



UNIVERSITI PUTRA MALAYSIA

***EFFECTS OF MASTERY AND MATERIAL VALUE ON LIFE
SATISFACTION AMONG ADULTS IN THE KLANG VALLEY, MALAYSIA***

ANISHA JOANNE CHANDRASEGARAN

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By

ANISHA JOANNE CHANDRASEGARAN

**Thesis Submitted to the School of Graduate Studies, University
Putra Malaysia, in Fulfillment of the Requirements for the Degree of
Master of Science**

August 2018

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Abstract of thesis presented to the Senate of University Putra Malaysia in fulfillment of the requirements of the degree of Master of Science

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August 2018

Chair : Rahimah Ibrahim, PhD
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To have a more profound comprehension of the relationship between materialism and life satisfaction, some consumer researchers have suggested the need to inspect probable effects of mediating, moderating, and third variables.

The first objective of the current study is to determine the relationship between age, material value and life satisfaction among the young adults, midlife adults and older adults using a sample in the Klang Valley, Malaysia. Also another aim of the study was to examine the mediating impact of mastery between age and material value. The last objective of the study was to examine the moderating impact of mastery between material value and life satisfaction. This study is a cross-sectional correlational study in which data was collected during a brief period of time. A total of 593 adults (267 males, 326 females) in the Klang Valley, Malaysia were drawn to participate in this study using convenience sampling. The quantitative data were gathered using self-report questionnaires including Satisfaction with Life Scale (SWLS), Material Value Scale (MVS), Pearlin & Schooler Mastery Scale and a demographic information form. To be able to determine the mediating and moderating impact of mastery, Structural Equation Modelling (AMOS) was employed. The results showed that there was a relationship between these three variables, aligned with the first objective. It also revealed that material value negatively affected life satisfaction. 11% of the variance of life satisfaction was explained by materialistic values, which also attained statistical significance. Also, the results revealed that age is a contributing factor to an individual's materialistic values although it only explained 12% of the variance, it was significant. This comes to show that materialistic values are harmful to life satisfaction.

Besides, the results suggest that the relationship between age and materialism is partially mediated by mastery. Before the inclusion of mastery, age and materialism yielded, ($\beta = -.35$). Upon the inclusion of the mediator which was mastery the standardized regression coefficient reduced to ($\beta = -.21$). The result of bootstrapping is consistent with the mediation tests results gathered. In addition, the findings indicated that mastery moderated the relationship between material value and life satisfaction indicating that those possessing higher mastery have a reduced negative relationship between material value and life satisfaction. The standardized coefficient of the moderation effect was ($\beta = .22$) highlighting a moderate support for the relationship. Mastery is a crucial resource that protects one against the deleterious effects psychological stressors. Therefore, prevention and intervention programs should focus on people at risk of low or decreasing levels mastery, prioritizing the younger adults as the results of this study shows that this group possesses the lowest levels of mastery. Also, the findings of this study contributes to the scholarly world as prior studies have not studied the mediating and the moderating impact of mastery between the relationship of age, material value and life satisfaction respectively.

Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia Sebagai memenuhi keperluan untuk Ijazah Sarjana Sains

**KESAN KAWALAN DAN NILAI KEBENDAAN TERHADAP KEPUASAAN
HIDUP DALAM KALANGAN ORANG DEWASA DI LEMBAH KLANG,
MALAYSIA**

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Untuk mempunyai pemahaman yang lebih mendalam mengenai hubungan antara nilai kebendaan dan kepuasan hidup, sesetengah penyelidik telah mencadangkan keperluan untuk memeriksa kesan kemungkinan pembolehubah pengantara, penyederhanaan, dan pembolehubah ketiga.

Objektif pertama kajian semasa adalah untuk menentukan hubungan antara umur, nilai kebendaan dan kepuasan hidup dalam golongan dewasa muda, dewasa tengah dan golongan tua menggunakan sampel di Lembah Klang, Malaysia. Objektif kedua kajian ini adalah untuk mengkaji kesan pembolehubah pengantara kawalan antara umur dan nilai kebendaan. Objektif terakhir kajian ini adalah untuk mengkaji kesan pembolehubah penyederhanaan antara nilai kebendaan dan kepuasan hidup. Kajian ini merupakan kajian korelasi rentas di mana data dikumpulkan dalam tempoh masa yang singkat. Sejumlah 593 orang dewasa (267 lelaki, 326 perempuan) di Lembah Klang, Malaysia telah dikumpulkan untuk mengambil bahagian dalam kajian ini menggunakan sampel secara kebetulan. Data kuantitatif diperoleh menggunakan soal selidik menggunakan tiga skala iaitu; Kepuasan dengan Skala Kehidupan (SWLS), Skala Nilai Kebendaan (MVS), Skala Kawalan Pearlin & Schooler dan maklumat demografi. Untuk menentukan kesan pembolehubah pengantaraan dan penyederhanaan kawalan, perisian Model Persamaan Struktur (AMOS) telah digunakan. Keputusan menunjukkan bahawa terdapat hubungan antara tiga pembolehubah ini, selaras dengan objektif pertama. Ia juga menunjukkan bahawa nilai kebendaan memberi kesan negatif kepada kepuasan hidup. 11% varian daripada kepuasan hidup dijelaskan oleh nilai kebendaan, yang juga mencapai pengaruh yang signifikan. Selain itu, analisis data

