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From self-gratification to practicality: Examining the role of materialism and personality traits in consumer decision-making

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Abstract

This study examines the mediating role of materialism in the relationship between narcissism, self-esteem, and shopping value styles among Indonesian Generation Z consumers. Specifically, it explores how narcissism influences hedonic shopping behaviors (pleasure-oriented) and how self-esteem drives utilitarian shopping values (efficiency-driven). Data were collected from 470 respondents aged 18–25 in Surabaya, Indonesia, through a cross-sectional survey using convenience sampling. Path analysis and bootstrapping with SmartPLS 4.0 were employed to assess direct, indirect, and mediating effects. The results indicate that narcissism significantly correlates with hedonic shopping behaviors driven by self-gratification and enjoyment. Meanwhile, self-esteem is associated with utilitarian values, emphasizing quality and practicality. Materialism mediates the relationship between narcissism and hedonic shopping values, amplifying pleasure-oriented consumption. However, its effect on utilitarian values is weaker. Marketers can develop targeted strategies for narcissistic and self-esteem-driven consumers, while educational programs can help mitigate materialistic tendencies and promote responsible consumption. This study enhances the understanding of the interplay between personality traits, materialism, and consumer behavior, offering valuable insights for both academia and industry.

Keywords: Hedonic value, Materialism, Narcissism, Self-esteem, Utilitarian value.

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1. Introduction

Shopping behavior in Indonesia offers a multifaceted perspective on consumer decision-making, shaped by an intricate blend of cultural norms, economic conditions, and psychological factors. Central to this exploration is the duality of

shopping motivations: the “pleasure side” and the “dark side” of shopping, as introduced by Alba and Williams [1]. This dichotomy captures a broad spectrum of consumer behaviors, ranging from impulsive, hedonic shopping driven by emotional gratification to rational, utilitarian shopping focused on efficiency and practicality [2]. Understanding these opposing motivations is essential for decoding consumer behavior's psychological and social complexities, particularly in diverse cultural contexts like Indonesia.

Hedonic shoppers prioritize emotional satisfaction and spontaneous indulgence, often engaging in unplanned purchases driven by the joy and excitement of shopping itself [3]. Conversely, utilitarian shoppers adopt a more rational, goal-oriented approach, emphasizing practicality, efficiency, and value in their consumption decisions [2]. These contrasting motivations underscore the importance of exploring the underlying psychological constructs, especially within Indonesia's culturally rich and economically evolving context.

Shopping values, therefore, encompass both intrinsic rewards, such as personal satisfaction, and extrinsic benefits, like discounts or promotions. For instance, consumers may derive intrinsic fulfillment from acquiring desired items while simultaneously benefiting from promotional incentives, illustrating how shopping is deeply rooted in individual values, emotional states, and social influences [1, 2].

The dual-process decision-making theory provides a robust framework for understanding these behaviors. This theory suggests that decision-making involves both rational, analytical processes and experiential, emotional stimuli [4-6]. This framework is beneficial in examining the tension between hedonic and utilitarian motivations. While utilitarian shoppers focus on practicality and cost-effectiveness, hedonic shoppers seek pleasure and excitement, which can sometimes lead to impulsive or compulsive buying behaviors where emotional gratification overrides rational decision-making [7].

While materialism has been extensively studied as a key psychological driver of hedonic consumption [8, 9] it does not fully capture the complexities of consumer behavior. Psychological traits like narcissism and self-esteem are crucial to understanding how individuals navigate these shopping motivations. Narcissism, for instance, is strongly linked to hedonic consumption, with narcissistic individuals often seeking external validation and status through possessions [10]. In contrast, self-esteem is often associated with compensatory consumption, where individuals purchase goods to enhance their self-image [11-13].

However, existing research often treats these factors in isolation, overlooking the complex interplay between narcissism, self-esteem, and materialism in shaping shopping values. Additionally, most studies have focused on Western populations, leaving a significant gap in understanding how these psychological traits interact in non-Western contexts, particularly among younger consumers in Indonesia.

Therefore, the present study aims to fill this gap by investigating how narcissism, self-esteem, and materialism mediate shopping value styles (hedonic and utilitarian) among Indonesian Generation Z consumers. Specifically, this study seeks to answer the following research questions:

1. How does narcissism influence hedonic shopping values among Indonesian Generation Z consumers?
2. In what ways does self-esteem shape utilitarian shopping behaviors in this demographic?
3. How does materialism mediate the relationship between narcissism, self-esteem, and shopping value styles?
4. What role does materialism play in shaping financial decision-making and consumption behaviors in the context of Indonesian youth?

