



The Influence of Materialism on Student's Lifestyle: A Case Study of a Rural-based University in Limpopo Province, South Africa

Karabo Suzan Mabina¹  & Marubini Harry Mukwevho² 

¹ Department of Youth in Development, University of Venda.

² Faculty of Humanities, Social Sciences, and Education, University of Venda, South Africa.

ABSTRACT

Many students use their obsession with material possessions as a means of expressing their confidence and sense of self-worth. Therefore, the study looked at how materialism affected students' lives and academic achievement at a rural South African university in the province of Limpopo. To explore materialism's effects on students' lifestyles and academic performance a qualitative approach was adopted. The impact of materialism on students' lives and education was examined using an exploratory research design. The fourth-year male and female students were selected using a non-probability purposive sampling technique. Semi-structured in-person interviews were conducted to gather comprehensive data on the educational and lifestyle background of the students. The thematic analysis method was employed in the study to identify trends, and their lifestyles influencing the acquisition of numerous material possessions, leading to severe psychological and financial problems attributed to strained interpersonal relationships, low self-esteem, financial debt, and poor academic performance. Students are largely influenced by peer pressure, parental lifestyle, personality, culture, poverty and social media to spend a lot of money frivolously. Preoccupation with acquiring material goods leaves a trail of unpayable debts, mental illness and strained relationships. The study serves as an awareness creation campaign for various stakeholders such as tertiary institutions, parents, guardians, scholarships and bursary funders to intervene regarding materialistic attitudes.

Correspondence

Karabo Suzan Mabina

Email:

karabomabina1501@yahoo.com

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INTRODUCTION

This section provides an overview of the influence of materialism on students' lifestyles in a rural-based university in Limpopo province, South Africa. The study explored relevant literature on materialism and students' use of funds from journal articles, reviews of books, dissertations, theses, research reports, the internet, and other electronic media.

Materialism, according to Grant, is the extent to which individuals attempt to engage in the consumption and maintenance of themselves through the acquisition of material possessions which

may include clothes, gadgets, furniture, new brands, and cars.¹ Some of the items materialistic people buy are not important or are not necessary, meaning that they buy them for pleasure. Schunk refers to materialism as the interest and desire for money and possessions rather than what is called spiritual or ethical value.² According to his discovery, spiritual or ethical value in a person helps in building responsibility and good decision-making for current and future purposes. People without these values lose focus on what they do and end up making wrong decisions. The interest and desire for money in a materialistic person is a feeling of wanting to accumulate more money to buy whatever they wish or want.³

According to Xie et al., the urge to have all the money is seen as a daily lifestyle of materialistic people as it helps them to achieve goals and receive what they always want.⁴ This is what prompts them to want to own material possessions rather than spiritual or ethical values. Owning lots of material possessions is found to build self-esteem as well as status, which are also believed to measure their standard of living. Possessions or material goods refer to those things that are tangible, that is, they can be touched and transferred from one place to the other.⁵ These material possessions are seen as a success and act as a satisfaction of life. Materialistic people like to own material possessions such as accessories, machines, shoes gadgets, cars, clothes, furniture, buildings, wheat and brands to increase their self-worth.⁶

Living in a certain specious sort of neighbourhood for other people also makes them feel like they have achieved everything in life as well as in their societal setting.⁷ People who are materialists develop the belief that owning material goods will eventually make them happy and satisfied, which is why they always look forward to having as many material goods as possible. The phenomenon of materialism has become a worrying trend in which people concentrate much on having material possessions, rather than focusing on the importance of families and relationships.⁸ Materialistic people use possessions as a yardstick of success and seek happiness through acquisition. There is no end to materialism despite it leaving a trail of unpayable debts, mental illness and smashed relationships. Hence, the objective of the paper sought to explore why people attach themselves to possessions whilst leading unhappier lives. In the subsequent sections, the arguments for and against materialism will be explored.

LITERATURE REVIEW

People believe that material acquisitions and possessions render them more socially attractive or to pursue situational responses to a self-esteem threat as confirmed by Lyubomirsky.⁹ Material objects in children can act as an instrumental part in reducing their stress level when in situations of parents' separation. However, it is unrealistic to believe that material possessions can restore a sense of stability, permanence, identity, control, and a positive self-image in people.¹⁰ Materialistic people's self-concept or identity resides in highly valued objects more than their values. Individuals' material possessions and attachments somehow express people's privacy (for instance, emotions, desires, personal values,

¹ Kenneth Grant, "Knowledge Management: An Enduring but Confusing Fashion," *Leading Issues in Knowledge Management 2* (2015): 1–26.

