

## **Antecedents of Consumer Materialism: An exploration in Sri Lankan Context.**

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### **Abstract**

Materialism is becoming a major problem in the world. Materialistic consumers consume more and even unnecessary things. Overconsumption is one of the major threats to the future of human survival. Hence, the intention of this research is to determine the antecedents of materialism in Sri Lankan context. Through the Literature review, the antecedents of materialism were identified as; depression, anxiety, self- esteem, and stress. Positivist approach with deductive reasoning was used in this study. Individual adult person was taken as the unit of study of this research and this is a single cross - sectional study. Sample of 450 adults was selected according to judgmental sampling technique representing nine provinces in Sri Lanka. Structured questionnaire was used as the data collection tool. Structural Equation Modeling was used to analyze the data. Findings show that self-esteem, depression, and stress significantly affect materialism. Further, Self-esteem and depression negatively affect the materialism while “stress” positively affect the materialism. These findings are useful to Marketing Managers to develop more effective marketing strategies in terms of segmentation, strategic brand communication and promotion. By accurately segmenting based on the facet of materialism that is dominant in a specific consumer behavior context will lead to the development of brand communication that better addresses consumer concerns.

**Keywords:** Materialism, Depression, Anxiety, Self- esteem, Stress

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## Introduction

Materialism is not a new concept. All the religious leaders as well as many researchers have discussed the negative aspects of materialism. The Oxford English Dictionary (Simpson and Weiner, 1989) defines the term as the “devotion to material needs to the neglect of spiritual matters.” Materialism is the degree of importance consumers attach to possessions (Belk, 1995). Rassuli and Hollander (1986) describe materialism as “a mind-set . . . an interest in getting and spending, “Because of the materialism of consumers; they consume more and unnecessary things. Oskamp (2000) identifies overconsumption, as one of the major threats to the future of human survival. Recently, materialism has received renewed attention in the media and in the public discourse in the wake of the global economic crisis. Strong desire for wealth and goods of the people in the western societies was the main cause for the economic crisis since it led the risky financial decisions (Kasser, 2008; Richins, 2011). Concurrently with the global economic crisis, materialism has become an interesting topic among scholars and tried to find out the causes for materialism. (Giddens *et al.*, 2009; Karabati and Cemalcilar, 2010; Kilbourne and LaForge, 2010; Richins, 2011; Sirgy *et al.*, 2013). Evidence has accumulated about the association between overconsumption and materialism and social and personal problems such as peak oil, environmental degradation, global poverty, reduced personal well-being and happiness (Alexander and Ussher, 2012). While religious leaders criticize materialism and over-consumption, scholars have noted that materialism

can have both positive and negative consequences (Arnould and Thompson, 2005). According to the article published in “The Conversation” by Awanis S., 2018, “In Asia, materialism is an important part of the “collectivistic” culture (where the emphasis is on relationships with others, groups a person belongs to). Buying aspirational brands of goods and services is a common approach in the gift-giving traditions in East Asia. Across collectivistic communities, purchasing things that mirror the identity and style of people you regard as important can also help you to conform to social expectations that in turn blanket you with a sense of belonging. These behaviors are not unique to Asian societies. It’s just that the idea of materialism in the West is more often seen in sharp contrast to community values, rather than a part of it”. Hence, it is needed to know how we get an increasingly materialistic society to care more about the greater good (such as buying more ethically-sourced products or making more charity donations) and be less conspicuous and wasteful in its consumption. For that it is required to look to our culture and know the factors behind materialism. Sri Lanka is a multi-cultural country which believes Buddhism, Christianity, Hinduism, and Islamic, religions not like other western societies, that the majority are Catholics.

