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The Mediating Role of Money Desire
in Death Anxiety toward Materialism among Young Adults in Malaysia

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Abstract

Society has been embracing materialism culture even in the midst of economic recession. Nevertheless, materialism would elicit innumerable detrimental outcomes and be profoundly influenced by underlying psychological conditions. Therefore, the objective of the research is to explore the mediating role of money desire in death anxiety toward materialism among young adults in Malaysia. A quantitative research specifically cross-sectional study and quota sampling procedure was incorporated to recruit 129 participants across Malaysia. The questionnaires included the Death Anxiety Inventory-Revised (DAI), Heintzelman Greed Scale (HGS), and Material Value Scale (MVS). Data was collected through self-administered online questionnaires and was distributed via social media networks (i.e., WhatsApp, Facebook and Instagram). The recruited respondents are young adults aged 18 to 25 years old. The present study managed to recruit nearly equal numbers of gender which were 66 females and 63 males. The participants are also ethnically diverse which are 30.2% Chinese, 37.2% Malay, 27.1% Indian, and 5.4% others. The results showed that death anxiety positively predicts money desire, money desire positively predicts materialism, death anxiety positively predicts materialism. Money desire have partial mediating effects on death anxiety to materialism. Consequently, the findings contributed implication to the research field as previous literature has been outdated and it shed a light on the adoption of theories (i.e., terror management theory and self-determination theory). Moreover, the finding contributes to the society, future researchers, and policymakers to conduct appropriate intervention and spread awareness.

Keywords: Money Desire, Death Anxiety, Materialism, Young Adults, Malaysia

DECLARATION

We declare that the material contained in this paper is the end result of our own work and that due acknowledgement has been given in the bibliography and references to ALL sources be they printed, electronic or personal.

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APPROVAL FORM

This research paper attached hereto, entitled “The Mediating Role of Money Desire in Death Anxiety toward Materialism among Young Adults in Malaysia” prepared and submitted by Britney Bong Sue Fun, Jemimah Choong Giet Hee and Kwok Koh Yee in partial fulfilment of the requirements for the Bachelor of Social Science (Hons) Psychology is hereby accepted.



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List of Abbreviation

1. DA Death Anxiety
2. DAI Death Anxiety Inventory
3. E.g., For example,
4. Etc. And so forth.
5. HGS Heintzelman Greed Scale
6. I.e., That is,
7. MLR Multiple Linear Regression
8. MS Money Desire
9. MVS Materialism Value Scale
10. SDT Self-Determination Theory
11. SLR Simple Linear Regression
12. SPSS Statistical Package for Social Science
13. TMT Terror Management Theory
14. USD United State Dollar

Chapter I

Introduction

1.1 Background of Study

The worldwide economic development languished in massive fluctuation when Covid-19 took over, leaving an instantaneous and significant shift to all (International Monetary Fund, 2021). The economic growth corresponds to the emerging market, retail sales volume, and increased demand from the consumer with burgeoning materialism (Cho et al., 2016). On top of that, the luxury market is also growing in the Asia Pacific. Malaysia alone recorded 1,694 million USD revenue in 2021, while the United States recorded 71,279 million (Statista, 2021). According to Lee (2019), Malaysians have become more brand conscious since 2014 due to the emerging launch of premium outlets all over the states. As mediated by social media use, social image, and trend influences, study shows that Malaysians are developing into materialistically oriented (Lee, 2019).

Karl Marx (1845) first articulated materialism in the 19th century, where he sought to understand the underlying human existence and development through the material condition. Materialism still sparks debate in recent years and causes controversy in the eyes of religious study (Zakaria et al., 2021), social psychology (Kim et al., 2017), political science (Choat, 2018), and consumer research (Moschis, 2017). Materialism can be operationally defined as the value that signifies having material prosperity as an individual's foundation towards happiness, success, and the centrality of life (Li et al., 2020). In simpler words, materialism is the devotion and worship of material goods. Typically, materialism receives negative stereotypes. Many associate highly materialistic individuals as someone who judges one's personal success and the success of others based on the quantity and quality of the possessions owned (Wang et al., 2017). Materialism is also viewed negatively as it builds a

negative characteristic (i.e., selfishness) (Jiang et al., 2021), impulsivity attitudes, as well as a negative coping mechanism of insecurity and anxiety (Oprea et al. 2018). Concurrently, researchers argue that materialistic value helps move toward self-enhancement in achieving external goals, contentment, and achievement (Wang et al., 2017). Simultaneously, materialism was also viewed as a natural process of human development to satisfy innate desirability and adaptive responses to life (Unanue et al., 2017).

The Covid-19 pandemic makes an exemplary situation where a study showed that disastrous situations influence materialism as it increases individuals' awareness of the inevitability of their death (Jiang et al., 2021). Although the novel pandemic has been going on for at least two years, a study showed that it is enough to cause shifts in people's mortality salient (Evers et al., 2021). Jin et al. (2021) explained that people react to mortality salience differently; when death is viewed as finiteness, their consumption increases. Likewise, when death is viewed as a threat, their anxiety increases, which directly increases consumption. Observable changes in the shifts of materialism can be seen in the light of Covid-19, where studies found that Americans have significantly shifted from putting success into possessing material and shifting materialism into a more emotional and spiritual context (Howanek, 2021). However, researchers from China claimed that materialism should be measured differently in times of Covid-19 as the situation has redefined the materialistic tendencies. Whereas people would impulsively buy goods (either a luxury or a necessity) that are allegedly declared as protection against the virus (Li et al., 2020).

Nevertheless, materialism still exists despite the changes in buying behaviour (Jin et al., 2021). Studies showed that materialistic values are prevalent among young adults (Ong et al., 2021; Zakaria et al., 2021). Although mortality salient activation was lower for young adults (Robert & Maxfield, 2019), the pandemic may still produce an enduring and shift of behaviours towards young adults (Evers et al., 2021). The prevalent phenomenon could be

explained that they developed a new spending behaviour as they just come to an age to make earnings, start their occupations, and accumulate wealth (Singh & Nayak, 2016). Islam et al. (2018) also connoted that young adult are highly comparative than other generations as they are more vulnerable to high socialization (i.e., peer groups, social media, celebrities' trends) and social comparison. Therefore, instead of focusing on life savings, they put more effort into improving their immediate standard of living (Ong et al., 2021).

Death anxiety refers to a set of attitudes a person faces when encountered with the thought of death (Neimeyer & Moore, 1994). These attitudes are illustrated by negative feelings, which consist of fear, discomfort, and anxiety. Individuals with death anxiety often become more materialistic because they use wealth and material possession as their vital psychological function to enhance psychological equanimity as it provides them a sense of meaning, security, value, and transcendence (Zaleskiewicz et al., 2013b). Researchers claimed that death anxiety is more relevant now as Covid-19 surged various emotional and behavioural responses (Menziez & Menziez, 2020; Özgüç et al., 2021). The socio-demographic factors such as occupations and the fear of Covid-19 influenced the high relative to death anxiety (Özgüç et al., 2021). The manifestation of death anxiety affects and changes daily human behaviours consciously and unconsciously to suppress these thoughts (Menziez & Menziez, 2020).

Money is an asset and has become salient to daily necessities that allow people to satisfy basic needs and wants (Lea & Webley, 2006). Even though money is universal, the attitude towards money differs in gender, age, culture, and social setting (Ong et al., 2021). According to Lasaleta et al. (2014), having money reminds people that life is copacetic as it directly lowers existential and future worries due to the practicality of money. Analysis shows that when money is perceived as power, it increases the pursuit of money (Lemrová et al., 2014). Nevertheless, a recent study showed that the social exclusion and social distancing

generated in times of Covid-19 motivates people to place higher importance on money and other external resources (Lee et al., 2021). Thus, the pursuit and negative motives of money are highly related to materialistic consumption (Lasaleta et al., 2014; Lemrová et al., 2014). An inconsistency was found when a study showed that immortality awareness lowers the desire for money but increases the prosocial money attitude (Dong, 2019).

Studies above show that the mortality salience generates enthralling negative emotions and may motivate maladaptive coping mechanisms (Menzies & Menzies, 2020). Therefore, it is essential that the present study examines the direct effects of death anxiety towards materialism and acknowledges the mediating role of money desire among Malaysian young adults aged 18 to 25 years old.

1.2 Problem Statement

Materialism has been the subject matter of discourse and discussion throughout history. As postmodern society continues to grow, the rising level of materialism has become the trending topic among parents, young adults, policymakers, and marketers worldwide (Islam et al., 2017). In a finding by Twenge (2013), it was denoted that high schoolers nowadays are more materialistic in comparison to high schoolers from the Baby Boomers generation as found in their survey finding in which 67% of the students nowadays perceive that having much money is essential, whereas, in 1967 to 1978, only 48% adopt this belief (Islam et al., 2017). The observed contrast of values and beliefs adhered by both generations in this past study suggest that people are getting more materialistic. Recently, there has been a worrying development among young adults in Malaysia. The New Straits Times reported that up to 40% of young adults in Malaysia are spending beyond their means for the sake of supporting their lavishing and high-living lifestyle (Sundareson, 2021). Subsequently, this leads to the increase of credit card debts to as high as 47% in the same year. Many of the young adults in Malaysia today are reportedly being burdened and drowned in mounting

debts, which may aggravate the susceptibility to lower levels of well-being (Garðarsdóttir & Dittmar, 2012).

In the context of Malaysia, a research study by Ong et al. (2021) has indicated that the indulgence culture in Malaysia could play a role in the rising level of debts among Malaysians, especially among the young groups. In fact, it was revealed by Geert Hofstede's dimensional model of culture that the indulgence score of Malaysia is relatively higher than other countries in Southeast Asia, which incorporates Singapore (Adzis et al., 2017). Implicitly, this means that Malaysians tend to place a great significance on leisure time and often act as they please and spend money as they desire. Many past studies have shown that there are several antecedents that could be used to explain the development of materialism which may include high level of media use, stressful childhood family experiences, unfavourable socioeconomic background, and maternal nurturance (Behal & Soni, 2018; Duh, 2016; Noguti & Bokeyar, 2014). However, there is still a literature gap in past research to explain the underlying psychological causes of materialism (Duh, 2015).

Under the psychological perspective of materialism, it is posited that the development of materialism can be fostered through one's emotional state (e.g., stress, insecure, low self-esteem, poor self) that are resulted from the circumstances they are facing, in which people resort to materialistic pursuit as remedies to improve one's mood and emotions (Tarka, 2019). In line with the statement, the present study proposed that the existing Covid-19 can impose death anxiety (Courtney et al., 2020), which have significant impact on money desire and materialistic pursuit among young adults in Malaysia today. Several studies conducted in the past have investigated the positive predictive relationship between death anxiety and materialism (Arndt et al., 2004a; Kasser & Sheldon, 2000; Urien & Kilbourne, 2008). However, we cannot deduce that the findings obtained in the past are pertinent to the current situation in which death anxiety is exacerbated due to the increase in mortality rate caused by

the Covid-19 pandemic (Barnes, 2021; Courtney et al., 2020; Özgüç et al., 2021). No doubt that the emergence of the pandemic has brought various devastating disruptions to the economic and social aspects of life. Notably, a few of the phenomena that can be observed in light with the Covid-19 pandemic are “panic buying” and “hoarding” (Çelik & Köse, 2021), which according to the news reported in The Star (Zainal et al., 2021), is still a common sight.

In accord with the human motivation perspective by Carver (2004), it was posited that the scarcity in one domain of the subsistence resources for human survival could prompt people to obtain or maintain resources in another domain (Lee et al., 2021). As such, the current study suggested that the death anxiety imposed by the Covid-19 pandemic (i.e., loss of sense of security, safety, and control) could activate and intensify the possibility of people to have greater desire for money. Money has immanent symbolic and psychological value, in which its psychological meaning forms people’s behaviour in terms of how they think and act. The current study hypothesised that for many young adults nowadays, the cue of money helps to activate self-esteem. The hypothesis is made based on our assumptions that high levels of self-esteem activated by money cues can alleviate death anxiety. This is in line with a previous study by Pyszczynski et al. (2004) that postulated that money provides protection against death anxiety.

While taking into consideration the psychological comfort and security that money provides, the present study also investigated how money desire will influence materialism among young adults in Malaysia. According to Wang et al. (2020), it was posited that the value of money could lead to the engagement of behaviours that are inclined towards self-focus, self-centeredness, and self-enhancement (i.e., materialism). The current study enabled us to better capture the changing value of money and the desire for money among young adults today, especially under the influence of the Covid-19 pandemic and the culture in

Malaysia. With that, the present study proposed that individuals with heightened money desire will have more likelihood to indulge in the “dark side” of materialism due to increased feelings of greediness and self-centeredness.

Additionally, our study also examined money desire as a mediator between death anxiety and materialism. The present study asserted that people with higher levels of death anxiety will have stronger money desires, which will make them more materialistic. To the best of our knowledge, there is a gap in research that investigated money desire as mediator between death anxiety and materialism among young adults in Malaysia. Thus, the present study aimed to rectify this research gap to enrich the local and current context.

1.3 Research Objectives

1. To investigate whether death anxiety will positively predict materialism among young adults in Malaysia.
2. To examine whether death anxiety will positively predict money desire among young adults in Malaysia.
3. To determine whether money desire will positively predict materialism among young adults in Malaysia.
4. To examine whether money desire will mediate the relationship of death anxiety to materialism among young adults in Malaysia.

1.4 Research Questions

1. Does death anxiety positively predict materialism among young adults in Malaysia?
2. Does death anxiety positively predict money desire among young adults in Malaysia?
3. Does money desire positively predict materialism among young adults in Malaysia?
4. Does money desire play a mediating role between death anxiety and materialism among young adults in Malaysia?

1.5 Hypotheses

1. H1: Death anxiety positively predicts materialism among young adults in Malaysia.
2. H1: Death anxiety positively predicts money desire among young adults in Malaysia.
3. H1: Money desire positively predicts materialism among young adults in Malaysia.
4. H1: Money desire mediates the relationship of death anxiety to materialism among young adults in Malaysia.

1.6 Significance of Study

The findings of the present study are able to bring various advantages to society. By demonstrating that money and materialistic pursuits help individuals to cope with unpleasant feelings evoked by death-related thoughts, the present study provides at least a partial answer to the question of why people desire materialistic goals even when such pursuits may be detrimental to one's financial and psychological well-being in the long run. It enables the psychology and counselling field to draw proper intervention to alleviate the psychological drawback of materialism. This step is crucial in practical implications as our findings could help individuals and society to overcome the dark side of materialism.

In the face of the Covid-19 pandemic, there might be some changes in economic behaviours to adapt to the current situation (Jiang et al., 2021), including the financial behaviours of young adults. The present study's findings are also believed to provide recent trends and valuable information for practical implications. The policymakers can gain insight from the present study on the materialistic values and pursuits among young adults in Malaysia. The Ministry of Finance can identify the economic and underlying psychological factors that led to materialism and develop the most appropriate reform policies to tackle the issues that arise from high levels of materialism, such as increasing credit card debts among

young adults in Malaysia. This step is crucial to maintain the financial health of the society and enhance the economic growth of our country.

The research framework of the present study not only extends the Terror Management Theory to the implication of materialism context, but the mediation model is incorporated to study the effect of death anxiety and money desire on materialism in a comprehensive manner. To the best of our knowledge, there is a limited study focused on such topics and conceptual framework to understand materialism in Malaysia. Moreover, most studies were conducted in the Western context (Gasiorowska et al., 2018). Thus, the present study is able to fill this research gap in the literature on materialism.

The research framework could provide reference and support to future researchers for an in-depth analysis. Researchers and practitioners who are interested in designing the intervention program or experimental study to reduce materialism could be significantly benefited by incorporating the findings of this paper. Last but not least, the present study also allows young adults to gain new insight about the topic of materialism and generate awareness on their financial management and well-being.