By addressing these questions, this research aims to provide deeper insights into consumer decision-making in a non-Western context. It offers valuable implications for marketers, policymakers, and educators seeking to influence responsible shopping behaviors, particularly among younger generations.

2. Theoretical Background and Hypothesis

2.1. Shopping Value Styles

The dichotomy between utilitarian and hedonic shopping value styles is a fundamental framework for understanding consumer behavior in modern retail environments. Utilitarian shopping behaviors focus on efficiency, task completion, and functionality. Consumers who adopt this style prioritize achieving specific goals, emphasizing practicality and effective time management in their shopping processes [2, 14, 15]. This approach aligns with cognitive, task-oriented decision-making, where the primary objective is to acquire necessary items with minimal diversions.

In contrast, hedonic shopping involves enjoyment, sensory stimulation, and emotional gratification. Consumers with hedonic tendencies perceive shopping not only as a functional activity but also as a source of pleasure and self-expression [16, 17]. Research demonstrates that these two shopping styles significantly influence decision-making, preferences, and satisfaction levels, often shaped by contextual factors such as product type, shopping environment, and consumer mood [2, 18].

2.2. Hypothesis Development

2.2.1. Narcissism and Hedonic – Utilitarian Shopping Value

This study explores the nuanced relationship between narcissism and shopping values, emphasizing the dual dimensions of hedonic and utilitarian shopping behaviors. Narcissism, characterized by an inflated self-image and fragile self-esteem, significantly influences consumer preferences. Narcissistic individuals are driven by a desire for admiration, status, and self-indulgence, leading to shopping behaviors that prioritize sensory stimulation and emotional gratification over practicality [19, 20]. Based on these characteristics, we hypothesize:

Hypothesis 1a: Higher levels of narcissism are positively correlated with hedonic shopping values.

Conversely, the self-centered nature of narcissism may result in a devaluation of utilitarian shopping values, emphasizing efficiency, practicality, and task completion [2, 14, 15]. Narcissistic individuals may perceive utilitarian shopping as lacking emotional fulfillment, leading to the following hypothesis:

Hypothesis 1b: Higher levels of narcissism are negatively correlated with utilitarian shopping values.

2.2.2. *Self-Esteem and Hedonic – Utilitarian Shopping Value*

Self-esteem, a central psychological construct, is critical in shaping consumer behaviors. This study investigates its distinct effects on hedonic and utilitarian shopping values. Individuals with higher self-esteem tend to exhibit confidence and self-awareness, leading them to prioritize experiences that enhance their self-concept. As a result, they are more likely to engage in hedonic shopping behaviors that emphasize enjoyment and sensory stimulation [21, 22]. Thus, we hypothesize:

Hypothesis 2a: Higher levels of self-esteem are positively correlated with hedonic shopping values.

Conversely, individuals with lower self-esteem may adopt a more pragmatic and task-oriented approach to shopping, focusing on fulfilling immediate needs rather than seeking emotional gratification [23]. These consumers may view utilitarian shopping as a means to exert control over their circumstances, leading to the following hypothesis:

Hypothesis 2b: Higher levels of self-esteem are negatively correlated with utilitarian shopping values.

2.2.3. *Materialism and Hedonic – Utilitarian Shopping Value*

Materialism, the importance placed on possessions as a source of happiness and life satisfaction, is a critical determinant of shopping behavior. Materialistic individuals prioritize acquiring goods for emotional and sensory fulfillment, often aligning with hedonic shopping values [24, 25]. Thus, we hypothesize:

Hypothesis 3a: Higher levels of materialism are positively correlated with hedonic shopping values.

Conversely, the pursuit of material goods may detract from focused, task-oriented shopping. Materialistic consumers often undervalue the practicality of utilitarian shopping, favoring emotional gratification instead. Therefore, we hypothesize:

Hypothesis 3b: Higher levels of materialism are negatively correlated with utilitarian shopping values.

2.2.4. *Materialism as a Potential Mediator*

This study posits that materialism mediates the relationship between individual personality traits—narcissism and self-esteem—and shopping values. Narcissistic individuals often use material possessions to signal status and enhance self-worth [26, 27]. This behavior aligns closely with hedonic shopping values, leading to the following hypotheses:

Hypothesis 4a: Materialism mediates the relationship between narcissism and hedonic shopping values, where higher narcissism increases materialism, which drives hedonic behaviors.