In Buddhism, materialism is concerned about sufferance and hardships undergone by man. There were two traditions of teaching at the Buddha’s time. In a very general way the Buddhist texts refer to these two kinds of religious traditions as Brahmana tradition and Samana tradition Puniyani, 2016. These philosophical teachings presented are referred to as



Sassatavada (Eternalism) which denotes spiritualism and Uchedavada denoting a kind of materialism. The two practices of the two philosophical traditions were “Attakilamathanuyogc (self-mortification) and “Kamasukhallikanyoga” (self-indulgence), and these two practices were the ones that were mostly accepted and followed during the time Buddhism arose in India. The Buddha asked his followers not to resort to either of them. This is very clearly declared in his inaugural discourse Dhammacakkapavattana Sutta. Therein he says that these are two extremes generally followed by many and that those who opt to follow Buddhism should give them up. Further, he condemned “Kamasukhallikanuyoga”, the path of self-indulgence, as low, vulgar the way of the average ordinary person, ignoble and unbeneficial (gammopothujjanikoanariyoanathasarii hito) with regard to the path of self-mortification his criticism was less severe, for he did not describe it as low vulgar, the way of the average ordinary person, but said that it is painful (dukkha) ignoble and unbeneficial (Dukkhoanariyoanattasamhito)

Jesus Christ also explained the negative side of materialism. According to him, “Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. But lay up for yourselves treasure in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal” (Mathew 6:19-20). The Christian life confronts men and women with this same set of choices. Christians are not forbidden to enjoy many of life’s pleasures, but view them as temporary and, in the long term, unsatisfying (cf. Moses, Hebrews 11:25-26)

Materialism is much more than affluence and lavish life-styles. Hinduism does not preach against material success gained the right way. Hindus worship Lakshmi, the goddess of wealth. The Semitic religions see prosperity as a gift from God. In Hinduism there, a concept called **Purusartha** which can be roughly translated into English as **life goals**. These are four in number (Dowdle,2010).

1. Dharma: Righteous behavior.
2. Artha: Activities and resources that enables one to be in a state one wants to be in. It included wealth, career, prosperity etc.
3. Kama: Love with or without sexual connotations
4. Moksha: Freedom from the cycle of birth and death.

Artha and Kama must be followed in accordance with dharma. A religion which includes acquiring wealth and sexual pleasure as life goals cannot be called **hating materialism** (Dowdle,2010).

According to Holy Qur’an, Allah describes this life as a place of enjoyment, but all the tools such as money, status are given to achieve the purpose of our lives. But, people fall in love with the money, and forget the purpose. People fall in love with the people in their lives, love with status; wealth, and power and forget the purpose. In one verse, Allah says: “Know that the life of the world is merely a game and a diversion and ostentation, and a cause of boasting among yourselves and trying to outdo one another in wealth and children, like the -growth after rain, which delights the cultivators. But then it withers, you see it turning yellow, and then it



becomes broken stubble. In the hereafter there is terrible punishment, but also forgiveness from Allah and His good pleasure. The life of the world is nothing but the enjoyment of delusion". (Surat al-Hadid, 20)

Different religions have different perspective on materialism though the ultimate objectives of all religions are same. Materialism has been recognized as being of primarily cultural in origin (Soron et al., 2005). This is not surprising as culture encompasses so much of life. Van de Vliert (2009) described culture as a "rich complex of values and practices passed on and changed from generation to generation", a complex that includes language, morals, religion, and economics. It comes as little surprise that these cultural elements affect how we value our possessions. These values can be differing according to the different cultural settings. Hence, the purpose of this research is to determine the antecedence of materialism in Sri Lankan context and the main objectives of this study are;

1. To examine the impact of depression on materialism in Sri Lankan context,
2. To examine the impact of anxiety on materialism in Sri Lankan context,
3. To examine the impact of self-esteem on materialism in Sri Lankan context
4. To examine the impact of stress on materialism in Sri Lankan context