1.7 Conceptual Definition

The definitions of materialism, death anxiety, money desires, and young adults defined by researchers were manifold and existed for decades.

Materialism

Materialism is a set of traits (i.e., possessiveness, ingenuity, and envy) and was described as the significance of human attachment towards worldly possessions (Belk, 1985). However, there are various perspectives and conceptualisations by different researchers. Richins and Dawson (1992) define materialism as the significance in major life achievements and desires through the essences of attaining material goods and ownership attribution.

Browne and Kaldenberg (1997) conceptualised materialism as both traits and values that concentrated on possessions. Kasser and Ahuvia (2002) proposed the pursuit of materialistic values based on two reasons. Firstly, the social models in the socialisation process ratify the essence of material possessions, and secondly, the inadequate basic psychological needs drive competence, relatedness, and autonomy, leading to insecurity. Finally, some researchers also conceptualised materialism based on the negative and positive consequences (Claxton & Murray, 1938; Richins, 2004).

Death Anxiety

Death anxiety is also known as thanatophobia or fear of death. Sigmund Freud was the first to conceptualise thanatophobia as referring to the unconscious belief towards one's own immortality. Freud characterised the condition as relentless, extreme, and absurd fear that focused on oneself or closest relation's death or dying process (Freud et al., 1957). To date, the Diagnostic and Statistical Manual of Mental Disorders (DSM-5) did not list thanatophobia specifically. However, the symptoms can be accessed under specific phobias. Researchers claimed that all these three terms could be utilised interchangeably (Cicirelli, 2002). Neimeyer and Moore (1994) defined Death Anxiety as a set of attitudes that influence individuals when confronting death. The attitudes are characterised by negative sentiments such as fear, anxiety, and discomfort. Tomer and Eliason (1996) described it as the arousal of negative emotional response by the anticipation of knowing the self will no longer exist. After all, the anxiety was generated based on own's personal experience and psychological well-being in respect of death (Tomás-Sábado et al., 2006).

Money Desire

Money in the modern context has gone beyond just the procurement of material goods (Lea & Webley, 2006). Fenichel (1938) asserted that money signifies infinite power and respect. At the same time, other philosophers argue that money connotes personal recognition

and achievement (McClelland & Winters, 1971; Murray, 1938). Nevertheless, Vohs et al. (2008) have conceptualised money's psychological effects leading to interpersonal and personal behaviours. Gasiorowska et al. (2018) referred to the exhibition on distinctive attitudes towards money as money attitudes. Regardless, the different motives and attitudes towards money influence an individual's desires over money (Lasaleta et al., 2014; Lemrová et al., 2014). Lemrová et al. (2014) conceptualised money desires or love of money as the temptation towards materialistic possession and wealth accumulation and unethical behaviours and intention ascribed to money. Meanwhile, Lambie and Haugen (2019) conceptualise it as an excessive desire and cravings on money, wealth accumulation, financial position and even luxury material goods.

Young Adults

To date, the age range of young adults has not reached a worldwide consensus. Eric Erikson's stages of psychosocial development (1968) defined young adults as individuals aged 20 to 29 years old. The United Nations General Assembly defines young people in general aged between 15 to 24 years old (1989). Meanwhile, The Society for Adolescent Health and Medicine described young adults as individuals between 18 to 25 years old (Walker-Harding et al., 2017). The age ranges reached a consensus as it reaffirms the milestone of physical and mental health of both adolescent and young adults. Duh (2015) explains that young adults are generally characterised by major life-changing experiences, such as independently managing money for the first time, newly entering the job market or university, and qualifying to obtain a credit card.

1.8 Operational Definitions

Researchers in the past have constructed and deeply analysed materialism, death anxiety, money desires, and young adults into a methodology.

Materialism

In the present study, materialism is described as an individual's attribution and values in achieving their preferred needs and wants (Richins & Dawson, 1992). Initially, the Material Values Scale (VMS) developed by Richins and Dawson (1992) measured materialism using a five-point-Likert scale that consists of 18-item and three subscales. The three dimensions include (1) the motives to judge success based on possessions, (2) the centrality of possessions in one's life, and (3) the belief that life satisfaction and happiness can be achieved through possessions and acquisition. However, the present study will utilise a shorter version from the original scale, comprising only nine items (Richins, 2004). While other mechanisms remained the same, the scale's reliability and validity justified the scale's usability. They inferred that people who scored high materialistic values have the tendency to envisage obtaining materialistic possession as their centrality that gives them happiness and success.

Death Anxiety

The current study understands the fear of death through the principles derived from (Tomás-Sábado et al., 2006). The Death Anxiety Inventory-Revised (DAI) developed by Tomás-Sábado et al., (2006) identifies five significant factors ascribed to death anxiety. Scilicet, (1) Externally Generated Death Anxiety, (2) Meaning and Acceptance of Death, (3) Thoughts about Death, (4) Life After Death and (5) Brevity of Life. The scale consists of 18-items. Developers use a 5-point Likert scale ranging from 1 (*totally disagree*) to 5 (*totally agree*). They inferred that the higher accumulated scores indicate higher death anxiety.

Money Desire

In the current research, money desires were described by an individual's excessive desire for more material things and goods (Lambie & Haugen, 2019). The money desire scale is a multidimensional construct that was developed by Lambie and Haugen (2019). A 5-point

Likert scale was used in the scale, ranging from 1 (*strongly disagree*) to 5 (*strongly agree*).

They inferred that the higher accumulated scores indicate greater desires toward money.

Young Adults

In our current study, the age ranges to be included as young adults are individuals between 18 to 25 years old in Malaysia. This is because the age range has been reaffirmed by The Society for Adolescent Health and Medicine and was recommended to all policymakers and researchers to report using current data (Walker-Harding et al., 2017).

Chapter Summary

To summarise, the emergence of materialism pursuit can be observed in Malaysia. Despite the worldwide pandemic that has affected an individual's economic level, the activation of mortality salient increases death anxiety and may have an influence on buying behaviour. As the practicality of money has greatly advantaged people, especially in the time of Covid-19. The desire for money may change depending on a person's perception. Therefore, the present study aims to investigate the mediation role of money desire between death anxiety and materialism.

Chapter II

Literature Review

2.1 Death Anxiety and Materialism

In conjunction with the terror management theory, the threat of death can impose a need to yearn for a real or symbolic structure that provides psychological security (Belmi & Pfeffer, 2016). Many recent empirical studies have shown that money, wealth, and possession are often viewed as an existential anxiety buffer (Zaleskiewicz et al., 2013b). Prior research by Urien and Kilbourne (2008) has explored the predictive role of death anxiety in relation to materialism among 283 university students located in a public university in America. The study found that individuals who experienced a higher death anxiety level are more inclined to show higher susceptibility towards materialism. Arguably, the study denoted that people adopt and indulge in materialistic pursuit due to an effort to circumvent their inevitable death. The finding is in line with the study by Arndt et al. (2004a) that suggests that the threats of death may impose an “urge to splurge”, in which the consumption of materialistic pursuits serves as a means for them to detach themselves from the awareness of death.

In a study conducted by Kasser and Sheldon (2000) among undergraduate students at the Midwestern, it was reported that participants induced with death-related thoughts show a higher financial expectation for themselves and family members in the future. The participants are also expected to spend more money on pleasurable goods, which include clothing, entertainment, expensive homes, travelling, and leisure activities. The findings obtained are in line with the study by Audrin et al. (2018) that found materialistic valued people often resorted to luxury brand consumptions to cope with death-related anxiety. Interestingly, in the same study, the results also revealed that these participants primed with death anxiety showed higher levels of greed and desire to acquire more than people around

them as well as lower environmental sensitivity. Anchoring in both humanistic and terror-management perspectives, the study deduces that individuals indulge in culturally sanctioned pursuit of accumulating wealth, possessions, and material resources as a way to combat feelings of insecurity and to feel good about themselves.

In today's context, the unexpected emergence of the Covid-19 pandemic whereby negative feelings such as death anxiety, insecurity and fear of resource scarcity are prevalent (Jin et al., 2020). It is found that in order to lessen these uneasy feelings and maintain psychological equanimity, people tend to compensate through a series of defensive behaviours, which is where consumption plays an important role. For instance, one notable phenomenon observed is the panic buying illustrated with toilet paper hoarding to cope with insecurity, uncertainty, and the loss of control that the Covid-19 pandemic brings (Arafat et al., 2020). The plausible explanation for this could be because of the current distorted meaning of "YOLO-ing", which means You Only Live Once. The concept of this trend is often misapplied to condone risky or thought choices for personal satisfaction and pleasure under the excuse that human life is short-lived (Hanlim, 2020). In this case, several studies have shown that death anxiety has led to an increment of people's demand for instant enjoyment and gratification during this season (Chen et al., 2019), in which consumers are more prone to partake in impulsive consumption to obtain satisfaction to ameliorate their mood (Li et al., 2020).

2.2 Death Anxiety and Money Desire

Humanistic and existential theorists have subscribed that individual highly focused on money desire and external resources consumption suffer from an underlying sense of insecurity (Kasser & Sheldon, 2000). Prior research by Zaleskiewicz et al. (2013b) has examined the role of money as an anxiety buffering tool that protects individuals from

overwhelming death anxiety. The study found that death anxiety leads to overestimating the size of money (i.e., banknotes and coins). The plausible explanation is that the perception of money size intensifies the subjective value of money. Furthermore, the same study has also investigated the direct effect of death anxiety on money desire. The findings showed that individuals primed with death-related thoughts desired higher monetary compensation for waiving the immediate payment of money. In other words, existential death anxiety increases the desire for money.

In order to enrich the cultural context, Gasiorowska et al. (2018) have also conducted an experimental study in American and Polish populations parallelly to investigate whether the soothing effect of money is based on whether money cues come before or after mortality thoughts. The finding was in line with the hypothesis that money reminders hinder death-related thoughts. Money serves as a provider of death anxiety-buffering mechanisms such as power, self-worth, and confidence, which could be used to explain that death-related cognition leads to an increased desire for money.

Recently, the Covid-19 pandemic has generated a substantial surge in anxiety around the world. Various behavioural responses to the pandemic can be perceived through the lens of terror management theory. A cross-sectional study by Zhao et al. (2021) was conducted to investigate the relationship between death anxiety and money attitude in the face of immediate or chronic death threats. Two different samples, Covid-19 frontliners with an immediate death threat and dialysis patients with renal failure, were recruited. It was found that the samples in a condition of immediate death threat but not the chronic death threat would trigger a greater desire for money.

As the studies mentioned earlier focused on the effect of money desire on death anxiety, a study conducted by Zaleskiewicz et al. (2013a) have extended the research on the function of money and revealed that besides spending money, saving money can also act as

an existential buffer and shield people from death anxiety. Savings provide people with a buffer against the vicissitudes of life and prepare for emergencies, allowing people to expect the unexpected without fear. However, there was a limitation that the study collected and analysed the intentions and desired decisions on saving instead of their actual saving behaviour.

Previous studies have proposed the idea that the relationship between money and existential anxiety management was significant. According to Gasiorowska et al. (2018), money could be useful in neutralising death-related cognitions both prospectively and retrospectively. In other words, there is a reciprocal relationship between death anxiety and money. It does not matter which element comes before or after. As grounded by the literature review, the present study investigates the predictive role of death anxiety on money desire. In the current context of the Covid-19 pandemic, the study strives to understand the impact of death anxiety on the psychological functions served by money.

2.3 Money Desire and Materialism

Money desire, the importance of money, and monetary value are commonly used interchangeably (Zhao et al., 2021). The previous study has determined the direct effect on money desires towards materialism. Zhang (2018) showed the direct effect was relatively low between extrinsic aspiration goals (i.e., money, income) towards materialism among Asian society compared to American society. However, when considering that Asian society comes from collectivistic backgrounds, the mediation of norm adherence has increased the direct effect between the mentioned variables. The researcher connoted that the Asian society in America gravitates towards maintaining a prestigious outlook and meeting the family's expectations. Therefore, it was inferred that strict adherence triggers greater materialism, which causes individuals to have a stronger desire for money, popularity, and image. Though this research appraises money attribution in their measure of extrinsic aspirations has its

merits, the result pushes the present study to uncover the direct effect of money desires on materialism among Malaysian young adults.

Another recent study by Ong et al. (2021) has investigated the indirect effects of materialism and money attitude in the context of compulsive buying behaviours among young adults in Malaysia. Their study found that money attitude centred on power, prestige, and anxiety has a significant mediating effect on materialism among compulsive buyers. Lemrová et al. (2014) study also replicated the same results where money is power in materialism pursuit. Yamauchi and Templer (1982) asserted that those who scored high on the power dimensions are more likely to believe the significance of status-seeking, competitive attitude, and gaining external recognition from the community. Contrastingly, those who scored high on anxiety tend to distinguish money as a defence mechanism against negative emotions (anxiety, stress). Researchers suggested that the underlying motives towards money are linked to emotional consumption, which leads to high materialism values.

Kim et al. (2017) studied the attribution of materialistic goals and values through manipulating Personal Relative Deprivation (PRD) among university students and workers in the United Kingdom. PRD suggests that when individuals are compared to others, it will arouse negative feelings such as resentment and belief that they are deprived of what they deserve. Prior to manipulation, the study showed that demographic differences (i.e., socioeconomic status, income level) and self-rated belief (i.e., money values, self-esteem) are not correlated to materialistic values. However, after the manipulation, it shows changes in material values. The researcher connoted that when participants learn the discretionary monetary outcome, it increases money's importance in their lives. Additionally, individuals also desire to attain more money and adopt materialistic values when absolute deprivation exists. Nevertheless, as the study uses a cross-sectional approach, the relationship between materialism and PRD remains unknown. Therefore, their results became questionable.

Nonetheless, most studies showed that the relationship between money desires and materialism was more significant when being manipulated with a third variable or mediator (Kim et al., 2017; Zhang, 2018). On top of that, money desires encompass numerous definitions and other sub-parts, such as motives (Ong et al., 2021; Lemrová et al., 2014). In that way, researchers had to identify each motive of money and make inferences towards materialism pursuit. As regards, it has prompted the present study to utilize the Money Desire Scale to draw the relationship objectively and effectively on the continuum between stronger and lower desire.

2.4 Money Desire as Mediator of Death Anxiety to Materialism

Building on TMT, Zaleskiewicz et al. (2013b; Study 2) conducted a study to examine death anxiety in predicting the value and attractiveness of money among undergraduate students in Polish universities. The study denoted that money contains existentially soothing properties that can allow people to perceive money as a more potent, more desirable, and remarkable entity when death anxiety is triggered. By furnishing these tangible and intangible benefits, money serves as a means of making people feel protected from the reality of death. For that reason, the study connoted that the thought of death induced higher subjectivity towards money desire, altering the undergraduate students' perception on "how rich is rich".

As a result, people are more subjected to increased money desire, which in turn leads to inflated criteria for wealth. Moreover, the study also showed that people with death anxiety perceived money under the light of pragmatic utility, in which it posited that having money can ensure greater accessibility and purchasing power towards healthcare. In turn, literally delaying physical health. Contrastingly, the same study also indicated that people with predominantly symbolic or emotional attitudes towards money are more affected when primed with death threatening-thoughts as compared to people with predominantly instrumental or pragmatic attitudes. Ultimately, by associating money as a means to gain a

sense of control, power, and self-worth, it can increase individuals' susceptibility to materialistic pursuit as compensatory to buffer against death anxiety.