menunjukkan bahawa usia adalah faktor penyumbang kepada nilai kebendaan individu walaupun hanya menjelaskan 12% varian, ia adalah signifikan. Ini menunjukkan bahawa nilai kebendaan adalah berbahaya kepada kepuasan hidup. Selain itu, keputusan juga menunjukkan bahawa hubungan antara umur dan nilai kebendaan dikuasai sebahagian oleh pembolehubah pengantara kawalan. Sebelum memasukan pembolehubah pengantara kawalan, umur dan nilai kebendaan mencapai, ($\beta = -.35$). Apabila pembolehubah pengantara kawalan dimasukkan yang menguasai pekali regresi piawaian dikurangkan kepada ($\beta = -.21$). Hasil daripada bootstrapping adalah konsisten dengan keputusan pembolehubah pengantaraan yang diuji. Di samping itu, penemuan membuktikan kawalan menyederhanakan pengaruh nilai kebendaan terhadap kepuasan hidup; di mana mereka yang mempunyai kawalan yang lebih tinggi mempunyai hubungan negatif yang lebih rendah antara nilai kebendaan dan kepuasan hidup. Pekali regresi piawaian adalah ($\beta = .22$) yang memberi sokongan sederhana untuk hubungan itu. Kawalan adalah sumber penting yang melindungi seseorang daripada kesan negatif psikologi. Oleh itu, program pencegahan dan intervensi harus menumpukan perhatian kepada orang yang berisiko rendah atau kepada individu yang mempunyai kawalan yang rendah. Keutamaan harus diberikan kepada golongan yang lebih muda kerana hasil kajian ini menunjukkan bahawa kumpulan ini mempunyai tahap kawalan yang paling rendah. Selain itu, penemuan kajian ini menyumbang kepada dunia ilmiah kerana kajian terdahulu tidak mengkaji pembolehubah pengantaraan kawalan dan pembolehubah penyederhanaan kawalan antara hubungan umur, nilai kebendaan dan kepuasan hidup.

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I certify that a Thesis Examination Committee has met on 8 August 2018 to conduct the final examination of Anisha Joanne a/p Chandrasegaran on her thesis entitled "Effects of Mastery and Material Value on Life Satisfaction Among Adults in the Klang Valley, Malaysia" in accordance with the Universities and University Colleges Act 1971 and the Constitution of the Universiti Putra Malaysia [P.U.(A) 106] 15 March 1998. The Committee recommends that the student be awarded the Master of Science.

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LIST OF ABBREVIATIONS

| | |
|------|--------------------------------|
| AGFI | Adjusted Goodness Fit Index |
| AMOS | Analysis of a Moment Structure |
| AVE | Average Variance Extracted |
| CFA | Confirmatory Factor Analysis |
| CFI | Comparative Fit Index |
| CR | Composite Reliability |
| GFI | Goodness Fit Index |
| IFI | Incremental Fit Index |
| LS | Life Satisfaction |
| MSV | Maximum Shared Variance |
| MV | Material Value |
| NA | Negative Affect |
| NFI | Normed Fit Index |
| NFI | Normed Fit Index (NFI) |

| | |
|-------|---|
| PA | Positive Affect |
| RMSEA | Root Mean Square Error of Approximation |
| SEM | Structural Equation Modeling |
| SPSS | Statistical Package for Social Sciences |
| SWB | Subjective Well-Being |
| SWLS | Satisfaction with Life Scale |
| TLI | Tucker Lewis Index |
| VIF | Variance Inflation Factor |

CHAPTER 1

INTRODUCTION

1.1 Background of Study

According to Erikson (1963), each of the three periods of life in adulthood is characterized by a different defining issue, theme, or crisis. As each stage of life carries a developmental task with it, thus the life satisfaction of one would be affected by the developmental task one encounters directly or indirectly. Intimacy, the issue for young adulthood, is typically viewed for a search of a life partner or mate (Whitbourne & Tesch, 1985) or for developing meaningful relations with others. Generativity, the issue that is central for the middle-aged, is often manifested in helping one's own children or the young in general, seeking to create self-defining works, or leaving public legacies (McAdams & St. Aubin, 1992). Finally, ego integrity, the issue for the last phase of life, frequently entails the search for ego transcendence or for an understanding of one's place in the ultimate scheme of things (Peck, 1968). Based on the Eriksonian model and its epigenetic developmental assumptions, each of these successive crisis foci (identity, intimacy, generativity, and ego integrity) represents an increased level of maturity and subjective well-being, because each is based on successful completion of the previous crisis (Sheldon & Kasser, 2001).

Erikson's theory of psychosocial development states that age-graded changes in social roles causes people to participate in different tasks at different periods of their lives (Jaspers & Pieters, 2016; Sheldon & Kasser, 2001). The change from young adulthood to middle adulthood then requires an increasing focus on the welfare of their family, displaying a decrease in self-centred values such as materialism (Kasser & Ryan, 1996). Once people have families of their own and secure stable positions in their occupational world, they become less preoccupied with their own concerns and display more concern to the welfare of others (Veroff, Reuman, & Feld, 1984). Conflicting evidence have been documented on old adulthood wherein some of it suggest a further decrease in materialism, other theories suggest that materialism actually increases in late adulthood. A number of studies posit that materialism might decrease further in late adulthood because this stage of life brings about a more spiritual worldview (Tornstam, 1997) and an increased focus on emotionally significant goals and activities (Carstensen, 1995). Some reasons given on why it may increase is due to unpleasant events for instance the death of spouse and friends, decline of physical health and physical functioning, loss of social status and prestige, and sometimes even financial instability (Staudinger, Marsiske, & Baltes, 1995). Ultimately, materialism is one way to deal with stress and low self-esteem (Chang & Arkin, 2002; Chaplin & John, 2010;

