

Personality, Self-esteem, and Materialism in University Students

Amina Mohsin^{1*}, Omama Tariq²**Abstract**

This study examined the relationship between personality, self-esteem, and materialism in university students. The study's design was correlational. Non-probability purposive sampling was used to select 300 university students, including 122 males and 178 females. The data was gathered using standardized tests. The analysis was run using the IBM SPSS version 21. Data was analyzed using descriptive statistics, Pearson Product Moment Correlation, multiple linear regression, and an independent sample *t*-test. The study revealed that extraversion strongly, positively, and significantly correlated with material value scale and acquisition centrality. Openness to experience and neuroticism had significant negative correlations with possession-defined success and acquisition centrality, respectively. Moreover, self-esteem showed a significantly positive correlation with acquisition centrality and a negative correlation with the acquisition of pursuit of happiness. Personality and self-esteem did not significantly predict materialism in university students. Moreover, gender differences were found only in neuroticism, with women scoring higher than men. The findings have significant implications that highlight the importance of personality traits in determining materialistic behavior and creating educational initiatives meant to lower materialistic ideals and foster positive self-esteem among university students.

Keywords: Big Five Personality Inventory, Material Value, Personality, Self-esteem

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Introduction

Personality traits play a crucial role in comprehending and forecasting individual behavior and mental processes because they express a person's distinct thoughts, feelings, and behavioral patterns. These traits also suggest stability and consistency (Diener & Lucas, 2021). The consistent ways in which a person's behavior differs from others make up their personality (Feldman, 2018). According

to Rosenberg (1965), self-esteem is a person's assessment of their ideas and feelings about themselves and their attitude toward themselves, whether positive or negative. Self-esteem is defined by Blascovich and Tomaka (1991) as an individual's perception of their value and degree of self-liking. Like self-respect, it expresses how confident a person is in their talents. Positive self-esteem significantly impacts mental health, motivation, and overall quality of life. However, having either excessively high or low self-esteem can be detrimental.

Understanding the relationship between personality and self-esteem is crucial for comprehending how these factors interact and influence students' beliefs and behaviors. A person's propensity for materialistic behavior is defined by Richin and Dawson (1992) based on the value orientation, which includes three dimensions: acquisition centrality (AC), which holds that acquiring property and material goods is the main life

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goal; acquisition as a pursuit of happiness (APH), which holds the belief that obtaining the desired property is the way to happiness and prosperity; and possession-defined success (PDS), which holds that one's success is contingent on having material goods. According to Kasser et al. (2007), materialistic values are a sign of a desire for material goods, even at the expense of gaining social acceptance and keeping social connections. A materialistic individual would be highly motivated to acquire material belongings and believe that success and happiness depend on them. A mindset that places a high value on money, luxury, and material possessions is known as materialism (Dittmar et al., 2014).

Stimulus-Organism-Response (SOR) theory explains the link between materialism and personality. It implies that an individual's response, also referred to as the organism, is influenced by social and environmental factors. The opinions and perceptions of young people can be influenced by various external factors known as stimuli. These include social media, peer pressure, advertising, and the availability of consumer goods. This influence is particularly pronounced for individuals with specific personality traits. The organism refers to a person's internal characteristics, such as personality traits like extraversion, neuroticism, and conscientiousness. These unique traits shape how an individual interprets and responds to external stimuli. The response reveals the actions and behaviors of the individual as a result of their interaction with these inputs and their internal cognitive processes. People's interactions with their environment are influenced by their personality traits. Individuals may use their material possessions as a coping mechanism in response to their interactions with their environment. For example, more outgoing people might prefer social situations where showing off material

belongings is valued highly (McCrae & Costa, 2004). Furthermore, when under stress or anxiety, a person with a high level of neuroticism may seek solace in material possessions (Kasser et al., 1995). Symbolic Self-Completion Theory (Wicklund & Gollwitzer, 1982) explains the link between materialism and self-esteem. When people's self-concepts are questioned or threatened, they become more materialistic. Symbolic self-completion is the process by which people, among other things, use material symbols to compensate for perceived deficiencies in particular aspects of their self-concept. People with low self-esteem may use material possessions as symbolic tools to reaffirm their value.