Moreover, a study conducted among Americans and Polish populations by Gasiorowska et al. (2018) has also indicated that money cues help to inhibit death-related thoughts when in the face of mortality. The study proposed that the mere reminder of money can have the ability to trigger feelings of self-worth and self-esteem. This proposition is in line with the theory of Terror Management Theory that posits that having substantial self-esteem towards oneself can work as an anxiety buffer system against the awareness of death (Audrin et al., 2018; Major et al., 2016; Yaakobi, 2015). In other words, people indulge in materialistic pursuit as a means of obtaining symbolic immortality, by which a person's worth is defined by how much he or she possesses. Similarly, this notion is supported by Arndt et al. (2004b) that stated that money is a prevalent barometer of self-worth. In an attempt to suppress and bulwark the thoughts that they are a mortal being vulnerable to death, people often partake in materialistic behaviour as a way to improve one's self-esteem and, by doing so, feel more appreciated and accepted within one's culture. However, the study also mentioned that the above claim is only applicable for those who associated their self-worth in retrospect with their financial state.

Based on the aforementioned studies by Zaleskiewicz et al. (2013b) and Gasiorowska et al. (2018), there is a various significant account of the psychology of money. The two studies have shown that the primed of death anxiety can elevate money desire as money is often perceived, either through symbolic or pragmatic perspective, as a soothing or buffering system against existential anxiety. As a bulwark against death anxiety, people may turn to materialism to make sense of human existence and ingrain a life with meaning (Zhou & Gao, 2008). In our present study, we will examine how the existential Covid-19 plays a role in death anxiety which alters money desire among young adults today. The present study will

allow us to better establish a feasible explanation of how money is perceived and desired by young adults in Malaysia today amid high mortality saliences. Additionally, the study will also enable us to understand the psychology of money that may play a part in nurturing materialism. The psychology of money can be explained as the potential beliefs, feelings, and expectations that influence one's financial behaviour, success, and disappointment (Tsybruk, 2019). For instance, some people indulge in emotional spending when in face of fear as assurance of safety and security. To the best of our knowledge, there are limited past studies conducted that examine money desire as the mediating role of death anxiety to materialism. Hence, our present study can serve as a medium to contribute to the findings of the future study on the mediating role of money desire in death anxiety towards materialism among young adults in Malaysia.

2.5 Theoretical Framework

Terror Management Theory

Terror management theory (TMT), first derived from the work of Becker (1974) and was later developed by Greenberg et al. (1986), provides an explanation for the ubiquitous need for meaning and self-esteem in an effort to guard oneself psychologically from anxiety emanating from the awareness of death (Burke et al., 2010). This theory's core proposition is that people rely on a dual-component anxiety buffer by maintaining (1) faith in the validity of a shared culturally derived worldview that provides immortality, whether literal or symbolic and (2) a belief that one is a valuable citizen within one's worldview (self-esteem). Many past authors have indicated that terror management theory can be applied to explain materialism and materialistic consumption (Arndt et al., 2004a; Maheswaran & Agrawal, 2004; Rindfleisch & Burroughs, 2004). In this context, materialism can be explained as a way of obtaining symbolic immortality in which a person's worth is measured by the degree of material possession he or she owns.

Terror Management Theory (TMT) postulates that the awareness of death produces primal fear or terror. In a finding by Arndt et al. (2004a), it was proposed that the threats of death can lead to an "urge to splurge", whereby it claims that individuals tend to distance themselves from the awareness of death by indulging in consumption acts. Nowadays, the urge-to-splurge process can be influenced by the dominant cultural worldviews in which consumerism and materialism are amplified. Moreover, TMT also suggests that death anxiety will escalate with threat sources, including the current global crisis of the Covid-19 pandemic (Courtney et al., 2020). It was posited that people tend to accumulate material possession in vast excess as a means to secure meaning and transcend death (Zaleskiewicz et al., 2013b). In addition, under the context of TMT, it is also proposed that humans' obsession with acquiring goods and money may have originated from their need to repress the thoughts that they are mortal beings (Fransen et al., 2019).

Kasser and Sheldon (2000) also claimed that the subtle death awareness-related thoughts in terror management processes enhanced an individual's greed for money. Concurrently, numerous findings have also supported that money functioned as a buffer towards death anxiety (Kesebir & Hong, 2008; Zhou & Gao, 2008). The statement was justified when the researcher found that individuals who faced near-death experiences perceived money as meaningless and empty (Cozzolino, 2004). Consequently, the deficiency of value placed on money may cause people to view money as insignificant, elevating materialistic tendencies. In addition, money also serves as an important psychological function of subduing existential anxiety. According to Bakshi and Cheh (1996), it is denoted that people's economic decisions are frequently steered by psychological concern rather than reasonable utility (Zaleskiewicz et al., 2013b). From a TMT perspective, money is viewed to give meaning and value to one's life and hence, making the person feel less vulnerable to a mortal fate. This notion can be supported with a study by Wiseman (1974) that indicates that

money not only promises riches but brings about a new self to a person who would be stronger, less fearful, more likeable, wiser, more secured, and so on (Zaleskiewicz et al., 2013b).

TMT has propounded that faith in a cultural worldview and self-esteem, which result from complying with the standards of values associated with the worldview, are crucial in sustaining our psychological equanimity. According to Gasiorowska et al. (2018), money cues not only could inhibit death anxiety but also have the capacity to ripple self-esteem and self-worth. Generally, people with low self-esteem often result from feelings of insecurity and inadequacy. As a way to compensate for their feeling of insecurity and low self-worth, many studies have found that individuals will engage in high materialistic values and pursuits (Thomas & Wilson, 2016). Furthermore, as claimed by Segev (2015), acquiring wealth and material possession can help low self-esteem individuals to gain social acceptance and belonging. Ultimately, gaining monetary wealth and material possession can function to ward off existential anxiety.

Self-Determination Theory

Self-Determination Theory (SDT), developed by Deci and Ryan (1985), explains the psychological integration in achieving an optimal experience of well-being. SDT defines psychological needs as the essential alimentations of life to develop integrity, growth, and health. SDT assumes there are three innate psychological needs (1) needs for autonomy (freedom of living according to their values), (2) needs for competence (the proficiency towards achieving one's own goals), and (3) needs for relatedness (developing a meaningful connection with others). The theory suggested that fulfilling these fundamental needs is associated with positive attitudes, well-being, motivation, and performance. However, failure to meet these fundamental needs leads people to pursue external drives for materialistic striving (Deci & Ryan, 2000).

The main idea of SDT explains that humans engage in various behaviours for various motives. The motives typically lie on a continuum between intrinsic to extrinsic motivation (Deci & Ryan, 1985). The characteristic of intrinsic motivation behaviours includes connection with the community, intimacy, and knowledge. On the other hand, the characteristic of extrinsic motivation behaviours consists of desire over beauty, money, and fame. Studies show that when individuals experience need-satisfaction, they are more likely to pursue intrinsic motivation (i.e., personal fun), which leads to a positive outcome (i.e., volunteering) (Unanue et al., 2017). Contrastingly, the absence of satisfaction indicates needs-frustration. They are more likely to engage in extrinsic motivation (e.g., social status), which leads to adverse outcomes (i.e., impulsive spending) (Manganelli & Forest, 2020; Unanue et al., 2017).

Therefore, in the present study, SDT guides our research direction between money desire and materialism. Unanue et al. (2017) claim that materialism and money pursuit are wholly accounted as the non-integrated motives. In line with SDT, Manganelli and Forest (2020) and Unanue et al. (2017) had inferred that people who desire to make or spend more money are more likely to experience need frustration, which leads them to compensate for their need-denial by materialistic consumption. Engaging in excessive extrinsic motivation was shown as a high predictor of ill-being and other detrimental psychological effects (Deci & Ryan, 2000; Niemiec et al. 2009).

The Interaction between Self-Determination Theory and Terror Management Theory

The researcher has long postulated that the interfacing of SDT and TMT produce stronger equanimity in growth-oriented and defence-oriented responses during the activation of mortality salience (Vail & Juhl, 2015). In comparison, SDT adopts a humanistic approach towards an individual's intrinsic motivation to strive for personal growth and well-being.

SDT explained that the self starts to grow when the needs of satisfaction are met. In contrast, TMT assumes an individual's motivation is entrenched by a sense of security and safety when dealing with existential threats.

According to Vail et al. (2015), the interaction between SDT and TMT integrates psychological motivation for growth and security lies on a dual motive continuum. They suggested that human growth and optimal functioning will not occur without having a sufficient buffering system towards the encroaching death awareness. By nature, needs satisfaction (autonomy, competence, and relatedness) function as a buffering system against death threats (Vail et al., 2015). Hence, by fulfilling the needs-satisfaction, individuals can increase their personal well-being and promote defensive protection against adverse emotional experiences (Vail & Juhl, 2015), including death anxiety.

Questionably, SDT and TMT may be viewed as irrelative, but the value orientation derived from these theories could be mutually inclusive. Both theories suggested that the fundamental psychological needs (i.e., psychological security) must be present to facilitate personal growth and alleviate existential anxiety. As mentioned above, SDT put emphasis on competence, autonomy, and relatedness as growth supporting conditions; TMT also viewed it that way and as a protective condition (Vail & Juhl, 2015). TMT engages in close connection and relationships as a protective defence against death threats to maintain cultural value in the society. In terms of competencies and autonomy, it serves as a defensive mechanism in TMT as the sense of being capable of navigating existential threats in the world to feel less vulnerable.

Another mutual characteristic is that external motivation leads to maladaptive responses. According to TMT, fear was eliminated by increasing cultural worldview and self-esteem. While SDT mentioned that the active demand to satisfy innate needs would lead to extrinsic pursuit. Both extrinsic pursuits cause individuals to engage in destructive behaviours

(i.e., compulsive buying, materialism). In short, the present study postulates SDT and TMT as a basis to study the mediating role of money desire between death anxiety and materialism.

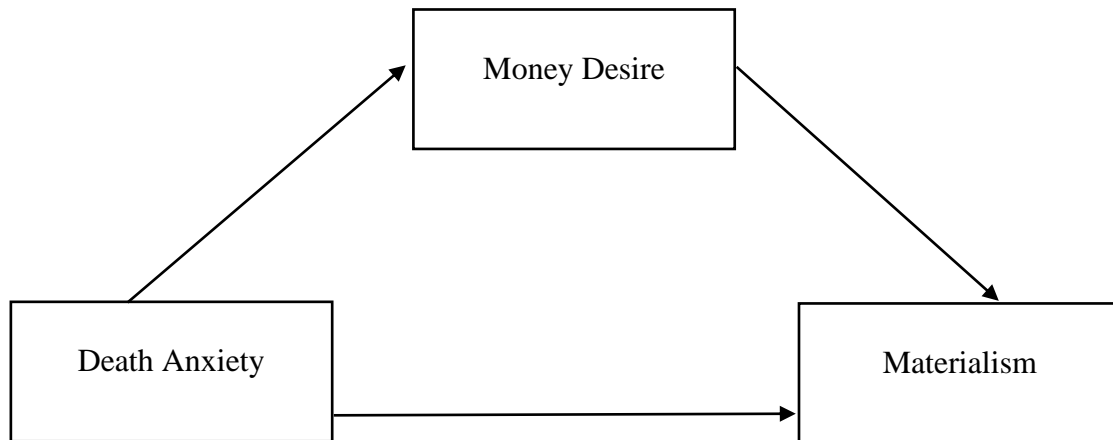
2.6 Conceptual Framework

TMT argues that the inevitable mortality can trigger an understandable surge in anxiety and affect the behavioural responses in various contexts, including economic behaviours. As an anxiety buffering mechanism, individuals utilise external resources to protect against death (Zhao et al., 2021). However, an understanding of the effect of death anxiety on materialistic tendencies is inadequate to interpret the function of money in the face of death anxiety. To our knowledge, there is limited literature examining the mediating role of money desire between death anxiety and materialism (Gasiorowska et al., 2018; Zaleskiewicz et al., 2013b). The present study aims to fill the gap by investigating the predictive role of death anxiety on materialism, the predictive role of death anxiety on money desire, the predictive role of money desire on materialism, and most importantly, money desire as a mediator between death anxiety and materialism.

As shown in Figure 2.1, the model focuses on the estimation of the indirect effect of death anxiety on materialism through an intermediary mediator variable, money desire. The present study hypothesises that death anxiety and money desire positively predict materialism among young adults in Malaysia. It is also hypothesised that money desire mediates the relationship of death anxiety to materialism among young adults in Malaysia.

Figure 2.1

The Mediating Role of Money Desire between Death Anxiety and Materialism



Chapter Summary

In this chapter, we have discussed the findings found by past studies on how death anxiety predicts materialism and money desire, respectively. Moreover, past literature on money desire and materialism was also summarised in this chapter. Based on various past studies, we also discussed the mediating role of money desire between death anxiety and materialism. As for the theoretical framework, Terror Management Theory was used as the main theory to explain the research direction between all variables: death anxiety and materialism, death anxiety and money desire, money desire and materialism, as well as the mediating role of money desire in death anxiety to materialism. Moreover, Self-Determination Theory was also used to explain the link between money desire and materialism. Lastly, we applied a mediation model as our conceptual framework to better illustrate the relationship between the three variables studied in this research.

Chapter III

Methodology

3.1 Research Design

A quantitative study whereby a cross-sectional research design is employed in the current research to accumulate and analyse the research data. By employing this design in our research, it allows researchers to collect information at a single phase (Levin, 2006) through structured and self-administered online questionnaires. The questionnaires consisted of three instruments: The Death Anxiety Inventory-Revised (DAI), Heintzelman Greed Scale (HGS), and Material Value Scale (MVS). The reason for the adoption of cross-sectional study design is because it allows researchers to establish the prevalence of a variable of interest, which in the case of the current study signified materialism, for a given population by assessing the association between variables (Johnson, 2010; Sedgwick, 2014). One of the advantages of employing a cross-sectional study is that it permits researchers to apply the clear-cut definition to the endpoints (Thelle & Laake, 2015). Moreover, the cross-sectional study is also relatively low-cost, quick, and effortless to perform (Sedgwick, 2014).

3.2 Sampling Procedures

Sampling Method

A quota sampling method was incorporated to access our targeted participants, who are young adults between the age of 18 to 25 located in Malaysia. Quota sampling method is a non-probability sampling method. Respondents are chosen on the basis of predetermined criteria set by researchers (Anieting & Mosuga, 2017) so that the total sample collected will be an equivalent distribution of characteristics as a wider population (Taherdoost, 2016). In the context of our present study, a quota sampling method was chosen to access equal

proportional distributions of quota control that fits the inclusion criteria of our study, which are young adults from 18 to 25 years of age, females, and males. Moreover, another advantage of adopting the quota sampling method in our study is that it is relatively less expensive, easily accessible and has no need for a sample frame or strict usage of random sampling techniques (Iliyasu & Etikan, 2021; Sharma, 2017). Moreover, past research has also indicated that the quota sampling method is competent to produce results equivalent to the one produced by probability sampling (Yang & Ahmad, 2014). However, this is only when the proportion of participants in quota sampling have equal probability as in the proportional to the sizing sampling (Fouad et al., 2013; Yang & Ahmad, 2014). In our present study, we have targeted equal proportional probability distribution of males and females as well as ethnicity (e.g., Malays, Chinese, Indians, etc) to ensure the accuracy of results obtained and to enhance the generalisability of our findings. Online data collection was adopted in our study because it has been shown to become the main source of data collection of this century, especially with the Internet advancement (Ochoa & Porcar, 2018). Furthermore, online data collection was also found to be able to gain access to a unique population, to save time, to ensure research is cost-efficient, as well as to make accurate and reliable inferences to a broader population (Nayak & Narayan, 2019).

Location of Study

The present study focused on the entire region of Malaysia, including the Northern Region, Central Region, Southern Region, East Coast, Sabah, and Sarawak. The respondents were recruited through the means of online. By using online to recruit our respondents, the present study was able to access samples from different states at one time.

