Materialism and Life Satisfaction in Muslim Youth: Role of Gratitude and Religiosity

Aisha Perveen, Babak Mehmood, and Mian Ghulam Yasin

University of Sargodha

The present study aimed at investigating the role of gratitude and religiosity in relation with materialism and life satisfaction. A convenient sample was comprised of 230 Muslim students (95 boys and 135 girls) from different departments of University of Sargodha. Variables of the study were measured through the Gratitude Questionnaire–6 (McCullough et al. 2002), Materialism Value Scale (Richins & Dawson, 1992), Satisfaction with Life Scale (Diener, Emmons, Larsen, & Griffin, 1985), and Centrality of Religiosity Scale (Huber & Huber, 2012). Correlational analysis indicated positive relation of materialism with life satisfaction and gratitude while negative but non-significant relation with religiosity. Linear regression analysis revealed materialism and gratitude as significant predictors of life satisfaction. Mediating analysis showed gratitude as mediating factor between materialism and life satisfaction. Furthermore, interactive effect showed moderating effect of religiosity between materialism and life satisfaction. Results revealed that individuals showed more life satisfaction who had higher level of religiosity and low level of materialism. Significant gender differences were found in terms of materialism, gratitude, and religiosity, while nonsignificant differences were found in terms of life satisfaction. Results revealed meaningful information to the top management of the university, researchers and teachers to design intervention programs to reduce materialistic values and improve life satisfaction by enhancing gratitude approach and religious values in youth. Implications of the study and suggestions for future research have also been discussed.

Keyword. Materialism, life satisfaction, gratitude, religiosity, Muslim youth

Association between materialism and life satisfactions is somewhat more complicated as it simply appears. People, usually, use

Aisha Perveen, Babak Mehmood and Mian Ghulam Yasin, Department of Psychology, University of Sargodha, Pakistan.

Babak Mehmood and Ghulam Yasin, Department of Sociology, University of Sargodha, Pakistan.

Correspondence concerning this article should be addressed to Aisha Perveen, Department of Psychology, University of Sargodha, Pakistan. E-mail: fatimakhan786887@gmail.com

their own set of standards in arriving at overall appraisals of their lives. Overall evaluation of life could be influenced by numerous factors such as religious affiliation, income, possessions, property, health, social support, attitudes, etc. (Seghieri, Desantis, & Tanturri, 2006). The main thrust for this research has been the belief that materialism has adverse effects on the person's life satisfaction (e.g., Ali et al., 2012; Kasser & Ryan, 1993; Richins & Dawson, 1992), while religiosity and gratitude mediate relations between these two aspects of life (Emmons & McCullough, 2003; Neak 2006).

The history of materialism dates back to the early days of human civilization; although, the term "materialism" did not emerge itself, but similar and related discussion remained focus of concern. Since few years back, topic of materialism has come out as of one of the most investigated topics among researcher of diverse fields including social psychologists, sociologist, and organizational canvassers (Burroughs & Rindfleisch, 2002). Through personal and professional growth, people internalize different attitudes and values from society which impact their life orientations and level of satisfaction. When people adopt materialistic values, they become more status conscious and wealth-oriented and consequently they put less emphasis on moral and spiritual values (Yasin, Shafqat, & Sattar, 2011). When materialistic values are the center of person's value system, life satisfaction dropped off (Kasser & Ryan 1993, 1996). According to social constructionist viewpoint, meanings for materialistic possessions are socially constructed and are considered as identity symbols on social level or personal level. Gender, social standing, or social groups affiliation may considered as their social level identity, while personal tastes, values, or personal life background may be considered as personal level identity (Dittmar & Pepper, 1992).

According to Richins and Dawson (1992), materialism, a multitalented construct, refers to the significance of material objects to the individual. They conceptualized materialism as a personal value system rather than a personality trait as Belk (1985) has discussed. These value systems are comprised of centrality, happiness and success elements. Centrality refers to the importance of acquiring more possessions as life goals. Those who are materialists emphasize more on owning possessions and consider that holding these possessions will increase their life satisfaction and will make them happier. Finally, Richins and Dawson (1992), also describe materialists as people who believe that success is judged how many possessions others have in their lives. Yasin et al. (2011) concluded that Pakistani family systems are in reshaping process due to changing values such as change in freedom of choice, growing materialism and

dominance of western culture and also found greater vulnerability among youth for this change.

