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ABSTRACT

Amongst examined populations, research has found materialistic values to be empirically associated with lower levels of life satisfaction. While the causes of materialistic values are plentiful, extant research suggests that a primary driver is the rapid urbanization and commercialization of a society, with youth being more susceptible. The dramatic transformation of the UAE over the past four decades, coupled with the relatively young population, increases the likelihood that materialistic values have been cultivated among the population. This study sheds light on the interesting but under researched case of materialism in the UAE. A self-report survey measured the materialism and life satisfaction levels of 210 UAE residents (80 nationals and 130 non-nationals). Materialistic values were found to be negatively correlated with life satisfaction amongst our sample. In addition, UAE nationals reported significantly higher levels of materialism than non-national residents. To uncover the causes and consequences of high levels of materialism amongst UAE nationals, four focus groups and 25 in-depth interviews were conducted. Five major consequences of materialistic values were revealed: 1) the development of an increasingly competitive and narcissistic society, 2) the development of a more judgmental and less accepting society, 3) the use of consumption as a tool to boost confidence and self-esteem, 4) an increase in family conflicts and the delaying of marriage, and 5) a lack of savings and an increase in debt. The primary causes of materialistic values were: 1) the rapid development and commercialization of the UAE, 2) the consequences of materialism propagating the values in a self-perpetuating cycle, 3) narcissism and competition on social media, 4) Emirati values of generosity, hospitality, perfection and pride, and 5) parenting and youths' lack of financial responsibilities. To advance life satisfaction levels within the UAE population, we propose that policy makers implement awareness campaigns, educational programs, and legislation to reduce the current levels of materialism.

INTRODUCTION

Materialism is a value where one assigns excessive importance to having and owning material goods (Belk, 1984; Larsen et al, 1999). It has been studied at a societal level; for example, research suggests that the US society is highly materialistic (Srikant, 2013). It has also been studied at the individual level where it has been conceptualised either as a personal value (Richens & Dawkins, 1992) or as a personality trait (Belk, 1982). As an innate personality trait, a person is materialistic when they are envious, possessive and non-generous with their material goods. Alternately, someone exhibits materialistic values when both the acquisition and possession of material objects are at the centre of their lives, they believe it defines success, and that it is essential to the pursuit of happiness (Richins and Dawson, 1992). In this study, we treat materialism as a learned personal value capable of permeating an entire society.

CONSEQUENCES OF MATERIALISM

An obvious consequence of high levels of materialism is the greater acquisition of goods. Excessive consumption of unnecessary goods is environmentally unsustainable and will have detrimental effects on the environment. From this perspective, it is important to know whether the effect of materialism is that individuals are simply buying more items (which is worse for the environment), or are not buying more items, but buying more expensive items (which would be better for the environment), or indeed if they are doing both.

Materialism has also been found to have a significant impact on the individual's well-being. Specifically, people who place a high value on wealth, status, and material possessions tend to report lower levels of happiness and life-satisfaction, be more depressed, be more anxious, are greedier, have poorer moods, more psychological problems and lower self-esteem (when they can't consume) (Ahuvia & Wong, 1995; Belk, 1985; Kasser & Ryan, 1993; Kasser & Kanner 2004; Richins & Dawson, 1992).

There are also various social consequences of high levels of materialism. The materialistic mind-set with its focus on extrinsic values orients the individual to competitive concerns about relative social standing, producing dissonance that can lead to a disinclination to trust other people and engage with them in deep, meaningful and collaborative ways. Specifically, studies have found that those high in materialism have poorer personal relationships,

generally mistrust others, and disengage from society (Ahuvia & Wong, 1995; Belk, 1985; Kasser & Ryan, 1993; Richins & Dawson, 1992).

A pre-occupation with acquiring material goods also creates financial implications. When one consumes beyond one's means it creates financial distress. However rather than spending less, materialistic individuals are taking loans from family, friends and banks to maintain their consumer lifestyles, and are depending more on government support.