Hypothesis 4b: Materialism mediates the relationship between narcissism and utilitarian shopping values, where higher narcissism increases materialism, diminishing utilitarian behaviors.

Similarly, self-esteem influences materialistic tendencies, with lower self-esteem often resulting in compensatory consumption [11]. This relationship informs the following hypotheses:

Hypothesis 4c: Materialism mediates the relationship between self-esteem and hedonic shopping values, where lower self-esteem is associated with higher materialism, leading to hedonic behaviors.

Hypothesis 4d: Materialism mediates the relationship between self-esteem and utilitarian shopping values, where lower self-esteem is associated with higher materialism, reducing utilitarian behaviors.

Figure 1 shows that A theoretical framework illustrating shopping value styles

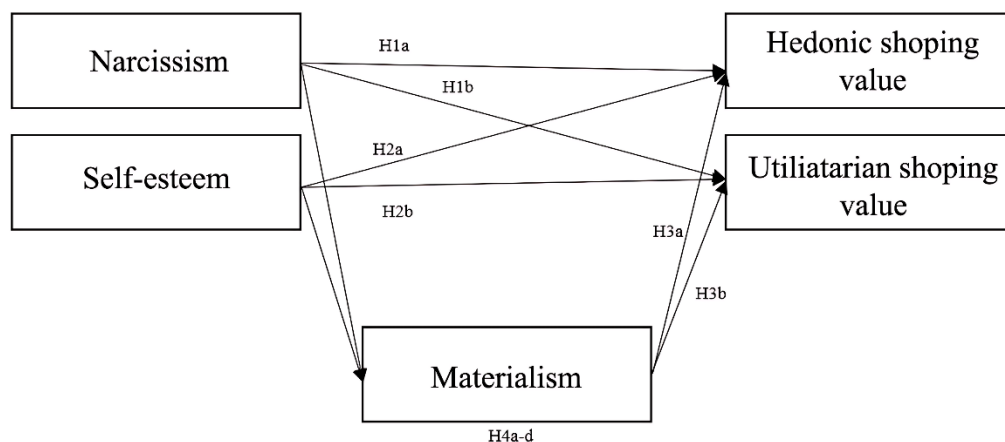


Figure 1.
A theoretical model of shopping value styles.

3. Methodology

3.1. Sample and Data Collection

This study employed a cross-sectional survey design to investigate the relationships between personality traits, materialism, and shopping behaviors among Indonesian consumers. A total of 470 participants (145 males and 325 females), aged between 18 and 25 years (mean age = 19.57, SD = 1.59), were recruited using a convenience sampling method. This approach enabled efficient participant recruitment based on availability and adherence to predefined eligibility criteria [28].

Participants were recruited through social media platforms such as Instagram, WhatsApp, and Line, with a Google Form link distributed to facilitate data collection. The survey instrument captured demographic information, including monthly allowances, shopping frequency, spending habits, and shopping motivations. Among the respondents, 63.6% reported monthly allowances ranging from less than Rp 1,000,000 to Rp 1,500,000 (approximately USD 15.78), while 69.6% identified shopping as their primary spending activity. In contrast, 25.2% prioritized saving or investing.

Descriptive statistics revealed that 77.3% of participants shop between one and five times per month. The primary motivations for shopping were product necessity (67.2%) and personal happiness (22.3%). Table 1 provides a summary of these demographic characteristics.

Table 1.
Demographic data (n=470).

Demographic	Group	Frequency	Percentage (%)
Allowance per month	< Rp 1.000.000	151	32.3
	Rp 1.000.000 – Rp 1.500.000	146	31.3
	Rp 1.500.001 – Rp 2.000.000	76	16.3
	> Rp 2.000.001	94	20.1
Activity to spend money	Shopping	325	69.6
	Saving	102	21.8
	Invest	16	3.4
	Others	24	5.1
Frequency of shopping per month	1-5 times	361	77.3
	6-10 times	58	12.4
	More than 10	48	10.3
Motivation of shopping	Needs at that time	314	67.2
	Just want to	33	7.1
	To impress others	1	0.2
	Make myself happy	104	22.3
	Limited edition product	1	0.2
	Others	14	3

3.2. Measures

This study utilized validated scales to assess the relationships between shopping value styles, narcissism, self-esteem, and materialism, ensuring reliable and comprehensive data collection.