Various studies confirmed that the more materialistic people experience less life satisfaction as compare to less materialistic counterpart, because the more materialistic people strive for more and more possessions, as they believe that these given possessions are insufficient to meet their living values (La Barbera & Gurhan 1997). Spector (1997) defined life satisfaction as a "person's feelings about life in general" while Diener, Emmons, Larsen, and Griffin (1985) stated life satisfaction "as a global evaluation by the person of his or her life and it is a cognitive and judgmental process". According to these perspectives, individuals determine their satisfaction level by comparing their circumstances to their expectations.

Today's generation is a perfect example of materialism who mistakenly believes that material possessions are important for personal satisfaction and social admirations while the facts seems to have exactly the opposite effect. Gratitude, however, seems to have an effect on personal well-being and life satisfaction to a degree because it helps people fulfill the basic psychological needs of competence, autonomy, and relatedness (Kneezel & Emmons, 2006). Gratitude refers to an emotional response reflecting acknowledgment and appreciation of an altruistic gift. It deals more with pleasure and appreciation of what one already has (McCullogh, Emmons, & Tsang, 2002), thus we can relate this construct with moral domain. Researchers have proved that materialistic values are languishing youth's values while grateful youth have seemed to be flourishing (Froh et al., 2009). Theoretically, gratitude should be robustly linked with satisfaction of life (Bono, Emmons, & McCullough, 2004; Wood, Joseph, & Linley, 2007). As, Ramzan and Rana (2014) found a positive relationship between gratitude and subjective well-being among 206 university teachers and also concluded that those who are grateful are more satisfied and have high subjective well being in life. By and large, people perceive that getting more material possessions will make them happy and will improve their lives (Ahuvia & Wong, 1995). Yet, various researches have shown a negative link of materialism with life satisfaction and gratitude (Froh, 2009; Polak & McCullough, 2006).

Among other factors, studies have proved that religious commitment has a positive relation with life satisfaction, while a negative association with materialism (Burroughs & Rindfleisch, 2002; Elkins et al. 1988). Bushra, Subhani, and Ara (2013) argued that religious beliefs influence daily life and further explored that religiosity is positively associated with life satisfaction of students.

Religiosity is defined as adherence to one's religion including religious values, beliefs and practices on daily basis (Worthington et al., 2003). Asma and Rafia (2013) found religiosity as a strong predictor of psychological well being and life satisfaction. Religious beliefs play very significant role as some researchers argued that religious beliefs actually define boundaries for materialistic values.

Religions in most Asian countries, as Islam, bring down the significance of material assets (e.g., Wong, Rindfleisch, & Burroughs, 2003). Religiosity is found to be associated with life satisfaction and further different religious rituals are one of the predictors of life satisfaction among men and women (Jamal & Zahra, 2014). It means if people are religiously committed then these religious values would contribute to make a difference with respect to their relationship between materialism and life satisfaction. Gull and Dawood (2013) also found similar findings regarding life satisfaction and religiosity. They concluded that religiosity is one of the vital inter aspect that may possibly affect life satisfaction. Choong (2014) concluded that Muslim youth who has strong religious orientations were happier as compare to their Buddhist counterpart. He also found religiosity as negative mediator between well-being and materialism. Aflakseir (2012) concluded that religious people usually see their life meaningful and are more satisfied with their life as they have high psychological well-being. Along with these facts, Butt (2014) also investigated that religious orientation has positive impact on mental health of Pakistani students.

In Pakistan, research exploring the effects of materialism on life satisfaction is limited despite raising alarms about the callous effects of materialism in youth's life. The aim of this research is to provide insights into how materialism may impact life satisfaction of youth and how religiosity and gratitude play a role in decreasing the level of materialism. It was hypothesized that materialism would have a negative relationship with life satisfaction, gratitude, and religiosity. It was further hypothesized that gratitude and religiosity would play a mediating role in relation between materialism and life satisfaction. The study further explored gender difference.

