

## A Conceptual Model of the Determinants of Life Satisfaction Among Young Adult Consumers

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### Abstract

The purpose of this paper is to propose a conceptual framework which provides a better understanding on the various factors that contributes to life satisfaction among young adult consumers. Several conceptual and empirical studies have examined the impact of various socialization agents on materialism and its link to life satisfaction, however, no studies have examined the link between young adults' characterized by a specific family communication pattern, and its implications on the development of materialistic values and life satisfaction. This paper presents a conceptual framework which attempts to examine and review the role of materialism as a potential mediating variable in the relationship between young adults, who are characterized by a specific type of family communication patterns at home (i.e., either sociooriented, concept-oriented or religiously oriented family communication), and life satisfaction. Finally, a set of propositions on the basis of theory research is presented, together with a concluding remark.

**Key words:** Family communication environment; Materialism; Life satisfaction; Young adult consumers DOI: http://dx.doi.org/10.3968/j.ibm.1923842820120401.1088

#### INTRODUCTION

Research on consumer socialization describe parents as one of the main socialization agent (Bindah and Othman, 2011; Moschis and Moore, 1979; Ward, 1974a). The core notion in various social science fields such as political science, anthropology, psychology and sociology is socialization (Clausen, 1968). It covers the process of inheriting norms and customs and providing the individual with the skills, values and habits necessary for participating in society (Clausen, 1968). All human activity is subject to habit formation implying that a specific future action can be carried out again in the same way with lesser effort (Berger and Luckmann, 1966). The processes of habit formation precede institutionalization, and in any repeated social situation, institutionalization takes place resulting in some degree of social control. Habits have a tendency to persist once they are formed, but the possibility of changing or even dissolving them remains (Berger and Luckmann, 1966). When habits and the institutional setting are passed on to the next generation "the objectivity of the institutional world "thickens" and "hardens" not only for the children, but (by a mirror effect) for the parents as well" (Berger and Luckmann, 1966, p. 59). This launches the socialization process. Ward (1974a) offered a classical definition of consumer socialization: "the processes by which young people acquire skills, knowledge and attitudes relevant to their functioning as consumers in the marketplace," (p. 2).

Although materialism, viewed as a value, has long been of interest to consumer researchers, studies into this area has paid little attention to the facet of family communication environment and its link to materialism and life satisfaction among young adult consumers. The purpose of this paper is to propose a conceptual model

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based primarily on existing scientific and empirical research to explain a possible link between young adult consumers who are characterized by a specific family communication pattern, and the development of their materialistic values, which in turn have an impact on their life satisfaction. The role of family communication in the development of materialistic values among young adult consumers are re-examined, as well as the implications of materialism on life satisfaction.

#### **Objectives of Study**

a) To examine the role of young adult consumers,

characterized by a socio-oriented family communication at home, and the development of their materialistic values.

b) To examine the role of young adult consumers, characterized by a concept-oriented family communication at home, and the development of their materialistic values.

c) To examine the role of young adult consumers, characterized by a religiously-oriented family communication at home, and the development of their materialistic values.

d) To examine the role of materialism on life satisfaction.

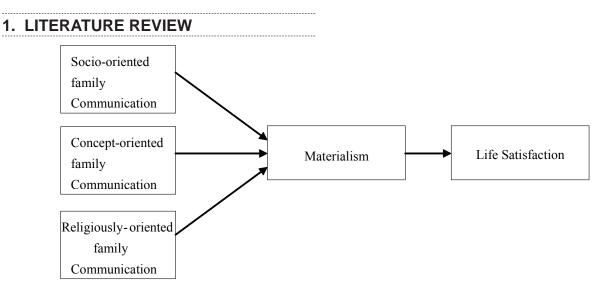


Figure 1 Proposed Conceptual Framework

#### 1.1 Materialism

As reported in a conceptual study by Bindah and Othman (2011), materialism can be defined from various social, cultural, psychological, and economic perspectives: a way of life, a value orientation, a cultural system, a personality trait, a second-order value, an aspiration (e.g., Daun, 1983; Fox and Lears, 1983; Ward and Wackman, 1971; Inglehart, 1981; Mukerji, 1983; Belk, 1984; Richins and Dawson, 1990; Kasser and Ryan, 2002).