Rindfleisch, Burroughs, & Denton, 1997; Roberts, Manolis, & Tanner, 2003). Collecting possessions may in turn lessen people's sense of dependence on others and can be a way to boost up feelings of competence and success (Furby, 1978; Richins, 2011) and to regain control (Heckhausen, Dixon & Baltes, 1989). A study done by Jaspers and Pieters (2016), examined the association between age on material value, revealing that age is negatively associated with material value suggesting that as one ages their material value decreases.

For decades, psychologists have suggested that individuals preoccupied with materialism have a tendency to characterize their self-concept and success in life by the quantity and quality of their extrinsic possessions may be more inclined to experience a diminished well-being (Fromm, 1976; Deci & Ryan, 2000; Kasser & Ahuvia, 2002). It is now well established that an over-reliance on materialistic gains together with social approval as the base for self-worth subjects individuals to be inherently vulnerable to uncontrollable factors, self-esteem and affective instability (Crocker & Wolfe, 2001). Cross-cultural research has shown that people from various nations seem to agree on one point that is; materialism is a weakness displayed by insecure people who are doubtful about their self-worth (Ger & Belk, 1996). However, this association between self-doubt and materialism is not expected to be universal for all cultures (Chang & Arkin, 2002). Instead, it seems likely to be constrained to cultures that place greater attention on material possessions. In a parallel vein, financial aspirations tend to increase when wealth and status appear accessible for everyone in a society (Merton, 1968). Undoubtedly, materialism has witness a dramatic increase in countries with sudden urbanization or commercialization, where drastic social changes have increased social mobility and brought about confusion in social norms (Ger & Belk, 1996). Dolliver (2007) concluded in his study done a decade ago that there is growing evidence that akin to Western societies, there is a growing obsession with possessions among the youths in Malaysia. Besides, according to Kasser and Ahuvia (2002), the degree to which an individual possess a materialism value depends largely on a materialism-oriented environment.

Under regular conditions, people who had been upset by adverse life events were more inclined to endorse materialistic values and more inclined to react with a range of maladaptive consumer behaviours (Somer & Ruvio, 2014). Therefore, materialism has been found to be a form of a maladaptive coping behaviour. In a study done by Somer and Ruvio (2014), found that to cope with their distress, civilians living under continuous shelling indulged in shopping to escape from the hardships of their threatening milieu. Escapist shopping could solely be motivated by the need to capture attention resources and offer a distraction from the bleak environment, rather than to satisfy materialistic values and the need to own objects. Furthermore, studies that focused on the origins of materialism revealed that materialism has a close association with an underlying feeling of psychological insecurity, anxiety, shyness and a lack of confidence (Kasser & Ahuvia, 2002; Richins, 2017). Materialism may be one of the maladaptive coping strategy (Górník-Durose & Boroń, 2018) taken by those under a time of crisis or going through psychological insecurity.

Substantial research findings across different fields have demonstrated that materialism was associated negatively with factors such as happiness and life satisfaction. Additionally, empirical evidence accumulated has demonstrated that dissatisfaction with life was identified with a materialistic lifestyle (Belk, 1985). A sizeable number of studies yielded that there is a negative relationship between materialism and life satisfaction (Baker, Moschis, Ong & Patannapanyasat, 2013; Belk, 1985; Burroughs & Rindfleisch, 2002; Richins & Dawson, 1992; Sirgy, 1998; Wright & Larsen, 1993). However, other researchers have documented that materialism is positively correlated with life satisfaction (Dawson & Bamossy, 1991; Ger & Belk, 1996; Hudders & Pandelaere, 2012). The inconsistency among the findings between the relationship between materialism and life satisfaction across and within cultures led Burroughs and Rindfleisch (2002) to arrive at a conclusion, based on their analysis of the literature, that the relationship between materialism and well-being is complex and enigmatic. A study done by Baker et al. (2013), noted that the findings between material value and life satisfaction are inconsistent and in turn, suggested for the need to focus on moderating and mediating variables.

A study done by Moschis, Hosie and Vel (2009) investigated materialism in Malaysia using the life-course perspective from the consumer and behavioural perspective. Integration of the literature using the life course perspective was incorporated to facilitate Moschis et al. (2009) study on the nature of materialism and its effects on consumer behaviour. Aligned with previous research findings, television viewing and peer communication during adolescent years had a significant relationship with materialistic values held by young Malaysian adults. Moschis et al. (2009) utilises the viewpoints of different social and behavioural sciences (Abeles, Steel & Wise, 1980; Elder, 1995; Mayer & Tuma, 1990). These viewpoints propose that behaviour, reaction patterns and adaptation to life events in any stage of an individual's life is an outcome of earlier instances. Moschis et al. (2009) demonstrated that consumption behaviour is a product of development. Therefore, it should follow that values are a product of development which is consistent with the Theory of Psychosocial Development by Erikson (1959) which posits that at different stages of development different values are adapted Jaspers and Pieters (2016). As such, the developmental approach provides a relevant model to study human behaviour, in this case materialism. The developmental approach using Erik Erikson's theory was used as Jaspers and Pieters (2016) also highlighted that the authors were not aware of developmental studies on materialism.

