

## Examining Gender As A Moderator In The Relationship Between Materialism, Customer Value, And Customer Loyalty

Mr. Vikram Bajaj<sup>1\*</sup>

<sup>1\*</sup>RNB Global University-Bikaner, Rajasthan, India

### Abstract

This research aims to study relationship between materialism, customer value and customer loyalty and test the role of gender as a moderator variable. The questionnaire-measuring used to investigate the relationship between materialism, customer value, and customer loyalty with a moderating role of gender. The scale consists of five Likert scale. After reviewing the theoretical frame, the researcher suggested the use of modifiable, reliable and valid scales for each variable as well as using SPSS version 20 for statistical analysis purposes. The scale to measure the level of materialism. The study indicates that Saudi youth is moving towards awareness and awareness of the brand and seeks to build a personal identity through their favorite brands. This has been helped by the high level of income as it has appeared more among young people than young women. There is also an increasing trend amongst women towards fashion clothing. More than traditional clothes, ownership has also been achieved for them by creating the great sense of happiness that they feel. Materialism has also been linked, to a great extent, to values, customs and traditions, and this is taken into consideration when moving towards materialism.

**Keywords:** materialism, possession, envy, materialism measure, customer value, customer loyalty

### 1. Introduction

In developing countries globalization is growing very quickly, and consumers in Saudi Arabia are encouraged to acquire luxury brands. Demooij (1998) suggests that any changes that happen in cultural factors and values come as a result of globalization and this affects consumer awareness about multi-national luxury. Kumar et al., (2009), and Belk (1988), supposed consumers' views of a brand to be something that related to their self-image. The desire to purchase a particular brand is motivated by the willingness to enhance self-image in the social context. Richins and Dawson (1992), hold the view that materialism has many facets that provide essential materials to consumers, however, the breadth of global brands in India has brought changes in consumer behaviour and the buying behaviour of Indian consumers. Materialism provides many important topics for a variety of specialists including political scientists, social psychologists, and others in different fields of science (Burroughs and Rindfleisch 2002; Kilbourne, Grunhagen and Foley 2005).

Materialism, studied in the field of customer behaviour, and consumer socialization, deals with the improvement of materialistic values by testing the influence of media, peers and family (e.g., Churchill and Moschis 1979; Mayer and Belk 1982). Many earlier studies have achieved a dependent variable in materialism; the main motive revealed by recent research confirms that materialism influences a person's safety, their awareness, their views and satisfaction (e.g., Belk 1985; Karabati and Cemalcilar 2010; Kashdan and Breen 2007).

### 2. Literature Review

#### Materialism Definition

In Materialism is defined as the view that provides essential items to the customer who is attached to worldly possession (Shaw et al., 2004), and since the 1950s, materialism has been studied in the area of marketing. (Douglas and Isherwood, 1996) examined commodities and found that these form a main part of materialism (Douglas and Isherwood, 1996). Some research gives details about possessions and ownership (Csikszentmihalyi and Rochberg. Halton, 1981; Furby, 1978), and introduces a materialism scale that determines behaviours around wealth and possessions, and depends on the two principle ideas of materialism that it can relate to value or personality traits (Belk, 1984, 1985; Richins and Dawson, 1992).

Materialism is defined (according to Belk) as the maintenance of psychological traits. In other words, an essential that some consumers attach to possessions. These possessions hold meaning in the consumer's life at a higher level of materialism, and it is believed that they provide a major source of both satisfaction and dissatisfaction (Belk, 1985,