Method

A convenient sample of 95 boys and 135 girls, all enrolled in BS degree, were drawn from various departments of Sargodha University ($N = 230$) including both pure ($n = 43$) and social ($n = 187$) science departments. Participants' age ranged from 17 to 25 ($M = 21$, $SD = 1.92$)

Instruments

Psychometrically sound self-report measures were used to measure the constructs of the study. Demographics like age, gender, department, and education were recorded through demographic sheet. The details of questionnaires used in this study are as follows:

Gratitude Questionnaire–6 (GQ-6).   It is a 6-item measure of gratitude and uses a likert type scale from 1 *(strongly disagree)* to 7 *(strongly agree).* Higher the scoring represents high level of gratitude and low score shows low level of gratitude. This scale developed by McCullough et al. (2002) has demonstrated good internal consistency in adult (α = .82; McCullough et al., 2002) and early adolescent samples (α = .82; Froh et al., 2008b).

Materialism Value Scale (MVS).   It is a 15 item scale developed by Richins and Dawson (1992) containing three subscales of materialism: Success, Centrality, and Happiness. The scale had a 3-week test–retest reliability coefficient of .87 and a coefficient alpha that ranged between .71 and .75 (Richins & Dawson, 1992).

Satisfaction with Life Scale (SWLS).   Satisfaction with Life Scale, a 5 item measure, was developed by Diener, Emmons, Larsen, and Griffin (1985). Higher scores show high life satisfaction, while low scores represent low level of life satisfaction. Item - to - total correlations ranged from .57 – .75 (α = .87) in a sample of undergraduate university students and from .63 – .81 in a sample of elderly persons. The scale was also found to have good test-retest correlations (.84, .80 over a month interval) (Diener et al., 1985)

The Centrality of Religiosity Scale (CRS).   CRS (Huber & Huber, 2012) is a measure of the centrality, importance or salience of religious meanings in personality The internal consistency of the CRS-5 in the total sample of the Religion Monitor is .85, that of the CRS-10 is .93, and that of the CRSi-7 is .84 (Cronbach's Alphas).

Procedure

The permission for data collection was sought from departmental heads and after that students were personally contacted in their classrooms and were briefed about the purpose of research.

They were briefed about the objectives of the study and confidentiality of information was assured. Aforementioned

questionnaires and demographic sheet were distributed after obtaining informed consent of all the participants. There was no restriction of time for the completion of scales. At the end, participants of the study were thanked for their cooperation and support in the study.

Results

Table 1

Means, Standard Deviations, Alpha Reliabilities, t-test, and Correlation Matrix for all the Variables Used in the Study (N = 230)

	Variables	α	M	SD	1	2	3	4
1	Materialism	.56	52.21	7.72	--	.244**	-.049	.158*
2	Gratitude	.71	40.74	7.38	--	--	.229**	.258**
3	Religiosity	.87	3.91	6.35	--	--	--	.123
4	Life Satisfaction	.68	22.50	13.13	--	--	--	--

*$p < .05$. **$p < .01$. ***$p < .001$

Table 1 presents means, standard deviations, alpha reliabilities and inter-correlations of all the scales used in the study. The alpha coefficient demonstrates that all the scales are consistent and reliable measures of their corresponding constructs for the present study. Results demonstrates that materialism has a positive correlation with gratitude and life satisfaction, while have negative but non-significant correlation with religiosity.

Table 2

Predictors of life satisfaction (N = 230)

Predictor Variables	B	SE	β	R^2
Materialism	.12	.06	.26*	.06*
Gratitude	.25	.06	.25*	.06*
Religiosity	.06	.03	.12	.01

Table 2 shows the results of linear regression analysis indicating the effect of three independent variables, which were computed independently to predict life satisfaction. Results in Table 2 suggest that materialism and gratitude are significant predictors while religiosity is nonsignificant predictor of life satisfaction. Such as materialism positively predicts life satisfaction and explains 6% variation in life satisfaction, gratitude positively predicts life satisfaction and also explains 6% variation in life satisfaction.