Developmental theories speculate that materialism is high in young adulthood and decreases from young to middle adulthood. Although existing theories and empirical evidence provide mixed predictions, the prior analysis suggests a potential rise in materialism from middle to late adulthood (Jaspers & Pieters, 2016). Besides, it was found that people's beliefs about the relationship between age and materialism is high in young adulthood, when people are still in search for self-identity and are accumulating resources for later life stages. Older people are generally considered to give less importance to extrinsic values such as materialism (Sheldon & Kasser, 2001). A preliminary study was carried out by Jaspers and Pieters (2016) in which they

examined if people's lay beliefs are consistent with this view using a sample of United States residents. As predicted, people's lay beliefs were that materialism declines almost monotonically with age from young adulthood to late adulthood. A study was then carried out by Jaspers and Pieters (2016) to examine extant empirical evidence for people's lay beliefs. Results yielded a U-shaped trajectory of material value that goes against lay beliefs and some developmental theories that materialism monotonically decreases with age (Jaspers & Pieters, 2016). The authors recommended that it is important that future research tests whether the observed increase in materialism among older Dutch people also generalizes to non-Dutch populations. Although Erikson did not specifically postulate a theory pertaining materialism; his theory is appropriate in explaining materialism as demonstrated in Jaspers and Pieters (2016) which also conceptualizes materialism as a value which changes according to one's developmental age. This study adopts the monotonic view of materialism that among the Malaysian population, materialism is expected to decrease as one ages.

Mastery, which is conceptualized as a coping mechanism to reduce stress was coined by Pearlin and Schooler (1978). Personal resources, precisely mastery has been found to display a direct beneficial effect on mental health and also has been found to protect against the negative impact of stress on mental health in a study done by Bovier, Chamot and Perneger (2004). Adapting the same definition of a mediator by Mirowsky (2013), in this study mastery mediates the relationship between age and materialism in that an increase in age leads to an increase in mastery, and the increase in mastery, in turn, leads to a decrease in a maladaptive form of coping; materialism. In addition, the moderating effect of mastery is explained in a way that although materialism threatens one's life satisfaction, not all who indulge in it encounter a lower life satisfaction. It is hypothesized that the difference in vulnerability to the negative effects of materialism can be largely attributed to one's mastery levels. The moderating hypothesis hypothesizes individuals who possess a high level of mastery are less vulnerable to the negative effects materialism brings on their life satisfaction than their low-mastery counterparts, regardless of whatever age group they belong to (Caputo, 2003; Keith, 2004; Turner & Lloyd, 1999).

Mastery is but one construct among several that share some reference to personal control over life circumstances yet in certain respects it differs from other constructs that pertain to our sense of control (Pearlin, 2009). According to Pearlin (2009), mastery is a self-belief, of a conviction that people are able to control the important circumstances currently impinging on their life. For example, mastery specifically concerns control over those circumstances that importantly bear on the life of the individual, not the controllability of circumstances in general, as tends to be the case in the widely used locus of-control measure (Rotter, 1966). Therefore, mastery is more appropriate to be incorporated as a moderator between the relationship of materialism and life satisfaction. With reference to the definition given by Rotter (1966), the usage of mastery is relevant simply because individuals are more inclined to react when circumstances that are important to them are uncontrollable rather than general circumstances which may not be important to them.

Mental well-being is indirectly linked to the general health of a person. Extensive researches (Henderson & Knight, 2012; Fave, Brdar, Freire, Vella-Brodrick, & Wissing, 2011; Ryan & Deci, 2001) states that mental well-being comprises both hedonic and eudaimonic elements. Hedonic well-being is often gauged using factors namely; positive and negative emotions and life satisfaction (Ryan & Deci, 2001). On the other hand, Factors of eudaimonic well-being instead consist of self-actualization, vitality, self-acceptance, meaning in life and personal growth (Ryan & Deci, 2001). Materialism reduces both these elements of well-being; it projects its essence as a sociocultural occurrence that affects mental well-being. As materialism is characteristic of hedonia, selecting the right item to assess the relationship between materialism and well-being is crucial as there are possibilities of materialistic values yielding a different relationship with these two aspects of well-being. Therefore, it is essential to take life satisfaction into consideration to gauge the life-satisfaction of adults (Steptoe, Deaton & Stone, 2015).

1.2 Problem Statement

To have a more profound comprehension of the relationship between material value and life satisfaction, some consumer researchers have suggested the need to inspect probable effects of mediating, moderating, and third variables (Belk 1985; Richins & Dawson 1992; Wong, Rindfleisch & Burroughs, 2003). Moreover, inconsistent findings gathered from previous research do not conclusively show differences yielded in the relationship between material value and life satisfaction to be credited to any particular type of culture, highlighting the need to study this relationship in different cultures. Hence, the incorporation of mastery as a moderator is imperative to address the intricate relationship between material value and life satisfaction. As to the researchers' knowledge, constructs relating to control such as locus of control (Christopher, Saliba & Deadmarsh, 2009) have been used to test between the relationship of material value and life satisfaction however locus of control brings about a different definition as compared to mastery. Undoubtedly, the researcher acknowledges the possibility that the relationship between material value and life satisfaction is complex, possibly reverse, reciprocal or even a manifestation of third variables. The study incorporates existing theoretical viewpoints and previous research discoveries that suggest possible effects of material value on life satisfaction.

