

MATERIALISM: ITS RELATIONSHIP TO SOME
SELECTED ASPECTS OF CONSUMER
BEHAVIOR

By

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TABLE OF CONTENTS

Chapter	Page
I. INTRODUCTION	1
Materialism as a Dependent Variable	2
Materialism as an Independent Variable	4
Objectives of the Study	7
Organization of the Dissertation	8
II. MATERIALISM: DEFINITION, MEASUREMENT AND SOME OF THE PREVIOUS FINDINGS	10
How Other Disciplines Define Materialism ...	10
How Marketing Defines Materialism	12
Measurement of the Materialism Construct ...	16
A Critique on Belk (1985) Materialism Scale	20
A Critique on Ward and Wackman (1977) Materialism Scale	22
Materialism: Some of the Previous Findings	24
Religiosity and Materialism	25
Happiness and Life Satisfaction and Materialism	26
Sex and Materialism	27
Age and Materialism	28
III. MATERIALISM AND CONSUMER BEHAVIOR	31
Consumption Innovativeness	33
Amount of Advertising Exposure and Attitudes Toward Advertising	38
Conspicuous Consumption	44
Price Sensitivity	47
IV. RESEARCH METHODOLOGY	51
Research Hypotheses	51
Selection of Measures	52
Consumption Innovativeness Measure	53
Amount of Advertising Exposure Measure	54

Chapter	Page
Attitudes Toward Television	
Advertising Measure	57
Religiosity Measure	58
Happiness Measure	59
Satisfaction in Life Measure	60
Social Desirability Scale	61
Development of the Two Newly-Constructed Measures	62
Conspicuous Consumption Measure	62
Price Sensitivity Measure	65
Scale Purification Procedure of the Newly-Constructed Measures	68
Sample Design	69
Data Collection Procedure	71
Data Analysis	73
 V. RESEARCH RESULTS	 78
Characteristics of the Respondents	78
Analysis of the Two Materialism Scales	80
Belk (1985) Materialism Scale	81
Richins (1987) Materialism Scale	85
Purification of the Two Self-Developed Measures	88
Conspicuous Consumption Scale	88
Price Sensitivity Scale	90
Analysis of Other Measures	92
Hirschman (1981) Consumption Innovativeness Scale	92
Amount of Advertising Exposure Measures	94
Rossiter (1977) Attitudes Toward Television Advertising Scale	95
Wilkes, Burnett and Howell (1986) Religiosity Measure	95
Crowne and Marlowe (1960) Social Desirability Measure	96
Assessment of the Convergent and Discriminant Validity of the Two Materialism Scales	96
Materialism and Consumer Behavior	99
Hypothesis 1: Consumption Innovativeness	100
Hypothesis 2: Amount of Advertising Exposure	100
Hypothesis 3: Attitudes Toward Television Advertising	101
Hypothesis 4: Conspicuous Consumption	101
Hypothesis 5: Price Sensitivity	102

Chapter	Page
Comparison of the Performance of the Two Materialism Scales	103
Materialism and Some Demographic Variables	108
Summary of Research Results	111
 VI. CONCLUSION AND RECOMMENDATIONS	 112
Overview of the Study	112
Interpretation of Major Findings	115
Limitations of the Study	120
Contributions of the Study	121
Recommendations for Future Research	122
 BIBLIOGRAPHY	 127
 APPENDIXES	 137
APPENDIX A: SOME OF THE MEASURES USED IN THE STUDY	138
APPENDIX B: SURVEY INSTRUMENT	154
APPENDIX C: VALIDITY TABLE	163
APPENDIX D: TABLES OF DATA ANALYSIS RESULTS	165
APPENDIX E: SOME ADDITIONAL ANALYSES ON BELK (1985) AND RICHINS (1987) MATERIALISM SCALES	181

LIST OF TABLES

Table	Page
1. Belk (1985) Materialism Scale Items by Subscale	139
2. Richins (1987) Materialism Scale	141
3. Hirschman (1981) Consumption Innovativeness Scale	142
4. Moschis and Moore (1982) Amount of Advertising Exposure Scale	144
5. Rossiter (1977) Attitudes Toward Television Advertising Scale	145
6. Wilkes, Burnett and Howell (1986) Religiosity Scale	146
7. Crowne and Marlowe (1960) Social Desirability Scale	147
8. Newly-Constructed Conspicuous Consumption Scale	150
9. Newly-Constructed Price Sensitivity Scale	152
10. Validity Table	164
11. Summary Statistics of the Survey Respondents ...	166
12. Subscales Correlation Matrix of Belk's Materialism Scale	168
13. Item-to-total Correlations and Coefficient Alphas of the Three Materialism Subscales of Belk (1985)	169
14. Results of the Varimax-rotated Factor Analysis of the Richins' Materialism Scale	170

Table	Page
15. Item-to-total Correlations of the Conspicuous Consumption Scale	171
16. Results of the Varimax-rotated Factor Analysis of the Conspicuous Consumption Scale	172
17. Item-to-total Correlations of the Price Sensitivity Scale	174
18. Results of the Varimax-rotated Factor Analysis of the Price Sensitivity Scale	175
19. Results of the Varimax-rotated Factor Analysis of the Hirschman Consumption Innovativeness Scale	177
20. Results of the Validity Table	179
21. Established Measures Used	180
22. Correlation Matrix of Belk's and Richins' Dimensions	186
23. Validity Table of Belk's (1985) Subscales	187

CHAPTER I

INTRODUCTION

Materialism, as a belief, an ideology, a philosophy, or a way of life, has been of interest to a variety of fields such as philosophy, theology, sociology, political science, and marketing. In fact, in the field of philosophy, the interest in materialism can be traced to the time of Aristotle in the fourth century B.C. (Rorty 1985). The interest continues to this day.

The definition of materialism varies from one field to another. In this study, materialism was defined as

a general belief that worldly possessions and/or consumption are/is the route to personal happiness and/or satisfaction in life.

In the field of marketing, despite its relevance to consumer behavior, the interest in materialism has been fairly recent. Since the last five years, more and more studies have been published on this subject. Prior to this period, materialism was not studied seriously. In fact, issues on materialism were just an incidental part of the main studies (see for example studies by Ward and Wackman 1971, Atkin 1975, Moschis and Churchill 1978, and Moschis and Moore 1982). The more serious recent works have been

almost solely done by Belk (1983, 1984, 1985, 1986, 1987; see also Belk and Bryce 1986, Belk and Pollay 1985a, Belk and Zhou 1987). Other recent consumer researchers who have written in this area include Friedman (1985), Richins (1987) and Spiggle (1986).

However, prior research on materialism by marketers has focused it from a dependent variable perspective. No empirical research has studied materialism from an independent variable perspective. In this study, materialism was examined as an independent variable.

Materialism as a Dependent Variable

Previous research on materialism by marketers has emphasized the factors that cause materialism. Researchers believe that materialism is not something innate but something learned. In a study using 33 families, Belk (1985) found that when the levels of materialism from three generations of the same family are compared, significant differences were found. (Similar findings have been found by Csikzentmihalyi and Rochberg-Halton 1981.) As hypothesized, Belk found an inverted-U relationship between materialism and the three generations -- with the middle generation having the highest score on the scale. Obviously if materialism is something innate, individuals coming from the same family would have obtained similar scores on the materialism scale.

The reported rise of materialism in a number of societies, as have been reported by many studies, is another indication that materialism is something learned (see e.g. Belk 1986, Belk and Bryce 1986, Belk and Zhou 1987, Friedman 1985, Magnet 1987). Belk and Zhou (1987) believe that the growing acceptance of capitalism in China results in the increase of materialism among the Chinese society. Magnet (1987) reports of the increase in materialism among the Americans. After reviewing the history of the U.S. consumption since 1960, Belk (1986) concludes that the overall trend seems to be toward greater materialism. Belk and Bryce (1986) have also reported the rising materialism among the Japanese.

Marketing researchers believe that there are a number of factors that may cause materialism. Aaker (1978) postulates that materialism may be caused by some sociological forces. Unfortunately he did not elaborate what he meant by sociological forces. Some authors argue that materialism is caused by the rising affluence in the society (Belk and Bryce 1986, Easterlin 1980, Magnet 1987). The rise of materialism in China is one evidence supporting this notion (Belk and Zhou 1987). Other researchers believe that materialism is caused by marketing (Belk 1985), specifically advertising (Richins 1987, Moschis and Churchill 1978).

A series of studies by Moschis and his colleagues seem

to indicate that materialism might be caused by consumer socialization (Moschis and Churchill 1978, Churchill and Moschis 1979, Moschis and Moore 1982). Among the factors that are found to be significantly related to materialism are peer group communication, and mass media influence (which includes ads and TV shows). Besides these studies, no other empirical research have been done identifying the factors causing materialism.

Materialism as an Independent Variable

No research has been done in the field of marketing studying materialism from an independent variable perspective. This means that marketing researchers have neglected to study the impact of materialism on marketing or consumer behavior. However, it is difficult for one to deny that materialism will affect the way one thinks or behaves. For example, Almeder (1983) believes that a materialist tends to neglect his/her responsibility towards the elderly. Almeder argues that for the materialist, power, wealth and the pleasure they bring are the only moral goals worth gaining; and these are not very well gained if time is spent assisting others who cannot reciprocate. As such, he claims that materialism requires the abandonment of the very old.

Gordon (1985), a Canadian columnist, believes that materialism is a threat to the Canadian culture. This is because materialists are ambitious and goal-oriented people

who want to make money and be successful. They are not interested in politics. They are only interested in talking about themselves.

Belk (1985), in a study using sentence completion technique, found some significant differences in the responses of high materialism scorers and low materialism scorers concerning purchase and consumption experiences. The subsequent examples will illustrate this point. High materialism scorers tend to have positive attitudes (e.g. lucky, like good things) toward someone who spends more than \$15,000 on a car. Only a low percentage of the high materialism scorers have negative attitudes toward this consumption behavior (e.g. status-seeking, foolish).

Belk also found that the high materialism scorers believe that, if a person tries to help other people, these people do not appreciate it. This finding seems to agree with the thesis proposed by Almeder (1983). The high materialism scorers also believe that giving money to help the poor is sometimes good and sometimes bad. When given \$100 unexpectedly, the high materialism scorers would like to buy luxury items not otherwise bought. It was also found that the one thing that would make the high materialism scorers happiest at this point in their life would be money or financial success as opposed to health or success for children. Belk's findings provide the first empirical evidence to date in the consumer behavior literature that

people behave differently in terms of purchase and consumption intentions depending on their level of materialism.

However, in Belk's study, he did not explicitly look at materialism from an independent variable perspective. In the study, he was interested in the responses of the subjects with respect to certain activities. The responses were then categorized. When the responses of the high materialism scorers were observed, he found that the responses tend to have certain pattern as described earlier.

In this study, materialism was examined as an independent variable. The focus of the study was on the effect of materialism on consumer behavior. The main thesis was that materialism would manifest itself in consumer behavior and lifestyle. It was posited that the more materialistic people would behave differently in the market place than the less materialistic people.

The present author believed that, at least in five consumption areas, significant differences would be found between a high materialism consumer and a low materialism consumer. The five consumption areas examined were:

1. Consumption Innovativeness;
2. Amount of Advertising Exposure;
3. Attitudes Toward Advertising;
4. Conspicuous Consumption; and
5. Price Sensitivity.

In this study, greater emphasis was given to the first three consumption behaviors: consumption innovativeness, amount of

advertising exposure and attitudes toward advertising. In these areas, the availability of established measuring instruments made it easier for the researcher to study these phenomena.

The relationships between materialism and conspicuous consumption and also price sensitivity were considered exploratory. No acceptable measuring instruments were found to measure these constructs as they were defined in this study. The author developed two scales to measure them. The results of this study on these two constructs should, therefore, be considered as tentative.

Objectives of the Study

The study had three major objectives. The **first objective** was to assess the construct validity of the materialism scales. This was done by using an approach similar to the one used by Ruekert and Churchill (1984). The approach was a modified version of the multitrait-multimethod matrix (Campbell and Fiske 1959, Churchill 1979). A more detailed description on this approach is presented in the Data Analysis section of Chapter IV. Two materialism measures, one by Richins (1987) and another by Belk (1985), were used for this purpose. Briefly, this part entailed assessing the convergent and discriminant validity of the scales.

The **second objective** of the study was to examine the relationships between materialism and five selected aspects

of consumer behavior. It was posited that the more materialistic consumer would behave differently with respect to these consumption areas when compared to the less materialistic consumer. As an example, it was hypothesized that the more materialistic consumer would be more consumption innovative than the less materialistic consumer. Likewise, the relationships between materialism and other aspects of consumer behavior also were examined.

The **third objective** of the study was to make a comparative analysis on the predictive validity of the two materialism scales. It consisted of two parts. First, a comparison was made using the currently hypothesized relationships as defined in the second objective. Second, a comparison was made using variables already used in past studies such as religiosity, happiness, and satisfaction in life.

Organization of the Dissertation

The dissertation is organized into six chapters. Chapter I overviews the past research on materialism and outlines the focus and objectives of the study. Chapter II examines the definitions, measurement and some of the previous findings on materialism. Chapter III discusses the relationships between materialism and consumer behavior. Chapter IV explicates the research methodology of the study. Chapter V analyzes the research results. Finally, Chapter

VI summarizes the research and presents the conclusion and recommendations for future research.

CHAPTER II

MATERIALISM: DEFINITION, MEASUREMENT AND SOME OF THE PREVIOUS FINDINGS

In this chapter, how materialism is defined in the other disciplines and in marketing is discussed. This is followed by an examination of the proposed definition of materialism by the researcher. How materialism has been measured in the marketing literature are presented later. Some comments on these measures are also given. The last part of this chapter is devoted to discussing some of the previous findings in this area. Throughout the discussions in this chapter and in the next chapter, the relationships between materialism and various variables are summarized in the form of hypothesized relationships.

How Other Disciplines Define Materialism

Materialism has been of interest to a number of disciplines, such as philosophy, theology, sociology, political science, and marketing. However, materialism does not necessarily mean the same thing to these disciplines. In the subsequent discussions, examples of the commonly used definition within each discipline are given.

In philosophy, the discipline in which this concept has been extensively discussed, materialism has been defined as

the doctrine that everything in the world, including thought, can be explained only in terms of matter (Webster's New World Dictionary 1984, p.372).

This position has been the perennial thesis of many philosophers for centuries (see Taylor 1980, Elliot 1984).

Among the many paradoxical consequences of this thesis are:

1. There is nothing in the universe whose behavior cannot be predicted by physical laws, where 'physical law' means a law used to explain the behavior of nonliving matter
2. There can exist nothing like God as he has traditionally been conceived in the West - an immaterial person, existing without a body, not located in space (Rorty 1985, p.485).

This thesis is fiercely resisted by many philosophers, and most theologians and religious believers (see, for example, Dionne 1986 and Elliot 1984). The debate and controversy continue to this day.

In political science, materialism has been used to refer to the giving of top priority to physical sustenance and safety as opposed to giving more emphasis on belonging, self-expression and the quality of life (Inglehart 1981). Basically, two theories have been developed in this area. Inglehart (1971, 1977) predicts decreasing materialism among a generation brought up in a time of abundance. Easterlin (1980), on the other hand, predicts the reverse will occur, i.e., increasing materialism. Belk and Bryce (1986) argue that the evidence supports Easterlin's prediction.

In sociology, materialism refers to a cultural system in which social or spiritual goals are made subservient to material interests (Mukerji 1983). It is evidenced from the definition that sociologists look at materialism from a societal perspective. As will be discussed later, marketers look at materialism from an individual-level perspective.

In theology, materialism is used in a number of contexts: sometimes in the same context as in the field of sociology and sometimes in the same context as in philosophy (see Dionne 1986). In both of these contexts, materialism has been condemned and looked upon negatively by theologians (Dionne 1986, Belk 1983).

From the preceding discussions, it is clear that materialism is diversely defined in the different field. It is, thus, an impossible task to integrate the research findings from the other disciplines to be used in marketing.

How Marketing Defines Materialism

In marketing, in general, scholars have adopted a slight variation of the definition given in sociology. The following examples are deemed sufficient to give one an idea about the way marketers define materialism. Belk (1987), the most prolific marketing writer in this area, defines materialism as

the tendency to believe that consumer goods and services provide the greatest source of satisfaction and dissatisfaction in life (p.26).

Pollay (1986), when reviewing the opinions of a number of scholars on the effects of advertising on materialism, has proposed one definition of materialism as

the belief that consumption is the route to happiness, meaning, and the solution to most personal problems (p.22).

Richins (1987) adopts the definition proposed by Belk and Pollay (1985a). She defines materialism as

the tendency to view worldly possessions as important sources of satisfaction in life (p.352).

Ward and Wackman (1971) define materialism as the

orientations emphasizing possessions and money for personal happiness and social progress (p.426).

This definition has been adopted in a number of studies, such as by Moschis and Churchill (1977, 1978), Churchill and Moschis (1979), and Moschis and Moore (1982).

Based on the definitions given by various marketing scholars, the present author would like to propose the following definition of materialism as

a general belief that worldly possessions and/or consumption are/is the route to personal happiness and/or satisfaction in life.

This definition does not differ significantly from the definitions proposed by the marketing scholars mentioned earlier. In fact, as the subsequent discussion reveals, the definition somewhat combines the various aforementioned definitions. On the one hand, the author's definition takes into account both worldly possessions and consumption. All the other definitions given earlier take into account only

one or the other. For example, scholars emphasizing only worldly possessions are Belk (1987), Belk and Pollay (1985a), Richins (1987) and Ward and Wackman (1977); while the scholar emphasizing only consumption is Pollay (1986).

In the current definition, these antecedent variables (i.e. worldly possessions and/or consumption), on the other hand, are believed to lead to personal happiness and/or satisfaction in life. Definitions by other marketing scholars tend to emphasize on only one of them, i.e., happiness or satisfaction in life. For example, scholars emphasizing only personal happiness are Pollay (1986) and Ward and Wackman (1971); while those emphasizing only satisfaction in life are Belk (1987) and Richins (1987).

All the definitions given by marketing scholars, however, have one thing in common, i.e., they underscore the linking of the worldly possessions and/or consumption with personal happiness and/or satisfaction in life.

Psychological experts believe that the desire to possess material things is a basic human characteristic (Rubin 1986). In fact, according to Mukerji (1983), a sociologist, this desire is probably present in most culture. Having desires for material things in themselves, however, do not mean that a person is materialistic. In this study, as is evidenced from the definition, one is said to be materialistic only when the possession of the material things is associated with the belief that it will bring

personal happiness and/or satisfaction in life.

In this research, materialism was considered as a philosophy of life which sets values that guide human actions. A similar position is taken by Lee and Zelenak (1982). Consumer researchers in the past have variously treated materialism as a set of personal traits, a set of behaviors, a set of attitudes and lifestyles, a set of values, orientations toward objects (see Spiggle 1986), a way of life (Steiner 1975), and an acquisitive ideology (Bishop 1949). Using more negative connotations, some writers have considered materialism as a false religion (Bishop 1949) or a pseudoreligion (Gordon 1985). Thus, taking materialism as a philosophy of life is consistent with many earlier researchers.

The adopter of the philosophy of materialism is said to believe that only through the acquisition and the consumption of goods and services can personal happiness be achieved. A materialist believes that products solve our problems. Lewis (1985) has called this the gospel of materialism. Consumers, in this case, believe that the highest satisfaction in life comes from possessing and/or consuming things (Brubach 1987).

The acquisition and the consumption of goods and services have, thus, become an end in themselves rather than a means to an end. Csikszentmihalyi and Rochberg-Halton (1981) have called this phenomenon terminal materialism,

i.e., consumption for the sake of consumption. In comparison, instrumental materialism involves the acquisition and the consumption of goods and services as a means for discovering and furthering goals. Thus, the goods and services are just instruments used to achieve those goals. A materialist believes that acquiring goods is the end-all of human activity, whereas critics argue that the chief end of life is not to glorify material possessions but to glorify God (Lee and Zelenak 1982).

How materialistic a person is is not necessarily related to the person's income level. A person who is very wealthy but is unattached to his material possessions cannot be considered as materialistic. On the other hand, a person who owns almost nothing but is obsessed with what he owns or does not own can be considered as materialistic (see the interview with Gary Snyder in Dardick 1985). Thus a person's attachment to the material possessions and consumption is important in deciding whether one can be considered as materialistic or not.

Measurement of the Materialism Construct

Various attempts to measure the materialism construct have been made by a number of scholars. Previous research has utilized two different approaches to measure the materialism construct. The **first approach** assumes that materialism is a multi-dimensional construct. Initially,

the dimensions constituting materialism are identified. For each dimension a scale is constructed. Each scale consists of multi-item Likert-type statements. The materialism score of a respondent is derived by summing-up the total score of all the subscales. The article by Belk (1985) is the only study utilizing this approach. As will be explained later, Belk is utilizing an indirect approach of operationalizing the materialism construct.

In his study, Belk believes that the traits of possessiveness, nongenerosity and envy are related to materialism. For each of these traits, a multi-item scale is developed to measure it. The materialism score is obtained by summing the total score of the three subscales. The 24-item materialism scale is shown in Table 1 of Appendix A. Belk's scale has undergone elaborate psychometric evaluation (see also Belk 1984). The scale was found to be reliable -- internally and over time. When the scale was assessed using the multitrait-multimethod matrix, it was found to possess convergent and discriminant validity. The criterion validity was also found to be quite good.

