitudes. According to the study by Pieters (2013), young adults in disrupted families exhibit more materialistic attitudes than young adults in intact families (families formed by a father and a mother who never broke up). When parents break up, the mother get custody of children and have less income and time available for children. The associated instability and change are harmful, especially to young children. The lack of resources after a divorce is found to be stronger in lower socioeconomic families (Chaplin and John, 2010).

Divorce is usually associated with parental conflict, movement to a new place of residence, loss of relatives and friends as well as changes in the caregivers of children, and it takes place at a time when children's self-concept is still formative and vulnerable (Kim and Jang, 2014). These traumatic effects may exert a direct influence on material values of young adults (Jarmal *et al.*, 2015). Secondly, divorce leads to a lack of self-esteem in children, which acts as a mediator between family disruption and materialism (Pieters, 2013). Feeling of self-doubt and insecurity about the self in turn increases materialism. As a result, children resort to material objects to cope with stress. In other words, divorce is highly stressful for children, as it is often associated with events such as moving, changing schools, and loss of contact with parents, grandparents and other family members (Jarmal *et al.*, 2015). Materialistic values in children of divorced families crystallize as they become older and autonomous.

According to Tsang *et al.* (2014), family communication patterns are important to determine materialistic tendencies among children. There are two types of family communication patterns namely; socio-oriented communication and concept-oriented communication. The study conducted by Wu and Chalip (2014) confirmed that socio-oriented communication is typified by encouraging the youngster to maintain harmonious interpersonal relations, to avoid controversy, and repress feelings on extra personal topics. Whereas, concept-oriented communication is characterized as the emphasis given to a child to express own ideas, become exposed to controversy and challenge the views of others. These two orientations produce a fourfold typology of family communications patterns such as laissez-faire, protective, pluralistic and consensual (Carroll *et al.*, 2011). Laissez-faire families avoid interference in their children's affairs, lack emphasis on the kind of communication and offer little parent child communication. Protective families tend to stress obedience and harmony, but at the same time place little emphasis on conceptual matters. Pluralistic families encourage open communication of ideas, and place little emphasis on authority (Padilla-Walker *et al.*, 2012). Finally, consensual families stress both the development of the child's ideas, obedience and social harmony.

Socio-oriented family communication is found to be positively related to the adolescent's materialistic attitudes as stated by (Kingston, 2016). Moreover, students from pluralistic homes had developed three consumer competencies: more accurate knowledge of the terms used in the marketplace; better ability to sift out puffery in advertising and greater skill in differentiating products. However, concept-oriented communication is more effective in reducing the link between advertising exposure and materialism in children than socio-oriented communication (Nguyen *et al.*, 2016). It involves active discussions with children about consumption issues compared to socio-oriented communication that involves encouraging harmony and obedience. Family religiosity can also be considered a family influence because religious attitudes and practices in children are largely determined by the family, or socialization agents chosen by the parents, such as church or school (Moschis and Ong, 2011). Thus, a negative relationship between religiosity of the teenager and materialism was established.

2.11.2. Peer influence

Noor- Zaihan (2016) refers peer influence as a degree that affects people state of thinking, their mind and behaviour. Peers are often seen as too much on adolescents as on parents based on

influencing the adoption of materialistic values. The study by Chia (2010) implies that the level of materialism among peers increases their materialistic behaviour, especially when they copy what other people are doing and how they are living. He further stated that peer influence has a critical part in deciding student is saving ability in tertiary levels. In addition, Jamal *et al.* (2015) indicated that their peers based on what they buy and how they use their money, which also affects their financial behaviour, influence tertiary students. Students communicate with their friends about many things portrayed on social media including the names of the new fashion brands, celebrities' luxurious lifestyles, how much they spend on clothes or shoes as well as their ways of acquiring money to get those items (Gilmour, 2017). They also observe the acquisitive desires of their peers and are likely to model such behaviour and want the same things their peers have.

As students learn the social significance of consumption products, those with highly materialistic friends experience lower self-worth for not being able to compete with their wealthy friends (Pieters, 2013). At the same time, such students make means to make money in order to fit in and be accepted by their friends. In return, such students tend to spend beyond what they have in their bank accounts and decide on other options of making money (Chen, Dowling and Yap, 2012). Some are attached to risky behaviour such as dating old men, gambling, selling their study resources, or even selling their bodies to strangers. Shachar *et al.* (2011) defined consumer susceptibility as a tendency of the person to change as a function of social pressures, or as the need to enhance one's image in the opinion of others through the purchase and use of certain brands. According to their study, consumer susceptibility is linked to three elements: self-confidence and self-esteem, inner-other orientation and self-monitoring. Self-confidence predicts that people low in self-esteem are predisposed to comply with other people's suggestions and the inner other orientation refers to whether a person relies more on internal or external values, and predicts that externally-oriented people are more susceptible to influence (Noguti and Bokeyar, 2014). Self-monitoring refers to how effective people are at social integration and adjusting to what is appropriate in each situation, and a positive relationship exists between self-monitoring and susceptibility to influence (Moschis and Ong, 2011).

Regarding peer pressure on the study by Waude (2017), materialism is found to be higher in children who are susceptible to interpersonal influence and in young people who communicate

with their peers on a frequent basis, especially if this communication is about consumption issues. Normative peer influence, or the wish to comply with peers' desires, is positively linked to materialism as indicated by Sabri *et al.* (2012). Based on the study, the perceived greater peer pressure to conform to the use of clothes or to certain behaviour is also associated with greater materialism. Peer support is also found to be strongly linked to children's materialism when father and mother's involvement with the child is low (Gomez *et al.*, 2012). Children rely on friends when peer acceptance is important to use a product, while parents are a favoured source for products with a higher perceived risk in terms of price and performance.

Adolescents who expressed high admiration for icons or celebrities showed higher levels of materialism (Chen and Tang, 2013). They are more likely to purchase a product if a famous person recommended it. The explanation for this positive relationship between admiration for icons and materialism may lie in the fact that celebrities become role models for children and teenagers. A role model is anyone who can possibly influence the decisions and behaviour of an adolescent, and include either people with direct relations, like parents, siblings, peers and teachers, and people with whom there is no direct relation, like athletes or entertainers, also called vicarious role models (Thomas and Wilson, 2016). Children who admire vicarious role models want to imitate their icons, but usually these icons are associated with a life of success, luxury and wealth, which in turn encourages the development of material traits in children.

2.11.3. Social media

Social media as indicated by Ozimek and Forster (2017) refers to websites and applications that enable users to create and share content or to participate in social networking. Social media uses online technology and methods in which people can share content, personal opinions, and different perspectives e.g. sharing of images texts, Snapchat, and videos. With these technologies, children, adolescents and adults get to imitate the lives of famous people around the world with a desire to look like them. Social media also play a role in the socialization process of children in the society (Manaolis and Roberts, 2012). This includes newspaper, magazines, television, radio and internet. The media creates big difference in all different age groups of people's beliefs and perceptions, and marketers make use of it for communicating information to the mass worldwide. Despite its importance of communicating marketers' products advertisement, it also acts as an influence on the daily lifestyle of young people.

Considering that, young people and the poor watch more TV than other age and income groups respectively, young people and the poor are likely to be more materialistic (Chaplin and John, 2010). Some advertisements persuade people to think that self-worth can be gained from possessions and have thus, received more attention and criticism for being the potential cause or promoter of materialism. In the U.S., for example, massive media advertisement, promotion, public relations, and packaging targeted at adolescents' drives them to be preoccupied with materialism (Asemah and Okpanachi, 2013). Many young people for the likes of celebrities follow peer influence and current popular social networking websites including Facebook, Instagram, Snapchat, and YouTube. Most students prefer to be online shoppers and becoming more comfortable making purchases on mobile devices just like celebrities (Yin San *et al.*, 2015). They follow the footsteps of celebrities to accommodate the characteristics that they like. This includes purchasing fashion and beauty items, going out to restaurants, cafes, bars, and festivals.

Fashion marketing brands are important in creating an identity, a sense of achievement and identification for people who are fashion conscious and materialistic (Górnik-Durose and Boroń, 2018). The economic value of luxury, fashion and status products is argued to be substantial. The relationship between characteristics of both consumers and brands are becoming increasingly important marketing problems, particularly with characteristics such as materialism being a strong driver of acquiring and consuming specific types of brands. Lokes *et al.* (2010) indicated that people express themselves through consumption in variety of ways, and in this context, products styles and brands can communicate messages to others and determine how consumers express themselves. They further indicated that possessions and their acquisition occupy a central role in the lives of many individuals who are often termed materialists.

Activities focusing on possessing and acquiring are central to materialists because they indicate success and provide happiness (Tsang *et al.*, 2014). It is not common to be involved to some extent in the pursuit of happiness; however, it is the pursuit of happiness through acquisition rather than through other means, such as personal relationships and achievements, that distinguishes materialists. Often, materialists tend to judge their own and other people's success by the number and quality of possessions they accumulate. The value of possessions stems not

only from their ability to confer status but also from their ability to project a desired self-image and identify one as a participant in an imagined perfect life (Chaplin and John, 2010).

Hong and Wen (2016) indicated in their study that success for materialistic people depends largely on the possession of products that depict certain desired images. As Chia (2010) suggested, some consumers emphasize the material significance of image. He found that more materialistic values are associated with using possessions to convey an impression and retaining possessions instead of disposing them. Similarly, materialism places a very high importance on possessions and accords them a central role in life. Materialistic individuals are believed to value items that consumed publicly and possess public meaning, rather than private, personal or subjective meanings (Górnik-Durose and Boroń, 2018). Fashion clothing (apparel) is a product that is consumed publicly and possesses public meaning. Purchasing apparel satisfies various needs such as the expression of identity and self-image as well as giving individuals a way to impress others (Asemah and Okpanachi, 2013). Thus, consumers who tend to pick up high-priced apparel aim to satisfy some of the above needs.

The crucial dimensions of possessions for any materialist are utility, appearance, financial worth and the ability to convey status, success and prestige. All these dimensions are satisfied through the purchase of high-profile branded (and high-priced) apparel (Lekes *et al.*, 2010). Individuals have an understanding that a possession will convey a strong message or signal to the world about what and who they are. Social scientists and media critics have attributed the increasing materialism among young people to media influence and social influence (Sabri *et al.*, 2012). Media influence primarily concerns on the effect of advertising, whereas social influence includes the influence of family and the influence of friends. Media influence and social influence are likely to interact with each other and produce joint effects on adolescents (Jamal *et al.*, 2015). A theoretical model that connects an adolescent's media exposure to his or her interaction with social groups is therefore desirable for any rigorous examination of media effects on adolescents' materialism (Chia, 2010). Such a model enables researchers to test concurrently media influence and social influence on adolescents' views regarding material possessions and help in examining how media influence can vary in different social contexts.

Nwokefor (2015) asserts that exposure to advertising is likely to arouse adolescents' desires for material possessions and increase their materialism. He indicated that there is a significant and

positive correlation between young people's advertising exposure and their materialistic values. The positive correlation remained significant when the influence of possible third variables like age, gender, socioeconomic status, and school performance was controlled. Advertising is positively and directly related to children's purchase request and materialism (Manaolis and Roberts, 2012). It portrays material possessions as important objectives or ultimate goals of people's lives and vigorously associates desirable life qualities such as happiness and success, with material possessions. In addition, Nwokefor (2015) indicated that college students in China demonstrated a direct and positive association between advertising exposure and materialism. The study supports the fact that adolescents may not be aware that advertising has an influence on the self, but they usually believe that advertising has an influence on people around them, particularly on their friends. Adolescents are then capable of adopting some behaviour to accommodate the perception of media influence on their friends (Cao and Yu, 2012).

The behavioural reaction to presumed media influence on other people is termed the influence of presumed media influence, which has received robust support in various contexts of adolescents' behaviour (Giacomantonio *et al.*, 2013). For example, adolescents who perceived greater effects of pro-smoking ads on peers reported higher levels of intention to smoke in the future. Persons in their late adolescence who perceived greater effects of sex-related media on friends reported more permissive sexual attitudes and higher levels of intention to engage in sexual activities (Ozimek and Forster, 2017). Adolescents tended to adapt their attitudes or behavior to their perceptions of media influence on peers, regardless of whether those perceptions were accurate or not.

The influence of presumed-influence model starts with a proposition that an individual tends to infer media exposure of others from media exposure of the self (Fluchs, 2017). This proposition can find its root in the idea of persuasive press inference, which suggests that people, after attending to a small number of media content, tend to extrapolate the general content of media from that small number of media content (Chaplin and John, 2010). People also assume that media have broad reach and that many others are thus exposed to the similar general content. While conceiving the self as smart enough to resist media effects, people tend to adopt a relatively naive schema (e.g., the magic bullet theory) from which they, according to their presumptions about others' exposure to media content, infer media effects on others. The more a

person believes that others attend to media, the greater the media effects the person is likely to infer onto others (Selim *et al.*, 2012). A person's estimate of media effects on others may also be affected by the extent to which the person perceives others as being predisposed toward the behaviour advocated by the media.

The stronger a person's belief that others are vulnerable to the content of media, the more likely the person would be to perceive significant media effects on others (Fluchs, 2017). For example, social norms make physical aggressiveness more acceptable for men than for women; as a result, men are perceived as more susceptible to the influence of TV violence than women are. In addition to people's subjective perception of others, Hudders and Pandelaere (2012) indicated that people's overt communication with others serves as another mechanism through which social influence mediates media influence on adolescents. They further indicated that adolescents' exposure to advertising often raises their interests in products promoted in the advertisements and consequently induces the adolescents to discuss the products or relevant consumption matters with their parents or friends. The interpersonal communication would, in turn, produce influence on the adolescents' attitudes and behaviour in two ways (Froh *et al.*, 2011). First, an increasing level of frequency with which an adolescent discusses consumption issues with parents and with friends would lead to a stronger perception that parents and friend's value material possessions and consumption. That perception would, in turn, influence the adolescent's materialistic values (Sivanathan and Pettit, 2010). Secondly, the frequency with which an adolescent communicates with his or her parents or friends about consumption matters would directly increase the strength of the adolescent's economic motivations for consumption and result in an increasing level of materialism.

Hudders and Pandelaere (2012) assert that adolescent' perceptions of parents' values or friends' attitudes are subject to error. According to their study, the perceived norms are not necessarily consistent with collective norms, but they are as influential as collective norms for adolescent materialism. They called these perceptions perceived norms in contrast to collective norms, which refer to the actual attitudes and behavior evidenced by others (e.g., parents and friends). For example, one recent study by Bottomley *et al.* (2010) found that perceptions of parents and friends' brand consciousness contributed to adolescents' assessments of their own brand consciousness (i.e., the influence of perceived norms). It has not been conclusively determined,

however, whether the normative influences of parents and of friends, respectively, are equally strong on the formation of adolescents' materialistic values (Piggott, 2012). As parents form the first reference group with which a person identifies and maintains the longest affiliation, the influence of parents is usually considered most important in the process of a person's consumer socialization.

Several studies, for example, Jamal *et al.* (2015) have reported that parents serve as the most influential agents in children's consumer socialization and affect expressive aspects such as the development of social and materialistic motivations to consume. In the areas of clothing and apparel shopping, particularly, adolescents appear to interact actively with their parents and to receive significantly greater parental influences than peer influence (Noor-Zaihan, 2016). However, adolescents are at a stage where they start to detach themselves from parents and attach themselves to friends. With the transformation of personal relationships between parent and child, the influence of parents may be reduced, and the influence of peers may increase.

One study, for example conducted by Piggott (2012), showed that adolescent boys and girls in the United States valued their friends' opinions on fashion-related items and often purchased clothing like what their friends wore. In addition, Piggott also examined parental influence, peer influence on the development of French-Canadian adolescents' brand sensitivity, and concluded that, for both boys and girls, peers represented the most important predictor of consumer socialization.