For the purpose of this study we adopt the views of materialism from Richins and Dawson (1990). Richins and Dawson (1990) considered materialism a value orientation with at least three components: a status component, which reflects the intended and actual use of material objects as a means of social recognition and to symbolize one's personal success; the expectation or aspirational component of materialism concerns the extent to which an individual believes that acquisitions of material objects will lead to personal happiness and enjoyment of life; and an affective component represented by the degree to which an individual actually does find possessions to be a source of satisfaction (Bindah and Othman, 2011). Materialism is described as an organizing or secondorder value that incorporates both the importance placed on certain end states (achievement and enjoyment values) and beliefs that possessions are appropriate means to achieve these states (Richins and Dawson, 1990). Richins and Dawson's (1992) view of materialism rests on the two processes of acquisition and possession. They believe that these processes organize and guide the materialist's plans and behaviours under the expectation of certain favourable end states. There are three themes in their concept of materialism. First, acquisition is central to the lives of materialists. It not only serves as a focal point, but also organizes behavioural patterns. Acquisition serves as a set of plans and goals that directs and guides daily endeavours. Second, acquisition is a means of achieving happiness and well-being in life. To materialists, both acquisition and possession of goods are essential to satisfaction and well-being in life. Finally, materialists use possessions to display success or status. They judge their own and others' success by the number and quality of possessions accumulated. They view themselves as successful to the extent they can possess products that project the desired self-image. Materialism represents a mind-set or constellation of attitudes regarding the relative importance of acquisition and possession of objects in one's life. For materialists, possessions and their acquisition are at the forefront of personal goals that dictate their way of life. They value possessions and their acquisition more highly than most other matters and activities in life. For Richins and Dawson (1992), materialism is a value that guides people's choices and conduct in a variety of situations, including, but not limited to consumption areas. It should be able to influence not only the type of products purchased, but also the quantity.

#### 1.2 The Relationship Between Family Communication Environment and Materialism

The following discussion is centered on the role of family communication and its implication on the development of materialistic values among young adults. Furthermore, a discussion, supported by prior research and empirical findings, is provided to establish the link between materialism and life satisfaction.

#### **1.2.1** Socio-Oriented and Concept-Oriented Family Communication and Materialism

Family communication provides a foundation for children's approach to interact with the marketplace is inextricably linked to parental approaches to childrearing (Carlson and Grossbart, 1988; Rose, 1999), and influences the development of children's consumer skills, knowledge, and attitudes (Moschis, 1985). The domain of family communication includes the content, the frequency, and the nature of family member interactions (Palan and Wilkes, 1998). Its origins in marketing can be traced to a study conducted in political socialization which utilized two dimensions from Newcomb's (1953) general model of affective communication (McLeod and Chaffee, 1972). The first dimension, socio-orientation, captures vertical communication, which is indicative of hierarchical patterns of interaction and establishes deference among family members (McLeod and Chaffee, 1972). This type of interaction has also resulted in controlling and monitoring children's consumption-related activities (Moschis, 1985). The second dimension, concept-orientation, actively solicits the child's input in discussions, evaluates issues from different perspectives, and focuses on providing an environment that stimulates the child to develop his/her own views (McLeod and Chaffee, 1972). This type of communication results in earlier and increased experience and learning of different consumer skills and orientations among children (Moschis, 1985). Moschis and Moore (1979) conducted a study with adolescents from junior and high school students. The general hypothesis made in their study was that the adolescent's consumer behaviour was conditioned by the structure of parentchild communication roles in the home. Specifically they

suggested that a socio-oriented communication structure, which encourages the child to develop respect for others and other social orientations (Chaffee et al. 1971) led to the development of materialistic orientations. In the conceptualization of family influences past approaches to understand how the family influences children ranged from very broad of global nature to situation specific. The first category included structural variables relating to family characteristics such as social class, family size and ethnic background. Situational variables were more specific and "closer" related to the particular type of socialization such as parental consumer behaviour and parent-child interactions about consumption. Situational variables appeared to have an advantage over global variables because they could often provide specific information regarding the influence. One type of situation specific variable, parent-child communication about consumption, appeared to be important in the socialization of children and adolescents (e.g., Moschis, 1976; Bindah and Othman, 2011).