Ethical Clearance Approval

The present study has obtained ethical clearance approval with the reference number U/SERC/299/2021 from the Institute of Postgraduate Study and Research (IPSR) of UTAR, Head of Department, Dr. Pung Pit Wan and our supervisor, Dr Nurul Iman Binti Abdul Jalil, prior to data collection. This is to ensure that the information used in online questionnaires as well as the research procedure are ethical.

3.3 Sample Size, Power, and Precision

The Department of Statistics Malaysia (2021) entailed that the current population of young adults aged between 18 to 25 years old is 4510 thousand persons in total, with 2323.8 thousand males and 2186.2 thousand females, respectively. Sample size determination is to ensure regulatory considerations, the precision of means and variance, and feasibility (Julious, 2005). The sample size of the study was estimated by using G*Power. G* Power software is a statistical power analysis software developed in 1996 to ease future researchers in estimating the sample size of their research (Faul et al., 2009). In reference to the G*Power computation of an alpha level of 0.05 and a power level of 0.95, the sample size suggested for this study is 89 participants (refer to Appendix A). Nevertheless, the current study targeted an estimation of 150 participants to participate in the study to rule out missing data and incompleteness of study.

3.4 Data Collection Procedures

Inclusion and Exclusion Criteria

Our targeted samples are young adults aged from 18 to 25 years old in Malaysia. According to The Society for Adolescent Health and Medicine, the age ranges reached a consensus as it reaffirms the milestone of physical and mental health of both adolescent and young adults (Walker-Harding et al., 2017). The inclusion criterion of the study are people

aged 18 to 25 years old, females and males. Concurrently, the study's exclusion criteria are people aged below 18 years old and over 25 years old.

Data Collection and Informed Consent Procedures

The self-administered questionnaires were administered via online survey distribution known as Qualtrics to collect data. The survey link and QR Code were distributed via social media platforms (e.g., Facebook, WhatsApp, and Instagram) to recruit a more prominent platform of participants. A personal data information statement was attached at the beginning of the online survey to explain confidentiality and rights. The second page of the survey is the Consent Form for Research Participation and Personal Data Protection to obtain the respondent's informed consent before continuing the questionnaires. Respondents are required to read, answer a few statements, and provide consent. Agreement to participation would direct respondents to the questionnaire. In contrast, the disagreement of participation would immediately direct the respondent to sign out. The actual study questionnaire distribution's duration took 19 days in total from 21st February to 11th March 2022.

Pilot Study

Two pilot studies were conducted in advance to the actual study to measure the reliability of the chosen instruments in Malaysian young adults' context. A pilot study may be beneficial to achieve high-quality results in the actual study as it studies the performance of the present research and entails future amendments (In, 2017). Therefore, the pilot study was conducted among young adults in Malaysia aged 18 to 25. They were recruited through social media networks (i.e., WhatsApp, Instagram, and Facebook) through an online survey form (i.e., Qualtrics). Subsequently, data were cleaned prior to being analysed via SPSS analysis. After obtaining ethical approval, the pilot study was conducted from 2nd February to 18th February (16 days) which involved 52 respondents. The reliability in Cronbach Alpha for

Materialism Value Scale (MVS), Death Anxiety Inventory (DAI), and Heintzelman Greed Scale (HGS) were .816, .881, .896, respectively (refer to Table 3.1), which were considered high.

Table 3.1

Reliability Results of Pilot Study and Actual Study

	Second Pilot Study (n = 52)			Actual Study (n = 129)		
	MVS	HGS	DAI	MVS	HGS	DAI
Cronbach Alpha	.817	.883	.884	.816	.896	.881
Cronbach Alpha on standardised item	.804	.882	.886	.811	.897	.883
No. of items	9	11	18	9	11	18

Note. n= sample size. MVS= Materialism Value Scale, DAI= Death Anxiety inventory, MDS= Money Desire Scale, HGS= Heintzelman Greed Scale.

3.5 Instruments

Part A

After obtaining the informed consent from the respondents, respondents are directed to Part A of the instrument which is to fill in their demographic information, and mortality manipulation.

Demographic Data. Participants' demographic data were obtained via objective questions and short answers. Demographic data has included age, gender, ethnicity, estimated monthly income or pocket money, and employment status.

Mortality Salience Manipulation. After obtaining the consent form and demographic data, an open-ended question stated, 'What do you think and how do you feel

about death?' will be asked. The aim of the question was not to measure but rather to operationalise mortality salience by expressing their thoughts and feelings (Cozzolino, 2004; Kasser & Sheldon, 2002).

Part B

Following that, respondents began to answer the instruments of the study.

Death Anxiety. Tomás-Sábado et al. (2006) has developed The Death Anxiety Inventory (DAI) to measure death anxiety. This scale consists of 18 items. Each item is evaluated on a 5-point Likert scale, where 1 reflects *Strongly Disagree* and 5 reflects *Strongly Agree*. The total score is enumerated by summing up the response. The range of scores are low death anxiety is from 15 to 35, moderate death anxiety is from 36 to 55 and high death anxiety is from 56 to 75. An example of a question being asked is 'I get upset when I am in the cemetery'. The original study reported strong reliability which is Coefficient alpha: .92 and adequate face validity. The current study showed high reliability which is Cronbach alpha: .881.

Money Desire. Lambie and Haugen (2019) has developed The Heintzelman Greed Scale (HGS) to measure the dispositional greed on an individual level. This instrument defined greed as the tendency of feeling dissatisfaction and the desire to obtain more or retain their possessions regardless. The original scale consists of six subscale which are (a) excessive desire for more, material things and goods; (b) excessive desire for more non-material things, (c) disregard for the potential cost of obtaining one's desire, (d) insatiability, (e) acquisition motivation, and (f) retention motivation. However, the current study only utilises one subscale which is the subscale A-Excessive desire for more material things and goods- in accordance with the research question. The instruments contain 11-items and are evaluated on a 5-point Likert scale, 1 is *Strongly disagree*, and 5 represents *Strongly agree*.

The overall score will be enumerated by summation of all items. A higher score indicates a stronger level of greed towards material things and goods. An example of the question included was 'I have a strong desire for material goods'. The original study's reliability was Cronbach alpha: .956, and validity was determined by convergent validity. The current study showed high reliability which is Cronbach alpha: .896.

Materialism. Richins developed the Materialism Value Scale (MVS) (2004), which will measure materialism. This scale consists of nine items that constitute three subscales, namely success, centrality, and happiness. Each item is evaluated on a 5-point Likert scale ranging from 1 to 5, where 1 reflects *strongly disagree*, and 5 reflects *strongly agree*. An overall score of materialism was obtained by averaging all nine items, with a higher score representing a higher level of materialism. An example of an item is 'Buying things gives me a lot of pleasure.'. The original study's reliability is Cronbach alpha .84, while the construct validity is .34. The current study showed high reliability which is Cronbach alpha: .816.

3.6 Data Analysis

The current study has utilised IBM Statistical Package for Social Science (SPSS) version 26.0 to analyse the accumulated information. Prior to the actual study, a pilot test will be conducted to analyse the reliability and validity of each instrument. Next, the predictive roles of death anxiety towards money desire, death anxiety towards materialism, and money desire towards materialism will be examined using Multiple Linear Regression (MLR). Secondly, the predictive roles of death anxiety towards money desire are examined using Simple Linear Regression (SLR). Before the analysis of MLR and SLR, preliminary analyses were administered to establish the homoscedasticity, linearity and normality assumptions are met and there is no violation of the non-multicollinearity assumption. Moreover, to test the

mediating effect of money desire in death anxiety towards materialism, the current study used Hayes' PROCESS macro model 4.

Chapter Summary

In summary, the research design of the study includes cross-sectional design and quantitative methods. The targeted number of respondent recruitment were a minimum of 150 Malaysian young adults aged between 18 to 24 years old to participate in this study through quota sampling. The questionnaire of the study consists of three instruments, namely Materialism Value Scale (MVS), the Death Anxiety Inventory-Revised (DAI), and Money Desire Scale (MDS). Moreover, reliability of instruments was assessed in the pilot study. As for data analysis, simple linear regression model, multiple linear regression model, and mediation analysis were adopted through SPSS Analysis version 26.

Chapter IV

Results

4.1 Normality Assumptions

Univariate Outliers

The assumptions of normality were checked prior to the execution of multiple tests and analyses. Firstly, the univariate outliers were detected and identified using boxplot. A total of 7 univariate outliers were identified and removed from further analysis (refer to Appendix D, p. 88).

Skewness and Kurtosis

Skewness and kurtosis were examined to check the normality for each variable. As stated by Gravetter and Wallnau (2014), the benchmark range for skewness and kurtosis for normally distributed data is from -2 to +2. Table 1 shows the values for skewness and kurtosis for all variables fall under the accepted range. Thus, there was no violation for the assumptions on skewness and kurtosis.

Histogram and P-P Plots

Furthermore, normality was also assessed through histogram. Each variable has met this assumption as the histograms showed the mean fell on the symmetric with an amazingly normal curve (refer to Appendix E, p. 89). Besides, normal P-P Plots were also used to assess the normality. The observed values on P-P plots mostly fell on the diagonal line (refer to Appendix F, p. 90). Both signify a good normality as the data were normally distributed.

Table 4.1

Normality for Each Variable

Variables	Skewness	Kurtosis	Histogram	P-P plots
Death Anxiety	.514	.313	Normal	Normal
Money Desire	-.094	.230	Normal	Normal
Materialism	-.178	.458	Normal	Normal

Normality Test

The results of death anxiety, money desire and materialism in Kolmogorov-Smirnov test are shown in Table 4.2. Money desire, $D(122) = .049$, $p = .200$, was non-significant value. Death anxiety, $D(122) = .085$, $p = .030$ and materialism, $D(122) = .086$, $p = .029$, were significant value and normally distributed. If the significant value is greater than .05, the variable is not normally distributed as the test is easily affected by the sample size (SPSS Kolmogorov-Smirnov Test for Normality - the Ultimate Guide, 2019). Since four out of five assumptions of normality were met, except the normality test, it can be deduced that the distribution of sample is not significantly different from the population as all variables are normally distributed.

Table 4.2

Kolmogorov-Smirnov Test

Variables	Kolmogorov-Smirnov		
	Statistic	<i>df</i>	Sig.
Death Anxiety	.085	122	.030
Money Desire	.049	122	.200
Materialism	.086	122	.029

* refer to Appendix G, p. 92 for the SPSS output.

4.2 Demographic Statistics

Demographic Information

Table 4.3 presented the descriptive statistics to summarize the basic demographic information of the study's respondents. Initially, a total of 237 respondents were collected. However, after data cleaning to eliminate the missing data, cases that did not fulfil criteria and 7 outliers of the data set, a total of 122 young adults who were in the age range of 18 to 25 ($M = 22.26$, $SD = 1.64$) have participated in this study. There is almost an equal distribution of gender which is 50.8% female ($n = 62$) and 49.2% male respondents ($n = 60$). For ethnicity, there were 36.1% Chinese ($n = 44$), 30.3% Malay ($n = 37$), 28.7% Indian ($n = 35$), 4.9% from minority ethnic groups ($n = 6$) (see more in Table 4.3). Among these young adults, 73.8% are students ($n = 90$), 20.5% are full-time employees ($n = 25$), 4.9% are unemployed ($n = 6$), 0.8% are part-time employees ($n = 1$). In addition, the average estimated monthly income/ pockets reported were 1038.32 ($SD = 1179.25$).

Frequency Distribution of the Variables

Table 4.4 showed the tabular data that includes the minimum and maximum value, mean, and standard deviation of the scales to show the frequency of each variable. The current study used mean as the cut-off point to classify the scores (i.e., below mean and above mean) as the scales were scored on the continuous basis. Therefore, the mean values reported for Death Anxiety, Money Desire, and Materialism were 48.34 ($SD = 12.09$), 33.75 ($SD = 8.67$), 3.41 ($SD = .65$) respectively (refer to Table 4.4).

Table 4.3

Descriptive Statistic of The Respondent's Demographic Information (n=122)

	n	%	Min	Max	M	SD
Age			18	25	22.26	1.64
Gender						
Male	60	49.2				
Female	62	50.8				
Ethnicity						
Chinese	44	36.1				

	Malay	37	30.3
	Indian	35	28.7
	Others	6	4.9
	Bajau	2	1.6
	Brunei	1	.8
	Iban	1	.8
	Kadazan	1	.8
	Punjabi	1	.8
Working Status			
	Students	90	73.8
	Full-time employed	25	20.5
	Unemployed	6	4.9
	Others	1	.8

Note. n = number of cases; % = percentage; M = mean; SD = standard deviation; Min = minimum value; Max = maximum value. Sample of 129 young adults are from Malaysia.

Table 4.4

Descriptive Statistic of Death Anxiety, Money Desire and Materialism (n = 122)

		n	%	Min	Max	M	SD
Death Anxiety				22	85	48.34	12.09
	Low (< 48.13)	70	57.4				
	High (> 48.14)	52	42.6				
Money Desire				11	55	33.75	8.67
	Low (< 33.66)	57	46.7				
	High (> 33.67)	65	53.3				
Materialism				2	5	3.41	.65
	Low (< 3.43)	72	59.0				
	High (> 3.44)	50	41.0				

Note. n = number of cases; % = percentage; M = mean; SD = standard deviation; Min = minimum value; Max = maximum value. Sample of 122 young adults are from Malaysia

4.3 Assumptions of Multiple Linear Regression (MLR)

Preliminary analyses were carried out to check the assumptions prior to performing multiple linear regression.

Test on Multivariate Outlier (Cook's, Mahalanobis, Leverage)

A case-wise analysis was conducted to detect the multivariate outliers of the data with 122 cases. Table 4.5 shows there were five potential multivariate outliers detected, which included cases with ID of 4, 6, 31, 54 and 127. To further detect the influential cases, the Mahalanobis distance, Cook's distance, and Centered Leverage distance were performed to test each potential outlier (refer to Appendix H, p. 90). According to Cook and Weisberg (1982), it was suggested that cases with value greater than 1 might be the potential outliers. The values of all outliers were shown as smaller than 1. As for Mahalanobis distance, those 5 influential cases were shown to have a value of <15 each. The Leverage's value is 0.03279 calculated by the Leverage formula of $(p+1)/n$. According to Hoaglin and Welsch (1978), the cases with value 2 times more than the Leverage's value, which was calculated as 0.06557, are potential as outliers. Those 5 cases were within the acceptable value of 0.06557. Hence, the potential outliers as shown in Table 4.5 would not be removed from this data set as three distances showed no violation.

Table 4.5*Casewise Diagnostics for Materialism*

ID	Std. Residual	M_MVS	Predicted Value	Residual
4	3.394	4	3.05	1.395
6	2.646	5	3.58	1.087
31	2.246	4	3.19	.923
54	-2.842	2	3.39	-1.168
127	-2.210	2	3.35	-.908

Test on Independence of Errors

The second assumption of the MLR model is independent error. Durbin Watson test was presented to check and ensure the residuals were independent from each other (refer to Table 4.6). According to Durbin and Watson (1951), it was suggested that a value which is

out of the range of 1 to 3 violates this assumption, in which a value closer to 2 indicates independent error. Table 4.6 shows the value congruent to this assumption, independence of error was not violated in this data set.

Table 4.6

Independent Error Test

Model	Durbin-Watson
1	2.290

* refer to Appendix I, p. 96 for the SPSS output.

Test on Multicollinearity

Multiple linear regression model assumed that there is no multicollinearity in the data set. This assumption was checked using the collinearity statistics (refer to Table 4.7). The benchmark for tolerance is $\leq .10$ and Variance Inflation Factor (VIF) ≥ 10 , as multicollinearity (Hair et al., 2010; Pallant, 2010). As shown in Table 4.7, the tolerance value of each variable in the table was more than .10 and the VIF values were indicated as less than 10. In sum, the multicollinearity assumption was not violated.