Table 3

Hierarchical Regression for Gratitude mediating the Relation between Materialism and Life satisfaction (N = 230)

Predictor Variables	ΔR^2	β
Step I	.02[*]	
Materialism		.16[*]
Step II	.05[*]	
Materialism		.10
Gratitude		.23[*]
Total R^2	.07	

p < .05

Hierarchical regression analysis in Table 3 reveals significant mediation of gratitude between materialism and life satisfaction. This mediation model is ascertained on the basis of Baron and Kenny (1986) guidelines according to which three conditions are necessary for showing mediation relationship. First independent variable (materialism) should predict dependant variable (life satisfaction), second mediator (gratitude) must predict dependent variable (life satisfaction), and independent variable should predict mediator (gratitude). Regression analysis of all these conditions are tested and theses conditions are find to be significant such as for first condition materialism is contributing with 2% variation in life satisfaction, for second condition, with 6% variation in life satisfaction and for last condition with 5% variation in gratitude. The final evidence of mediation is evident as materialism becomes non-significant predictor of life satisfaction when gratitude was entered into the model. Therefore, results indicated that wellbeing fully mediated the relationship between materialism and life satisfaction. Furthermore final evidence for the mediation is tested through the application of Sobel's (1982) test which shows this mediation as significant. Sobel's z indicates that materialism explains 36.4 % of variance in life satisfaction through the mediating effect of gratitude. It shows that meditational hypothesis is supported, which predicts the indirect effect of materialism on life satisfaction through gratitude (Sobel's z = 2.23, p < .02). The statistical diagram of mediation is presented below along with significant path coefficients.
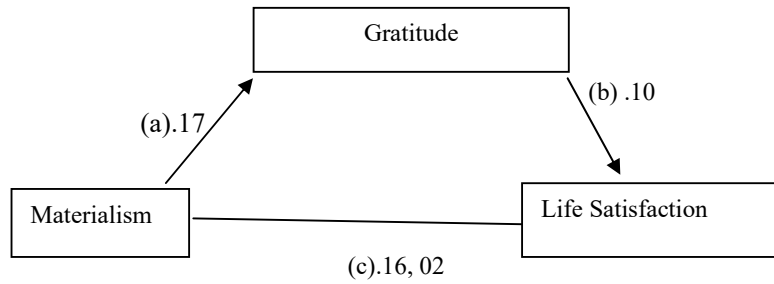
```
                        ┌──────────────────────┐
                        │      Gratitude       │
                        └──────────────────────┘
                       ↗                        ↘
              (a).17                            (b) .10
           ┌──────────────┐            ┌──────────────────────┐
           │ Materialism  │────────────│  Life Satisfaction   │
           └──────────────┘            └──────────────────────┘
                              (c).16, 02
```

Figure 1. Gratitude mediating the relationship between materialism and life satisfaction.

Table 4

Moderating Role of Religiosity between Materialism and Life satisfaction (N = 230)

Predictor Variables	ΔR^2	β
Step I	.03[*]	
Materialism		.16[*]
Step II	.04[*]	
Materialism		.16[*]
Religiosity		.13[*]
Step III	.09[*]	
Materialism		1.37[*]
Religiosity		1.94[*]
Materialism x Religiosity		-2.14[*]
Total R^2	.10[***]	

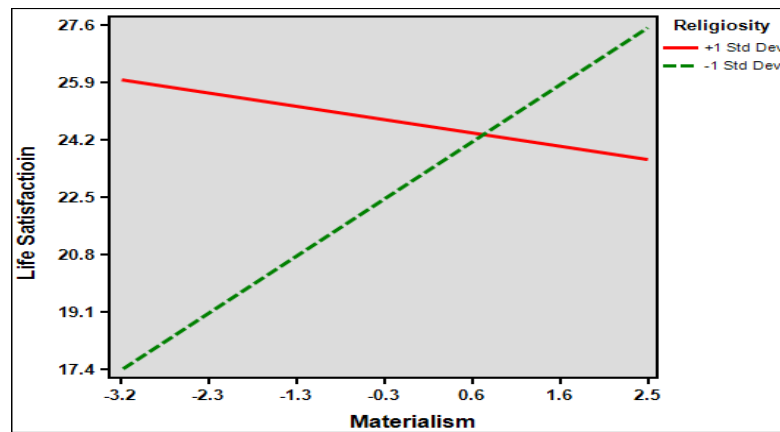[*]$p < .05.$ [**]$p < .01.$ [***]$p < .001.$