Besides, another notable gap that has been underexplored is the negative association of age and material value. A search of the literature revealed few studies in which researchers prior to this have considered age only as a linear control variable, thus inhibiting the possibility of delving into the intricacies between age and material value relationship (Jaspers & Pieters, 2016). A study done by Jaspers and Pieters (2016), addressed the association of age with material value and demonstrated that age is negatively associated with material value, suggesting that as one ages their material value decreases. However, as to why this relationship exist, as to the researchers knowledge no study has addressed the underlying mechanism of this relationship; at

least from the developmental perspective as substantiated by Jaspers and Pieters (2016) noting that the effects of age on value orientations such as the construct of materialism have received far less attention. Therefore, the use of age as the only independent variable is reasonable as one of the main aims of the study was to study the effects of age on material value as it has been stated to be an understudied relationship. Also, from the Malaysian context, as to the researcher's knowledge, no study has sought to explain this relationship from the developmental perspective. The studies by far carried out in the context of age, material value and life satisfaction are as follows; Moschis et al. (2009) who studied the effects of watching television and peer communication during teenage years on the materialistic values possessed by young Malaysian adults; Baker et al. (2013) who explored the effect of materialism on individuals' life satisfaction using a large sample drawn from Malaysia; Mansor et al. (2014) who tested the effects of materialism as a mediator variable between loneliness and life satisfaction using a sample of 366 Malaysian undergraduate students and lastly Bindah and Othman (2012) who investigated for differences in age and gender on the development of materialistic values in Malaysia using a sample aged 19 - 29 years old. As evident from the studies aforementioned, no study has sought to explain the relationship of age and materialistic values using a wide age range of samples from young adults to older adults.

Importantly, mastery will be incorporated as both a mediator and moderator. Our study emphasizes on mastery because previous studies highlight mastery to be a prominent psychological resource with a stress-moderating ability that brings about positive mental health even of those people encountering challenging circumstances (Caputo, 2003; Keith, 2004; Kessler & Essex, 1982; Togari & Yonekura, 2015). Besides, as compared to Jaspers and Pieters (2016), this study is a cross-sectional study that compares young adulthood, middle adulthood and late adulthood. A quantitative, correlational study will be carried out to address the gaps aforementioned.

1.3 Research Objectives

1. To determine the relationship between age, material value and life satisfaction among the young adults, midlife adults and older adults using a sample in the Klang Valley, Malaysia
2. To examine the mediating impact of mastery between age and material value
3. To examine the moderating impact of mastery between material value and life satisfaction

1.4 Research Questions

The research questions of this study are:

1. Is there a relationship between age, material value and life satisfaction among the Klang Valley, Malaysia sample?
2. Is mastery a mediator between the relationship between age and material value?
3. Is mastery a moderator between the relationship of material value and life satisfaction?

1.5 Research Hypothesis

Drawing on the literature and tenets of the developmental framework, a number of research hypotheses were developed.

H1 : It is hypothesized that age is associated with material value which in turn has an effect on life satisfaction.

H1a: It is hypothesized that age has a negative effect on material value. Previous studies show that material value decreases with age (Jasper & Pieters, 2016; Sheldon & Kasser, 2001).

H1b: It is hypothesized that material value has a negative effect on life satisfaction.

A number of studies show that as one's level of material value increase, their life satisfaction plunges (Baker et al., 2013; Belk, 1985; Burroughs & Rindfleisch, 2002; Richins & Dawson, 1992; Sirgy, 1998; Wright & Larsen, 1993)

H2 : It is hypothesized that mastery will mediate the relationship between age and material value.

H2a: It is hypothesized that age has a negative effect on material value. As aforementioned in the rationale outlined under H1a.

H2b: It is hypothesized that age has a positive effect on mastery. Previous studies show that mastery increases with age (Pearlin & Schooler, 1978; Schieman & Turner, 1998).

H2c: It is hypothesized that mastery has a negative effect on material value. Theoretically, as one's mastery increases, less likely will they indulge in the maladaptive coping of material values.

H3: It is hypothesized that mastery dampens the negative relationship between material value and life satisfaction.

Studies have reported mastery as a powerful psychological resource that bolsters against negative stressors (Caputo, 2003; Keith, 2004; Turner & Lloyd, 1999).

1.6 Operational Definitions

Life Satisfaction

Life satisfaction in this study is defined as an individual's global judgment of her or his life satisfaction (Diener, Emmons, Larsen, & Griffin, 1985). In this study, life satisfaction will be operationalized using the Satisfaction with Life Scale developed by Diener et al. (1985). This scale comprises of five-items to measure the Satisfaction with Life. Participants rated these statements in a 7-point Likert-type scale ranging from strongly disagree (1) to strongly agree (7). Higher scores indicate higher satisfaction with life.

Material Value

Material value in this study adopts Richins and Dawson (1992) definition of materialism; which is as a value that influences the way that people interpret their environment and structure their lives. Richins and Dawson (1992) define materialism as the importance ascribed to the ownership and acquisition of material goods in achieving major life goals or desired states, and they conceptualize material values as encompassing three domains: firstly, the use of possessions to judge the success of others and oneself, secondly the centrality of possessions in a person's life, and lastly the belief that possessions and their acquisition lead to happiness and life satisfaction. However, in this study Material Value will be looked at a general level rather than specific domains. Material value will be operationalized using the 6-item Richins

(2004) scale. Participants rated these statements in a 5-point Likert-type scale from 1="strongly disagree" to 5="strongly agree". The scores were then summed up to calculate the overall materialism score. Higher scores indicate higher material value.

