### MANAGEMENT REVIEW

# An Empirical Investigation of Materialism in Indian Consumers

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Professor Dept. of Business Administration Utkal University Bhubaneswar Odisha The paper explores the consumer value of materialism in Indian socio-cultural milieu. The construct validity of the Richins & Dawson (1992) scale of materialistic values is established and relationship of materialism with the constructs of happiness, life-satisfaction, and religiosity is assessed using data collected from 252 respondents through a self administered questionnaire. The research methods used for analysis included MTMM approach for construct validation and correlation analysis for assessment of relationships. The analysis revealed that the Richins & Dawson (1992) scale has acceptable reliability, convergent validity and discriminant validity leading to construct validation. Further, while materialistic tendencies do not influence happiness and religiosity, it actually enhances the life-satisfaction level. The results have utilitarian value in terms of target market profiling, product positioning and designing of advertising appeal.

#### GENESIS

Abstract

The concept of the hedonic construct of materialism as an inherent constituent of lifestyle has been a profoundly dialectical construct. The issue has been of interest to a range of people – from the dilettante who have dabbled in its aura to the prophets whose homilies have castigated it as a source of retrogression towards spiritual bankruptcy.

The text book definition of materialism states that it is a personality - like trait which distinguishes between individuals who regard possessions as essential to their identities and their lives and those for whom possessions are secondary (Schiffman and Kanuk, 2005, p. 157 – 158). Over the last five decades, researchers have been paying increasing amount of attention to materialism. Belk (1984, 1985) viewed materialism as an integration of personality traits possessiveness, non-generosity and envy. He proposed an indirect measurement system of personality through empirical determination of these three traits by using three subscales measuring each of these traits. On the other hand, Richins and Dawson (1992) conceptualised materialism as a value whose influence goes beyond mere consumption arenas. Their measurement scale for materialism in an individual is based on three dimensions or "orienting values" - acquisition centrality, acquisition as the pursuit of happiness and possession defined success. The development of these scales has given a very potent tool to the researchers since they can quantify a concept as intangible, abstract and subjective as materialism.

However, the Belk (1984) and, Richins and Dawson (1992) scales of materialism were developed in USA. A comparison between the cultures of USA and India on the five dimensions of culture – power distance, uncertainty avoidance, individuality, masculinity and long term orientation; revealed certain disparities (see Hofstede, 2001), as given in Table 1.

#### **Keywords**

Materialism, MTMM, Happiness, Lifesatisfaction, Religiosity The pertinent issue, therefore, is - Is materialism a universal construct that can be measured through the same scale everywhere? Can a scale of materialism, germinated by evaluating responses from a western society, be equally valid and reliable when used on a sample of Indian consumers who are culturally on a diametrically opposite end from their western counterparts? These are some of the queries that the present study intends to find an answer to.

Table 1:
Culture Comparison - India Vs. Usa

SI. No.	Dimensions of culture	Index value		Range of index value	
		India	USA	Lowest (Country)	Highest (Country)
1.	Power distance	77	40	11 (Austria)	104 (Malaysia)
2.	Uncertainty avoidance	40	46	08 (Singapore)	112 (Greece)
3.	Individualism	48	91	06 (Guatemala)	91 (USA)
4.	Masculinity	56	62	05 (Sweden)	95 (Japan)
5.	Long term orientation	61	29	00 (Pakistan)	118 (China)

#### **Objectives Of The Study**

The authors envisage fulfilling two major objectives by undertaking this research work. The first objective was to assess the "construct validity" of the measurement scale of materialism developed by Richins & Dawson (1992), taking into consideration the urban consumers of India. The second objective was to investigate the hypothesized relationship of materialism with happiness, life satisfaction, and religiosity.

#### Materialism In Indian Culture

O Shaughnessy and O Shaughnessy (2002) believe that the tendency towards materialism is an inherent constituent of human condition and it was widespread prosperity which fuelled the consumerist behavior. In Indian culture, materialism has been a widely debated issue with both proposing and opposing schools of thought coexisting since long. However, the oral tradition of passing on knowledge from one generation to another may have resulted in poor documentary evidence. Chatterjee and Datta (1984) explained that "though materialism in some form or other has always been present in India, and occasional references are found in the Vedas, the Buddhist literature, the epics as well as in the later philosophical works, we do not find any systematic work on materialism, nor any organized school of followers as the other philosophical schools possess. But almost every work of the other schools states, for refutation, the materialistic views. Our knowledge of Indian materialism is chiefly based on these."