## Literature Review

### Materialism

Materialistic means to have values that put a relatively high priority on making

a lot of money and having many possessions, as well as on image and popularity, which are almost always expressed via money and possessions (Kasser,2014). Materialism has been defined by various scholars in different ways. For example, it has been defined as; a personal value (Richins & Dawson, 1992), a personality trait (Belk, 1985), an extrinsic motivation focus (Kasser& Ryan, 1993), a preference for products over experiences (van Boven & Gilovich, 2003), and a focus on lower-order needs at the expense of higher-order needs (Inglehart, 1990). Rassuli and Hollander (1986) describe materialism as "a mind-set . . . an interest in getting and spending." Among the different definitions given by scholars covering the different aspects of materialism Shrum et al (2013) define Materialism as the extent to which individuals attempt to engage in the construction and maintenance of the self through the acquisition and use of products, services, experiences, or relationships that are perceived to provide desirable symbolic value' (Shrum et al., 2013). This definition was used in this study to define materialism since it covers different aspects. Materialism was identified by many scholars as an outcome of negative experiences or behavior of people and consequences of materialism has being viewed as positive (Segev et al, 2015).

Researchers argue that materialism is a coping mechanism for people whose intrinsic needs such as safety, competency, self-worth and belonging are not fulfilled (Chang and Arkin, 2002; Kasser, 2002). In line with the above discussions on dealing with stress, individuals affected by significant life-events tend to adopt various consumption practices



(Moschis 2007). These consumption practices include eating out (for example, at restaurants) (Andreasen 1984), excessive shopping (Heckhausen & Schulz 1995; Sneath et al, 2009), alcohol abuse (Heatherton & Baumeister 1991; Hirschman 1992), binge eating (Faber et al. 1995), materialism (O'Guinn & Faber 1989) and gambling (Duhachek 2005).

Having conceptualised the consumer mental state of stress from a vulnerability perspective, as Baker et al.(2005) suggest, individuals with stress adopt coping strategies such as distancing or regulating their emotions through actions related to consumption as described above. Such responses to stress can be justified from another theoretical perspective: Escape Theory. It postulates that people adopt certain consumption behaviours (for example, alcohol and drugs) to escape from self-awareness, which includes 'escaping' from their stress state (Wicklund 1975 as cited in Jayawickrama et al, 2014). Overall, in light of 'escape theory' and the 'consumer vulnerability perspective', the above examples show that some consumption practices can become coping mechanisms to deal with stress.

By adopting such behaviours in a traumatic situation, individuals tend to avoid or ignore the negative feelings induced by the tragic event (Ruvio et al, 2014). For example, in a longitudinal study with homeless people in the UK, McNaughton (2008) found that people tended to engage in substance abuse as a way of: 1) escaping from their material reality, 2) assimilating to their new environment, and 3) coping with the trauma in their prior life. Further, in a study with victims of hurricane Katrina in 2005, Sneath et al, (2009)

found that, with the depressive state created from the loss of possessions, and a feeling of a lack of control, survivors engaged in impulsive and/or compulsive buying as a coping mechanism. More recently, Nishio et al (2014) as cited in Jayawickrama et al, 2014, conducted a study with survivors affected by the 2011 Tohoku earthquake in Japan, and found that consumers increased purchases of health and eco-products in the long run as individuals became more environmentally friendly as a result of the disaster experience.

Researchers argue that consumers with similar unfulfilled needs should be materialistic, and the acquisition of possessions can help materialists assuage their feelings of ambiguity and personal identity (Micken and Roberts, 1999). Studies in this vein, therefore, view materialism, its antecedents and consequences as an individual phenomenon that transcends national or cultural boundaries (Richins and Dawson, 1992). The importance of personal characteristics as determinants of materialistic values is reflected in the observation that not every person living in industrialized capitalistic cultures exhibits the same level of materialism. Hence, the reasons behind materialism may be different from culture to culture.

Materialism is appropriately conceptualized as a consumer value. The development of a values-oriented materialism scale with three components-acquisition centrality, acquisition as the pursuit of happiness, and possession-defined success is described (Richins & Dawson, 1992). The three dimensions of Materialism developed by Richins & Dawson, (1992) is still well accepted and being used by the modern researches (e.g.