Table 4.7

Coefficients among Variables

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Death Anxiety	.850	1.176
	Money Desire	.850	1.176

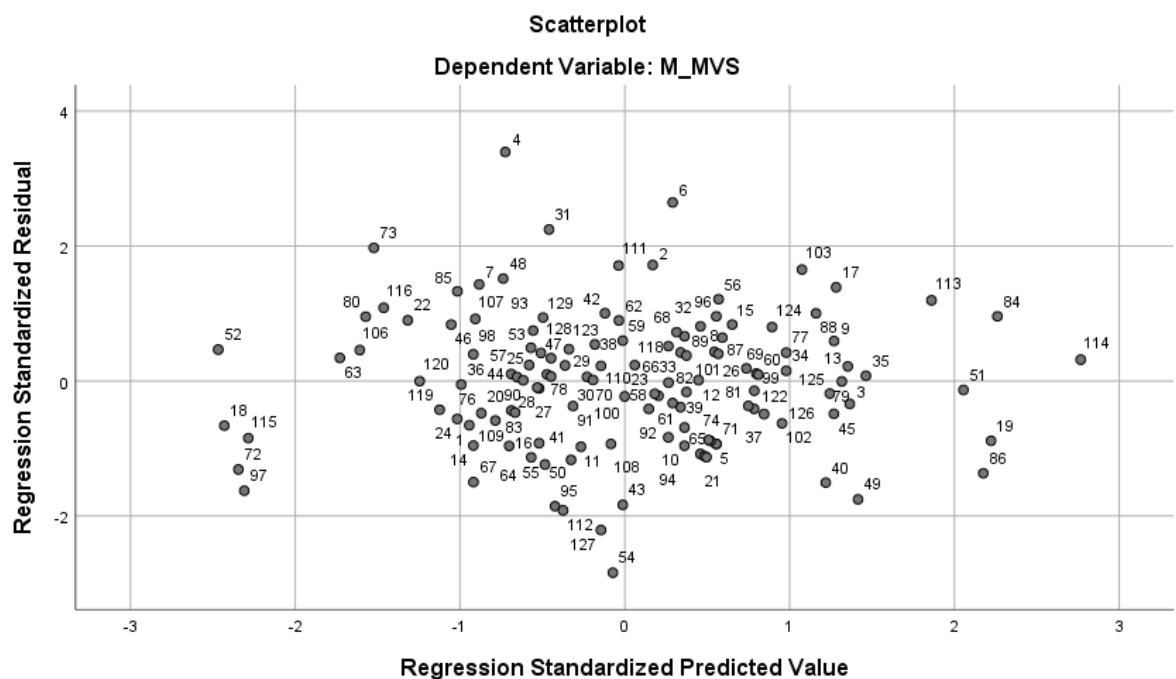
* refer to Appendix J, p. 96 for the SPSS output.

Test on Linearity of Residual, Normality of Residual and Homoscedasticity

A residual scatterplot was analysed to assess the linearity of residual, normality of residual and homoscedasticity. Figure 4.1 shows the residuals were distributed evenly and randomly; hence, the residual scatterplot indicated that these assumptions of MLR were met.

Figure 4.1.

The scatterplot to test the assumptions for residual linearity, residual normality and homoscedasticity.



4.4 Inferential Statistics

Multiple Linear Regression (MLR) Analysis

A multiple linear regression analysis was performed to examine if death anxiety and money desire significantly predicted materialism among young adults in Malaysia. The model was statistically significant, $F(2, 119) = 117.743$, $p < .001$ and accounted for 65.9% of the variance. It was found that death anxiety positively and significantly predicted materialism among the young adults in Malaysia ($\beta = .158$, $p = .007$). Money desire also

significantly and positively predicted materialism ($\beta = .740, p < .001$) (see Table 4.8 and 4.9).

In sum, hypotheses 1 and 3 were supported.

Table 4.8

Regression Model of Materialism

Model	Predictor variable	<i>F</i>	<i>df</i>	β	<i>t</i>	Sig.
1	(Constant)	117.743	2		6.687	.000
	Death Anxiety			.158	2.750	.007
	Money Desire			.740	12.854	.000

Dependent Variable: Materialism

Table 4.9

ANOVA Table for Regression Model

Model		Sum of Squares	<i>df</i>	Mean Square	<i>F</i>	Sig.
1	Regression	34.086	2	17.043	117.743	.000
	Residual	17.225	119	.145		
	Total	51.311	121			

Note: $R^2 = .664$, Adjusted $R^2 = .659$.

*refer to Appendix K, p.96 for SPSS output.

Simple Linear Regression (SLR) Analysis

Apart from that, simple linear regression was performed to test if death anxiety significantly predicted money desire among young adults in Malaysia. The model of death anxiety on money desire was statistically significant, $F(1, 120) = 21.178, p < .001$, and accounted for 14.3% of the variance. It was found that death anxiety significantly and

positively predicted money desire ($\beta = .387, p < .001$) (refer to Table 4.10 and 4.11). Thus, it can be concluded that hypothesis 2 was supported.

Table 4.10

Regression Model of Money Desire

Model	Predictor variable	<i>F</i>	<i>df</i>	β	<i>t</i>	Sig.
1	(Constant)	21.178	1		6.763	.000
	Death Anxiety			.387	4.602	.000

Dependent Variable: Money Desire

Table 4.11

ANOVA Table for Regression Model

Model		Sum of Squares	<i>df</i>	Mean Square	<i>F</i>	Sig.
1	Regression	1363.465	1	1363.465	21.178	.000
	Residual	7725.658	120	64.380		
	Total	9089.123	121			

Note: $R^2 = .150$, Adjusted $R^2 = .143$.

*refer to Appendix L, p.97 for SPSS output.

Mediation Analysis

Hayes's PROCESS macro model 4 with 10,000 bootstrapping was implemented to analyse if money desire mediates the relationship of death anxiety to materialism among young adults in Malaysia (refer to Appendix M, p. 98). Results showed that the mediation is statistically significant. All path a of death anxiety on money desire ($B = .278, SE = .060, p < .001$), path b of money desire on materialism ($B = .056, SE = .004, p < .001$) and path c' of death anxiety on materialism ($B = .009, SE = .003, p = .007$) were significant. Furthermore,

both indirect effect of death anxiety on materialism, $B = .015$, $SE = .004$, 95% CI [.008, .023] and the direct effect of death anxiety on materialism, $B = .009$, $SE = .003$, 95% CI [.002, .015] were significant. The total effect of death anxiety and materialism was significant as well, $B = .024$, $SE = .004$, 95% CI [.015, .033]. Based on the 95% confidence intervals, all direct effect, indirect and total effect were statistically significant since they did not include zero (Hayes, 2018). Since the effect of death anxiety on materialism still exists, but in a smaller size, it can be concluded that a partial mediation occurred in the study, in which money desire partially mediates between death anxiety and materialism. Therefore, hypothesis 4 was supported.

Furthermore, the decomposition of effects in the path analyses was calculated using the formulas proposed by Alwin and Hauser (1975). The two measures for a simple mediation model are the ratios of the indirect effect to the total effect,

$$P_M = \frac{ab}{ab + c'} = \frac{ab}{c} = 1 - \frac{c'}{c} = 1 - \frac{.009}{.024} = .625$$

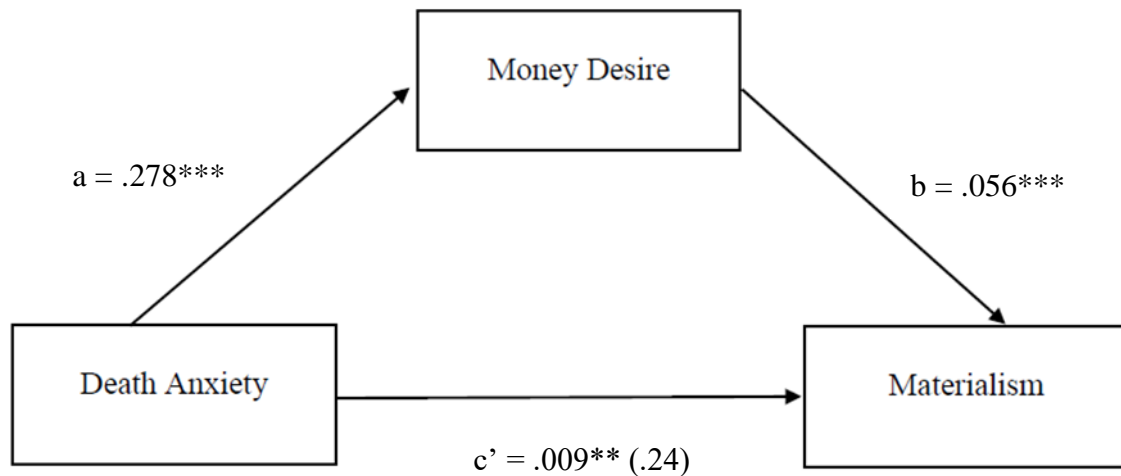
and the ratio of the direct effect to the total effect,

$$1 - P_M = 1 - \frac{ab}{ab + c'} = 1 - \frac{ab}{c} = \frac{c'}{c} = \frac{.009}{.024} = .375$$

Based on the measures, money desire mediated 62.5% of the total effect of death anxiety on materialism.

Figure 4.2

Unstandardized regression coefficients for the relationship between death anxiety and materialism as mediated by money desire.



Note. Path coefficient in parenthesis represented total effect between death anxiety and materialism.

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

4.5 Summary of Results

In conclusion, Table 4.12 and Table 4.13 showed that all the hypotheses of the study were supported.

Table 4.12

Regression Models (n=122)

Hypotheses	Std. β	p	Decision
H1: Death anxiety positively predicts materialism among young adults in Malaysia.	.158	.007	Supported
H1: Death anxiety positively predicts money desire among young adults in Malaysia.	.387	.000	Supported
H1: Money desire positively predicts materialism among young adults in Malaysia.	.740	.000	Supported

Table 4.13*Mediation Analysis (n=122)*

Hypothesis	<i>B</i>	<i>SE</i>	95% CI	Decision
H1: Money desire mediates the relationship of death anxiety to materialism among young adults in Malaysia.	.015	.004	[.008, .023]	Supported

Note. *B* = unstandardized regression coefficients; *SE* = standard error; CI = confidence interval.

Chapter VI

Discussion

Research Hypothesis 1: Death anxiety positively predicts materialism among young adults in Malaysia.

The study results supported the hypothesis that death anxiety positively predicts materialism among young adults in Malaysia. In other words, the tendency of materialistic values is more likely to become prevalent when death anxiety exists. The finding was consistent with the past studies (Arndt et al., 2004a; Kasser & Sheldon, 2000; Urien & Kilbourne, 2008). Past researchers have claimed that materialistic tendencies affected by death anxiety are both reflective (Zaleskiewicz et al., 2013b) and impulsive (Audrin et al., 2018). One possible explanation could be that the fear of death would trigger individuals to endorse coping strategies in which resolving the fear via external resources has become an impulsive response (Zhao et al., 2021). Audrin et al. (2018) replicated the result and exclusively reported that people with higher materialistic value have higher impulsive approach tendency to place luxury as a central of their life to diminish tension and anxiety while people with low materialistic value would save up their money and pursue other goals when facing with death of threat. Terror management theory is well-suited with the current study's result. It explained that individuals responded against the terror of death by forcing themselves to live in accordance with the capitalist's worldviews to ensure immortality. Therefore, a slight reminder of one's mortality causes one to feel less powerful and makes one more willing to purchase high-status goods and restore their values in society (Jin & Ryu, 2022). According past researchers, the circumstance may occur due to the ownership of material goods or having materialistic wealth has the vital psychological function and symbolic effects that helps individuals to alleviate fear and increase the sense of safety and

emotional wellbeing (Longmire et al., 2021; Moldes et al., 2022; Zaleskiewicz et al., 2013b). This explains that materialistic values are often due to fulfilling the innate assurance needed in humans.

Research Hypothesis 2: Death anxiety positively predicts money desire among young adults in Malaysia.

The findings of the present study supported the hypothesis that death anxiety positively predicts money desire among young adults in Malaysia. Similarly, past studies have found that when people are primed with the reminders of mortality, they demonstrate a greater desire for power-related totems such as money (Belmi & Pfeffer, 2016; Gasiorowska et al., 2018; Zaleskiewicz et al., 2013b; Zhao et al., 2021). In the conservation of resources theory introduced by Hobfoll (1989), it was denoted that people aim to conserve and build resources as a means to use them when faced with adverse situations, in which one of these resources includes money (Dursun et al., 2022). Likewise, our study proposed that adverse situations such as the inevitability of death, especially prevalence with the current Covid-19 situation (Jiang et al., 2021), can resort to people generating greater desire and pursuit of money.

In other words, the present study argued that people's valuation of money is ameliorated when they are threatened with the thoughts of death, giving money a special meaning. The symbolic and emotional value of money goes beyond its instrumental value. For some, money helps to secure meaning in life and to transcend death (Temple & Gall, 2016). In line with this statement, the present study applying TMT framework, posited that having money is a cultural worldview validation and is linked to an elevated sense of self-efficacy to buffer against the death anxiety (Gasiorowska et al., 2018; Kesebir & Hong, 2008; Zaleskiewicz et al., 2013b). People relish money because it carries a special meaning within

people's cultural worldviews, and it can bestow people with a sense of security and self-esteem, thereby compensating for the lack of control in other aspects of their lives. On top of that, money is connoted to give people a sense of power and control (Belmi & Pfeffer, 2016) as it supplies literal and tangible protection against death. With money, people can afford to have the purchasing power to take better care of their health and safety to escalate their chance of survival and reduce their probability of death, which in turn helps to buffer against death anxiety (Cai et al., 2020).

Research Hypothesis 3: Money desire positively predicts materialism among young adults in Malaysia.

Congruent with past studies (Kim et al., 2017; Ong et al., 2021; Zhang, 2018; Zhou & Gao, 2008), the existing study shows that money desire positively predicts materialism among young adults in Malaysia. Indubitably, money plays a major sociological role in today's social and cultural interactions within the society. Doyle (1999) had highlighted how marketers' portrayal of the symbolism and power of money featured in the lifestyles of those who possesses money can motivate people to have a greater desire for money, subsequently motivating them to indulge in materialistic pursuit in order to enhance themselves and establish their identities (Durvasula & Lysonski, 2010). This is because such portrayal of consumer culture tends to induce a feeling of insufficiency among oneself, which may result in negative self-evaluation resulting from upwards social comparison and feeling of discrepancies between one's current and ideal self. In accordance with Dittmar et al. (2014), it was posited that such self-discrepancies have been empirically linked to excessive buying of consumer goods whereby people tend to immerse in materialistic spending to cope with the low mood and the unpleasant state of discrepancies they feel about oneself.

Consistent with the TMT and SDT applied in the present study, a study by Zhou and Gao (2008) has also signified the existential protecting power of money to inoculates

individuals from pain, explaining in which people aspire money not only to cope with the feelings of insecurity about their competence and self-worth, but also to fulfil their fundamental psychological needs (i.e., competence, autonomy, and relatedness) (Thibault Landry et al., 2016). As such, it can be inferred in our study that people desire money possession to partake in the consumption of material goods (e.g, shopping) because it helps to overcome insecurities about one's self-worth (Chang & Arkin, 2002, as cited in Kesebir & Hong, 2008), promising a transformation of oneself into a new and better version. Simply put, money becomes more important and desirable to people due to its symbolic and social value (i.e., power, prestige, security, success etc). Correspondingly, intensive money desire can induce a mentality of "enough is never enough", inclining people to earn more than they need (Hsee et al., 2013). This subsequently will lead to over-earning, hoarding of possession and wealth and mindless accumulation – all of which contributes to increased materialism.