² D.H. Schunk, *Learning Theories: An Educational Perspective*, 6th ed. (Boston: MA, Pearson, 2012).

³ Grant, "Knowledge Management: An Enduring but Confusing Fashion."

⁴ Tian Xie, Ya-nan Shi, and Jing Zhou, "The Adverse Effect of Materialism on Employee Engagement in China," *Journal of Chinese Human Resource Management 7*, no. 2 (2016): 100–114.

⁵ R. W. Belk, *Research in Consumer Behaviour* (Emerald Group Publishing, 2010).

⁶ J. Roberts, *Shiny Objects: Why We Spend Money We Don't Have in Search of Happiness We Can't Buy* (New York: Harper Collins, 2011).

⁷ Pierre De Villiers, Chris Van Wyk, and Servaas Van der Berg, "The First Five Years Project—a Cohort Study of Students Awarded NSFAS Loans in the First Five Years 2000–2004," *Stellenbosch University*, 2013.

⁸ Nancy Wong et al., "Rethinking Materialism: A Process View and Some Transformative Consumer Research Implications," *Journal of Research for Consumers*, no. 19 (2011): 1.

⁹ S. Lyubomirsky, *Hedonic Adaptation to Positive and Negative Experiences. The Oxford Handbook of Stress, Health, and Coping* (New York, NY: Oxford University Press, 2011).

¹⁰ Ivan Beutler, "Connections to Economic Prosperity: Money Aspirations from Adolescence to Emerging Adulthood," *Journal of Financial Counseling and Planning 23*, no. 1 (2012).

memories, and impulses), public (family relationships, social roles, national, ethnic, and religious affiliations) and desired self to others. The private value of fun and excitement in life is perceived by owning a large assortment of recreational pieces of equipment.¹¹

There are two common effects of financial stress which are anxiety and depression as described by Moschis.¹² People who seek material goods sometimes find it difficult to focus on their work and their families. Too much spending can lead one to have too many credit cards, which most of the time weigh a person's finances and may result in anxiety and depression.¹³ Consequently, anxiety can manifest itself in many ways associated with feelings of suffering panic attacks, feeling like their chest is tightening, difficulty in breathing and a feeling of thinking as if something terrible is about to happen. Anxiety can affect a person both mentally and physically. Being materialistic can bring about physical problems that can become life-threatening to people who make material goods their priority.¹⁴ The desire to spend money can make one buy insignificant things, which if not acquired does not make one engage in debts and loans resulting in anxiety and unhappier lives.¹⁵

Depression, on the other hand, hinders the focus of materialistic people in life. When unsatisfied, they are more likely to be depressed.¹⁶ Depression is referred to as a mood disorder that causes a persistent feeling of sadness and a loss of interest in human life. It affects how people feel, think and behave, which can lead to emotional and physical problems. Materialistic individuals have lower levels of life satisfaction, which makes them more likely to get depressed.¹⁷ This is because they find it difficult to be grateful for what they have and at the same time make their lives miserable. Even though they are more likely to achieve material goals, they are also less satisfied with their lives. Their attachment to possessions, in turn, clogs them out of social relationships. According to Chaplin, these people are also more likely to be unhappy and develop lower self-esteem.¹⁸ Materialistic people evaluate their self-worth as a competent escape to cope with life challenges. Failure to accumulate such material goods leaves them depressed.¹⁹

According to Faber, materialistic behaviour hinders the decision of young people on the choices they make about money, which at the same time becomes a threat to their lives.²⁰ Making wrong decisions on money usage can lead them to spend it on anything they come across, which at the same time makes them materialistic. Materialistic tendencies cause young people to be involved in depression, anxiety, low self-esteem, personal finance problems, feelings of personal bankruptcy, and credit card debt.²¹ This implies that when encountering failure to acquire money to get material goods, challenges may arise and their lives suddenly become miserable. Young people focus on their personal care, clothing, and partying, which usually takes a lot of money and leaves them stranded.²²

When making purchases, people even forget the important things they want and then go to the extent of making purchases impulsively and buying things that they did not budget for. Such impulsive buying behaviour is mostly triggered by the kind of environment they are in, such as an attractive shopping display or the desired item being on sale.²³ One can even forget about saving a little cash and rather make sure that they get almost everything in the store. Most materialists do not think about the

¹¹ Nicole L Mead et al., "Social Exclusion Causes People to Spend and Consume Strategically in the Service of Affiliation," *Journal of Consumer Research* 37, no. 5 (2011): 902–19.