The **second approach** implicitly assumes that materialism is a unidimensional construct. It uses a multi-item Likert-type scale to measure directly the construct. The materialism score of a respondent is derived by summing-up the score of all the items. Two scales have been developed

using this approach: one developed by Ward and Wackman (1971) and another by Richins (1987). Under this approach, respondents are presented with statements that try to make a linkage between attachment to material things with some beliefs (e.g. it will bring happiness) or some motives (e.g. to impress others). The approach operationalizes the materialism construct the way it is defined. Thus it is a more direct approach.

Ward and Wackman's (1971) scale, the first materialism measure to appear in the consumer behavior literature, utilizes both beliefs and motives. Their scale has been extensively used by Moschis and his colleagues, such as Moschis and Churchill (1978), Churchill and Moschis (1979), and Moschis and Moore (1982). The scale consists of six-item Likert-type statements from strongly-agree to strongly-disagree. Moschis and Churchill (1978) have shown the scale to have a satisfactory degree of reliability, i.e., having a reliability coefficient alpha of 0.60. However, this measure has not been assessed for its validity.

Another measure utilizing the second approach is the **Richins's (1987) materialism scale**. Adopting Belk and Pollay's (1985) definition of materialism, she developed her own materialism measure. Her scale consists of seven-item, Likert-type statements. The most salient difference between Richins's scale and the scale developed by Belk (1985) or

Ward and Wackman (1971) is that every statement in her measure tries to link material possessions with personal happiness or satisfaction in life. As such, the present author believes that this is the best way of operationalizing the materialism construct. This is because a person can only be said to be materialistic when he/she believes that there is a strong positive relationship between worldly possessions and/or consumption with personal happiness and/or satisfaction in life.

After performing the principal components analysis, Richins discovered that the materialism construct is not unidimensional. It has two dimensions: personal materialism and general materialism. **Personal materialism** refers to the extent to which a person believes that more material possessions would increase his/her personal happiness. **General materialism**, on the other hand, refers to the general belief that money can bring happiness. Based on the result of her study, Richins believes that personal materialism is a richer construct because personal values rather than general social values may be more relevant in influencing individual behavior.

Four items have been utilized to measure the personal materialism construct. Richins' analysis reveals that the coefficient alpha of the scale is sufficiently high, i.e., at 0.73, indicating its high reliability (Nunnally 1978). Richins's scale is shown in Table 2 of Appendix A. As in

Ward and Wackman's scale, this measure has not been assessed for its validity.

When all the three materialism measures are compared, the Richins (1987) scale seems to be the best. The justification for this choice will become apparent once some comments on Belk's (1985) and Ward and Wackman's (1971) measures are made.

A Critique on Belk (1985)

Materialism Scale

Belk (1984, 1985) utilizes an indirect approach to measure the materialism construct. He believes that the traits of possessiveness, nongenerosity and envy are related to materialism. As such, he argues that one way of measuring the materialism construct is to measure these traits. Even though the notion that these traits are related to materialism is unambiguous, one may question whether these traits can really represent the construct of materialism. As has been argued earlier, the presence of these traits in a person is just one indication of the manifestation of materialism in that person. It is not a sufficient condition for the existence of materialism. Psychological experts believe that it is normal for a person to have a certain degree of these traits in oneself (see Rubin 1986 and Curran 1987a).

Looking at the three subscales of Belk (1985), it is

not difficult for one to agree that the subscales do measure the three traits; but whether they measure the construct of materialism is questionable. For example, the following items:

1. Renting or leasing a car is more appealing to me than owning a car
2. I would rather buy something I need than borrow it from someone else
3. When I travel I like to take a lot of photographs
4. I never discard old pictures or snapshots (Belk 1985, p.270)

seem to measure the possessiveness subscale, but one would question whether they really measure the materialism construct. The items seem to be "ordinary" or "mundane" consumer behavior that may have little to do with the materialistic tendency of an individual. Many similar examples can be found in the items under the nongenerosity and the envy subscales. Thus, serious doubts may be cast on the content validity of Belk's scale. Peter (1981) argues that if measures do not have a high degree of content validity, they cannot have a high degree of construct validity even if they meet empirical standards. Richins (1987) too has criticized Belk's (1985) scale for not measuring the materialism construct the way Belk himself has defined it. That was the reason why despite having undergone elaborate psychometric evaluation, Belk's scale was not utilized by Richins in her study. She developed her own scale to measure the materialism construct.

Before a scale on materialism can be developed, one

should understand the difference between materialism as a philosophy of life and materialism as it is manifested in human behavior. Materialism is something internal in oneself in which one might be or might not be aware of. The manifestation of materialism is the overt behavior resulting from the belief in materialism. As mentioned earlier, this can be in the form of the materialistic traits of possessiveness, nongenerosity, envy or can also be in the form of the consumer behavior and lifestyles, such as consumption innovativeness, conspicuous consumption, price sensitivity, etc.

A Critique on Ward and Wackman

(1971) Materialism Scale

Ward and Wackman's (1971) scale also to some extent has content validity problem. The measuring instrument combines items measuring materialism with items measuring conspicuous consumption. (For the full listing of items used by them, see Moschis and Churchill 1977). For example, the following items clearly measure the materialism construct:

1. It is really true that money can buy happiness
2. My dream in life is to be able to own expensive things (Moschis and Churchill 1977 p.72).

However, the following items can be considered to be measuring the conspicuous consumption construct:

1. I buy some things that I secretly hope will impress other people

2. I think others judge me as a person by the kinds of products and brands I use (Moschis and Churchill 1977, p.72).

Mixing items measuring materialism with items measuring conspicuous consumption in a scale purporting to measure the materialism construct can cast doubts as to the content validity of the measure.

Richins (1985) operationalizes the materialism construct by making a relation between the belief in the worldly possessions and/or consumption with personal happiness and/or satisfaction in life. It is a more direct approach of measuring the construct. Also, the scale seems to be free from being contaminated with items designed to measure other constructs. The present author believes that this is a better way of operationalizing the construct. As such, it is expected that the predictive validity of the Richins's scale would be better than that of the Belk's or the Ward and Wackman's scales.

However, in this study the original Richins's scale was reanalyzed. Richins did not purify the scale before subjecting it to principal component analysis. This can result in "garbage items" producing additional dimensions (Churchill 1979). In this study, the original Richins's scale was purified first before it was used in the analysis.

Based on the above discussion, the relationship between the two materialism scales can be summarized as follows:

P1: The Richins (1987) materialism scale is a better scale in terms of predictive validity than the Belk (1987) materialism scale.

The hypothesized relationship was investigated in this study.

Materialism is not a dichotomous trait. It is not something that either one has it or one does not have it. It is a matter of degree. Some people are highly materialistic, some moderately materialistic and others less materialistic. In Belk's (1985) study, the magnitude of the difference between the two groups having the highest and the lowest materialism scores was not great. Belk's sample was from the Salt Lake City population that are basically homogeneous. The majority are Mormons. Mormons are known to be exceptionally conservative and religious as compared to the general U.S. population (see Galloway 1983). The use of a more heterogeneous sample might reveal a wider distribution of the materialism score.

Materialism: Some of the Previous Findings

The relationships between materialism and consumer behavior are presented in Chapter III. In this section, the relationships between materialism and some other variables are discussed. The variables are religiosity, happiness, life satisfaction, sex and age.

Religiosity and Materialism

A number of recent empirical studies suggest that religiosity seems to be inversely related to materialism. In Belk's (1985) study, he found that the respondents from a religious institute ranked lowest in terms of the average materialism score when compared with the other four groups of respondents, namely machine shop workers, business students, secretaries in an insurance office and fraternity members (see also Belk 1984). This, according to Belk, is to be expected since organized religion is, in general, opposed to materialistic attitudes and practices. In a study by Burnett and Bush (1986), they found that the yuppies (a materialistic group) were significantly less religious than the general population.

Researchers argue that materialism has long been condemned by all major religions (Belk 1983, 1985; Madison Avenue 1985). Belk, in his 1983 article, has discussed the attitudes of a number of religion with regard to the excessive pursuit of worldly goods at the expense of "higher" pursuits. In fact, Buddhism and Hinduism believe that the key to salvation seems to lie in rejecting the material goods. The reason for the religions' opposition to material possessions and/or consumption seems to be the fear that these worldly goods will replace God as a focus of worship (Belk 1983).

It is, thus, expected that religious individual tends to be less materialistic than less religious individual. The relationship between materialism and religiosity can be summarized as follows:

P2: Religious consumers tend to be less materialistic than less religious consumers.

The hypothesized relationship was investigated in this study.

Happiness, Life Satisfaction and Materialism

Theoretically, researchers have argued that there is a negative relationship between materialism and happiness and satisfaction in life (Pollay 1986, Schudson 1984, Richins 1987). They believe that more materialistic people tend to be less happy and less satisfied with life than the less materialistic people. As Richins (1987) puts it

For materialistic people, material possession are frequently characterized as an addictive drug of which consumers need larger and larger doses to maintain happiness (p.353).

At least two recent empirical evidences seem to support this notion. Belk (1985) found that the relationship between his materialism scale and the Gurin, Veroff and Feld (1960) measure of happiness was negative (see also Belk 1984). He also found that the relationship between his materialism scale and the Converse and Robinson's (1965) life satisfaction measure was also negative. Both of these

coefficients were significant. The results suggest that more materialistic people tend to be less happy and less satisfied with their life than the less materialistic people.

In a study by Richins (1987), she found that the relationship between personal materialism and life satisfaction was negative ($p < .01$). It indicates that more materialistic people are more dissatisfied with their life than less materialistic people. She utilized the life satisfaction measure developed by Andrews and Withey (1976).

In summary, theoretical research and empirical research seem to converge in suggesting that there is a negative relationship between materialism and happiness and satisfaction in life. The relationships between materialism and happiness and satisfaction in life can be summarized as follows:

- P3: The more materialistic consumer tends to be less happy than the less materialistic consumer.
- P4: The more materialistic consumer tends to be less satisfied with his/her life than the less materialistic consumer.

Both hypothesized relationships, P3 and P4, were investigated in this study.

Sex and Materialism

Theoretically, Churchill and Moschis (1979) believe that females (they specifically refer to girls) are more

materialistic than males. They argue that

girls are expected to interact more frequently with their peers about consumption matters and to be more susceptible to social influence (possess stronger social motivations for consumption and value products on the basis of their perceived effects on others) than their male counterparts (Churchill and Moschis 1979, p.27).

However, their contention has not been empirically supported. A number of studies have found that males seem to be significantly more materialistic than females (e.g., Moschis and Churchill 1978, Churchill and Moschis 1979, Lipscomb 1986). All of these studies, however, were done using children sample.

In the only study utilizing adults sample, Belk (1984, 1985) found that the difference between male and female respondents with respect to materialism was not significant. However, Belk (1984) considers this finding to be somewhat surprising.

Based on the above discussion, it is clear that the relationship between sex and materialism can be considered to be inconclusive. As such, in this study, no a priori relationship between materialism and sex is hypothesized.

Age and Materialism

Theoretically, there are two different views concerning the relationship between age and materialism. One of the views has been proposed by Churchill and Moschis (1979) and another by Belk (1985). Churchill and Moschis (1979)

believe that age (in their case, it seems to refer specifically to adolescent) is positively related to materialistic tendency. They argue that at a younger stage -- ages 11 through 14 -- adolescents are still developing their consumer-related cognitions. As such, their materialistic tendencies are lower. But as adolescents get older, they would have acquired such cognitions, thus increasing their materialistic tendencies.

However, their contention has not been empirically supported. In fact, studies on materialism among children seem to arrive at either an opposite finding or a no significant relationship. At least in three studies, no significant relationship was found between materialism and age. The studies were by Moschis and Churchill (1978), Churchill and Moschis (1979) and Lipscomb (1986). In two other studies, Atkin (1975b) and Ward, Wackman and Wartella (1975) found a significant negative relationship between materialism and age. This indicates that materialism decreases as one gets older. All of the studies mentioned above were done using children sample.

Belk (1985) postulates that there is an inverted-U-shaped relationship between materialism and age. Adolescents are said to value activities more than things, while older persons are said to focus mostly on symbolic reminders of the past. Adults, while not all seek happiness through possessions, are said to believe that people own

things to convey power and status (Belk 1985).

The result of Belk's study confirmed the postulated relationship. In the study, three-generation families were compared with respect to their materialism scores. The score is highest among the middle generation group (defined as married, with children living in the household, and without grandchildren), and lowest among the oldest generation group (defined as grandparent). The youngest generation (defined as 13 years or older, unmarried, without children, and living with parents) has a mean score that is higher than the oldest generation group but lower than the middle generation group. Belk's (1985) and Richins' (1987) studies are the only known studies that utilize adults sample.

Although Belk's findings seem to be convincing, it cannot be regarded as conclusive. No other known studies has been published to support his findings. In the present study, since the sample group consists of respondents having somewhat the same age, the relationship between materialism and age is expected to be not significant.

In summary, the relationships between materialism and religiosity, happiness and life satisfaction can be considered to be theoretically convincing and empirically consistent. However, the same cannot be said for the sex and age variables.

CHAPTER III

MATERIALISM AND CONSUMER BEHAVIOR

The main thesis of this study was that the presence of materialism in an individual will manifest itself in the way he/she acts in the market place. The high materialism individual would behave differently in terms of consumption behavior and lifestyle when compared to the low materialism individual.

Recent empirical and anecdotal reports seem to provide evidences that materialism is on the increase in the past few decades (Friedman 1985, Belk and Pollay 1985a, Belk and Zhou 1987, Burstein 1981, Gelb 1985, Belk and Pollay 1985b). Magnet (1987) reports that in 1967 when college freshmen were asked about personal goals, about 80 percent of them listed "developing a meaningful philosophy of life" as an important objective as compared to 40 percent listed "being well off financially." By 1986, the numbers had reversed, with almost 80 percent aspiring to be well off financially and only 40 percent aspiring to develop a meaningful philosophy of life (see also Samuelson 1986). Both Magnet (1987) and Samuelson (1986) believe that this is a clear indication that people are now becoming more materialistic.

Belk (1986) when reviewing the history of U.S. consumption since 1960, concludes that there seems to be a rise in materialism especially among the yuppies in the eighties. The yuppies are said to be insensitive and too materialistic (see also Curran 1987b). Burnett and Bush (1986), in an empirical study using more than 3,000 respondents, found evidence to support this notion.

The manifestations of materialism in an individual can take various forms. Belk (1983, 1985) believes that the presence of traits such as possessiveness, nongenerosity, envy, avarice, pride, etc. is an indication of the presence of materialism. However, one has to understand that the presence of such traits in itself does not mean that a person is materialistic. Psychological experts believe that it is normal for one to have a certain degree of those traits in one's life time (see Rubin 1986 and Curran 1987a). One becomes materialistic only when one strongly believes that having these traits will result in one's personal happiness and/or satisfaction in life.

Another manifestation of materialism is the buying of products for status reasons (Dawson and Cavell 1987). In this case a consumer obtains his/her satisfaction from the perception of others towards his/her consumption behavior.

In this study, based on both theoretical reasonings and anecdotal and empirical reports, the author believes that there is some relationship between materialism and important

consumption behaviors. The specific consumer behaviors investigated were:

1. Consumption Innovativeness;
2. Amount of Advertising Exposure;
3. Attitudes Toward Advertising;
4. Conspicuous Consumption; and
5. Price Sensitivity.

Materialism was considered to be the independent variable, and the behaviors were considered to be the dependent variables. In the following sections, the relationship between materialism and each of the consumption behaviors is discussed in more detail.

Consumption Innovativeness

Consumption innovativeness is defined as the consumer's willingness to try on a new consumption experience. An innovative consumer is willing to take the risk for being among the earliest to try a new product or service (Robertson and Kennedy 1968). The author feels that the more materialistic consumers tend to be more consumption innovative than the less materialistic consumers.

Many scholars have alluded to the fact that materialism is closely related to the willingness to try on a new product or a new consumption experience. Belk and Zhou (1987), in their article on the growing materialism in China, reports of the ever increasing willingness of the Chinese consumers to try on new products despite some ambivalent feelings toward materialism by many Chinese. In

this case, these consumers (presumably the more materialistic ones) not only are willing to take the financial risk for being innovative but also the social risk for trying the new products.

As mentioned earlier, the materialistic tendency of the yuppies has been well documented (see Belk 1986, Burnett and Bush 1986, Gelman and Wang 1984). Belk (1986) reports that the yuppies seem to tolerate delays in job gratifications but not delays in consumption gratifications. They appear to be far less dedicated to the organization than to their consumption. They tend to set the trend for future consumption style (see also Gelman and Wang 1984). Burnett and Bush (1986) speculate that the reason for the yuppies' consumption style might be in the "inquisitive" nature of the yuppies. They tend to try all the brands marketers thrust on them in the market before sticking to one brand (see also Alter 1985).

In 1985, Pope John Paul II warned that the implications of materialism seems to be the immediate satisfaction of every desire (Madison Avenue 1985). A materialistic person tends to be hedonistic, as such he/she is willing to take risk to satisfy his/her desires. The author believes that the less materialistic consumers tend to be more conservative in the market place than the more materialistic consumers.

A materialist seems to enjoy a product or a consumption

experience not simply for its instrumental or functional value but more importantly for its intrinsic value. That is the reason why he/she is more attached to or more involved with a product or a consumption experience than a less materialistic consumer. A materialist may buy a watch, for example, not only because of its ability of keeping time but also because of the intrinsic value it carries such as status-appeal, symbolic meanings, etc. Since over time the intrinsic value will fall, the consumer will feel it necessary to buy a new product to maintain the same level of satisfaction.

A less materialistic consumer, on the other hand, seems to buy a product mainly for its instrumental or functional value. As such, he/she is not so much attached to the product per se but to the ability of the product to solve a problem. As long as the product performs the task it was bought for, for example keeping time as for watch, the consumer will not feel the urgency to buy a new product.

The relationship between materialism and consumption innovativeness can be explained by using the adaptation-level theory. The theory, as originally described by Helson (1947), deals with the ability of a stimulus to attract attention. A stimulus which an individual is used to encountering will be associated with an adaptation or reference level. A stimulus will be able to attract attention if it is different from the reference

stimulus. The present author feels that the theory can also be applied to consumption stimulus. This theory suggests that an individual adapts to a level of satisfaction or comfort. When applied to consumption innovativeness, a consumer will feel that as time goes by an old product or a consumption experience will not be as satisfying as it used to be. This creates a gap between the desired satisfaction level and the actual satisfaction level. The actual satisfaction level will become an adaptation or a reference level in which the consumer compares with a new product or a new consumption experience. If the consumer perceives that the new product or consumption experience is significantly different from the current reference level, they will not hesitate to jump into the market to try it.

Since a materialist tends to buy a product for its intrinsic value, he/she is expected to be very innovative. The intrinsic value of a product or a consumption experience tends to fall faster over time than the functional value. As a result, the product becomes less satisfying than it used to be. To maintain the same level of satisfaction the materialist has to be innovative.

Since the less materialistic consumer buys a product mainly for the functional value, he/she tends to be less innovative. This is because the functional value of a product tends to be more stable over time than the intrinsic value. For example, a watch will continue to have the same

functional value of keeping time until it stops working efficiently. Due to this reason, the less materialistic consumer tends to be less innovative.

Related to consumption innovativeness is the notion that a materialist values owning and/or consuming more than saving. As such, financial risk tends to be more acceptable to him/her. It is, therefore, not surprising to find evidence indicating that materialistic consumers are willing to accept risks (Belk and Zhou 1987).

The more materialistic consumers feel considerable personal gratification for being among the first to try a new product or service. Having the trait of envy in themselves (Belk 1985), the more materialistic consumers tend to not allow others to try the new product or consumption experience first.

The less materialistic consumers tend to be more conservative with a new consumption experience. They tend to be more skeptical with the new products. They tend to avoid the financial, social, time and physical risks associated with a new consumption experience. They tend to be satisfiers rather than maximizers. They believe that it is more gratifying to abstain from material goods than to indulge in them (see Brubach 1987).

Based on the foregoing discussion, the relationship between materialism and consumption innovativeness can be summarized as follows:

P5: The more materialistic consumers tend to be more consumption innovative than the less materialistic consumers.

The hypothesized relationship was investigated in this study.

Amount of Advertising Exposure and Attitudes Toward Advertising

Consumer behavior scholars when studying materialism have given more emphasis on the relationship between advertising and materialism. No research has been done on trying to link materialism with other aspects of the consumer behavior such as consumption innovativeness, conspicuous consumption, price sensitivity, etc.

Basically, there are two divergent views concerning the relationship between materialism and advertising. The **first view** says that advertising causes materialism. According to this view, the materialistic tendency of the society is the end result of advertising. The **second view** argues that advertising merely reflects the values that the society holds. According to the second view, unless the society condones it, materialistic themes will not be used in advertising.

Advertising critics believe that advertising contributes to the rise in materialism among consumers (Burstein 1981, Pollay 1986, Rossiter 1980). It is said to have shaped our way of life (Belk and Pollay 1985b, Stanfield and Stanfield 1980). It is accused of

promulgating a hedonistic and materialistic society (Madison Avenue 1985) by constantly telling us to seek greater pleasure through more consumption or through the acquisition of things (Lewis 1985, Jones 1978). Based on these premises, some researchers argue that the more a consumer is exposed to the ad the more materialistic he/she becomes (Moschis and Churchill 1978, Rossiter 1980). Thus, materialism here acts as a dependent variable.