Certain personality traits from the five-factor model (FFM) have been found by Tan (2024) to influence millennials' frequent smartphone use, which in turn influences their materialism. Frequent smartphone use was strongly influenced by emotional instability, openness to new experiences, agreeableness, and the demand for arousal, which increased materialistic tendencies. On the other hand, personality factors such as conscientiousness and introversion do not significantly affect frequent smartphone use, indicating that not all personality traits are equally responsible for materialism. Puente-Diaz and Cavazos Arroyo (2015) showed that neuroticism and extraversion had a positive correlation, while agreeableness was negatively correlated. Jackson (2017) looked into how personality traits and teenage materialism relate. The findings indicated that materialism and extroversion had a positive correlation, but no other attribute was statistically significantly associated with materialism. Moreover, there is no gender difference in materialism levels. Materialistic values may have been influenced by personality traits, as Jiang et al. (2021) found that materialism remained constant throughout emerging adulthood and that a significant portion of the

variation in materialism was attributable to trait determinants. It was also discovered that women were linked to lower initial materialism levels. According to this research, gender plays a significant role in how materialistic ideals are formed. Age and the transition to adulthood may also impact materialistic ideals, as evidenced by the rising trajectory of materialism during college. This might be connected to shifts in social comparisons and self-esteem. The relationship between characteristic neuroticism, materialism, salary, and job satisfaction was examined by Ardabili et al. (2022) and would be of interest to professionals in several different fields. Neuroticism and materialism were found to be positively correlated, and people who scored highly on both traits also tended to be significantly less satisfied with their jobs and income. Personality traits such as neuroticism, openness to new experiences, and conscientiousness were found to be positively and significantly correlated with students' materialistic behavior, according to Burhan et al. (2022). When Bhambhu et al. (2019) examined materialism and self-acceptance in late adolescents (17–20 years old) of both sexes, they discovered that women are more materialistic and self-accepting than men.

Furthermore, it was discovered that although the centrality dimension is neutral, the success and happiness dimensions exhibit gender disparities. Materialistic values may have been influenced by personality traits, as Jiang et al. (2021) found that materialism remained relatively constant throughout emerging adulthood and that a significant portion of the variation in materialism was attributable to trait determinants. It was also discovered that women were linked to lower initial materialism levels. According to this research, gender plays a significant role in how materialistic ideals are formed. Age and the transition to adulthood may also impact

materialistic ideals, as evidenced by the rising trajectory of materialism during college. This might be connected to shifts in social comparisons and self-esteem.

A study by Wang et al. (2020) discovered that materialism gradually reduces self-esteem, with a lesser impact on people from higher socioeconomic backgrounds. According to this study, materialism can lower self-esteem. However, the degree of this effect was mitigated by the availability of personal resources, suggesting that people from higher socioeconomic status might be more resistant to materialism's detrimental effects. Zawadzka et al. (2022) investigated the relationship between several materialistic elements, such as centrality and happiness, as well as the mediating role of self-esteem in this relationship. According to the results, there was a correlation between some aspects of materialism and financial status but not between general materialism and financial position. Self-esteem was found to be both a mediating and a suppressing factor in these relationships. Li et al. (2022) revealed that self-esteem acted as a mediating factor and that materialism was significantly higher in the lower-class primed group than in the higher-class primed group. Materialism also significantly increased the self-esteem of children from lower socioeconomic groups. Lower-class college students used strong materialistic impulses as a temporary solution to improve their low self-esteem.