Ward (1974a) speculated that families stressing conformity to others may implicitly encourage children to "learn to purchase and to derive satisfaction from their purchases on the basis of the perceived effects on others," (p. 40). Thus, a socio-oriented communication structure, which encourages the child to develop respect for others and other social orientations (Chaffee et al. 1970) may lead to the development of materialistic orientations. The researchers hypothesized that socio-oriented family communication structure was positively related to the adolescent's materialistic attitudes. The results indicated that the correlation between socio-oriented family communication structure and materialism was statistically significant, while the relationship between conceptoriented communication structure and materialism was insignificant.

Carlson et al. (1990) have examined the relationship between adolescents characterized by concept and socio oriented family communication which formed four types of family communication patterns with materialism, with two samples S1: Mothers, (Mothers of children aged 5-12), and S2: Mother-Adolescent dyad (Mother of children from junior and seniors in high school). The findings indicated that mothers' materialistic values were related to family communication patterns. In another study, Flouri (1999) have examined the extent to which family environment mediated the relationship between family structure, religious attendance susceptibility to interpersonal influence communication with peer about consumption and materialism among mothers with children from college students aged between 16 to 23 years old. The results indicated that family environment was associated with the relative strength of adolescents' materialistic values. Furthermore family environments were very important predictors of the adolescents' materialism to the

extent that their mothers' materialism level and report of family communication style alone could reliably predict their child's level of endorsement of materialistic values.

# **1.2.2 Religiously-Oriented Family Communication and Materialism**

Belk (1983) has provided a summary of major criticism of possessiveness and acquisitiveness. He explained that the broadest and most sustained criticisms have arisen in religious philosophy. The more general of these criticisms have been aimed at the singular or excessive pursuit of material goods at the expense of "higher" pursuits. He explained that in organized religion such as Judaism, Buddhism, Islam, Hinduism, and Christianity all condemn concentrating on building excessive material wealth.

Flouri (1999) have examined the extent to which family environment mediated the relationship between religious attendance and materialism among mothers with children from college students aged between 16 to 23 years old. The results indicated that materialism was negatively related to religious service attendance. Adolescents' materialism was negatively related to their frequency of attending religious services. Materialism was independently predicted by the extent of religiosity. Within a maternal sample, adolescents' materialism correlated with religious service attendance. The results also showed that materialism in adolescents was independently predicted by religiosity, and related to decreased religiosity. Materialism in adolescents was predicted by adolescents' religiosity.

Kau et al. (2000) conducted a study in Singapore, in an attempt to measure the effect of materialistic inclination on the degree of life satisfaction. Based on a large scale values and lifestyles survey of consumers aged 15 and above, an adapted scale of materialistic inclination was developed. The respondents were classified into two distinct groups: high and low level of materialistic inclination. Demographically, the results revealed that the level of materialistic inclination deferred significantly between respondents of different gender and with different religious affiliation. With regards to the level of materialistic inclination by demographic dispositions, it was noted that gender and religion were highly significant. With regards to religion, respondents from different religious affiliation, namely, Buddhism, Taoism, Islam, Hinduism, Christianity and no religion were represented. It was noted that people with no religious affiliation appeared to be more materialistic in their outlook.

Speck and Roy (2008) conducted a study across western developed nation (United States and New Zealand) and several culturally homogeneous regions, including New Europe, Latin America, the Middle East and the Far and Southeast to examine the relationship between television viewing, core values (religiosity and materialism), and perceived well being factors (perceived socioeconomic status and life satisfaction). The study examined the role played by religiosity as a cultural value, and its effects on materialism and on life satisfaction. All respondents were college students undergoing their undergraduate studies. The countries included in the sample were Argentina, Chile, China, Croatia, India, Lebanon, Mexico, New Zealand, Poland, Romania, Turkey, United Arab Emirates and the United States, and the average age of the respondents was between 21 and 23 years old. The findings of the study revealed that the Far South East region (China and India) had the lowest score on religiosity, while Latin America (Argentina, Chile, and Mexico) had the highest score for religiosity and relative life satisfaction.

The results also revealed that religiosity played a countervailing role in negatively influencing materialism only in Latin America and Middle Eastern countries, and a positive influence on relative life satisfaction only in Latin America (Speck and Roy, 2008). In testing the hypothesis on whether religiosity would negatively influenced materialism, the results was supported for Latin America and the Middle East (Smith and Roy, 2008).