2.11.4. Personality

Personality is defined as a set of qualities that make a person distinct from others (Richins, 2013). It is concerned with the condition, state and capacity that make a person to stand out from the crowd. Watson (2015) argued that one's personality is an antecedent of materialism and that different personality traits correlate and predict future materialistic behavior. Materialism is associated with psychological, emotional needs and aspirations (Jackson and Scott, 2017). Researchers came with several sorts of materialism definitions that have to do with personal traits, personal values, and even orientation of personal needs. A person's level of materialism can be based upon various personality traits such as envy, non-generosity, and positiveness (Somerville *et al.*, 2013). People who are materialism go to the extent of envy and buying what

others have, while at the same time those that are non-generous like to have more items than usual. Some people show personality trait of positiveness because of how much happy they would if they have more money. Richins (2013) came up with personal values of materialism. He stated materialism as a system of personal values and described it into three concepts namely, centrality, happiness and success, which were used to describe material makeup. Centrality as one of the concepts refers to an individual's focus on physical objects. Individuals who possess centrality in their lives are used to spend time buying things than doing anything else (Jackson and Scott, 2017).

Some materialists go to the extent of being happier especially when they have more money to buy things for themselves while others wish to earn a lot of money in their future jobs. Ogle *et al.* (2014) described materialism and personality traits in adults, as well as materialism and consumer behaviour. Another group that displays high materialism is adolescence. Adolescents who are categorized as more materialistic tend to spend more money, are less generous, and less willing to share compared to their peers (Workman *et al.*, 2010). There are five groups of personality characteristics associated with materialism as described by Watson (2015). These include extroversion, agreeableness, conscientiousness, neuroticism, and openness. An extrovert individual can be described as sociable, outgoing, talkative, adventurous, and very enthusiastic (Reitz *et al.*, 2016). Extraversion is characterized by excitability, sociability, talkativeness, assertiveness and high amount of emotional expression.

People who are high in extraversion are outgoing and tend to gain energy in social situations (Jackson and Scott, 2017). Being around other people makes them feel energized and excited. People who are low in extraversion tend to be more reserved and have less energy to expand in social settings. Social events can feel draining and introverts often require a period of solitude and quiet in order to recharge (Workman *et al.*, 2010). Agreeableness in a person is shown through sympathy, affection, kindness, forgiveness, lack of stubbornness, and modesty (Jackson and Scott, 2017). This trait refers to how people tend to treat relationships with others. Unlike extraversion that consists of the pursuit of relationships, agreeableness focuses on people's orientation and interaction with others. It includes attributes such as trust, altruism, kindness, affection and other pro-social behaviour. People who are high in agreeableness tend to be more cooperative, while those low in this trait tend to be more competitive and sometimes even

manipulative (Ogle *et al.*, 2014). Someone who is conscientious can be categorized as being organized, reliable and being aware of his or her surroundings. Standard feature of this dimension includes high levels of thoughtfulness, good impulse control and goal directed behaviour (Workman *et al.*, 2010). Consciousness describes a person's ability to regulate their impulse control in order to engage in goal directed behaviour. Highly conscious people tend to be organized, and mindful of details (Kail and Barnfield, 2014). They plan and think about how their behaviour affects others and are mindful of deadlines.

Neurotic people tend to be anxious, tense, hostile, self-conscious, and unhappy (Somerville *et al.*, 2013). Neuroticism is a trait characterized by sadness, moodiness, and emotional instability (Gornik-Durose and Boron, 2018). Individuals who are in this trait tend to experience mood-swings, anxiety, irritability and sadness. According to Ogle *et al.* (2014), people who are low in this personal trait tend to be more stable and emotionally resilient. Individuals who display openness are typically imaginative, curious, artistic, and unorthodox. This trait features characteristics such as imagination and insight. People who are high in this trait also tend to have a broad range of interest (Watson, 2015). They are curious about the world, other people and eager to learn new things and enjoy new experiences. People who are high in this trait tend to be more adventurous and creative. Those that are low in this trait are often much more traditional and may struggle with abstract thinking. Ogle *et al.* (2014) also studied the comparison between personality traits and materialism. Neuroticism is positively related to materialism, while extroversion, openness, and agreeableness are negatively related to materialism (Watson, 2015).

Non-extroverted adults tend to be materialistic, while adolescent female shoppers go to the extent of shopping for social reasons (Workman *et al.*, 2010). This shows that neuroticism and extroversion are positively related to materialism, while openness, agreeableness and conscientiousness are negatively correlated. Materialistic people are more likely to seek approval from their peers when purchasing items (Sadock *et al.*, 2017). This behaviour may be because they tend to be more anxious and worried about what others think. Personality also affects the way students behave (Reitz *et al.*, 2016). They tend to buy not only products that they need but also those that they see being consistent with their self-concept. Personality influence how they live and the importance of their everyday life activities. In other words, students want their

products to blend with who they are (Kail and Barnfield, 2014). The decisions in which they spend money are attached by personality.

2.11.5. Culture

Petrakis and Kostis (2013) define culture as the customary beliefs, social forms, and material traits of racial, religious, or social groups. It affects what people buy, how they live, and when they do. Culture also determines what people wear, eat, where and how they reside and how they travel. The behaviour results from the place individuals come from which may include families and communities. Some of the cultural values include good health, education, individualism, and freedom (Haviland *et al.*, 2011). For example, in American culture, time scarcity is seen as an ever-present problem. For this reason, saving time has been a driving force that changes how people consume. Much of what people buy is driven by the need to fit in with their social group (Promises *et al.*, 2011). Young people carry out with the spirit and apply it on their behalf that at the end makes them spend more money. The continuous behaviour of spending may become a habit that is difficult to change in young people's lives.

Cultural materialism is one of the major anthropological perspectives for analyzing human societies (Kumar *et al.*, 2014). Materialism contends that the physical world affects and sets constraints on human behaviour (Kingston, 2016). Materialists do not necessarily assume that material reality is more important than mental reality (Petrakis and Kostis, 2013). However, they give priority to the material world over the world of the mind when they explain human societies. Górnik-Durose and Boroń (2018) presented an evolutionary model of societies based on the materialist perspective. They argued that societies go through the several stages, from tribalism to feudalism to capitalism to communism. Their work drew little attention from anthropology in the early twentieth century. However, since the late 1920s, anthropologists have increasingly come to depend on materialist explanations for analyzing societal development and some inherent problems of capitalist societies (Trommsdorff, 2012).

Cultural materialists identify three levels of social systems that constitute a universal pattern, namely; infrastructure, structure and superstructure (Easterbrook *et al.*, 2014). Infrastructure is the basis for all other levels and includes how basic needs are met and how it interacts with the local environment (Petrakis and Kostis, 2013). Their study also referred structure as society's

economic, social, and political organization, while superstructure is related to ideology and symbolism. According to Trommsdorff (2012), cultural materialists like to contend that infrastructure is the most critical aspects as it is here where the interaction between culture and environment occurs. All three of the levels are interested so that changes in the infrastructure results in changes in the structure and superstructure. While this appears to be environmental determinism, cultural materialists do not disclaim that change in the structure and substructure cannot occur without first change in the infrastructure (Easterbrook *et al.*, 2014). They however claim that if change in those structures is not compatible with the existing infrastructure the change is not likely to become set within the culture.

It was found by Lekes *et al.* (2010), that Americans are comparatively more materialistic than those in less developed nations including India, Thailand, Mexico, and China. At the same time, Americans have been found to be more materialistic than those in other developed western nations including France, New Zealand, the United Kingdom and Germany (Chia, 2010). It has been hypothesized that increased exposure to materialistic values and models of behaviour including personal encounters with a growing number of successful people in Chinese society has led to the encouragement of greater tendencies towards materialism (Fah *et al.*, 2011). Adolescents in urban China may be prone to a high degree of materialism with those at the end of adolescence (aged 17–19) scoring higher in materialism scales than younger ones. Additionally, among the same Chinese adolescents, it has been found that communication with peers and watching television advertising encourage materialism (Pigott, 2012).

Much of the advertising that Chinese adolescents and young adults have been exposed to in recent years has come from or been influenced by the Western culture (Wang *et al.*, 2016). Furthermore, because of China's one child per family policy in recent times, many Chinese parents wish to compensate for their own lack of material wealth by providing a material-rich lifestyle to their offspring. At the same time, however, China is a nation with a rich cultural history based on Confucian values (Petraakis and Kostis, 2013). These values have been part of Chinese culture for an extraordinary amount of time, emerging within the culture many centuries before the rise of western civilization (Ku *et al.*, 2012). Filial piety is one of these key Confucian values where Chinese children often look to their parents as role models and have a great deal of respect for their ancestors (Wilk, 2018). For many generations, Chinese culture has been

centered on a strong cultivated habit of thrift, frugality and an interdependent self-concept (Li and Zhang, 2010). Materialism and happiness seeking through consumption as a key societal norm emerged and developed in Western civilization, which achieved an elevated and esteemed place in both industrial and post-industrial societies. With the rise in globalization and the continued openness in Chinese society, especially in terms of Western influence, culture was found to influence materialism in people across globe (Wang *et al.*, 2016).

According to Wilk (2018), happiness seeking through consumption is something that originated in western societies that comes largely because of economic affluence. The rise in materialism witnessed in Japan in the 1980s was seen (by some) because of the convergence of western influence and rapid economic ascension (Ying Sang *et al.*, 2015). With the exponential growth in industrialization in Asia, specifically China, in recent years, there has been a significant surge in the consumption of western-style luxury goods (Lim *et al.*, 2012). While traditional Chinese culture includes a strong habit of thrift, proper manners, focus on family and a Confucian-centered orientation, it is also a collective-oriented society in which the concept of ‘face’ is of paramount importance (Ching *et al.*, 2016). Face concept is often represented by symbols of prestige or reputation gained through the expectation of, and impression on others. In this respect, Wilk (2018) reported that since Chinese consumers’ value frugality, the traditional value of face and standing in the community encourages the acquisition of similar material goods other members in the community and or society possess.

The Chinese view of the self has been viewed as the ‘center of relationships’ or ‘interdependent’ where one’s identity is found in terms of family, professional and social relationships, as well as in his/her culture (Ying Sang *et al.*, 2015). Conformity to the group is also seen as desired and expected. This self-concept guides the individual through decision-making and is different from the western view of the self where regulating behaviour is largely dependent on personal tastes and values, abilities and preferences. To the interdependent Chinese, consumer class is not traditionally seen as something obtained solely through personal income, or even personal achievement, but rather as part of one’s group, that can be family, relatives or kinship clan, and face concept (Lee *et al.*, 2014).

With Chinese consumers long restricted in terms of consumer choice under Maoism and the Cultural Revolution, many Chinese consumers looked to the West as a means to ‘catch up’ with

the rest of the world and break the uniformity and drabness of Chinese society (Lekes *et al.*, 2010). It all came at a time in China's history where the Heshang phenomenon rose to prominence, and much of the population beginning to openly question and criticize China's revolutionary past (Fah *et al.*, 2011). Many western societies embarked on a rapid increase in the consumption and purchase of western goods. Additionally, western-style clothing allowed a stronger sense of gender-identity for both men and women long encouraged wearing androgynous uniforms. According to Trommsdorff (2012), the increased use of western-style accessories and cosmetics incorporated the changing notions of beauty, which had been influenced by Western films, advertisements and television programmes. With this influx of western infusion into Chinese life and culture, coupled with the eventual demise of the Cultural Revolution, Chinese consumers found themselves appropriating a modern and more progressive world (Easterbrook *et al.*, 2014).

The study by Dittmar and Kapur (2011) indicated that for many Chinese people, images of the West and, seemingly, its lifestyle, were best exemplified through the tools of marketing, specifically, advertising in imported magazines and billboards. The Western world was a land of plenty where the ability to earn a high income would lead to an ability to purchase a wide variety of goods, which would eventually lead to happiness (Ching *et al.*, 2016). Being one of the first to obtain western luxury goods was both a demonstration of individuality as well as privilege and success. Those with the newest goods were trendsetters and the source of envy (Ying Sang *et al.*, 2015). As such, these processes tied to status in the community, as well as a rise in income in the newly opened economy, ushered in a greater prevalence of conspicuous consumption that had not been seen in China for many generations. The consumer revolution spread through China rapidly, with retail sales increasing by an average of 22% per year from the period 1985–1995 (Wang *et al.*, 2016).

Dittmar and Kapur (2011) reported that by the dawn of the new millennium, even those who did not enjoy this newfound wealth were still eager to engage in the consumption of western style goods. Today many are critical of China's consumption patterns and see it as the cause for the division between the 'haves' and the 'have nots' (Sabri *et al.*, 2012). Many also see it as the cause of migration to China's large industrial cities where once rural peasants now find themselves at the heart of their nation's industrial machine. A further implication, for better or

for worse, is the challenge to the traditional vertical relationship between subject-citizens and the state, with many Chinese residents increasingly relying on each other for kinship, information exchange and cues on consumption behaviour (Nepomuceno and Laroche, 2015). As Chinese society goes through a variety of consumption-related changes, many looks specifically to China's newest generation of young adult consumers who were the first to have been raised in the era of the free market.

The study conducted by Wilk (2018) also compared students from twelve nations, finding that Romanians were the most materialistic, followed by Americans (US), New Zealanders, Ukrainians, Germans and Turks. In contrast, from the study, Swedes were the least materialistic, followed by the French, British, Indians, Thais and Israelis. As he argued, the fact that materialism was highest in socially and economically dynamic countries should be explained by specificity of the given culture and times of economic booms. On the other hand, Khanna and Kasser (2010) compared the materialism levels of undergraduate college students from the Mexico (as representative of less affluent country), and China. They concluded that Mexican consumers were the least materialistic, while Chinese consumers revealed stronger materialism. This confirmed that materialism is still on the rise among Chinese population of young consumers.

In another study involving Mexican undergraduates, Easterbrook *et al.* (2014) compared students in Australia, France, Mexico and the US, and found again that Mexicans were the least materialistic. He further attributed this finding to the collectivistic nature of the Mexican culture, while Dittmar and Kapur (2011) also confirmed that Mexicans are driven by different values as compared to US consumers. Sabri *et al.* (2012) in a cross-cultural study, by comparing the materialism level of the US and French MBA students with their parents, found that Americans were significantly more materialistic than the French was, and materialism was inversely related to age in both countries. Furthermore, in Japanese study of young consumers (with age 21); Osajima *et al.* (2010) found consumers of high materialistic orientation and more sensitivity to prestige and brand loyalty. Similar trends comprising of young adults (between 17 and 24 years of age) can be observed in Turkey (Ersoy-Quadir, 2011).

In the Polish study, Tobacyk *et al.* (2011) proved high level of materialism among young consumers (undergraduate and graduate students), which was relatively like US youth. As they

explained, the democratization process that began in 1989 along with globalization trends and marketing activity of multinational companies, as well as situational factors, overwhelmed the local cultural dimensions, resulting in higher consumer materialism (Gornik-Durose and Boron, 2018). The democratization in Poland according to Ersoy-Quadir (2011) was rapidly followed by institutionalization of a free market political-economic system, with intensive exposure of consumers to Western style advertising. Easterbrook *et al.* (2014) also argued that, countries from Eastern Europe by experiencing socio-economic-cultural transitions after the decline of communist system experienced the uncertainty and status fluidity in the society. Consequently, when the needs for safety, and sustenance could not be fully satisfied, consumers focused on own desires and buying activities to mitigate negative feelings and emotions, as well as to claim their new status.