Segev & Gavish, 2015). Scholars have identified number of factors which affect materialism; such as depression, self-esteem, stress (Segev et al, 2015). Moreover, Innate factors, individual factors, consumer socialization, cultural factors, socio-economic, psychological and political system differences were found to be factors driving the development of materialistic values (Duh,2015). But The view of materialism as a mechanism for coping with unsatisfied needs guided the selection of psychological or personal weaknesses (anxiety, depression and negative self-esteem and stress) as its antecedents.

### **Depression and Materialism**

According to American Psychiatric Association (2013), depression is classified as a mood disorder. It may be described as feelings of sadness, loss, or anger that interfere with a person's everyday activities. Depression is one of the main factors affecting materialism and it is positively associate with materialism (Segev & Gavish,2015)

### **Anxiety and Materialism**

According to American Psychological Association adopted from *Encyclopedia of Psychology*, anxiety is an emotion characterized by feelings of tension, worried thoughts and physical changes like increased blood pressure. Anxiety is a feeling of fear or apprehension about what's to come. Further, according to NIMH, a Person might feel anxious when faced with a problem at work, before taking a test, or before making an important decision. But anxiety disorders involve more than temporary worry or fear. For a person with an anxiety disorder, the anxiety does not go away and can get worse

over time. The symptoms can interfere with daily activities such as job performance, school work, and relationships. Research shows two sets of factors that lead people to have materialistic values. First, people are more materialistic when they are exposed to messages that suggest such pursuits are important ... Second, and somewhat less obvious — people are more materialistic when they feel insecure or threatened, whether because of rejection, economic fears or thoughts of their own death (Kasser, 2014)

### **Self-esteem and Materialism**

Rosenberg (1979) defined self-esteem as people's feelings about their worth or value of themselves. Self-esteem becomes increasingly important to gain the respect and appreciation of others. People have a need to accomplish things and then have their efforts recognized. People need to sense that they are valued and by others and feel that they are contributing to the world (Maslow 1943). Materialism researchers have found that individuals with high self-esteem are less materialistic than individuals with low self-esteem Chaplin & John (2007). Further, individuals with high explicit, but low implicit self-esteem, exhibit higher levels of materialism than do individuals with high explicit and high implicit self-esteem (Park & John,2008).

### **Stress and Materialism**

Oxford English dictionary defines stress as a state of mental or emotional strain or tension resulting from adverse or demanding circumstances. In certain instances, materialism may play a functional role as a coping mechanism during difficult life transitions. In specific, that material objects may assist



children in reducing the stress associated with parental separation or divorce (Burroughs and Rindfleisch,1997).

Based on the literature review following hypotheses were developed:

*H1.* Depression has a positive association with materialism of Sri Lankan consumers.

*H2.* Anxiety has a positive association with materialism of Sri Lankan consumers.

*H3.* Self-esteem has a positive association with materialism of Sri Lankan consumers

*H4.* Stress has a positive association with materialism of Sri Lankan consumers.

## Methodology

The study adopts positivist approach with deductive reasoning. Quantitative research was carried out to test the hypotheses. Individual adult person was taken as the unit of study of this research and this is a single cross-sectional study. Sample of 450 adults was selected according to judgmental sampling technique representing nine provinces in Sri Lanka. 80% of the sample is Buddhist, 15% of the sample is Hindus and 5% of the sample is Islam to represent the Sri Lankan population. Sample adequacy was tested using Kaiser-Meyer-Olkin (KMO) Test. Since the value of the test is greater than 0.7, the sample is adequate to represent the population of the study. Judgmental sampling is used to make sure the composition of different nationalities in

the sample. Structured questionnaire was used as the data collection tool. Measurement properties were validated, and then the hypotheses were tested. Structural equation modeling was used for testing the hypotheses since it is one of the reasonable methods to deal with a complex model.