¹² George P Moschis and Fon Sim Ong, "Religiosity and Consumer Behavior of Older Adults: A Study of Subcultural Influences in Malaysia," *Journal of Consumer Behaviour* 10, no. 1 (2011): 8–17.

¹³ Lyubomirsky, *Hedonic Adaptation to Positive and Negative Experiences. The Oxford Handbook of Stress, Health, and Coping.*

¹⁴ Beutler, "Connections to Economic Prosperity: Money Aspirations from Adolescence to Emerging Adulthood."

¹⁵ Mead et al., "Social Exclusion Causes People to Spend and Consume Strategically in the Service of Affiliation."

¹⁶ Liselot Hudders and Mario Pandelaere, "The Silver Lining of Materialism: The Impact of Luxury Consumption on Subjective Well-Being," *Journal of Happiness Studies* 13 (2012): 411–37.

¹⁷ Wong et al., "Rethinking Materialism: A Process View and Some Transformative Consumer Research Implications."

¹⁸ Lan Nguyen Chaplin and Deborah Roedder John, "Interpersonal Influences on Adolescent Materialism: A New Look at the Role of Parents and Peers," *Journal of Consumer Psychology* 20, no. 2 (2010): 176–84.

¹⁹ Grant, "Knowledge Management: An Enduring but Confusing Fashion."

²⁰ Ronald J Faber, "Impulsive and Compulsive Buying," *Wiley International Encyclopedia of Marketing*, 2010.

²¹ Monique Cohen and Candace Nelson, "Financial Literacy: A Step for Clients towards Financial Inclusion," *Global Microcredit Summit* 14, no. 17 (2011): 1–34.

²² Mead et al., "Social Exclusion Causes People to Spend and Consume Strategically in the Service of Affiliation."

²³ Faber, "Impulsive and Compulsive Buying."

consequences of impulsive purchases. Although these shoppers buy on impulse, they may regret their actions after some reflection. Impulse buying behaviour becomes common in that it leads to serious financial or social problems.²⁴ Running out of cash is the last threat they would want to go through, but there is no way to escape since they go through it most often.

Impulsive buying is seen as a sufficiently unplanned attitude associated with emotional preferences in shopping portrayed by materialistic people.²⁵ The purchase is unintended because it is made spontaneously, although the individual is not looking in need of the item/s. An individual takes an item that was not supposed to be bought, because of envy and preoccupation with status. Unintended buying as described by Chan arises from an immediate intent to purchase whilst shopping.²⁶ An individual buying on impulse is less likely to consider the consequences or to think carefully before making the purchase. This means they have a choice on whether to purchase such an item. Through an individual's temptation, they tend to give in and avoid negative consequences when in store. When the impulsive habit is out of control, individuals may tend to misuse their credit cards as a provider of tangible goals they desire. In that case, people spend more money on items that they might not need because they are driven by the urge for instant satisfaction.²⁷

Based on the study conducted by Faber, compulsive buying affects many people around the world. Individuals who shop compulsively engage in repetitive and extreme forms of buying behaviour.²⁸ These people have a high chance of being under the influence of stress, anxiety, and low self-esteem if they ever run out of money. The inability to have enough drives them to develop negative feelings about themselves as worthless or having no value. Compulsive buying is defined as chronic, repetitive purchasing that can be accompanied by negative events or feelings.²⁹ Something chronic lasts a long time and can be referred to as recurring because it keeps on coming back. Repetitive purchasing by materialistic people becomes an act of repurchasing the same product or brand over and over.³⁰

Materialism affects many students from different parts of the world. Students who grew up under the influence of materialism develop an attitude of spending money on material possessions, believing that it is the only way of life that will bring them happiness.³¹ Owning material becomes a priority even when at school, which influences them to spend their allowances. A large portion of the funds or grants is used for the wants, making them spend more money and thus likely to affect their academic performance, which again leads them to drop out of school.³² Without proper study materials, students end up depending on their lecturer's notes.³³ Although this is the matter, there have not been tangible measures implemented on the influences of materialism on young people in tertiary institutions around the world.

METHODOLOGY

The qualitative research approach was employed in the study to get detailed information from the participants.³⁴ The way the subjects behaved and perceived the forces behind and effects of materialistic thinking were used to formulate the hypothesis. An exploratory research approach was

²⁴ Kelly D Martin and Ronald Paul Hill, "Life Satisfaction, Self-Determination, and Consumption Adequacy at the Bottom of the Pyramid," *Journal of Consumer Research* 38, no. 6 (2012): 1155–68.