2.11.6. Religiosity

Religiosity Money is also believed to bring a sense of life is defined as the individual belief in God, and the commitment to behave and act in accordance to the principles that are believed to have been set by God (Minton *et al.*, 2016). It is quite established that religiosity (individual religious commitment) influence several individual behaviour, including business behaviour and consumption behaviour. Chen and Tang (2013) found that the complex nature of religiosity supports multi-dimensional views of the construct. They indicated that it is divided into an intrinsic and an extrinsic dimension. Intrinsic religiosity refers to personal, inner spiritual objectives, while extrinsic religiosity concerns exterior, social-related meanings and objectives of individual religiousness (Schneider, Krieger and Bayraktar, 2011). The extrinsic–intrinsic religiosity distinction suggests important differences at the individual level. For instance, Patwardhan, Keith, and Vitell (2012) noted that intrinsically religious people, as true believers, tend to see religion as a goal itself. In contrast, extrinsically religious people have been described as individuals considering religious practices as means to achieve other goals, namely social and personal.

Religiosity may influence consumer behaviour in several ways (Minton *et al.*, 2016). For instance, religion is a determinant source of core individual values; it is also a deep psychological experience. According to Peifer and Holbert (2016), values (including religious values) exert a key influence on individual consumption attitudes and on consumption behaviour.

Furthermore, according to the theory of consistency, individuals seek consistency between their value beliefs, attitudes and behaviour. However, individuals may learn religious behaviour from other people (Arlı, Cherrier and Tiiptono, 2016). In this case, religious actions are likely to be aimed to externally communicate a religious identity. There is a wide support in literature of how individual attitudes and behaviour are influenced by group values, norms, and behaviour. Social situations also help describing how religions influence consumption attitudes and behaviour (Renneboog and Spaenjers, 2011). A multidimensional approach to religiosity appears even more relevant from a consumer ethics perspective. For instance, some studies by Patwardhan, Keith, and Vitell (2012) noted that, albeit intrinsic religiosity is a significant driver of religiously relevant behaviour e.g. ethical behaviour. Extrinsic religiosity is not necessarily a predictor of religiously relevant behaviour. This ultimately suggests that different religiosity dimensions that are intrinsic or extrinsic are likely to exert differential effects on consumer ethical behaviour (Agarwala, Mishra and Singh, 2018).

Religiosity is said to influence societal value systems and behaviour (Trommsdorff, 2012). Accordingly, religion is likely to influence the emphasis placed on material life. Rakrachakarn *et al.* (2015) pointed out that both materialism and religiosity have significant influence on consumer attitudes, values, and behaviour. Materialism concerns the centrality of material possessions in individual lives, as well as the acquisition of material possessions (Osajima *et al.*, 2010). It acts as the pursuit of life satisfaction and happiness, and the use of material possessions as a benchmark of individual success. For instance, materialism has been defined as the individual interest and concern in owning material things and in accumulating wealth and material possessions. Historically, religions have considered material passions and possessions as morally condemnable, encouraging and valuing other virtues such sharing, sacrificing, and giving. Material objects are obstacles to spiritual transcendence (Lui, Tong and Wong, 2012).

Apparently, materialism is likely to contrast religious values, as its motives tend to be antithetical to religious values (Agarwala, Mishra and Singh, 2018). Hence, a negative relationship between materialism and religion has been generally theorized, as the value consumers seek in religious experiences is likely to be antithetical to the value derivable from material objects. Patwardhan, Keith, and Vitell (2012) also noted that individual materialism might be influenced by different religious beliefs and commitment. In this sense, differences in consumer's materialistic values

might derive from different religious affiliations (Renneboog and Spaenjers, 2011). Yet one of the most influential social scientists, Max Weber, addressed the potential linkages between material possessions/status and religion in his cornerstone work.

Furthermore, material success and ambition were considered as signs of God's favour (Minton *et al.*, 2016). Materialism and religiosity are generally considered antithetical, as the major, underlying motives of materialism (like self-promotion) tend to contrast religious values like spirituality or humility. Religion is a global phenomenon (Agarwala *et al.*, 2018). This means there are multiple religions in the world, and majority of the world's population is religious to some extent. It is one of the central elements of social behaviour and influence consumers and society both directly as well as indirectly (Bae, 2012).

MacInnis (2011) recommended that fasting as a simple example for understanding the influence of religion. For example, Hindus fast during specific days of the week as well as on certain auspicious days, at the same time, Muslims fast during Ramadan, and Christians fast during Lent. Clothing is also an important aspect of religion. This is evident from Muslim women wearing the burqa (veil), and Hindu married women wearing what is called the mangalsutra (black necklace signifying married status), bindi (dot on the forehead), as well as the red powder in their hair parting (Stillman *et al.*, 2012). Religion not only determines the clothing style for women, but also for men. For instance, in Sikhism, the followers are expected to always bear the 5Ks (uncut hair, wooden comb, metal bracelet, cotton underwear, and a curved sword) on their body (Choi *et al.*, 2013). Indirectly, religion influences society by transmitting values and encourages consumers to adopt certain principles and perceptions.

Religiosity is also defined as the degree to which beliefs in specific religious values and ideals are held and practiced by an individual according to (Moschis and Ong, 2011). The theoretical premise behind the significance of this construct is that an individual can be raised with certain values and beliefs, but the real difference is made through internalization and pursuit of those principles. There is overwhelming evidence found by Trommsdorff (2012) simplifying the notion that religiosity significantly affects consumer attitudes, values, and actions. Furthermore, religiosities influence the way consumers evaluate goods and services, product pricing and promotions. Mathras *et al.* (2016) developed a framework by which examines rituals, beliefs,

values, and community as possible religious dimensions. For instance, they proposed that religious beliefs about the afterlife could explain concepts like status seeking and materialism.

Regarding shopping behaviour on materialism, research conducted by Pepper, Jackson, and Uzzell (2011), showed that highly religious consumers tend to be economic shoppers and their prime consideration while making a purchase decision is the price of the products and services. Such people purchase goods on sale, favor stores with low price than variety, and prefer making cash purchases instead of using credit. The fact that religious consumers are less impulsive while shopping gives further credence to the fact that they make economic purchase decisions (Yousaf and Shaukat, 2013). Hence, religious value of frugality provides the rationale behind such economic shopping behaviour. Frugality is defined as the degree to which consumers are both restrained in acquiring and in resourcefully using economic goods and services to achieve longer-term goals. Frugal consumption behaviour is influenced by religious values as according to (Pepper, Jackson, and Uzzell, 2011). Different religions focus on the sacredness of sufficiency and frugality, and these are considered positive life statements, while greed and waste are considered profane.

According to Stillman *et al.* (2012), religiosity is said to give higher emphasis on savings, on being thrifty, and having a greater sense of individual responsibility. Furthermore, religious households are reported to be more inclined toward saving money than non-religious households. Moreover, different religions of the world discourage excess acquisition and value frugality and restraint (Renneboog and Spaenjers, 2011). Christianity has clear instructions regarding money and consumption. Jesus Christ spoke more about money than any other subject and considered frugality, stewardship (being responsible for one's resources), simplicity, and contentment as valued traits (Pepper *et al.*, 2011). Religious consumers have a positive attitude toward those products and services that contain religious associations (henceforth called religious products). These associations may be normative or symbolic in nature (Siala, 2013). Normative associations can deal with certain rules regarding food, clothing, and other consumption behaviour, which are obeyed by religious followers (Lumpkins, 2010). He further showed that devout Muslim consumers show preference for products with normative associations, like halal meat, Islamic banking, and Takaful services (religious compliance for indemnity services).

Furthermore, religious Catholics and Protestants prefer stores that are closed on Sunday, as those stores follow the norm of discouraging work on the Sabbath, the day of rest (Siala, 2013). Symbolic religious associations can include the use of sacred signs, imagery, or words in advertising and nomenclature (Lumpkins, 2010). Brand's association with Christian religious symbols generates higher purchase intention among religious people (Dayton, 2011). Religious consumers associate themselves with quality, honesty, credibility, and trustworthiness to these brands, whereas, non-religious consumers react skeptically regarding the commercial use of religion (Taylor, Halstead, and Haynes, 2010). Recently, the brand Patanjali has seen unparalleled success in India because of its spiritual association (Kumar *et al.*, 2014). Overall, the evidence implies that confirms that consumers have a positive attitude toward relevant religious products. Social identity is that part of an individual's self-concept that derives from knowledge of membership in a social group together with the value and emotional significance attached to that membership (Dayton, 2011). In the case of religious identity, the social group is the individual's religious group.

Social identity has been conceptualized under three dimensions such as cognitive, affective, and evaluative (Renneboog and Spaenjers, 2011). The cognitive identity of a consumer, related to one's religious group, plays the primary role in forming attitude toward religious products, especially the normative kind. For an example, the halal certification of a product is of no matter to a Sikh or a Christian because their respective religious group memberships do not expect it from them. However, the cognitive awareness that the Islamic community entails certain consumption norms that compels Muslims to prefer halal products (Khalil, 2012). The affective component of social identity is seen to play a vital role in pro-membership behaviour (Yousaf and Shaukat, 2013). Thus, a consumer who is emotionally committed to his or her religious community can be expected to display more positive inclination toward religious products and services. Further, the evaluative dimension of social identity plays a critical role in consumers' attempt to enhance their in-group's status.

The study conducted by Pace (2013) stated that the association with religious products is said to make consumers feel that they are worthy and cooperative members of their religious group, which would further reinforce their self-esteem. Consumers who admire and feel proud about their religious group show more positive attitude toward religious products, whereas, a person

who regrets belonging to a religion would show reluctance toward those products. Consumers' religiosity levels are positively related to risk aversion (Choi, Paulraj, and Shin, 2013). Consumers vary according to the amount of risks they are willing to incur in each situation. Risk-averse consumers are generally reluctant in trying new products, tend to continue with known brands and avoid switching behaviour. Religious consumers are sensitive to risk perception in purchase situations and tend to be less impulsive and experimental while shopping (Alireza and Hasti, 2011). Such people have low inclination to adopt new products or switch brands. Further, it has been found that religiosity is inversely related to attitude toward innovations, new ideas, and technologies (Siala, 2013). Active participation in one's religious community can explain consumers' risk aversion.

Deep involvement of religious consumers in the norms and activities of religious group can create collectivistic tendencies or interdependence (Choi *et al.*, 2013). Experiencing interdependence entails seeing oneself as part of an encompassing social relationship and recognizing that one's behaviour is determined, contingent on, and, largely organized by what the actor perceives to be the thoughts, feelings, and actions of others in the relationship (Mooij and De Hofstede, 2010). In collectivistic subcultures, members have a concern for belonging and give priority to group norms rather than personal attitudes, leading to interdependence. Interdependence is also related to the tightness of the subcultures that one belongs to (Siala, 2013).

A tight cultural group is one that advocates many rules and norms to its followers and expects high standards of correct behaviour (Vasconcelos, 2010). Hence, deep involvement in the communal activities of religious groups promotes interdependence among its members. The current literature shows that church members with high levels of participation in formal activities tend to be interdependent and have more collective coping styles than those who are less involved with the church. The prominence of religion in daily life promotes interdependence because communal events like camp meetings and church organizations encourage strong group ties (Pace, 2013). Moreover, religion as an institution that promotes social integration through community activities and rituals. Therefore, it can be expected that actively involved group members display higher interdependence and collectivistic tendencies.

Moreover, an individual's cognitive style is an important predictor of attitude toward risk (Noor-Zaihan, 2016). Self-sufficiency and independence are positively related to the pro-risk attitude of individuals. Independent people are more likely to focus on achieving gains, whereas interdependent individuals will focus on the prevention of losses (Vasconcelos, 2010). The latter emphasize on avoiding a loss of face and are sensitive to embarrassment. Thus, individuals who are primed to think about friends and family are less likely to take a social risk because it intensifies the chances of embarrassment in the case of negative social outcome (Mooij and De Hofstede, 2010). It is evident from research that religious consumers display low materialistic pursuits. They do not give much importance to branded goods and have low conspicuous consumption (Stillman *et al.*, 2012). Unlike the less or non-religious consumers, the increased possession of material wealth does not lead to greater well-being for religious consumers; rather, it can lead to value conflicts. However, it is debated that religious consumers are not opposed to materialism, opt for luxury brands over utilitarian possessions, though they may undermine the material nature of the goods, and provide a just rationale behind the purchase (Shachar *et al.*, 2011). One possible explanation for the display of low materialism is that religious individuals are known to have high subjective well-being.

Well-being is defined as individuals, cognitive and affective assessments regarding their life satisfaction (Noor-Zaihan, 2016). It is known to influence the importance of material goods as well as the overall shopping experience. Materialism has been treated as a coping mechanism for dealing with unpleasant thoughts or situations (Weaver, Moschis, and Davis, 2011). Materialists are generally unhappier and more dissatisfied with life than non-materialists are, and stress is strongly related to materialistic values. The ritual of praying positively influences the overall well-being of the practicing individual, which in turn lowers materialism (Deneulin and McGregor, 2010). Prayer has been defined as a form of communication with the divine, cosmic or some deity that gives rise to a spiritual relationship (Vasconcelos, 2010). It is one of the most widely performed religious rituals and is related to many markers of well-being. Prayer can include components like expressing gratitude, praise, and thanksgiving, which positively affect people's daily mood and help in energizing, inspiring, and alleviating them (Arli, Cherrier, and Tjiptono, 2016). This contemplative tradition of religion helps in modulating emotional experiences and stresses on comforting passions. Hence, consumers, who participate in the religious ritual of prayer, have higher well-being, which leads to low materialism.

2.11.7. Gender differences in materialism

According to Nielsen (2014), the influence of gender difference has released various results between males and females within consumer spending. He indicated that women were found to be financially dependent on men. The increase in buying power can also influence consumer consumption patterns. However, the historical and traditional roles of women changed since they also have stable income as men. As a result, various studies such as Furnham *et al.* (2012) have explored gender differences based on the meaning of money since both men and women have income equality. They further highlighted the differences in the generosity and autonomy of money. Gender has been identified as the most accordant form of the emotional basis in terms of money. Ching *et al.* (2016) discovered that women use money to achieve their goals, whereas men perceive money as an end. They found that men placed greater importance on the power of money compared to women. This was likely to make men more materialistic than women are.

Furthermore, Furnham *et al.* (2014) supported the findings that men are obsessed with money compared to their female counterparts. This obsession can be associated with materialism as men place money on the central role possessions they hold in their lives. From this finding, it can easily show that females can budget and are likely to be less materialistic than men are. Men's perspective on materialism is derived from a practical view compared to women who view possessions as symbolic self-expression (Podoshen, 2012). The accumulation of money on females may be more acute than in men. Women are more likely to use money for self-pleasure desires and be envious of those who have more money than they do. They are likely to attach emotion to consumption and be more impulsive when pursuing materialism. Therefore, Noguti and Bokeyar (2014) suggested that women are more materialistic than their male counterparts are.

The findings from Lemrová *et al.* (2013) showed a mixed view when interpreted from money attitude perspective, because both character traits of men and women relate to the materialistic behaviour. Hence, the existing studies on whether gender moderates the relationship between money attitudes and materialism were found disparate and confusing (Podoshen, 2012). Although the literature provides fascinating perspectives, there appears not to be a definitive statement that answers whether one gender is more materialistic than the other is. The

inconsistencies in these findings provide support to further investigate evidence of gender differences in attitudes toward money and materialism (Furnham *et al.*, 2012).

Dumontheil *et al.* (2010) found that women are the most compulsive buyers with the percentage of women ranging from 74% to over 93%, with the majority reporting around 90%. Based on the study, women typically scored significantly higher percentage than men did in compulsive buying scale. Thus, women were found to be highly vulnerable to compulsive buying and high materialism more their male counterparts. This gender difference in compulsive buying is consistent with research that demonstrates stronger psychologically motivated buying in women (Nielson, 2014). Emotional and identity-related dimensions of shopping are more important for women than for men. Women tend to have positive attitudes towards browsing, shopping, and social interaction, associating buying with a ‘leisure frame’, whereas men’s attitudes tend to be negative, seeing buying in a work frame, as a task that they want to accomplish with the minimum input of time and effort (Wu and Chalip, 2014).