Despite the widespread belief that advertising causes materialism, there is almost no empirical evidence to support this notion (see Richins 1987). However, many studies have addressed the issue of the relationship between the amount of television exposure (not amount of television commercials exposure per se) and materialism. Even in this area the results seem to be mixed. For example, Moschis and Churchill (1978) and Ward and Wackman (1971) found that the relationship between the amount of television exposure and materialism was not significant. To the contrary, Atkin (1975), Churchill and Moschis (1979) and Richins (1987) found significant positive relationship between the amount of television exposure and materialism. It is important to note here that the studies by Moschis and Churchill (1978), Atkin (1975), and many others such as Churchill and Moschis (1979), Goldberg and Gorn (1978), and Moschis and Moore (1982) were conducted using children sample. Only Richins's (1987) study utilized the adult sample.

Thus far, the only known study to have investigated the relationship between materialism and **amount of television commercial exposure** was conducted by Richins (1987). However, Richins uses attention to television commercials as a proxy to the amount of television commercial exposure. She found the relationship between personal materialism and attention to advertising to be not significant. However, the main drawback of the study seems to be the use of a single item to measure the amount of television commercial exposure.

Defenders of advertising argue that other sources, not only advertising, might also contribute to materialism. Both Rubin (1986) and Moschis and Moore (1982) suggest that sources such as parents, peers, and the product itself can contribute to materialism among children. The results of a longitudinal study conducted by Moschis and Moore (1982) seem to support this notion. In fact, Schudson (1984) strongly argues that when compared to the influence of larger social trends, other marketing variables, and the consumer's total information environment, the effects of advertising can be considered to be miniscule.

Lantos (1987), in a literature review on the extent to which advertising affects the society and culture, concludes that

From the above evidence, it appears that advertising is not very potent as a direct change agent. Instead it

usually seems to reflect society, often after a time lapse (p.115).

Even among children, the most susceptible group to be influenced by ads, studies revealed that as they get older the mass media's persuasive ability becomes weaker and weaker (see Robertson and Rossiter 1984, Ward 1974).

In a study using causal modelling, Quarles and Jeffres (1983) address the issue of which causes what: advertising causes consumption or consumption causes advertising. Using data from 53 countries, they found that the best causal fit seems to be as shown below:

INCOME <-----> CONSUMPTION -----> ADVERTISING

This shows that there is a two-way relationship between income and consumption, and that consumption causes advertising and not the other way round as many critics have led us to believe. They conclude that

there is no reason to believe that advertising is the high priest of such a cult (i.e. the cult of materialism). Its role appears to be more like that of an acolyte who follows and assists in the rituals of the greater culture (Quarles and Jeffres 1983, p.13).

Based on the preceding discussion, one can also argue that the consumers who are more materialistic tend to enjoy ads more than those who are less materialistic. Ads to them merely reflect the values that are congruent to the ones they hold. According to this view, the materialistic values are already prevalent in the society and the advertisers

merely create the advertising themes that are compatible to the values of the audience. Some consumer researchers have alluded to this point. Among them are Aaker (1978), Belk and Pollay (1985b), Belk (1987), and Dawson and Cavell (1987).

Based on the notion that the more materialistic consumers tend to enjoy ads and that advertising merely reflects the values of the society, one can also argue that the more materialistic consumers tend to have a more favorable attitudes toward advertising than the less materialistic consumers. Advertising, as critics argue, tends to promote the culture of consumption and possessions. The more materialistic consumers will find this very appealing. They will feel that the ads really reflect their desires and thus they will have a more favorable attitude towards the ads. This attitude will naturally result in more exposure to the ads. The less materialistic consumers, on the other hand, will find the themes to be disgusting. As such their attitudes toward the ads will be less favorable. This attitude will result in less exposure to the ad.

To date, the only known study to examine the relationship between materialism and attitudes toward television commercial was by Ward and Wackman (1971). They however found that the correlations between materialism and attitudes toward television ads were small and not

significant. It is important to note here that in their study both materialism and attitudes toward television ads were treated as dependent variables. The independent variables were basically consumer learning variables such as family communication, intelligence level, socioeconomic status, etc. They have not hypothesized the relationship between these two constructs. Also, their sample consists of both junior high school and senior high school students.

In this study, a causal relationship was hypothesized. The more materialistic consumer was expected to have a more favorable attitudes toward television ads than the less materialistic consumer. Materialism was considered as the independent variable and the attitudes toward television ads were considered to be the dependent variable. Also, the current study utilized adult sample.

Based on the foregoing discussion, the relationship between materialism and amount of advertising exposure can be summarized as follows:

P6: The more materialistic consumers tend to have more exposure to advertising than the less materialistic consumers.

The hypothesized relationship was investigated in this study.

The relationship between materialism and attitudes toward advertising, on the other hand, can be summarized as follows:

P7: The more materialistic consumer tends to have a more favorable attitude towards advertising than the less materialistic consumer.

The hypothesized relationship was investigated in this study.

Conspicuous Consumption

A number of writers have suggested that one of the manifestations of materialism is the desire to conspicuously consume (Dawson and Cavell 1987; Belk 1983, 1985). In fact, several writers have alluded to the fact that when society becomes more materialistic the incidence of conspicuous consumption will increase (e.g. Madison Avenue 1985, Gelb 1985, Mason 1981). Belk and Zhou (1987) record the growing materialism in China and concurrently the increasing interest in owning some products that can convey social status. Some of these products include fashionable clothing, cosmetics, motor cycles, and gold jewelry. Brubach (1987) records similar trends among Americans. She argues that people nowadays obtain their highest satisfaction in life from things. The consequences of it is the ostentatious way of life. She laments the fact wealth is now flaunted on the street in terms of products such as clothings, cars, handbags, pens, etc.

The materialistic attitudes of the yuppies have been well documented (Belk 1986, Curran 1987b, Burnett and Bush 1986). Belk (1986), quoting numerous empirical studies and

journalistic accounts, found that the yuppies not only view conspicuous consumption positively but they seem to be engaged in it. However, no empirical research has been done to directly link materialism with conspicuous consumption.

Conspicuous consumption is a neglected area in consumer behavior. It has almost been totally ignored by consumer researchers despite its importance. It was first recognized by Veblen in his 1899 book. However, almost none of Veblen's thesis has been empirically tested (Rudd 1982, Mason 1981). Mason (1981) in his book entitled "Conspicuous Consumption" has called for more empirical studies on this behavior.

The only empirical study to test Veblen's thesis was conducted by Porter (1967). Veblen postulates that the academic persons within universities have high propensity to conspicuously consume (see Veblen 1918). However, Porter, in his study, found that this thesis cannot be supported. He found that professors exhibit less conspicuous consumption than businessmen.

Conspicuous consumption is basically concerned with the ostentatious display of wealth. A conspicuous consumer is motivated by a desire to impress others with his material possessions. As Mason (1981) puts it, "It is a form of consumption which is inspired by the social rather than by the economic or physiological utility of product" (p.vii). The main motivation of a conspicuous consumer when making a

purchasing decision is to show off. Conspicuous consumption is usually associated with status and socially-visible products (Mason 1981).

Conspicuous consumption can be considered as the manifestation of materialism at the highest level. Belk (1983) believes that conspicuous consumption is the most prominent manifestation of the materialistic traits of pride or vanity in consumer behavior (see also Veblen 1899). The conspicuous consumer gets his satisfaction from the audience reaction to his material possessions. The conspicuous consumer, therefore, focusses on the material goods as a supposed source of satisfaction in life. Csikszentmihalyi and Rochberg-Halton (1981) use the term "terminal materialism" to describe one who consumes simply for the sake of consumption.

Mason (1981) believes that conspicuous consumption is not a recent phenomenon. It can be traced in the earliest societies. Veblen (1899) claims that conspicuous consumption can be observed at all social and economic levels within a particular society. It is not only associated with the privileged (i.e. the rich) elites. Mason, however, argues that this thesis has not been substantiated. He believes that since Veblen's time, conspicuous consumption has become a middle class phenomenon in North America and Western Europe. Conspicuous consumption, which was once looked at in contempt, is now

being accepted by the society (see Brubach 1987). Products that are the object of conspicuous consumption vary according to time and place.

It is believed that the tendency to conspicuously consume is greater among the more materialistic consumer as compared to the less materialistic consumer. The preceding description of conspicuous consumption tends to occur more to the more materialistic consumers. Less materialistic persons tend to believe that money is not everything and that it certainly is not happiness. They believe that rich people can be miserable, and poor people can be contented (see Brubach 1987). For these reasons the less materialistic can be expected to not be involved in conspicuous consumption.

Based on the preceding discussion, materialism's effect on conspicuous consumption can be summarized as follows:

P8: The more materialistic consumers tend to be involved in conspicuous consumption more than the less materialistic consumers.

The hypothesized relationship was investigated in this study.

Price Sensitivity

A number of writers have alluded to the fact that as one becomes more materialistic, he/she becomes less price sensitive or price conscious (Belk 1986, Burnett and Bush 1986). However, none have empirically investigated this

notion.

The materialistic tendency of the yuppies has earlier been discussed (see Burnett and Bush 1986, Belk 1986). Belk (1986) reports the willingness of the yuppies to take on more debt as long as they can continue to pursue their consumption style (see also Fisher 1985). In a study using a sample of more than 3,000 respondents comparing the yuppies and the general population, Burnett and Bush (1986) found that the general population was more price conscious than the yuppies. The yuppies tend to prefer high-quality goods and services regardless of price. The general population, on the other hand, tends to use price-off coupons, and shop at lower priced stores. These indicate the price insensitivity of a materialistic group such as the yuppies.

In an article on the increase in materialism among children, Rubin (1986) reports that some children relentlessly pestered their parents to buy certain items despite having been told that their parents could not afford the items because the items were too expensive. The parents prefer to buy similar items but at a much lower price. The growing materialism among children in China has been reported by Burstein (1981). Chinese children were said to want to buy more things than their parents could afford.

Price sensitivity can be defined as the consumer's tendency to make price as a more important criterion

vis-a-vis other shopping orientations in a purchase decision. Some researchers have used the term "price consciousness" or "price importance" to refer to the same construct (see Zeithaml 1984). A price sensitive consumer will make the price of the product or service to be the overriding consideration in a market place decision. In retailing, this type of consumer is called price shopper as opposed to convenience shopper, involved shopper, or apathetic shopper (Williams, Painter and Nicholas 1978).

Perhaps a more materialistic person is less price sensitive than a less materialistic person. The more materialistic consumer might be less deterred by the price of the product than the less materialistic consumer. What is more important to him/her is the ability of the product or service to fulfill his/her own desires. A materialist values owning and/or consuming more than saving. He/she also regards consuming as an end in itself. Thus, he/she tends to downplay price when making a purchasing decision. If he/she feels that income does not permit him/her to buy the desired products or services, credit will be utilized (see Reader's Digest 1987, Belk 1986). For a materialistic consumer, price is, therefore, not a major deterrent in a buying decision.

The less materialistic consumer, on the other hand, will be more price sensitive. Since possessing and consuming the product are just means of achieving an end,

the less materialistic consumer will be satisfied in getting some other products that are able to achieve the same purpose. He/she might feel that it is extravagant to buy a higher-priced product when a lower-priced one can perform the same function. Thus he/she might be more price sensitive than the more materialistic consumer.

Consequently, the relationship between price sensitivity and materialism could be expressed as follows:

P9: A more materialistic consumer tends to be less price sensitive than a less materialistic consumer.

The hypothesized relationship was investigated in this study.

CHAPTER IV

RESEARCH METHODOLOGY

In this chapter, the methodology used to examine the relationships between materialism and the five selected aspects of consumer behavior is discussed. The chapter consists of seven sections: (a) research hypotheses, (b) selection of measures, (c) development of the two proposed measures, (d) suggested scale purification procedure of the two proposed measures, (e) sample design, (f) data collection procedures, and (g) methods of data analysis.

Research Hypotheses

Earlier chapters presented various issues related to materialism, its measures and its relationships with five different aspects of consumer behavior. It had been argued that the presence of materialism would manifest itself in the way consumer behaved in the market place. The high materialism consumer would behave differently in terms of consumption behavior and lifestyle when compared to the low materialism consumer. The following six hypotheses were based on the discussions and some of the proposed relationships suggested earlier. Hypotheses H1 and H5 were

based on the discussion in Chapter III. Hypothesis H6 was based on the discussion in Chapter II.

- H1: An individual with a high materialism score will have a significantly higher score on consumption innovativeness than an individual with a low materialism score.
- H2: An individual with a high materialism score will have a significantly more exposure to television commercials than an individual with a low materialism score.
- H3: An individual with a high materialism score will have a significantly more favorable attitudes toward television commercials than an individual with a low materialism score.
- H4: An individual with a high materialism score will engage in conspicuous consumption significantly more than an individual with a low materialism score.
- H5: An individual with a high materialism score will be significantly less price sensitive than an individual with a low materialism score.
- H6: Richins' (1987) materialism measure will perform generally better than Belk's (1985) materialism measure in terms of predictive validity and other known relationships.

Selection of Measures

Most of the measures in this study were taken from those already used in past studies. However, of the five measures needed to serve as indicators of the dependent variable constructs, three are established measures. The three existing measures were: (a) consumption innovativeness scale developed by Hirschman (1981, 1982, 1983), (b) amount of advertising exposure measures -- one developed by Moschis

and Moore (1982) and another is a combined measure by Richins (1987) and Muehling and Stoltman (1987), and (c) attitudes toward television advertising scale developed by Rossiter (1977).

Two other dependent variable measures, developed by the researcher, were used. Conspicuous consumption construct and price sensitivity construct were measured. Their development and scale purification procedure are discussed in the later sections.

Besides the aforementioned measures, other measures used in the study were Stephens's (1981) amount of television exposure measure, Wilkes, Burnett and Howell's (1986) religiosity measure, Gurin, Veroff and Feld's (1960) happiness measure, Converse and Robinson's (1965) life satisfaction measure and Crowne and Marlowe's (1960) social desirability scale.

This section presents a more detailed description of the three established measuring instruments. It is followed by a discussion on the religiosity, happiness, life satisfaction and social desirability measures.

Consumption Innovativeness Measure

In this study, consumption innovativeness construct was conceptualized according to the method proposed by Midgley and Dowling (1978). They suggest that similar questions on the willingness of the respondents to adopt a new product be

asked with respect to several product categories. The purpose is to obtain the necessary breadth before the respondents can be considered consumption innovative.

At least four studies, three by Hirschman (1981, 1982, 1983) and one by Gentry, Tansuhaj, Manzer and John (1988), have used the conceptualization proposed by Midgley and Dowling. In all the studies, a scale was developed in which the respondents were asked to respond to the following question:

How willing are you to try something new in each area listed below?

This question was followed by a list of fifteen different consumption areas ranging from special personal items (e.g. hairstyles) to general ideologies (e.g. religious and political ideas). Responses were measured on a five-point rating scale ranging from very great willingness (5) to very little willingness (1). Hirschman's scale is shown in Table 3 of Appendix 1.

Amount of Advertising Exposure Measure

In this study, the amount of television exposure and the amount of television advertising exposure were measured. The amount of television exposure measure was included because it was used to compare the result of this study with that of past studies. Most past research have studied the relationship between the amount of television exposure

(rather than advertising exposure) and materialism.

In this study, the **amount of television exposure** was measured using Stephens' (1981) method. Instead of asking "how many hours per week the respondent watches television," as was used in Richins (1987), the subjects were asked to respond to two questions:

1. How many hours do you spend watching television on an average weekday? _____ hours

2. How many hours do you spend watching television on an average weekend?

Saturday: _____ hours

Sunday: _____ hours

This style of asking question on the hours spent watching television has the advantage of being easier and quicker to answer. It was also suitable in a student environment in which the sample was based. The amount of television exposure score was calculated by multiplying the average weekday television exposure by 5 and summing the result with the average weekend television exposure (i.e. Saturday plus Sunday).

To measure the **amount of advertising exposure**, two different methods were used. The first method has been used by Moschis and Moore (1982). This method combines the "motivations for viewing" with the "ad viewing frequency." Respondents were asked to indicate whether they watch television ads for various reasons (motivations) and how

often they watch ads for such reasons (frequency). The seven-item (for seven reasons), five-point scale ranging from "very often - never" is shown in Table 4 of Appendix A. In Moschis and Moore (1982) study, this measure was found to be reliable ($\alpha = 0.83$).

The second method of measuring the amount of advertising exposure utilized two items: one from Richins (1987) and another from Muehling and Stoltman (1987). The first item attempted to measure the "attention to television commercials." As with Richins (1987), the respondents were asked how often they paid attention to television commercials. Responses were made on a seven-point scale from "nearly never" to "almost always." The second item measured the advertising exposure levels of the respondents vis-a-vis other people. It was a modification of a measure proposed by Muehling and Stoltman (1987). The following question was asked:

Compared to other people, I watch TV commercials

Much Less |__|__|__|__|__|__| Much More
Often Often

The score from these two items was summed to get the total score. By using different methods of measuring the amount of advertising exposure, the performance of these two methods could be compared.

Only exposure to television commercials was measured in this study. Critics have argued that print advertising is

primarily informational while broadcast advertising is largely persuasive and as such is a more manipulative tool (see Lantos 1987 and Adler 1981). In fact, the allegation that advertising encourages us to be a materialistic society is mainly levelled at television and radio advertising (see also Boddewyn 1975).

Attitudes Toward Television

Advertising Measure

To measure respondents attitudes toward television advertising, a scale developed by Rossiter (1977) was used. The seven-item Likert-type scale ranged from strongly-agree to strongly-disagree. Rossiter's original scale was four-point because his pretest revealed that four-point was a maximal level of discrimination for most third grade children. To avoid children from using "don't know" as a means of avoiding attention to the question, the midpoint was not used. Since in the present study adults were used the above problems were not expected to be encountered. Thus, in this study, to be consistent with the other Likert-type scales, a seven-point scale was used. The scale is shown in Table 5 of Appendix A.

In Rossiter's study, the internal-consistency reliability using Cronbach coefficient alpha was 0.69. According to Nunnally (1978), this value is acceptable for early stages of basic research. Rossiter's scale has also

been used on adult samples (see Wiman 1983).

The items on Rossiter's scale reflect a number of cognitive and affective reactions toward television commercials: (1) perceived truthfulness, (2) potential annoying qualities, (3) objectivity in describing advertised products, (4) overall likability, (5) perceived persuasive power, (6) believability of character, and (7) trustworthiness as guides to product purchase. Four of the items (1, 4, 6 and 7) refer to the positive aspects of television commercials and the other three refer to the negative aspects and thus reverse-scored in computing total attitude scores.

Religiosity Measure

The present study utilized the religiosity measure developed by Wilkes, Burnett and Howell (1986). The measure used four items to assess religiosity:

1. church attendance
2. importance of religious values
3. confidence in religious values, and
4. self-perceived religiousness (Wilkes, Burnett and Howell 1986, p.49).

Wilkes, Burnett and Howell claim that their measure is more practical than the previous measures. Previous conceptualization of religiosity range from simple, unidimensional ones to complex, multidimensional ones. When a unidimensional measure is used usually church attendance or church membership is the main measure. The reliance on

only church attendance as a measure of religiosity has been challenged by a number of researchers (e.g. Steinitz 1980, Pressey and Kuhlen 1957, Benson 1981). Consequently, a multidimensional measure is advocated by a number of scholars (e.g. DeJong, Faulkner and Warland 1976, Neal and Rettig 1967).

However, Wilkes, Burnett and Howell (1986) argue that the complex, multidimensional measure proposed by scholars to date is impractical for almost all consumer research. They have, thus, developed the four-item scale to measure religiosity. In their study, they compare the performance of a one-item scale to measure religiousness with that of the proposed multi-item scale. By using LISREL, they found that the multi-item measure performs better than a single-item measure. Wilkes, Burnett and Howell's religiosity scale is shown in Table 6 of Appendix A. Originally, the last item was a five-point self-described religiousness from very-religious to antireligious. To be consistent with the other items in the measure, this item was changed to a seven-point Likert-type item from strongly-agree to strongly-disagree.

Happiness Measure

In this study, the happiness measure developed by Gurin, Veroff and Feld (1960) was used. Although this measure is a single-item measure, it has been widely used to

measure happiness in life (see Robinson and Shaver 1969). It has been found to have good reliability and validity (see also Bradburn and Caplovitz 1965). This measure has also been used by Belk (1984, 1985).

Basically, the measure asked the respondents the following question: "Taking all things together, how would you say things are these days -- would you say you're **very** happy, **pretty** happy or **not too** happy these days?" The respondents were required to indicate which one of the three options closely reflected their feeling. Score of 3, 2 and 1 respectively was assigned to each option.

Satisfaction in Life Measure

The satisfaction in life measure developed by Converse and Robinson (1965) was used. As in the case of Gurin, Veroff and Feld (1960) happiness measure, this measure is a single-item measure. However, it has been widely used and has been found to have good reliability and validity (see Robinson and Shaver 1969). Belk (1984, 1985) utilizes this measure in his study.

Basically, the measure asked the respondents the following question: "In general, how satisfying do you find the way you're spending your life these days? Would you call it **completely** satisfying, **pretty** satisfying, or **not very** satisfying?" The respondents were required to indicate which one of the three alternatives closely reflected their

feeling. Score of 3, 2 and 1 respectively was assigned to each option.