High levels of materialism can also create significant societal effects. Previous studies have shown that the costs of materialism are not localized to materialistic people, but also influence other members of the society who are exposed to the environmental cues. Specifically, research has demonstrated that irrespective of an individual's level of materialism, a consumer mindset resulted in negative well-being or dissatisfaction, depression and social disengagement, general mistrust and diminished feelings of personal responsibility, lowered self-esteem as well as increased self-enhancement values. In addition, materialistic values tend to increase competitiveness and decrease interest in engaging in pro-social activities such as working towards a good social cause (Bauer, Wilkie, Kim & Bodenhausen, 2012).

Furthermore, as consumption helps people to forge identities, one possible consequence of materialism at the societal level may be a representational shift in national identity. For example, in a rapidly developing wealthy nation such as the UAE, it is possible that Emirati national identity becomes intertwined with luxurious and unnecessary consumption. While the development of such a national identity would cement the UAE's position in the modern world, it would also place many Emiratis in an unsustainable position when trying to align with their national identity.

Finally, a society with high levels of materialism raises numerous concerns for the government. On one hand, the continual increase in the consumption of goods is often viewed as the basis for a sound economy. It may also enhance consumer choice and potentially create an easier life with higher standards of living. However, on the other hand, when citizens become pre-occupied with consumption to the point where they over-extend themselves financially, this can lead to debt defaults, an increased reliance on social security, and a demand for even greater salaries. Furthermore, governments should be concerned as

materialism can shape society's values, which could potentially lead to more anti-social behavior and less community cohesion. Although a strong economy is desirable, it should be viewed as a means to an end where social well-being and happiness are the ultimate objectives.

CAUSES OF MATERIALISM

Although there has been a great deal of research on the impact of materialism, there is less known about what creates materialistic values. At one level, materialism is seen as a broad socio-cultural phenomenon that is typical within industrialised, capitalist countries.

Accordingly, it is supposedly driven by factors that influence society as a whole, such as advertising, politics, social structure (Srikant, 2013), and rapid urbanization and commercialization (Ger & Belk, 1996).

As individuals gain the means to fulfill beyond basic needs they begin to entertain the idea of novel, less necessary products. Importantly, history has shown us that it is not just a wealth of money but also more free time that increases excessive consumption (Trentmann, 2016). As individuals need to fill time, or even avoid boredom, shopping becomes an attainable and desirable pastime. When individuals are freed from traditional roles through their wealth, such as fisherman, diver, housekeeper or even childrearer, they find shopping and material goods help to provide substitute identities, by showing who they are by what they have (i.e. 'the wealthy car enthusiast' or 'the fashionable housewife'), rather than what their occupation is. Within this push for identity is also the idea that a consumer lifestyle represents a more modern lifestyle for many. Therefore, the materialistic values may also be driven an individual's drive to appear more modern.

Materialism has been associated with places that have experienced rapid cultural and social change, a description particularly befitting of the UAE. Disruption of traditionally held values leaves space for new values to form. When there is confusion of social norms, focusing on material possessions is more readily understood. However, not all members of a society will adopt a materialistic value orientation. At an individual level, materialism is thought to be a way to cope with the uncertainty of modern life by providing a form of freedom and control (Chang and Arkin, 2002). Specifically, those who experience more self-

doubt, need for control and are more susceptible to normative influence, are more likely to exhibit materialism.

Furthermore, an individual that is in a situation of new wealth, where they have had a previous lack of possessions, are more likely to value material possessions because they have felt their lack (Ahuvia and Wong, 2002). This extends beyond the individual impact to the way parents socialise their children to value material possessions they didn't have at one time. Socialization of consumer values is not solely the realm of the parent; when peers, family and the media are focused on materialistic agendas they also work to instill materialism in the individual (Ahuvia and Wong, 2002). Specifically, consumer socialization can occur through different socializing agents depending on what is aspirational for the individual. An individual's predisposition to conform may also urge the individual to acquire more goods because having a certain level of material possessions is necessary to maintain their status within their reference group (i.e. 'keeping up with the Jones'). It is perhaps for this reason that we see a positive relationship between materialism and age, where younger people have a greater need to conform to their peers (Cleveland, Laroche and Papadopolous, 2009).