Clearly, this general tendency may be less strong or even reversed for types of goods (e.g. tools or computer equipment). Lemrová *et al.* (2013) argued that overall shopping plays a stronger emotional, psychological and symbolic role for women compared with men. Rather, buying behaviour is likely to remain gendered in the way described only if cultural norms and shared representations continue to frame shopping as closely linked to women’s social, personal, and gender identities (Ching *et al.*, 2016). Women who still are the majority of homemakers and primary caregivers for children have fewer opportunities than men for other psychological compensation strategies (Stallman, 2010). In summary, it is hypothesized that women are more affected by compulsive buying than men, although possibly less so among younger people.

2.11.8. Age differences in materialism

The desire for material goods starts at an early age (Shrum and Lee, 2012). Toddlers and preschoolers frequently ask parents to buy them certain products and sometimes grab items from the store shelves crying with loud voice. The motive for children to attain these products can be very strong, with a quick overpowering desire for items such as toys, cereal, and candy (Chaplin and John, 2010). Getting these desired items is usually an end rather than being a means for self-enhancement, which is usually associated with materialism. Self-esteem shows a strong age-

related pattern in children and adolescents that often decrease around age 12 or 13 and increase again by middle to late adolescence (Grosse *et al.*, 2017). The decline in self-esteem from middle childhood to early adolescence can be explained by physical changes accompanying puberty, differences between an ideal self and how they see themselves and moving to new high grades (Carter and Gilovich, 2012). Self-esteem rebounds when adolescents become aware of their self-concept, more comfortable with their social environment and peer groups, and less self-conscious about their self-appearance.

Material possessions provide a way to cope with insecurity and feelings of low self-esteem (Caprariello and Reis, 2013). By the time children reach, late childhood (ages 10–11); they understand status and symbolic self-expression of certain material possessions and products (Dumontheil *et al.*, 2010). They view possessions to define who they are, how they are seen by other and form impression about owning certain possessions. This occurs about the same time when children experience a low self-esteem as they enter adolescence (ages 12–13), thereby encouraging materialistic behaviour. Adolescents like own brands and products used by their peer group such as clothing, music, and even cigarettes, in order to fit in (Chaplin and Lowrey, 2010). As they get older, self-esteem start to increase and the need to acquire material possessions is reduced. The older adolescents become, the more the need to overcome feelings of low self-worth are lessened (Dumontheil *et al.*, 2010). Older adolescents take a full responsibility of their self-worth and manage the impressions they communicate to others.

They gain more personal independence and freedom to select their own social groups and put more emphasis on duties and achievements than material goods for self-definition (Chan, 2013). The tendency to be materialistic is a developmental process. Considering that children may be more possessive, envious, and non-generous, they are likely to be more materialistic than young adults, and young adults more materialistic than older adults (Mead *et al.*, 2011). There is also a positive relationship between an adolescent's age and the strength of materialism. Based on sociological theory, as adolescents mature, they strive for independence from parents (Richins, 2013). They thus spend more time interacting with peers or increase their frequency of television viewing, all of which affect the development of materialistic values (Shrum and Lee, 2012). There is a positive relationship between age and materialism. Contrary to the views that materialism increases with age, Brouskeli (2014) found that materialism decreases with age.

Rising levels of materialism among adolescents have raised concerns among parents, educators, and consumer advocates (Chaplin and Lowrey, 2010). More than half of 9–14-year-olds as conducted by Richins (2013) agree that, when you grow up, the more money you have, the happier you are. Over 60% agree that, the only kind of job they want when they grow up is one that gets one a lot of money. These trends have led social scientists to conclude that adolescents today are the most brand-oriented, consumer-involved and materialistic generation in history (Chan, 2013). Adolescent materialism is related to the interpersonal influences in their lives, notably, parents and peers viewed as socialization agents that transmit consumption attitudes, goals, and motives to adolescents through modeling, reinforcement, and social interaction. They learn rational aspects of consumption from their parents and social aspects of consumption (materialism) from their peers (Chaplin and Lowrey, 2010). Certain styles of family communication (socio-oriented) promote conformity to others' views and setting the stage for materialism (Brown *et al.*, 2015).

Parents transmit materialistic values to their offspring by modeling these values. According to Wang *et al.* (2016), materialism is positively correlated socio-oriented family communication, parents' materialism peer communication about consumption and susceptibility to peer influence. Materialism develops when people have experiences that do not support their needs for security, safety, and self-fulfillment (Chaplin and John, 2010). Parents and peers are important sources of support and acceptance. The overall support includes behaviour such as encouraging children to communicate feelings, being involved in children's lives, using effective control (i.e., encouraging autonomy and self-expression), and providing acceptance and support (i.e. allowing children to exercise independent thinking).

Parental support is positively associated with aspects of social competence, including cognitive development, moral behaviour, self-esteem, and creativity (Moschis and Ong, 2011). Emotionally supportive relationships encourage children and adolescents to identify with their parents and to adopt their attitudes, values, and role expectations. Parental support also encourages children's self-expression, providing a secure base from which they can explore and meet challenges apart from the family thereby enhancing self-esteem (Shrum and Lee, 2012). For example, adolescents who lack the kind of parental support that fosters the development of a healthy and complete self-concept are more likely to have lower self-esteem. As a result, these

adolescents are more likely to rely on possessions to feel better about them, and therefore, become more materialistic.

Grosse *et al.* (2017) found that children's peer groups such as classmates, teammates, neighborhood friends, are important socializing agents who contribute to a child's psychosocial development. Specifically, according to their study, peers have emerged repeatedly as an important source of self-worth for children by providing positive feedback and reinforcement. Studies have found that children's friendships allow opportunities for emotional support and self-esteem affirmation (Brouskeli, 2014). In fact, low peer acceptance can have a negative effect on children and adolescents' self-esteem, with peer rejection strongly associated with low self-esteem. Peer support positively affects adolescents' self-esteem, which in turn diminishes materialism. Supportive peers increase adolescents' sense of security and competence, which decreases the likelihood that they will look to material goods to compensate for feelings of low self-worth (Sabah, 2017). In contrast, adolescents with less supportive peers are more likely to have lower self-esteem. As a result, they may rely more on material goods to fit in, deal with peer pressure, and gain acceptance

Adolescents observe their parents and peers' materialistic tendencies and model their behaviour (Lee *et al.*, 2014). Parents are important models for their children, and prior research finds higher levels of materialism among adolescents who have parents holding similar materialistic values. A desire for material goods may be taught by parental example if parents spend too much time working for external success and higher standards of living (Gomez *et al.*, 2012). Parents can teach their children all the right things about materialism, but if children see it is important to their parents, they will gravitate to materialistic tendencies through modeling their parents. Parents who focus on material goods as a source of life satisfaction communicate a sense that one's worth is tied to material possessions as supported by (Chan, 2013). More enduring sources of self-esteem, such as pride in one's achievements or close relationships with family and friends, receive less emphasis in the household (Lekes *et al.*, 2010). Without a balanced view of life, adolescents with materialistic parents suffer from lower self-esteem. Because of having lower self-esteem, they rely on possessions to compensate.

Peers are often seen as more important than parents in influencing the adoption of materialistic values (Wu and Chalip, 2014). For example, when adolescents communicate with their peers

about consumption (e.g., what the cool brands are, what is in and what is out, how much they spent on a pair of sneakers, etc.) and observe the acquisitive desires of their peers, they are likely to model such behavior and want the same things their peers want or have. In contrast to this view, Sabah (2017) examined how peers' materialism can affect adolescents' self-esteem, which then influences materialism. Materialism is both a manifestation of an underlying insecurity and a coping strategy used to alleviate problems and satisfy one's needs. According to Chan (2013), as children learn the social significance of consumption products (e.g., kids who wear expensive brand names are cool and popular and kids who shop at expensive store are unpopular and not fun), those with highly materialistic peers may experience lower feelings of self-worth for a couple of reasons. Based on the study he conducted, not being able to compete with their wealthier peers who can afford expensive and popular brand names may lead to lower self-esteem in children.

Brown *et al.* (2015) indicated that since more materialistic individuals place less emphasis on building strong interpersonal relationships, children with highly materialistic peers are likely to feel less close to their peers and less secure with their friendships, which contributes to lower feelings of self-worth. Because of having lower self-esteem, these children are likely to place more importance on possessions and therefore become more vulnerable to developing materialistic values (Weaver *et al.*, 2011). The difference in consumption patterns between age groups is seen as a fundamental characteristic of the Chinese market. Major changes in the country's institutions have socialized parents and their children with conflicting ideologies and have presented them with different opportunities and constraints. China has undergone multiple distinct and momentous revolutions and political campaigns during the past 50 years (Ying San *et al.*, 2015). Consumer demand in China, a socialist market economy, may be more strongly affected by institutional decree than it would be in a full market economy. The Cultural Revolution was the most disruptive of these events in terms of shaping consumer behaviour (Heath and Chatzidakis, 2012).

The Economic Reform era and the era of Globalization of China, though less disruptive at the personal level, introduced new social orders, ideologies and institutional drivers that cultivated coming-of-age group values (Shrum and Lee, 2012). Young consumers (aged 18-35) in China were subjected to the influence of three sets of values, including communistic values that

emphasized personal sacrifice and contribution to the state, Confucian values about frugality and saving up for long-term needs, and materialistic values that were about spending money for personal enjoyment (Moschis and Ong, 2011). While urban Chinese young people in the 1980s often searched for life's meaning, contemporary youth in urban China are more success-oriented and openly seek the good life. The millennials in today's China are the children of the generation raised during the Cultural Revolution (Sabah, 2017). Largely because of globalization, Chinese millennial viewpoints and attitudes are often different from those of their parents. A central feature of these attitudes is a kind of individualism that stands emphatically opposed to the collectivist spirit promoted during the Cultural Revolution an individualism that is influenced by western culture (Moschis and Ong, 2011).

There are indications by the study conducted by Weaver *et al.* (2011) which support the proposal that younger people may be more strongly affected. Thus, compulsive buying may be a growing concern in more than one sense; not only on the increase but affecting young consumers (Dumontheil *et al.*, 2010). Most studies that compare compulsive buyers with ordinary buyers report that the average age of compulsive buyers is lower by between 8–11 years in Asia, Australia, and the US, although some studies found small or no age differences. Reports from compulsive buyer samples give average ages between 30 and 31 years, and studies that correlate age with scores on Compulsive buying scales consistently report negative links (Caprariello and Reis, 2013). According to Weaver *et al.* (2011), a recent Malaysian project identified 46% of Scottish 16 to 18-year-old as showing possible early tendencies towards uncontrolled buying, because they reported being unable to resist advertising stimuli and had a lack of control over their spending habits.

It is, of course, possible that such trends are short-lived in adolescents' lives, because they could reflect developmental needs to explore consumer activities or to establish an independent, adult identity by whatever expressive means available, including material goods (Chaplin and Lowrey, 2010). However, they may also reflect cohort effects, and indirect support comes from research that shows links between overspending and compulsive buying on the one hand and increasing debt levels in younger people on the other. Although overspending has a multitude of causes, recent social scientific analysis documents parallel increases in both overspending and

compulsive buying during the last two decades, and a UK-based interview study with 36 households in severe debt found that 20% fitted a compulsive buying profile (Chan, 2013).

At the same time, younger people have been shown to have stronger pro-debt attitudes, as well as higher levels of debt (Krekels and Pandelaere, 2012). In the UK, personal debt was found to be increasing by £1 million every 4 minutes and over 60% of insolvency cases involved young people aged fewer than 30 (Dumontheil *et al.*, 2010). Similarly, US bankruptcy judges stated that overwhelming credit card debt often afflicts young consumers. Taking these findings and arguments together, it is therefore hypothesized that younger respondents are more prone to compulsive buying than older respondents, which makes it important to sample across a wide age range, including adolescents.

2.12. Materialism behaviour on people

2.12.1. Consumer independence

In consumer independence, Faber (2010) confirmed that people seek information from other people in order to purchase what those people have or own. They usually do this before purchasing material goods in order to reduce the risks of making bad decisions. According to Krekels and Pandelaere (2015), people tend to decide based on what others have decided and want to have similar things like them. Others also affect them when they seek confirmation for their purchases. In other words, people often buy what others buy in order to fit in or be a member of a particular social group or projecting an image of themselves to others (Beutler, 2012). The behaviour means that individuals can comply, observe or copy what others are doing, rebel against them, ignore or become unresponsive on the influences that other people may cause. Independent people who are materialistic are not concerned about the opinions given by others or how they view them (Ozimek and Forster, 2017). Such people are often motivated by the external reward and praises, self-conscious as well as their image to people. As their level of materialism increases, they become less independent. Some behaviour includes conspicuous consumption.

2.12.2. Conspicuous consumption

In conspicuous consumption as indicated by Zheng, Baskin and Peng (2018), people buy certain goods in the hopes of being seen more favourable in the societal environment. In other words, people are engaged into this behaviour to attract social status and often want to look high class. Materialists in conspicuous consumption prefer to purchase expensive products of famous brands and are often not interested in saving but rather spend lot of money without giving seconds thoughts (Hudders and Pandelaere, 2012). People who are materialistic according to their study often empower themselves through purchasing leading brands in order to be respected and feel honored by people around them. These people also tend to feel less satisfied and happy in their lives since they do not get enough of any product. This is the reason they become conspicuous consumption in order to resolve the lack of establishing meaningful relationship with others (Sabah, 2017).

2.12.3. Brand loyalty

Lui *et al.* (2012) defined brand loyalty as repeated purchasing behaviour that is done by materialists' people. The behaviour according to the study is expressed overtime, which at the same time affects people's decision-making based on the purchases they make. Materialistic societies attach importance to possessions for happiness and often faced with certain circumstances that eventually make them continue to purchase items that they believe makes them happy (Krekels and Pandelaere, 2015). The main idea for the actions is to avoid unhappiness that may come with the risk associated with different brands. Faced with this situation, consumers may choose self-worth and happiness that is seen as more important than other factors (Wu and Chaplin, 2014). Some materialistic behaviour includes perceived social status and status conspicuous.

2.12.4. Perceived social status and status conspicuous

Consumer have different perceptions and need towards the product because they have different personality and background as supported by (Munic-Velazquez *et al.*, 2017). In other words, materialistic consumers tend to spend money on something unnecessary or unimportant. They purchase material goods for the benefit and the improvement of their perceived social status and to strengthen their self-esteem (Roberts, 2011). For materialist consumers, wealth means social

status, achievement and reputation. They purchase luxurious brand to signal their wealth and success, or at least make others perceive them as successful (Deckop *et al.*, 2015). Status consumption is also one of materialistic behaviour.

2.12.5. Status consumption

Pieters (2013) defined status consumption as the perceived social status where consumers have different perception and need towards the product because of different personalities and background. In status consumption, consumers are motivated to obtain goods in order to show to both themselves and the environment around them (Kim and Jang, 2014). The greater materialistic tendencies are adapted to the social meaning of goods. Material goods act as a symbolic presentation of image in the environment so; materialistic people enjoy the feeling of happiness as desire (Tong *et al.*, 2016).

2.13. Materialism and compulsive buying behaviour

Gupta (2011) defined compulsive buying as an excessive obsession of buying anything in an uncontrollable and irrational way. According to his study, there are three core elements of compulsive buying, namely; consumers experience an irresistible urge to buy, consumers' control over buying behaviour is lost, and consumers continue to buy material possessions despite adverse consequences in their personal, social or occupational lives, and financial debt. Compulsive consumption is regarded as a global phenomenon that can adversely affect consumer well-being (Deneulin and McGregor, 2010). It is closely related to major depression, obsessive-compulsive disorder, and compulsive hoarding. Compulsive buying disorder is associated with excessive shopping thinking worldwide (Munic-Velazquez *et al.*, 2017). People with compulsive buying disorder are preoccupied with shopping and experience pre-purchase tension and anxiety, and a sense of accomplishment after the purchase.