Social Desirability Scale

The social desirability scale developed by Crowne and Marlowe (1960) was used. A number of researchers have suggested the use of social desirability scale to test the discriminant validity of a measure (see Linehan and Nielsen 1983, Nevid 1983, Mosher 1966).

A social desirability scale attempts to locate individuals who describe themselves in favorable, socially desirable terms in order to achieve the approval of others (Crowne and Marlowe 1964, Robinson and Shaver 1969). Since materialism is generally regarded as an undesirable trait (Belk 1985), one would expect respondents who have the motive of seeking the approval from others to respond to the materialism scales in a socially desirable manner. The relationship between materialism and social desirability for the approval seeking respondents would be expected to be negative.

The Crowne and Marlowe (1960) social desirability scale consists of 33 true-false items. Of these, 18 are keyed in the true direction, and 15 in the false direction. One point is scored for each response in the socially desirable direction. The highest possible score is 33. The social desirability scale is shown in Table 7 of Appendix A.

Development of the Two Newly- Constructed Measures

Due to the inappropriateness of the currently available measures, the researcher developed two scales to be used in this study. They were designed to measure the conspicuous consumption construct and the price sensitivity construct. It was, thus, important to consider the results of this study with regard to these two constructs to be tentative.

Conspicuous Consumption Measure

Despite the popularity of the concept, only one empirical study has been done on conspicuous consumption. In Porter's (1967) study the respondents were asked to respond to more than 30 expenditure items such as:

1. Annual cost of private schooling
2. Number of autos owned
3. Annual cost of non-job related entertainment
4. Annual cost of family clothing
5. Frequency of dinner parties (p.261).

A varimax-rotated factor analysis was performed on the response to these items. Eight factors emerged. After examining each factor, Porter chose factor five to represent conspicuous consumption. He argued that factor five had the highest loadings on those items which are conceptually most closely related to conspicuous consumption. The items loaded on factor five were:

1. Annual cost of home improvements
2. Annual cost of landscaping
3. Annual cost of family clothing

4. Annual cost of gifts to non-family persons
5. Annual cost of vacations (Porter 1967, p.260).

Based on the items in factor five, Porter could not support the hypothesis that university professors exhibit more conspicuous consumption than businessmen.

Obviously there are some drawbacks on the way Porter operationalized the conspicuous consumption construct. In his study, Porter did not specify *a priori* which of the more than 30 expenditure items constituted conspicuous consumption. His decision to choose factor five to represent conspicuous consumption was arbitrary. He seems to have confused lavish and excessive consumptions with the concept of conspicuous consumption. Lavish and excessive consumptions are not necessarily the same as conspicuous consumption. Lavish and excessive consumptions become conspicuous consumption if the actor, when performing the act, has the intention of showing off. The result of Porter's study seems to be confounded with income level. Professors are expected to obtain less income than businessmen. Consequently, they are expected to spend less.

Due to the above problems, this study utilized a scale to measure the conspicuous consumption construct. This scale was developed based on the conceptual and theoretical discussions by Veblen (1899) and Mason (1981). Both Veblen and Mason argue that the main motivation of conspicuous consumption is for social acceptability and for the purpose

of showing off. The newly-constructed scale is shown in Table 8 of Appendix A.

The measuring instrument was a 10-item seven-point Likert-type scale from strongly-agree to strongly-disagree. It measured two aspects: (a) the respondent's tendency to conspicuously consume, and (b) his attitude towards conspicuous consumption. One item measured the attitude of the consumer with regard to the social visibility of the product (item 3). Three items measured the consumer's attitude with regard to the social acceptability of the product (items 4, 6, and 8). Five items measured the respondent's attitude towards the status appeal of the product (items 1, 2, 7, and 9). One item measured the image the product brings to the consumer (item 10).

The conspicuous consumption scale differed from the materialism scale in that it tried to make a relationship between worldly possessions and/or consumption with the motivation to conspicuously consume, e.g., for social visibility, for social acceptability, for prestige, etc. The materialism scale, on the other hand, established a relationship between worldly possessions and/or consumption with the goals in life e.g. personal happiness and/or satisfaction in life. The relationship between materialism and conspicuous consumption was expected to be high. Scholars, such as Belk (1983) and Veblen (1899), believe that conspicuous consumption is the most prominent

manifestation of materialism.

Price Sensitivity Measure

Earlier studies on price sensitivity measured the construct in at least four different methods. **One method** uses the price recall technique (Gabor and Granger 1964). Under this method, price sensitivity is measured by assessing the accuracy of the price recall of the respondents. The respondents who can recall the price of the given products accurately are said to be price sensitive. The study by Gabor and Granger (1964) utilizes this approach. Gabor and Granger argue that high price sensitivity is inconceivable without correspondingly high price awareness.

The **second method** uses direct observation (Wells and Lo Sciuto 1966). A subject (in this case, a shopper) is considered to be price sensitive if while shopping he/she looks at the price of the product before buying it. Wells and Lo Sciuto suggest that if the observer conducting the research is not sure whether the shopper really looks at the price or not, he can always stop the shopper and ask.

The **third method** utilizes the store image data (see Williams, Painter and Nicholas 1978). It consists of a 17-item semantic differential scale evaluating the respondent's favorite store. The responses were then submitted to a hierarchical clustering algorithm. A

clustering procedure was used in such a way that it was stopped when the entire sample was reduced to four groups. One of the group was the price-oriented shoppers. This group is sensitive to the price policies of the store.

The **fourth method** uses the importance rating scale (see Murphy 1978). The respondents were asked to rank from extremely important to extremely unimportant eight to ten product features (including a price variable) of three product categories. Price sensitivity was measured by looking at the overall mean importance ratings for the price variable.

Different researchers have operationalized the price sensitivity constructs differently depending on the research design in question. There is no accepted measuring instrument to measure this construct. This fact has been acknowledged by Zeithaml (1984).

None of the above methods seemed appropriate for the current study. The use of price recall as a proxy to price sensitivity was oversimplifying the price sensitivity construct (see also Zeithaml 1984). The price of a product varies from one store to another and from one time period to another. The use of direct observation method was not appropriate for this study. The third and fourth methods are appropriate for retailing studies. In the third method, data on store image were used to classify respondents into various categories including price sensitive shoppers. In

the fourth method, price sensitivity is operationalized using a one-item measure. Price sensitivity is judged based on the mean response of the price variable.

Due to the inappropriateness of the above measures, a multi-item scale was developed to measure the price sensitivity construct. The ten-item, seven-point Likert-type scale ranged from strongly-agree to strongly-disagree. The scale tried to measure certain behaviors that were related to price sensitivity. Price sensitive consumer was expected to behave differently than the price insensitive consumer with respect to these behaviors. For example, price sensitive consumers were expected to be more involved in the following behaviors than price insensitive consumers:

- actively clipping coupons
- likes to read an ad for sale in the newspaper
- likes to go to stores having sales
- frequently shops at discount stores.

For the full listing of the items in the scale, refer to Table 9 of Appendix A.

Before the two measures were used in the survey they were subjected to the examination of four experts. This step was taken to ensure that the measures had content validity.

Scale Purification Procedure of the Newly-Constructed Measures

Before the two newly-constructed measures were used, the scale purification procedure as proposed by Churchill (1979) was instituted. The main purpose of purifying the scales was to ensure that they were reliable before they were used in the analysis. To purify a scale, Churchill suggests the use of three techniques, namely item-to-total correlations, coefficient alpha, and factor analysis. The procedure involves two steps: (a) the coefficient alpha and the item-to-total correlation analyses, and (b) the factor analysis.

To measure the internal consistency of the scale, Churchill (1979) suggested the use of coefficient alpha. A low coefficient alpha implied that the sample of items performed poorly in capturing the construct. A high alpha indicated that the scale had high internal reliability. When a scale has poor alpha coefficient, item-to-total correlation analysis was used to identify items that were not part of the domain of the construct. Items performing poorly (e.g., with correlation value of less than 0.40) were dropped from the final analysis. A new coefficient alpha was recalculated using the remaining items. The suggestion by Nunnally (1978) that 0.50 be the minimum acceptable alpha value for early stages of basic research was followed.

To avoid what Churchill (1979) calls "the garbage items" from producing additional dimensions, factor analysis was performed after the purification step. This meant that only the remaining items were subjected to factor analysis. The factor analysis was "used to confirm whether the number of dimensions conceptualized can be verified empirically" (Churchill 1979, p.69).

Sample Design

The sample consisted of college students from two universities in the south central U.S. The targeted sample size was about 300. A student sample provided a stronger basis for theory testing (Calder, Phillips and Tybout 1981). A student sample was expected to control for a number of confounding variables that were believed to affect materialistic tendencies e.g., age, income, and level of education.

Most earlier studies on materialism have, in general, utilized a somewhat homogenous group. Moschis and his colleagues, in a series of studies on consumer socialization, have utilized students from middle and high schools (e.g. Moschis and Churchill 1978, Churchill and Moschis 1979, Moschis and Moore 1982). Similar studies related to materialism by other researchers have also utilized children sample (see Lipscomb 1986, Ward and Wackman 1971).

Belk (1985) research consists of two different studies. In the first study, more than 80 percent of the respondents were students. The rests were secretaries and machine shop workers. In the second study, to examine the hypothesized generational differences in materialism, a convenience sample of 33 three-generation families were used.

The study by Richins (1987) was the only study that did not use a homogenous sample. In the data collection process, she used two criteria: sex and age. She wanted her sample to be 50 percent male and 50 percent female. With regards to age, she wanted 50 percent of the respondents to be over 40 and 50 percent under 40. However, her sample was found to be somewhat upscale. About 55 percent of her respondents were earning more than \$30,000 annually.

In this study, a rather homogenous sample was used. The sample consisted of students from two different universities. To provide for some diversity within the sample, classes from different major, academic status (undergraduate and graduate) were used. Also, three evening classes participated in the study. The evening classes predominantly involved students working for a degree on a part-time basis. The majority were fully employed either within or without the universities.

A rather homogenous sample, such as the student sample, provided a stronger basis for theory testing (Calder, Phillips and Tybout 1981). It was hoped that only

differences in attitudes toward materialism and how these differences affected consumer behavior were measured.

Data Collection Procedure

The study utilized a survey approach. The survey instrument was a questionnaire which contained all the measures of interest and some demographic data. The survey questionnaire is shown in Appendix B.

The questionnaire was divided into five sections based on the type of responses needed from the respondents. The first section consisted of all the agree-disagree statements. To avoid confusion, all the measures using the Likert-type scale were made into seven-point scales. The measures were, according to sequence: Belk (1985) materialism scale, Richins (1987) materialism scale, Rossiter (1977) attitudes toward television advertising scale, the newly-constructed conspicuous consumption and price sensitivity scales, and Wilkes, Burnett and Howell (1986) religiosity scale. However, half of the respondents received a package having the Belk's scale as the first measure and the Richins's scale as the second; while the other half received the Richins's scale as the first measure and the Belk's scale as the second. This procedure was hoped to minimize the order-of-presentation effect of the two materialism scales.

The items of the various constructs were not randomized

throughout the section but instead were presented together with their respective measures. It was felt that the items of the various scales were originally developed and were presented together. As such, randomizing and mixing the items that were designed to measure a number of different constructs might create confusion among the respondents. This might affect the reliability of the measures.

The second section consisted of the willingness statements. The entire Hirschman (1981, 1982, 1983) consumption innovativeness scale was placed here.

The third section consisted of the 33-item Crowne and Marlowe (1960) social desirability scale.

The fourth section consisted of all the other measures not having the same standard type of responses. The measures placed in this section were Moschis and Moore (1982) amount of advertising exposure scale, Stephen (1981) amount of television exposure measure, the two methods of measuring the amount of television commercial exposure, Gurin, Veroff and Feld (1960) happiness measure, and Converse and Robinson (1965) life satisfaction measure.

In the fifth section, personal data were collected. It consisted of items on sex, marital status, age, religion, annual income, major, academic status, and occupation.

Depending on the cooperation of the instructor of the course, the questionnaire package was either administered to the students in class or taken home to be returned during

the next class meeting. Ten classes were identified. Of these six agreed to administer the questionnaire in class. In four other classes, the survey instrument was given to the students in class with the instruction that the students returned it during the next meetings. The researcher or the instructor briefly mentioned to the students that the purpose of the survey was to obtain information about cultural values and consumer behavior. The students' participation in the survey was gratefully acknowledged. This short briefing about the purpose of the study was believed to provide minimum or no clues at all about the real intent of the study.

Data Analysis

The analysis consisted of seven major parts. The **first part** of the data analysis was devoted to assessing the internal reliability of the two materialism scales. This entailed the use of Cronbach coefficient alpha. When low alpha was found item-to-total correlations were examined. Factor analysis was also performed to see whether the dimensions conceptualized could be verified in this study.

The **second part** of the data analysis was devoted to purifying the two self-constructed measures. The purpose was to ensure that the scales were reliable before they were used in the analysis. This entailed the use of three techniques, i.e., Cronbach coefficient alpha, item-to-total

correlations, and factor analysis. Cronbach coefficient alpha was used to assess the internal consistency of the scale. Item-to-total correlations were used to identify items to be deleted from the scale, whereas factor analysis was "used to confirm whether the number of dimensions conceptualized can be verified empirically" (Churchill 1979, p.69).

The **third part** of the data analysis examined the internal reliability of the other measures used in the study.

The **fourth part** of the data analysis assessed the convergent and discriminant validity of the two materialism scales. For this purpose, a validity table as in Table 10 of Appendix C was used. This approach of examining convergent and discriminant validity was somewhat similar to the one used by Ruekert and Churchill (1984). It was a modified version of the multitrait-multimethod matrix (Campbell and Fiske 1959, Churchill 1979).

To assess **convergent validity**, researchers suggest that the measuring instrument be correlated with other measuring instrument(s) designed to measure the same construct (Campbell and Fiske 1959, Churchill 1979). Consequently, Richins's scale was correlated with Belk's scale. Theoretically, the correlation between these two measures should be high, i.e., significantly greater than zero. The correlation figure in Cell A (of the Validity Table) between

Richins's scale and Belk's scale should be significantly greater than zero.

To assess **discriminant validity**, the "convergent validity" correlation coefficient should be higher than correlations with the other measures designed to measure other constructs such as consumption innovativeness measure, attitudes toward television advertising measure, etc. With respect to the Validity Table, the validity coefficient in Cell A should be higher than any other correlations in columns 1 and 2.

The **fifth part** of the data analysis examined the relationship between materialism and the various consumption behaviors. Basically, this entailed examining the coefficients in columns 1 and 2 of Cell B. Significant and consistent relationships between the two materialism scales and these behaviors in the hypothesized direction would indicate support for H1 to H5. For example, a positive significant correlation between materialism and consumption innovativeness would imply that materialistic consumer tended to be more consumption innovative than less materialistic consumer. This result would provide support for Hypothesis 1. The other four hypotheses were also examined using this approach.

The **sixth part** of the data analysis examined Hypothesis 6. To test H6, the performance of the two materialism scales was analyzed. This analysis required comparing the

results in column 1 (Richins's scale) and column 2 (Belk's scale) for Cell B and Cell C. Cell B compared the two scales with respect to their predictive ability as hypothesized in this study. Cell C compared the results of the two scales with respect to six variables. However, of the six variables, only three were used in the comparison: religiosity, happiness and satisfaction in life. The results of previous studies with respect to these variables were theoretically convincing and empirically consistent. Previous results with respect to the other three variables (amount of television exposure, age and sex) were inconsistent. Which scale performed better was decided after examining and comparing the overall performance as enumerated above.

The difference between the fifth part and the sixth part needed further clarification. The third part examined the relationships between the two materialism scales and the various consumption behaviors. Significant relationships in the correct direction of prediction between the two scales and these behaviors were considered sufficient to accept H1 to H5. The magnitude of the relationship was not considered important here. Only Cell B was examined. In the sixth part, the two materialism scales were compared with respect to their performance on predictive ability (Cell B) and their consistency with past research (Cell C). The magnitude of the relationship was considered important here.

In this part, both Cell B and Cell C were used in the analysis.

The **seventh part** examined the relationship between materialism and five demographic variables. These variables had not been examined in previous studies. No **a priori** relationship was hypothesized here.

As a summary, except for the first and second part of the analysis, the main technique in the data analysis section were correlation coefficient.

CHAPTER V

RESEARCH RESULTS

In this chapter, the results of the data analysis are presented. The analysis is divided into nine sections: (1) presents the descriptive statistics of the survey respondents; (2) analyzes the reliability of the two materialism scales; (3) discusses the purifying process of the two self-developed scales; (4) analyzes the reliability of the other scales used in the study; (5) assesses the two materialism scales with respect to convergent and discriminant validity; (6) examines the relationship between materialism and the various consumption behaviors; (7) analyzes the performance of the two materialism scales with respect to Hypothesis 6; (8) examines the relationship between materialism and other variables not examined in previous studies; and (9) summarizes the discussion of this chapter.

Characteristics of the Respondents

Data were obtained from 287 respondents. The characteristics of the respondents are shown in Table 11 of Appendix D. The subsequent analysis was based on the

furnished data - missing data were ignored. As Table 11 of Appendix D revealed, missing responses varied from variable to variable. The highest number of missing responses was on annual income. Eleven respondents did not answer this variable. For the other variables, the number of missing responses was smaller.

More than 80 percent of the respondents were full-time students. The rest were part-time students. Slightly less than half of these full-time students worked on a part-time basis. All part-time students held full-time job with various organizations, mainly from outside of the two universities.

Almost half of the respondents (47.5 percent) majored in business. The rest were English, psychology/sociology or other majors. Almost three-quarters of the respondents (71.5 percent) were undergraduate students. The rest were graduate students. Female respondents consisted of slightly more than half of the respondents (57 percent).

The mean age of the respondents was 25.0 years, with almost three-quarters (71.1 percent) of the respondents indicating an age at 25 years or less. About three-quarters of the respondents were single. About two-third of the sample reported having an annual income of less than \$10,000. The majority of the respondents belonged to the Christian faith (84.5 percent). The fact that the sample was based on a predominantly student population, most of the

preceding results were understandable.

When this sample was compared with that of Belk (1984, 1985), one similarity emerged. Belk's sample also consisted of mainly students (80 percent). However, Belk's sample consisted of 63 percent business students as opposed to only 47.9 percent in this study. One would expect that business students might be more materialistic than students from the other majors, since in business administration one studies about worldly possessions and consumption. This notion is confirmed by Belk (1984, 1985). Belk (1985) found that the mean materialism score of business students is significantly higher than the mean scores of religious institution students and fraternity members.

One difference between Belk's study and the present study dealt with sex composition. Belk's sample consists of mainly males (two-thirds). The percentage of male and female respondents was about even in the present study.

Analysis of the Two Materialism Scales

Two materialism scales were analyzed. The scales are the Belk's (1984, 1985) scale and the Richins (1987) scale. As mentioned in the Research Methodology section, the study used two different versions of a questionnaire. In the first version, Belk's scale was the first measure, followed by Richins' and all the other measures. In the second version, Richins' scale was the first measure, followed by

Belk's and all the other measures. About half of the respondents received the first version, and the other half received the second version. No significant difference was found in the materialism scores for either versions. This finding implied that the presentation order of the materialism scales did not affect materialism scores.

Belk (1985) Materialism Scale

Belk (1985) believes that the construct of materialism has the following dimensions: possessiveness, nongenerosity, and envy. The overall materialism score is calculated by combining the scores of these three dimensions.

The internal reliability measure for Belk's overall materialism scale using Cronbach coefficient alpha was 0.58. This alpha value was somewhat lower than the .66 found by Belk (1985). However, the value was still acceptable for basic research (Nunnally 1978).

Since Belk's scale is measured by summing the three subscales, the relationships between these subscales were examined. As shown in Table 12 Part 1 of Appendix D, the correlations between the subscales were very low. The highest correlation, $r=.17$, was between the envy subscale and the nongenerosity subscale. The other two correlations were not significant. The three subscales were supposed to measure the construct of materialism. With such low correlations, serious questions can be cast on whether the

subscales really measure the same construct (see Belk 1985, Ruekert and Churchill 1984). In Belk's original study (1985), the correlations between the three subscales were much higher (see Table 12, Part 1).

The correlations between the overall materialism scale and the three subscales were small, i.e. ranging from .10 to .19 (see Table 12, Part 1). Only two of the correlation values were significant. Again, the values were much smaller than those found by Belk (1985).

The reliability of each subscale was examined to discover the reasons for the low correlations between the three subscales. The coefficient alpha of the possessiveness subscale was 0.44 as opposed to 0.57 found by Belk in 1984 (see Table 13 of Appendix D). This value was below the minimum acceptable alpha level of .50 (Nunnally 1978).

When the values of the item-to-total correlations were examined, three of the nine items in the possessiveness subscale had correlations below .40 (see Table 13). The item-to-total correlations values ranged from .26 to .53. Twenty out of the 36 inter-item correlations were below .10, 12 were between .10 to .20, and only four had correlations of more than .20. None of the correlations was more than .40. The average inter-item correlations was found to be .08. With such low inter-item correlations, serious question can be cast on whether the items were in fact

measuring the same construct, i.e. the construct of possessiveness. This finding indicated that the subscale itself was internally unreliable.