The significance of materialism in Indian culture cannot be fully imbibed without paying attention to the ancient scripture of *Bhagvad Gita*, which is highly revered and adhered to within the Indian society. In course of his conversation with the mighty warrior Arjuna, Lord Krishna explains that, "by developing purity of intention, passions directed towards mundane objects die producing tranquility of mind which in turn gives rise to the inward silence in which the soul begins to establish contact with the Eternal from which it is surrendered, and experience the presence of the Indwelling God" (Radhakrishnan, 2006). The emphasis is on emancipation and assimilation with the Almighty through renunciation. Any form of predilection towards mundane objects is thought of as an obstacle in the path leading to the God. The reason for this absolute disdain towards fulfillment of desire has been conveyed in the following lines, "whatever pleasures are born of the contacts (with material objects) are only sources of sorrow, they have a beginning and an end, O son of Kunti (Arjuna), no wise man delights in them" (Radhakrishnan, 2006). Thus, the Bhagvad Gita advocates detachment from desires as proof of wisdom. Further, the difficulty in attaining this end too has been widely acknowledged and means have been suggested. Lord Chaitanya, a highly revered 13th century Indian saint, believed that, "by chanting the holy name of the Lord one can directly associate with the supreme Lord by sound vibration. As one practices this sound vibration, he passes through three stages of development: the offensive stage, the clearing stage and the transcendental stage. In the offensive stage one may desire all kinds of material happiness, but in the second stage one becomes clear of all material contaminations. When one is situated in the transcendental stage, he attains the most coveted position - the stage of loving God" (Prabhupada, 1995, p. x). It is a representative statement of a majority of schools of thought who believed in the inferiority of material happiness vis-à-vis the attainment of spiritual enlightenment. AC Bhaktivedanta Swami Prabhupada (1995, p. xi) further goes on to propagate that, "being engaged in the superior activities of Krsna consciousness, superior men naturally retire from the inferior activities of material existence.'

However, the Indian culture is not without its share of critiques of this meta-physical perspective of materialism. In ancient Indian philosophy, materialism developed around 600 BC with the works of Ajita Kesakambali, Payasi and the proponents of *Charvaka* School of philosophy. Payasi, a 6<sup>th</sup> century BC materialist philosopher has written in *Payasi – sutanta*, as quoted by Chattopadhyaya (1993), "Neither is there any other world, nor are there beings reborn otherwise than from parents, nor is there fruit or result of deed well – done or ill – done." The words may sound iconoclastic but the tone of these early materialists seem to be one of rebellion against anti – materialism rather than conviction in materialism.

However, the *Charvaka* system of Indian philosophy, also known as *Lokayata*, was more brazen in its advocacy of materialism. This branch of Indian philosophy is not considered to be part of the six orthodox schools of Hinduism – *Nyaya* and *Vaisheshika*. *Mimansa* and *Vedanta, Samkhya* and *Yoga* – which recognise the authority of the *Vedas* as divine revelation and function as pairs (Beck, 2003). An important contributor to the *Charvaka* philosophy was Brihaspati who enunciated the principle –

"Yavvajivet sukham jivet; Rinam kritvaa ghritam pibet;

Bhasmibhutasya Dehasya; Punaraagamanam kutah."

This may be translated as:

As long as you live, live happily; Take a loan and drink *ghee*;

After a body is reduced to ashes; Where will it come back from?

The *Charvakas* adopted and disseminated the idea that good living, symbolised by *ghee*, was the route to self – fulfillment. The existence and development of contradictory beliefs only contributed towards the significance of materialism in Indian culture. In this context, the present research assumes greater degree of importance as it intended to empirically examine materialism among Indians, which has theoretically existed and has been a subject of much debate for last 2,500 years.