²⁵ Faber, "Impulsive and Compulsive Buying."

²⁶ Kara Chan, "Development of Materialistic Values among Children and Adolescents," *Young Consumers* 14, no.3(2013): 244–57.

²⁷ Saju Eapen Thomas and P R Wilson, "The Role of Social Pressure as a Moderator of Materialism.," *IUP Journal of Management Research* 15, no. 2 (2016).

²⁸ Faber, "Impulsive and Compulsive Buying."

²⁹ Shuai-Ting Lin et al., "Mental Health Implications of Music: Insight from Neuroscientific and Clinical Studies," *Harvard Review of Psychiatry* 19, no. 1 (2011): 34–46.

³⁰ Roberts, *Shiny Objects: Why We Spend Money We Don't Have in Search of Happiness We Can't Buy*.

³¹ Mead et al., "Social Exclusion Causes People to Spend and Consume Strategically in the Service of Affiliation."

³² National Student Financial Aid Scheme (NSFAS), *NSFAS Transformation* (RSA, Pretoria, 2012).

³³ De Villiers, Van Wyk, and Van der Berg, "The First Five Years Project—a Cohort Study of Students Awarded NSFAS Loans in the First Five Years 2000–2004."

³⁴ J.W. Creswell, *Research Design Qualitative, Quantitative & Mixed Methods Approach*, 4th ed. (Thousand Oaks, CA: Sage Publications Ltd, 2014).

used in the study to better understand how materialism affects how students use sponsored money. Using a non-probability purposive sampling technique, volunteers who met the requirements were chosen. The researcher took a constructivist approach, seeking to determine the meaning of a phenomenon from the perspective of participants. The researcher collects feedback and examines participants' behaviour as they engage in activities.

Participants

The study comprised undergraduate students supported by various funding sources and examined how they were materially influenced and affected by the phenomenon. Nine students, aged 18 to 35, who received financial aid in their first through fourth years of education, such as bursaries, scholarships, and family money, comprised the study sample. To better understand the participants' perspectives and the range of viewpoints, the study employed a semi-structured face-to-face interview to acquire detailed information on the impact of materialism on students' financial spending.

Data Analysis

Data analysis, according to Leedy and Ormrod, is the process of looking at data and applying logical and analytical thinking to determine what makes up the data that are being provided.³⁵ To find out what drove students to spend money and how it affected them, the thematic analysis method was used. The technique helped the researcher to highlight, identify, scrutinize, and record data on materialism and how participants were impacted. This called for a comprehensive examination, which allowed the researcher to understand and develop conclusions from various points of view regarding the matter.

Ethical consideration

Permission to conduct research was requested by contacting the research office of the University of Venda. Participants received information on the study's purpose, methods, risks, and benefits before enrollment, and their consent was acquired.³⁶ Each participant was entitled to privacy regarding his or her matters. They were promised that their identities would be kept private and kept secret in any manner. Participants were given the assurance by the researcher that they would remain anonymous and that no personal information would be requested that would expose their identity. Students were informed by the researcher of the real justifications for the data collection. The subjects were not misled or misled about the purpose of the study by the researcher to win their cooperation. Questions were posed to the participants during the interview.

PRESENTATION OF FINDINGS

The study focused on material influence on students' fund spending. Participants were asked how they spend their money in a tertiary institution.

Participant A had this to say: *“I have friends who like to purchase the latest fashion. For me to fit in I had to make sure that I cut off some amount from my bursary so that I get to the same standard as them. Although the decision hindered me too much, I really must look as beautiful as my friends. The money I receive from my bursary is not enough for me to spend on other non-related school items and I have shortages of books. So, I'm afraid I might not perform well in my studies.”*

Participant B had this to say: *“I spend most of my time on social media, admiring how celebrities wear and live. I even got to the extent of wanting to look like them and most importantly, being like them instead. Most of my money goes to the brands I buy from the expensive boutiques. I can't say I'm struggling because I am enjoying this. My parents send me money every month, enough to cover everything but instead, I choose to spend it on fashion because I want to live the lives of celebrities.”*

³⁵ P. D. Leedy and J. E Ormrod, *Practical Research: Planning and Design* (Upper Saddle River, NJ: Pearson Prentice Hall, 2016).