The idea that personality traits had a major impact on self-esteem and that it was a key mediator of behaviors like compulsive buying was empirically supported by Otero-López et al. (2023). Additionally, it was discovered that people with particular personality qualities, such as neuroticism and conscientiousness, may have poorer self-esteem, which in turn may impact their mediating behaviors, like compulsive shopping. Materialism affects mental health and depression because it is linked to a lower

level of self-esteem, which is known to be a threatening factor for psychological problems (Gupta et al., 2019). Zaman et al. (2016) conducted a study in Pakistan to investigate materialism among youth, focusing on how age and self-esteem affect materialistic values. Age and materialism were found to be negatively correlated, with adolescents being more materialistic than young adults. Research on materialism and self-esteem has shown that those who have low self-esteem tend to be more materialistic in order to satisfy their needs for insecurity, esteem, and low self-worth. Moreover, the growing perception of materialism among young people is examined by Masood et al. (2016). According to the findings, young people today are growing more materialistic. Because the expectations of society and how young people think have changed. Among the elements propelling consumerism are social media, brand consciousness, self-centeredness, the rise of fake personalities, and the desire to blend in. To counteract the materialistic trend, the implications imply that young people's access to social media should be limited.

Rationale of the Study

The motivation for focusing on university students in our research stems from the distinct developmental issues and transitions typical of this stage of life, which can greatly impact mental health (Cui et al., 2024). One can better understand their consumption patterns, general well-being, and potential societal trends by learning more about their materialistic tendencies, character traits, and sense of self-worth (Kasser, 2002). Materialism is a typical social value that highlights the importance of material possessions for achievement and contentment (Richins & Dawson, 1992). Analyzing the impact of this value system on the personalities and self-esteem of college students may provide insight into the system's effects on their behavior and mental

health (Kasser & Ryan, 2001). By considering how these factors interact, policies and treatments that promote healthy self-esteem, responsible purchasing, and positive personality development can improve the well-being of individuals and society as a whole (Deci & Ryan, 2000).

Furthermore, most prior research has examined these variables separately or in pairs without thoroughly examining their interactions (Górník-Durose, 2016; Wang et al., 2020). By simultaneously analyzing personality, self-esteem, and materialism, this research study fills a gap in the literature and provides a more comprehensive understanding of how these factors interact in the population of university students. Because university students are undergoing a transition, the focus on them is particularly relevant. Research on the connections between materialism and personality or self-esteem and materialism may exist. However, there may not be as much information examining the intricate relationship between personality, materialism, and self-esteem. Especially in Pakistan, there are scarce studies on it. This study can help researchers better understand how these variables interact and how they may affect a variety of aspects of students' lives, such as their academic performance, career choices, and interpersonal relationships.

Aims of the Study

The aims of the research are as follows:

It examines the relationships between personality traits, self-esteem, and materialism among university students.

It seeks to examine gender differences found in personality traits, self-esteem, and materialism among university students.

Hypotheses

H1: There is likely to be a significant relationship between personality, self-esteem, and materialism in university students.

H2: Personality and self-esteem are likely to predict materialism in university students.

H3: There is likely to be a significant gender difference in personality, self-esteem, and materialism in university students.

Methodology

This section presents the procedure employed for conducting this research. This includes the research design, sample, sampling strategy, demographic information sheet, and assessment measures.

Research Design

This research employed a correlational research design. It studied university students' personalities, self-esteem, and materialism without controlling the variables.

Sampling Technique

A non-probability purposive sampling strategy was used in this research to select the sample.

Sample

Our sample was comprised of 300 university students, with an age range from 18 to 27 years, who were collected from the University of the Punjab and Government College University, Lahore. The sample was recruited according to the following criteria:

Inclusion Criteria

The sample was taken from regular students in public sector universities. Only unmarried students from universities were selected. Students in semester three and onwards were selected. Participants with a basic understanding of the English language were selected as tools were not translated into a native language.

Exclusion Criteria

Married students were excluded from the research. Students from semesters first and second were excluded from the research. Students of PhD were excluded from the research. Students who were diagnosed or had a history of severe psychiatric conditions that may significantly hamper their capacity to participate effectively or with physical deficiency were excluded from the research.

Measures

Demographic Information Sheet

The demographic sheet consisted of personal and family information of the participants. It included the age of participants, gender, number of siblings, birth order, education type, department name, current enrolment, semester, CGPA, living conditions, monthly income, family system, and socioeconomic status.