Figure 2. Interactive effect of materialism and religiosity on life satisfaction.

Table 4 shows hierarchical regression analysis for predicting life satisfaction moderated by religiosity in relation with materialism. The first model is statistically significant model comprising of materialism, which is significantly predicting life satisfaction in positive direction and explained 2% variance in life satisfaction.

The second model is overall significant. In this model, firstly materialism is entered which shows significant prediction of life satisfaction and secondly religiosity is entered which also shows significant prediction of life satisfaction. This model explained 4% variation in life satisfaction. Furthermore, in the third model a product of religiosity and materialism is entered to determine moderating effect of religiosity in relation with materialism on life satisfaction. The overall model is significant and in this model the product of religiosity and materialism is significantly predicting life satisfaction in negative direction. Final model of investigation explained 9% variation in life satisfaction.

Figure 2 shows the predicted level of life satisfaction, as a function of level of materialism in youth with high and low level of religiosity. The slope for low level of religiosity shows a positive moderation between materialism and life satisfaction, while slope of high level of religiosity shows that relationship between life satisfaction and materialism is moderated in negative direction. The figures shows that high level of religiosity and low level of materialism leads towards higher life satisfaction, while low level of religiosity in association with high level of materialism leads towards lower level of life satisfaction.

Discussion

Findings of this study demonstrated unexpected positive relationship between materialism and life satisfaction that is contrary to several studies that demonstrated a negative relationship between materialism and life satisfaction. People never get satisfied with material possessions and consider these possessions insufficient for their living values that ultimately make them dissatisfied with their lives (La Barbera & Gurhan, 1997). However, different theories endorsed our results as these findings are in accordance with a number of theoretical perspectives including existential philosophy (Belk, 1988) and social comparison theory (Richins, 1992). These perspectives widely believe that there is a positive association between materialism and life satisfaction and have a consensus that acquiring more possessions leads to more life satisfaction. Ali et al. (2012) surveyed a sample of persons from different fields of life and

found that as time is passing, materialistic thought is increasing in Pakistani society due to many factors including media and materialistic life style. Youngsters view possessions as a life goal and consider sufficient for their life satisfaction. A generalized social comparison theory affirm that people usually determine their social status by making comparisons of their own material possessions with significant others and finding their own property more valuable ultimately makes them happy (Saunders, 2001). Findings are also supported by Rasool et al. (2011) who found that emphasis on material possession increases consumption behavior that is also in accordance with the social comparison theory.

Contrary to previous researches (Froh, Emmons, Card, Bono & Wilson, 2011; Polak & McCullough, 2006), results of the present study showed a positive relation between materialism and gratitude. Although, this showed a very controversial relationship because both of the variables carve up different values. Such as generosity is one of the core values that is found within gratitude (Sheldon, Kashdan & Steger, 2011) while materialism involved power and pleasure-seeking (Burroughs & Rindfleisch, 2002). In Islam, importance of gratitude has been the primary focus of all Muslims. The Holy Quran, Muslims' religious book, asks them to be thankful not only to their Creator but also be grateful to each other. This fundamental aspect of Islam, might force them to be thankful for their material goods too. Gratitude also emerged as a significant predictor of life satisfaction.. As all the participants are Muslims and being Muslim they strongly believe that gratitude towards God and others will end in a reward of life satisfaction. Rana, Tahir, and Ramzan (2014) supported our findings by concluding that those who are grateful are more satisfied with their life and have more subjective well being in life. These results are also supported by different studies (Emmons & Crumpler, 2000; McCullough et al., 2002; Seligman, Steen, Park, & Peterson, 2005) who posited that gratitude has a positive relation with different dimensions of well-being. Emmons and McCullough (2003) also found that people who used to complete gratitude journals on daily basis indulged in more positive life appraisals as compared to those people who in its place wrote about daily aggravates. Ramzan and Rana (2014) also supported findings.