### Measurement of the Materialism Construct – Richins and Dawson (1992) Scale

Richins & Dawson (1992) suggested that "materialism represents a mindset or constellation of attitudes regarding the relative importance of acquisition and possession of objects in one's life." Even as they conceptualised materialism as a value, Richins and Dawson (1992) avoided measuring materialism through ranking method in which the individual respondent is required to rank a set of end states on the basis of their relative importance to him. Instead they operationalised materialism through measurement of three centrally held beliefs relevant to the materialistic value: acquisition centrality, the role of acquisition in happiness and the role of possessions in defining success. A factor analysis revealed the underlying dimensions as success, centrality and happiness. Here success represents, "use of possessions as an indicator of success in life," centrality concerns, "the importance of acquisition and possession generally," and happiness reflects "the perception that possessions are needed for happiness."

The items loading heavily on the factors were than summated to create an overall measure of materialism. The coefficient alpha and test-retest reliability for each of the summated scales exceeded the threshold of 0.70 for acceptance. The construct's validity was established by demonstrating that individuals, who scored high on materialism scale placed greater value on acquisitions, are self-centered, seek material possessions and tend to be dissatisfied with their circumstances. Thus, validity was assessed through investigation of attitudes and behaviours.

### Materialism: Relationships With Non-hedonic Constructs

Materialism can not be thought of as an intrinsic and parochial value that does not influence and get influenced by some of the other variables which identify a consumer.

#### Materialism and Happiness

A major differentiating factor of materialistic people is that they intend to attain "happiness through acquisition rather than through other means such as personal relationships, experience or achievements (Richins and Dawson, 1992). That brings us to a very significant question- does materialism contribute to happiness? Belk (1984) made an attempt to arrive at a tentative answer. Even though no causal relationship was established, the study did throw up strong evidence indicating that "materialistic people do not tend to be happy people." This finding was substantiated by Richins (1987). She believed that for materialistic people, material possessions may be equated to an "addictive drug of which consumers need larger and larger doses to maintain happiness". This indeed could be a very plausible explanation for the negative relationship between materialism and happiness.

Some evidence in this regard has also been put forth by Kasser (2002), who contends that those who possess strong materialistic values have a greater risk of unhappiness, depression, low self – esteem and problems of intimacy regardless of culture. In order to find out whether this statement can be generalised and applied to Indian culture, the following hypothesis was investigated in this study:

H1: The more materialistic consumers in India are likely to be less happy compared to the less materialistic consumers.

The present study has used the Gurin, Veroff and Feld (1960) measure to operationalise happiness. It is a single item measure and has been found to have good reliability and validity (Belk, 1984, 1985).

#### Materialism and Life Satisfaction

Richins (1987) found that more materialistic people are more dissatisfied with their life as compared to people who are less materialistic. Richins and Dawson (1992) carried out a more profound and comprehensive survey and came to the conclusion that though life satisfaction of materialists is low but they are more likely to be dissatisfied with their circumstances than with themselves. This leads us to believe that materialism is more of an "effect" than a "cause". This inference is in keeping with the findings of Rindfleisch *et. al.* (1997) that

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materialists tend to rely on material possessions as substitutes for their lack of satisfying inter-personal relationships. Even as the causal relationship is debatable, there is substantial empirical evidence to support the idea that, "beyond a rather low threshold, material well being does not correlate with subjective well being" (Abela, 2006; citing Csikszentmihalyi, 2000; Diener, 2000; Myers, 2000).

Ahuvia and Wong (2002) have a different justification for this phenomenon. They argued that materialism prioritises lower order needs over higher order needs which results in lower levels of life satisfaction. Hence, there are innurable findings that people who are highly focused on materialistic values have lower personal well being and psychological health than those who believe that materialistic pursuits are relatively unimportant (Kasser, 2002, p. 22).

However, the bone of contention is the evidence that suggests that the differences in life satisfaction between the more materialistic and the less materialistic are relatively small (De Anggelis, 2004). Therefore, it was pertinent to find out if materialism and life satisfaction are positively or negatively correlated, when urban Indian consumers are taken into consideration.

H2: The more materialistic Indian consumers have lesser life satisfaction as compared to the less materialistic consumers.

The construct life satisfaction has been measured through the Converse and Robinson (1965) measure.

#### Materialism and Religious Inclination

Belk (1984, 1985) compared the materialistic tendencies of students from a religious institution, in terms of the average materialism score, with four other groups – machine shop workers, business students, insurance secretaries and fraternity members. He found that the religious institution students had the lowest score. In another study conducted the other way round, it was found that YUPPIES exhibited lesser religiosity compared to the general population (Burnett and Bush, 1986). The reason could be explained by the fact that most mainstream religions and religious cults have advocated pursuit of higher goals compared to pursuit of worldly goods (see Belk, 1983). Therefore, an inclination towards religious teachings would result in apathy, if not antipathy, towards possessions and acquisitions.