Materialism was measured using the scale developed by Richins and Dawson (1992). This scale is being used by many researchers thereafter. Segev et al, (2015), Ogden and Cheng, (2011), Lipovčan et al, (2015) are some of the examples for recent use of Richins and Dawson (1992)'s scale of materialism. Rosenberg (1965), Self-Esteem Scale, a widely used self-report instrument for evaluating individual self-esteem is used in this research to measure self-esteem since it is still used by current researches to measure self-esteem (e.g. Segev et al, (2015)).

The Beck Depression Inventory (BDI; Beck et al, 1988) and the Hamilton Rating Scale for Depression (HRSD; Hamilton, 1967) were the most commonly used assessments of depression in research and clinical practice. But later, McGreal and Joseph (1993) developed Depression–Happiness Scale (D–H–S) to measure the happiness and depression status. This is a self-report scale which contains 25 items representing a mix of affective, cognitive, and bodily experiences. Each item is rated on a four-point scale: *never* (0), *rarely* (1), *sometimes* (2), and *often* (3). 12 of the items concerned positive (Happiness) thoughts, feelings, and bodily experiences and 13 concerned negative (Depression) thoughts, feelings, and bodily experiences. Due to the weaknesses of this model, Joseph and Lewis (1998) tested this model again and the indicators that scored more than



0.6 in their study was taken for this study to measure the depression.

Depression Anxiety Stress Scales (DASS) tested by Lovibond and Lovibond (1995) was used in this study to measure the anxiety. According to DASS there are four dimensions of anxiety, namely; automatic arousal, skeletal musculature effects, situational anxiety and subjective experience of anxiety. In this research only, subjective experience of anxiety was taken since this is not a research targeting to clinical patients.

Depression Anxiety Stress Scales (DASS) tested by Lovibond and Lovibond (1995) was used in this study to measure the stress. According to DASS scale stress has been measured under four dimensions, namely; difficulty relaxing, Nervous arousal, easily upset, over reactive, impatient.

## Findings and Discussion

### Factors affecting materialism

In the first stage of the analysis factor loading values were taken from confirmatory factor analysis and the results are given in Table 4.1. According to the table 4.1, the standardized regression weights are higher than 0.5 and most of them are higher than 0.7. Therefore, validity of the indicators to measure dimensions can be ensured through the estimated regression weights of the indicators. Further, to test the validity and Reliability of the constructs, AVE, Cronbach Alpha and Composite Reliability were calculated (Table 4.2). Further, normality test was conducted to check the normality of the data and found the data is little skewed but it was within the range of +1.96 and - 1.96. Hence, structural equation modeling can be used to analyze the data. Further, outliers and missing values were checked but there were no observation points that is distant from other observations and there were no missing values since data were collected by the researcher by personally by directly meeting the respondent.

**Table 4.1 Factors loading values**

		Estimate
Materialism	<--- Self Esteem	-.242
Materialism	<--- Depression	-.250
Materialism	<--- Anxiety	.079
Materialism	<--- Stress	.365
Success	<--- Materialism	1.000
Centrality	<--- Materialism	1.000
Happiness	<--- Materialism	1.000
S5	<--- Success	.902
S4	<--- Success	.896
S3	<--- Success	.896
S2	<--- Success	.840
S1	<--- Success	.869
S6	<--- Success	.890
C4	<--- Centrality	.861



			Estimate
C5	<---	Centrality	.878
C6	<---	Centrality	.868
C7	<---	Centrality	.805
H1	<---	Happiness	.571
H2	<---	Happiness	.528
H3	<---	Happiness	.510
H4	<---	Happiness	.542
H5	<---	Happiness	.515
SE10	<---	SelfEsteem	.573
SE9	<---	SelfEsteem	.651
SE6	<---	SelfEsteem	.640
SE5	<---	SelfEsteem	.675
SE2	<---	SelfEsteem	.676
DI3	<---	Depression	.907
DI2	<---	Depression	.864
DI1	<---	Depression	.773
AN4	<---	Anxiety	.835
AN3	<---	Anxiety	.938
AN2	<---	Anxiety	.894
AN1	<---	Anxiety	.785
ST2	<---	Stress	.748
ST3	<---	Stress	.742
ST4	<---	Stress	.828
ST5	<---	Stress	.835
ST6	<---	Stress	.768
ST7	<---	Stress	.877
ST8	<---	Stress	.789
ST9	<---	Stress	.672
ST10	<---	Stress	.672
ST11	<---	Stress	.718