The Big Five Personality Inventory (John & Srivastava, 1999)

The Big Five Personality Inventory (BFI) consisted of five dimensions: neuroticism, agreeableness, extraversion, conscientiousness, and openness to new experiences to define personality traits. The BFI is scored using self-report questionnaires; it is a five-point Likert scale from strongly disagree to strongly agree as its extremes, and it consists of 44 items with 2, 6, 8, 9, 12, 18, 21, 23, 24, 27, 31, 34, 35, 37, 41, and 43 items that are reverse coded. The BFI's Cronbach's alpha dependability typically varied between .79 and .88. The Cronbach's alpha reliability values for Extraversion, Agreeableness, Neuroticism, and Openness are .83, .70, .79, .77, and .72, respectively.

Self-Esteem Scale (Rosenberg, 1965)

Self-Esteem Scale (Rosenberg, 1965) was a ten-item scale. Each item was scored using a 4-point Likert scale from strongly agree to strongly disagree. Five items were reverse-coded. Scores falling between 15 and 25 were considered normal; scores below 15 show low self-esteem levels. Typically, test reliability fell between .82 and .88, and Cronbach's alpha fell between .77 and .88.

Material Values Scale (Richins & Dawson, 1992)

Material Values Scale (MVS) typically consists of 15 items in total, 5 items for each subscale. These subscales evaluate many aspects of materialism, including Possession Defined Success (PDS), Acquisition

Centrality (AC), and Acquisition as the Pursuit of Happiness (APH). A higher emphasis on the value of material objects and belongings in one's life is indicated by higher scores on this scale, which also suggests a larger degree of materialism. It is a 5-point Likert scale, with 5 denoting strongly agree, 4 agree, 3 neutrality, 2 disagree, and 1 strongly disagree. Six things have been reverse-coded. The dependability of Cronbach's alpha varied from .77 to .88, with an average alpha of .85. The success sub-scale had a mean alpha of .77, the centrality sub-scale of .73, and the happiness subscale of .75 for each of the sub-scales.

Procedure

Prior to the data collection process, formal consent was obtained from the relevant Institute of Applied Psychology authorities. The best possible setup for the data collection process was made in consideration of the sample's availability. According to the previously mentioned inclusion and exclusion criteria, the research participants were selected. The participants received assurances that their privacy would be maintained and were briefed on the goal of the study. A consent form was presented to each participant. They agreed to participate in the study as a result of this. The participants were informed that they would not be penalized if they left the study at any time. Completing all of the questionnaires typically takes 15 to 20 minutes. Participants were thanked for their valuable time after finishing the questionnaires.

Ethical Considerations

Following ethical considerations were taken care of: The scales were used with permission

from the authors by email. Permission was taken to gather data, the Head of the relevant department was given an authority letter explaining the study's nature. Data collection began after obtaining official permission from concerned authorities. The researcher gave each participant a written consent form to obtain their consent. The participants were made aware of their right to withdraw. The researchers maintained the privacy and confidentiality of each participant. All the participants' queries were addressed appropriately.

Results

The current study's findings were examined in four main stages. Cronbach's alpha was reported after reliability analysis was completed for every scale in the first stage. In the second stage, university students' personality traits, self-esteem, and materialism were correlated using the Pearson Product moment correlation. In the third step, multiple linear regression was run to assess personality and self-esteem as predictors of materialism in university students. In the final step, a t-test was used to analyze the gender differences among personality, self-esteem, and materialism in university students. The researcher created a demographic sheet that includes the following details about the participants: age, gender, number of siblings, birth order, department name, type of education, current enrollment, semester, CGPA, living conditions, monthly income, family system, and socioeconomic status. Table 1 displays demographic information.

