

## Effect of Demographics on Materialism: An Empirical Study

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### Abstract

Materialism can be defined as the extent to which individuals engage in managing their identity by acquiring or using the products. It is a set of centrally held beliefs about the prominence of possessions in one's life. The present research studies and measures the materialism and its sub components amongst the college students. The overall materialism score was found to be on lower side. However among the sub traits of materialism; mean score of possessiveness was highest followed by envy and non-generosity. The materialism and its sub traits were analyzed w.r.t. demographic variables; like gender, education and income and it was found that gender significantly impacts the materialism whereas income and education have no impact on materialism.

**Keywords:** Materialism, Possessiveness, Envy, Non-Generosity, Consumer behavior

### Introduction

Marketers make constant efforts to understand their customers and their behavior. Understanding consumer behavior is a complex phenomenon and there are variety of factors which affect their decision making. One of the factor which plays an important role in consumer behavior is materialism. According to Belk (1984), materialism is a complex phenomenon and is defined as significance an individual attributes to the worldly possessions. Ward and Wackman (1971) defined it as an orientation emphasizing on possession and money for personal happiness and social progress. It refers to the philosophical conceptualization according to which nothing exists except matter and is associated with a tendency to consider material possessions and physical comfort (Mickens and Roberts, 1999; Scott, 2009). Materialistic values of a person are associated with the opinion that acquiring certain goods lead to happier life. Since, consumers differ towards their materialistic value, hence their acquisition and possession of products also vary.

Under this backdrop current research attempts to measure the materialism and its sub traits i.e. possessiveness, non-generosity, and envy. It also identifies relationships between materialism as well as its sub traits with demographic variables viz. gender, income, and education. Since, materialism has an important role to play in consumer behavior, discerning the materialism would enable the marketer to better understand their consumers and in turn devise effective marketing strategies.

## Literature Review

Materialism plays a significant role in individual's everyday life (Burroughs and Rindfleisch, 2011). It is associated with status consciousness, condescension, envy, disregard, social issues, and self-centeredness, a lack of principles, possessiveness, insecurity, and interpersonal detachment (Fournier and Richins, 1991). Materialism has been explained as value one associates to material goods (Manchanda 2014). It can be conceptualized as dimension which includes growth in material consumption which in turn leads to material growth and individual happiness and their motives (Larsen et al., 1999). Rokeach (2000), Schwartz (1992), Richins and Dawson (1992) in their study identified materialistic value as expressing the importance of material things and their possessions for individual's happiness, satisfaction and welfare. Materialistic values have three sides which includes acquiring material possessions as a sign of success, placing material objects in the center of life and acquiring material things as a means of being happy through possessions (Belk, 1985).

Studies have also focused that materialistic values are important value in life and are believed to be signs of success as well as source of satisfaction (Fournier and Richins, 1991; Richins and Dawson, 1990). However, materialistic traits such as greed, miserliness, and envy are pathological and can further lead to human misery rather than happiness. Research study carried by Csikszentmihalyi and Rochberg-Halton (1981) has identified two types of materialistic behavior i.e., instrumental and terminal. Instrumental materialism includes material objects to strengthen interpersonal relationships and terminal materialism occurs when the desire for more possessions prevails. Beaglehole (1932) highlighted that terminal materialism may not be common or even possible, but is a means of satisfying needs such as desires for prestige, self-assertiveness, pre-eminence, and dominion.

Materialism has three dimensions which include; envy, nongenerosity, and possessiveness. Studies have found that measures of possessiveness, nongenerosity, and envy enables to measure materialism (Furby 1978a, 1980). Research carried Hudders and Pandelaere (2012) have also indicated that material possessions and wealth accumulation plays a crucial role in the lives of the consumers. According to Belk (1983) possessiveness has been defined as an inclination and tendency to retain control or ownership of one's possession. According to Marshall (1935) and Berry and Maricle (1973) possessive individuals are concerned with the loss of possessions. They desire to have a greater control of objects gained through owning them over renting, leasing, or borrowing (Greenwood, 1977; Kelly, 1982). According to Belk (1985) materialistic consumers tend to be non-generous and have less willingness to share what they have in terms of either money or possessions. They also have

negative attitude towards charitable and ecological organizations, and are also less likely to help their friends and family (Richins and Dawson, 1992).