Research Hypothesis 4: Money desire mediates the relationship of death anxiety to materialism among young adults in Malaysia.

According to the results acquired, the present study shows that money desire plays a significant mediating role between death anxiety and materialism among young adults in Malaysia. The findings are congruent with past studies (Arndt et al., 2004b; Gasiorowska et al., 2018). According to Zaleskiewicz et al. (2013b), money is a potent contributor to psychological resources in managing existential anxiety and causes them to feel symbolic immortal. When being reminded of death, humans tend to use monetary standards to define one's wealth, overestimate the power of money, and desire more money. Moldes et al. (2022) agrees that the desires towards money would reinforce and fuel people's avarice for materialism through the reinforcement of death anxiety. Such a phenomenon happens because materialistic pursuit and desires are notable barometers for self-esteem, to regain one's confidence in tough situations (Arndt et al., 2004a). The money desire has its pervasive

effects that intensify materialistic-related behaviour and consequently, the thought of more money gives an illusion that they would eventually feel better, valuable, and safer in the finite world and suppress the reality of death (Gasiorowska et al., 2018).

In line with SDT, it suggests that people with high need frustration due to lack of satisfaction and continuous external pursuit would invest their energy in non-integrated motives (i.e., social comparison and impulse). Through compensatory mechanisms, individuals would pursue money for activities (i.e., impulsive buying) to experience short-term pleasant feelings (Landry et al., 2016; Unanue et al., 2017). Holding on to the notion where materialism is a set of values and belief instead of a mere physical luxury goods, Jaspers et al. (2016) elaborated that people with higher desire for money are motivated to aim for higher social class status, more positive social events and to boost their overall identity (materialism), in turn the pursuit buffered their fear of the inevitable death (Song et al., 2020). This also confirms TMT whereby to compensate for the negative feelings derived from death anxiety, people desire for money and materialistic values to gain social acceptance, boost self-esteem and to ward off the fear (Fransen et al., 2019).

Implication of the Study

Theoretical Implications

Two theories were tested in the present study which are: (1) Terror Management Theory (TMT) that was used to explain the research direction between all variables (i.e., death anxiety and materialism; death anxiety and money desire; money desire and materialism; mediating role of money desire in death anxiety to materialism), and (2) Self-Determination Theory (SDT) that was used to elucidate the link between money desire and materialism.

The findings obtained in our study can help to further strengthen the suitability of both the established theories as a basis to understand the theoretical framework of the

mediating role of money desire between death anxiety and materialism. In this sense, our study can serve to fill the existential knowledge gap within our society, connoting that money – a totem of power, status, and security; in an effort to buffer against death anxiety, can subtly lead to the rise of materialism.

Moreover, our study has also allowed both theories to be tested in a different context. In the case of our study, the theories were applied among young adults in Malaysia setting within the age range of 18 to 25 years old and were shown to be compatible with the findings of our study. To the best of our knowledge, there is a research gap pertaining to money desire as mediator of death anxiety to materialism in Malaysia. Henceforth, our study could assist to bring new knowledge and understanding to the existential theories. Future researchers who are interested in the study of materialism in the future can also be benefited by employing these theories.

Furthermore, in our present study, the interaction between SDT and TMT were also explored and tested. This helps to further strengthen the study by Vail and Juhl (2015) that denoted the association between both theories when mortality salience is activated. Both theories postulate that psychological needs (i.e., psychological security) need to be achieved in order to facilitate personal growth and to buffer against existential anxiety. If not, both theories suggest that it can lead to maladaptive and destructive behavioural outcomes (i.e., materialism). Thus, our study can broaden and redefine the interaction between the two theories for the implication of future research studies.

Practical Implications

The findings of the present study are able to bring about a few practical implications within the society. Firstly, our present study postulated that death anxiety could lead to destructive behavioural outcomes, including greed and materialistic tendencies. Not only that, but according to numerous past studies (Iverach et al., 2014; Menzies & Menzies, 2020),

extreme end of death anxiety is also indicated to be a transdiagnostic construct, underpinning a range of various mental health conditions. Given this, the findings of the present study are able to exhibit the importance of psychoeducation and clinical implication in attempting to treat death anxiety. The present study also highlighted how the Covid-19 can increase the mortality salience among people today, and thereby inducing greater death anxiety. As of now, CBT is found to be effective in the reduction of death anxiety (Menzies & Menzies, 2020). Henceforth, the present study can serve to properly address the existential death anxiety among Malaysian young adults and increase the probability of future treatments to alleviate the tendencies of detrimental outcomes evoked by death anxiety.

Apart from that, the present study could also contribute to filling in the research gap on the topic of materialism in Malaysia. To the best of our knowledge, there is limited study that explores such topics and conceptual framework as per in the present study. Moreover, most studies conducted in the past were done in the Western context. Henceforth, the present study can be representative of the Malaysian context. Future research that is keen to study materialism as well as death anxiety and money desire as its antecedents can also be benefitted through the findings of the present study.

Furthermore, the current study also helps to increase the awareness of the readers on the reckless spending behaviours and the rising accumulation of debts faced among young adults in Malaysia today. With the awareness of the urge to splurge caused by temporal sudden threat of death, proper interventions can be taken into account to resolve the rising issue. Policymakers can start to promote the significance of money management by educating the public (e.g., campaign, talks). The purpose of this intervention is in hope to enhance the money management skills among young adults in Malaysia, especially when they are in the transition to be financially independent.

Moreover, the present study also helps to contribute to young adults in Malaysia being more well-aware of their spending behaviours, thereby taking necessary action to overcome it. Young adults can consider taking on financial management plans to better manage and monitor their spending behaviours. Other than that, the present study also helps to highlight the importance of the adaptation of a more conducive coping strategy against existential anxiety evoked by death anxiety.

Limitations and Recommendation of Study

There were some limitations to be acknowledged in the current study. Firstly, the present study did not directly measure the influence of the Covid-19 on the level of death anxiety among young adults in Malaysia today. Even though the current study highlighted the death anxiety induced by the Covid-19 (Courtney et al., 2020; Jiang et al., 2021; Li et al., 2020; Menzies & Menzies, 2020), however, it is indubitable that there are many underlying factors that could implicate death anxiety (e.g., near-death experience, death of loved ones etc). Hence, more future research should be encouraged to measure the direct effect of the Covid-19 on death anxiety.

Moreover, the second limitation of this present study is the over generalisation of findings in the overall population. The findings of the current study showed that death anxiety positively predicts money desire and materialism among young adults in Malaysia. In contrast, there were also past studies that revealed otherwise, denoting that death anxiety does not lead to the high consumption of money and materialistic pursuit (Chang et al., 2021; Zaleskiewicz et al., 2013a). Therefore, future research can consider employing a multivariate approach that considers the supplementary variables (e.g., personality, disposition, religiosity, cultural background) when adopting similar study.

Another limitation that can be observed in the present study is the application of cross-sectional research design due to time-constraint as the present study was required to be

done within the span of two semesters. By employing cross-sectional research design, the current study was only able to capture the immediate temporary effect of death anxiety priming on money desire and materialism. Therefore, more research studies in the future are suggested to adopt longitudinal study as it enables researchers to examine mediation effects in a more rigorous approach (Cole & Maxwell, 2003). Future researchers can also use qualitative methods to conduct their future study on similar studies. Instead of the distribution of self-administered questionnaires, future research can consider collecting data through observational interviews. This will give an opportunity for the researchers to properly assess the effect of mortality salience, providing more accurate and reliable results.

Conclusion of the Study

The prevalence of Covid-19 has resulted in the upsurge of death anxiety, eliciting detrimental behavioural outcomes (i.e., materialism). Therefore, the present study aimed to explore the effect of death anxiety and money desire towards materialism among young adults in Malaysia. Other than that, this research study also aimed to study money desire as a mediator between death anxiety and materialism.

In this current quantitative cross-sectional study, a total of 237 participants, who are young adults ranging between 18 to 25 years of age in Malaysia were collected. The respondents were recruited through quota sampling method from 21st February to 11th March 2022 (19 days) via online survey questionnaire distribution created using Qualtrics. The instruments adopted as measurement of the variables in the present study include Death Anxiety Inventory (DAI), Heintzelman Greed Scale (HGS), and Materialism Value Scale (MVS). After data cleaning and screening, the usable responses were left with a total of 122 participants, with an almost equal proportional probability distribution of gender which are 62 female and 60 male young adults in the age range of 18 to 25 ($M = 22.26$, $SD = 1.64$). Similarly, an almost equal proportional probability distribution for ethnicity were collected,

which are 44 Chinese, 37 Malays, 35 Indians, and 6 ethnic minorities. About 90 of them were students, followed by 25 full-time employees, 6 unemployed, and 1 part-time employee.

To examine the assumptions prior to MLR and SLR analysis, preliminary analyses were employed. The result of MLR shows that death anxiety and money desire positively predict materialism. Meanwhile, the result of SLR shows that death anxiety positively predicts money desire. Mediation analysis was also administered using Hayes' PROCESS macro model 4. It was found that money desire partially mediated the relationship between death anxiety and materialism, in which the indirect effect of death anxiety on materialism was established to be significant while the direct effect was also significant but with smaller magnitude when money desire was included into the model of mediation analysis.

To conclude, the current study has accomplished the overall research objectives to examine the mediating role of money desire in death anxiety to materialism among young adults in Malaysia. Using the view TMT as an overall lens, the result of the present study connotes that the money desire and materialism among young adults in Malaysia intensified when in the face of mortality because they act as a buffering system against existential anxiety evoked by death anxiety.

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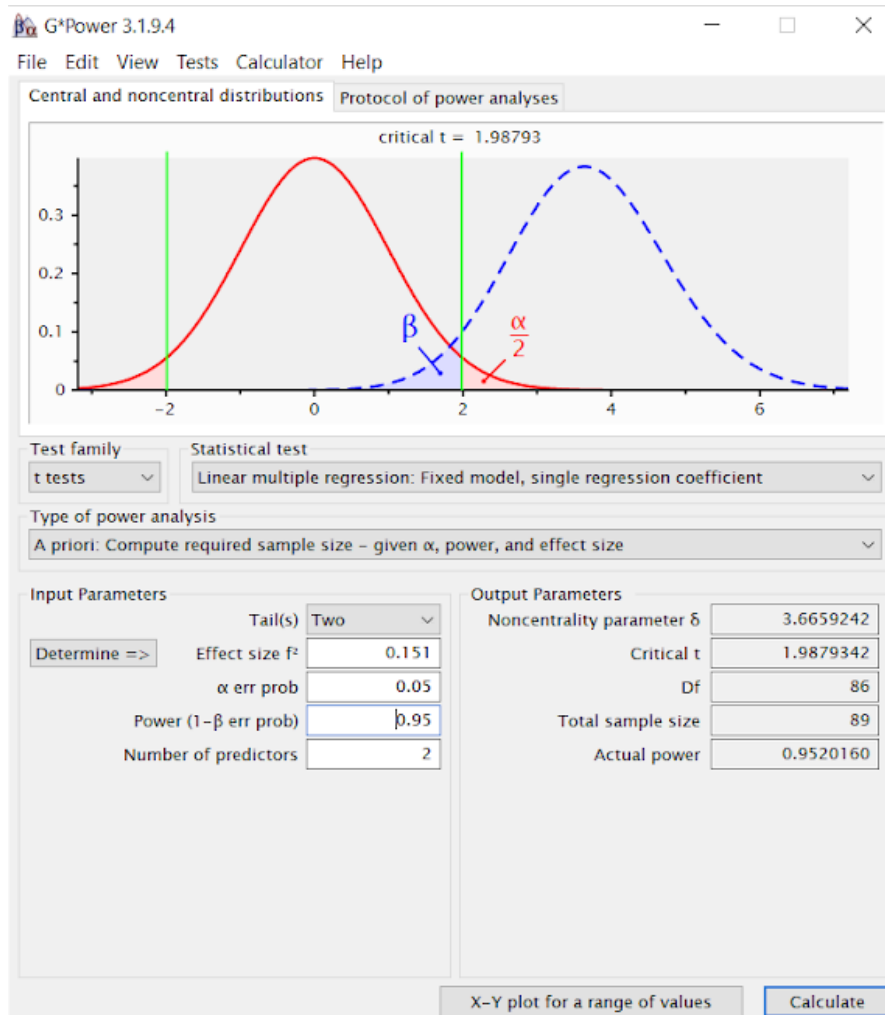
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Appendices

Appendix A: Calculation of Sample Size

G Power for Mediation Analysis



Appendix B: Instruments**Personal Data Protection Statement**

In accordance with Personal Data Protection Act 2010 (“PDPA”) which came into force on 15 November 2013, Universiti Tunku Abdul Rahman (“UTAR”) is hereby bound to make notice and require consent in relation to collection, recording, storage, usage and retention of personal information.

Notice:

1. The purposes for which your personal data may be used are inclusive but not limited to:-
 - For assessment of any application to UTAR
 - For processing any benefits and services
 - For communication purposes
 - For advertorial and news
 - For general administration and record purposes
 - For enhancing the value of education
 - For educational and related purposes consequential to UTAR
 - For the purpose of our corporate governance
 - For consideration as a guarantor for UTAR staff/ student applying for his/her scholarship/ study loan
2. Your personal data may be transferred and/or disclosed to third party and/or UTAR collaborative partners including but not limited to the respective and appointed outsourcing agents for purpose of fulfilling our obligations to you in respect of the purposes and all such other purposes that are related to the purposes and also in providing integrated services, maintaining and storing records. Your data may be shared when required by laws and when disclosure is necessary to comply with applicable laws.
3. Any personal information retained by UTAR shall be destroyed and/or deleted in accordance with our retention policy applicable for us in the event such information is no longer required.
4. UTAR is committed to ensuring the confidentiality, protection, security and accuracy of your personal information made available to us and it has been our ongoing strict policy to ensure that your personal information is accurate, complete, not misleading and updated. UTAR would also ensure that your personal data shall not be used for political and commercial purposes.

Consent Form for Research Participation and Personal Data Protection

Title of Project: The Mediating Role of Money Desire in Death Anxiety toward Materialism among Young Adults in Malaysia

NOTE: This consent form will remain with the UTAR researchers for their records.

I understand I have been asked to take part in the research project specified above by UTAR students for the purpose of their Final Year Project. I have had the project explained to me, and I have read the Explanatory Statement, which I keep for my records.

I understand that:	YES	NO
I will be asked to complete a questionnaire about emotional regulation, problem solving ability and turnover intention among working adults.	<input type="radio"/>	<input type="radio"/>
My participation is voluntary, that I can choose not to participate in part or all of the project, and that I can withdraw at any stage of the project without being penalised or disadvantaged in any way	<input type="radio"/>	<input type="radio"/>
I may ask at any time for my data to be withdrawn from the project	<input type="radio"/>	<input type="radio"/>
No information I have provided that could lead to the identification of any other individual will be disclosed in any reports on the project, or to any other party	<input type="radio"/>	<input type="radio"/>

I will remain anonymous at all times in any reports or publications from the project	o	o
It is my sole responsibility to look after my own safety for the above project. In the event of any misfortune or accidental injury involving me, whether or not due solely to personal negligence or otherwise, I hereby declare that UTAR shall not be held responsible.	o	o

By submitting this form, I hereby authorise and consent to UTAR processing (including disclosing) my personal data and any updates of my information, for the purposes and/or for any other purposes related to the purpose.

I acknowledge that if I do not consent or subsequently withdraw my consent to the processing and disclosure of my personal data, UTAR will not be able to fulfil their obligations or to contact me or to assist me in respect of the purposes and/or for any other purposes related to the purpose.