Table 1*Demographics Showing Sample Characteristics (N =300)*

Demographic Characteristics	<i>M</i>	<i>SD</i>	<i>n</i>	%
Age of participants	20.70	1.84		
Gender				
Male			122	40.7
Female			178	59.3
Number of Siblings	3.78	1.74		
Birth Order				
Firstborn			83	27.7
Middle born			136	45.3
Last born			72	24
Only child			9	3
Current enrolment in				
B.S or equivalent			267	89
M.S.C/M.A or equivalent			33	11
Semester				
3-4			150	50
Demographic Characteristics			<i>n</i>	%
5-6			58	19.3
7-8			92	30.7
CGPA	3.28	0.30		
Living Condition				
Hostelite			117	39
Day Scholar			183	61
Monthly Income				
Less than 50k			122	40.7
51k to 100k			116	38.7
101 to 200k			33	11
More than 200k			29	9.7
Family System				
Joint Family			101	33.7
Nuclear Family			199	66.3
Socioeconomic Status				
Upper Class			31	10.3
Middle Class			263	87.7
Lower Class			6	2

Table 2*Descriptive Statistics and Reliabilities of the Scales (N=300)*

Scale	<i>M</i>	<i>SD</i>	Range	Cronbach's α
Big Five Personality Inventory	145.73	14.87	107-185	.70
Self-esteem Scale	26.96	3.92	15-40	.55
Material Value Scale	45.26	7.23	26-91	.54

Note. α = reliability coefficient, *M* = Mean, *SD* = Standard Deviation

Table 2 shows the Cronbach's Alpha of the scales used in the present study.

Table 3*Pearson Correlation among Variables (N= 300)*

Variables	<i>M</i>	<i>SD</i>	1	2	3	4	5	6	7	8	9	10	11
Big Five Personality Inventory	145.73	14.87	—										
Extraversion	24.89	5.12	.46**	—									
Agreeableness	32.64	5.82	.69**	.13*	—								
Conscientiousness	28.30	5.82	.68**	.23**	.44**	—							
Neuroticism	25.17	5.63	.20**	—	-.03	—	—						
Openness	34.73	5.33	.65**	.21**	.25**	.31**	.01	—					
Self-esteem scale	26.96	3.92	-.05**	.20**	.27**	.33**	.30*	.17*	—				
MaterialValue Scale	45.26	7.23	-.07	.12*	-.05	-.1	-.05	-.09	.01	—			
Possession Defined Success	14.89	3.44	-.06	.05	-.05	-.03	.02	-.15*	-.05	.71**	—		
Acquisition Centrality (AC)	14.79	4.01	-.06	.15*	-.02	-.09	—	-.04	.17**	.75**	.25*	—	
Happiness (APH)	15.58	2.92	-.02	.03	-.04	-.09	.04	.02	-.17**	.62**	.23*	.18**	—

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

Table 3 revealed that extraversion, agreeableness, conscientiousness, neuroticism, and openness to new experiences were all strongly positively correlated with the Big Five Personality Inventory. Additionally, it was discovered that extraversion, agreeableness, conscientiousness, openness, and acquisition centrality were all strongly positively

correlated with self-esteem. Furthermore, neuroticism, the Big Five personality traits, and the desire for happiness all have significantly negative correlations with self-esteem. However, extraversion, possession-defined success, acquisition centrality, and acquisition as a means of achieving happiness were all significantly positively correlated with materialism. Furthermore, there was a

substantial negative association between openness and possession-defined success, which is a subscale of materialism. On the other hand, acquisition centrality significantly correlated negatively with

neuroticism and positively with extraversion and self-esteem. A significant negative association was found between the pursuit of pleasure and acquisition.