Similarly, Selim, Filiz and Gungor (2012) confirmed in their research that depression is positively related to compulsive consumption and has direct effect on compulsive buying behaviors. Compulsive buying has been constantly correlated with materialistic values (Abousaber and Queder, 2018). Furthermore, compulsive buying was found to be significantly correlated to compulsive hoarding. Additionally, it is positively related to the purchase of products that project social status (Weaver *et al.*, 2011). Compulsive buyers are too much

conscious of their looks and appearance and want to look better than their counterparts do. They continue to shop stylish clothes often without realizing that they have exceeded their budget. Many researchers have discovered fashion interest to be a motivating factor for compulsive buying (Roberts, 2011). Fashion goods are purchased in order to demonstrate people's status and to get the respect of a particular social group that these shoppers belong.

According to Gupta (2011), shoppers of fashion goods have a higher degree of compulsive buying behaviour than those who buy non-fashion goods. Consumers having fashion interest are more likely to be compulsive buyers, whereas those having an anti-fashion attitude are least likely to be compulsive buyers. Compulsive shoppers often display a great fashion sense, consistent with their intense interest in new clothing styles and products. Materialistic consumers are passionate about having more goods. Their motive is to project wealth, status, uniqueness and generate social appreciation. Weaver *et al.* (2011) found materialistic tendency as the main cause, which give rise to compulsive buying, and that compulsive buyers have high materialistic tendencies than non-compulsive buyers. Compulsive buyers engaged in an unceasing pursuit of things and view material goods as compensation for mood and identity.

The moderating effect of gender is found in fashion interest and shopping (Wu and Chalip, 2014). Mueller *et al.* (2011b) indicated that the factors influencing compulsive buying differ between males and females. According to their study, male and female's evaluations of apparel attributes are different. Males preferred branded over unbranded polo shirts and females preferred fashion branded items. Therefore, females were found to be more fashion conscious. Goldsmith, Flynn and Goldsmith (2015) further discovered a positive relationship between fashion interest and compulsive clothing buying among young females. He found that depression was significantly related to compulsive buying in females and the behavioural activation system and low effortful control significantly related to compulsive buying in price when purchasing fashion goods than males. In addition, compulsive buyers are expected to be materialistic in nature and females have a greater likelihood to be compulsive buyers and materialistic than males. Ching *et al.* (2016), in their study, reported that Chinese college female students on average had higher compulsive buying scores and higher avoidance coping tendencies.

Sathyapriya and Mathew (2015) found that there is a relationship between materialism and online compulsive buying. He indicated that materialism and social comparison affect the youth

online compulsive buying and further found that social psychological motivation, especially materialism values, affects online compulsive buying behaviour. With the growth of e-commerce and e-tailers, online shopping has increased over the years resulting into shopping addiction (Roberts, 2011). Compulsive buyers prefer to shop online as they do not have to travel anywhere, and by just one click, products can be delivered to their doorstep (Munic-Velazquez *et al.*, 2017). The increasing stresses in modern life makes people choose online shopping, which may relieve physical and mental pressures (Yin San *et al.*, 2015). Young adults who are tech-savvy prefer to spend time on internet and cannot imagine their lives without it. Latest smartphones and shopping apps encourage consumers to buy anything impulsively and effortlessly (Abousaber and Queder, 2018). In recent years, this shopping mode has become popular among consumers with a compulsive buying tendency.

According to Wang, He and Yin (2016), compulsive shoppers do not want others to know their obsession with shopping; therefore, they tend to adopt the online channel where they can buy unregulated rather than in a traditional store channel. They found that compulsive buying and internet addiction are related to each other and confirmed that most customers doing online shopping are impulsive shoppers. According to Faber (2010), impulsive, compulsive and addictive buying are the various forms of unregulated consumer behaviour found in college students using the Internet. The Internet has a strong positive relationship with online compulsive buying and is dangerous for compulsive buyers. Therefore, Nga, Yong and Sellappan (2011) indicated that compulsive buying reflects a dysfunctionality of consumers by which they experience the frequent thought preoccupied with buying or irresistible buying impulses, the urge of buying more than is needed or can be afforded, distresses related to buying behaviour, and the significance interferences with social areas of functioning. Goldsmith *et al.* (2015) found that the average age of compulsive buyers could be from the age of 18. They observed the influence of family structure on compulsive buying, proving that young adults reared in disrupted (divorced) families, exhibited higher levels of compulsive consumption than young adults reared in the intact families. Moreover, the increasing autonomy that accompanies adolescents' development and upbringing at home also affects consumer outcomes and buying addictions (Wu and Chalip, 2014).

Past research conducted explored the familial influence on compulsive buying and found that compulsive buying is influenced by the parents' values, attitudes and behaviour as well as life experiences acquired in the early childhood (Goldsmith *et al.*, 2015). Beyond the impact of family, compulsive buyers are often under the peers' pressure. Compulsive acts link not only with individuals' personal desires to satisfy own needs, but with these needs reflect approbation and needs of members of given society e.g., peer groups (Islam *et al.*, 2017). Interactions with friends lead however to pressure of reference group, which becomes driver of compulsive buying, particularly among the young people aspiring to membership of given peer group. Another important source the influence on compulsive buying are the consumers' attitudes towards money, which at present convey much broader function than only means of exchange; or the units of settlement of deferred payment (Roberts, 2011). In consumerism-oriented societies, both in developed and developing countries, money connote the subjective and emotional values.

Compulsive buyers perceive money as a way of problem solving; hence, possession of credit cards refers not only to fact of possession of money (Nga, Yong, and Sellappan, 2011). The key problem is not the possession of money but the uncontrollable use of credit cards that precipitates an increase in compulsive buying habits. The psychological perspective of compulsive buying stresses that the implicit motivational aspects and personal problems often influence young consumers. Wang *et al.* (2016) explained that the compulsive buying carries a strong compensatory component, particularly when buyers avail of the act of buying as a mean of compensation for stress, disappointment, frustration, or even a structural deficit, caused by a distortion of own autonomy. Lower self-esteem appears and young consumers through the repetitive acts of buying receive momentary rewards and enhance their self-esteem (Roberts, 2011). They may also try to improve own self-image manifesting to others the material possessions, particularly in situations of purchasing the specific luxury goods that allow them to highlight their status.

As Kasser (2016b), explained that compulsive people are more capable of buying higher-priced or well-known brands, just to show off or mark their presence in the society. Lastly, studies conducted by Gupta (2011) reported on specific personality traits (e.g., neuroticism) and overblown life aspirations of individuals, as the highly influential sources of compulsive buying. The emotional instability represents additional cause of compulsiveness e.g., consumers

experiencing mood instability eagerly to buy products to regulate bad moods, although this mood improves only temporarily as there soon appear a feeling of shame and guilt (Kasser, 2016a). This is also, why young consumers often struggle with a vicious cycle comprising three stages namely: negative emotions/feelings prior to buying; positive (short) emotions/feelings while buying, and negative emotions/feelings after buying. Compulsive buying evokes many negative consequences. One of the negative consequences is the feeling of guilty about succumbing to the urges, not to mention financial debts, family and social strife. These consequences are observed not only in matured- but also in developing countries. Taherika and Ramezanzadeh (2016) described that a grand opening of East European countries to Western culture have coincided with a rise in compulsive buying behaviour.

If compulsive buying can be characterized as compensatory behaviour aimed at mood repair and identity improvement, or either the compensation for the lack of success in life, the association between materialism and compulsive buying seems to be natural (Islam *et al.*, 2017). Individuals of stronger emotional and identity-related buying motivations buy goods to regulate mood and move closer to an ideal identity (Ekiel and Koydemir, 2016). Materialism connects with low self-esteem; dissatisfaction with one's life; low subjective well-being and the poor psychosocial adjustment (Kasser, 2016a). Similarly, compulsive buying relates with a lower level of self-esteem, negative affect (a core component of low subjective well-being), and impulse control disorder (ICD), obsessive-compulsive disorder (OCD) or the substance abuse (Lien, Yue and Long, 2017). Thus, both theoretical constructs appear to be result of the psychological dysfunctionality of individuals (Carter and Gilovich, 2012). Materialistic values entail strong desires of acquiring possessions of material goods and relate to the beliefs that consumer goods can provide individual psychological benefits. Consequently, materialism inevitably pushes consumers toward specific, psychologically motivated buying behaviors, which in turn become their addictions (Sacks *et al.*, 2010).

The social context of the materialism and compulsive buying relatedness leads individuals to alleged improvement of own self and obtaining the desired respect in the society (Sirgy *et al.*, 2016). Materialistic consumers, who strive for a higher status in society, perceive it as the major life goal and consequently treat all buying processes as the means for acquiring and highlighting social status. As Roberts (2011) explained, people consume the symbolic meanings associated

with the goods trying to express their identity and searching for a better self. Such people believe that by manifested consumption and possession of expensive things, can reach desired status in society (Nga *et al.*, 2011). In other words, given the public meaning of material possessions and the types of possessions people can use, buying processes serve as the means to communicate their self-identities to others and to relate to their public self.

Lastly, the social relatedness of materialism and compulsive buying appears to be particularly visible among the young adults, as it corresponds to influences of the disruptive family structures and peers' pressure, or influence of advertisements in television (Lien, Yue and Long, 2017). Materialists and compulsive individuals show stronger adoration of money resources, treating these as the symbols of power and the means for gaining a reputation and better image. Such individuals are also more likely to have favourable attitudes towards borrowing money, and to overspend, and often act under the impact of other people and media influences (Taherika and Ramezanzadeh, 2016). Consequently, they tend to buy on average more products than other normal consumers do.

2.14. Antecedents of materialism

The antecedents of materialism among people include two wide perspectives that include the social and psychological perspective (Gupta, 2011). The former perspective stresses the importance of social agents, which create pressure on youth, as: relatives, family, peer groups, social media, celebrities, or TV advertising. Social agents foster not only growth of materialism but also lead to excessive purchase decisions and harms on psychological development of individuals. For instance, Chaplin and John (2010) argued that motivation among the youth for viewing advertisements has a strong positive relationship with imitation of celebrities, who turn to be positive predictors of materialism.

Fascination with innovative products makes young people more receptive to advertisements and promotional offers, which in turn evokes in them more materialistic attitudes in their life (Shrum and Lee, 2012). One might even claim that the modern youth are the most brand-oriented, consumer-involved and materialistic generation in history. Moreover, those who participate eagerly in social interactions with peers are often supportive of the materialistic way of life (Wang *et al.*, 2016). Lastly, the study further indicates that consumers, who were brought up by

materialistically oriented parents, incline more toward the materialism. On the other side, the psychological perspective of the materialism by Chaplin and John (2010) posits that one's circumstances create specific emotional states (e.g., stress, lowered self-esteem, feeling of insecurity, and poor self) that foster only the development of materialism. The behaviour also forces young consumers to treat material possessions as remedies of improving bad moods and emotions.

Moreover, when people suffer from the empty self and lower perception of own status and well-being, they eagerly engage in possession of material goods as well as strive for money as it provides them with a feeling of psychological comfort (Dittmar *et al.*, 2014). In other words, materialism serves as the mean to attain gratification of individual's needs and is not only related to the social perception. Materialism encompasses a sheer desire for material possessions and hence associates with higher level of the human egoism, envy and lack of generosity.

2.15. Consequences of materialism

2.15.1. Positive consequences of materialism

Thomas and Wilson (2016) stated that materialism has some positive value for individuals, businesses, and society. Materialistic individuals are viewed as those who work hard and for longer hours to earn more money in order to satisfy their desire for goods, instead of using that time for leisure activities (Wong *et al.*, 2011). Their high levels of production and consumption can thus increase not only businesses' profits but can also generate capital for research and development. Greater research and development can in turn lead to higher productivity, technological breakthroughs, and higher living standards for all (De Waal, 2013). Youths who are materialistic have more knowledge about products and services and are most responsive to advertising and promotional efforts (Brouskeli, 2014). They can thus be early adopters, trendsetters, and opinion leaders among their peers.

Possessions help adolescents and adults to manage their identities and to create or maintain a sense of self-worth (Bakar *et al.*, 2013). They contend the behaviour to boost their self-esteem, may chronically pursue materialistic goals. Thomas and Wilson (2016) found that people believe that material acquisitions and possessions may render them more socially attractive, or the pursuit may be a situational response to a self-esteem threat, especially when they feel that they

are socially excluded. Material objects can be instrumental in reducing the stress children face when parents separate or divorce because the material possessions can restore a sense of stability, permanence, identity, control, and a positive self-image. Individuals' material possessions and attachment tend to express people's private (for instance, emotions, desires, personal values, memories, and impulses), public (family relationships, social roles, national, ethnic, and religious affiliations) and desired self to others (Iyer, 2011).

2.15.2. Negative consequences of materialism

According to Chia (2010), materialism is the devotion to material needs and desires to the neglect of spiritual matters, a way of life, opinion or tendency based on entirely upon material interests. Materialism is generally viewed in a very negative sense in people's lives and is clearly reflected in the various denouncements of materialism by all major world's religions and in several critiques (Rimple *et al.*, 2015). Relationship with things or objects separates people from relationships with other people as well as communications within families. Materialism has been found to be closely to a world of negative behaviour (Nelissen and Maijers, 2011). It can cause property crime, which automatically results in a general degradation related to shame, regret, hubristic pride and low gratitude (Froh *et al.*, 2011). When looking at the sides of students, material desires is negatively associated with life satisfaction in their lives, and higher materialism in them makes them to have lower motivation, engagement and achievement (Ekiel and Koydemir, 2016).

Materialism has been predominantly associated with negative connotations and consequences (Sheldon *et al.*, 2010). Individuals who pursue material wealth have personal striving for power (desires to impress, control, and manipulate others). People with negative consequence thus tend to forego investment in intrinsic values like family, friends, contribution to the community, and self-actualization, which are believed to be drivers of life satisfaction or well-being (Deneulin and MacGregor, 2010). Due to unreasonably high goals and expectations materialists set for such people, they tend to evaluate their standard of living unfairly or poorly. Kwan (2013) studied a negative relationship between materialism and life satisfaction. Individuals who are more materialistic tend to be less happy and less satisfied with their life. He further stated that such people tend to be less satisfied with aspects of their life such as satisfaction with material

possessions, family life and the amount of fun and enjoyment in life, than those individuals who are less materialistic.

Research findings have indicated that individuals high in materialism value possessions that are related to appearance and status and are therefore more instrumental in orientation (Sheldon *et al.*, 2010). People do not only pursue happiness through the acquisition of possessions, but also value types of possessions that focus upon material achievement rather than possessions that relate to important others. This leads to reduced material well-being (an individual's happiness or satisfaction with his or her standard of living), which in turn negatively affects emotional well-being and life satisfaction. Stillman *et al.* (2012) found that materialism is found to be incompatible with a spiritual life of individual, for it corresponds to an increased and endless desire to consume material goods in a conspicuous manner. It certainly does not reflect a virtue, as it works against personal life and interpersonal relationships and undermines future happiness and well-being of human beings, though materialists claim otherwise. According to Iyer (2011), even if individuals attain the pleasure of a new purchase, it quickly fades away, and a new desire for more acquisition takes place, which at the same time creates a dissatisfaction and discontentment cycle. Thus, materialists usually continue a purchase until they feel that they have attained what they desired in the beginning. Unfortunately, this process never ends; consequently, they become victims of their own desires and excessive needs.