**p. 265). There are five major issues here (Belk 1985):**

1. Materialism is not essential if it has a positive or negative influence. Csikszentmihalyi and Rochberg – Halton, (1981), said that materialism is not important.
2. Marketing activity provides materialism.
3. Materialism has essential characteristics for consumers to know their consumption traits.
4. Materialism can also be studied on the basis of its influence on interpersonal relationships, where people use consumption factors as a reward.
5. Finally, materialism is assured to make a positive contribution to self-identity. As Belk mentions: it is not clear, when someone responsible for the buying process for himself and others, whether this will reach self-esteem successfully, also it is not clear whether the mood of consumers affects who are more, or less, materialistic. (Belk, 1985, p. 267) Belk (1984) tested and provided three varying measures of materialism: envy, possessiveness and non-generosity.
  1. Possessiveness preserves the assessment of one's possession; the framework of possessiveness includes three differences relating to missed possessions, a willingness to have an assessment of renting, borrowing or leasing, and to preserve and retain possessions. Experiences, also, determined as future possessions are embodied in collecting information, photographs and other mementos.
  2. Non-generosity is „a lack of desire to provide possessions or to divide possessions with others“ by Belk (1983, in 1985, p. 268). This change of materialism also determines the reluctance to donate possessions to others, and poor behaviour towards charity.
  3. Belk uses Schoeck's (1966, in Belk, 1985, p. 268), definition of envy to be the „displeasure in many things like in gladness, gain, reputation, or the possession of anything needed.“ It is necessary to determine that envy deals with another's possessions before one's own possessions.

**Postmaterialist Values Theory: An Overview**

Values and beliefs structure changes have recently been focused on many sociological studies, especially in academic areas such as those of social behaviour, attitudes, standards, forces that motivate others, and ideas (Rokeach, 1973; Feather, 1975; Schwartz, 1992; Halman and DeMoor, 1994).

Inglehart's post materialism is one type of theory that deals with values. Inglehart recommended that the political culture in many modern, industrial societies transfers from one generation to another as an influence of changing circumstances influencing socialization (Inglehart 1971, p. 991). Inglehart (1977), provided two main assumptions that discussed the structure of change: the first one being scarcity and focusing on the differences between material needs, like basic needs, and non-material needs, like self-actualization, as mentioned in Maslow's need hierarchy theory of motivation (Maslow, 1943). Inglehart was assured that everybody tends towards freedom so they place the biggest value on their basic needs. In the socioeconomic environment humans will put materialistic objectives as a priority. Post materialist beliefs like self-esteem and self-actualization, and satisfaction must be considered (Inglehart, 1977, 1990). Inglehart provides a socialization assumption where the relationship that arises between socioeconomic circumstances and beliefs is not part of the current adjustment. The socialization assumption begins from the opinion that the primary personality of individuals starts to and then crystallises gradually until they are adults. (Rokeach, 1973) Community values occur gradually when one generation replaces another. i.e. a modern generation replaces the older generation after a time of increasing economic and physical safety. Everyone will find differences in the priorities of their values especially when based on broad and varied experiences over time. (Inglehart, 2008. p. 132) Inglehart confirmed that socialization provides humans with post materialist values that occur in modern industrial communities. Inglehart concludes that opinions of economic development provide differences in the values and customs approach as mentioned by modern theories (Inglehart moreover, Carballo, 1997). Cultural, political and predictable structure modifications go the same way, and also present the community's movement that completes cultural changes, according to this view, communities that have accomplished certain states of economic development present the relevant circumstances for the appearance of modern political issues and the emergence of political movements in subjects such as quality of life, personal self-esteem, and environmentalism, rather than the old, more recent focus on traditional material values such as economic output, development, command, and security are replaced by modern post material (like quality, individuals' rights, self-esteem etc.)

Inglehart's opinions about causation of post materialism have raised questions. Many other writers argue that the categories of individuals should be placed into materialist or post materialist categories rather than based on Inglehart's opinion that individuals have a combination of values (Brooks and Manza 1994).

Basically, Giddens et al., (2009), confirm that a desire for material commodities is needed to develop certain strategies among humans. In upper states of materialism, the ownership of luxury commodities determines a greater place in a human's life and provides an important role of agreement and disagreement for this luxury (Ger and Belk, 1996).

According to Inglehart (1990, p. 103), materialism is defined as having “a preoccupation with the best of basic things for material security to the ignorance of upper levels of command like self esteem

Materialism provides happiness to children (Dávila and Casabayó, 2013). Furthermore, according to Soron et al. (2005), materialism has been introduced as a fundamental for culture.