Mastery

Pearlin Mastery Scale was developed to quantify a person's mastery level, a known psychological resource that is define as "the extent to which one regards one's life-chances as being under one's own control in contrast to being fatalistically ruled" (Pearlin & Schooler, 1978, p.5). It consists of seven items; with item being attached with a 4-point Likert-type scale. This 7 items scale consists of five negatively-worded items and two positively-worded items. The answering options are: (1) Strongly Disagree (2) Disagree (3) Agree (4) Strongly Agree. The score ranges from 7 to 28; the higher the score, the higher the mastery levels (Pearlin & Schooler, 1978).

Demographic Variable

Demographic variables are characteristics or attributes of subjects that are collected to describe the sample. The chronological age of the participants will be used in this study as a proxy to their respective developmental phase. Admittedly, chronological age is an imperfect indicator of a person's position within his or her unique life course (Neugarten, 1973). Nevertheless, chronological age has cultural implications attached to it and it also provides an unambiguous temporal metric upon which to compare different individuals (Sheldon & Kasser, 2001). The age of respondents will be looked at from the developmental standpoint in accordance with Erik Erikson's psychosocial stages, adopting the age range from a recent study done by Sheldon & Kasser (2001). The assumption presumed in this study is that each individual are at their respective developmental phase as outline by Erik Erikson.

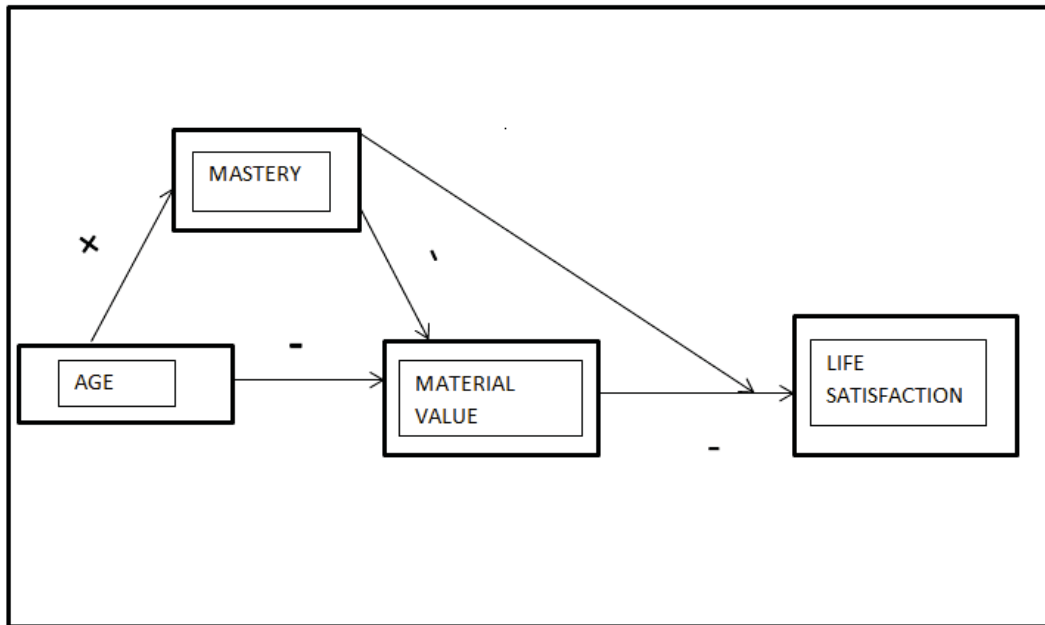


Figure 1.1. Conceptual Framework

1.7 Conceptual Framework

The conceptual framework explains how life satisfaction is affected by a relationship between age and material value. Age and material value are hypothesized to yield a negative relationship, wherein an increase in age will lead to a decrease in material value. Material value and life satisfaction are hypothesized to result in a negative relationship, in which a decrease in material value would lead to higher life satisfaction as illustrated in Figure 1.1. Put together, the older one gets, the lesser materialistic they are in which subsequently leads to higher life satisfaction.

Mastery is incorporated to address the mediating and moderating impact it has on two separate relationships. Mastery as a mediator was incorporated to explain the relationship between age and material value. A negative relationship was hypothesized wherein material value is said to reduce with age. Mastery is hypothesized to increase with age which subsequently leads to a decrease in material value as illustrated in Figure 1.1. Material value is hypothesized to reduce with age because mastery is said to increase with age. The increase in mastery with age leads to a decrease in material value.

The moderating effect of mastery explains the relationship between material value and life satisfaction wherein, independent of age mastery reduces the negative effect material value brings on life satisfaction.

To conclude – as one ages, their level of material value reduces which is attributed to their increased level of mastery, and this process subsequently leads to a higher life satisfaction. Independent of age, to confirm mastery as a powerful psychological resource, highly materialistic adults equipped with higher levels of mastery will have higher life satisfaction compared to their counterparts with lower levels of mastery.