RESEARCH QUESTIONS

As discussed above, extant research suggests that a primary driver of materialism is the rapid urbanization and commercialization of a society (Ger & Belk, 1996), with youth being more susceptible (Cleveland, Laroche and Papadopolous, 2009). The dramatic transformation of the UAE over the past four decades, coupled with the relatively young population, increases the likelihood that materialistic values have been cultivated among the population.

Furthermore, research has found materialistic values to be empirically associated with lower levels of life satisfaction, depression, anxiety, poor personal relationships and anti-social behaviour (Ahuvia & Wong, 1995; Belk, 1985; Kasser & Ryan, 1993; Richins & Dawson, 1992). As such, UAE policy makers should be informed about the levels, causes and consequences of materialism in the UAE. To shed light on the interesting, but under researched topic and site, this study investigates the following four research questions:

1. Does a negative correlation between materialistic values and life satisfaction exist within the UAE?
2. Are levels of materialism greater within nationals than non-nationals within the UAE?

3. What are the consequences of high levels of materialism on the lives of UAE nationals?
4. What are the causes of high levels of materialism within UAE nationals?

METHODOLOGY

A mixed methodology was undertaken to answer the multiple research questions.

Quantitatively, a self-report survey measured the materialism and life satisfaction levels of 210 UAE residents. The 99 men and 111 women who participated ranged in age from 18 to 65. The sample consisted of 80 nationals and 130 non-nationals from 16 different countries. While this is broadly representative of the UAE's diverse multicultural population, nationals from other GCC nations were excluded from the analysis as it was felt their values would be more similar to UAE nationals than other non-nationals. The 15-item version of Richin's (2004) Material Values Scale, and the Satisfaction With Life Scale (Diener et al., 1985) were used to measure the pertinent constructs on 5-point scales.

Qualitatively, four focus groups were conducted focusing on either the causes or the consequences of materialism within UAE society. Due to cultural considerations and the gender of the moderator, three of these groups comprised of female participants only. In addition to the female skew, the age of the participants was youthful, ranging from 19 to 29. Twenty-five in-depth interviews were also undertaken with UAE nationals. Most these focused on the consequences of materialism, but some touched on the causes. Again, due to cultural considerations and the gender and nationality of the interviewers, more interviews with women (17) were undertaken than with men (8). The interviewees ranged from 18 to 45 in age. To encourage honest and forthright answers confidentiality was promised and provided to all participants.

MATERIALISM AND LIFE SATISFACTION LEVELS IN THE UAE

An analysis of the quantitative data revealed that materialistic values were negatively correlated with life satisfaction amongst all UAE residents ($\beta = -.404, p < .001, R^2 = .163$). Furthermore, this negative correlation was significant in both national ($\beta = -.294, p < .01, R^2 = .087$) and non-national ($\beta = -.501, p < .001, R^2 = .251$) samples. This result indicates that when it comes to the effect of materialistic values on life satisfaction, the UAE is not any different to other national contexts. The greater materialistic values UAE residents hold, the

less satisfied they are with their lives. Even amongst the national population, who are on average relatively wealthy, the more one places possessions at the centre of their lives and believes it defines success, the less satisfied with their lives they become. Therefore, in regards to the first research question, we can confirm that there is a negative correlation between materialism and life satisfaction in the UAE. As the life satisfaction of residents is a key performance indicator of the UAE government, ensuring policy makers are aware of this negative correlation is an important first step to increasing happiness.

As the data was normally distributed, a t-test was performed to test the second research question. The results found UAE nationals to have significantly higher levels of materialism ($\mu = 3.0669$) than non-national residents ($\mu = 2.8666$) ($t(198.444) = 2.370, p = 0.019$). The cultivation of materialistic values amongst UAE nationals is not overly surprising given the youthful population, and rapid urbanization and commercialization of UAE society. However, it does suggest the challenge the UAE government faces to overcome the negative effects of materialism is greater than in more established nations.