3.2.1. Shopping Value Styles

Shopping value styles were measured using the scale developed by Babin, et al. [5] which evaluates both the hedonic and utilitarian dimensions of shopping behavior. The hedonic dimension comprised 15 items with high reliability (Cronbach's alpha = 0.894), while the utilitarian dimension included 12 items, demonstrating acceptable reliability (Cronbach's alpha = 0.754). Participants rated their agreement on a 5-point Likert scale (1 = strongly disagree, 5 = strongly agree).

3.2.2. Narcissism

Narcissism was assessed using the Pathological Narcissism Inventory (PNI) by Pincus, et al. [29] which includes 52 items across seven dimensions (e.g., Grandiose Fantasy, Contingent Self-Esteem). The PNI demonstrated excellent reliability (Cronbach's alpha = 0.920) and employed a 6-point Likert scale (0 = not at all like me, 5 = very similar).

3.2.3. Self-Esteem

Self-esteem was measured using the Rosenberg Self-Esteem Scale (SES) [30] a widely validated 10-item unidimensional scale. The SES demonstrated acceptable reliability (Cronbach's alpha = 0.803). Responses were rated on a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree).

3.2.4. Materialism

Materialism was evaluated using the Material Values Scale (MVS) developed by Richins and Dawson [8]. The MVS comprises 18 items categorized into success, centrality, and happiness. The scale exhibited acceptable reliability

(Cronbach's alpha = 0.723). Participants rated their responses on a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree).

3.3. Data Analysis

Data were analyzed using path analysis and bootstrapping techniques through SmartPLS 4.0, a sophisticated software tool for Partial Least Squares Structural Equation Modeling (PLS-SEM). This analytical approach was chosen for its ability to handle complex models involving multiple constructs, mediators, and latent variables. It is particularly well-suited for exploring the intricate relationships between personality traits (narcissism and self-esteem), materialism, and shopping behaviors.

PLS-SEM is highly effective in dealing with small to medium sample sizes and provides robust results, even when the data distribution is non-normal—a common challenge in behavioral research. For this reason, SmartPLS was an ideal choice, given the moderate sample size of 470 respondents. Additionally, SmartPLS allows for both reflective and formative measurement models, enabling a comprehensive evaluation of the theoretical constructs and their interrelations.

The analysis specifically focused on examining the relationships among several key variables: the endogenous variables (hedonic and utilitarian shopping values), the exogenous variables (narcissism and self-esteem), and the mediator variable (materialism). Path analysis within SmartPLS facilitated the exploration of direct, indirect, and mediating effects, providing valuable insights into the dynamic interplay between these psychological traits and shopping motivations.

Furthermore, bootstrapping with 5,000 resamples was performed to enhance the robustness of the parameter estimates and ensure the accuracy of significance testing. This method not only accounted for potential biases but also produced confidence intervals for the hypothesized relationships, strengthening the reliability of the findings.

One notable aspect of this study is that, to the best of our knowledge, no previous research has examined all these variables simultaneously in the context of Indonesian Generation Z consumers. Prior studies have primarily examined these constructs separately, with most focusing on materialism as a mediator between various personality traits and shopping values. By incorporating narcissism, self-esteem, and materialism into a single model, this research fills a significant gap in the literature, offering a more comprehensive understanding of how these factors collectively shape consumer decision-making. This integrated approach provides a fresh perspective on the complex psychological dynamics influencing consumer behavior in a non-Western, emerging market context.

4. Results

The results revealed significant correlations among the study variables, as summarized in [Table 2](#). These findings provide valuable insights into how personality traits and materialism influence hedonic and utilitarian shopping behaviors.

Narcissism exhibited a strong positive correlation with hedonic shopping value ($r = 0.431, p < 0.05$), indicating that individuals with higher levels of narcissism are more likely to engage in shopping behaviors that prioritize enjoyment and self-gratification. Conversely, narcissism showed a significant negative correlation with utilitarian shopping value ($r = -0.302, p < 0.05$), suggesting that narcissistic individuals tend to deprioritize efficiency-driven and practical shopping behaviors.