Table 4

Multiple Regression Showing the Predictors of Materialism (N=300)

Variables	<i>B</i>	<i>SE B</i>	<i>t</i>	<i>p</i>	95% CI
Constant	47.80	5.01	9.539	0.000	[37.94, 57.66]
Extraversion	0.21	0.09	2.421	0.016	[0.04, .38]
Agreeableness	-0.00	0.08	-0.022	0.982	[-0.16, .16]
Conscientiousness	-0.15	0.09	-1.733	0.084	[-0.32, .02]
Neuroticism	-0.03	0.08	-0.357	0.721	[-0.19, .13]
Openness	-0.12	0.08	-1.367	0.173	[-0.28, .05]
Self-esteem	0.04	0.12	0.361	0.718	[-0.19, .28]

Note. CI= Confidence interval, SE= Standard error, *p*= alpha value, *B*= unstandardized beta, **p*<.05; ***p*<.01; ****p*<.001

Table 4 indicates the impact of extraversion, agreeableness, conscientiousness, neuroticism, openness, and self-esteem on materialism in university students. The R^2 value of .038 showed that predictors explained a 3.8% variance in outcome

variable with $F(6,292) = 1.90, p > .05$. The results indicated that the sub-scale of personality extraversion significantly predicted materialism in university students ($\beta = .15, p < .05$).

Table 5*Gender Differences in Personality, Self-esteem, and Materialism in University Students (N=300)*

Variables	Male		Female		<i>t</i> (298)	<i>p</i>	Cohen's <i>d</i>
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>			
Big Five Personality Inventory	144.50	14.27	146.58	15.24	-1.19	.235	.14
Extraversion	25.33	4.77	24.59	5.33	1.23	.220	.15
Agreeableness	32.40	5.53	32.80	6.02	-.58	.563	.06
Conscientiousness	28.97	5.84	27.84	5.78	1.65	.101	.19
Neuroticism	23.17	5.38	26.55	5.39	-5.35	<.001	.63
Openness	34.64	5.52	34.80	5.22	-.25	.801	.03
Self-esteem Scale	27.14	4.18	26.84	3.73	.66	.513	.08
Material Value Scale	45.57	8.12	45.05	6.57	.62	.536	.07
Possession Defined Success	15.26	3.27	14.64	3.54	1.54	.124	.18
Acquisition Centrality (AC)	15.00	4.96	14.65	3.21	.74	.459	.08
Happiness (APH)	15.31	3.31	15.76	2.62	-1.30	.194	.15

Note. *M*= mean; *SD*= standard deviation.

The t-test results (assuming equal variance) comparing the parameter estimates between the two groups are displayed, together with the mean parameter values for each of the variables for males ($n=122$) and females ($n=178$). Gender differences in university students' personality traits, self-esteem, and materialism were examined using an independent sample t-test technique. In terms of extraversion, agreeableness,

conscientiousness, openness, self-esteem, possession-defined success, acquisition centrality (AC), and acquisition as the pursuit of pleasure (APH), the study's results showed non-significant variations. It also showed that neuroticism varies significantly. The results showed that women are more neurotic than men.

Discussion

The study aimed to assess how university students' personalities, self-esteem, and materialism relate to one another. The sample consisted of 300 university students. This chapter discussed the major research findings in the light of existing literature. It also

comprised implications, limitations, suggestions, and conclusions for the study.

Relationship of Personality, Self-esteem, and Materialism in University Students

The results validated the first hypothesis that there would be a significant correlation between personality, self-esteem, and

materialism in university students. Specifically, the study showed that extraversion had a strong positive correlation with material value scale and acquisition centrality. However, openness to experience and neuroticism had significant negative correlations with possession-defined success and acquisition centrality respectively. Moreover, self-esteem showed a significant positive correlation with acquisition centrality and a negatively significant correlation with acquisition as the pursuit of happiness.

These findings are congruent with those from earlier research investigations. Jackson (2017) discovered that extraversion had a favorable impact on materialism. Extraverted individuals might derive greater satisfaction from social interactions involving material displays, reinforcing their materialistic values (Roberts et al., 2007). Similarly, Otero-López and Villardefrancos (2013) found that materialism was influenced by personality traits. They also found a negative correlation between materialism and openness. This result corroborated previous research showing that individuals with higher openness may pursue intellectual and experiential endeavors rather than material wealth to find fulfillment (Zuckerman, 2002). In contrast to numerous previous studies that found complex or positive relationships between neuroticism and materialism, this research revealed a strong negative association between the two (Ardabili et al., 2022; Burhan et al., 2022). However, the context of this research in Pakistan might offer a unique perspective, influenced by religious and cultural factors. Research has linked high levels of religiosity to greater life satisfaction and lower levels of materialism. (Balikcioglu & Kiyak, 2022). Furthermore, materialistic values were significantly shaped by the cultural context. As a collectivistic society, Pakistan prioritizes social harmony, family, and community over individual

accomplishments and financial success. According to research by Workman and Lee (2011), individuals from individualistic cultures tended to be more materialistic than those from collectivistic cultures.