THE CONSEQUENCES OF MATERIALISM IN UAE NATIONALS

In answer to the third research question, our analysis revealed the following five major consequences of materialistic values: 1) the development of an increasingly competitive and narcissistic society, 2) the development of a more judgmental and less accepting society, 3) the use of consumption as a tool to boost confidence and self-esteem, 4) an increase in family conflicts and the delaying of marriage, and 5) a lack of savings and an increase in debt.

1. The development of an increasingly competitive and narcissistic society

Our research found that in the collectivist society that is the UAE, it was important for UAE nationals to compare themselves to other Emiratis. Interestingly, and almost at odds with their collectivist culture, our findings revealed a great deal of status competition through conspicuous consumption, and this in turn was fueling further pre-occupation with the acquisition of luxury goods. For example, the females pointed out that maternal affairs such as a baby showers, baby shopping or even delivery has become more about competition, than the sentiment.

“I have never been to a baby shower where all the women were not dressed up like it’s their own event, and brought a gift that was more to outdo each other than for the mother or the baby.”

This appears to be creating an increasingly narcissistic society, where it is important to get noticed, recognized and highly thought of when seen by others. Thus, humility seems to be waning, and consumption is being used to show-off in front of others.

“When I drive my Bentley to hotels everyone respects me especially those in the valet and main gates, they directly open the door for me and expect the person driving the car is a VIP person.”

This finding is somewhat consistent with the earlier work of Bauer, Wilkie, Kim & Bodenhausen (2012) who found that materialism tends to increase competitiveness and decrease interest in engaging in pro-social activities.

2. The development of a more judgmental and less accepting society

Our results suggest that in part the UAE national focus on possessions is being compelled by the extremely high and judgmental standards of their Emirati peers. These standards are creating a fear of not being accepted or respected if consumption standards are not met.

“What people will say about me is what leads me to be competitive... We are afraid people will look at us in lower status way”.

We found males felt the need to compete primarily with cars, whereas for the females it was with fashion, accessories, weddings and hospitality.

“The wedding party should be done in a 5-star hotel, inviting up to 800 people, tons of flowers, singer and band, food & sweets, etc...”

Interestingly, the wealthy were not immune to these pressures, and to some extent, it could be said that the expectations placed on them were even higher.

“Coming from a rich family or high class family in the UAE sets a benchmark for the acquisition of goods... If they come from a rich family, they must act, walk, talk, dress and drive in a way that reflects their wealth.”

3. The use of consumption as a tool to boost confidence and self-esteem

Not all the consequences of materialism were negative. The respondents frequently spoke of the boost in confidence and self-esteem that consumption gives them (which was highly

appreciated in their increasingly competitive, narcissistic, judgmental, and less accepting society).

“I end up feeling awesome for getting me things that satisfy me.”

“When I have bad days or my mood is down my number one solution is shopping.”

Furthermore, the ability to broadcast consumption to many people via social media had the potential to increase confidence and self-esteem exponentially. The power of unique items such as special telephone numbers and license plates to build confidence and self-esteem was frequently discussed. These items had been purchased by some of the participants for these reasons. Consumption was even perceived to have the ability change people and their social status permanently.

“Since they bought all of these products they started to act differently. As if their social status has increased after wearing expensive jewelry and driving expensive cars”.

4. An increase in family conflicts and the delaying of marriage

There was some evidence that family relationships were suffering because of materialism. The desire for ‘family money’ to satisfy an individual’s materialist desires was in some cases impacting child-parent and wife-husband relationships.

“I had asked my father to buy me a car, but he had refused to purchase the car. Due to this I got into an argument with him.”

“She was about to divorce because her husband is not spending enough on luxurious materials.”

The pre-occupation with consumption by both parents and children was seen to be reducing quality time with one’s child, parent or partner. In effect, products are replacing relationships. While not the major cause, materialistic values were seen to be contributing to delayed marriage. This was either because marriage was not a high priority for most (when compared to consumption), or that the amount of the dowry has increased substantially which makes it difficult when other things are also desired.

“I would rather get a sports car of my choice than pay the same amount for marriage.”

This finding is relatively consistent with previous studies which found that those high in materialism have poorer personal relationships, generally mistrust others, and disengage from

society (Ahuvia & Wong, 1995; Belk, 1985; Kasser & Ryan, 1993; Richins & Dawson, 1992).