*Source: Developed by author, 2018*



**Table 4.2 AVE and Composite Reliability of the Constructs**

<b>Construct</b>	<b>AVE</b>	<b>CR</b>	<b>Cronbach Alpha</b>
Self Esteem	0.5	0.8	0.754
Depression	0.7	0.9	0.883
Anxiety	0.7	0.9	0.920
Stress	0.6	0.9	0.934
Success	0.7	0.9	0.964
Centrality	0.7	0.9	0.953
Happiness	0.5	0.6	0.983

*Source: Developed by author, 2018*

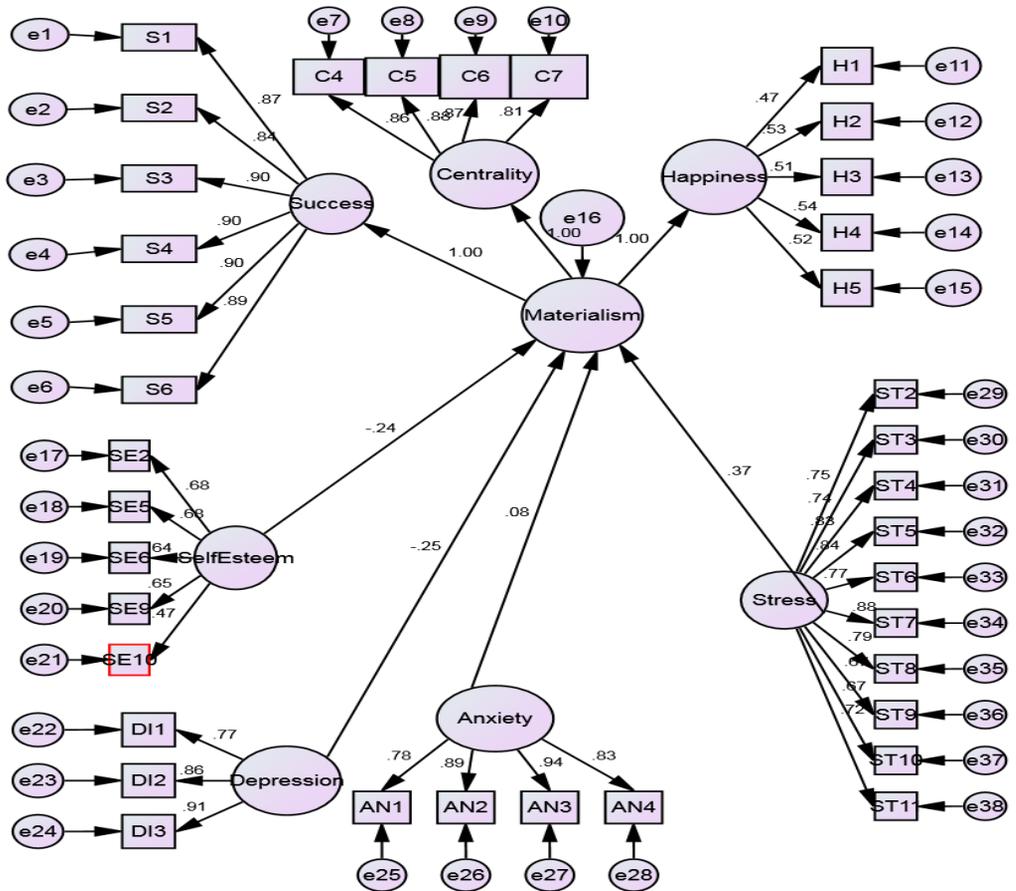
In the next level of the research, the impact of Self Esteem, anxiety, depression and stress on materialism was tested. The results of the test are given in Fig 4.1. According to the Fig 4.1, self-esteem, depression, and stress significantly affect materialism while anxiety has no significant impact on materialism. The standard regression values are -0.242, -0.25, 0.278 and 0.365 respectively. Self-esteem and depression negatively affect the materialism while “stress” positively affect the materialism