Gratitude also emerged as a mediating variable between materialism and life satisfaction (Table 3). This verdict, indeed, is supporting previous unexpected positive relationship between gratitude and materialism; as our model (Figure 1) showed that the presence of gratitude was actually accounting for the relation between materialism and life satisfaction. Gratitude helps to reduce level of

materialism (Lambert et al., 2009), that also stands to reason the mediating effect of it between materialism and life satisfaction. They accomplished with the conclusion that individuals even though engaging in materialistic chases, but if they are also able to appreciate and thankful for what they have might maintain high life satisfaction (Rana, Tahir, & Ramzan, 2014).

There was a negative but nonsignificant relationship between religiosity and materialism. It was also found that more religious people are less materialism. Contrary to our hypothesis regarding mediating role of religiosity, it emerged as a moderator between materialism and life satisfaction (table 4, figure 2). A study conducted by Choong et al. (2013) also supported our findings. Although, there was a positive relation between materialism and life satisfaction, but our findings suggested that high level of religiosity change the direction of relationship between materialism and life satisfaction. Our results suggested that high level of religiosity and low level of materialism leads towards higher life satisfaction while low level of religiosity in association with high level of materialism leads towards lower level of life satisfaction. As religion Islam undervalue material possessions, it is expected a weak relationship between materialism and life satisfaction. Jamal and Zahra (2014) has supported our findings that religiosity is associated with life satisfaction and different religious rituals such as praying, fasting etc. also play important role towards higher level of life satisfaction among men and women. For instance, Abdel-Khalek (2006) supported that religiosity were high in women as compare to men. Religious commitment also associated with how many times you engage in religious practices daily. As girls spend more time at home, they might find more time for religious activities. Gratitude is usually framed in religious umbrella (McCullough et al. 2002), so as girls were more religious it is expected that they are also more grateful than their counterparts.

Conclusions

This paper has reported some findings regarding the role of gratitude and religiosity between materialism and life satisfaction in Muslim youth. Gratitude emerged as a mediator while religiosity played a role of moderator between the materialism-life satisfaction relationships. Significant gender differences were found in terms of materialism, gratitude, and religiosity. Overall, results are suggestive of the facts that, this study provides meaningful information to the top management of the university, researchers, and teachers to design intervention programs to reduce materialistic values and improve life

satisfaction by enhancing gratitude approach and religious values in youth. Due to limitations of our correlational design, our data suggested future experimental work to investigate the potential of religiosity and gratitude interventions to decrease materialism among youth and to increase life satisfaction. It should also be noted that, participants in the present study were limited; therefore, generalizations of the results should be cautious.

References

Aaron, O. (2001). Consumer self monitoring, materialism, and involvement in fashion clothing. *Australasian Marketing Journal, 9*(1), 46-60.

Abdel-Khalek, A. M. (2006). Happiness, health and religiosity: Scientific relations. *Mental Health, Religion and Culture, 9*, 85-97.

Ahuvia, A., & Wong, N. (1995). Materialism: Origins and Implications for Personal Well-Being. In Hansen (Ed*.), European Advances in Consumer Research*, 2, 172-178. Provo, UT: Association for Consumer Research.

Ali, S. A., Ramzan, M., Razi, A., Khan, H., & Fatima, I. (2012). Materialistic thoughts among people. *Global Journal of Management and Business Research, 12* (8), 37-42.

Aflakseir, A. (2012). Religiosity, Personal Meaning, and Psychological Well-being: A study among muslim students in england. *Pakistan Journal of Social and Clinical Psychology, 10*(1), 27-31.

Barbera, L., Priscilla A., & Gurhan, Z (1997). The role of materialism, religiosity, and demographics in subjective well-being. *Psychology and Marketing, 14*(1), 71-97.