2.16. Materialism and well-being

Materialism in people is found to be associated with anti-social behaviour such as conflicts between spouses (Thomas and Wilson, 2016). An attempt or tendency to engage in shoplifting is also highlighted, as the most behaviour that people are likely to engage themselves in. Materialists use material goods as an escape from some personal weaknesses like a low self-esteem, depression and anxiety but it is not the case (Chaplin, 2010). Material goods are also used to describe the need for security and connection with the world. Materialists' people set unrealistic high goals, which also makes them set high expectations and actual achievement that are said and believed to make them happy but instead this becomes the opposite especially when they fail to achieve them. Even if such achievements are met after substantial improvement of their personal wealth, materialistic people still undergo subjective well-being (Chan, 2013). Since materialistic values are associated with the desire to be wealthy, to acquire material

possession, to build their self-image, to become attractive, popular or well known, such desires are not easy to achieve. Materialistic people need to think positively about their lives and invest time and effort to accomplish their goals.

Materialism has drawn attention to many people because of its possible negative effects on individual's well-being. According to Kwan (2013), materialism was found to be associated with dissatisfaction with life and lower subjective wellbeing and to be positively related to psychological illnesses such as paranoia and depression. On the basis of their personal characteristics, materialistic people were found to be socially anxious, self-conscious, and conforming. Such individuals are often concerned about how they look and what the society says about them and motivated by the extrinsic goals. In a study by Kasser *et al.* (2016b), it was found out that well-being inclined as people placed more importance on materialistic values and goals. The increase in people's high importance of materialistic values and well-being was found to increase repeatedly. This is mainly because materialists' people consider themselves as less happy because of their poor social relations, and their tendency to work toward materialistic achievement.

Well-being covers a general comprehensive term for the psychological, physical, social, or economic state of an individual or group (Bauer *et al.*, 2012). He further defined psychological well-being looking at five aspects namely, positive emotions, engagement, relationships, meaning and accomplishment further elaborate these aspects. Positive emotions refer to feeling of happiness on an individual. People with positive emotions have a reduced stress and a boosted general well-being (Dittmar, 2011). Such people can act as a buffer between individual and stressful events in life, allowing one to cope more effectively and preserve mental health. Experiencing positive emotions helps to modulate reaction to stress and allow one to recover from negative effects of stress quickly. Positive emotions may also encourage individuals to make healthier decisions indirectly contributing to better health (Chan, 2013). In addition, being mindful and taking time to savor positive emotions can provide an extra buffer against symptoms of depression while boosting psychological well-being and life satisfaction.

Engagement means an individual is feeling psychologically connected and invested in activities. Engagement can be portrayed in an employment setting (Kwan, 2013). People who are involved in engagement wellbeing are more likely to be productive, remain with their current employer

and interact positively with other people. Other research conducted by Jiang *et al.* (2016) provided evidence of the utility of engagement beyond traditional predictors of workplace performance, such as job attitude. Relationships refer the feeling of being connected and supported by others. People who are in relationship often have a constant care and communication in their lifestyle (Hudders and Pandelaere, 2012). A relationship well-being that shows in a person is associated with time, attention and commitment. Meaning as one of the psychological well-being refers to the feeling that one's life is meaningful, valuable, and feeling connected to something greater than one did. For an individual to live meaningfully, it means that he or she should have met the required needs. In this way, their current lives will be having value and will be worthy (Bauer *et al.*, 2012). Lastly, accomplishment refers to when an individual having a sense of achievement and making progress in life. People who successfully achieve their desired goals live greater lives knowing that they have what they want (Deckop *et al.*, 2015). For an example, being able to receive enough money to buy material possessions define success to materialistic people.

Kamal (2013) indicated that people who are not materialistic value their goals set that has to do with financial success, social recognition or an appealing aspect have lower well-being and greater distress in life. These individuals have a greater planning of their money and time that at the same time provide them with time to think what they really want (Hudders and Pandelaere, 2012). Materialism is a psychological construct reflecting the extent to which an individual believes that it is important to attain money, possessions, image, and status, relative to other aims in life. Materialism is a fundamental aspect of the human value system that stands in relative conflict with intrinsic values concerning personal growth; close interpersonal relationships and helping others. According to Jiang *et al.* (2016), people experience lower levels of personal well-being to the extent they place a relatively high priority on materialistic values and goals. It was also found that when people prioritize materialistic values and goals, they are also likely to hold attitudes and engage in behaviour that interferes with the ability of others to live well (Kamal, 2013). When materialists are not fully successful at attaining their goals of making money and obtaining possessions, they experience decrements in well-being. This can be called the goal-attainment perspective.

According to Deneulin and McGregor (2010), people with strong materialistic values and goals experience substantial financial dissatisfaction, given that someone else is almost always wealthier and has nicer possessions, and given that marketplaces continually introduce new consumer goods that are advertised as being better than what one already owns. This dissatisfaction is thought to spill over into a more generalized dissatisfaction with one's life (Dittmar *et al.*, 2014). Materialism results in lowered well-being when people find themselves in environments that are at odds with their values, as this leads to interpersonal conflicts, feelings of alienation, and fewer affordances for one's goals. Carroll *et al.* (2011) supported this hypothesis by showing that self-enhancing values (for power, status, money, etc.) were negatively correlated with well-being in psychology students but uncorrelated with well-being in business students. Other studies by Jiang *et al.* (2016), found that the negative correlation between materialism and well-being persists in business-oriented samples. They further found out that married couples who are both high in materialism have lower quality marriages than couples who are both low in materialism or couples with mismatched values.

Dittmar *et al.* (2014) found mixed support for the environmental congruence hypothesis. On the one hand, meta-analytic results showed that the negative association between materialism and well-being is somewhat weaker in samples composed of a large percentage of business, law, and economic students and practitioners. On the other hand, the association between materialism and well-being was still negative in samples with many business, law, and economic students and practitioners (Jiang *et al.*, 2016). Further, the negative association between materialism and well-being was stronger in samples from cultures more focused on pleasure and excitement. Such finding is a problem for the environmental congruence hypothesis because hedonistic goals are generally consistent with materialistic strivings.

According to Dittmar *et al.* (2014), people have inherent psychological needs to choose their own behaviour to feel connected and close to other people (relatedness), and to be efficacious at their valued behaviour (competence). When these needs are well met well-being from individuals becomes high but when these needs are frustrated, lower well-being occurs. The need-based approach (Ryan and Deci, 2017) proposed two main reasons why the strong prioritization of materialistic values and goals is associated with lower well-being. Firstly, as people pursue their materialistic values and goals, they are likely to have many experiences that

directly interfere with need satisfaction. For example, their strong pursuit of money likely leads them to spend more time working long hours at relatively uninteresting tasks they feel forced to complete (Dittmar *et al.*, 2013). These interfere with their satisfaction of the need for autonomy.

Secondly, because extrinsic values tend to be in relative conflict with intrinsic values, such people who prioritize materialistic values are less likely to spend time in the intrinsically oriented pursuits that generally provide experiences of need satisfaction (Jiang *et al.*, 2016). For example, a person might spend so much time working or shopping in pursuit of her materialistic aims that she has less time for activities that are relevant to family or helping others, thereby interfering with the satisfaction of the need for relatedness. Dittmar *et al.* (2014) showed that dissatisfaction of needs for autonomy, competence, and relatedness each partially mediated the negative association between materialism and well-being. In addition, Kasser *et al.* (2016a) found that the negative association between changes in materialism and changes in subjective well-being over two years was fully mediated by changes in need satisfaction. Such that individuals who became more materialistic over time reported decreasing levels of need satisfaction, which, in turn, explained their decreases in wellbeing (Wang *et al.*, 2016).

Individuals exist in families, communities, and ecospheres in which their actions affect the lives, well-being of other people and future generations (Jiang *et al.*, 2016). Thus, it is theoretically possible that some individuals could experience relatively high levels of personal well-being while also behaving in ways that hinder the well-being of others. Such individuals would certainly not be living well together (Dittmar and Kapur, 2011). Materialistic values are associated with a variety of attitudes and behaviour that are likely to undermine other people's well-being (Wang *et al.*, 2016). This is probably since materialistic aims to stand in a relative opposition to the values such as helping others, being honest, having close and loving relationships, caring about social justice, equality, and unity with nature. As people place increasing priority on materialistic values, they tend to place less priority on the very values that would orient them towards nurturing their interpersonal relationships, contributing to the wider community, and behaving in ecologically sustainable ways (Carroll *et al.*, 2011). In terms of their close interpersonal relationships, people who prioritize materialistic values and goals have lower-quality romantic and friend relationships.

Dittmar *et al.* (2013) indicated that materialistic values are also associated with treating others in less empathic ways, acting competitively rather than cooperatively, and being more Machiavellian and narcissistic. According to their study, none of these characteristics is likely to support high quality interpersonal relationships. Regarding potential effects on the well-being of the members of one's community, materialism is found to be negatively associated with engaging in pro-social activities and positively associated with engaging in anti-social behaviors (Bauer *et al.*, 2012). Individuals who prioritize materialistic values also engage in more interpersonally deviant workplace behaviour and care less about corporate social responsibility (Deckop *et al.*, 2015). The broader community can also be negatively influenced by the anti-egalitarian, prejudicial, and socially dominant attitudes common in people who prioritize materialistic values (Carroll *et al.*, 2011). Ecological sustainability is another aspect of living well together with which materialism appears to interfere.

Nga *et al.* (2011) stipulated that the desire for more and more money and stuff is one factor that leads people to treat the planet in ways that leave less for other people, species, and future generations to meet their needs. Hurst *et al.* (2013) showed that materialism was negatively associated with pro-environmental attitudes and behaviour. After being primed with money-relevant stimuli, adults and children distance themselves more from others and behave in less pro-social ways. Priming with money stimuli also leads to increases in social dominance orientation and more selfish behaviors in community and environmentally relevant resource dilemmas (Bauer *et al.*, 2012). Dittmar (2011) obtained data on the extent to which citizens of economically developed nation's prioritized hierarchy and mastery cultural values which include values for money, status, power, achievement, relative to egalitarian and harmony values such as self-transcendence and intrinsic values. In national wealth as found by Nga *et al.* (2011), results showed that, nations that focused less on wealth and status had children with lower levels of well-being. The existing evidence by Sathyapriya and Mathew (2015) documents that the more that people (and cultures) prioritize materialistic values and goals, the less kindly they treat other people and the planet. Such behaviour almost certainly will undermine the well-being of other people, other species, and future generations.

2.17. Theoretical framework

The theoretical framework presents a theory and structure that gives support to the frame of the study. In this study, social learning theory will be discussed.

2.17.1. Social Learning Theory

As described by Benmoyal- Bouzaglo and Moschis (2010), the social learning theory developed by Albert Bandura shows the importance of observing and modeling the behaviour, attitudes, and emotional reactions of others. It also explains human behaviour in terms of continuous reciprocal interaction between cognitive, behavioural, and environmental influences. The theory best suits in the study because it aptly describes ways in which an individual is influenced which includes stimulus-response patterns and the way individuals learn from experiences from their environment (Mark *et al.*, 2011). It also emphasizes the importance of observing and modeling the behaviour, attitudes, and emotional reactions of others. According to Chaplin and John (2010), peer and parents are an important influence on materialism, especially among adolescents through the degree to which they boost self-esteem by the emotional psychological support provided. Young people acquire skills, values, attitudes, and behaviour from their parents and peers (Benmoyal- Bouzaglo and Moschis, 2010). Most of them place possessions and their acquisitions at the center of their being and tend to judge their success and those of others by the material wealth accumulated.

Materialism is found to be associated with dissatisfaction with life and lower subjective well-being (Epley *et al.*, 2010). The behaviour is influenced by being away from parents, which gives one a lot of freedom to do as they wish. How students manage, their money may become a habit that is difficult to change. Materialism adversely affects life satisfaction because people tend to allocate their time, energy, and resources to the pursuit of material gains, which may come at the expense of gains in other important life domains such as social life, family life, and spiritual life (Benmoyal- Bouzaglo and Moschis, 2010). The theory helps the researcher to explain students' influence on materialism, their behaviour on continuous reciprocal interaction between cognitive, behavioural, and environmental influences.

People's influences on materialism can be learned through modeling from observing others and then form an idea of how they are performed and on later occasions code information which

serves as a guide for action (Martin and Ronald, 2012). Since behaviour can be learnt or observed, people may copy and then put into action the behaviour that they have seen. Teenagers at a younger age are engaged with identification, watching what other people say, and do and later follow those examples themselves (Gray and MacBain, 2015). The choices they make when reaching to university level are mostly influenced by observed or identified factors that are later put on actions. The social learning theory has been applied extensively to explore the influence of materialism on students' fund spending and psychological disorders particularly in the context of behaviour modification (Zhang, 2015).

2.19. Summary

A system that makes people struggle is the preoccupation with the material world that is believed that success and progress are the highest value of life (Monbit, 2013). Materialism creates a sense of conflict between rich and poor in society because happiness is acquired through acquiring material possessions and living a desired life. The literature review covered details of the influences of materialism across countries, cultures, and different age groups, but failed to explicitly show its influence on students spending. The focus will now move to establish how student's spending is influenced materialistically at the University of Venda.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1. Introduction

This chapter covered how the influence of materialism on spending funds by students was investigated following the research approach, research design, and description of the study area, population, sampling, research instrument, data collection, data analysis and ethical consideration.

3.2. Research approach

The qualitative research approach was useful in the study for the collection of in-depth information that was provided by the participants (Creswell, 2014). Qualitative was useful in the study as it helped the researcher to analyse the data provided by the participants about the influence of materialism on students' spending of their study funds (Flick, 2015). The audience's range of behaviour and the perception that drives it regarding materialism and its influence was used to guide and support the construction of the hypothesis (McLeod, 2017). At the end of the study, the researcher was able to make a source of and interpret the results in terms of the meanings participants brought about the influence of materialism.

3.3. Research design

An explorative research design was used in the study to provide a deeper understanding of the influence of materialism on students' spending on their study funds and to help develop ideas or hypotheses for potential qualitative research (Christen *et al.*, 2010). Undergraduate students who used different sources of funding were included in the study regarding how they were influenced to be materialistic and how they were affected by the phenomena. At the end of the study, the researcher understood materialism and its effects on students' personality, education, as well as threat to their future purposes. This also helped the researcher to bring about effective measures about the problem.

3.4. Study population

The population is the collection from which a sample is taken (Khan, 2015). The sample of students was taken from the whole community at the University of Venda. The population of the study consisted of male and female undergraduate students from the age range of 18 to 35, who

used different sources of funding, from first to the fourth level of study at the University of Venda.

3.5. Sampling procedure and sample size

Sampling is the act, process, or technique of selecting a suitable sample, or a representative part of a population for determining parameters or characteristics of the whole population (Khan, 2015). Out of the whole community, a sample or a group of students was considered. In this regard, the researcher was able to determine an adequate respondent from the students based on their influence of materialism (Corbin and Strauss, 2015). A non-probability purposive sampling method was used. The study sample consisted of 9 students from the age range of 18 to 35 who used different sources of funding at the University of Venda from first to the fourth-year level of study. Students as youngsters are mostly engaged with identification, watching what other people say, and do and later follow those examples themselves. The choices they made when reaching to university level were mostly influenced by the observed or identified factors that were later put on the action, which resulted in consequences of psychological harm.

3.6. Data collection method

Sets of values of qualitative variables were used whereby an in-depth method was utilized to help the researcher to collect enough information from the participants (Yin, 2016). The semi-structured face-to-face interview was used in the study to collect in-depth information on the influence of materialism on students' spending of their study funds (Lichter *et al.*, 2017). The face-to-face interview enabled participants and the researcher to interact with each other, respond and address the issues thereby allowing the researcher to better understand the coverages and diversity of thoughts, perceptions, and opinions of the participant (Yin, 2014).