Please feel free to contact the researchers via EMAIL if you have any inquiries.

Britney Bong Sue Fun (britneybong@lutar.my)

Jemimah Choong Giet Hee (jemimahchoong@lutar.my)

Kwok Koh Yee (yii0039@lutar.my)

Acknowledgment of Personal Data Protection Notice

[] I have been notified by you and that I hereby understood, consented and agreed per UTAR above notice.

[] I disagree, my personal data will not be processed.

Signature:

Date:

Part A: Demographic Information

Please fill in your personal details or circle **ONE** option.

- a.) Age: _____
- b.) Gender: 1. Male 2. Female
- c.) Ethnicity: 1. Malay 3. Indian
 2. Chinese 4. Others. (Specify: _____)
- d.) Marital status: 1. Single 3. Others. (Specify: _____)
 2. Married
- e.) Working status: 1. Student
 2. Unemployed
 3. Full time employed
- f.) Estimated monthly income/pocket money: RM _____

Part A: Mortality Salient Manipulation (Cozzolino et al., 2004)

Open Ended Question	‘What do you think and how do you feel about death?’
---------------------	--

Part B

Instrument 1: Death Anxiety Inventory- Revised (DAI) (Tomás-Sábado et al., 2006)

Instructions: For each following items, indicate your response according to the following scale.

strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1	2	3	4	5

1	I get upset when I am in a cemetery.	1	2	3	4	5
2	The certainty of death makes life meaningless.	1	2	3	4	5
3	It annoys me to hear about death.	1	2	3	4	5
4	I find it difficult to accept the idea that it all finishes with death.	1	2	3	4	5
5	I think I would be happier if I ignored the fact that I have to die.	1	2	3	4	5
6	I think I am more afraid of death than most people.	1	2	3	4	5
7	I find it really difficult to accept that I have to die.	1	2	3	4	5
8	I would never accept a job in a funeral home.	1	2	3	4	5
9	Kindly select "strongly agree" for this item.	1	2	3	4	5
10	The idea that there is nothing after death frightens me.	1	2	3	4	5
11	The idea of death troubles me.	1	2	3	4	5
12	I very often think about the cause of my death.	1	2	3	4	5
13	Coffins make me nervous.	1	2	3	4	5

14 I am worried about what's after death.	1	2	3	4	5
15 I often think I may have a serious disease.	1	2	3	4	5
16 Dying is the worst thing that could happen to me.	1	2	3	4	5
17 The sight of a corpse deeply shocks me.	1	2	3	4	5
18 I frequently think of my own death.	1	2	3	4	5

Instrument 2: Heintzelman Greed Scale (HGS) (Lambie & Haugen, 2019)

Instructions: For each following items, indicate your response according to the following scale.

Strongly Disagree	Moderately Disagree	Neither Agree nor Disagree	Moderately Agree	Strongly Agree
1	2	3	4	5

1 I have a strong desire for material goods.	1	2	3	4	5
2 I take pleasure in owning high-priced things.	1	2	3	4	5
3 I want things that cost more than I can really afford.	1	2	3	4	5

4	One of my biggest drives is to have more money.	1	2	3	4	5
5	Kindly select “strongly agree” for this item.	1	2	3	4	5
6	All I want is to have more wealth.	1	2	3	4	5
7	It is important to me to have a lot of expensive things.	1	2	3	4	5
8	A good motto for me is “The more expensive, the better”.	1	2	3	4	5
9	My focus in life is to become extremely wealthy.	1	2	3	4	5
10	I crave having more material things	1	2	3	4	5
11	There is no such thing as too much wealth.	1	2	3	4	5
12	I will do everything I can to be a wealthy person.	1	2	3	4	5

Instrument 3: The Material Value Scale (Richins, 2004)

Instructions: For each following items, indicate your response according to the following scale.

strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
--------------------------	-----------------	-----------------------------------	--------------	-----------------------

1	2	3	4	5
---	---	---	---	---

1 I admire people who own expensive homes, cars, and clothes.	1	2	3	4	5
2 The things I own say a lot about how well I'm doing in life.	1	2	3	4	5
3 I like to own things that impress people.	1	2	3	4	5
4 I try to keep my life simple, as far as possessions are concerned	1	2	3	4	5
5 Buying things gives me a lot of pleasure.	1	2	3	4	5
6 I like a lot of luxury in my life.	1	2	3	4	5
7 My life would be better if I owned certain things I don't have	1	2	3	4	5
8 I'd be happier if I could afford to buy more things	1	2	3	4	5
9 It sometimes bothers me quite a bit that I can't afford to buy all the things I'd like.	1	2	3	4	5

THANK YOU FOR YOUR PARTICIPATION

Appendix C: Reliability for Each Instruments*Death Anxiety Inventory- Revised (DAI) (Tomás-Sábado et al., 2006)***Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.881	.883	18

*The Heintzleman Greed Scale (HGS) (Lambie & Haugen, 2019)***Reliability Statistics**

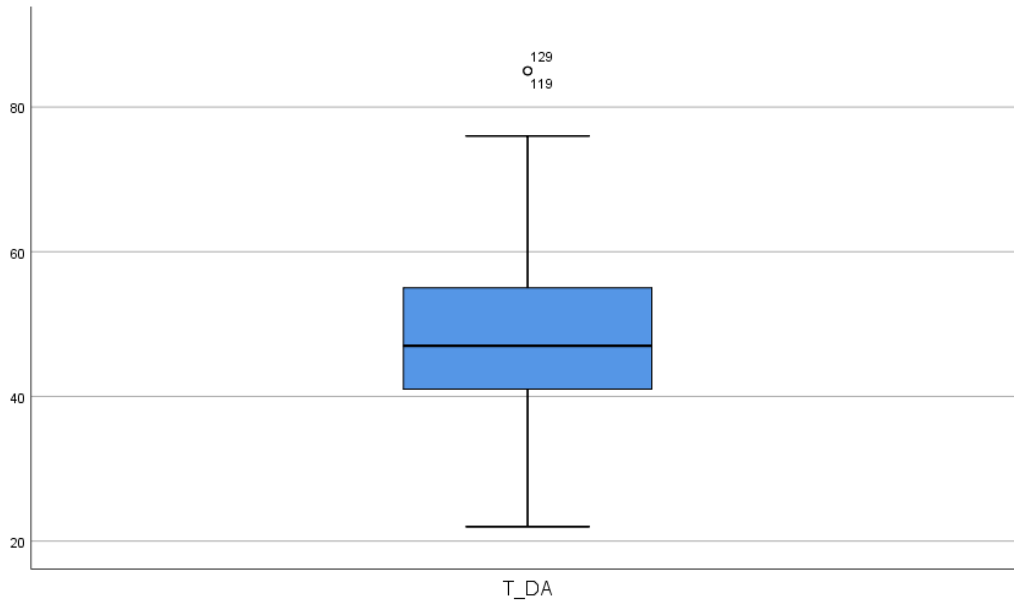
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.896	.897	11

*The Material Value Scale (Richins, 2004)***Reliability Statistics**

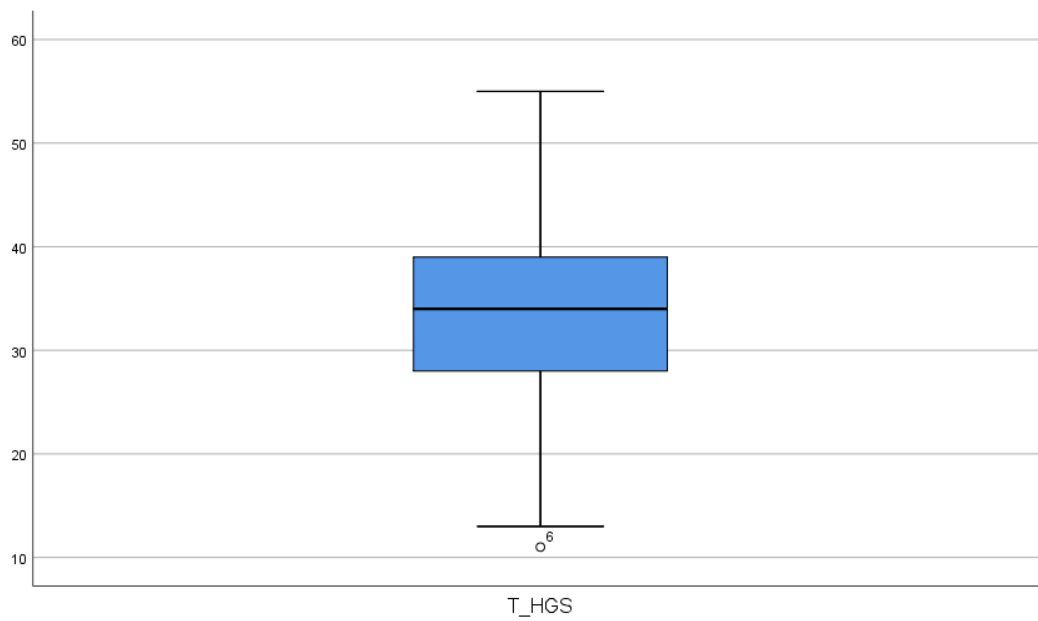
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.816	.811	9