Cherrier and Munoz (2009) research aimed to appreciate the differences and similarities, between Arab and non-Arab consumers evolving together in a globalizing landscape. Specifically, the study addressed the concepts of materialism and vanity in the globalizing Emirate of Dubai, UAE. A Sample of 365 mall patrons in Dubai was used and materialism was measured based on the 6-item scale developed by Richins (1987). Personal materialism (four-item scale) and General materialism (two-item scale). The results indicated that even though there was no gender or nationality effect on materialism, religion had an effect on personal materialism.

Although there has been many research conducted in the area of religiosity and materialism, the extent to which religious beliefs on family interaction have however remained remarkably unnoticed. When researchers described families, religious traditions were not noted, but religious beliefs created a taken for granted subtext for the interaction patterns (Vangelisti, 2004). Religious affiliation has connections to gender role, parental styles, as well as family/work decisions. Mahoney et al. (2001) reported that there is evidence for linking religiousness with greater use of adaptive communication skills, collaboration in handling disagreement, positivity in family relationship, and parental coping. Some data reported an inverse relationship between religion and domestic violence and marital verbal conflicts. Most research in the area of religiosity and materialism are focused on Western societies. If religious beliefs are accepted as impacting family interactions, then non-western societies remain a fertile field for research. Although many research have concentrated their effort in understanding the implication of religiosity on the development of materialistic values among children, adolescents and young adults, none of the

studies were centred specifically on the aspect of religious communication within the context of family environment. Furthermore, no other studies have examined the impact of religious communication effect on materialism. Given that previous research have found significant association between religiosity and materialism, it is worthy to investigate the implications of religious communication which takes place in the family environment at home, and its effect on materialism.

#### **1.3 The Relationship Between Materialism and Life Satisfaction**

Consistent and extensive research findings across disciplines have found that materialism was negatively correlated with outcomes such as happiness and life satisfaction. Empirical data showed that dissatisfaction with life was related to a materialistic consumer orientation (Belk, 1985).

Belk (1985) have examined the relevance of materialism to consumer behaviour. The measures for materialism and three subtraits-envy, nongenerosity, and possessiveness-were presented and tested. The sub traits were compared over three generations of consumers from the same families, and measure validity was further explored via responses to a sentence completion task. Two separate studies were conducted to establish the reliability and validity of an overall materialism scale based on items from the possessiveness, non-generosity, and envy subscales. A second study used three generations of members from within the same families in order to test the hypotheses of generational differences reviewed and further examine the validity of all four scales materialism which was thought to emerge among individuals whose occupational status mobility was blocked by prejudice or lack of skills, and involves substituting possessions for job success. The findings of the study revealed that materialism scores were correlated with the measures of life satisfaction. Both coefficients were significant at an alpha of 0.001 (n = 338) and indicated that more materialistic people tended to be less happy in life. Empirical evidence supported the notion that people who placed emphasis on material possessions were less happy than others.

Richins (1987) conducted a study to examine the relationship between media exposure, materialism, and life satisfaction. The researcher examined the relationship between advertising exposure and material values and the extent to which the relationship was moderated by perceived realism. The researcher has also examined the relationship between material values and satisfaction with one's material possessions. And finally, the extent to which material values mediated the relationship between material satisfaction among adults aged between 18 to 66 years old. In examining the relationship between materialism and life satisfaction, the results indicated that the correlation between material

satisfaction and overall life satisfaction was highest for consumer scoring high on the materialism scale. Empirical evidence supported the notion that people who place emphasis on material possessions are less happy than others (Richins, 1987). In Ahuvia and Wong (1995) study, 200 U.S. college students participated in a survey, and it was found that both materialism scales were negatively correlated with fun and enjoyment, standard of living, and relationships with friends. In the study, Belk's materialism scale was adopted, and it was negatively correlated with satisfaction with life as a whole

Fournier and Richins (1991) studied 29 adults across a variety of ages and income. In the study, the majority of respondents described materialists as having negative and undesirable traits. In another study, Dawson and Bamossy (1991) adopted the Belk's (1984) materialism scale and 11-item measuring satisfaction with specific life domains. The sample of the study included 127 adult Americans, 60 American expatriates in The Netherland, and 80 adult Dutch. The result of the study indicated that materialism was negatively correlated with life satisfaction for Americans but not for expatriates or Dutch. In addition, among the materialism's three subtraits only envy was negatively related to life satisfaction for all three subtraits. In another study, Richins and Dawson (1992) surveyed 205 adults in the North-eastern United States. An 18 items measure of material values was adapted and 4 items measuring satisfaction with specific life domains and a single item measure of overall life satisfaction was used for the study. The findings indicated that materialism was negatively related to all five measures of satisfaction.