Ogden and Cheng (2011), show that Canadians possess lower levels of materialism than the Chinese, and they also show that Chinese materialism deals with happiness and success whereas the Canadians possess an acquisition centrality. This variation is determined by the wide differences of culture between the two countries. Demirbag et al., (2010), mention that materialism negatively affects lower value outputs within emerging economies where there is no significant moderating influence. They also prove that materialism has no important influence on lower value outputs from developing economies.

Most recent research proves that younger customers are more materialistic. In addition, more deal with appearance than adult consumers (O’Cass, 2001). Materialistic customers focus on getting possessions and have a tendency to be self-indulgent. They also demonstrate higher levels of apparel buying and on compulsive purchasing than do non-materialistic customers (Joung, 2013), an excessive concentration on materialism is against the spirit of all religions that place more value on spirituality (Dávila and Casabayó, 2013).

### **Materialistic Behaviour**

The idea of materialistic behaviour refers to an obsession with anything that exists, which also relates to the personal tendency for the acquisition of possessions as the main reference point of gladness (Belk, 1985). As a customer value, materialism is explained within 3 types: acquisition of centrality, acquisition as the pursuit of success, and possession defined success (Richins and Dawson, 1992). Materialists play a great economic role in society through encouraging customers to gain more commodities (Arli et al., 2015). Customers having a higher materialistic behaviour believe that material commodity is an instrument for individuals to achieve their happiness, which makes them more susceptible to materialism (Park and John, 2011). This concept demonstrates that upper states of materialism provide material commodities as a sign of success with mechanisms to acquire gladness (Ogle et al., 2014).

For ethical products, whether it be goods, or services, the purchase likelihood is intuitive because a high price of a service typically minimizes customers’ willingness to buy (Luo et al., 2014). Consumer education campaigns are important to encourage better usage and decrease the likelihood of making essential selections on impulse (Cakarnis and D’Alessandro, 2015). Most recent studies examine the effects of materialism on life-course perspectives.

The life-course theoretical approach on materialism has been examined between the youngest and the oldest in different countries, such as in the USA (Baker et al., 2013), Australia (Weaver et al., 2011), France (Benmoyal-Bouzaglo and Moschis, 2010), Brazil (Moschis et al., 2013), Japan (Moschis et al., 2011), Malaysia (Moschis et al., 2009), and moreover, in Thailand (Nguyen et al., 2009).

Some cross-cultural commonalities and differences in how the theoretical approach introduced materialism have been found in this research, e.g. peer contact about use during adolescence (the socialization perspective) has been provided as a predictor of young, old materialism in Thailand, Malaysia, Brazil and France. Television viewing during adolescence, (the socialization perspective) has been found to have a powerful and important influence on young adults’ materialism in Western cultures, like in the USA and France, but not in the eastern cultures of Japan and Malaysia.

The stress and human capital life-course theoretical approaches have been examined in the U.S.A, where a combination of results were computed. Through a survey of 261 young adults in the U.S.A, Rindfleisch et al., (1997), found that unclear family resources, mainly emotional resources such as love, attention and emotional support (people capital approach) influenced materialism at the level of young adulthood. From a survey of 187 U.S.A adolescents, Roberts et al., (2006), found that perceived stress and unclear family resources influenced materialism. The U.S.A supports this finding, Weaver et al., (2011), surveyed 129 young Australian adults and found that perceived stress from childhood within a disruptive family setting influenced materialism in a positive way at young adulthood.

Although Rindfleisch et al., (1997), Roberts et al., (2006), and Weaver et al., (2011), found a distinguished relationship between a disrupted childhood family framework and materialism at young adulthood in the U.S.A and Australia, the relationships provided in these studies had not been added when conducted in Malaysia, Thailand and France.

The validation and generalization of how materialistic values are made clear by the findings of Moschis’ (2007), 3 life-course theoretical approaches. Baker et al., (2013), introduced that there should be more cross-cultural examination in more countries rather than just those in Western and Eastern cultures. Africa has a clear economic, social and cultural environment, but from the last theoretical perspective on the subject, it was amazing that the 3 life-course theoretical approach on materialism has not been examined in Africa. South Africa was thus viewed as an ideal country in Africa to examine these theories because, due to Steenkamp and Burgess (2002, p. 131), the country represents different views of culture in Africa and is “a stringent context for examining consumers.