1.8 Theoretical Framework

A specific theory about the development of age and materialism across the life span has not been coined yet, however existing general life span theories poses clues to it. These theories posit that value changes as a function of distinct developmental priorities that people at different ages have (Gouveia, Vione, Milfont & Fischer, 2015). Erikson (1959) as outlined in Sheldon and Kasser (2001) proposed an influential theory of eight psychosocial stages across the life span, and the relevant goals and values that people have in each life stage. Each developmental phase represents a major period of change and crisis that births an ego quality such as trust, initiative, or identity. Each stage emerges as the increasing maturity affords one with a new dimension of social interaction. The first four crises can be traced to infancy and childhood, which are trust against mistrust, autonomy against shame and doubt, initiative against guilt, and industry and its polarized outcome inferiority. Erikson divides adulthood into three stages, namely young adults, midlife adults and old age adults (Rosenthal, Gurney & Moore, 1981). Young adulthood typically characterizes self-oriented and resource related tasks such as studying, finding a job, and creating a relationship characterized by mutual devotion and love (Jaspers & Pieters, 2016; Sheldon & Kasser, 2001).

Intimacy and isolation (Erikson, 1963) represent the polar opposites of the psychosocial crisis that occurs during young adulthood. The key task of this phase is the development of intimate relationships with others such as close friends and a significant other. Successful resolution of this stage will lead to the basic virtue of love. Intimacy as defined by Erikson, “the ability to commit oneself to long-standing associations and partnerships and to hold onto the moral code to honour those given commitments despite the fact they may require noteworthy sacrifices and compromises” (Erikson, 1963, p. 263). Intimacy comprises transparency and sharing, a common trust. Erikson outlined the possible danger of this stage which is the polar outcome simply known as isolation (Orlofsky, 1976). The individual who is threatened by a fear of “ego loss” or “loss of identity” fails to tolerate experiences of self-sacrifice and interpersonal fusion which then results him/her resulting to withdraw from intimate contacts with others. The key to intimacy according to Erikson (1963) was self-sacrifice, receptiveness to new experiences of “fusion” devoid of fear of ego loss

.Constant withdrawal results in a deep sense of isolation and subsequently self-absorption.

The next stage, middle adulthood is when adults' concerns become increasingly other-oriented, as people tend to care for their children or indulge in other forms of altruistic concern wherein expressions of generativity may be in the forms of rearing of children, the production of ideas, or civic participation (generativity vs. stagnation). Generativity–stagnation, the seventh stage of psychosocial development marks the end of early adulthood which focused on intimacy–isolation. Driven by “a continuous extension of ego-interests and libidinal energy in that which is generated” (Erikson, 1963, p. 267), the key characteristic of generativity is create and guide the next generation through one's actions of care. Successful resolution of this stage results in the basic virtue of wisdom. Generativity can be achieved through one's involvement in a wide range of activities for instance by the basic nurturance of one's own offspring, addressing and contributing to the needs of the upcoming generation, combining work life with one's and last but not least a creative expression of “cultural practices amidst the booming world image” (Holsizer, Murphy, Noam, Taylor, Erikson, & Erikson, 1982, p. 269).

The last stage in Erikson's theory which is during late adulthood, people reflect on past achievements and regrets, and try to make peace with themselves and others (Jaspers & Pieters, 2016; McAdams, St. Aubin, & Logan, 1993; Nurmi, 1991). The last phase of development in Erik Erikson's psychosocial theory is between the polar outcomes of integrity versus despair (Erikson, 1963). Successful resolution of this stage births the basic virtue of wisdom. Erikson posited that the very thought of death in old age instills personal integrity in individuals. Intentionally or not, every individual in later years asks himself or herself: the meaning of their life and how do they feel about that, what do they have to grieve or rather to be proud of, to make up for, and what is left to be done about these things (Hearn et al., 2012). There can be two outcomes outlined by Erikson which are either reconciliation and acceptance or disappointment and despondence (Erikson, 1963; Erikson et al., 1986). In the flashback process of life outlined by Erikson, one seeks to balance life triumphs and trials and to come to a humane, philosophical cognizance of the entirety. As the individual reflects on his or her life, satisfaction is derived from the sense of knowing one's self and ways in the world which dependably and effectively mix with one's way of life. Therefore, the sense of integration can be considered to be both intra- and interpersonal.

In general, developmental priorities and specific values associated with these are embedded in people's broader value systems and changes in values are needless to state; interrelated. Ultimately, importance attributed to a certain value increases with age. Similar values also increase in importance, whereas opposing values decrease in importance (Schwartz, 1992). According to Erikson's model, age-graded changes in social roles cause people to engage in different tasks at different phases of their lives (Jaspers & Pieters, 2016; Sheldon & Kasser, 2001). In the present study, chronological

age is used as chronological age is a good proxy to developmental age simply because with chronological age there are cultural connotations tied to it. Based on the aforementioned reference of developmental age and their given crisis, a negative relationship have been yielded in previous studies suggesting that as one ages their materialism level decreases. The important question to be addressed here is what governs the underlying mechanism of this studied relationship.