Self-esteem demonstrated a non-significant negative correlation with hedonic shopping value ($r = -0.007, p > 0.05$), implying no meaningful relationship between self-esteem and shopping for enjoyment. However, self-esteem was positively correlated with utilitarian shopping value ($r = 0.145, p < 0.05$), suggesting that individuals with higher self-esteem are more likely to adopt practical shopping behaviors that fulfill immediate needs.

Materialism emerged as a critical variable, exhibiting a strong positive correlation with hedonic shopping value ($r = 0.504, p < 0.05$), indicating that materialistic individuals are inclined to seek emotional fulfillment and pleasure through shopping. In contrast, materialism showed a negative correlation with utilitarian shopping value ($r = -0.129, p < 0.05$), suggesting that materialistic tendencies may reduce the emphasis on rational, goal-oriented shopping behaviors.

These findings underscore the complex interplay of personality traits and materialism in shaping consumer preferences for hedonic versus utilitarian shopping experiences. [Table 2](#) provides a detailed summary of the correlation results.

Table 2.
Correlation of variables (n=470).

Variable	1	2	3	4	5
Hedonic shopping value					
Utilitarian shopping value					
Narcissism	0.431**	-0.302**			
Self-esteem	-0.007	0.145**	-0.135**		
Materialism	0.504**	-0.129**	0.455**		

Note: **p < 0.05.

4.1. Path Analysis Results

Path analysis was conducted using SmartPLS 4.0 to test the hypotheses, with bootstrapping techniques applied for robust statistical validation. The path coefficients and their statistical significance were evaluated to assess the relationships among narcissism, self-esteem, materialism, and shopping values. Path coefficients ranged from -1 to +1, with positive values indicating positive associations and negative values reflecting inverse relationships. A two-tailed significance level

of $p = 0.05$ was adopted, with a t-statistic threshold of 1.96 considered significant ($p < 0.05$) [31]. Table 3 and Figure 2 summarize the path analysis results, which are discussed below.

Hypothesis 4a: Narcissism and Hedonic Shopping Value.

A significant positive relationship was found between narcissism and hedonic shopping value, with a t-statistic of 4.501 ($t > 1.96$). This result supports the hypothesis that narcissistic individuals prioritize pleasure and self-gratification in their shopping behaviors.

Hypothesis 4b: Narcissism and Utilitarian Shopping Value.

A significant negative relationship was observed between narcissism and utilitarian shopping value (t-statistic = 4.704, $t > 1.96$), consistent with the hypothesis that narcissistic individuals devalue utilitarian shopping, which emphasizes efficiency and practicality. Instead, narcissistic individuals prioritize emotional gratification.

Hypothesis 4c: Self-Esteem and Hedonic Shopping Value.

The relationship between self-esteem and hedonic shopping value was non-significant (t-statistic = 1.508, $t < 1.96$), indicating that self-esteem does not substantially influence shopping behaviors centered on enjoyment or self-indulgence.

Hypothesis 4d: Self-Esteem and Utilitarian Shopping Value.

A significant positive relationship was identified between self-esteem and utilitarian shopping value, with a t-statistic of 2.463 ($t > 1.96$). This finding confirms the hypothesis that individuals with higher self-esteem are more likely to engage in rational and goal-oriented shopping behaviors.

4.2. Materialism and Shopping Values

Materialism exhibited a strong positive relationship with hedonic shopping value (t-statistic = 11.975, $t > 1.96$), reinforcing that emotional and sensory rewards drive materialistic individuals during shopping. In addition, materialism showed a significant negative relationship with utilitarian shopping value (t-statistic = 2.099, $t > 1.96$), suggesting that materialistic tendencies may reduce the emphasis on practicality and efficiency in shopping decisions.

These findings provide critical evidence for understanding the relationships among narcissism, self-esteem, materialism, and shopping behaviors. Table 3 summarizes the path analysis results.

Table 3.
Path analysis results.