### **Behaviour Theories – Materialism**

Many researchers interpret materialism from value approaches (Lange, 1925; Sahlins, 1976; Rassli and Hollander, 1986; Belk, 1984, 1985). Materialism is the significance a customer attaches to the possession of things. So, a person obtains a higher level of satisfaction (Belk, 1984, p. 291) Belk (1984, 1985). Many theories classified materialistic characteristics into three types: possessiveness, non-generosity and envy, and improved about twenty fine (five?) scales to control phenomenon. The definition provided by Richins and Dawson (1992, p. 304) discussed that materialists put ownership at the centre of their lives, they provide these things as being important to their safety.

A cultural society shares the same values, which are called cultural values. (Schwartz, 1994) According to the information gathered, from about forty countries, that materialism at a personal level has been socio-culturally predominant (Mukerji, 1983, P8). Schwartz (1992,1994) provides the global perspective of materialism in terms of individual values. He divided the value model into two categories: self-enhancement and self-transcendence.

Some researchers viewed materialism as being close to authority and accomplishment values were related to self-enhancement (Burroughs and Rindfleisch 2002). Likewise, Grouzet et al., (2005) introduced financial gain against the freedom to determine what the consumer needs or wants.

Another study was provided by Abrahamson and Inglehart (1995) that viewed natural materialism reliant on information gathered from a 1990 – 1991 global values survey, which found that people in many poorer countries have a greater tendency toward the materialistic than those in richer countries.

Many researchers study the materialism in China because of the rapid economic growth there, they study the rapid value of the Chinese from the aspect known as a customer revolution (Davis, 2000; Wu, 1999). The Chinese are classified as a higher group of consumers for luxury commodities (Lu, 2008; Wang, 2008). People who responded in China are classified as the first among many countries to agree that facing stress leads to success and gaining wealth and even how to measure this success (The Ipsos, 2013).

Materialism was shown as an important trait in the organizational work of China. There are negative relationships between individual gladness and materialism as mentioned by (Belk, 1985) (Burroughs and Rindfleisch, 2002); Arndtetal, 2004) Individuals who acquire materialistic values gain cooperative conduct and tend to minimize the gap from others (Vohs et al., 2006).

Nowadays meta-analysis discussions view that materialistic values play an important negative unity with pro-environmental conduct (Hurt et al., 2018). The materialism series probed into (SDT) self-administration theory (Rayan and Deci, 2002), define that individuals experience a feeling of freedom that comes from a self-determination theory approach, Kasser and Rayan (1993, 1996) distinguished materialistic objectives from other objectives like individual development. They concluded that providing emphasis to materialistic values can satisfy psychological needs, which leads to minimized safety (Rayan and Dci, 2001). Grouzet et al., 2005) found that materialism runs against being free and having what you need.

### **Measures of Materialism**

There are two scales for measuring materialism for the oldest people (Belk 1984). Personality characteristics for measuring materialism concerned with ownership, non-generosity and envy. Ownership is a tendency to make an assessment of a person's possessions (Belk, 1983, p. 514) such as job, title, education, children, assets...etc.

Non-generosity is an unwillingness to provide or divide what you have or own with other people (Belk, 1984, p. 291). Finally envy is a negative feeling that arises from others' happiness or any other good things (Shoock, 1987, p. 18). There are eighteen Likert method scales with 3 changes for materialism gladness, centrality, and winning as introduced by (Richins and Dawson 1992). Gladness is a positive feeling that arises from positive things happening in life such as safety, satisfaction, success etc. (Roberts et al., 2003, p. 304). Centrality is the limit to which a person puts what they own at the centre of their lives. Winning appears through examining the quantity and quality of things collected (Richins and Dawson, 1992, p. 304).

Materialism directs humans' selection and conduct as determined by (Richins and Dawson). This varies from Belk's understanding that emphasizes materialism in personality characteristics.

There is a scale that was structured for older people and this will be different for use with children. 1/ Personality characteristics are not completely consistent for children.