According to Meagher (1967) nongenerosity and possessiveness are aspects of single trait avariciousness and involves unwillingness to share possessions with others and therefore individual with such traits are reluctant to lend or donate their possessions. Envy has been defined as an interpersonal attitude involving displeasure and ill-will at the superiority of (another person) in happiness, success, reputation, or the possession of anything desirable (Schoeck, 1966). It is a trait rather than an attitude towards a particular target person and their possession. An envious person have desire for possessions and feel personally demeaned by others possession of the desired objects, especially if others are considered as less worthy of the possessions (Belk, 1984).

Ger and Belk (1996) argued that the materialistic lifestyle is expanding on a global scale. However according to Inglehart (1981) materialism as value declines as culture develops economically and will diminish as economic stability improves. Although materialism is relatively stable across time but studies have highlighted age-related variation in young adult and middle-aged persons who were found to be more materialistic than children or older people (Belk, 1985). Study carried by Pandelaere (2016) found that materialistic individuals spending behavior is not fully autonomous. It highlighted that highly materialistic people are less willing to connect with other people and have low tendency from experiential consumption as compared to less materialistic individuals. Studies carried by Fournier and Richins, 1991; Mason, 1981 found that materialist people consume more and focus on the consumption of 'status goods' or unique consumer products (Lynn and Harris, 1997).

Materialism is considered as an important variable for consumer researchers as it enables the researchers to understand factors affecting society's economic wealth as well as material possessions (Muncy and Eastman, 1998). Studies have found that consumer materialistic desires are stimulated not only by the socioeconomic deprivation and insecurities but also by the psychological problems (Chaplin et al., 2014). Materialism among the younger generation is important and interesting aspect of research because of the enormous purchasing power of the youngsters and their influences in family purchase decisions (John, 1999). India is considered as less materialistic countries due to the existence of collectivist culture (Gupta, 2011) and therefore Indian consumers show less attitude towards materialistic things as compared to individualistic culture followed by western countries. Studies have found that Individuals attitude towards materialism and demographic variables also play a positive role in understanding of materialism.

**Methodology**

The purpose of the study is to study the materialism and its traits amongst the university students. The students are youth and are widely considered to be the next big consumers for companies. The companies who are looking for ways to compete effectively in this market may require to understand their behavior and attitude towards materialistic things which would help them to plan effective marketing strategies. Under this backdrop, following objectives have been determined:

- To measure the overall materialism and its traits amongst the university students
- To identify the impact of key demographics on the materialism

The present study is descriptive in nature. A survey was conducted on a sample selected from university students pursuing BBA and MBA courses. The rationale for using university students are that they belong to the next generation of consumers, are relative homogeneous, and

accessible to researchers. A two part structured questionnaire was designed to collect the data. Part I contains questions related to information on gender, education and income, and part II consists of instrument to measure the materialism (Belk 1984 and Belk 1985). The Belk materialism scale is composed of 24 statements which measure overall materialism as well as its three sub traits viz.; possessiveness, nongenerosity, and envy. The items were scored on 5-point Likert scale from strongly agree to strongly disagree. The overall materialism can be calculated by summing up the mean scores of each sub traits. The overall materialism score would range between 5 and 15.

The data were collected from a sample of 173 MBA and BBA students, profile of which is presented in Table-1. 54.3% students were from UG degree (BBA) and 45.7 % students from PG degree (MBA) program. There were total 61.3 % male students and 38.7% female students. The age of respondents ranged between 18 and 24 years. Among this sample group, 65.9 % students belonged to single income family whereas remaining 34.1 % students belonged to dual income family.