5. A lack of savings and an increase in debt

Our Emirati respondents spoke of a trend of taking loans and getting into debt to meet the social pressure of having the latest and fashionable products. Some of the attitudes toward debt were positive, providing them with the opportunity to increase confidence and self-esteem, and be judged and accepted in ways they couldn't without the loans.

“The only thing I ever wanted was to buy the Rolex and I went to buy it. I kept saving money for months and I borrowed some from my mother until I went and bought it finally. I paid a very big amount and never regretted buying it till this day”.

However, the consequences of unmanageable debt were also apparent.

“Due to my over expenditure, I fell into debt with two months of purchasing costly products. Due to this debt, I had several other bad experiences that I do not want to disclose, but due to that I limited my purchases and only bought when necessary”.

Debts taken for consumer goods were sometimes regretted by our participants. While they can increase confidence and self-esteem immediately, examples were given of their long term negative consequences.

THE CAUSES OF MATERIALISM IN UAE NATIONALS

Our analysis uncovered the following five major causes of materialism in the UAE: 1) the rapid development and commercialization of the UAE, 2) the consequences of materialism propagating the values in a self-perpetuating cycle, 3) narcissism and competition on social media, 4) Emirati values of generosity, hospitality, perfection and pride, and 5) parenting and youths' lack of financial responsibilities.

1. The rapid development and commercialization of the UAE

Consistent with previous research the rapid development and commercialization of the UAE is a primary cause of the materialistic society. The high salaries and considerable net wealth of Emiratis has made it possible to act upon materialistic desires.

“The high wages in United Arab Emirates, especially in Abu Dhabi and Dubai. People can buy a lot of things”.

As Emiratis are increasingly exposed to luxury items, they are changing their opinions of what is important in life, putting greater emphasis on luxury goods. The presence and expansion of malls and online shopping had made it easier to act upon materialistic tendencies, and the variety of products accessible has made it more attractive for consumers. Furthermore, media's obsession with celebrity, and the lives of the rich and famous are having an impact on what UAE nationals value.

"This is the main reason why people became judging. People aren't born with it, they learned it from media"

Our participants believed that aggressive, even predatory advertising, particularly when it comes to financing, was part of the reason causing UAE nationals to get deeper in debt. Zero percent loans with monthly installments were perceived as attractive traps that were hard to avoid.

2. The consequences of materialism propagating the values in a self-perpetuating cycle

The social pressure created by an increasingly competitive, narcissistic, judgmental, less accepting society is another primary reason for the materialistic consumption of Emiratis.

"I need to [consume] more because if I didn't, people will keep talking about me."

In effect, the consequence has become the cause. This is creating a self-perpetuating cycle that will be very difficult to stop. For example, the judgmental society and the fear of not being accepted, places very high expectations on Emiratis to consume in certain ways.

"My friends wanted to visit me, I had been to their gatherings once, so I felt uneasy and I took many days to prepare for their visit, not because I wanted to show off, but because they have a higher expectation of what a gathering should be."

Similarly, while an increase in confidence and self-esteem is a consequence of materialism, the lack of confidence and self-esteem that the increasingly competitive, narcissistic, judgmental, less accepting society creates, is in part driving the need.

"The reason for Emiratis seeking confidence is to be respected by the society."

3. Narcissism and competition on social media

Social media was perceived (by our relatively younger sample who do have heightened exposure) as another primary cause of their materialistic tendencies. Narcissism and competition through consumption seemed to be amplified on social media in the search for more status enhancing likes, favorites, friends, followers, comments, posts and re-tweets.

“People post pictures to show off an upper-class lifestyle that revolves around wealth and being able to have most expensive and luxurious things. It is kind of tempting and makes me want more than what I have and need just because it’s there.”

While there was certainly a pressure to match the lifestyle of their friends, the influence of celebrities and their extravagant lifestyle was also extremely evident.

“Celebrities are influencers because people tend to follow them and the brands take advantage of them.”

“They want to dress like them and look like them. Those that view the videos would even want to talk like the people they see in the videos.”