³⁶ S Michael Putman and Tracy Rock, *Action Research: Using Strategic Inquiry to Improve Teaching and Learning* (Sage Publications, 2016).

Participant C had this to say: *“Lifestyle matters very much to me. I make sure that I split every cent left from my study loan to buy fresh food from the store. I choose where to go, what to eat and what to wear. I want people and most importantly my peers to see me as someone who lives a high standard and respects me instead. Although I experience some hard times in my studies, I will get over them. I still feel like spending a lot of money on myself or my desires or anything that will make me feel special has become my priority. I don’t know how to put it but it’s just like that.”*

Participant D had this to say: *“I used to get money from my parents to cover my accommodation and meals during the first month of my varsity. I used to enjoy this very much because I never lacked anything. The day death took them away from me; I started to experience a real struggle. I had to pay for my accommodation, meals and everything necessary to keep me going at school. Having left with my younger brother and sister, gave me a big responsibility. I don’t get enough from my bursary, but I make sure that I cover their school fees, uniform, and some groceries. At the same time, I lack some study materials, but I try to go along with my modules.”*

Participant E had this to say: *“Having an opportunity to get a bursary for furthering my studies gave me a chance to realize how much I have in my bank account. The idea makes me want to spend more and more. Lately, I have purchased a second-hand car, flat-screen TV, speakers, and a new cellphone. I also installed DSTV in my room. I was so happy to have the latest versions of my gadgets. The bursary covers everything, and this is where I get a chance to do what I like with the money. The only problem I encounter is a lack of time to study. Since I spend a lot of my time on them, I easily get tired and sleep over and over without looking at my books. To be honest, I hardly spend time with my books.”*

Participant F had this to say: *“Where I come from, my family spent most time travelling on different vacations during holidays. The kind of food we eat is freshly packed from the store. This became part and parcel of my everyday life, developing a feeling of wanting to see different worlds out there. Although there is nothing to gain here, I found love in travelling. This is what I do here at school. During weekends I travel to different hotels, experiencing a taste of different kinds of food and other things. I like it out there, but the challenge is school. I haven’t performed up to my level best and it worries me because I can’t balance the two so, I’m struggling.”*

Participant G had this to say: *“I like to be high class and it makes me happy, or can I say keeps me going. I take some amount from my work-study to rent cars. Hiding it won’t help because I do like new brand cars. Find me during weekends driving this nice car, hanging out with my friends drinking, it feels so good. People honour me because of that, and I like it because it makes me feel superior. Wherever I go, they make a way for me, makes me feel like I am a king.”*

Participant H had this to say: *“Having nice brands, fashion and gadgets satisfies my heart the most. Yes, I like school, but I really can’t help it when I see a nice phone out there. It makes me unable to balance the two because I don’t even have a single book from any module. I depend on my lecture notes produced in class, but they don’t help me that much because sometimes one must study and understand the content. I’m afraid I might repeat the class for next year, but I’ll see what I can do.”*

Participant I had this to say: *“My parents want me to pay for the electricity bill, water bill and some groceries. They think that having a bursary means I’m getting a lot of money but it’s even not enough. I get calls every month, but I don’t want to lie, it makes me sick. I then get to divide the amount and settle for what they want me to, but it doesn’t work. Sometimes I even lack some important items to take care of myself. I don’t think they care. I’m even thinking of not popping out anymore because I might put my studies in danger and if it happens, I will not forgive myself for missing the opportunity to further my studies.”*

DISCUSSION

According to the outcomes of the oral transcripts, several participants come from low-income households and are expected to support their families with bursaries.³⁷ Some people use bursary cash primarily for pleasure and prosperity, while others emulate their parents' lifestyles. Peer pressure also influences student expenditures. A lack of balance between schoolwork and personal life leads to poor academic performance.³⁸ Students end up developing a fear of losing their sponsor or bursary funding if they fail to satisfy the level's requirements. Some students end up repeating a class or dropping out of university. As a result, many students find themselves in stressful situations, depression and other related psychological problems. As supported by Zhang, it has been confirmed that materialism is not a positive drive in human development as it disadvantages them in many ways.³⁹ Some bursaries have been pulled out of some students, leaving them stranded and without any funding.