**Table-1: Sample Profile**

		Frequency	Percent
Gender	Male	67	38.7
	Female	106	61.3
Education	UG	94	54.3
	PG	79	45.7
Income	Single Income	114	65.9
	Dual Income	59	34.1
	Total	173	100.0

**Results and Discussion**

Table-2 shows the score of overall materialism as well as mean score of sub traits of the materialism and presented according to demographic distribution of the sample. The score of sub traits of materialism is a mean value of the items measuring respective sub trait. The overall materialism is derived by adding the means score of the sub traits i.e. possessiveness, non-generosity and envy. The overall materialism score was found to be 8.80 which can be

considered as low on a scale where the overall materialism score ranges between 5 and 15. However among the sub traits of materialism; mean score of possessiveness (3.38) was highest followed by envy (2.88) and non-generosity (2.54). Also, It can be observed from the table that the students who were male (8.84), had PG degree (8.95) and belonged to single income family (8.89) have shown more materialism as compared to the students who were female (8.77), had UG degree (8.67) and belonged to dual income family (8.61).

**Table-2: Score of Materialism and Sub Traits of Materialism**

Demographics	Sub Traits of Materialism			Overall Materialism
	Possessiveness	Non-generosity	Envy	
Male	3.43	2.65	2.75	8.84
Female	3.34	2.46	2.96	8.77
UG (BBA)	3.36	2.53	2.78	8.67

PG (MBA)	3.40	2.54	3.00	8.95
Single Income	3.42	2.56	2.91	8.89
Dual Income	3.28	2.50	2.83	8.61
<b>Total</b>	<b>3.38</b>	<b>2.54</b>	<b>2.88</b>	<b>8.80</b>

The relationship of demographic variables with overall materialism and its sub traits have been studied with the help of t-test of difference between means. The results are presented and discussed in following sub sections.

**Materialism and Gender:** To analyze the relationship of overall materialism and its sub traits with gender following hypotheses have been formulated.

**H01:** There is no significant difference in overall materialism with respect to gender

**H02a:** There is no significant difference in possessiveness with respect to gender

**H02b:** There is no significant difference in nongenerosity with respect to gender

**H02c:** There is no significant difference in envy with respect to gender

Table-3 shows the results of above hypotheses. It highlights that there is no significant difference found on overall materialism (H01), nongenerosity (H02b) and envy (H02c) with respect to gender.

**Table-3: T Test for Difference between means – Materialism & Gender**

	t score	p value	Mean Difference	Hypotheses	
<b>Overall Materialism (H<sub>01</sub>)</b>	.572	.568	.07343	Accepted	
<b>Dimensions</b>	<b>Possessiveness (H<sub>02a</sub>)</b>	1.345	.180	.09216	Rejected
	<b>Non-generosity (H<sub>02b</sub>)</b>	3.199	.002	.19097	Accepted
	<b>Envy (H<sub>02c</sub>)</b>	-2.766	.006	-.20971	Accepted

The results of the hypothesis (H01) are supported by studies carried by Sahdev and Gautam (2007) which reflected that there is very little difference between the materialistic values of Indian males and females. Studies carried by Burroughs and Rindfleisch (2002); Watson (1998 & 2003) also highlight that there is no association between materialism and gender. Studies on teens, undergraduate students, and youth revealed no significant gender differences in materialism (Christopher et al., 2007, Schaefer et al., 2004 and Watson, 1998). However studies carried by Eastman et al. (1997), Browne and Kaldenberg (1997) and Kamineni (2005) contradict to the above results and highlight that men are more materialistic than women. Study carried on primary to secondary school children by Flouri, 2004 and Goldberg et al., 2003 reflected that boys are more materialistic than girls. Overall materialism was somewhat higher among males who were in a relationship, mostly because they endorsed possession-defined success somewhat more (Pieters, 2013; Kasser and Ryan, 1993). In the present study also, men were found to be more materialistic than women in terms of overall materialism score (Table-2) although same could not be proven statistically.