Our respondents were spending a lot of time on social media, being influenced by the materialistic representations and contributing to the consumerist society through their own posts.

4. Emirati values of generosity, hospitality, perfection and pride

Interestingly, our research found that Emirati cultural values of ‘generosity and hospitality’ are playing an important role in increasing the level of materialism. Families in the UAE all tend to know each other and know their background or history. Being generous reflects on each family group. Showing more hospitality and generosity, giving their best, especially when holding gatherings, makes a difference in reputation.

“When guests come to our house we have to provide them with the best food and drinks and always provide more food than required to show this generosity in an Emirati home”.

“When a person comes to visit us we always think of their effort to visit us so our hospitality tends to be exaggerated, not intentionally but to show how much we respect her.”

Generosity, which academics have traditionally viewed as contradictory to materialism, appears to be working in tandem. That is, UAE nationals don’t simply believe that the acquisition of material goods is central to their lives, defines success and brings happiness, but the giving of these goods does too. This is likely related to the broader cultural value of collectivism that Emirati society is known for. The value Emiratis place on ‘perfection and pride’ were also enacted through consumption.

“In our culture we need to be perfect, we need to show people the best of us... It is not a bad thing. People come to see us and we feel the need to become perfect for them.”

The extreme pride that Emiratis have in their nationality identity may be placing nationals who are not overly wealthy in financially difficult situations.

5. Parenting and youths' lack of financial responsibilities

A final contributor to the increase in materialism, but one not all that frequently discussed due to the age of our sample, was the role of parents in teaching their children to value material goods. Some respondents did discuss how parents compete for status in their kid's fashion even though the children are at an age where they don't care about the price of fashion. These respondents felt that the parents were instilling materialistic values in their children from a very early age, and more should be done to remind parents that they are role models. In contrast, our heavily youth-oriented sample, also mentioned that one of the reasons they were so materialistic was their minimal financial responsibilities. For many, their fathers paid for almost all their necessities, leaving them with nothing but disposable income.

"I would probably spend less money on shoes if I had more responsibilities to pay for."

"When you see the money in your hands and you only have to pay for phone bills and small stuff, you feel that you can buy anything with your money."

While never discussed, it is possible that married and working Emirati women, whose husbands are taking care of the essential purchases, feel similarly.

CONCLUSIONS AND RECOMMENDATIONS

In summary, this study found materialistic values to be negatively correlated with life satisfaction amongst our UAE sample. In addition, UAE nationals reported significantly higher levels of materialism than non-national residents. The five major consequences of materialistic values in the UAE were: 1) the development of an increasingly competitive and narcissistic society, 2) the development of a more judgmental and less accepting society, 3) the use of consumption as a tool to boost confidence and self-esteem, 4) an increase in family conflicts and the delaying of marriage, and 5) a lack of savings and an increase in debt. And the primary causes of materialistic values in the UAE were: 1) the rapid development and commercialization of the UAE, 2) the consequences of materialism propagating the values in a self-perpetuating cycle, 3) narcissism and competition on social media, 4) Emirati values of

generosity, hospitality, perfection and pride, and 5) parenting and youths' lack of financial responsibilities.

To improve life satisfaction of UAE residents and to overcome the many other problems associated with the issue, it is suggested that the government approaches materialism like other social problems, such as smoking or speeding. We suggest the following 4 step approach.

1. Make the population aware that excessive materialism is undesirable and understand the social and financial consequences. For example, the government could develop and implement marketing communications campaigns to create awareness of the issue, and knowledge of the undesirable effects.
2. Develop social programs for citizens. For example, the government could develop programs that educate on the importance of investments and saving, encourage Emiratis to take on other interests other than shopping (e.g. sports), educate parents on their responsibilities as role models, and enhance confidence and self-esteem in other ways.
3. Implement policy that will limit the spread of materialism. For example, the government could ban predatory advertising in relation to loans, restrict advertising targeted at children and located around schools and residential areas, enforce school uniforms, and encourage influential citizens to minimize their materialistic displays.
4. Finally, further research into the specific issues relating to materialism should be undertaken to produce insights capable of developing policy that would create a happier society.

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