2/ The number of questions is limited, comprising up to twenty four parts that renders it difficult to respond to by children. (Bottomley et al., 2013)

3/ There are many questions on the survey form such as those asking about luxury "I prefer many luxury(ies?)" (Bottomley et al., 2013). If the questionnaire was forwarded to children we find difficulties (Chan et al, 2006). This is why certain clear measures have been improved to be suitable for children (Goldberg et al., 2003) developed the older people scale created by Belk, (1984) Richins, and Dawson (1992), to develop a scale to be simpler for using with children up to fourteen years of age. The materialism youth scale has several parts measured in a 4 point scale, some determine 5 parts, one structured by Achenrener for those aged eight, twelve and sixteen, (Roberts et al., (2003),

minimized Richins and Dawson's scale. Many studies have provided methods to measure materialism in children. Chaplin and John (2007), provide 5 classifications: talents, camping, games, human-father, mother, colleges. Physical education - swimming, baseball; material things - cash, brand and accomplishments - children replied to the questions by determining pictures. Materialism comes from the sum of material things and then taking the ratio of objects to the sum. These techniques provide a clear understanding of materialism.

### Customer Value

Customer value is considered to be an important element for marketing decisions. e.g. a number of researchers note customer value as the focal factor needed to be incorporated into the process of pricing (cf. Ge, 2002; Monroe, 2005; Nagle and Hogan, 2006; Suri and Monroe, 2003; Zeithaml, 1988). In a business-to-business (b-to-b) context, measuring the value of goods and services has been a focal job, between both suppliers. In addition, customers are generally expected to be able to identify the economic value with a relatively high accuracy (e.g. Monroe, 2005; Nagle and Hogan, 2006). The ever-increasing availability of customer-data stresses the need to improve both theories and practical approaches in order to more efficiently change customer value information to match the needs of business organizations (Ingenbleek, 2007).

Many studies directly, or indirectly, linked the perceived value of customers to loyalty. In the most significant of these studies (Chiou 2004; Hellier et al., 2003; Parasuraman and Grewal 2000; Yang and Peterson, 2004), strategy is in the hands of the organization to establish a competitive advantage and thus accomplish long-term success. According to Parasuraman and Grewal (2000), there are four types of value: acquisition value, transaction value, value of use, and value of consumption. The value concept of organizations in the past has been closely linked to price and quality, but a number of studies have identified that the perceived value of customers has social, emotional and psychological dimensions, as well as the time, money and effort to gain a certain product or service (Huber et al., 2001). Both Lin and Wang (2006), believe that the perceived value may be internal, for instance how does the customer feel after purchasing? Or it may also be external such as the reputation of the product used and its image. One of the most prominent definitions of the concept of perceived value for customers in marketing applications was given by Zeithaml (1988, p.14), where the perceived value of customers was defined as "the common evaluation of customers in relation to the benefit obtained from a certain output, Mainly based on their perceptions of what they received in exchange for what they provide".

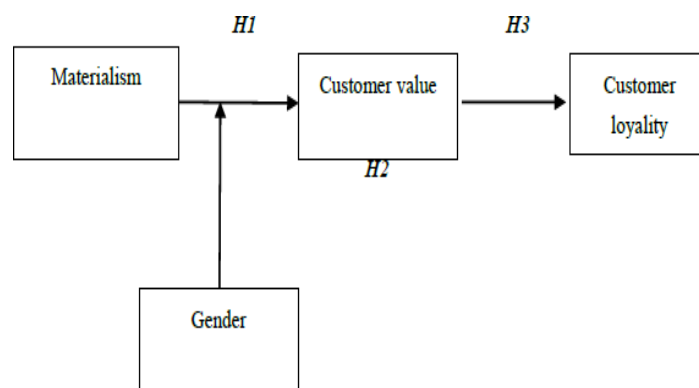
### Customer Loyalty

Customer loyalty has been defined as "a person's tendency to persist over time in showing a similar trend in positions similar to those he has encountered in the past". Increased interest in brand loyalty has emerged in marketing research in recent years because loyal customers are more likely to repeat purchase from a particular organization, or to increase their share of purchases from a particular supplier. These clients may be involved in promoting the organization by recommending them to their friends (Cengize & Reicheeld, 2007).