A cut-off point of .40 was used to improve the internal reliability of the scale. This minimum item-to-total correlations value resulted in the deletion of items B01, B02 and B06. When items B01, B02 and B06 were deleted, the coefficient alpha increased marginally to .45. This result might indicate that items B01, B02 and B06 were not tapping the measured construct. When items B01, B02 and B06 were dropped from the subscale the average inter-item correlations increased to .12.

The coefficient alpha for the nongenerosity subscale was .60. This value was slightly higher than .58 found by Belk (1984). This alpha value was acceptable for basic research (Nunnally 1978). A look at the item-to-total correlations matrix revealed that one item (B16) had a value of less than .40 (see Table 13). With the aid of a SPSSx program, the researcher found that deleting this item from the scale improved the alpha to .63. Thus, in the subsequent analysis, item B16 was deleted from the subscale.

The coefficient alpha for the envy subscale was .54. This value was lower than .64 found by Belk (1984). Although this value was acceptable for basic research (Nunnally 1978), it could be improved. Item B18 was found to have item-to-total correlations of less than .40 (see

Table 13). Deleting this item increased the alpha value substantially to .59. Thus, in the subsequent analysis, item B18 was deleted from the subscale.

As a recapitulation to this subsection, in the subsequent analysis, a revised version of Belk's materialism scale was used. In the revised version, items B01, B02 and B06 were dropped from the possessiveness subscale, item B16 was dropped from the nongenerosity subscale, and item B18 was dropped from the envy subscale. The total materialism score was the sum of all the remaining items in the scale.

When the revised version was used, the coefficient alpha increased from .58 to .62. Coefficient alpha is positively correlated with the number of items in a measure (Nunnally 1978). Due to the reduction in the number of items used, theoretically, by using the generalized Spearman-Brown formula, the revised version should have an alpha value of .52 (Peter 1979, Guilford 1954). As such, an increase in the coefficient alpha for the reduced measure was an indication of a major improvement.

The revised version also increased significantly the correlations between the subscales (see Table 12, Part 2 of Appendix D). The increase, however, was still below those found by Belk (1985). It should be noted that the five deleted items did have content validity within their respective subscales. The purpose of item deletion was to improve the internal reliability of the scale. Researchers

have argued that unless a measure is reliable, it is not valid (Churchill 1979, Peter 1979, Nunnally 1978). However, for the sake of comparison, in the subsequent analysis the two versions were compared.

When factor analysis was performed on the revised version of the Belk's scale, the dimensions proposed by Belk (1985) could not be verified. The orthogonal-rotated factor analysis produced seven factors. (A factor analysis performed on the Belk's original version produced nine factors.) When a three-factor solution was forced on the factor analysis, again Belk's finding could not be replicated in this study. However, since materialism scale was the sum of the items in the scale, the result of the factor analysis did not affect the number of items used in the study.

Richins (1987) Materialism Scale

The Cronbach coefficient alpha for the Richins' (1987) materialism scale was .67. This alpha value was considered reliable for basic research (Nunnally 1978). Deleting an item from the scale would only improve negligibly the alpha value.

To see whether the dimensions found by Richins in her 1987 study could be duplicated in this study, the scale was factor-analyzed. Both the orthogonal (Varimax) and the oblique (Promax) rotations were used. To decide on the

number of factors to be extracted, the latent root criterion was used (Hair, Anderson and Tatham 1987). Under this approach, only factors that have eigenvalues of more than or equal to one were considered. To rigorously interpret the factors, a minimum factor loading of .50 was set (Hair et al. 1987).

Both rotation methods yielded the same results. Consequently, only the orthogonal (Varimax) rotation was discussed.

The orthogonal-rotated factor analysis produced three factors. The factors explained 65.4 percent of the total variance (see Table 14 of Appendix D). Factor 1, consisting of items RC2, RC3, RC4 and RC6, explained 27.7 percent of the total variance. Factor 2, consisting of items RC2 and RC5, and factor 3, consisting of items RC1 and RC7, explained 19.4 percent and 18.3 percent of the total variance, respectively. As can be seen from Table 14, item RC2 was loaded on two factors (factors 1 and 2).

The study, however, was not able to replicate the two-factor findings of Richins in her 1987 study. If one were to look at the three factors found in this study, one would notice certain patterns. Factor 1 was loaded with items having the word "buy" in them. This factor was named "purchasing materialism." Factor 3 had high loadings on item RC7 and marginal loadings on item RC1. Both items stressed the importance or the pleasure of having or owning

things. This factor was named "owning materialism."

Factor 2 had high loadings on item RC5 and marginal loadings on item RC2. Hair, Anderson and Tatham (1987) have suggested that variables having higher loadings should have greater influence in naming or labeling a factor. Item RC5 was highly loaded on this factor. It would be appropriate to name this factor "general materialism."

Purchasing materialism seems to be closely related to the pleasure of consuming. **Owning materialism**, on the other hand, seems to be closely related to the pleasure of possessing. **General materialism** relates to people's overall attitude towards materialism.

One is considered materialistic only when all the dimensions are present. In this study, the materialism construct was measured by summing all the three dimensions mentioned above. Thus, the total score of the Richins' materialism scale was computed by summing all the items in the scale. In the subsequent analysis, no items were deleted from the scale.

As a summary to this section, when the two materialism scales were compared in terms of internal reliability, the Richins' scale performed better than the Belk's scale in spite of the former having less items.

Purification of the Two Self- Developed Measures

Before testing the hypotheses, the two self-developed measures, the conspicuous consumption scale and the price sensitivity scale, were analyzed for the purpose of scale purification. This step was taken to ensure that the scales were reliable before they were used in the analysis. The purification process for each of the scales is described below.

Conspicuous Consumption Scale

Churchill (1979) suggests that the first measure one utilizes to assess the quality of an instrument is the coefficient alpha. The coefficient alpha for the present scale was .80. This alpha value was considered to be very high for early stages of basic research (Nunnally 1978). It was also found that deleting an item from the measure did not improve the alpha. The finding indicated that the items in the scale were tapping the same construct.

When the item-to-total correlations were examined, all items in the measure had correlations of .40 or more, i.e. ranging from .40 to .73 (see Table 15 of Appendix D). These correlations indicated that the item-to-total contributions for each items were rather high.

The scale was factor analyzed to identify the dimensions of the construct. Stewart (1981) suggests that for an exploratory work both the orthogonal and oblique rotations be performed and compared. Since the conspicuous consumption scale was a new scale, both rotations were performed.

The study used the latent root criterion of only considering factors that had eigenvalues of more than or equal to one (Hair et al. 1987). The results of both forms of rotation were almost identical. Consequently, only the orthogonal (Varimax) factor analysis results were discussed.

The cumulative variance of the two factors were 50.3 percent, with factor 1 explaining 28.8 percent of the variance, and factor 2 explaining 21.5 percent (see Table 16 of Appendix D). To rigorously interpret the factors, a minimum factor loading of .50 was set (Hair et al. 1987). As shown in Table 16, except for item C09, the factors were generally "clean." None of the items were loaded highly on more than one factor. Factor 1 consisted of five items, while factor 2 consisted of four items. Item C05 did not load on any of the factors. When the items in both of the factors were examined closely, in general, the items in factor 1 measured the product visibility aspect of the construct, while that of factor 2 measured the social acceptability aspect. It could also be argued that factor 1 measured the internal aspect of the construct, i.e.

conspicuous tendency inherent in the product itself. Factor 2, on the other hand, measured the external aspect of the construct, i.e. conspicuous tendency in trying to gain recognition from others.

Based on the above analysis, the conspicuous consumption construct was represented by two dimensions: the product visibility (internal) dimension (items C01, C02, C03, C04 and C07) and the social acceptability (external) dimension (items C06, C08, C09 and C10). The total score on the conspicuous consumption scale (CTOTR) was calculated by summing the items from the two dimensions. Item C05 was dropped from the subsequent analysis. When this step was taken, the internal reliability of the scale was not affected. The alpha value remained at .80.

Price Sensitivity Scale

The internal reliability of the price sensitivity scale was very high ($\alpha = .80$). It was found that deleting an item from the scale did not improve the alpha value, thus indicating that the items were tapping the measured construct.

In an examination of item-to-total correlations, all the items in the measure had correlations of more than .40, i.e. ranging from .42 to .71 (see Table 17 of Appendix D). This result indicated that the item-to-total contributions for each item were high.

Since the price sensitivity scale was a new scale, both the oblique and the orthogonal rotations were performed and compared (see Stewart 1981). The results of both forms of rotation were almost identical. Consequently, only the orthogonal (Varimax) factor analysis results were discussed.

The Varimax-rotated factor analysis produced three factors (see Table 18 of Appendix D). The cumulative variance of the three factors was 58.6 percent. Factor 1 explained 24.4 percent of the variance. Factor 2 and factor 3, on the other hand, explained 18.8 and 15.4 percent respectively.

When the minimum acceptable factor loading of .50 was used, except for item P10, "clean" factors were obtained. Factor 1 consisted of five items: P03, P04, P06, P07 and P10. Factor 2 consisted of three items: P01, P02 and P05. Factor 3 consisted of two items: P08 and P09. A closer look at the items in the three factors revealed that, in general, the items in factor 1 measured product-bargain awareness, factor 2 measured advertising awareness, and factor 3 measured store awareness.

However, it should be stressed here that the combination of the three dimensions make up the price sensitivity scale. The total score of the measure was the score of all the items in the scale. In the subsequent analysis, no items were deleted from the scale.

Analysis of Other Measures

Seven of the nine other measures used in the study were analyzed. For most of the measures, only internal reliability was examined. However, for Hirschman's consumption innovativeness scale, a factor analysis was performed to discover dimensions. Before utilizing Hirschman's scale, past researchers have, in general, performed factor analysis on the scale (see Hirschman 1982, 1983; Gentry, Tansuhaj, Manzer and John 1988). The derived dimensions then were used in the subsequent analysis. In this study, similar procedures were used on Hirschman's scale.

Since the happiness and the life satisfaction measures were both single-item measures, internal reliability was not examined (Churchill 1979). In the following discussion, each of the scales was examined separately.

Hirschman (1981) Consumption

Innovativeness Scale

The internal reliability of the Hirschman (1981) consumption innovativeness scale was .73. Deleting an item from the scale would only improve the alpha value negligibly, thus indicating that the items were tapping the measured construct.

When factor analysis was performed on the scale using a cut-off criterion for factor extraction of eigenvalue more than or equal to 1.0, five factors emerged (see Table 19 of Appendix D). These factors explained 60.9 percent of the total variance. When the axes were rotated according to the orthogonal (Varimax) criterion "clean" factors were obtained. Almost similar results were obtained when the oblique/Promax rotation was used. Factor 1 explained 15.3 percent of the variance, and factor 2 explained 13.5 percent. Factors 3, 4, and 5 explained 11.8, 10.4 and 9.9 percent of the variance respectively.

Of the five factors, two were similar to the factors obtained by Hirschman (1982). The factors were factor 2 (items H05, H06 and H07) and factor 5 (items H11 and H12). Similar to Hirschman's names, these factors were named mass-media innovativeness and ideological innovativeness respectively. Factor 1 consisted of items on dances, places to shop, apparel and home furnishings. Since three of the four items in the factor were related to shopping and shopping goods, this factor was named shopping innovativeness. Factor 3 was related to foods and restaurants, therefore, naming it eating innovativeness seemed appropriate. Factor 4 involved transportation and sports. Calling it outdoor-related innovativeness seemed appropriate. Two items, vacations (H08) and hairstyles (H14), were not loaded on any of the factors. These items

were deleted from the subsequent analysis. Of all these factors, factor 5, ideological innovativeness, had little to do with materialistic tendencies or materialism. Materialism is related to consumption or worldly possessions. Innovativeness in political ideas and religious ideas had little in common with consumption or worldly possessions. In the subsequent analysis, the factor was dropped from the scale.

The overall consumption innovativeness score was calculated by summing the scores of all the remaining items. Items H08 (vacations), H11 (political ideas), H12 (religious ideas) and H14 (hairstyles) were dropped from the subsequent analysis. All items in the final overall consumption innovativeness scale seemed relevant to materialism. As explained earlier, the exclusion of the ideological innovativeness dimension was considered appropriate to the study of materialism.

Amount of Advertising Exposure Measures

Two different measures were used to measure the amount of advertising exposure: (1) the Moschis and Moore (1982) scale and (2) the combined Richins (1987) and Muehling and Stoltman (1987) measure.

The internal reliability of the Moschis and Moore scale was high, $\alpha = .82$. This value was almost similar to the .83 found by Moschis and Moore (1982). The internal

reliability of the combined Richins (1987) and Muehling and Stoltman (1987) measure was also high, $\alpha = .76$.

The correlation between the Moschis and Moore scale and that of the combined Richins, and Muehling and Stoltman measure was .52. There was, therefore, strong reason to believe that the two measures were actually measuring the same construct. Thus, the relationships between these two measures with respect to materialism would be expected to be somewhat similar.

Rossiter (1977) Attitudes Toward Television Advertising Scale

The internal reliability of Rossiter's scale using Cronbach coefficient alpha was .67. The value was almost similar to .69 found by Rossiter (1977). According to Nunnally (1978), this value was acceptable for basic research.

Wilkes, Burnett and Howell (1986) Religiosity Measure

The internal reliability of the Wilkes, Burnett and Howell's measure was high, $\alpha = .81$. Deleting any of the items in the scale would only reduce the alpha value, thus indicating that the items were, in general, tapping the measured construct. As such, the full scale was used in the subsequent analysis.

Crowne and Marlowe (1960) Social
Desirability Scale

Since the Crowne and Marlowe (1960) social desirability scale were scored dichotomously, the appropriate internal reliability measure was the Kuder-Richardson formula 20 (Peter 1979, Kuder and Richardson 1937). The alpha value was .76. Although this alpha value was lower than the .88 value obtained by Crowne and Marlowe in their 1960 study, it was still considered to be acceptable by Nunnally (1978).

As a summary to this section, generally, the internal reliability of the measures used in the study were satisfactory.

Assessment of the Convergent and
Discriminant Validity of the
Two Materialism Scales

To assess the convergent and discriminant validity of the two materialism scales, the approach advocated by Ruekert and Churchill (1984) was used. This approach is a modified version of the multitrait-multimethod matrix approach (Campbell and Fiske 1959, Churchill 1979).

To assess convergent validity, Campbell and Fiske (1959) suggest that the correlation between two measures purporting to measure the same construct should be high and statistically different from zero, as well as large enough

to encourage further examination of validity. The results presented in Table 20 of Appendix D show that the correlation between Richins' (column 2) and the revised Belk's (column 1) scales was .26. This value was statistically significant at $p < .0001$. Although, in terms of absolute value, this correlation figure was not that high, it was considered sufficient to fulfill the Campbell and Fiske's criterion (see Sullivan and Feldman 1979). Thus the convergent validity requirement was satisfactorily met.

To establish the discriminant validity of the two materialism scales, the validity coefficient (i.e. .26) should be higher than other coefficients in columns 1 and 2. As shown Table 20, this condition was met in 23 out of the 26 cases. Two of the three cases which had higher correlations were between Richins' scale and Moschis and Moore amount of advertising exposure scale (MMTOT) and conspicuous consumption scale. A high correlation was also found between Belk's scale and the happiness measure. High correlations between these variables were not surprising because they were theoretically related.

Even though the criteria set by Campbell and Fiske (1959) were not fully met, the two materialism measures were generally valid. Sullivan and Feldman (1979) argue that

... in most empirical situations, not all of the tests (of the multitrait-multimethod matrix) ... will be met by the data, even if the measures are valid ones. There will be some inconsistent patterns in the data,

due to differing levels of reliability and validity and due to chance fluctuations in sampling of items and of subjects and respondents (p.25).

To test the discriminant validity of a measure, a number of researchers suggest that the measure be correlated with the social desirability scale (see Linehan and Nielsen 1983, Nevid 1983, Mosher 1966). Using this test, each materialism scale was correlated with the social desirability scale. Social desirability is a measure of the tendency of respondents to answer questions in a socially desirable manner.

Table 20 of Appendix D shows that the relationship between Richins' materialism scale and the Crowne and Marlowe's social desirability scale (item #20) was not significant, at $r = -.07$ ($p > .24$). However, the relationship between the revised Belk's materialism scale and the social desirability scale was significant at $r = -.24$ ($p < .0001$). Respondents tended to answer in a socially desirable manner when confronted with the Belk's scale. This phenomenon was especially true for the envy dimension of the Belk's scale ($r = -.34$, $p < .0001$). For the other two dimensions, no significant relationships were found. However, the results indicated that Richins' scale had a better discriminant validity than Belk's scale.

As a conclusion to this section, although both materialism scales seemed to show evidences of possessing convergent and discriminant validity, when the individual

materialism scales were compared, Richins' scale seemed to perform better than Belk's scale.

When the performance of Belk's revised scale was compared to that of the original scale (column 1B of Table 20), Belk's original scale performed generally better. It had higher correlations in eight out of the 13 relationships. The revised scale had higher correlations in only three cases. In two other cases, the correlation values were the same. However, in general, if the original Belk's scale was used, it did not change significantly the overall results of the convergent and discriminant validity discussed above.

Materialism and Consumer Behavior

In this section, the relationship between materialism and the five different aspects of consumer behavior is examined. Each of the hypotheses from H1 to H5 is examined separately. Cell B of Table 20 presents the correlation coefficients for each of the hypotheses. Only columns 1 (Belk's revised scale) and 2 (Richins' scale) were compared. Similar results hold if column 2 and column 1B (Belk's original scale) were used.

Hypothesis 1: Consumption Innovativeness

Hypothesis 1 of this study stated that an individual with a high materialism score would have a significantly

higher score on consumption innovativeness than an individual with a low materialism score. The relationship between materialism and consumption innovativeness was expected to be positive.

As shown in Table 20, only the relationship between Richins' materialism scale and consumption innovativeness was significant at the 0.01 level. The relationship between Belk's scale and consumption innovativeness was not significant. Thus, H1 was accepted by the Richins' scale. For Belk's scale, H1 was rejected.

Hypothesis 2: Amount of Advertising

Exposure

Hypothesis 2 stated that an individual with a high materialism score would have a significantly more exposure to television commercials than an individual with a low materialism score. The relationship between materialism and the amount of advertising exposure was expected to be positive. As explained in the methodology section, two measures were used to assess the amount of advertising exposure: (1) the Moschis and Moore (1982) scale (MMTOT), and (2) the combined Richins (1987) and Muehling and Stoltman (1987) measure (ADTOT).

The relationships between both materialism scales and the Moschis and Moore scale were found to be significant at $r=.14$ ($p<.01$) for the Belk's scale and $r=.31$ ($p<.0001$) for

the Richins' scale.

For the combined Richins (1987) and Muehling and Stoltman (1987) measure, only its relationship with the Richins' scale was significant at $r=.19$ ($p<.001$). The relationship between the combined Richins, and Muehling and Stoltman measure and the Belk's scale was not significant.

These results indicated that H2 was fully supported by the Richins' scale. For Belk's scale, H2 was partially supported because only one of the measures was significant.

Hypothesis 3: Attitudes Toward

Television Advertising

Hypothesis 3 stated that an individual with a high materialism score would have significantly more favorable attitudes toward television commercials than an individual with a low materialism score. A significant relationship was found between Richins' scale and Rossiter's (1977) attitudes toward television advertising scale at $r=.23$ ($p<.0001$). No statistically significant relationship was found between Rossiter's scale and Belk's scale. Thus, H3 was supported by the Richins' scale. However, for Belk's scale, the hypothesis was rejected.

Hypothesis 4: Conspicuous Consumption

An individual with a high materialism score would engage in conspicuous consumption significantly more than an

individual with a low materialism score was hypothesized. The relationship between conspicuous consumption and materialism was expected to be positive. This hypothesis was supported by both materialism scales. The relationship between Belk's scale with the conspicuous consumption scale was at $r=.19$ ($p<.001$), while that of Richins' was much higher at $r=.39$ ($p<.0001$). Thus, H4 was supported by both materialism measures. The very high correlation between materialism and conspicuous consumption (especially for the Richins' scale) was not unexpected. Scholars, such as Belk (1983) and Veblen (1899), believe that conspicuous consumption is the most prominent manifestation of materialism.

Hypothesis 5: Price Sensitivity

Hypothesis 5 stated that an individual with a high materialism score would be significantly less price sensitive than an individual with a low materialism score. The relationship between price sensitivity and materialism was expected to be negative.

The results presented in Cell B of Table 20 showed that the relationships between price sensitivity and materialism were significant for both scales. For Belk's scale, the coefficient value was $.19$ ($p<.001$), and for Richins' scale the coefficient value was $.11$ ($p<.05$). However, contrary to the hypothesis, both results were in the opposite direction.

This finding indicated that the more materialistic people tended to be more price sensitive than the less materialistic people. Thus, H5 was rejected.

As a summary to this section, only Hypothesis H4 was fully supported by both materialism measures. Hypothesis 2 was supported in three of the four tests. Hypotheses 1 and 3 were supported by only the Richins' scale. Hypothesis 5 was not supported although the relationship was significant in the opposite direction.

Comparison of the Performance of the Two Materialism Scales

In this section, a comparison of the performance of the two materialism scales is presented. The purpose of the comparison was to test Hypothesis 6. Hypothesis 6 stated that

The Richins' (1987) materialism measure will perform generally better than the Belk's (1985) materialism measure in terms of predictive validity and other known relationships.