However, without materialism the society may appear to be more puritan but unless there is opportunity to get spoilt (from the religious point of view), there would be no merit in virtue. This belief stems from the existence of many sub cults within Indian society who have propagated material values. The Indian consumer has been under the influence of *Charvakas* – who strongly recommended life of pleasure, as well as Jainism and Buddhism, who believed that the key to salvation lies in rejecting the material goods. The Indian consumer, thus, has been subjected to extreme ends of the spectrum on the issue of religiosity and materialism. Therefore, it is expected that more religious individuals are likely to be less materialistic compared to less religious individuals. The study carried out an empirical investigation regarding how much this assumption holds on Indian consumers, given their exposure to opinions on opposite ends of the spectrum.

H3: More religious consumers are expected to be less materialistic in comparison to less religious consumers.

The religiosity of the respondents has been measured using the Wilkes, Burnett and Howell (1986) measure.

#### Sample Design

A total of 500 questionnaires were distributed across ten different professional institutions in the cities of Bhubaneswar and Cuttack, India. The upper age limit was tentatively restricted to 40 since this is the generation that has grown up in a period when gratification of senses is not considered to be an anathema of monstrous proportions. The lower age limit was put at 20 years since the study was aimed at measuring materialistic tendencies among adults. The survey instrument was a questionnaire comprising of questions on demographic profiles of the respondents and all the scales measuring constructs of interest to the present study. The sample size is 252. The sample comprised of 140 males and 112 females. The mean age of the respondents is approximately 25 years with a standard deviation of approximately 6 years. The modal age of the respondents was found to be 21 years.

#### **Data Analysis and Discussion**

At the outset, the reliability of the Wilkes, Burnett and Howell scale was determined so as to infer the internal consistency of the scale. The Cronbach's alpha coefficient of the scale was found to be 0.615.

#### Construct Validity of Richins & Dawson (1992) Scale

Peter (1981) contends that reliability, convergent validity and discriminant validity are significant components of construct validation process. Therefore, an assessment pertaining to these three components was considered essential prior to arriving at any logical inference.

**Reliability.** The Cronbach's alpha coefficient value for Richins & Dawson (1992) scale indicating the internal consistency reliability was found to be 0.641 which indicates there is better consistency among the items within the overall scale. This value of Cronbach's alpha coefficient may be accepted as reliable for basic research (Nunnally, 1978). The internal consistency reliability was also determined for the individual factors separately. The six individual items comprising the factor of success had a Cronbach's alpha coefficient of 0.514. The seven items representing the factor of centrality had a Cronbach's alpha coefficient of 0.390 while the five items representing happiness factor had Cronbach's alpha coefficient of 0.496. Therefore, it was concluded that Richins and Dawson (1992) scale of materialism exhibits internal consistency reliability.

## Table 2:Correlation Data Matrix

SI. No.	Scale	Column 1 Belk (1984)	Column 2 Richins and Dawson (1992)			
Cell A						
1.	Materialism – Belk (1984) scale	1.000	0.230**			
2.	Materialism - Richins and Dawson (1992) scale	0.230**	1.000			
Cell B						
3.	Happiness	0.091	0.042			
4.	Life satisfaction	0.208**	0.142*			
5.	Religiosity	0.010	- 0.053			
*p < 0.05.						

\*\* p < 0.01.

#### Convergent and discriminant validity.

The convergent and discriminant validity of the scale was assessed by using a method suggested by Ruekert and Churchill (1984). This approach is a modified version of the multitrait-multimethod (MTMM) matrix proposed by Campbell and Fiske (1959). The Belk (1984) scale of materialism was also used to generate data on materialistic values to facilitate the process of determination of convergent and discriminant validity. The data generated out of the survey was condensed into a Correlation Matrix given in Table 2. The correlation figure between the Belk scale and Richins & Dawson scale is the most critical value. It may be termed as validity coefficient since this is the correlation between different measurement instruments measuring the same trait of materialism.