Variable	Sample mean	Standard deviation	T-statistics
Narcissism – Hedonic shopping value	0.195	0.045	4.501
Narcissism – Utilitarian shopping value	-.0.248	0.052	4.704
Narcissism - Materialism	0.455	0.039	11.545
Self-esteem – Hedonic shopping value	0.059	0.041	1.508
Self-esteem – Utilitarian shopping value	0.130	0.052	2.463
Self-esteem – Materialism	-0.136	0.045	3.010
Materialism – Hedonic shopping value	0.509	0.042	11.975
Materialism – Utilitarian shopping value	-0.126	0.061	2.099

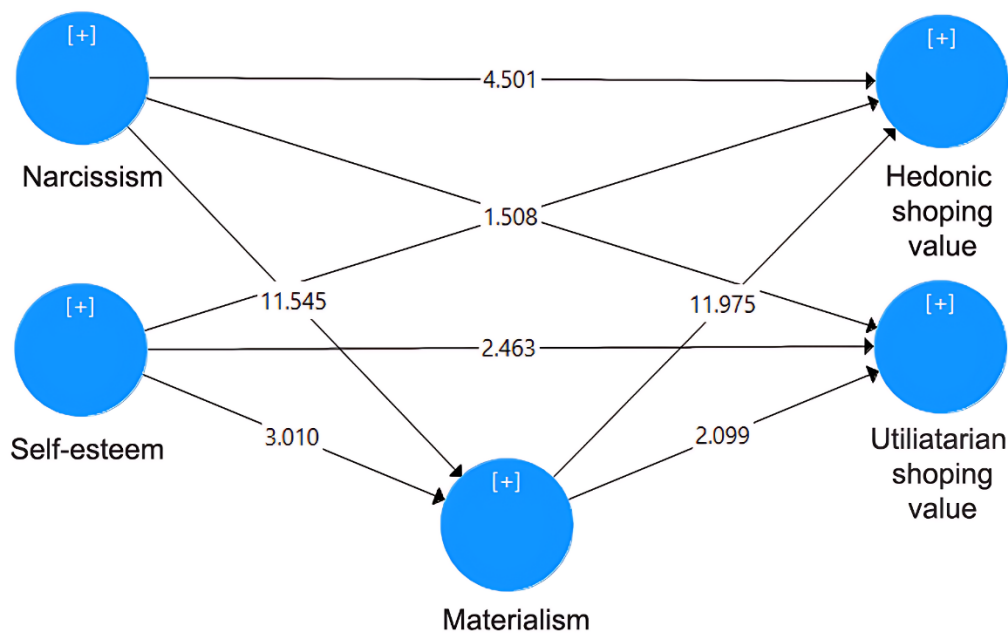


Figure 2.
Bootstrapping.

Figure 3 shows that structural model path estimates.

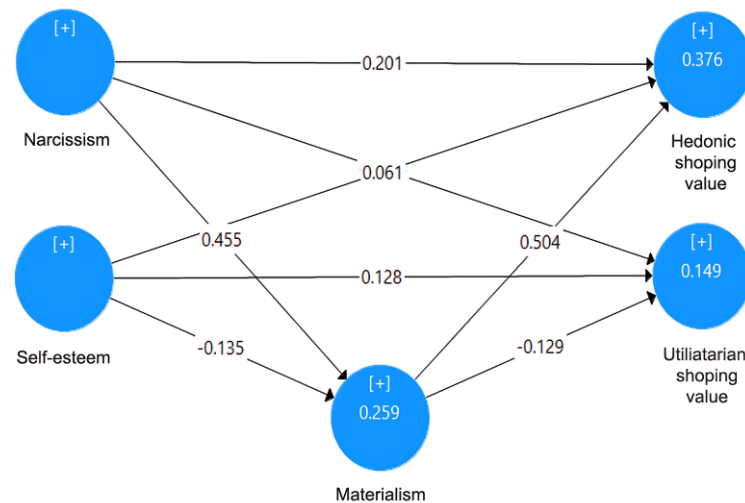


Figure 3.
Path coefficients.

5. Discussion

This study sheds light on the complex interplay between materialism, narcissism, self-esteem, and shopping values among Generation Z in Indonesia. The findings align with existing theories and extend our understanding of consumer behavior in a rapidly evolving marketplace, where psychological factors play a pivotal role in shaping purchasing decisions.

A key contribution of this study is identifying materialism as a mediating factor in the relationship between personality traits (narcissism and self-esteem) and shopping behaviors. The results show that individuals with heightened narcissistic tendencies are more likely to engage in shopping as a form of self-gratification and as a means of achieving social status. These findings are consistent with prior research suggesting that narcissistic individuals seek external validation through material possessions [19, 20]. Specifically, narcissists exhibit a strong preference for hedonic shopping, which emphasizes pleasure and enjoyment, while de-emphasizing utilitarian shopping, which focuses on practicality and necessity. This dynamic reinforces a cycle where self-worth becomes closely tied to material accumulation.