The results showed that the participants did not invest enough time in their education and frivolously wasted their money on shopping sprees.⁴⁰ Consequently, classes or modules are repeated yearly. The students' poor performance raised concerns because it was possible that funding sources would stop covering school costs, which could result in dropout rates. This concurs with Grant's argument that students use their spending habits as a way to avoid facing reality.⁴¹ According to some students' inputs, even if it was a waste of money, they used to get anything they needed from their families.⁴²

Some students have a materialistic mindset that views money as the end goal and believes that material wealth is the ultimate source of contentment and happiness.⁴³ According to the study findings, some students grew up in families where their parents could get them everything they wanted.⁴⁴ It follows from the study that the behaviour of excessive spending from the parents influenced offspring to develop materialistic characteristics. Some students confirmed that they used to get everything they wanted from time to time even though they were of no significance.⁴⁵ Materialistic individuals treat others in more manipulative and selfish ways, as well as being less empathetic. This is what made them believe that money is the source of happiness and life satisfaction. With this behaviour, students are found to hold onto materialistic characteristics that are put into action in tertiary institutions.⁴⁶

The students revealed that they got involved in debt and loans to satisfy their needs. All these were under the influence of materialism with an act of placing material goods as priorities. The results of the study also found that the more students acquired material goods; the more they encountered serious difficulties in coping with tertiary educational activities resulting in a complete failure and or school drop-out.⁴⁷ It is evident from the findings that when people feel insecure or threatened by rejection, they become more materialistic.

RECOMMENDATION

Based on the findings and discussion, the study recommends that students learn how to create a shopping list to cut back on their materialistic behaviour, concentrate on life's essentials, value their identity and heritage, and work hard in their studies to become better people later on. To minimize the idea that material products may bring enjoyment into a child's life, parents should teach their children

³⁷ Marsha L. Richins, "When Wanting Is Better than Having: Materialism, Transformation Expectations, and Product-Evoked Emotions in the Purchase Process," *Journal of Consumer Research* 40, no. 1 (June 1, 2013): 1–18, <https://doi.org/10.1086/669256>.

³⁸ Grant, "Knowledge Management: An Enduring but Confusing Fashion."

³⁹ Jia Li et al., "Characterization, Source, and Retention of Microplastic in Sandy Beaches and Mangrove Wetlands of the Qinzhou Bay, China," *Marine Pollution Bulletin* 136 (2018): 401–6.

⁴⁰ Martin and Paul Hill, "Life Satisfaction, Self-Determination, and Consumption Adequacy at the Bottom of the Pyramid."

⁴¹ Grant, "Knowledge Management: An Enduring but Confusing Fashion."

⁴² Faber, "Impulsive and Compulsive Buying."

⁴³ R. Kumar, *Research Methodology*, 4th ed. (London: SAGE, 2015).

⁴⁴ Grant, "Knowledge Management: An Enduring but Confusing Fashion."

⁴⁵ Faber, "Impulsive and Compulsive Buying."

⁴⁶ Kumar, *Research Methodology*.

⁴⁷ R. Kelchen, "The Political Attractiveness of Last-Dollar Scholarships," *Washington Monthly*, 2014.

about the dangers of becoming hooked to material items, as well as the consequences, and refrain from rewarding their behaviour with material goods.

CONCLUSION

The study has succinctly shown how materialism affected students' academic performance and their way of life. The results have shown that when students do not receive the expected amount of money, they experience unpleasant emotions, depression and anxiety. It also affects how people behave, feel, and think, leading frequently to failure in academic performance. Additionally, the study has demonstrated that materialistic people are less satisfied with their lives, increasing their risk of depression. The problem lies in the fact that although they are more likely to reach their objectives, they also have lower levels of life satisfaction. Indeed, it can be confirmed that when students put too much focus on acquiring material goods it could make them develop the desire for money to buy expensive items. Since materialism is associated with psychological problems such as stress and depression, students may become victims of not performing at the required level. On the negative side, materialism is associated with characteristics such as envy and leaving a trail of unpayable debts, mental illness and broken relationships. On the other hand, materialism can have positive outcomes such as the need to achieve and succeed and, also motivate people to work harder to improve their purchasing and living standards. It is important to spend money wisely on the items needed because money is hard to come by.

LIMITATION

The influence of materialism on an individual cannot provide an adequate explanation of the mind.

CONFLICT OF INTEREST

There are no conflicts of interest.

ETHICAL CLEARANCE NO: SHSS/20/GYS/05/1801

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ABOUT AUTHORS

Karabo Suzan Mabina is a PhD candidate in the Department of Youth in Development, University of Venda, South Africa.

Dr. Marubini Harry Mukwevho is a Senior Lecturer, Youth Coordinator and Researcher in the Department of Youth in Development at the University of Venda, South Africa.