To assess convergent validity, the value of validity coefficient should be high and significantly greater than zero (Campbell and Fiske, 1959). The validity coefficient value, as given in Cell A of Appendix is 0.230. This value of validity coefficient is statistically significant at p<0.01. The validity coefficient value may not appear to be particularly high, however, a score of 0.230 was considered appropriately high as per the Campbell and Fiske (1959) criteria for convergent validity of scale (Sullivan and Feldman, 1979). Hence the convergent validity criteria was satisfactorily met by the Richins and Dawson (1992) scale.

Discriminant validity can be inferred from the correlation matrix if the validity coefficient value is higher than other correlation coefficient values in Cell B. The validity coefficient value was compared to the six other correlation coefficients pertaining to the strength of relationship between Belk and, Richins & Dawson's scales and three other distinct constructs—happiness, life satisfaction and religiosity. An examination of the validity coefficient visà-vis each of the other correlation coefficients was carried out pair wise. The comparison revealed that the validity coefficient value is comparably larger than all the six other correlation coefficient values obtained from the present study. Thus, the Richins & Dawson (1992) scale of materialism seems to possess both convergent and discriminant validity.

The findings may be summarised to state that the Richins and Dawson (1992) scale of materialism shows evidence of construct validity.

### Assessment of Relationship of Materialistic Values with Non-Hedonic Constructs

This section investigated the relationship between the construct materialism and some of the other constructs such as happiness, life-satisfaction and religiosity.

**Happiness.** The hypothesis H1 states that more materialistic consumers in India are likely to be less happy as compared to the less materialistic consumers. In other words, the relationship between materialism and happiness was expected to be negative. In order to ascertain the actual relationship between the abovementioned constructs, row 3 of Cell B in the correlation matrix was investigated. However, the results were not significant and the correlation coefficients were also found to be substantially low. The Richins & Dawson (1992) scales of materialism failed to provide supportive evidence for the hypothesis H1.

Materialism was expected to have a negative relationship with happiness since findings suggest that a materialistic consumer goes on a never-ending quest for possessions and consumption. A failure or a momentary success in this quest leads to a disturbed state of mind resulting in unhappiness. However, these findings are less applicable in an oriental culture like India. The reason lies in the distinction between pleasure and happiness. Happiness may be defined as a state of mind whereas pleasure

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may be derived out of mental or physical appeasement received. For Indian consumers, materialistic tendencies do influence the state of body but have lesser impact on state of mind as they have alternative sources of pleasure to fall back upon e.g. family and friends, in case of unsuccessful attempt at possession and consumption. In other words, the happiness of Indian consumers is not just influenced by successful possessions and consumption but by several other factors, which are common to the oriental cultures. This has limited the impact of materialistic tendencies on happiness level of Indian consumers, unlike their counterparts in western countries.

Life satisfaction. The hypothesis H2 states that the more materialistic Indian consumers have lesser life satisfaction as compared to the less materialistic consumers. The data pertaining to hypothesis H2 is given in row 4, Cell B of the correlation matrix. An examination of the correlation coefficient revealed that the relationship between life satisfaction and materialism was significant for both the measures.

The intriguing factor though was that, contrary to expectations, the relationship between life satisfaction and materialism was found to be positive. The significant positive correlations indicated that the Richins & Dawson (1992) scale of materialism does not support hypothesis H2.

The findings are diametrically opposite to the conventional thought process, as well as to the historical findings (e.g. Richins, 1987; Richins & Dawson, 1992; Rindfleisch et. al., 1997). A significant positive correlation coefficient contributes to the inference that with increase in materialistic tendencies, Indian consumers have greater life satisfaction. Researchers have supported the conventional contention by arguing that materialism prioritises lower order needs over higher order needs which results in lower levels of life satisfaction. However, it seems that in the 21<sup>st</sup> century, lower order needs (e.g. physiological needs) have assumed greater significance in comparison to higher order needs (e.g. selfactualisation needs) and therefore, are contributing to a satisfied life on the part of Indian consumers. The high levels of consumer confidence (see AC Nielsen, 2006) and willingness to buy new things (see The Knowledge Company, 2006) on the part of Indian consumers indicates faith in the ability of possessions and consumptions to provide a satisfying life. In fact, the very definition of what it means to lead a satisfied life is undergoing a transition. In a rapidly changing socioeconomic scenario, lower-order needs are taking precedence over higher-order needs in defining life satisfaction. Consumer's self-opinion of physical well being is contingent upon pleasure to the body derived out of possessions and consumption. The more the physical appeasement received through possessions and consumption, the greater is the subjective well being of consumer or life satisfaction. Thus, an increase in materialistic tendencies is contributing towards greater level of life satisfaction for the Indian consumers.