As described in the data analysis section of Chapter IV, the analysis entailed comparing the results in column 1 and 2 for Cell B and Cell C of Table 20. Cell B presents the results of the two scales with respect to their predictive ability as hypothesized in the study. Cell C presents the results of the two scales with respect to six variables. These variables have been used in previous materialism

studies (e.g. Belk 1984, 1985; Richins 1987; Moschis and Churchill 1978). However, of the six variables, only three had been found to have not only theoretically convincing relationships with materialism but also research results had been found to be empirically consistent (see Chapter II). The variables were religiosity, happiness, and satisfaction in life. Only these three variables and the variables in Cell B were used in the comparison.

In trying to decide which materialism scales performed better with respect to Hypothesis 6, a three-step procedure was used:

1. The relationships between the two materialism scales and each of the variables in Cell B and the three variables in Cell C were examined. Any significant relationships with the variables in the hypothesized direction was considered to be a "plus" to the materialism scale.
2. When a variable has significant relationship in the hypothesized direction with both materialism scales, then the magnitude of the relationship was observed. The materialism scale that had a stronger relationship with the variable was considered to have performed better.
3. The scale that performed well in more relationships was considered to be a better scale.

For the purpose of comparison, Table 20 of Appendix D was used. It was clear from Cell B of Table 20 and also as discussed in the last section that of the six variables compared, Richins' (1987) scale had significant relationships in the hypothesized direction with five of the variables (3, 4A, 4B, 5 and 6). Belk's scale had a

relationship with only two of them (4A and 6). With all these variables, the magnitude of relationships was higher in the Richins' scale than in the Belk's. Both scales were significantly related to price sensitivity. However, the relation was in the opposite direction of the prediction. As such, in Cell B, the Richins' scale outperformed the Belk's scale.

Before comparing the performance of Belk's and Richins' scales with respect to the variables used in previous research as listed in Cell C, the results in Cell C were discussed. Of the six variables in Cell C only four had a significant relationship with either one or both of the materialism scales. The variables were religiosity, happiness, satisfaction in life, and age.

No relationships were found between materialism and the amount of television exposure and sex. Research results in the past with respect to these two variables have been very inconsistent. The results of this study cast further doubt as to whether relationships exist between these variables and materialism.

The relationship between Richins' materialism scale and religiosity was marginally significant at $r=-.11$ ($p=.07$). As expected, a negative relationship between Richins' materialism scale and religiosity existed. This finding implied that religious people tended to be less materialistic. This finding was consistent with the

hypothesized relationship P2 discussed in Chapter II. However, the relationship between Belk's scale and the religiosity measure was not significant.

The relationship between materialism and happiness was significant for both measures. As expected, there was a negative relationship between materialism and happiness. The association suggested that materialistic people tended to be less happy. This finding was consistent with the hypothesized relationship P3 discussed in Chapter II. Also the finding was similar to the one found by Belk (1985). In terms of the magnitude of relationship, the Belk's scale had a higher relationship ($r=-.30$) than the Richins' scale ($r=-.12$).

The relationship between the Belk's materialism scale and satisfaction in life was significant ($r=-.16$, $p<.01$). No significant relationship existed between the Richins' scale and satisfaction in life. As expected, the relationship between Belk's materialism scale and satisfaction in life was negative. Materialistic people tended to be less satisfied with their life than less materialistic people. This finding was consistent with the hypothesized relationship P4 discussed in Chapter II. The finding was also similar to the one found by Belk (1985) and Richins (1987).

The relationship between materialism and age was negative. However, for Belk's scale the relationship was

not significant. For Richins' scale, it was marginally significant at $r=-.10$, $p=.10$. This finding indicated that a materialistic tendency tended to decline as one gets older.

The results presented in Cell C indicated that both scales had significant relationships with two of the three variables compared. However, in terms of the magnitude of relationships, Belk's scale had stronger relationships with two of the variables, happiness and satisfaction in life, than the Richins' scale. The Richins' scale had a stronger relationship with the religiosity measure, although marginally significant, than the Belk's scale. As such for this cell, Belk's scale seemed to perform slightly better than the Richins' scale in terms of the magnitude of relationships.

As a conclusion to this section, when both materialism scales were compared in terms of their predictive ability and consistency with past research, the Richins' scale, in general, outperformed the Belk's scale. Richins' scale performed better, in the correct direction of prediction, than Belk's scale in six of the nine cases compared. Belk's scale performed better, in the correct direction of prediction, than Richins' scale in only two cases. In one case, on price sensitivity, both scales had significant relationship but the relationship was in the opposite direction of prediction. Hypothesis 6 was, thus, supported.

Materialism and Some Demographic Variables

The relationships between materialism and some demographic variables not examined in previous research were also investigated. The variables were students' occupational status, marital status, religion, major and academic status.

With respect to students' occupational status no significant difference was found between the mean materialism scores of all the three groups compared: full-time students not holding part-time job, full-time students holding part-time jobs and part-time students holding full-time jobs. This result was true for both the revised version of Belk's scale and the Richins' scale.

A test for marital status differences in materialism scores was nonsignificant at an alpha of .05. No significant difference was found between single and married respondents. This finding was true for both materialism measures.

With respect religion, a significant difference in the mean materialism score was found. This result was true for the Belk's materialism scale. For the Richins' scale, no significant difference was found. Protestant and other Christians group had the highest mean score on the Belk's (revised) scale than the other three religious groups. Protestant and other Christians had a significantly higher

mean score (75.8) than that of the no religion group (71.2). This finding was interesting considering the fact that many researchers argue that capitalism flourished due to the ideas proposed by Protestantism (Weber 1958, Williams 1983, Buchholz 1983). Materialism, on the other hand, is said to flourish in a capitalistic system (Gelb 1985, Gall 1980, Belk and Zhou 1987).

When the respondents' major was examined, significant differences in the mean materialism scores were found. Differences were found in both the Belk's (revised) scale and the Richins' scale. For the Richins' scale, as expected, business students had the highest mean score on this materialism scale. Belk in his 1985 study found similar results. Using t-tests, the mean scores of the business students (30.9), psychology/sociology (29.5) and other major (30.4) students were significantly higher than the English students (26.3), all $p < .05$. The mean scores of business, psychology/sociology, and other major students were not significantly different. This result was intriguing. One could argue that English students tended to have less job opportunity than students from other majors. Unless one intended to be in a teaching profession, there were not much reasons for one to major in English. As such, English students tended to have less expectation of holding a more challenging and money-making job than students from the other majors. They would therefore be expected to

believe more to the notion that "money and wealth are not everything. Obviously, they are not happiness." This might explain why they were less materialistic than students from the other majors.

For the Belk's scale, almost similar results were obtained. English students had the lowest mean materialism score (71.6). However, the highest mean materialism score was obtained by the psychology/sociology students (78.7). The next highest scores were obtained by the business students (75.4) and the other major students (75.3) respectively. The difference between the mean score of the English students and the mean score of the other two student groups, i.e., psychology/sociology students and business students, was significant (t-test, $p < .05$). The mean scores differences between psychology/sociology, business and other major students were not significant.

When academic status of the respondents was examined, significant difference in the mean materialism score was found. The result was true for the revised Belk's scale. For Richins' scale, no significant difference was found. Undergraduate students tended to be more materialistic than graduate students. The mean score on the Belk's scale for the undergraduate students was 76.8, as compared to 71.1 for the graduate students ($p < .0001$).

As a summary to this section, it was interesting to note that depending on the demographic variables and the

materialism scales used, significant differences were found between members in the demographic groups.

Summary of Research Results

The focus of this study was to investigate the relationships between materialism and some selected aspects of consumer behavior. Two different recently constructed materialism measures were used. One was proposed by Belk (1985) and another was suggested by Richins (1987).

When the two materialism scales were compared the Richins' scale performed better than the Belk's scale in terms of internal reliability, discriminant validity, and predictive validity. Despite having much less items in the scale, the internal reliability of the Richins' scale was much higher than the Belk's scale.

Using a revised version of the multitrait-multimethod matrix, the two materialism scales performed rather well in terms of convergent and discriminant validity. However, when the individual scale discriminant validity was examined using the Crowne and Marlowe (1960) social desirability scale, the Richins' scale performed better. There was a rather significant correlation between Belk's scale and the social desirability scale.

In terms of predictive validity, the Richins' scale was able to confirm six of the nine hypothesized relationships. Belk' scale confirmed only two of them.

CHAPTER VI

CONCLUSION AND RECOMMENDATIONS

This chapter presents an overview of the study, interprets the major findings, describes the limitations of the study, outlines the contributions of the study and lastly suggests recommendations for future research.

Overview of the Study

It was argued in this study that materialism was an important and useful consumer behavior construct. Despite its obvious relevance to consumer behavior, it had been neglected by marketing researchers. Recently, a number of studies on materialism have appeared in the consumer behavior literature. However, their focus is from a dependent variable perspective -- how other variables, e.g., marketing, have impacted on materialism. In the present study, materialism was examined from an independent variable perspective.

The study defined materialism as "a general belief that worldly possessions and/or consumption are/is the route to personal happiness and/or satisfaction in life." The definition underscored the linking of worldly possessions

and/or consumption with personal happiness and/or satisfaction in life. One was said to be materialistic only when the possession of material things is associated with the belief that it would bring personal happiness and/or satisfaction in life.

The study contended that materialism would manifest itself in the way consumer behaved in the market place. The high materialism consumer would behave differently in terms of consumption behavior and lifestyle when compared to the low materialism consumer. Materialism was treated as an independent variable, while consumer behaviors were treated as dependent variables.

Based on conceptual reasonings and/or empirical findings, it was hypothesized that materialism was related to consumer behavior in at least five different consumption activities: consumption innovativeness, amount of advertising exposure, attitudes toward television advertising, conspicuous consumption, and price sensitivity. Five hypotheses were suggested based on the relationships between materialism and these consumption activities. Only the hypotheses on price sensitivity predicted a negative relationship with materialism. The other hypotheses predicted positive relationships between materialism and the other four consumption activities.

The study utilized two different materialism scales. One was suggested by Belk (1985) and another was proposed by

Richins (1987). It was argued that Belk did not measure the materialism construct the way he defined it. Belk measured the construct indirectly and the scale was believed to have content validity problem (see Chapter II). Richins measured materialism more directly, and the scale was believed to have content validity. The Richins' scale was expected to perform better in terms of predictive validity than the Belk's scale. Hypothesis 6 was based on this notion.

Past studies have tried to find the relationships between materialism and a number of variables. At least five variables were discussed: religiosity, happiness, life satisfaction, sex and age. The relationships between materialism and religiosity, happiness, and life satisfaction were theoretically convincing and empirically consistent. However, the same cannot be said for sex and age variables. In this study, the relationships between these variables and materialism were reexamined.

Most of the measures used in the study were taken from those already used in past studies. They are listed in Table 21 of Appendix D. Due to the inappropriateness of the currently available measures, two new measures designed to serve as indicators of two dependent variable constructs were developed. The measures were the conspicuous consumption scale and the price sensitivity scale.

The study utilized a survey approach. The survey instrument was a questionnaire containing all the measures

of interest and some demographic data. The sample consisted of 287 full-time and part-time students from two universities in the south central United States. The questionnaire package was given to the students during their regular class meetings. The majority of the students responded to the questionnaire in class. The collected data were then analyzed primarily using correlation and factor analyses.

Interpretation of Major Findings

The internal reliability of the previously developed measures and self-developed measures used in the study were generally good.

Using a modified version of the multitrait-multimethod matrix, the study found evidence showing that both materialism scales did have convergent and discriminant validity. This finding indicated that the scales did measure the materialism construct. However, the scales performance varied depending on the variables in which comparisons were made. Richins' scale seemed to tap the construct better than Belk's. Richins' scale did extremely well in internal reliability, convergent, discriminant, and predictive validity. As hypothesized, Richins' scale was definitely a better materialism scale than that of Belk's.

The dimensions of the Richins' scale, as found in this study, were also interesting. One of the dimensions was

purchasing materialism. It was related to how people believed that happiness or satisfaction in life could be attained through purchasing or consuming. Another dimension was owning materialism. It was related to how people believed that happiness and satisfaction in life could be attained through owning or possessing things. The third dimension was less clear. It was related to general materialism.

Belk's scale performed less well than Richins' scale on predictive validity (Cell B of Table 20). Belk's scale consists of three dimensions which Belk believed are related to materialism. The dimensions are possessiveness, nongenerosity and envy. It was argued in Chapter II that Belk's scale might not really be measuring the materialism construct but might measure the manifestations of materialism. It was argued that the manifestations of materialism might take various forms. The manifestations could be in the form of materialistic traits such as possessiveness, nongenerosity, or envy. The manifestations could also be in the form of consumer behavior and lifestyle, such as consumption innovativeness, conspicuous consumption, and price sensitivity.

If possessiveness, nongenerosity and envy were just manifestations of materialism was true, then one would expect these traits to have significant relationships with materialism. The relationships between materialism (the

Richins' scale) and the revised version of possessiveness, nongenerosity and envy were .09 ($p=.11$), .16 ($p<.005$) and .30 ($p<.0001$) respectively. Thus, there were significant relationships between materialism and two of the materialistic traits, i.e., nongenerosity and envy. The result might indicated that the materialistic trait of envy might be closer to the construct of materialism than the nongenerosity or possessiveness traits. The possessiveness trait was the least close to the construct of materialism. For a more detailed discussion on the relationship between Belk's materialism subscales and Richins' scale, see Appendix E.

The relationship between the social desirability scale and the two materialism scales was also interesting. The nonsignificant correlation between the Richins' scale and the social desirability scale indicated that respondents did not mind admitting that they were materialistic. Although most researchers argue that materialism is a negative trait (Belk 1985), Csikszentmihalyi and Rochberg-Halton (1978, 1981) claim that materialism is not necessarily either good or bad. The result of this study seemed to support their contention.

Although the relationship between the social desirability scale and the Belk's scale was high ($r=-.24$), the result was due to the high correlation between the envy subscale and the social desirability scale ($r=-.30$). No

significant relationship existed between the possessiveness and nongenerosity subscales. This finding might indicate that respondents did not want to be associated with the materialistic trait of envy.

The relationship between materialism and price sensitivity was significant for both materialism scales. However, the relationship was in the opposite direction of prediction. The opposite findings to the one predicted may be due to the measuring instrument used in this study. Hypothesis 5 was based on an empirical study on the Yuppies (a materialistic group) by Burnett and Bush (1986). In their study, price consciousness (the term used in the study to refer to price sensitivity) is measured by a single-item six-point Likert-type lifestyle measure. The higher the score, the more price sensitive the respondent is. In this study, price sensitivity was measured by a ten-item Likert-type scale. This study showed that materialistic people tended to be more price sensitive than less materialistic people. The finding indicated that materialistic respondents tended to value their money more than the less materialistic respondents. They wanted to get the most from their money. They were not irrational in their spending.

The two newly-developed scales, conspicuous consumption and price sensitivity, performed very well in terms of internal reliability. Both scales were significantly related to the two materialism scales. The observed

dimensions of the two scales were also interesting. For the conspicuous consumption construct, two dimensions were obtained: one measured the internal aspect of the construct (the product visibility aspect) and another measured the external aspect of the construct (the social acceptability aspect). For the price sensitivity construct, three dimensions were observed. The first dimension measured product-bargain awareness, the second measured advertising awareness, and the third measured store awareness.

Despite their importance and popularity, no acceptable measuring instruments have been developed to measure these constructs. The two scales developed in this study would enable researchers to further refine and develop a better instrument to measure the constructs.

The results of the study underscored the importance and the usefulness of the materialism construct to consumer behavior. Materialism was found to be significantly related to consumer behavior. The results of the study showed how people behaved differently depending on their materialism level. Materialism was related to at least five different aspects of consumer behavior: consumption innovativeness, amount of advertising exposure, attitudes toward television advertising, conspicuous consumption and price sensitivity.

The results of the study also showed that materialism was related to some demographic variables. Depending on the demographic variables, some people were found to be more

materialistic than others. Important demographic variables were age, religion, students' major and academic status. Knowing the characteristics of people that are materialistic can help marketers in market segmentation and strategy formulation.

Limitations of the Study

Although the research results are important and interesting, some of the results of the study were exploratory and had several limitations. These limitations suggest areas for improvement in future research.

Due to the time and cost, the sample consisted of primarily college students. Even though 16 percent of the respondents were fully employed and attending classes on a part-time basis, their behavior might not be the same as their colleagues who did not attend classes at all. A more diverse sample consisting of respondents from different backgrounds and different levels of the society might yield different results. This sampling technique would make the results more generalizable.

Care should also be taken when interpreting the results with respect to the two newly-developed measures, conspicuous consumption and price sensitivity. Since these measures were new, construct validity of the scales had not been established. As such, the results of the study with respect to the two constructs should be considered to be

tentative.

In spite of these limitations, the study makes an important contribution to the consumer behavior literature. The limitations do, however, provide a basis for suggesting future research directions. These two areas are covered in the next two sections.

Contributions of the Study

Despite the popularity and the multi-disciplinary use of the concept, there is still no known empirical research on the implication of materialism on consumption behavior. The results of the study have contributed to our understanding of the relationships between materialism and some selected aspects of consumer behavior. This knowledge can be beneficial to both marketing academics and marketing practitioners.

For marketing academics, the study identified a better instrument for measuring the construct of materialism. Richins' materialism scale was found to be better than that of Belk's. Richins' scale possessed better internal reliability and discriminant and predictive validity. Richins' scale should, therefore, be used in future research involving the construct.

The study should motivate researchers to further explore the impact of materialism on other consumer behavior activities and lifestyle. It would be interesting to know

the impact of materialism on brand loyalty, brand consciousness, product quality, product involvement, store image, complaint behavior and many other consumption activities.

For the marketing practitioners, the relationships between materialism and consumer behavior can be very helpful in strategy formulation. Knowing society's general attitude towards materialism (which can be measured by using a market survey), and knowing the demographic groups that tend to be more materialistic, marketers can devise appropriate marketing strategy. For example, knowing that a materialist tends to be more consumption innovative, is more exposed to television commercials, holds more favorable attitudes toward television commercials, is more involved in conspicuous consumption and is more price sensitive, should help marketers formulate appropriate price, product, promotion and distribution strategies. Appropriate market segmentation strategy can also be formulated based on this knowledge.

Recommendations for Future Research

Throughout the thesis, various issues had been raised. Some of these issues require further examination. Five major areas for future research efforts are suggested: scale development, other dependent variables, other independent variables, research methodology, and cross-cultural

research.

The **first area** in which further research can be conducted relates to scale development. In this study, Richins' scale was found to be reliable and valid. However, it was clear from the findings of this study and that of the original Richins' (1987) study that materialism is a multi-dimensional construct. However, the dimensions of materialism are still unclear. The dimensions obtained from this study were not similar to the ones found by Richins. Further research needs to be done to identify the dimensions of materialism. To better capture the construct, more items need to be added to each dimension. In this study, the seven-item scale was used to represent three dimensions revealed by the factor analysis. Thus, there were two or three items per dimension. In Richins' study, two dimensions were captured by six items.

The results of the two newly-developed measures (conspicuous consumption and price sensitivity) were interesting. However, only internal reliability of the measures was examined. Future research needs to be done to assess the construct validity of the scales.

The **second area** for future research relates to other dependent variables -- other variables that are impacted by materialism. The study can be expanded by investigating other dependent variables not examined in this study. For example, the relationship between materialism and brand

loyalty should be examined. Conceptually, one may argue that since a materialist tends to be more consumption innovative, then he/she would be expected to be less brand loyal. To investigate this notion, studies have to be conducted. Other dependent variables that may be related to materialism are product involvement, store image, and complaint behavior.

The **third area** for future research relates to other independent variables -- the factors causing materialism. The factors causing materialism are still, generally, unknown to researchers. Moschis and his colleagues, in a series of studies on consumer socialization, suggest that peer group communication and mass media influence (including ads and TV shows) might contribute to materialistic tendencies (e.g., Moschis and Churchill 1978, Churchill and Moschis 1979, Moschis and Moore 1982). Belk and Zhou (1987) believe that the acceptance of capitalism might have contributed to the rise in materialism in China.

Obviously, more empirical studies need to be completed in this area. In the present study, a number of variables were found to be significantly related to materialism. They were age, religion, major and academic status. Conceptually, these variables might act as factors contributing to materialistic tendencies.

Other variables need to be identified which might act as predictors of materialism. Such variables are

rural/urban respondents, occupations, cultural background, race, etc. Identifying these variables would definitely help researchers to better understand the construct.

The **fourth area** for future research relates to research methodology. Even though the relationship between materialism and consumer behavior, as found in this study, are intriguing, the findings were based on correlation analyses. A causal approach to research needs to be examined by using experimental design or causal modelling approach. Causal research can establish with greater confidence the causal direction of influence between materialism and consumer behavior.

The sample used in this study was student-based. To make the findings more generalizable, future research needs to utilize a more diversified sample. Samples consisting of respondents from different background and different levels of the society will make the results more generalizable.

The **fifth area** for future research relates to cross-cultural research. This study was based on one cultural group - the main stream American culture. Whether the results are generalizable across cultures is still uncertain. Future research needs to address this issue. However, it should be pointed out here that materialism is not an American phenomenon only. A number of researchers

have found evidence of materialism in other culture as well (Belk and Bryce 1986, Burstein 1981, Gelb 1985, Belk and Zhou 1987).