A positive association was found between acquisition centrality and self-esteem, consistent with earlier research. According to Richins and Dawson (1992), individuals who have high self-esteem may view their belongings as symbols of success and status, which would increase their sense of worth. However, this link might also be influenced by cultural variables. People may turn to material belongings to uplift their social standing and confirm their worth as community members in collectivist societies like Pakistan, where social comparisons and expectations are prevalent (Khan, 2020). Moreover, acquisition as the quest for happiness was inversely connected with self-esteem. A significant inverse association between materialism and university students' self-esteem was discovered by Trzcińska and Sekścińska (2021). Trzcińska and Sekścińska (2021) explored the connections between self-esteem, consumerism, and the financial status of 1,138 adults in Poland. Their findings revealed an inverse relationship between self-esteem and materialistic views, along with their various aspects, such as happiness, success, and centrality, while showing a direct relationship between materialism and improved financial circumstances. Their results demonstrated how social comparison diminishes one's self-esteem and, in turn, makes individuals more susceptible to materialistic beliefs.

Personality and Self-esteem as Predictors of Materialism in University Students

The second hypothesis proposed that among university students, personality qualities and self-esteem would serve as important predictors of materialism. For university students, materialism was significantly predicted by extraversion. In this research,

Jackson (2017) discovered that materialism and extroversion had a positive correlation (Puente-Diaz & Cavazos Arroyo, 2015), but no other quality was statistically significantly associated with materialism.

The current study discovered that among university students, materialism was not predicted by agreeableness, conscientiousness, neuroticism, openness, or self-esteem. According to this study, materialism, self-esteem, and some personality traits may be correlated, but they did not always predict materialistic values and behaviors in the sample. The non-significant findings could have a variety of explanations and corroborating studies. The relationship between materialism and personality may be more complex than first believed. Prior studies have emphasized the complex character of materialism, which may be influenced by media exposure, peer pressure, family factors, cultural norms, and socioeconomic status (Kasser, 2002; Pieters, 2013). Socioeconomic status, age, and gender are significant predictors of materialism among students, in addition to personal traits like a desire for success and an entrepreneurial mindset that have a significant influence on how people behave when it comes to materialism (Alsoudi et al., 2022; Fan et al., 2023; Li et al., 2022).

Gender Differences in Personality, Self-esteem, and Materialism in University Students

The third hypothesis predicted that university students' personalities, self-esteem, and materialism would differ significantly by gender. The results showed that neuroticism differed significantly by gender. Results showed that women are more neurotic than men. However, there are no appreciable gender variations in materialism or self-esteem. These findings are consistent with those of earlier investigations. Weisberg et al. (2011) and Courbalay et al. (2016) discovered that women were more neurotic

than men, indicating significant gender differences in neuroticism. Women are typically more likely to feel unpleasant emotions, which can be reflected in higher neuroticism scores (Costa et al., 2001). Women tend to react emotionally more strongly to stress than males, especially when solving problems (Boyapati & Khan, 2023). According to Schmidt et al. (2017), neuroticism is influenced by gender socialization and perceived roles, with less personality difference in more egalitarian cultures. Furthermore, women's depression risk factors can be maintained by stressful familial settings, which also affect neuroticism (Mengelkoch & Slavich, 2024). Both biological (hormonal fluctuations) and social (gender role expectations and socialization practices that promote emotional expressiveness in females) variables may be responsible for this tendency (Kling et al., 1999).