Baron, R. M., & Kenny, D. A. (1986). The moderator-mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. *Journal of Personality and Social, 51*(6), 1173-1182.

Belk, R. W. (1985). Materialism: Trait aspects of living in the material world. *Journal of Consumer Research 12*(3), 265-280.

Bono, G., Emmons, R. A., & McCullough, M. E. (2004). Gratitude in practice and the practice of gratitude. In P. A. Linley & S. Joseph (Eds.), *Positive psychology in practice* (pp. 464-481). Hoboken, NJ, US: John Wiley & Sons Inc.

Burroughs, J. E., & Rindeisch, A. (2002). Materialism and wellbeing: A conicting values perspective. *Journal of Consumer Research, 29,* 348-37.

Bushra, K., Subhani, B., & Ara, A. (2013). *Religiosity and life satisfaction. Pakistan Journal of Psychology 44*(1), 3-14.

Butt, F. M. (2014). Emotional intelligence, religious orientation, and mental health among university students. *Pakistan Journal of Psychological Research, 29*(1), 01-19.

Choong, K. F., Ong, F. S., & Moschis, G. P. (2013). Materialism and well-being: The moderating effects of religiosity on young Malaysian consumers. *Journal of Beliefs & Values: Studies in Religion and Education, 34*(2), 178-188.

Dawood, S., & Gull, F. (2013). Religiosity and subjective well-being amongst institutionalized elderly in Pakistan. *Health Promotion Perspectives, 3*(1), 124-128.

Diener, E., Emmons, R. A., Larsen, R. J., & Griffin, S. (1985). The Satisfaction with Life Scale. *Journal of Personality Assessment, 49*, 71-75.

Dittmar, H., & Pepper, L. (1994). To have is to be: Materialism and person perception in working-class and middle-class British adolescents. *Journal of Economic Psychology, 15,* 233-251

Elkins, D. N., Hedstrom, L. J., Hughes, L. L., Leaf, J. A., & Saunders, C. (1988). Toward a humanistic-phenomenological spirituality: Definition, description, and measurement. *Journal of Humanistic Psychology, 28*, 5-1.

Emmons, R. A., & Crumpler, C. A. (2000). Gratitude as a human strength: Appraising the evidence. *Journal of Social and Clinical Psychology, 19*, 56-69.

Emmons, R. A., & McCullough, M. E. (2003). Counting blessings versus burdens: An experimental investigation of gratitude and subjective well-being in daily life. *Journal of Personality and Social Psychology, 84*, 377-389.

Froh, J. J., Kashdan, T. B., Ozimkowski, K. M., & Miller, N. (2009). Who benefits the most from a gratitude intervention in children and adolescents? Examining positive affect as a moderator. *The Journal of Positive Psychology, 4*, 408-422.

Hafeez, A., & Rafique, R. (2013). Spirituality and Religiosity as Predictors of Psychological Well-Being in Residents of Old Homes. *The Dialogue, 286* (3), 285-301.

Huber, S., & Huber, O. W. (2012). The Centrality of Religiosity Scale (CRS). Religions, *3*, 710-724

Jamal, Y., & Zahra, S. T. (2014). Life Satisfaction and Religiosity among College Teachers. *Journal of Education and Vocational Research, 5*(4), 186-190.

James, A., Roberts, Tsang, J. A., & Manolis, C. (2015). Looking for happiness in all the wrong places: The moderating role of gratitude and affect in the materialism–life satisfaction relationship. The Journal of Positive Psychology, 1-11.

Kasser, T., & Ryan, R. M. (1993). A dark side of the American dream: Correlates of financial success as a central life aspiration. *Journal of Personality and Social Psychology, 65*, 410-422.

Kasser, T., & Ryan, R. M. (1996). Further examining the American dream: Differential correlates of intrinsic and extrinsic goals. *Personality and Social Psychology Bulletin, 22*, 280-287.