According to Erikson, as individual progresses through the developmental trajectory the ego at each developmental stage is integrated (Sheldon & Kasser, 2001). Those at the eight stage of integrity versus despair, is said to have been integrated and failure to do so results in despair in which one would regret and yearn to have a chance to live their life once more (Sheldon & Kasser, 2001). It is therefore logical to assume that life satisfaction should be the highest for the older adults than the young adult and the midlife adults. Based on the Eriksonian model and its epigenetic developmental assumptions, each of these successive task foci (intimacy, generativity, and ego integrity) represents an increased level of maturity, because each is based on successful resolution of the prior crisis (Sheldon & Kasser, 2001). Logically, it can be assumed that based on increase maturity, one's mastery over the environment should increase too together with their coping values. Although faced with a developmental crisis, as one grows in age, their mastery gets better affording them with better coping methods than indulging in materialistic values. As the relationship of age and maturity (Sheldon & Kasser, 2001) , age and mastery too follows the same trajectory which is based on the fact that mastery increases with age, this is because older persons have on average been through more crises and traumas, experiences which often bring about changes in self-concept as well as new self-organization (Tedeschi & Calhoun, 1995). Another possibility is that aging provides people with a wealth of experience (Staudinger, Maciel, Smith, & Bakes, 1998), which teaches them that focusing on other people's opinions and approval is not satisfying in the long run; aging may also teach people to better regulate their moods and emotions (Carstensen, Isaacowitz & Charles, 1999). A final possibility is that the normative psychosocial tasks that older people face, such as generativity and ego integrity, are ones that result in greater integration by their very nature or content (Sheldon & Kasser, 2001). That is, these particular tasks may be the most satisfying of inherent psychological needs. Pearlin and Schooler (1978) did reveal that older adults had a higher mastery score. It is hypothesized in this study, that age and mastery would yield a positive relationship. As mastery increases, materialism a form of a maladaptive coping, is hypothesized to decrease because as one ages, they decrease indulging in maladaptive forms of coping; materialism. In other words, an increased level of mastery would translate to better coping in which Pearlin and Schooler (1978) defines as the things that people do to avoid being harmed by life constraints. The fundamental assumption of this concept is that people are constantly responding to forces that impinge upon them in concordance with Erik Erikson's psychosocial adaptation theory that posits that the epigenetic plan which arises from within the human organism is supported or interfered with by social demands (Erikson, 1959).

1.9 Significance of Study

The findings of this study will redound to the benefit of the scholarly world. The developmental approach used in this study will provide a different perspective in understanding age, material value and life satisfaction. Additionally, the usage of the developmental approach in this study will shed light on the developmental milestones central to the different groups of adults. This will point researchers and policy makers in designing an intervention tailoring to the differential needs of the different age groups based on their respective developmental milestones.

Besides, a greater significance of this research could be of use to the Mental Health Providers in Malaysia. As chronological age brings with it cultural connotations attached to it (Neugarten, 1973), the findings of this study can be used to explain the crisis faced by different age groups from the developmental standpoint and subsequently how they choose to deal with it. Thus, a comprehensive understanding of adults and all that it entails will be necessary as it can provide an idea on what to incorporate in a program that can help an adult maximize their life satisfaction.

Peoples self-report of their wellbeing are becoming a focus of intense debate in public policy and in economics, and enhancing the well-being of the population is emerging as a key societal aspiration (Steptoe et al., 2015). In the UK, the Office for National Statistics is driving a national debate over measuring wellbeing, whereas in the United States, 1000 adults are interviewed by the Gallup-Healthways adults every day about wellbeing, and similar initiatives are being done across countries. Indeed, more than 40 nations are now tracking their citizens' well-being, and few have also instituted policies that enhance their population's well-being (Myers & Diener, 2018). For the Malaysian journey instead, the 'Transformasi Nasional 2050' or TN50 is an initiative proposed by the government to plan for the future of Malaysia between the period of 2020 to 2050 (Mohamed, Silva, Samah, Shafril & Dahalan, 2018). One of the core factors recognized is the citizens' well-being as one of its core pillars, hence measuring the current life satisfaction of Malaysians would be pertinent as to provide precise input for the formulation of TN50 (Mohamed et al., 2018). Mastery is a crucial resource that protects one against the harmful effects of physical and psychological stressors regardless of any age groups. Thus, the study of mastery will allow for the birth of intervention programs that would target individuals with risk of low or decreased mastery.

Additionally, in terms of scholarly contribution, this study will address the mechanism behind the negative relationship between age and materialism by incorporating a mediator, thus shedding light into the question of why materialism decreases with age. Also, by incorporating mastery as a moderator, this study provides an insight into how mastery interacts with a potentially negative stressor and dampens this negative relationship.

1.10 Scope of Study

The present study was carried out to test out the to determine the relationship between age, material value and life satisfaction among the young adults, midlife adults and older adults using participants from Klang Valley, Malaysia as well as to examine the mediating and moderating impact of mastery. To achieve the stated objectives, convenience sampling was used. Participants recruited were those who were present during the timing the enumerators were around the respective organization.

The scope of this study is only limited to the selected variables of age, material value and life satisfaction. The age group chosen for this study is young, midlife and older adults. Therefore this study does not look into the materialistic values of children and adolescence. The usage of age, material value and life satisfaction together with the moderating and mediating impact of mastery are the only studied variables in this study. Additionally, the choice of location of the study is limited to the Klang Valley, Malaysia constituting participants from Kuala Lumpur and Selangor excluding other states in Malaysia.

The researcher acknowledges that other variables such as religiosity, communication styles and personality may also play a role in the studied relationship; however the main purpose of this study is firstly to examine the age, material value and life satisfaction relationship followed by the mediating and moderating impac

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