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APPENDIXES

APPENDIX A

SOME OF THE MEASURES USED IN THE STUDY

TABLE 1

BELK (1985) MATERIALISM SCALE ITEMS
BY SUBSCALE¹

Possessiveness Subscale

1. Renting or leasing a car is more appealing to me than owning one (B01).
2. I tend to hang on to things I should probably throw out (B02).
3. I get very upset if something is stolen from me, even if it has little monetary value (B03).
4. I don't get particularly upset when I lose things (B04).*
5. I am less likely than most people to lock things up (B05).
6. I would rather buy something I need than borrow it from someone else (B06).
7. I worry about people taking my possessions (B07).
8. When I travel I like to take a lot of photographs (B08).
9. I never discard old picture or snapshots (B09).

Nongenerosity Subscale

1. I enjoy having guests stay in my home (B10).*
2. I enjoy sharing what I have (B11).*
3. I don't like to lend things, even to good friends (B12).
4. It makes sense to buy a lawnmower with a neighbor and share it (B13).*

TABLE 1 (Continued)

-
5. I don't mind giving rides to those who don't have a car (B14).*
 6. I don't like to have anyone in my home when I'm not there (B15).
 7. I enjoy donating things to charities (B16).*

Envy Subscale

1. I am bothered when I see people who buy anything they want (B17).
2. I don't know anyone whose spouse or steady date I would like to have as my own (B18).*
3. When friends do better than me in competition it usually makes me happy for them (B19).*
4. People who are very wealthy often feel they are too good to talk to average people (B20).
5. There are certain people I would like to trade places with (B21).
6. When friends have things I cannot afford it bothers me (B22).
7. I don't seem to get what is coming to me (B23).
8. When Hollywood stars or prominent politicians have things stolen from them I really feel sorry for them (B24).*

†Characters in parentheses are names identifying the items
*Reverse scored.

TABLE 2

RICHINS (1987) MATERIALISM SCALE

	Strongly Agree	Strongly Disagree
1. It is important to me to have really nice things.	_____	_____
2. I would like to be rich enough to buy anything I want.	_____	_____
3. I'd be happier if I could afford to buy more things.	_____	_____
4. It sometimes bothers me quite a bit that I can't afford to buy all the things I would like.	_____	_____
5. People place too much emphasis on material things. (R)	_____	_____
6. It's really true that money can buy happiness.	_____	_____
7. The things I own give me a great deal of pleasure.	_____	_____

(R) reversed score

TABLE 3

HIRSCHMAN (1981) CONSUMPTION
INNOVATIVENESS SCALE

How willing are you to try something new in each area listed below?

DANCES	very great willingness	—	—	—	—	—	very little willingness
PLACES TO SHOP	very great willingness	—	—	—	—	—	very little willingness
APPAREL	very great willingness	—	—	—	—	—	very little willingness
HOME FURNISHINGS	very great willingness	—	—	—	—	—	very little willingness
MOVIES	very great willingness	—	—	—	—	—	very little willingness
BOOKS	very great willingness	—	—	—	—	—	very little willingness
MAGAZINES	very great willingness	—	—	—	—	—	very little willingness
VACATIONS	very great willingness	—	—	—	—	—	very little willingness
FOODS	very great willingness	—	—	—	—	—	very little willingness
RESTAURANTS	very great willingness	—	—	—	—	—	very little willingness
POLITICAL IDEAS	very great willingness	—	—	—	—	—	very little willingness

TABLE 3 (Continued)

RELIGIOUS IDEAS	very great willingness	—	—	—	—	—	very little willingness
TRANSPORT- ATION	very great willingness	—	—	—	—	—	very little willingness
HAIR STYLES	very great willingness	—	—	—	—	—	very little willingness
SPORTS ACTIVITIES	very great willingness	—	—	—	—	—	very little willingness

TABLE 4

MOSCHIS AND MOORE (1982) AMOUNT OF
ADVERTISING EXPOSURE SCALE

VO = Very Often
 QO = Quite Often
 S = Sometimes
 R = Rarely
 N = Never

	<u>VO</u>	<u>QO</u>	<u>S</u>	<u>R</u>	<u>N</u>
To What Extend Do You Watch Television Ads for the Following Reasons:					
1. To find out how good a product is	---	---	---	---	---
2. To find out what things to buy to impress others	---	---	---	---	---
3. To help me decide what things to buy	---	---	---	---	---
4. To find out where I can buy some things I want	---	---	---	---	---
5. To have something to talk about with others	---	---	---	---	---
6. To learn about the "in" things to buy	---	---	---	---	---
7. I see people on TV ads who are examples of the way I wish I were	---	---	---	---	---

TABLE 5

ROSSITER (1977) ATTITUDES TOWARD
TELEVISION ADVERTISING SCALE

	<u>SA</u>	<u>A</u>	<u>SLA</u>	<u>N</u>	<u>SDA</u>	<u>D</u>	<u>SD</u>
1. Television Commercials tell the truth.	---	---	---	---	---	---	---
2. Most television commercials are in poor taste and very annoying. (R)	---	---	---	---	---	---	---
3. Television commercials tell only the good things about a product -- they don't tell you the bad things. (R)	---	---	---	---	---	---	---
4. I like most television commercials.	---	---	---	---	---	---	---
5. Television commercials try to make people buy things they don't really need. (R)	---	---	---	---	---	---	---
6. You can always believe what the people in commercials say or do.	---	---	---	---	---	---	---
7. The products advertised the most on television are always the best products to buy.	---	---	---	---	---	---	---

NOTE: (R) = Reverse scored

TABLE 6

WILKES, BURNETT AND HOWELL (1986)

RELIGIOSITY SCALE

	Strongly Disagree	Strongly Agree
1. I go to church regularly.	_ _ _ _ _ _ _	
2. Spiritual values are more important than material things.	_ _ _ _ _ _ _	
3. If Americans were more religious, this would be a better country.	_ _ _ _ _ _ _	
4. I consider myself to be very religious.	_ _ _ _ _ _ _	

TABLE 7

CROWNE AND MARLOWE (1960) SOCIAL
DESIRABILITY SCALE¹

Listed below are a number of statements concerning personal attitudes and traits. Read each item and decide whether the statement is true (by circling the letter T) or false (by circling the letter F) as it pertains to you personally.

	TRUE	FALSE
1. Before voting I thoroughly investigate the qualifications of all the candidates. (T)	T	F
2. I never hesitate to go out of my way to help someone in trouble. (T)	T	F
3. It is sometimes hard for me to go on with my work if I am not encouraged. (F)	T	F
4. I have never intensely disliked anyone. (T)	T	F
5. On occasion I have had doubts about my ability to succeed in life. (F)	T	F
6. I sometimes feel resentful when I don't get my way. (F)	T	F
7. I am always careful about my manner of dress. (T)	T	F
8. My table manners at home are as good as when I eat out in a restaurant. (T)	T	F
9. If I could get into a movie without paying and be sure I was not seen I would probably do it. (F)	T	F

TABLE 7 (Continued)

	TRUE	FALSE
10. On a few occasions, I have given up doing something because I thought too little of my ability. (F)	T	F
11. I like to gossip at times. (F)	T	F
12. There have been times when I felt like rebelling against people in authority even though I knew they were right. (F)	T	F
13. No matter who I'm talking to, I'm always a good listener. (T)	T	F
14. I can remember "playing sick" to get out of something. (F)	T	F
15. There have been occasions when I took advantage of someone. (F)	T	F
16. I'm always willing to admit it when I make a mistake. (T)	T	F
17. I always try to practice what I preach. (T)	T	F
18. I don't find it particularly difficult to get along with loud mouthed, obnoxious people. (T)	T	F
19. I sometimes try to get even rather than forgive and forget. (F)	T	F
20. When I don't know something I don't at all mind admitting it. (T)	T	F
21. I am always courteous, even to people who are disagreeable. (T)	T	F
22. At times I have really insisted on having things my own way. (F)	T	F

TABLE 7 (Continued)

	TRUE	FALSE
23. There have been occasions when I felt like smashing things. (F)	T	F
24. I would never think of letting someone else be punished for my wrongdoings. (T)	T	F
25. I never resent being asked to return a favor. (T)	T	F
26. I have never been irked when people expressed ideas very different from my own. (T)	T	F
27. I never make a long trip without checking the safety of my car. (T)	T	F
28. There have been times when I was quite jealous of the good fortune of others. (F)	T	F
29. I have almost never felt the urge to tell someone off. (T)	T	F
30. I am sometimes irritated by people who ask favors of me. (F)	T	F
31. I have never felt that I was punished without cause. (T)	T	F
32. I sometimes think when people have a misfortune they only got what they deserved. (F)	T	F
33. I have never deliberately said something that hurt someone's feelings. (T)	T	F

[†]The letter in the parentheses after each statement shows the socially desirable response.

TABLE 8

NEWLY-CONSTRUCTED CONSPICUOUS
CONSUMPTION SCALE

	Strongly Disagree	Strongly Agree
1. When buying a product, prestige is an important factor to me.	_ _ _ _ _ _ _	_ _ _ _ _ _ _
2. When buying a product, I am not concern with whether a product carries any status appeal or not (R).	_ _ _ _ _ _ _	_ _ _ _ _ _ _
3. The ability of a product to attract the attention of others is important in my buying decision.	_ _ _ _ _ _ _	_ _ _ _ _ _ _
4. What others think of the product I buy is important in my purchasing decision.	_ _ _ _ _ _ _	_ _ _ _ _ _ _
5. I am not against a person who buys a product for the purpose of showing off.	_ _ _ _ _ _ _	_ _ _ _ _ _ _
6. To my knowledge, almost all people has the tendency of buying products to get the recognition from others.	_ _ _ _ _ _ _	_ _ _ _ _ _ _

TABLE 8 (Continued)

	Strongly Disagree	Strongly Agree
7. I don't mind paying extra in order to get a more prestigious product.	_ _ _ _ _ _ _	_ _ _ _ _ _ _
8. People judge others by the things they own.	_ _ _ _ _ _ _	_ _ _ _ _ _ _
9. I buy some things that I secretly hope will impress other people.	_ _ _ _ _ _ _	_ _ _ _ _ _ _
10. I think others judge me as a person by the kinds of products and brands I use.	_ _ _ _ _ _ _	_ _ _ _ _ _ _

NOTE: (R) = Reverse scored

TABLE 9

NEWLY-CONSTRUCTED PRICE
SENSITIVITY SCALE

Please use the following key: SA = Strongly Agree
 A = Agree
 SLA = Slightly Agree
 NS = Neutral
 SDA = Slightly Disagree
 D = Disagree
 SD = Strongly Disagree

	<u>SD</u>	<u>A</u>	<u>SLA</u>	<u>N</u>	<u>SDA</u>	<u>D</u>	<u>SD</u>
1. Whenever I see an ad for a sale in the newspaper I read it.	---	---	---	---	---	---	---
2. I like to go to stores that are having sales just to see if I can find a bargain.	---	---	---	---	---	---	---
3. I look for products with rebates whenever I can.	---	---	---	---	---	---	---
4. I actively clip coupons.	---	---	---	---	---	---	---
5. I buy products that are frequently advertised.	---	---	---	---	---	---	---
6. I frequently wait until a product goes on sale before buying it.	---	---	---	---	---	---	---

APPENDIX B
SURVEY INSTRUMENT

CONSUMER SURVEY QUESTIONNAIRE

The purpose of this survey is to obtain information about cultural values and consumer behavior. It will require about 15 to 20 minutes of your time. Please answer ALL questions. There are no right or wrong answers. All responses will be kept in the strictest confidence. Your honest response is highly appreciated.

The survey is divided into five sections. Please read the directions for each section carefully and give your response. Do not leave unanswered any section or question. We thank you in advance for your cooperation.

SECTION ONE: AGREE-DISAGREE STATEMENTS

Read each of the following statements. Indicate the extent of your agreement or disagreement with each statement. There are no right or wrong answers to any of these statements. The agree-disagree levels are from (left to right):

Strongly Disagree		Neu- tral		Strongly Agree
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u> <u>6</u> <u>7</u>

You are to mark an "X" on the space that closely reflects your feelings. The higher the number the more you tend to agree with the statement.

EXAMPLES

If your level of agreement towards the following statement is strong, you would place your check mark (X) on the appropriate space as shown below:

	Strongly Disagree		Neu- tral		Strongly Agree
Renting or leasing a car is more appealing to me than owning one.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u> <u>6</u> <u>7</u>

But, if your level of agreement towards the statement is not that strong, you would place your check mark (X) as shown below:

	Strongly Disagree		Neu- tral		Strongly Agree
Renting or leasing a car is more appealing to me than owning one.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u> <u>6</u> <u>7</u>

Likewise, the other levels of agreement, disagreement or neutrality can be placed on the appropriate space.

...continue page 3

Put a check (X) on the space that closely reflects your feelings.

	Strongly Disagree		Neu-tral		Strongly Agree		
1. Renting or leasing a car is more appealing to me than owning one.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2. I tend to hang on to things I should probably throw out.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
3. I get very upset if something is stolen from me, even if it has little monetary value.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
4. I don't get particularly upset when I lose things.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
5. I am less likely than most people to lock things up.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
6. I would rather buy something I need than borrow it from someone else.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
7. I worry about people taking my possessions.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
8. When I travel I like to take a lot of photographs.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
9. I never discard old picture or snapshots.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
10. I enjoy having guests stay in my home.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>

	Strongly Disagree		Neu-tral		Strongly Agree		
11. I enjoy sharing what I have.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
12. I don't like to lend things, even to good friends.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
13. It makes sense to buy a lawnmower with a neighbor and share it.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
14. I don't mind giving rides to those who don't have a car.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
15. I don't like to have anyone in my home when I'm not there.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
16. I enjoy donating things to charities.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
17. I am bothered when I see people who buy anything they want.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
18. I don't know anyone whose spouse or steady date I would like to have as my own.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
19. When friends do better than me in competition it usually makes me happy for them.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>

...continue page 5

	Strongly Disagree		Neu- tral		Strongly Agree		
20. People who are very wealthy often feel they are too good to talk to average people.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
21. There are certain people I would like to trade places with.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
22. When friends have things I cannot afford it bothers me.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
23. I don't seem to get what is coming to me.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
24. When Hollywood stars or prominent politicians have things stolen from them I really feel sorry for them.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
25. It is important to me to have really nice things.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
26. I would like to be rich enough to buy anything I want.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
27. I'd be happier if I could afford to buy more things.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
28. It sometimes bothers me quite a bit that I can't afford to buy all the things I would like.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>

	Strongly Disagree		Neu- tral		Strongly Agree		
29. People place too much emphasis on material things.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
30. It's really true that money can buy happiness.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
31. The things I own give me a great deal of pleasure.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
32. Television commercials tell the truth.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
33. Most television commercials are in poor taste and very annoying.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
34. Television commercials tell only the good things about a product -- they don't tell you the bad things.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
35. I like most television commercials.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
36. Television commercials try to make people buy things they don't really need.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
37. You can always believe what the people in commercials say or do.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>

...continue page 7

	Strongly Disagree			Neutral			Strongly Agree
	1	2	3	4	5	6	7
38. The products advertised the most on television are always the best products to buy.	1	2	3	4	5	6	7
39. When buying a product, prestige is an important factor to me.	1	2	3	4	5	6	7
40. When buying a product, I am not concerned with whether the product carries any status appeal or not.	1	2	3	4	5	6	7
41. The ability of a product to attract the attention of others is important in my buying decision.	1	2	3	4	5	6	7
42. What others think of the product I buy is important in my purchasing decision.	1	2	3	4	5	6	7
43. I am not against a person who buys a product for the purpose of showing off.	1	2	3	4	5	6	7
44. To my knowledge, almost all people have the tendency of buying products to get the recognition from others.	1	2	3	4	5	6	7
45. I don't mind paying extra in order to get a more prestigious product.	1	2	3	4	5	6	7

	Strongly Disagree			Neutral			Strongly Agree
	1	2	3	4	5	6	7
46. People judge others by the things they own.	1	2	3	4	5	6	7
47. I buy some things that I secretly hope will impress other people.	1	2	3	4	5	6	7
48. I think others judge me as a person by the kinds of products I use.	1	2	3	4	5	6	7
49. Whenever I see an ad for a sale in the newspaper I read it.	1	2	3	4	5	6	7
50. I like to go to stores that are having sales just to see if I can find a bargain.	1	2	3	4	5	6	7
51. I look for products with rebates whenever I can.	1	2	3	4	5	6	7
52. I actively clip coupons.	1	2	3	4	5	6	7
53. I buy products that are frequently advertised.	1	2	3	4	5	6	7
54. I frequently wait until a product goes on sale before buying it.	1	2	3	4	5	6	7
55. I frequently check mail-order catalogs to compare their prices with the ones in the store.	1	2	3	4	5	6	7

...continue page 9

	Strongly Disagree		Neu- tral		Strongly Agree		
56. I frequently buy products at the discount stores (e.g. Wal-Mart, Food-4-Less, etc.).	1	2	3	4	5	6	7
57. When shopping I always check the price before I decide to buy the product.	1	2	3	4	5	6	7
58. I stock up products that are on sale.	1	2	3	4	5	6	7
59. I go to church (temple or place of worship) regularly.	1	2	3	4	5	6	7
60. Spiritual values are more important than material things.	1	2	3	4	5	6	7
61. If Americans were more religious, this would be a better country.	1	2	3	4	5	6	7
62. I consider myself to be very religious.	1	2	3	4	5	6	7

SECTION TWO: WILLINGNESS STATEMENTS

A number of consumption areas will be listed and you are asked to respond to each. Please indicate the extent of consumption willingness that closely reflects your feelings by marking an "X" on the appropriate space. The higher the number the more willing you are to engage in the following consumption areas.

How willing are you to try something new in each of these consumption areas?

63. DANCES	very little willingness	1	2	3	4	5	very great willingness
64. PLACES TO SHOP	very little willingness	1	2	3	4	5	very great willingness
65. APPAREL	very little willingness	1	2	3	4	5	very great willingness
66. HOME FURNISHINGS	very little willingness	1	2	3	4	5	very great willingness
67. MOVIES	very little willingness	1	2	3	4	5	very great willingness
68. BOOKS	very little willingness	1	2	3	4	5	very great willingness
69. MAGAZINES	very little willingness	1	2	3	4	5	very great willingness
70. VACATIONS	very little willingness	1	2	3	4	5	very great willingness
71. FOODS	very little willingness	1	2	3	4	5	very great willingness
72. RESTAURANTS	very little willingness	1	2	3	4	5	very great willingness
73. POLITICAL IDEAS	very little willingness	1	2	3	4	5	very great willingness
74. RELIGIOUS IDEAS	very little willingness	1	2	3	4	5	very great willingness
75. TRANSPORTATION	very little willingness	1	2	3	4	5	very great willingness

...continue page 11

- | | | | | | | | |
|-----------------------|-------------------------|----------|----------|----------|----------|----------|------------------------|
| 76. HAIR STYLES | very little willingness | <u>1</u> | <u>2</u> | <u>3</u> | <u>4</u> | <u>5</u> | very great willingness |
| 77. SPORTS ACTIVITIES | very little willingness | <u>1</u> | <u>2</u> | <u>3</u> | <u>4</u> | <u>5</u> | very great willingness |

SECTION THREE - TRUE OR FALSE SECTION

Listed below are a number of statements concerning personal attitudes and traits. Read each item and decide whether the statement is true (by circling the letter T) or false (by circling the letter F) as it pertains to you personally.

- | | TRUE | FALSE |
|--|------|-------|
| 78. Before voting I thoroughly investigate the qualifications of all the candidates. | T | F |
| 79. I never hesitate to go out of my way to help someone in trouble. | T | F |
| 80. It is sometimes hard for me to go on with my work if I am not encouraged. | T | F |
| 81. I have never intensely disliked anyone. | T | F |
| 82. On occasion I have had doubts about my ability to succeed in life. | T | F |
| 83. I sometimes feel resentful when I don't get my way. | T | F |
| 84. I am always careful about my manner of dress. | T | F |
| 85. My table manners at home are as good as when I eat out in a restaurant. | T | F |
| 86. If I could get into a movie without paying and be sure I was not seen I would probably do it. | T | F |
| 87. On a few occasions, I have given up doing something because I thought too little of my ability. | T | F |
| 88. I like to gossip at times. | T | F |
| 89. There have been times when I felt like rebelling against people in authority even though I knew they were right. | T | F |

- | | TRUE | FALSE |
|--|------|-------|
| 90. No matter who I'm talking to, I'm always a good listener. | T | F |
| 91. I can remember "playing sick" to get out of something. | T | F |
| 92. There have been occasions when I took advantage of someone. | T | F |
| 93. I'm always willing to admit it when I make a mistake. | T | F |
| 94. I always try to practice what I preach. | T | F |
| 95. I don't find it particularly difficult to get along with loud mouthed, obnoxious people. | T | F |
| 96. I sometimes try to get even rather than forgive and forget. | T | F |
| 97. When I don't know something I don't at all mind admitting it. | T | F |
| 98. I am always courteous, even to people who are disagreeable. | T | F |
| 99. At times I have really insisted on having things my own way. | T | F |
| 100. There have been occasions when I felt like smashing things. | T | F |
| 101. I would never think of letting someone else be punished for my wrongdoings. | T | F |
| 102. I never resent being asked to return a favor. | T | F |
| 103. I have never been irked when people expressed ideas very different from my own. | T | F |
| 104. I never make a long trip without checking the safety of my car. | T | F |
| 105. There have been times when I was quite jealous of the good fortune of others. | T | F |
| 106. I have almost never felt the urge to tell someone off. | T | F |

...continue page 13

TRUE FALSE

- 107. I am sometimes irritated by people who ask favors of me. T F
- 108. I have never felt that I was punished without cause. T F
- 109. I sometimes think when people have a misfortune they only got what they deserved. T F
- 110. I have never deliberately said something that hurt someone's feelings. T F

SECTION FOUR - MISCELLANEOUS RESPONSE SECTION

Respond to the following questions in the appropriate manner.