Kasser, T., R. M. Ryan, C. E., Coachman, & K. M. Sheldon. 2004. Materialistic values: Their causes and consequences. In Psychology and consumer culture, ed. T. Kasser and A. D. Kanner, 11-28. Washington, DC: American Psychological Association.

Kneezel, T., & Emmons, R. A. (2006). Personality and spiritual development. In P. L. Benson, E. C. Roehlkepartain, P. E. King, & L. Wagener (Eds.), *The handbook of spiritual development in childhood and adolescence* (pp. 266-278). Thousand Oaks, CA: Sage Publications.

McCullough, M. E., Emmons, R. A., & Tsang, J. (2002). The grateful disposition: A conceptual and empirical topography. *Journal of Personality and Social Psychology, 82*, 112-127.

Neal, K (2008). Religious Doubt and Psychological Well-Being: A Longitudinal Investigation. *Review of Religious Research, 47*, 287-302.

Polak, E. L., & McCullough, M. E. (2006). Is gratitude an alternative to materialism? *Journal of Happiness Studies, 7,* 343-360.

Ramzan, N., & Rana, S. A. (2014). Expression of Gratitude and Subjective Well-Being among University Teachers. *Middle-East Journal of Scientific Research, 21*(5), 756-762.

Rana, S. A., Tahir, M. A., & Ramzan, N. (2014). Gratitude and Subjective Well-Being among University Teachers. *Bahria Journal of Professional Psychology, 12* (2), 24-47.

Rasool, S., Kiyani, A., Khattak, J. K., Ahmed, A., & Ahmed, M. (2011). The impact of materialism on compulsive consumption in Pakistan. *African Journal of Business Management, 6*(49), 11809-11818.

Richins, M. (2004). The Material Values Scale: Measurement properties and development of a short form. *Journal of Consumer Research, 31*, 209-219.

Richins, M. L., & Dawson, S. (1992). A consumer values orientation for materialism and its measurement: Scale development and validation. *Journal of Consumer Research, 19,* 303-316.

Saunders, S. (2001). Fromm's marketing character and Rokeach values. *Social Behavior and Personality*, *29*(2), 191-196.

Seghieri, C., Desantis, G., & Tanturri, M. (2006). The richer, the happier? An empirical investigation in selected European countries. *Social Indicators Research, 79*, 455-476.

Sheldon, K., Kashdan, T. B., & Steger, M. F. (2011) (Eds.). *Designing positive psychology: Taking stock and moving forward.* Oxford University Press.

Spector, P. E. (1997). *Job Satisfaction: Application, Assessment, Causes, and Consequences*. Thousand Oaks, California: Sage Publications.

Seligman, M. E. P., Steen, T. A., Park, N., & Peterson, C. (2005). Positive psychology progress: Empirical validation of interventions. *American Psychologist, 60*, 410-421.

Sobel, M. E. (1982). Asymptotic confidence intervals for indirect effects in structural equation models. In S. Leinhardt (Ed.), *Sociological Methodology,* pp. 290-312. Washington DC: American Sociological Association.

Suhail, K., & Chaudhry, H. R. (2004). Predictors of Subjective Well-Being in an Eastern Muslim Culture. *Journal of Social and Clinical Psychology, 23*(3), 359-376.

Wood, A. M., Joseph, S., & Linley, P. A. (2007b). Gratitude: The parent of all virtues. *The Psychologist, 20*, 18-21.

Wong, N., Rindfleisch, A., & Burroughs, J. (2003). Do Reverse-Worded Items Confound Measures in Cross-Cultural Consumer Research? The Case of the Material Values Scale. *Journal of Consumer Research, 30,* 72-91.

Worthington Jr, E. L., Wade, T. L. Hight, M. E. McCullough, J. T. Berry, J. S., & Bursley, K. H. (2003). The Religious Commitment Inventory-10: Development, refinement and validation of a brief scale for research and counseling. *Journal of Counseling Psychology, 50*(1), 84-96.

Yasin, M. H., Shafqat, Z., & Sattar, T. (2011). A Sociological Analysis of Determinants and Implications of Changing Value System in Pakistan. *British Journal of Arts and Social Sciences, 3*(2), 292-309.