**Religiosity.** The hypothesis H3 states that more religious consumers are expected to be less materialistic in comparison to less religious consumers. The investigation of this hypothesis required analysis of row 3, Cell B in the correlation matrix. The present study could not find a significant relationship of religiosity with materialism. Therefore, none of the two scales of materialism were able to provide supportive evidence for hypothesis H3.

Religiosity of Indian consumers was measured using the Wilkes, Burnett and Howell (1986) scale. The scale has sufficient internal consistency reliability for use in Indian conditions. The present authors believe that the reason for lack of support towards H3 lies in the profound impact religion has on the lives of Indians. For Indians, religion is not a matter of choice but a way of life which is not influenced by carnal tendencies. A desire for consumption and possession does not shake the Indian consumer's commitment towards the eternal almighty. The 21st century Indian consumer is a kaleidoscope of contrasts. He/she is committed towards the religion and simultaneously, not scared to express a desire towards possessions and consumption. This has resulted in nondetermination of a relationship between religiosity and materialistic tendencies.

#### **Research Results**

The findings of the present study, with specific reference to urban Indian consumers, may be recapitulated in the form of the following salient points:

- The Richins and Dawson (1992) scale is a reliable and valid scale for measuring materialism among urban Indian consumers.
- Materialistic tendencies of Indian consumers do not influence their happiness negatively.
- Materialistic tendencies of Indian consumers enhance their life-satisfaction level.
- Indian consumers exhibit materialistic tendencies irrespective of the intensity of their religious inclination.

#### **Contributions Of The Study**

The Indian consumer has the unique distinction of being subjected to 2500 years of proposing and opposing rhetoric with respect to materialism. In this regard, the present study may be considered a small step towards developing a deeper understanding of a dynamic and dialectic construct that materialism is.

### Identification of Valid and Reliable Scale to Measure Materialism

The practice of using an instrument developed in one country to measure the same value in another cultural environment, under the assumption that it carries the same meaning, is questionable (Hofstede, 2001, p.07). Upon administering to urban Indian consumers, the Richins and Dawson (1992) scale was found to have internal consistency reliability, convergent validity and discriminant validity. Therefore, this scale can be confidently used in future studies to gauge the materialistic tendencies of urban Indian consumers.

The marketing practitioners can use the scale to determine the average materialism score of their target market and to identify niches within their target segment having higher than average materialism score. The utility of gauging materialism of target consumers is more in case of products meant for conspicuous consumption.

### Determination of Positive Relationship with Life Satisfaction

The present study treated the construct of materialism as a value having ramifications beyond mere consumption. The study revealed that, unlike western countries, materialism of Indian consumers is not related to their state of happiness or their level of religious inclination. At the same time, the more materialistic Indian consumers are more satisfied with their life, again unlike their western counterparts.

This information may be used by marketing managers in their advertising appeals to propagate the belief that possession of their product results in greater satisfaction in life. A portrayal of product such that it is instrumental in fulfilling the desires of a materialistic consumer and ultimately leads to a greater subjective feeling of well being, would result in greater attention and retention on the part of exposed consumer. The basis for this premise is that the advertising appeal would match the pre-existing notion of a materialistic consumer – i.e. possessions and consumption result in greater satisfaction in life.

#### **Directions for Future Research**

Materialism being an eclectic construct, needs further research to operationalise the abstract relationships it has with different aspects of consumer's behavior, demographics and psychographics. In particular reference to the Indian consumers, there are two prominent issues that require profound attention and examination by researchers.

Firstly, materialism is not a static construct which remains stagnant over the life time of a consumer. Future research needs to address the dynamic nature of materialism by carrying out a longitudinal study. Secondly, the present research should encourage academicians to investigate the antecedents and consequences of materialism. The impact of a range of stimuli and cues (e.g. media, peer group, family values, marketing mix modification, discretionary income and even genes) on materialism can be taken into consideration. The present authors sincerely hope that this study would give an impetus to further research on Materialism Among Indian Consumers.

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