Self-esteem did not significantly differ by gender, contrary to the premise. This result is consistent with recent studies showing that the gap between men's and women's self-esteem may be closing. According to a meta-analysis conducted by Robins and Trzesniewski (2005), for example, the gender gap in self-esteem has decreased, with some research suggesting that the levels of self-esteem among men and women are similar. This change could lessen historical differences in self-perceptions and may be ascribed to shifting social norms and a greater focus on gender equality (Gorokhova et al., 2021; Kling et al., 1999). Furthermore, the lack of significant gender differences in materialism indicated that gender had no discernible impact on materialistic ideals in this university student sample. Research by Ondrijev (2024) found no statistically significant difference in materialistic values across the sexes. Also, more recent studies suggested that socioeconomic and personal experiences may have a greater influence on

materialistic attitudes than gender alone (Kasser & Ryan, 1996). University students' materialistic views may reflect more significant cultural and economic trends rather than innate gender disparities because they are still forming their identities and values (Kasser & Ryan, 2001).

Conclusion

The study was conducted to investigate the relationship between personality, self-esteem, and materialism in university students. The findings revealed that neuroticism and acquisition centrality were negatively connected, while extraversion and material value scales were positively correlated. Neuroticism was found to be inversely correlated with possession-defined success, whereas openness to new experiences was negatively associated with acquisition centrality. Acquisition as a way of achieving happiness was adversely connected with self-esteem, whereas acquisition centrality was positively correlated with self-esteem. Neuroticism showed substantial disparities, with women showing higher levels than men, materialism and self-esteem showed no significant gender differences. Results from regression analysis were not statistically significant, suggesting a more intricate relationship impacted by factors such as life experiences, financial standing, cultural standards, and religious convictions.

Limitations and Recommendations

This study has several limitations that should be considered. The findings may have limited generalizability to other populations, as the sample was restricted to a specific group of students and did not account for variations in geographic location, age, educational background, or cultural context. Furthermore, the dependence on self-reported data raises the potential for response biases, such as social desirability or response distortion. The study's correlational design precludes the ability to determine causal relationships between materialism, self-

esteem, and personality traits. To tackle this issue, subsequent studies should utilize longitudinal approaches to gain a better understanding of the enduring connections between these factors. The data was gathered within a limited timeframe, suggesting that external influences like academic stress or current events might have shaped students' responses, possibly impacting the overall results. To strengthen the validity and relevance of future studies, it would be beneficial to include a more varied sample that encompasses different demographic groups. Implementing more reliable and well-validated instruments for assessing materialism and self-esteem, as well as incorporating qualitative methods, could yield richer insights. Additionally, investigating other factors such as cultural values, socioeconomic background, life experiences, gender, and age might help reveal potential moderating influences on the relationships among personality traits, self-esteem, and materialism.

Implications

The findings of this study can direct the development of educational programs aimed at reducing materialistic aspirations and promoting university students' positive self-esteem. Customizing these interventions can be facilitated by a deeper comprehension of the role of personality traits. Given the significant gender disparities in neuroticism, mental health professionals should consider gender-specific interventions when treating emotional stability and related issues in college students. Policymakers in educational institutions can use these insights to develop policies that promote the development of healthy personalities and self-esteem, potentially reducing the emphasis on materialism. Future studies can build on the existing findings by correcting these flaws and adding suggestions, providing a more full knowledge of the complex interaction

between personality, self-esteem, and materialism.

Ethics Statement

All the ethical standards of APA were met. Informed consent was taken in written form from all the respondents to participate in this study.

Contribution of Author

Amina Mohsin: Conceptualization, Investigation, Methodology, Data Curation, Formal Analysis, Writing – Original Draft, Omama Tariq: Methodology, Writing - Reviewing & Editing, Supervision

Conflict of Interest

There is no conflict of interest declared by the author.

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Data Availability Statement

The datasets of the current study are not available publicly due to ethical reasons but are available from the corresponding author [A.M.] upon the reasonable request.

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