Also, there was no significant difference found between genders when the non-generosity (H02b) and envy (H02c)

dimensions were studied. Belk and Utha (2001) have found that possessiveness and non-generosity scores did not differ between male and female respondents but found that females are significantly less envious than men. Bolton and Katok (1995) also found no evidence of gender differences in generosity, while Eckel and Grossman (1998) found that women share twice as much on average on generosity dimension. A field experiment carried by List (2004) found that males younger than 50 years donate less than females from the same age range. In another study carried by Agnes and Agnes (2014), women were found to be less envious and also scored higher on sharing and donation. The findings of the study carried by Parthi and Kaur (2016) revealed that gender differences exist when it comes to expression of materialism as a trait comprising envy, non-generosity and possessiveness and males scored higher on materialism as value.

However, a significant difference has been found on possessiveness dimensions (H02a) of materialism between men and women. The findings are supported by the study carried by O'Cass and McEwen (2004) found that young men than women place more importance on the conspicuousness of product use, which can lead to higher level of materialism. These findings were also supported by Tse et al. (1989) who found that men are more materialistic

and have a stronger orientation towards external validation which can be seen in their visual portrayal of accomplishment and prestige by means of possessing material goods.

**Materialism and Income:** Table-4 shows the results of hypotheses testing with respect to overall materialism, its dimensions and income. The formulated hypotheses are as follows:

**H03:** There is no significant difference in overall materialism with respect to income

**H04a:** There is no significant difference in possessiveness with respect to income

**H04b:** There is no significant difference in non-generosity with respect to income

**H04c:** There is no significant difference in envy with respect to income

**Table-4: T Test for Difference between means – Materialism & Income**

		t score	p value	Mean Difference	Hypotheses
<b>Overall Materialism (H03)</b>		2.154	.033	.13026	Rejected
<b>Dimensions</b>	<b>Possessiveness (H04a)</b>	1.996	.048	.13961	Accepted
	<b>Non-generosity (H04b)</b>	.993	.322	.06253	Rejected
	<b>Envy (H04c)</b>	.989	.324	.07848	Rejected

The results show that overall materialism (H03) have significant difference with respect to income which implies that the children of single income parents are more materialistic than children of dual income parent. This could be so because the children with dual income families may feel more secured with family income as compared to single income family. Inglehart (1990) have found that individuals who are economically deprived place a higher emphasis on material acquisition than those who are affluent. Study carried by Ahuvia and Wong (1995) found that respondents with low economic insecurity believed that they would be happier if they owned more things, which can be interpreted as a general desire to own more possessions.

There was significant difference found in terms of , non-generosity (H04b) and envy (H04c) dimension of materialism with respect to single and dual income families. Since non-generosity is merely based on egoistic self-interest (Hogan 1975) evidence suggested that generosity is most likely to be high among those who accept themselves as worthy to give and receive (Neisser 1973; Silber 1969). This could be the reason that respondents with dual income were found to more generous as they perceived themselves to be more worthy because of stable family income. Moreover, single income respondents may seek to acquire more wealth but feel themselves less superior as compared to the dual income respondents which make them more envious.

Studies have found that single income people value more terminal materialism which in turn leads to more possessions to generate the envious behavior (Csikszentmihalyi and Rochberg - Halton, 1978). Belk (1984) also found that envy involves a coveting of what another has and frequently resentment of other person who possesses the desired objects. This means that single income respondents could also be more envious as they wish to earn more and have more aspirations. However, there is no significant difference found on possessiveness (H04a) dimension with respect to income. Study carried by Mehta and Kang (1985) also point out that possessiveness does not differ by the demographic variables, such as; income, age, marital status, education, family size, family life cycle, and occupation.