Interestingly, while 69.6% of participants reported shopping primarily to meet their necessities, a significant minority (22.3%) indicated shopping for enjoyment. This duality highlights the multifaceted motivations of Generation Z consumers, who navigate the tension between practicality and indulgence. Such behaviors raise concerns about impulsive and wasteful spending, where immediate gratification may overshadow long-term financial goals [32]. These findings underscore the importance of educational initiatives and consumer education programs to help young consumers harmonize these conflicting motivations and adopt mindful consumption habits.

The relationship between self-esteem and shopping values provides additional nuance to understanding consumer behavior. Contrary to traditional perspectives suggesting that higher self-esteem enhances both practical and pleasurable shopping experiences, this study finds that self-esteem positively correlates with utilitarian shopping values but does not significantly influence hedonic shopping values. Individuals with higher self-esteem tend to prioritize functionality and quality, aligning their purchases with long-term objectives rather than short-term gratification [21, 33]. This stabilizing effect of self-esteem on shopping behavior suggests that marketing strategies targeting these consumers should emphasize product quality and long-term benefits over immediate pleasures.

Materialism emerges as a significant driver of hedonic shopping behaviors, affirming previous studies that suggest materialistic individuals seek happiness and excitement through consumption [24, 34, 35]. However, the study also reveals a negative correlation between materialism and utilitarian shopping values, highlighting a paradox. While materialistic individuals enjoy shopping, they often undervalue practicality, potentially leading to suboptimal purchasing decisions. These findings reflect the multifaceted nature of materialism among Indonesian consumers, where hedonic and utilitarian motivations coexist but remain in tension.

6. Conclusions

This study highlights the significant influence of materialism, narcissism, and self-esteem on shopping values among Generation Z in Indonesia, offering critical insights into the dual dimensions of hedonic and utilitarian shopping motivations. The findings illustrate how narcissism drives individuals toward shopping as a coping mechanism for emotional needs and a means of projecting social status. Such behaviors often result in impulsive purchasing, emphasizing the need to promote mindful and responsible consumer practices.

Materialism plays a central role in shaping shopping behaviors, strongly associated with hedonic motivations and, to a lesser extent, utilitarian preferences. This duality reflects the complex consumer psychology of Generation Z, who simultaneously seek pleasure and practicality in their spending habits. The findings underscore the importance of educational initiatives and marketing strategies that foster financial literacy and encourage a balance between indulgence and long-term financial responsibility.

Furthermore, self-esteem stabilizes shopping behaviors, with higher self-esteem positively influencing utilitarian shopping values. Marketers can leverage this insight by promoting products aligned with consumers' long-term goals and intrinsic values, emphasizing functionality and reliability over ephemeral pleasures.

Finally, parents and educators play a critical role in shaping young consumers' financial attitudes and behaviors. By instilling strong financial values and encouraging discussions about budgeting and spending, families and educational institutions can empower future generations to make thoughtful and sustainable consumer choices.

7. Limitations and Future Directions

Despite its contributions, this study acknowledges several limitations that warrant further exploration: First, the study's sample is limited to a specific region in Indonesia, potentially restricting the generalizability of the findings. Consumer behavior is influenced by cultural and socioeconomic factors that vary across regions and populations. Future research should validate these findings in diverse regional and cross-cultural contexts to provide a broader understanding of consumer psychology.

Second, the reliance on quantitative methods may overlook shopping behavior's more profound emotional and psychological drivers. While survey instruments provide valuable data, integrating qualitative methods such as in-depth interviews or focus groups could offer richer insights into the nuanced motivations underlying consumer decisions.

Third, the study does not explore the impact of parental influence on young adults' financial behaviors. Future research should examine how different parenting styles shape financial attitudes and spending habits. Understanding this dynamic could provide actionable insights for promoting responsible financial practices through family-based interventions.

Further research could explore the emotional and psychological mechanisms driving hedonic and utilitarian shopping behaviors, such as emotional regulation, peer influence, and societal pressures. Expanding the scope of analysis could uncover additional factors shaping consumer decision-making.

Future studies can deepen our understanding of the interplay between personality traits, materialism, and shopping behaviors by addressing these limitations and broadening the research scope. These insights can inform interventions and strategies to promote financial responsibility and cultivate a culture of mindful consumption, contributing to a more sustainable and value-driven consumer society.

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