## 3. Research Hypotheses

*H1. There is no relationship between materialism and customer value H2. Gender moderates the relationship between materialism and customer value. H3. There is no relationship between customer value and customer loyalty.*

### Research Model



**Figure 1.** Moderated mediation model with materialism as the independent variable, gender as the moderator variable, customer value as the mediator variable and customer loyalty as the dependent variable

#### 4. Research Methodology

##### Sample and Procedure

The sample was selected from Saudi youth in the age group 17-23 years old distributed to 384 undergraduates in the Imam Mohamed bin Saud University. The sample consisted of 70% females 30% males and the questionnaire was distributed to the inquisitors during their official working hours, with the commitment of data confidentiality. Data was also obtained by sending questionnaires by e-mail to avoid low response rates. The Cornbrash coefficient was also used to achieve credibility, honesty and consistency.

##### Questionnaire and Measurement

The questionnaire-measuring device used to investigate the relationship between materialism, customer value, and customer loyalty with a moderating role of gender. The scale consists of five Likert scale. After reviewing the theoretical frame, the researcher suggested the use of modifiable, reliable and valid scales for each variable as well as using SPSS version 20 for statistical analysis purposes. The scale to measure the level of materialism in the respondents was based on the scale used by Richins and Dawson (1992), Ying Wang (2016), Handa et al., (2013), Sigal Segev et al., (2015). Based on these references, a measure of materialism has been developed, Based on what was reviewed in the previous references, which were exposed to different measures of materialism, a new scale was developed, which will be tested in this research, as the following references were relied upon which is represented in the following Figure 2.

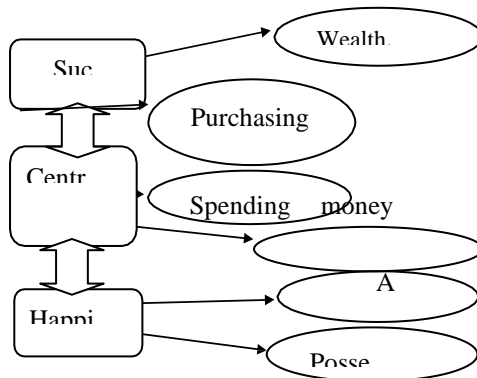


Figure 2. New materialism measures

##### Variables Reliability

Table 1 presents descriptive statistics for the variables under measurement and reliability for the scales. The mean and standard deviation were calculated for materialism, CV and CL. T test was used to find the difference between variables and the level of significance.

Variables	Mean	SD	Alpha	Kronbah	F	value	Psignificant
<b>Materialism</b>	2.86	.83	.66		27.56		0.000
Success	2.77	.85	.61				
Centrality	2.66	1.07	.77				
Happiness	1.96	.78	.72				
<b>Customer value</b>	2.32	.89	.87		24.01		0.005
<b>Customer loyalty</b>	2.43	.79	.79		26.12		.0000

Notes: \*p < 0.05; \*\*p < 0.01

#### 5. Hypotheses Testing and Results

In the first model of CFA, elements that measure the variables of the study (EC, CS and CL) were included and the appropriate models were assumed through three indicators: CFI, RMSEA, RATIO (Hair et al., 2010). The statistical package program (SPSS.22) was used to analyze the statistical data, using qualitative analysis as well as quantitative analysis.

Through Table 6 we find that the absolute correlation indicators have good values with a value of CMIN/DF =2.131, which is less than 5. The other indicators exceeded the required ratio of .09. Thus, the model is characterized by the quality of conformity and can be relied upon in testing the proposed research model.

**Table 2.** Model fit index

<i>Absolute Fit Index (AFI)</i>		<i>Incremental Fit Index (IFI)</i>		
<i>CMIN-DF=2.131</i>		<i>IFI=0.847</i>		<i>CFI=0.471</i>
<i>RMSEA=0.0741</i>		<i>NFI=0.805</i>		<i>TLI=0.631</i>
<i>GFI=0.901</i>				