Participants were asked questions on what influenced them to be materialistic, how all these affected them personally and educationally, and to identify measurable steps that they thought were useful to prevent money mismanagement. The face-to-face interview was used for the participants to be open and free when interacting with the researcher during the process of data collection. The researcher was able to detect and observe participants' feelings, thoughts, attitudes, and emotions throughout data collection, which also added as an in-depth data collection.

3.7. Data analysis

Data analysis refers to the process of evaluating data using analytical and logical reasoning to examine each component of the data provided (Leedy and Ormrod, 2016). Data from different angles relating to materialism influence students' spending, the researcher looked at how they got affected personally including their education as a key to understand and interpret the data provided (Maree, 2010). The study provided explanations of the data gathered relating to the influence of materialism on students' fund spending. Thematic analysis method was adopted to identify what influenced students to spend money the way they did and how they got affected (Lloyd, 2018). The method of thematic analysis was useful in the study because it helped the researcher to emphasize, pinpoint, examine, and record the information on materialism and how participants were influenced and affected. This entailed a proper analysis which made the researcher understand and reach conclusions about participants and produce trustworthy results.

3.8. Ethical considerations

Flick (2015) referred research ethics as a handbook of principles and procedures planned in response to growing awareness of ethical sensitive issues in research and scholarly activity. It is also with the steps taken to protect those who participate in the research. The following ethics were considered in this study:

3.8.1. Informed consent

Informed consent is the process of telling potential research participants about the key elements of a research study and what their participation will involve (Monette *et al.*, 2011). Participants were informed about the purpose, procedures, risks, and benefits and obtained their consent before involving them in the study (Putman and Rock, 2016). It was the participants' free will to choose to participate in the study without any force by the researcher. In other words, before the participants participate in the study, they knew and understood everything about the study.

3.8.2. Confidentiality

Confidentiality is commonly reviewed as similar to the principle of privacy (Wartenberg, 2010). Participants had the right for their affairs to be private. What has been discussed between the participant and the researcher was assured to be not repeated, or at least not without permission.

In the study, participants' names were agreed to be kept confidential not going to be revealed in any course. For example, the names of the participants were used or replaced by participant 1, participant 2, participant 3, etc. In this manner, the researcher kept confidentiality legally.

3.8.3. Anonymity

Anonymity is defined as the situation when the researcher does not know or have access to the identity of the participants (Putman and Rock, 2016). When participation is anonymous, it is impossible to know whether an individual participated, and therefore, there is no way to describe the connection between individual participants and the results. The researcher informed participants that they will remain anonymous and that they could not be asked any personal information that would give away their identity. The researchers therefore agreed with the participants by not revealing their names or their personal information.

3.8.4. Deception from participants

Baron and Branscombe (2012) define deception as withholding the information from the participants in such a way that they remain unaware of the true objectives of the research. The researcher informed students about the true and correct reasons for collecting information from them. Participants were not lied to or deceived on the content of the study by the researcher to gain favour of the participants. The contents of the study were correct regarding what the study was about, its focus, aims and objectives.

3.8.5. Protection of harm

Protection of harm refers to a moral and legal commitment to support, respect, and value the dignity and worth of a person (Rossi, 2012). During the process of the interview, participants were asked questions that were not emotionally sensitive or harmful for them to participate freely (Menezes, 2012). The researcher respected her participants on the choices they made.

3.9. Summary

This chapter covered how the study was going to be conducted about the influence of materialism on students' spending of their study funds. It adopted a qualitative research approach for the collection of in-depth information that participants provided about the influence of materialism on students' fund spending.

CHAPTER FOUR: DATA PRESENTATION AND ANALYSIS

4.1. Introduction

This chapter presents data and analysis. The study focused on the influence of materialism on students' fund spending at the University of Venda. The study selected 9 (nine) participants consisting of four male and five female students from first to fourth year level of study. The researcher used unstructured interview to collect data from the participants.

4.2. Biographical information on the influence of materialism on student's funds spending

Participant	Academic Level	Age	Gender
A	Third level	24	Female
B	Second level	19	Female
C	Second level	20	Male
D	First level	19	Female
E	Fourth level	25	Male
F	Third level	22	Male
G	Fourth level	23	Male
H	First level	21	Female
I	Third level	20	Female

4.3. Analysis of data

4.3.1 Objective 1: Material influence on student's fund spending

Participant A:

"I have friends who like to purchase latest fashion. For me to fit in I had to make sure that I cut-off some amount from my bursary so that i get to the same standard as them. Although the decision hinders me too much, I really must look beautiful like my friends. The money I receive from my bursary is not enough for me to spend on other non-related school items and I have shortages of book. So I'm afraid I might not perform well in my studies".

Participant B:

“I spend most of my time on social media, admiring how celebrities wear and live. I even got to the extent of wanting to look like them and most importantly, being like them instead. Most of my money goes to the brands I buy from the expensive boutiques. I can’t really say I’m struggling because I am enjoying this. My parents send me money every month, enough to cover everything but instead I choose to spend it on fashion because I want to live the lives of celebrities”.

Participant C:

“Lifestyle matters very much to me. I make sure that I split every cent left from my study loan to buy fresh food from the store. I choose where to go, what to eat and what to wear. I really want people and most importantly my peers to see me as someone who live a high standard and respect me instead. Although I experience some hard time in my studies, I will get over it. I still feel like spending lot of money on myself or my desires or anything that will make me feel special and have become my priority than all. I don’t know how to put it but it’s just like that”.

Participant D:

“I used to get money from my parents to cover for my accommodation and meal during the first month of my varsity. I used to enjoy this very much because I never lacked anything. The day death took them away from me; I started to experience a real struggle. I had to pay for my accommodation, meal and everything that was necessary to keep me going at school. Having left with my younger brother and sister, gave me a big responsibility. I really do not get enough from my bursary but I make sure that I cover for their school fees, uniform and some groceries. At the same time, I lack some study materials but I try by all means to go along with my modules”.

Participant E:

“Having an opportunity to get a bursary for furthering my studies gave me a chance to realize how much I have in my bank account. The idea makes me want to spend more and more. Lately I had purchased a brand new car, flat screen TV, speakers and new

cellphone. I also installed DStv in my room. I was so happy to have the latest versions of my gadgets. The bursary covers for everything and this is where I get a chance to do what I like with the money. The only problem I encounter is lack of time to study. Since I spend lot of my time on them, I easily get tired and sleep repeatedly without looking at my books. To be honest, I hardly spend time with my books”.

Participant F:

“Where I come from, my family spent most time travelling to different vacations during holidays. The kind of food we eat is freshly packed from the store. This became part and parcel of my everyday life, developing a feeling of wanting to see different worlds out there. Although there is nothing to gain but hey, I found love in travelling. This is what I do here at school. During weekends, I travel to different hotels, experiencing a taste from different kind of food and other things. I really like it out there, but the challenge is school. I haven’t performed up to my level best and it worries me because I can’t balance the two so, I’m struggling”.

Participant G:

“I like to be high class and it makes me happy, or can I say keeps me going’. I take some amount from my work-study to rent for cars. Hiding it will not help because I do like new brand cars. Find me during weekends driving this nice car, hanging out with my friends drinking, it feels so good. People honour me because of that and I like it because it makes me feel superior. Wherever I go, they make a way for me, makes me feel like I am a king”.

Participant H:

“Having nice brands, fashion and gadgets satisfy my heart the most. Yes, I like school but I really can’t help it when I see a nice phone out there. It makes me unable to balance the two because I do not even have a single book from any module. I depend on my lectures notes produced in class, but they don’t help me that much because sometimes one must study and understand the content. I’m afraid I might repeat the class for next year, but I’ll see what I can do”.

Participant I:

“My parents want me to pay for the electricity bill, water bill and some grocery. They think that by having a bursary means I’m getting a lot of money but it’s even not enough. I get calls every month, but I don’t want to lie, it makes me sick. I then get to divide the amount and settle for what they want me to, but it really doesn’t work. Sometimes I even lack some important items to take care of myself. I don’t think they care. I’m even thinking of not popping out anymore because I might put my studies in danger and if it happens, I will not forgive myself for missing the opportunity to further my studies”.

Analysis of data

Parent’s expectations play a role in squandering money from their children who are in tertiaries, and not for the focus of education. This is supported by Roberts (2011) on his study which found that materialism can be in the form of exposure in family settings where children copy from their parents and peers. The types of families, children grow up can determine how materialistic children will become when growing up and on their decision-making (De Villiers, Van Wyk and Van Der Berg, 2012). Their expectations influence students not to perform well. Some students who are loyal to their families tend to show their parents how much they have from their funding. They end up no longer buying study materials as they are expected to pay home expenses such as electricity bills, water bills and groceries. Peer pressure also plays a role in students spending. Peer pressure drives away full concentration on student’s studies because of wanting to fit in and to be recognized by others. The feeling of wanting to be recognized as high standard individual makes them buy expensive gadgets, fashion brands clothes, jewelries and renting cars for fun. According to Grant (2015), materialism develops when an individual is exposed to social models that encourage materialistic values in them. Social media as another influence hinders the progress of students from performing well in their studies. Students who dwell much on imitating celebrity lifestyles, adverts and magazines end up living like them. The behaviour drives them to want to own specious things that are like those of celebrities. At the end, such students spend every money they get from their sources of funding. As a result, they lack the right study materials and perform poor in class.

4.3.2 Objective 2: How materialism affect students

Participant A:

“At the end of each semester, I am required to submit my results to my bursary. The challenge is that I have not submitted any the whole of this year because I am afraid of my low marks. My studies are at stake because I may not be funded again next year. After going out with my friends, I come back tired, not in a good mood for studying. I can feel that I am left behind in class”. Not so long I was diagnosed with stress last time I visited a doctor. This is mainly because I always think of having money to buy material possession. Sometimes i fail to get enough and thus make me get worried repeatedly. I find it hard to cope in my studies and I am afraid I may not do well in my studies.

Participant B:

“I cannot say that spending more money hinders my school progress. I am a genius and get top marks in all my modules. In other words, I can manage to balance my schoolwork and my nice times. In this case, I have no single doubt when I spend money and go for what I want. I am really enjoying the benefits of it”. Sometimes I get financial challenges because the money I get does not cover what I really want. I even develop some anxiety that I might run in short of money to buy new sneakers and latest phones.

Participant C:

“I regret a lot sometimes when I think of the money I use to rent for cars just to impress my friends and ladies out there. It doesn't reward me with anything positive. Sometimes I even go to the extent of not having food in my room, not mentioning study materials. Not so long I was just thinking that I am using the money I was supposed to cover for my studies to rent cars. The issue challenges me because I am not yet working and out of all, I am a student. My school performance is very low, and I am not happy at all”. I spend a lot of money that sometimes leave me bankrupt. When such happens, I tend to be confused as to where to get another amount of money to cover for my needs. It becomes a big problem to me that I even fail to concentrate on my studies.

Participant D:

“Unavailability of study material makes me fail some of my modules. I did not do well during my June exam and I also feel bad and scared at the same time. Sometimes I ask myself some questions that: what if my bursary drops me and what will I do. I don’t know what I will do but I have no choice than to cut out some things which are not necessary and get myself some study materials”. Although that is the case, I am afraid to look low when I am with my friends because I really do not want to lose them. Low self-esteem hinders me much that I always want to avoid being laughed at. Even though I know, it is not a good thing to do but I find myself doing it.

Participant E:

“I cannot say that I don’t balance my school work and other things. I do but after all, my marks satisfy me and that doesn’t worry me at all”. Even though my marks satisfy me, the challenge is that I always want to see myself having enough money on me. If it happens that I run out of cash, I fight to get it. Worse part of it is that I get involved into credit card debts to buy new latest gadgets but it becomes difficult for me to pay back since the money will be too much. I owe a lot of money from different stores and I have no idea on how I will pay back. I always have an anxiety that I might end up in jail and lose my academics.

Participant F:

“The truth is that I use a lot of money from my bursary on my trips, visiting fancy places and buying expensive food all the times. I do not even have a single book that I will use to study. All I do is to ask my friends but it is not effective since they also use the books most often. I depend on my lecture’s notes produced in class, but it does not work effectively too. I am failing and I cry sometimes when I think of it”. My biggest challenge is that I think a lot and my health get affected so much that I lose focus on my schoolwork. I even rely on medication to ease my body against pains all over. I even think of quitting school but something I want to keep going for the better future.

Participant G:

“Spending money on fashion and high class items makes me develop knowledge about products that are most responsive to advertising and promotional efforts. In other words, I manage my identity and create a sense of self-worth. I don’t worry a lot about my studies because my parents have businesses which I can also go work there and make my own money”.

Participant H:

“I can feel that even though I put my happiness on material thing, I am doing badly in my studies. The truth is, I cannot balance between schoolwork and my personal life and I am failing. I am even ashamed because I am repeating three modules and since I do not give myself enough time to study, I might repeat again. My marks are very low and I am really worried”.

Participant I:

“I cannot be able to cover for all my academic expenses such as food and study materials. This is a burden to me because I am still a student. All these put me under a strain and give me stress. Sometimes I study on an empty stomach and perform poorly. I depend on the bursary for all my study expenses since I do not receive any cent from my home. My parents fail to understand that my bursary helps me further, my studies and that the money is not for me to just spend. In return, they shout at me like I’m working while their money is used on their personal things”.

Analysis of data:

Anxiety or fears of the unknown influence some of the students to perform poorly or fail completely. According to Faber (2010), buying behaviour was found to be associated with people’s emotional preferences at all ages from young to adulthood. Much of people’s purchases were found to be unintended as they were made while shopping, although individual will not be looking for such item. Unintended buying arises from an immediate intend to purchase an item while an individual is in the process of shopping. People even go to the extent of taking items that were out of the list, but because of envy and status, they end up taking them. This is

supported in Chan (2013) study asserts that an individual buying on impulse gets less likely to consider the consequences or to think carefully before making the purchase. Students attach themselves or even get indulged into their lifestyle in the social environment but when they realized that they have to focus on their studies, they develop fear of failing. All these affect their studies because of lack of balance on schoolwork and personal lifestyle. Students also have a fear of being deserted by their funding because of failing to meet the necessary requirements. Although that is the case, some of them have a chance to repeat either the same class as before or drop out of school completely. The effects of fear add to the idea that their funding may pull out or withdraw from paying their tertiary expenses and may end up dropping out of school (Faber, 2010). This becomes a challenge for them due to the thought that some sources of funding may require their money back especially from students who dropped out of school. Lack of study materials on the other side hinders the performance of students. Students spend their money and not buy books or stationery. Some of them become ignorant on their studies due to the failure of having study materials. There is always a chance for them to borrow books and other materials from library but the chance is not used. Instead, they blame the fact that they are unable to buy such study materials. Indecisiveness is also found to be influencing students to spend their funds. Some students are more interested in their friends than their education. In this manner, they fail to make the right decision on what needs to be prioritized.

4.3.3 Objective 3: Measures to be taken to mitigate student's spending on materialism

Participant A:

“The only solution for me to concentrate on my school work is to quit the behaviour of hanging out with friends who sees their importance on material things and clothes. I have come to realize that I do not benefit anything positive out of that and surely, I found out in a hard way. In this way, I will be able to have enough time with my studies and probably perform to my level best. The sooner I do that, the better”.

Participant B:

“Following the lives of celebrities won't help me in anything or make my life easier. Though I am on social media most of the time, I do not really get enough time to study and as a result lead me to either fail or perform very low. What I can do for now is to

limit social media and focus on my schoolwork. Yet it will not be easy in the first place but I have to sacrifice. I can continue to follow the lives of celebrities when I am employed and have everything. In this way, I won't have any challenge”.

Participant C:

“I care about myself in such a way that I don't settle for low things. Yes, it makes me feel and look good but I am not happy with the way I perform in class. I just have to sacrifice and give myself time to look at my books. In this way I will be happy because both sides will be well balanced and will obviously make me happy”.