**Model fit**

According to the chi-square test, the model does not fit with the data since the p value is lower than 0.05. But, this can happen due to the small size of the sample. Speaking generally, a small

sample is problematic in the context of Structural equation modeling because the estimates and fit tests it produces are not asymptotically true (Lee & Song, 2004). According to Kenney et. al, (2014), It should be noted that a good-fitting model is not necessarily a valid model. For instance, a model all of whose estimated parameters are not significantly different from zero is a "good-fitting" model. Conversely, it should be noted that a model all whose parameters are statistically significant can be from a poor fitting model. Additionally, models with nonsensical results (e.g., paths that are clearly the wrong sign) and models with poor discriminant validity or Heywood cases can be “good-fitting” models. Parameter estimates must be carefully examined to determine if one has a reasonable model.





**Figure 4.1 Antecedents of Materialism**

Source: Developed by author, 2018

Also, it is important to realize that one might obtain a good-fitting model, yet it is still possible to improve the model and remove specification error. Finally, having a good-fitting model does not prove that the model is correctly specified. (Kenney et al, 2014). Hence, RMSEA, GFI, CFI values are used in

this research to test the model though the model does not fit with the data.

In considering RMSEA illustrated in Table 4.3, the value is lower than 0.05 (0.005). GFI value as illustrated in Table 4.4 is 0.710 and CFI value according to the Table 4.5 is 0.779. GFI



and CFI values are close to 1. In considering the results of the model test, the first hypothesis; “*Depression* has a positive association with materialism,” is rejected and found that there is a negative significant relationship between depression and materialism (Standard Regression Weight = -0.250). The second hypothesis of the study, “Anxiety has a positive association with materialism” is rejected since it is not significant.

The third hypothesis “Self-esteem has a positive association with materialism”

is rejected and found out that there is a (Standard Regression Weight = -0.242) negative, significant relationship between self- esteem and materialism. The fourth hypothesis, “Stress has a positive association with materialism” is accepted and found that there is a moderate positive and significant impact on materialism (Standard Regression Weight = 0.365).

**Table 4.3 RMSEA**

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.005	.002	.009	.000
Independence model	.076	.072	.079	.000

*Source: Developed by author, 2018*

**Table 4.4 RMR, GFI**

Model	RMR	GFI	AGFI	PGFI
Default model	.198	.710	.536	.364
Saturated model	.000	1.000		
Independence model	.417	.178	.132	.169

*Source: Developed by author, 2018*

**Table 4.5 Baseline Comparisons**

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.461	.426	.480	.444	.779
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

*Source: Developed by author, 2018*

**Conclusion**

In Sri Lankan context, self- esteem, depression, and stress significantly affect materialism but self- esteem and



depression, negatively affect the materialism while “stress” positively affect the materialism. These findings are in line with the findings of Moschis, 2007. His discussions were dealing with stress and he explained how individuals affected by significant life-events tend to adopt various consumption practices (Moschis 2007). But the findings of Chang and Arkin, 2002; Kasser, 2002, and Sneath et al, (2009) is contradict with the findings of the research since there is no significant impact from anxiety while depression and self- esteem negatively affect materialism. The effect of these psychological factors can imply their effect on forming materialistic consumption culture and their relative impact in Sri Lankan context. Thus, it conceptually signifies the importance of consumer’s emotional mind on their explicit behavior. The empirical theory testing of this conceptualization can provide insights to academics and managers to improve their understanding of buyer’s black box and develop marketing programs and policies either increase or decrease consumer’s decision making on materialistic world. The findings help to improve awareness and explain possible factors that contribute to increased materialistic consumption which can be an emerging issue in the Sri Lankan context leading to some negative consequences of unsustainable consumption.