111. Taking all things together, how would you say things are these days -- would you say you're very happy, pretty happy or not too happy these days? (Check one.)

Very Happy Pretty Happy Not Too Happy
1 2 3

112. Compared to other people, I watch TV commercials (Mark "X" on the appropriate space below.)

Much More Often 1 2 3 4 5 Much Less Often

To What Extent Do You Watch Television Ads for the Following Reasons:

- 113. To find out how good a product is
 Never Rarely Some-times Quite Often Very Often
 1 2 3 4 5

To What Extent Do You Watch Television Ads for the Following Reasons:

- | | <u>Never</u> | <u>Rarely</u> | <u>Some-times</u> | <u>Quite Often</u> | <u>Very Often</u> |
|---|--------------|---------------|-------------------|--------------------|--|
| 114. To find out what things to buy to impress others | <u>1</u> | <u>2</u> | <u>3</u> | <u>4</u> | <u>5</u> |
| 115. To help me decide what things to buy | <u>1</u> | <u>2</u> | <u>3</u> | <u>4</u> | <u>5</u> |
| 116. To find out where I can buy some things I want | <u>1</u> | <u>2</u> | <u>3</u> | <u>4</u> | <u>5</u> |
| 117. To have something to talk about with others. | <u>1</u> | <u>2</u> | <u>3</u> | <u>4</u> | <u>5</u> |
| 118. To learn about the "in" things to buy | <u>1</u> | <u>2</u> | <u>3</u> | <u>4</u> | <u>5</u> |
| 119. To see people on TV ads who are examples of the way I wish I were. | <u>1</u> | <u>2</u> | <u>3</u> | <u>4</u> | <u>5</u> |
| 120. How many hours do you spend watching television on AN AVERAGE WEEKDAY? | | | | | _____ hours |
| 121. How many hours do you spend watching television on an average weekend? | | | | | Saturday: _____ hours
Sunday: _____ hours |

...continue page 15

APPENDIX C

VALIDITY TABLE

TABLE 10

VALIDITY TABLE

	(1) Richins	(2) Belk
<u>Cell A</u>		
1. Richins	1.00	
2. Belk		1.00
<u>Cell B</u>		
3. Consumption Innovativeness		
4A. Amount of Advertising Exposure I		
4B. Amount of Advertising Exposure II		
5. Attitudes Toward Advertising		
6. Conspicuous Consumption		
7. Price Sensitivity		
<u>Cell C</u>		
8. Amount of Television Exposure		
9. Religiosity		
10. Happiness		
11. Life Satisfaction		
12. Age		
13. Sex		
<u>Cell D</u>		
14. Social Desirability		

KEY: Cell A = Convergent Validity
 Cell B = Predictive Validity
 Cell C = Variables Used in Past Studies
 Cell D = Individual Scale Discriminant Validity
 Note: Discriminant validity requires that the correlation in Cell A be greater than the other correlations in columns 1 and 2.

APPENDIX D

TABLES OF DATA ANALYSIS RESULTS

TABLE 11

SUMMARY STATISTICS OF THE SURVEY

RESPONDENTS*

	Number of Respondents	Percentage
1. Students' Occupational Status		
Full-time Student Not Holding		
Part-time Job	122	43.3
Full-time Student Holding		
Part-time Job	115	40.7
Part-time Student, Holding		
Full-time Job	<u>45</u>	<u>16.0</u>
Total	<u>282</u>	<u>100.0</u>
2. Major		
Business	133	47.5
English	45	16.1
Psychology/Sociology	37	13.2
Other Majors	<u>65</u>	<u>23.2</u>
Total	<u>280</u>	<u>100.0</u>
3. Academic Status		
Undergraduate	201	71.5
Graduate	<u>80</u>	<u>28.5</u>
Total	<u>281</u>	<u>100.0</u>
4. Sex		
Male	122	43.0
Female	<u>162</u>	<u>57.0</u>
Total	<u>284</u>	<u>100.0</u>

TABLE 11 (Continued)

	Number of Respondents	Percentage
5. Age		
Below 21	41	14.4
21-25	161	56.7
26-30	40	14.1
Above 30	<u>42</u>	<u>14.8</u>
Total	<u>284</u>	<u>100.0</u>
6. Marital Status		
Single	217	76.4
Married	<u>67</u>	<u>23.6</u>
Total	<u>284</u>	<u>100.0</u>
7. Annual Income		
Less than \$10,000	177	64.1
\$10,000 - \$19,999	34	12.3
\$20,000 - \$29,999	19	6.9
\$30,000 - \$39,999	13	4.7
\$40,000 and over	<u>33</u>	<u>11.9</u>
Total	<u>276</u>	<u>100.0</u>
8. Religion		
Catholic	48	17.0
Protestant & Other Christians	191	67.5
Other Religions	15	5.3
None	<u>29</u>	<u>10.2</u>
Total	<u>283</u>	<u>100.0</u>

*Due to missing values, the total might not add to 287

TABLE 12

SUBSCALES CORRELATION MATRIX OF
BELK'S MATERIALISM SCALE¹

	<u>BPTOT</u>	<u>BNTOT</u>	<u>BETOT</u>	<u>BTOT</u>
1. <u>The Original Version</u> (Before Item Deletion)				
Possessiveness (BPTOT)	1.00			
Nongenerosity (BNTOT)	0.10 (0.25*)	1.00		
Envy (BETOT)	0.07 (0.35*)	0.17* (0.30*)	1.00	

Materialism ² (BTOT)	0.10 (0.35*)	0.19* (0.41*)	0.16* (0.48*)	1.00
<hr/>				
	<u>BPTOTR</u>	<u>BNTOTR</u>	<u>BETOTR</u>	<u>BTOTR</u>
2. <u>The Revised Version</u> (After Item Deletion)				
Possessiveness (BPTOTR)	1.00			
Nongenerosity (BNTOTR)	0.13*	1.00		
Envy (BETOTR)	0.15*	0.14*	1.00	

Materialism ² (BTOTR)	0.19*	0.18*	0.19*	1.00

¹Figures in parentheses refer to the correlation value found by Belk (1985)

²Excludes items from subscale with which correlation coefficient is reported

*significant at $p < 0.05$

TABLE 13

ITEM-TO-TOTAL CORRELATIONS AND CORRELATION

ALPHAS OF THE THREE MATERIALISM

SUBSCALES OF BELK (1985)¹

1. Possessiveness Subscale

B08 = .53
 B04 = .47
 B03 = .46
 B07 = .46
 B05 = .45
 B09 = .43
 B06 = .38*
 B02 = .37*
 B01 = .26*

Coefficient alpha = .44

2. Nongenerosity Subscale

B12 = .68
 B10 = .64
 B11 = .64
 B15 = .55
 B14 = .53
 B13 = .47
 B16 = .33*

Coefficient alpha = .60

3. Envy Subscale

B22 = .66
 B23 = .58
 B21 = .57
 B17 = .49
 B20 = .44
 B19 = .43
 B24 = .40
 B18 = .37*

Coefficient alpha = .54

¹For the full listing of the items, see Table 1 of Appendix A.

Items are arranged in descending order of coefficient value

*These items were deleted from the subsequent analysis (i.e. for those items having coefficient value of less than .40).

TABLE 14
RESULTS OF THE VARIMAX-ROTATED FACTOR
ANALYSIS OF THE RICHINS'
MATERIALISM SCALE*

Item	Factor 1	Factor 2	Factor 3
RC1 It is important to me to have really nice things	.28	.40	<u>.57</u>
RC2 I would like to be rich enough to buy anything I want	<u>.50</u>	<u>.50</u>	.27
RC3 I'd be happier if I could afford to buy more things	<u>.75</u>	.22	.25
RC4 It sometimes bothers me quite a bit that I can't afford to buy all the things I would like	<u>.84</u>	-.22	.11
RC5 People place too much emphasis on material things**	.00	<u>.89</u>	-.00
RC6 It's really true that money can buy happiness	<u>.57</u>	.21	-.15
RC7 The things I own give me a great deal of pleasure	-.02	-.06	<u>.89</u>
Variance Explained by Each Factor	27.7%	19.4%	18.3%
Cumulative Variance	27.7%	47.1%	65.4%

*Factor loadings greater than .50 are underlined
**Reverse scored

TABLE 15

ITEM-TO-TOTAL CORRELATIONS OF THE
CONSPICUOUS CONSUMPTION SCALE¹

C04 = .73*
C07 = .69
C01 = .66
C09 = .66
C03 = .63
C10 = .58
C02 = .56
C06 = .56
C08 = .44
C05 = .40

Coefficient alpha = .80

¹For the full listing of the items, see Table 16

*Items are arranged in descending order of coefficient value

TABLE 16

RESULTS OF THE VARIMAX-ROTATED FACTOR
ANALYSIS OF THE CONSPICUOUS
CONSUMPTION SCALE*

Item	Factor 1	Factor 2
C01 When buying a product, prestige is an important factor to me	<u>.78</u>	.08
C02 When buying a product, I am not concerned with whether the product carries any status appeal or not (R)	<u>.60</u>	.10
C03 The ability of a product to attract the attention of others is important in my buying decision	<u>.71</u>	.14
C04 What others think of the product I buy is important in my purchasing decision	<u>.70</u>	.32
C05 I am not against a person who buys a product for the purpose of showing off	.43	-.00
C06 To my knowledge, almost all people have the tendency of buying products to get the recognition from others	.18	<u>.69</u>
C07 I don't mind paying extra in order to get a more prestigious product	<u>.73</u>	.19

TABLE 16 (Continued)

Item	Factor 1	Factor 2
C08 People judge others by the things they own	-.05	<u>.78</u>
C09 I buy some things that I secretly hope will impress other people	.42	<u>.57</u>
C10 I think others judge me as a person by the kinds of products I use	.14	<u>.76</u>
Variance Explained by Each Factor	28.8%	21.5%
Cumulative Variance	28.8%	50.3%

(R) = Reverse scored

*Factor loadings greater than .50 are underlined

TABLE 17

ITEM-TO-TOTAL CORRELATIONS OF THE
PRICE SENSITIVITY SCALE¹

P06 = .71*
P04 = .69
P02 = .66
P01 = .64
P03 = .64
P10 = .64
P07 = .57
P09 = .51
P08 = .43
P05 = .42

Coefficient alpha = .80

¹For the full listing of the items, see Table 18

*Items are arranged in descending order of coefficient value

TABLE 18
 RESULTS OF THE VARIMAX-ROTATED
 FACTOR ANALYSIS OF THE PRICE
 SENSITIVITY SCALE*

Item	Factor 1	Factor 2	Factor 3
P01 Whenever I see an ad for a sale in the newspaper I read it	.29	<u>.76</u>	.03
P02 I like to go to stores that are having sales just to see if I can find a bargain	.28	<u>.73</u>	.16
P03 I look for products with rebates whenever I can	<u>.74</u>	.19	.04
P04 I actively clip coupons	<u>.62</u>	.32	.18
P05 I buy products that are frequently advertised	-.03	<u>.68</u>	.12
P06 I frequently wait until a product goes on sale before buying it	<u>.57</u>	.30	.37
P07 I frequently check mail-order catalogs to compare their prices with the ones in the store	<u>.79</u>	.02	-.03

TABLE 18 (Continued)

Item	Factor 1	Factor 2	Factor 3
P08 I frequently buy products at the buy products at the discount stores (e.g. Wal-Mart, Food-4-Less, etc.)	-.04	.24	<u>.73</u>
P09 When shopping I always check the price before I decide to buy the product	.21	.03	<u>.76</u>
P10 I stock up products that are on sale	<u>.60</u>	.02	.48
Variance Explained by Each Factor	24.4%	18.8%	15.4%
Cumulative Variance	24.4%	43.2%	58.6%

*Factor loadings greater than .50 are underlined

TABLE 19

RESULTS OF THE VARIMAX-ROTATED FACTOR
ANALYSIS OF THE HIRSCHMAN CONSUMP-
TION INNOVATIVENESS SCALE*

Item	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
H01 Dances	<u>.54</u>	-.09	.03	.32	.07
H02 Places to Shop	<u>.71</u>	.08	.23	-.08	-.22
H03 Apparel	<u>.85</u>	.07	-.03	-.02	.06
H04 Home Furnishings	<u>.64</u>	.26	-.04	.18	.03
H05 Movies	.26	<u>.54</u>	.27	.21	-.16
H06 Books	-.11	<u>.79</u>	-.02	-.06	.19
H07 Magazines	.13	<u>.81</u>	.10	.12	.10
H08 Vacations**	.27	.39	.11	.46	-.07
H09 Foods	-.03	.04	<u>.89</u>	.07	.13
H10 Restaurants	.15	.15	<u>.89</u>	.05	.05
H11 Political Ideas**	.03	.28	.12	.04	<u>.71</u>

TABLE 19 (Continued)

Item	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
H12 Religious Ideas**	-.02	-.05	.04	.06	<u>.85</u>
H13 Transportation	.05	.27	.12	<u>.57</u>	.22
H14 Hair-styles**	.41	-.22	.10	.38	.26
H15 Sports Activities	.05	-.01	-.02	<u>.82</u>	-.04
Variance Explained by Each Factor	15.3%	13.5%	11.8%	10.4%	9.9%
Cumulative Variance	15.3%	28.8%	40.6%	51.0%	60.9%

*Factor loadings greater than .50 are underlined

**These items were dropped in the subsequent analysis

TABLE 20

RESULTS OF THE VALIDITY TABLE¹

	(1) BTOTR ²	(2) RCTOT	(1B) BTOT ³
<u>Cell A</u>			
1. Belk (BTOTR)	1.00		
2. Richins (RCTOT)	.26*	1.00	.30*
<u>Cell B</u>			
3. Consumption Innovativeness	-.02	.17*	-.01
4A. Amount of Advertising Exposure I (MMTOT)	.14*	.31*	.15*
4B. Amount of Advertising Exposure II (ADTOT)	.08	.19*	.09
5. Attitudes Toward Advertising	.00	.23*	.00
6. Conspicuous Consumption	.19*	.39*	.22*
7. Price Sensitivity	.19*	.11**	.14**
<u>Cell C</u>			
8. Amount of Television Exposure	.08	.08	.10***
9. Religiosity ⁴	.01	-.11***	-.01
10. Happiness ⁴	-.30*	-.12**	-.33*
11. Satisfaction in Life ⁴	-.16*	-.09	-.18*
12. Age	-.09	-.10***	-.13**
13. Sex	.04	.00	.03
<u>Cell D</u>			
14. Social Desirability	-.24*	-.07	-.26*

¹The figure shown in this table represents correlation coefficient

²The revised Belk's scale

³The original Belk's scale

⁴Only these variables and those in Cell B were used to test H6

*significant at p<.01
**significant at p<.05
***significant at p<.10

TABLE 21

ESTABLISHED MEASURES USED

1. Belk (1985) Materialism Scale
2. Richins (1987) Materialism Scale
3. Hirschman (1981) Consumption Innovativeness Scale
4. Moschis and Moore (1982) Amount of Advertising Exposure Scale
5. The Combined Richins (1987) and Muehling and Stoltman (1987) Amount of Advertising Exposure Measure
6. Rossiter (1977) Attitudes Toward Television Advertising Scale
7. Stephens (1981) Amount of Television Exposure Measure
8. Wilkes, Burnett and Howell (1986) Religiosity Measure
9. Gurin, Veroff and Feld (1960) Happiness Measure
10. Converse and Robinson (1965) Satisfaction in Life Measure
11. Crowne and Marlowe (1960) Social Desirability Scale

APPENDIX E

SOME ADDITIONAL ANALYSIS ON BELK
(1985) AND RICHINS (1987)
MATERIALISM SCALES

To further investigate the relationship between Belk's (1985) materialism scale and Richins' (1987) materialism scale, three additional analyses were performed. The first analysis involved factor analyzing the combined Belk (revised version) and Richins' scales. The second analysis involved correlating the Belk's subscales with the Richins' dimensions. The third analysis involved correlating the Belk's subscales with the five different aspects of consumer behavior and the three variables (religiosity, happiness and satisfaction in life) used in assessing the predictive validity of the two materialism scales.

The results of the factor analysis performed on the combined Belk (revised version) and Richins' scales produced nine factors. The factors explained 60 percent of the total variance. (A factor analysis performed using Belk's original scale produced eleven factors. However, the pattern of the results was similar in both versions. Consequently, only the revised version of Belk's scale was discussed here). When the orthogonal-rotated factor analysis was performed, an interesting pattern emerged. Except for factors 7 and 9, none of the other factors were loaded by items coming from the different Belk's subscales or Richins' scale.

Two possible explanations can be given: (1) the result might indicate that the Richins' and the Belk's scales were actually measuring two totally different constructs, or (2) the scales or subscales measured different dimensions of the same construct. The latter explanation seemed more plausible considering the fact that Belk's subscales did have some degree of predictive validity with respect to Cell B and Cell C of Table 20 (see Appendix C). This fact will be discussed in greater detail in the later part of this analysis.

The second analysis involved correlating the Belk's three subscales with the Richins' three dimensions. The result is shown in Table 22 of this Appendix. As discussed earlier, the intercorrelations within Belk's subscales were very low. On the other hand, the intercorrelations within Richins' dimensions were much higher. This finding indicated that the Richins' dimensions were more closely related to each other than the Belk's dimensions. The result might also indicate that Richins' dimensions were measuring somewhat the same construct.

When the intercorrelations between Belk's subscales and Richins' dimensions were examined, the highest correlation was between purchasing materialism and envy ($r=.36$). Purchasing materialism was the main dimension in the Richins' scale, four of the seven items in the scale loaded on this dimension. Purchasing materialism was also

significantly correlated with nongenerosity. General materialism was not significantly related to any of the Belk's subscales.

It was also interesting to note that owning materialism was significantly related to possessiveness ($r=.18$). Owning materialism described people's belief that happiness and satisfaction could be attained through owning or possessing things. Possessiveness, on the other hand, described people's tendency and inclination to retain control or ownership of his/her own possession (Belk 1984, 1985). Significant correlation between owning materialism and possessiveness might indicate that people who believed that material possessions could bring happiness and satisfaction in life tended to be possessive.

The third analysis involved correlating the Belk's subscales with the five different aspects of consumer behavior and the three variables (religiosity, happiness and satisfaction in life). These variables were used earlier to investigate the predictive validity of the two materialism scales. The result is shown in Table 23 of this Appendix.

The possessiveness subscale (the revised version) had significant relationship in four of the cases. However, two of the cases were in the opposite direction of prediction (i.e., price sensitivity and religiosity). It had a significant relationship with consumption innovativeness ($r=.18$). It also had significant relationship with one of

the measures of amount of advertising exposure (i.e., variable 4A). Thus, the possessiveness subscale was able to fully support only one of the eight predictions. It partially support another prediction.

The nongenerosity subscale had significant relationship in three of the cases. However, one (i.e., consumption innovativeness) was in the opposite direction of prediction. Therefore, it was able to support two of the predictions.

The envy subscale had significant relationship in five cases. All were in the correct direction of prediction.

Thus, in terms of the performance of the three subscales with respect to predictive validity related to materialism, the envy subscale performed the best. It was followed by the nongenerosity subscale and lastly by the possessiveness subscale. The findings clearly indicated that the envy trait was the closest to the construct of materialism. It was followed by the nongenerosity trait. The least close to materialism was the possessiveness trait.

TABLE 22

CORRELATION MATRIX OF BELK (1985)
AND RICHINS (1987) DIMENSIONS

	<u>BPTOTR</u>	<u>BNTOTR</u>	<u>BETOTR</u>	<u>RCA</u>	<u>RCB</u>	<u>RCA</u>
Possessiveness (BPTOTR)	1.00					
Nongenerosity (BNTOTR)	.13**	1.00				
Envy (BETOTR)	.15*	.14**	1.00			
Purchasing Materialism (RCA)	.03	.14*	.36*	1.00		
General Materialism (RCB)	-.01	.01	.03	.55*	1.00	
Owning Materialism (RCC)	.18*	.10	.03	.34*	.34*	1.00

*significant at $p < .01$
**significant at $p < .05$

TABLE 23
 VALIDITY TABLE OF BELK'S
 (1985) SUBSCALES

	Possessive- ness	Nongene- rosity	Envy
1. Consumption Innovativeness	.18*	-.18*	-.03
2A. Amount of Adver- tising Exposure I	.13**	-.07	.21*
2B. Amount of Adver- tising Exposure II	.09	-.05	.11***
3. Attitudes Toward Advertising	-.05	-.03	-.07
4. Conspicuous Consumption	.02	.01	.31*
5. Price Sensitivity	.27*	.04	.08
6. Religiosity	.14**	-.05	-.05
7. Happiness	-.06	-.23*	-.27*
8. Satisfaction in Life	-.02	-.11***	-.16*

*significant at $p < .01$
 **significant at $p < .05$
 ***significant at $p < .10$

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