**Table 3.** Gender Descriptive Statistics, T-test, Materialism level, CV and CL

<i>Factor</i>	<i>Total</i>		<i>Males</i>		<i>Females</i>		<i>T-test Sig.</i>
	<i>Mean</i>	<i>SD</i>	<i>Mean</i>	<i>SD</i>	<i>Mean</i>	<i>SD</i>	
<i>Materialism</i>	2.86	.83	2.71	.87	.81	2.11	2.61 0.002
<i>CV</i>	2.32	.89	2.09	.85	.88	2.44	3.161 0.000
<i>CL</i>	2.43	.79	2.23	.77	.78	2.97	3.211 0.005

**Table 3** indicates the mean and standard deviation of customer value and customer loyalty in addition to the level of materialism between male and female who were investigated. The results showed that the mean has reached 2.86, which indicates its approach to the midpoint and that there is a significant difference between male and female students in the variables under study.

**Table 4.** Stepwise Regression Results: materialism as the predictor variable and CL as an independent variable

<i>Variables</i>	<i>Regression coefficient B</i>	<i>T-value</i>	<i>R</i>	<i>R square</i>	<i>Sig</i>
<i>Materialism</i>	0.78	**5.05	**0.71	0.651	0.000
<i>CL</i>	0.56	**4.23			0.000

The correlation coefficient is indicated in Table 4. The ratio is  $r=0.71$  among materialism and CL shows a strong positive correlation between the variables. The table also shows the results of materialism with regression analysis as a predictor variable and customer loyalty as a variable. The value of the determination coefficient = 0.65 and the regression coefficient = 0.78, which is statistically significant.

**Table 5.** Stepwise Regression Results: materialism as an independent variable, gender as a moderator variable and CL as an independent variable

<i>Variables</i>	<i>Regression coefficient B</i>	<i>T-value</i>	<i>R</i>	<i>R square</i>	<i>Sig</i>
<i>Materialism</i>	0.69	**6.07	**0.81	.713	0.000
<i>CL</i>	0.71	**5.11	*0.73		.0010
<i>Gender</i>	0.78	*4.23	*0.62		0.005

Regression analysis was re-conducted with the addition of gender as a moderator and the materialism variable as a predictor variable and CL as a variable. The value of the determination coefficient  $R^2= 0.713$ , and the regression coefficient reached  $B=0.69$ , which indicates changes by means of the gender variable led to an improvement in the relationship between materialism and customer loyalty with a strong positive correlation rate that reached 0.62 and significant beta .078.

The study indicates that Saudi youth is moving towards awareness and awareness of the brand and seeks to build a personal identity through their favorite brands. This has been helped by the high level of income as it has appeared more among young people than young women. There is also an increasing trend amongst women towards fashion clothing. More than traditional clothes, ownership has also been achieved for them by creating the great sense of happiness that they feel. Materialism has also been linked, to a great extent, to values, customs and traditions, and this is taken into consideration when moving towards materialism. The study also indicated that women are more drawn towards materialism than men, especially in fashion clothing, while men were more materialistic in relation to sportswear.

## 6. Discussion

Most Saudi youth tend to buy brands as this provides them with a distinctive lifestyle as well as materialism, especially with regard to envy. They are also motivated to buy the well-known brands as a way to achieve distinction and provide a different lifestyle. It is also evidence of modernity, values, and socializing them, especially among young people. The results of the study also confirmed that there is a difference between young men and women, as it was found that there is an effect of gender in choosing materialism, and this relationship indicates that gender mediates the relationship

between materialism and client satisfaction

## 7. Research Limitations

This study has several restrictions and limitations. First, the results were defined by some questionnaires that were used to measure levels of materialism, customer value and customer loyalty, and materialism may be related to other factors such as cultural values and customs or religious values, for example. Secondly, this study applies to sportswear customers only, which means that the results may differ according to the field of application, such as watches and jewellery, for example, so it is wrong to generalize the results of this research to all types of products. Finally, this study examines the materialism relationship, customer value, and customer loyalty without studying the relationship between customer loyalty, customer value, and materialism dimensions.

## 8. Conclusion

Saudi youth are turning towards Western brands and towards a certain lifestyle. Where the acquisition of brands builds self-image and personal identity. It also helps them achieve targeted success towards branding. It also shows the change in traditional customs and the youth's attitude towards sportswear and the abandonment of traditional clothes, because this achieves a personal identity in clothes.

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