Mick (1997) studied 172 subjects across a variety of ages and income using Richins and Dawson's (1992) material value scale. His study found that materialism was positively correlated with neuroticism and negatively correlated with self actualization. In another study, Burrough and Rindfleisch (1997) studied 200 young adults aged 20 to 32 years old. The study adopted the Richins and Dawson's (1992) material value scale and a 10-item measure of life stress. In this study, the results indicated that the relationship between materialism and life stress was moderated by family structure. Sirgy et al. (1998) collected data from five countries to examine if television viewership influenced materialism and dissatisfaction with standard of living which in turn could contribute to dissatisfaction in life. The authors hypothesized that television viewership would influence materialism and dissatisfaction with standard of living, which in turn would contribute to feelings of dissatisfaction with life. The study was conducted in a variety of cultural and media environments. The countries and types of samples were: United States (consumer panel and college students), Canada (urban households), Australia (urban households), Turkey (urban households), and China (urban households). The results were generally consistent with

their hypotheses, that television viewership did have an influence on materialism. The results showed that television viewership, particularly in the U.S., played a significant role in making people unhappy with their lives. It was found that materialism was a negative predictor of life satisfaction.

Kau and Kwon (2000) conducted a study in Singapore, in an attempt to measure the effect of materialistic inclination on the degree of life satisfaction. Based on a large-scale values and lifestyles survey of consumers of 15 and above, an adapted scale of materialistic inclination was developed. The respondents were classified into two distinct groups: high and low level of materialistic inclination. With regards to the level of materialistic inclination and life aspirations, the results indicated that people with low materialistic inclination were more likely to treasure love, security, friendship and peace of mind. On the other hand, those with high materialistic inclination were relatively likely to choose success, wealth, social status and power.

Kasser and Ahuvia (2002) have examined whether values focus on money, image and popularity were associated with lower well being among college students in Singapore. The researchers hypothesized that those who had strongly internalized materialistic values would report lower self-actualization, vitality and happiness as well as physical symptomatology and unhappiness. The study investigated the relationship between extrinsic, materialistic values and well being. The researchers investigated the relationship between intrinsic values for self-acceptance, affiliation and community feeling to well being. The correlations between the participants well being and their relative expected livelihood of success of material aspirations indicated that high materialistic expectations were associated with lower well being. Those who expected that they would succeed at materialistic ambitions in comparison to other goals reported being significantly unhappy (r = 0.22, p < 0.05) and felt greater anxiety (r = 0.19, p < 0.10). With regards to the three intrinsic values, the results indicated that those with strong relative focus on self acceptance aspiration related to greater vitality. Those who rated affiliation aspiration as relatively important reported more selfactualization. Finally, high community feeling aspiration were related to greater happiness and less time unhappy.

Burroughs and Rindfleisch (2002) examined the relationship between material values and other important life values. In addition, they draw on values theory to examine the conceptualization of why materialism was antithetical to well-being. Specifically, they proposed that the individual orientation of material values conflicted with collective-oriented values, such as family values and religious values. Using a survey sample of 373 adults from across the United States and an experimental study of 120 college students, they found considerable support for this conflicting values perspective. Burroughs and Rindfleisch (2002) examined the relationship between material values and other important life values. Their theory proposed that the individual orientation of material values conflicted with collective oriented values such as family values and religious values. They postulated that this state of values conflict created psychological tension and this tension would be associated with a reduced sense of well being. The study found considerable support for these conflicting values. The results indicated that materialism was negatively related with collective-oriented values as benevolence, conformity and universalism, community values, family values and religious values. Furthermore, the interaction between materialism and collective oriented values were found to be associated with a heightened degree of psychological tension.