Participant D:

“I have to cut some unnecessary things and try to get all study materials. My intention from now on is to study hard and give myself all the time to concentrate on my schoolwork. Since I have no one to take care of me financially, that is the best way to do. I also have to stop my younger siblings to continue going to private school and go to public school because my parents are no longer alive since they were the once covering for the expenses”.

Participant E:

“The only problem I encounter is lack of time to study. Since I spend lot of my time on them, I easily get tired and sleep over and over without looking at my books. To be honest, I hardly spend time with my books. The only solution in all this is to stop spending money on the things I do not really need. I cannot say I need a fancy life while I am still a student. And another thing, the money I use is supposed to go to my school expenses”.

Participant F:

“I have to stop travelling all around and settle down. I do not see any positive impact in that. The results hinder me in return on my schoolwork. I have to understand that considering a fancy life while I'm still a student will disadvantage me in a way that I lose focus and concentration nor give myself sometime to study. Travelling and spending my money on fancy things leave me without money to buy books and study guides for my

modules. I really must cut out the behaviour, spend my time studying hard so that I get higher marks and finish in record time. Yes, I like travelling but I have to sacrifice if I want it to be of my importance in the next coming years”.

Participant G:

“I don’t have to live impressing other people on how I live or what I wear. The truth is, this life needs a stable income for one to really enjoy. It is even difficult for me sometimes when I run out of money to get new clothes and other expensive beautiful brands. Leaving the behaviour is the right choice for me because I even end up buying unnecessary things of no importance to me”.

Participant H:

“Fashion, new brands will not help me performing good in my studies. It is just what makes me happy personally. So said, I have to stop spending more money on many gadgets because I don’t use some. And besides that, they are not important”. The truth of the matter is that I owe lot of money from the boutique I usually get my latest clothes on. They are very much expensive but I feel like they fit my personality. Even though it is the case, I tend to ignore some of the important valuable things in my life like school. Failing to put much attention on it worries me sometimes but I just cannot help the fact that I want to look good. I have almost three credit card debts and I am expected to pay them but I do not have that kind of money. I also try to cover for my study material but I fail to do that. I am afraid that I might either perform low or totally repeat class the following year since I don’t give myself time to study.

Participant I:

“What will work for me is to stop impressing my parents on the money that is supposed to cover for my school expenses. If they don’t respect this, it will be their choice and I won’t care. In order for me to further my studies effectively without any financial problems, I have to stop taking care of the bills and rather focus on my schoolwork. I don’t want to risk this opportunity. I am not going to allow their lack of understanding to hinder me financially on my academics. I also want a nice future and its creation is in my hands”.

Analysis of data:

Change of behaviour was found to be a measure to mitigate students to spend money from their funding. Taylor *et al.* (2010) supported this idea by stating that children can copy directly to what is been seen or portrayed on the advertisement. Lack of cognitive skills by children makes them fail to protect themselves against what has been advertised and develop a need on the items shown on television. It is parents' duties to teach their children from early age about the good and the bad of the things advertised on the televisions since not all of them are necessary to get. Children who are taught good behaviour are able to grow up knowing that not everything revolves around spending money as a result increasing their ability of making good decision even in the future (Moschis *et al.*, 2013).

It has been highlighted that living a specious lifestyle drag down their academic success (Bakar, Lee and Rungie, 2013). In this manner, doing away with expensive lifestyle while at school seemed to be one of the remedies to reduce materialism behaviour. Focusing on their studies was one of the solutions to detach from materialism. In order to manage and reduce materialism attachment on students' fund spending, focusing on studies and doing away with copying, imitating and observing celebrity lifestyle was seen as the best strategy. By doing so, there will be a high chance of performing high in their studies.

CHAPTER 5: DISCUSSION OF THE FINDINGS, CONCLUSION AND RECOMMENDATION

5.1. Introduction

This chapter discusses the findings of the study and makes recommendations about what should be done to overcome the influence of materialism on student's funds spending. The chapter is divided into the following categories that include overview of the findings, discussions of the findings, recommendations of the study and conclusion.

5.2. Overview of the findings

The aim of the study was to investigate the influence of materialism on students' fund spending at the University of Venda. This study focused on the influence of materialism on students' fund spending, how materialism influence students, and measures that can be taken to mitigate materialism on students.

5.3. Discussion of the findings

5.3.1. Objective 1: Parent expectations, peer pressure and social media

As far as materialism among university students was concerned in the study, the first objective was to explore the influence of materialism on students' fund spending. The issue of peer pressure has really influenced students to be more materialistic and to perform poorly. The study revealed that students wanted to acquire material possessions in order to fit in to their peer groups and had an interest of wanting to look like certain celebrities in terms of what they own, how they live and what they do. It is clear that some students just want to acquire material possessions to build up their life satisfaction and self-worth. Zaman *et al.* (2016) who found that students spend more money on unnecessary things just to be seen and respected by other people support this finding. Although this is the case, some students were not considering material goods as the building blocks of happiness but instead managed to keep their lives simple (Gutter *et al.*, 2010). Some students get excited with the cash they receive and end up spending it unwisely. Grant (2015) who indicated that the attachment to material possessions drives students to want to fit in the groups as according to supports this study. Students run out of control when having money because it is seen as the only solution to their problems. This makes them to de-

attach from the importance of education, since they decided to put material goods as their first priorities. Some students end up spending their money from their sources of funding just to buy fashion designer clothes, jewelries, expensive gadgets and alcohol. Even though some students are involved into materialism just to fit into their peer groups, they are affected negatively by materialism (Cohen and Nelson, 2010). Students start to develop too much to accumulate more possessions that are material as a way of happy life. These effects result in them failing modules and repeating classes. Some are pulled out from their bursaries due to the failure to complete their studies in record time.

In accordance to the findings of the study on the first objective, students also were influenced by their parent's expectations. Students revealed that their childhood upbringing contributed to the way they spent their money from their funding. Mark *et al.* (2011) supported by this study also found that parents who do not value their children's education also want a share from the fund awarded to their children. Being breadwinners in families end up making some students to divide their money to cover for home expenses, while on the other side fail to cover enough for their education. Some of students because of this factor fail to complete their studies in record time because of lack of learning materials and planning on their schoolwork. It has been found that other students repeat modules and classes due to not having enough time to study (Fuchs, 2017). The money from their sources of funding are provided to cover for their school expenses because of these tend to not be directed accordingly in terms of buying including money for food, books and accommodation. This ends up leading some students to perform below their potential and at the end fail, dropout of school, while others get affected psychologically (Balfanz *et al.*, 2010). This was supported by De Villiers *et al.* (2012) who found that failure to focus on student's studies leads to them encounters challenges such as school drop-out. The psychological behaviour was found to hinder students' concentration on their schoolwork since they could not balance their schoolwork well.

Social media was one of the influence of the students' fund spending. The behaviour was found to be influenced by being attached to social world where they were imitating celebrity lifestyles. Students are found to run out of control when having money because it seems as the only solution to their problems (Gartrell, 2015). This became a case because they de-attach from their education, and decide to put material goods as their first priorities. Some students end up

spending their money from their sources of funding just to buy fashion designer clothes, jewelries, expensive gadgets and alcohol in order to look like celebrities. Even though some students were involved into materialism just to be like other people, they were also affected negatively by materialism. Some were pulled out by their bursaries due to the failure to poor performance and to complete their studies in record time.

5.3.2. Objective 2: Anxious, indecisiveness and lack of study material

The second objective of the study was to ascertain if materialism had an influence on students' fund spending. According to the findings of the study, participants confirmed to be encountering anxiousness or fear of the unknown (Epley *et al.*, 2010). This was because of not giving enough time to their studies and at the same time, there were repetition of modules or class. Students' poor performance has led them think of their sources of funding withdrawing from paying their educational expenses, which may also lead to them dropping out of school. The chances of the sources of funding pulling out became a threat that students go through, which make MacGregor them lose contact with their school work. Gant (2015) asserted that the behaviour of too much spending from students was learnt from home and peers, which was also found to be the case from the findings of the study.

Some students confirmed that they used to get everything they wanted from their families even though they were of no use (Faber, 2010). This is what made them to believe that money is the source of happiness and life satisfaction. With this behaviour, students were found to be holding onto materialistic characteristics, which at the same time made them put everything into actions at tertiaries (Kumar, 2015). One of the students confirmed that she has several latest new cellphones and a wardrobe filled up with fashion designer clothes and changes hairstyles week after week. This behaviour makes them not have study material. Students put aside what becomes their priority in the first place and focus on hanging out with their peers. By doing so, they get likely to spend money that was supposed to cover for their educational need. At the end of the day, there is no balance between school work and their social lifestyles.

It was confirmed by one of the participants that they spent every cent available in her pocket to get expensive items (Beutler, 2012). Some students although get affected by materialism still gets excited and more attached to the life they live. The results of the study found that the more students acquired material goods; the more they encountered serious difficulties coping at school

which mostly resulted into a complete fail and school drop-out (Kelchen, 2014). It was also found that these students were more likely to go through stress and depression whenever they ran out of cash. Students revealed that they got involved into debts and loans in order to satisfy their needs. All these students were under the influence of materialism with an act of putting material goods as first priorities. Students used to buy material goods even though they did not need them.

5.3.3. Objective 3: Avoiding specious lifestyle and focusing on the studies

The third objective was to come up with measures to mitigate materialism against students. Participants' responses were to reduce imitating celebrity lifestyle at all ways because it is said to waste their time on school work. Participants have indicated that they rather focus on their studies than to waste their time on material objects which bring them sorrow and not sorrow. Some of the students mentioned that they learned the behaviour of materialism from their parents, peers. Since materialism can be learned starting from an early age in families, it was stated by Fuchs (2017) who found that parents should act as good role models to their children and portray good characteristics to their children in anything they do, more especially financial management (Chan, 2013).

Parents should also teach their children about the good the bad sides of materialism so that they can help their children to make good decisions even in future. Encouragement must also be part of the scope for the children to realise the importance of families, relationships as well as being better people of tomorrow. It was also supported by Chia (2010) that at tertiary, management should introduce modules that will educate young people about financial management. He further indicated that school campaigns must also be implemented to teach students about the pros and cons of materialism as students.

5.4. Conclusion

The study found that students were influenced by peer pressure, social media, parent's expectations, lifestyle and anxiousness to spend their funds unwisely. The aim of the study was to explore the influence of materialism on students' fund spending at the University of Venda. The aim was achieved at the end of the study because participants managed to share their experiences on how they were influenced to spend their funds.

5.5. Limitation of the study

The study was limited to nine participants from different level of study, age and gender. The study was qualitative in nature where it provided in-depth understanding of the way students have experienced the phenomenon of materialism on their funding.

5.6. Recommendations

5.6.1. To students

- Students should study hard at school in order to improve their purchasing and living standard.
- Students should learn to make shopping list in order to minimize their materialism behaviour in order to focus on the essentials of their lives.
- It is important for students to stop hanging out with friends or peers who encourage them to over-spend their money.
- Students should appreciate who they are, where they come from and strive to study hard in order to be better human in future.

5.6.2. To parents

- Parents should have family discussions about their finances with their children to make them understand how it affects them, and the entire family.
- Parents should teach their children about the dangers of being attached to material objects as well as the after effects.
- It is important for parents to avoid material rewards to their children in order to limit the idea that material objects can bring happiness in one's life.

5.6.3. To University

- The University management should introduce modules about financial literacy to educate students to save and manage their money.
- Measures such as financial literacy campaign at tertiaries should be implemented by the institution to educate students on measures to discourage detrimental materialism on students.

5.6.4. To society

- People should not spend their money on status-depicting possessions in order to belong and conform to social settings and groups or noticed by their community.
- Attitudes towards possessions, money and debt should be changed to foster an environment in which people value prudent financial decisions above displays of material wealth.

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ANNEXURE A: BUDGET

Item	Description	Amount	Motivation
Consumables (specify)			
Voice recorder	1 voice recorder (model 650)	R1500.00	To record interviews
Pens	1 pack of pens= R28	R28	To write down information provided by the participants
Exam pad	1 Exam pad = R16 2 x 16= R32	R32.00	To keep notes of the information provided by the participants
USB Flash Drive	SanDisk Cruzer Glide 64 Gb Usb 3.0 Flash drive	R250.00	For data storage
Telephone costs	R50 per call R50 x 10 call = R500	R500.00	To communicate with the participants
Printing of drafts R3/page	85 pages x R3	R 255.00	

Modem	4G LTE USB Modem network adapter with Wi-Fi hotspot sim card	R549.00	For internet connection
Spiral binding (R350per copy)	R350 per copy 6 copies x R350 = R2100	R2100.00	
Final binding (450per copy)	R450 per copy 6 copies x R 450	R2700.00	
Editing of research proposal			
Language editing for proposal @R35/page	R35 per page 38 pages x R35	R1330.00	
Language editing for the final document @R35/page	R35 per page 85 pages x R35	R2975.00	
Grand total		R 12219.00	

ANNEXURE B

REQUEST FOR PERMISSION TO CONDUCT RESEARCH

Topic: Influence of materialism on students' fund spending at the University of Venda

My name is Karabo Suzan Mabina with student number (15015241). I am an MA (Master of Arts, Youth in Development) student at the University of Venda under the School of Human and Social sciences.

Dear Participant

You are invited to participate in my academic research study, under the topic of “influence of materialism on students' fund spending at the University of Venda”. This study has been approved by my supervisors and the School Higher Degree Committee. The purpose of the study is based on the following objectives: to explore the influence of materialism on students' fund spending, to ascertain if materialism has an influence on students' fund spending amongst students and to come up with measures that could mitigate materialism against students' fund at the University of Venda.

To insure legal confidentiality, the following will be taken into consideration

- Your names will not be revealed and will be kept confidential. Your names will be replaced by participant 1, 2, 3 etc.
- Your participation is compulsory in the study and it will also be of your free will to withdraw at any time of your choice
- You will be required to provide relevant information based on the questions asked and if not so, I as the researcher will have to ask you to withdraw from participating
- The interview will take about an hour
- The results of the study will be used for academic purposes only and may be published in an academic journal. We will provide you with a summary of our findings on request.
- Due to covid-19 pandemic, you will be required to wear a mask, to apply social distancing and to sanitize your hands after each and every 20 minutes

Please sign the form to indicate that:

- You have read and understand the information provided above.
- You give your consent to participate in the study on a voluntary basis.

.....

.....

Participant's signature

Date

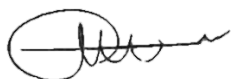
Promoter : Dr. MH Mukwevho

Co-promoter: Dr. NR Raselekoane

Yours sincerely: Mabina KS

Cell phone : 0649577859

Signature:



Date: 25 November 2020

ANNEXURE C

INTERVIEW GUIDE

DEMOGRAPHIC STATUS

1. Gender
2. Age
3. Level of study.....
4. Date of interview.....
5. Place of interview

SECTION B

Theme 1: To explore the influence of materialism on students' fund spending at the University of Venda.

- What influences you to spend money on unrelated educational material?
- How does it affect you and your studies?
- How does it affect your educational progress?

Theme 2: To ascertain if materialism has an influence on students' fund spending amongst students at the University of Venda.

- In estimation, how much money do you think you spend monthly on unrelated educational material?
- What challenges do you think may arise from your source of funding?
- What fears/anxiety does this bring to you?

Theme 3: To come up with measures that could mitigate materialism against students' fund at the University of Venda.

- What do you think being materialistic has brought in your life, more especially as a student?
- What dangers are accompanied by you being materialistic either educationally or throughout your life sphere?
- How can you or anyone be detached from such behaviour?
- What could be done to address this issue of materialism on students and young people in the communities out there?

THE END