**Materialism and Education:** Table-5 shows the results of hypotheses testing with respect to overall materialism, its dimensions and education. The hypotheses are as follows:

**H05:** There is no significant difference in overall materialism with respect to education

**H06a:** There is no significant difference in possessiveness with respect to education

**H06b:** There is no significant difference in non-generosity with respect to education

**H06c:** There is no significant difference in envy with respect to education

**Table-5: T Test for Difference between means – Materialism & Education**

		t score	p value	Mean Difference	Hypotheses
<b>Overall Materialism (H05)</b>		-2.286	.023	-.28293	Rejected
<b>Dimensions</b>	<b>Possessiveness (H06a)</b>	-.670	.504	-.04505	Rejected
	<b>Non-generosity (H06b)</b>	-.206	.837	-.01239	Accepted
	<b>Envy (H06c)</b>	-3.056	.003	-.22549	Accepted

The results shows that a significant difference found on overall materialism (H05), and possessiveness (H06a) with respect to education i.e. undergraduate and postgraduates respondents. The post graduated respondents were found to be more materialistic (mean value, Table -2) than the undergraduates. Study carried by Agnes and Agnes (2013) found that out of all the demographic variables considered, it is only the level of education relates to materialism while the other demographic variables such as age, gender and status do not influence the materialism. This study also pointed out that people with higher education have lower materialism as compared to elementary grade students which is contradicting to the findings of the present research. The findings are also contradicted by Dogan and Torlak (2014), who highlight that participants with lower levels of education have higher tendencies to see money as a source of worry and security for an indefinite future as compared to those with higher levels of education. For this, they argued that higher level of education provides better career options and low probability of being unemployed in various economic conditions. Study carried by Abramson and Inglehart (1994) also contradicts the present study as they have found that individuals with higher education are less likely to be materialistic than those with lower level.

However, there are number of other variables of education which can impact on materialism which include; doctrine education, degree of skill acquired during education, parental education, and the information level of the respondents (Vasiliki Brouskelil & Maria Loumakou, 2014). There is significant difference between the respondents on the possessive dimension and education and studies have found that postgraduate are more possessive. This could be so because respondents who are high on materialism do not share what they have in terms of money and possessions (James and Eastman, 1998). Agnes and Agnes (2014) in their longitudinal study found that people with lower qualification are more possessive and envious as compared to higher education.

However, there is no significant difference is found on non-generosity (H06b) and envy (H06c) with respect to education. Study carried by Mehta and Keng (1985) on materialism and demographic variables have also identified that non-generosity varied significantly with education. Even the envy was found significantly associated with education which is contradicting to the present study. This study also highlighted that the graduates generally depicted higher levels of envy, while highly qualified persons with post-graduate qualifications and individuals with professional diplomas showed significantly lower level of this trait. However, in the present study the postgraduate scored higher mean value on this dimension as compared to the undergraduate.

## Conclusion

The present study was an attempt to study the relationship between materialism and its sub traits with demographic variables. The researchers have found that materialism has significant relationship with gender but has no relationship with income and education respectively. The paper also studied relationship of three sub traits of materialism i.e. possessiveness, non-generosity and envy with the demographic variables, such as; gender, education and dual/single income family. The results highlighted that gender and education have significant relationship with non-generosity and envy but no significant relationship with possessiveness. In contrast, single and dual family income had significant relationship with possessiveness but shows no evident relationship with non-generosity and envy. These results can be used by managers to understand that how individual's materialistic value varies, which in turn can be used to device marketing strategies. Study will also help managers to identify the segments and sub segments on the basis of materialism and its sub traits. In these segments, they can study pre purchase, purchase and post purchase patterns to devise effective positioning strategies. Moreover, it will also provide them an approach to create focused marketing communication plan.

**Research Implications:** The present study has looked into relationship of materialism with demographic variables, such as; gender, education and income which can be expanded by having more depth in existing variables and by adding more variety of demographic variables, like marital status, occupation, age, family life cycle, etc., which may have significant impact on materialism and also in their buying behavior pattern.. Future studies can also include other dimensions, such as; consumer behavior, purchase intention, post purchase behavior, etc. and their impact on materialism. Researchers can also explore the other aspect of materialism, and its relationship with consumer demographics in future.

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