Burroughs and Rindfleisch (2002) also tested the mediating effect of psychological tension on the relationship between materialism and well being for individuals with high levels of collective oriented values. The results however indicated that stress was not a mediator of the relationship between materialism and well being for individuals with low levels of collective oriented values. Materialism was associated with lower well being. Among respondents with high family values, the inclusion of stress reduced the effect of materialism on life satisfaction. Wong, Rindfleisch and Burroughs (2003) conducted a study among American, Singaporean, Korean, Thai and Japanese using an18-items measure of materialism value adapted from Richins and Dawson (1992). The result indicated that materialism was negatively related to life satisfaction in both the U.S and Japan. Furthermore, materialism was unrelated to life satisfaction in Singapore and Korea and positively related to life satisfaction in Thailand.

Based on scientific and empirical research documented in the literature, there appears to be reasonably good supportive evidence that family is instrumental in teaching young people basic rational aspects of consumption, and in the development of their materialistic values. It influences the development of materialistic orientations related to a hierarchy of consumer decisions delineated by previous writers. Also, there appears to be reasonable evidence to suggest that materialism could play a mediating role in the relationship between family communication environment and life satisfaction. This leads to the following sets of propositions:

**Proposition 1**: Young adult consumers who are characterized by a socio-oriented family communication at home tend to develop higher level of materialistic values.

**Proposition 2:** Young adult consumers who are characterized by a concept-oriented family communication at home tend to develop lower level of materialistic values.

**Proposition 3:** Young adult consumers who are characterized by a religiously-oriented family communication at home tend to develop lower level of materialistic values.

**Proposition 4:** Young adult consumers who are characterized by a socio-oriented family communication at home tend to develop higher level of materialistic values, which in turn leads to lower life satisfaction.

**Proposition 5:** Young adult consumers who are characterized by a concept-oriented family communication at home tend to develop lower level of materialistic values, which in turn leads to higher life satisfaction.

**Proposition 6:** Young adult consumers who are characterized by a religiously-oriented family communication at home tend to develop lower level of materialistic values, which in turn leads to higher life satisfaction.

## 2. CONCLUSION AND DIRECTION FOR FUTURE RESEARCH

The information presented in this article suggests some generalizations supported by reasonably adequate evidence and others which are more speculative and require additional research. Based on scientific and empirical research conducted in different cultural setting it appears that different communication processes are involved in the direct transmission of specific values (materialism). Given that the influence of family environment, particularly communication effect, persists well into adulthood, it remain important to explore how various communication patterns at home would influence young adults' development of materialistic values, and importantly whether there could be any implication on young adults' life satisfaction.

This paper has reported some findings, which indicates that there are differences between young adults' family communication patterns and their level of materialistic values. Specifically, scientific and empirical research indicate that there exist a relationship between young adults who are characterized by a socio and concept oriented family communication at home and their level of materialistic values. However, studies on religiosity, in the context of family communication, and its implications on the development of materialistic values and life satisfaction remains largely unexplored, and requires more established empirical evidence to support the propositions. The effect of materialism has also been well documented in established research. It is reasonable to suggest that there are significant differences between young adults level of materialistic values and life satisfaction. This paper has also been an attempt to highlight the relationship between family communication, materialism and life satisfaction (as a criterion variable). It is suggested that depending on the specific type of family communication patterns which takes place at home, young adults will exhibits a particular degree of materialistic values. In turn, the level of their materialistic value will influence their life satisfaction. In summary, this article has presented an update on the present knowledge and research on the role of family communications and materialism in an attempt to understand the determinant of life satisfaction among young adults. It has also integrated much of the information in the area and has presented propositions to guide future research and theory development.

As in any study, this paper contains its own limitations. For instance, prior research have yet to examine if there any direct implication on the relationship between family communication environment, specifically socio, concept, and religiously oriented family communication on life satisfaction among young adults itself. Therefore, future research, both conceptual and empirical could explore this domain to provide a better understanding on how various family communication patterns could affect life satisfaction, and most importantly related patterns of consumptions among young adults.

Last but not least, while there are many studies exploring the patterns of family communication in consumer socialization, research into the area of religiosity and materialism, specifically, the extent to which religious communication impact on family interaction have however remained remarkably unnoticed.

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