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**Annexure**

construct	Dimensions	items	Scale & Reference
<p>Materialism "a mind-set . . . an interest in getting and spending." Rassuli and Hollander (1986)</p>	<p>Success</p>	<p>I admire people who own expensive homes, cars, and clothes.</p> <p>Some of the most important achievements in life include acquiring material possessions.</p> <p>I don't place much emphasis on the amount of material objects people own as a sign of success.*</p> <p>The things I own say a lot about how well I'm doing in life.</p> <p>I like to own things that impress people.</p> <p>I don't pay much attention to the material objects other people own*</p>	<p>Richins and Dawson (1992)</p> <p>Five- point Likert Scale</p>
	<p>Centrality</p>	<p>I usually buy only the things I need.*</p> <p>I try to keep my life simple, as far as possessions are concerned.*</p> <p>The things I own aren't all that important to me.*</p> <p>I enjoy spending money on things that aren't practical.</p> <p>Buying things gives me a lot of pleasure.</p> <p>I like a lot of luxury in my life.</p> <p>I put less emphasis on material things than most people I know.*</p>	



	Happiness:	<p>I have all the things I really need to enjoy life.*</p> <p>My life would be better if I owned certain things I don't have.</p> <p>I wouldn't be any happier if I owned nicer things.*</p> <p>I'd be happier if I could afford to buy more things.</p> <p>It sometimes bothers me quite a bit that I can't afford to buy all the things I'd like.</p>	
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Construct	items	Scale & Reference
<p>Self Esteem</p> <p>the need to evaluate oneself highly and gain the respect and recognition of others (Maslow 1943)</p>	<p>On the whole, I am satisfied with myself</p> <p>At times I think I am no good at all*</p> <p>I feel that I have a number of good qualities</p> <p>I am able to do things as well as most other people</p> <p>I feel I do not have much to be proud of.*</p> <p>I certainly feel useless at times*</p> <p>I feel that I'm a person of worth, at least on an equal plane with others</p> <p>I wish I could have more respect for myself*</p> <p>All in all, I am inclined to feel that I am a failure*</p> <p>. I take a positive attitude toward myself</p>	<p>Rosenberg (1965)</p> <p>Five point Likert Scale</p>



Depression	<p>I feel sad</p> <p>I feel that I had failed as a person</p> <p>I feel dissatisfied with my life</p> <p>I feel disappointed with myself</p>	<p>Joseph and Lewis (1998) Five point Likert Scale</p>
Anxiety	<p>I feel I was close to panic</p> <p>I feel terrified</p> <p>I feel scared without any good reason</p> <p>I had a feeling of faintness</p>	<p>Lovibond and Lovibond (1995) Five point Likert Scale</p>

construct	Dimensions	items	Scale & Reference
Stress	difficulty relaxing	<p>I found it hard to rest</p> <p>I found it hard to calm down after something upset me</p> <p>I found it hard to calm down after</p>	<p>Lovibond and Lovibond (1995) Five point Likert Scale</p>



		something upset me	
	Nervous arousal	I feel that I was using a lot of nervous energy  I was in a state of nervous tension	
	easily upset	I found myself getting upset rather easily I found myself getting upset by quite trivial things I found myself getting agitated	
	over reactive	I tended to over-react to situations I found that I was very irritable I feel that I was rather touchy	
	Impatient	I was intolerant of anything that kept me from getting on with what I was doing  I found myself getting impatient when I was delayed in any way (e.g. lifts, traffic lights, being kept waiting)  I found it difficult to tolerate interruptions to what I was doing	