Appendix D: Boxplots for Each Distribution

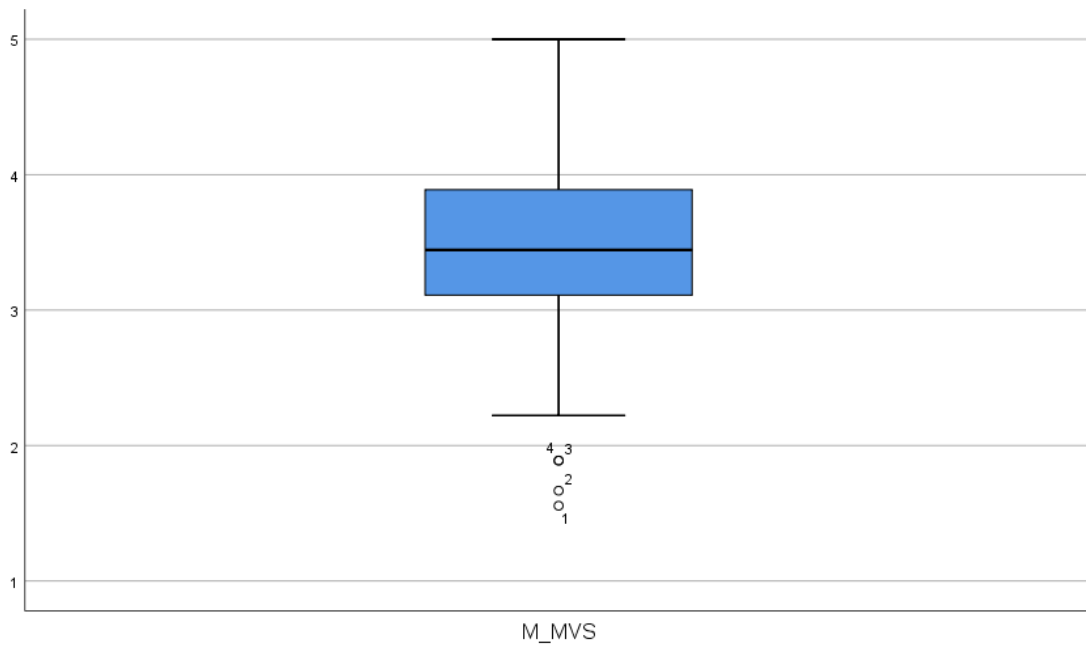
Death Anxiety



Money Desire

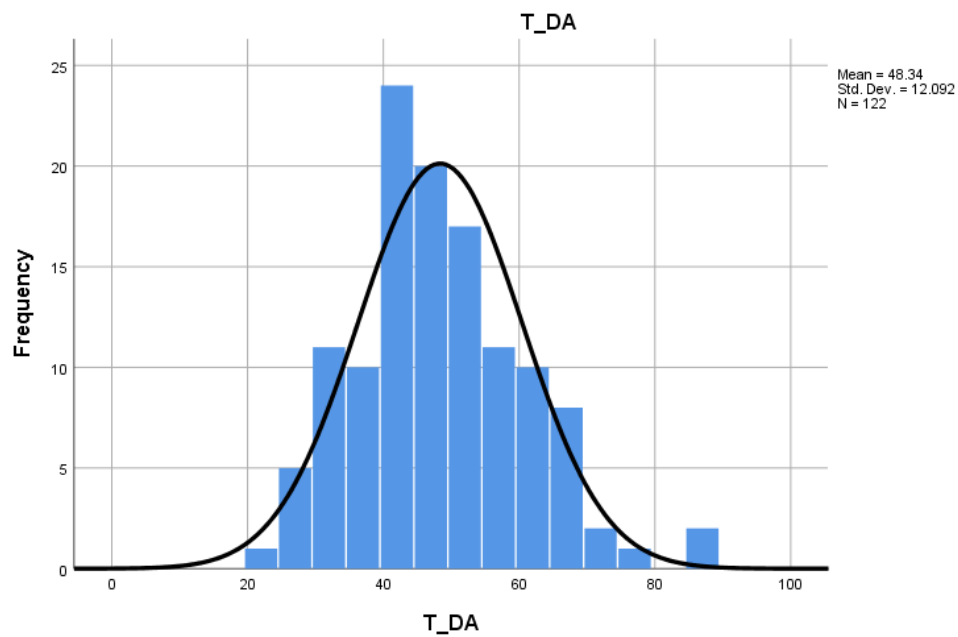


Materialism

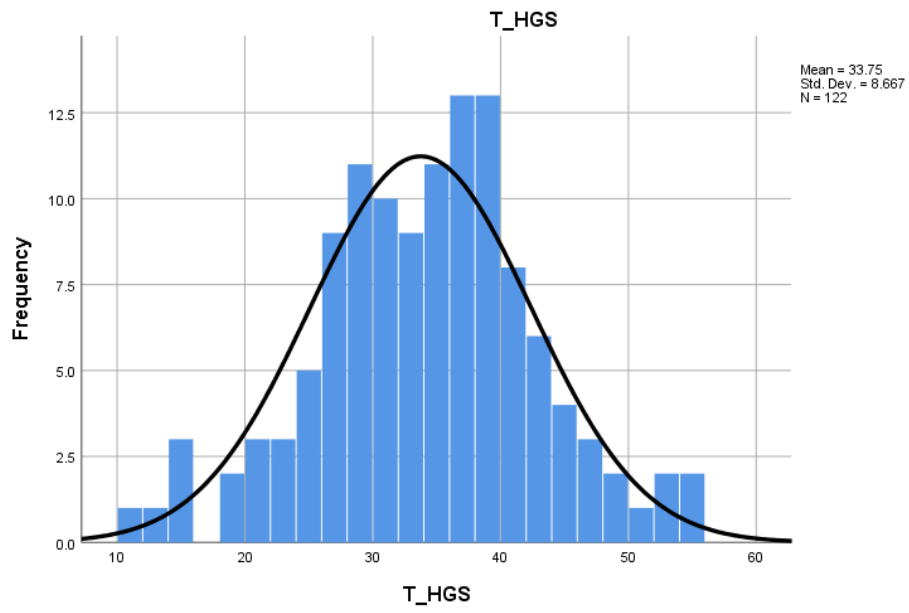


Appendix E: Histogram for Each Distribution

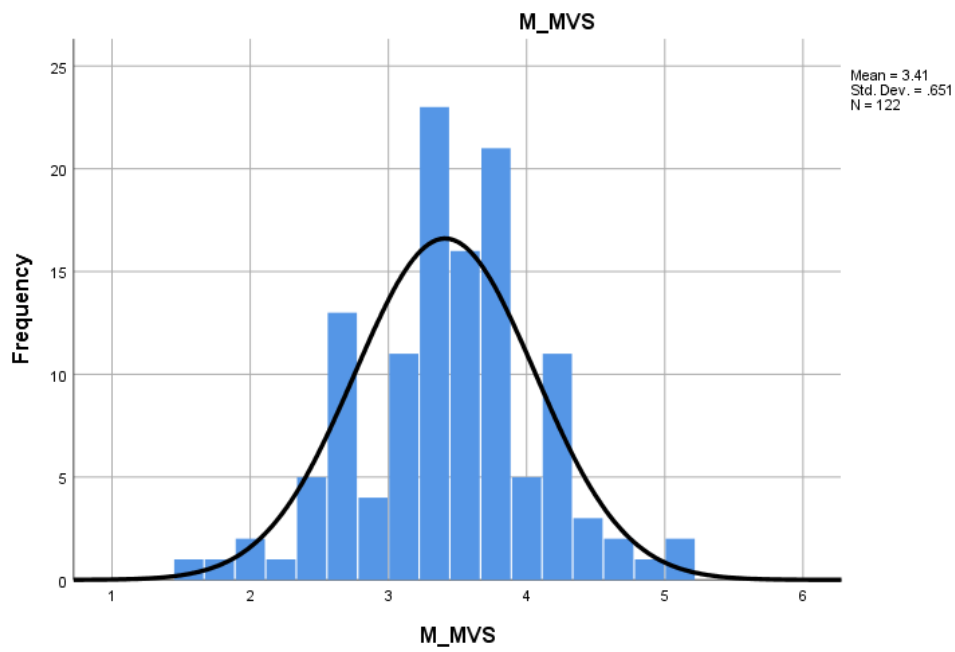
Death Anxiety



Money Desire

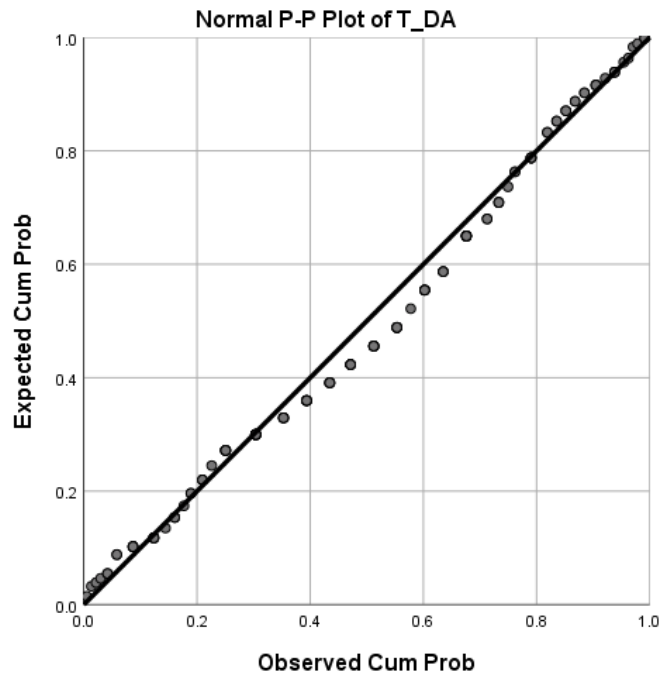


Materialism

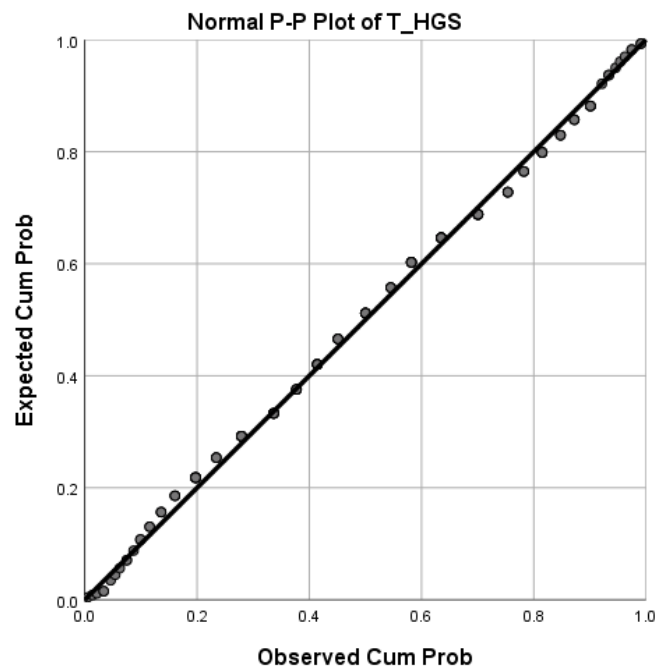


Appendix F: Normal P-P Plots for Each Distribution

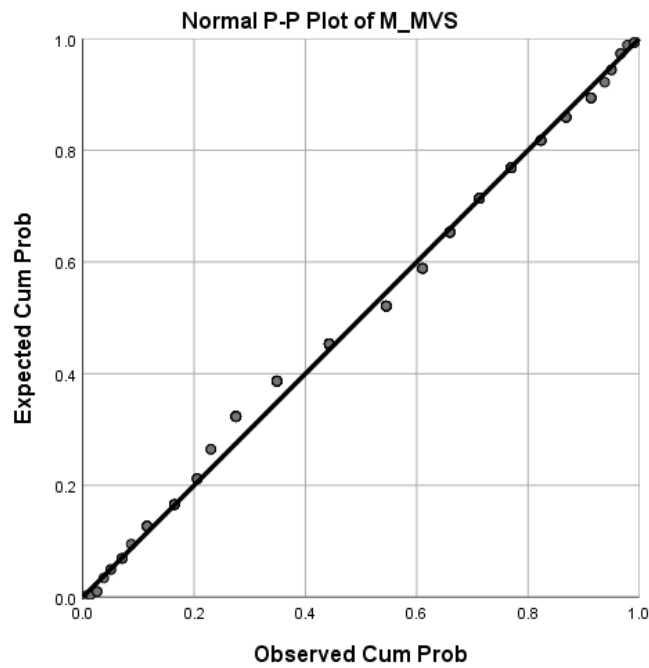
Death Anxiety



Money Desire



Materialism



Appendix G: Kolmogorov-Smirnov (K-S) Test for Each Distribution

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
T_DA	.085	122	.030	.979	122	.058
T_HGS	.049	122	.200 [*]	.991	122	.626
M_MVS	.086	122	.029	.987	122	.277

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

Appendix H: Case Summaries

Case Summaries^a

ID			Mahalanobis	Cook's Distance	Centered
			Distance		Leverage Value
1	1		1.19426	.00253	.00933
2	1		.64985	.01296	.00508
3	1		3.07316	.00130	.02401
4	1		.72652	.05298	.00568

5	1	.41748	.00328	.00326
6	1	2.74689	.07234	.02146
7	1	1.77442	.01542	.01386
8	1	.68771	.00084	.00537
9	1	3.42973	.00434	.02679
10	1	.53899	.00376	.00421
11	1	.35017	.00339	.00274
12	1	.42252	.00000	.00330
13	1	2.85207	.00050	.02228
14	1	.86443	.00456	.00675
15	1	1.51482	.00475	.01183
16	1	.31174	.00295	.00244
17	1	6.16782	.04032	.04819
18	1	5.90694	.00882	.04615
19	1	9.89832	.02661	.07733
20	1	1.57143	.00133	.01228
21	1	2.03909	.00969	.01593
22	1	3.54970	.01030	.02773
23	1	.16234	.00015	.00127
24	1	4.10067	.00455	.03204
25	1	.39706	.00021	.00310
26	1	.49793	.00064	.00389
27	1	.31174	.00004	.00244
28	1	2.91699	.00010	.02279
29	1	.27195	.00018	.00212
30	1	.12104	.00001	.00095
31	1	.26000	.01677	.00203
32	1	.18340	.00137	.00143
33	1	.28001	.00060	.00219
34	1	1.74343	.00017	.01362
35	1	2.76119	.00006	.02157
36	1	4.70888	.00004	.03679
37	1	1.95543	.00138	.01528
38	1	.04239	.00080	.00033
39	1	.28001	.00051	.00219
40	1	4.60375	.03618	.03597
41	1	.45499	.00591	.00355
42	1	1.43912	.00664	.01124
43	1	.22775	.01092	.00178
44	1	.50780	.00004	.00397

45	1	1.75818	.00178	.01374
46	1	6.63848	.01570	.05186
47	1	.21777	.00037	.00170
48	1	.65504	.01013	.00512
49	1	6.05643	.06331	.04732
50	1	1.05611	.00752	.00825
51	1	4.79473	.00029	.03746
52	1	8.22054	.00605	.06422
53	1	2.82232	.00256	.02205
54	1	.70540	.03668	.00551
55	1	1.36927	.00818	.01070
56	1	5.09070	.02562	.03977
57	1	1.34170	.00002	.01048
58	1	.52139	.00015	.00407
59	1	.22775	.00116	.00178
60	1	.87448	.00006	.00683
61	1	.66766	.00048	.00522
62	1	2.06594	.00672	.01614
63	1	3.67611	.00153	.02872
64	1	.85210	.00458	.00666
65	1	.18340	.00148	.00143
66	1	.69915	.00000	.00546
67	1	1.85717	.01743	.01451
68	1	.44143	.00200	.00345
69	1	1.41689	.00023	.01107
70	1	3.02581	.00000	.02364
71	1	.41748	.00328	.00326
72	1	6.75177	.03931	.05275
73	1	2.38911	.03615	.01866
74	1	.91742	.00406	.00717
75	1	.25769	.00253	.00201
76	1	.80658	.00110	.00630
77	1	1.74343	.00132	.01362
78	1	.53515	.00004	.00418
79	1	2.28604	.00000	.01786
80	1	3.72557	.01204	.02911
81	1	1.27600	.00084	.00997
82	1	.66979	.00012	.00523
83	1	1.19500	.00129	.00934
84	1	8.51136	.02648	.06649

85	1	1.03278	.00961	.00807
86	1	4.74877	.03064	.03710
87	1	.70746	.00187	.00553
88	1	1.51838	.00683	.01186
89	1	.35715	.00235	.00279
90	1	.64268	.00000	.00502
91	1	.88251	.00070	.00689
92	1	.95536	.00090	.00746
93	1	.31432	.00193	.00246
94	1	6.46372	.01528	.05050
95	1	.18191	.01073	.00142
96	1	.41748	.00345	.00326
97	1	5.33425	.04828	.04167
98	1	1.37771	.00100	.01076
99	1	.95055	.00011	.00743
100	1	.32064	.00018	.00251
101	1	.66979	.00063	.00523
102	1	3.27658	.00470	.02560
103	1	1.63828	.01947	.01280
104	1	.21777	.00001	.00170
105	1	.67256	.00551	.00525
106	1	2.58731	.00207	.02021
107	1	.82566	.00413	.00645
108	1	.86452	.00435	.00675
109	1	1.41512	.00223	.01106
110	1	1.90320	.00040	.01487
111	1	4.13934	.04245	.03234
112	1	.35556	.01319	.00278
113	1	3.63712	.01853	.02842
114	1	11.27148	.00391	.08806
115	1	5.67393	.01387	.04433
116	1	2.17644	.01022	.01700
117	1	2.82842	.00281	.02210
118	1	.02443	.00015	.00019
119	1	1.88428	.00143	.01472
120	1	2.20947	.00000	.01726
121	1	1.21193	.00758	.00947
122	1	2.26162	.00008	.01767
123	1	.56681	.00092	.00443
124	1	1.99179	.00521	.01556

125	1	2.70514	.00035	.02113
126	1	1.25562	.00146	.00981
127	1	1.90320	.03855	.01487
128	1	1.60164	.00121	.01251
129	1	.39104	.00325	.00306

a. Limited to first 200 cases.

Appendix I: Independence of Error

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.788 ^a	.620	.614	.411	2.290

a. Predictors: (Constant), T_HGS, T_DA

b. Dependent Variable: M_MVS

Appendix J: Variance Inflation Factor (VIF) Values and Tolerance Values

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	T_DA	.850	1.176
	T_HGS	.850	1.176

a. Dependent Variable: M_MVS

Appendix K: SPSS Output of Multiple Linear Regression

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.815 ^a	.664	.659	.380

a. Predictors: (Constant), T_HGS, T_DA

b. Dependent Variable: M_MVS

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	34.086	2	17.043	117.743	.000 ^b
	Residual	17.225	119	.145		
	Total	51.311	121			

a. Dependent Variable: M_MVS

b. Predictors: (Constant), T_HGS, T_DA

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	1.120	.167		6.687	.000	.788	1.451
	T_DA	.009	.003	.158	2.750	.007	.002	.015
	T_HGS	.056	.004	.740	12.854	.000	.047	.064

a. Dependent Variable: M_MVS

Appendix L: SPSS Output of Simple Linear Regression

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.387 ^a	.150	.143	8.024

a. Predictors: (Constant), T_DA

b. Dependent Variable: T_HGS

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1363.465	1	1363.465	21.178	.000 ^b
	Residual	7725.658	120	64.380		
	Total	9089.123	121			

a. Dependent Variable: T_HGS

b. Predictors: (Constant), T_DA

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		
	B	Std. Error	Beta			Lower Bound	Upper Bound	
1	(Constant)	20.326	3.005		6.763	.000	14.375	26.276
	T_DA	.278	.060	.387	4.602	.000	.158	.397

a. Dependent Variable: T_HGS

Appendix M: SPSS Output of Mediation Analysis using Hayes' PROCESS Macro

Model 4

Run MATRIX procedure:

***** PROCESS Procedure for SPSS Version 4.0 *****

Written by Andrew F. Hayes, Ph.D. www.afhayes.com
 Documentation available in Hayes (2022). www.guilford.com/p/hayes3

Model : 4
 Y : M_MVS
 X : T_DA
 M : T_HGS

Sample Size: 122

OUTCOME VARIABLE:
 T_HGS

Model Summary

	R	R-sq	MSE	F	df1	df2
p	.3873	.1500	64.3805	21.1782	1.0000	120.0000
	.0000					

Model

	coeff	se	t	p	LLCI	ULCI
constant	20.3257	3.0053	6.7633	.0000	14.3754	26.2760
T_DA	.2776	.0603	4.6020	.0000	.1582	.3970

OUTCOME VARIABLE:
 M_MVS

Model Summary

	R	R-sq	MSE	F	df1	df2
p	.8150	.6643	.1447	117.7427	2.0000	119.0000
	.0000					

Model

	coeff	se	t	p	LLCI	ULCI
constant	1.1199	.1675	6.6868	.0000	.7882	1.4515

T_DA	.0085	.0031	2.7502	.0069	.0024	.0147
T_HGS	.0556	.0043	12.8535	.0000	.0471	.0642

***** TOTAL EFFECT MODEL *****

OUTCOME VARIABLE:

M_MVS

Model Summary

	R	R-sq	MSE	F	df1	df2
p	.4452	.1982	.3428	29.6700	1.0000	120.0000
	.0000					

Model

	coeff	se	t	p	LLCI	ULCI
constant	2.2507	.2193	10.2629	.0000	1.8165	2.6849
T_DA	.0240	.0044	5.4470	.0000	.0153	.0327

***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *****

Total effect of X on Y

Effect	se	t	p	LLCI	ULCI
.0240	.0044	5.4470	.0000	.0153	.0327

Direct effect of X on Y

Effect	se	t	p	LLCI	ULCI
.0085	.0031	2.7502	.0069	.0024	.0147

Indirect effect(s) of X on Y:

	Effect	BootSE	BootLLCI	BootULCI
T_HGS	.0154	.0038	.0079	.0226

***** ANALYSIS NOTES AND ERRORS *****

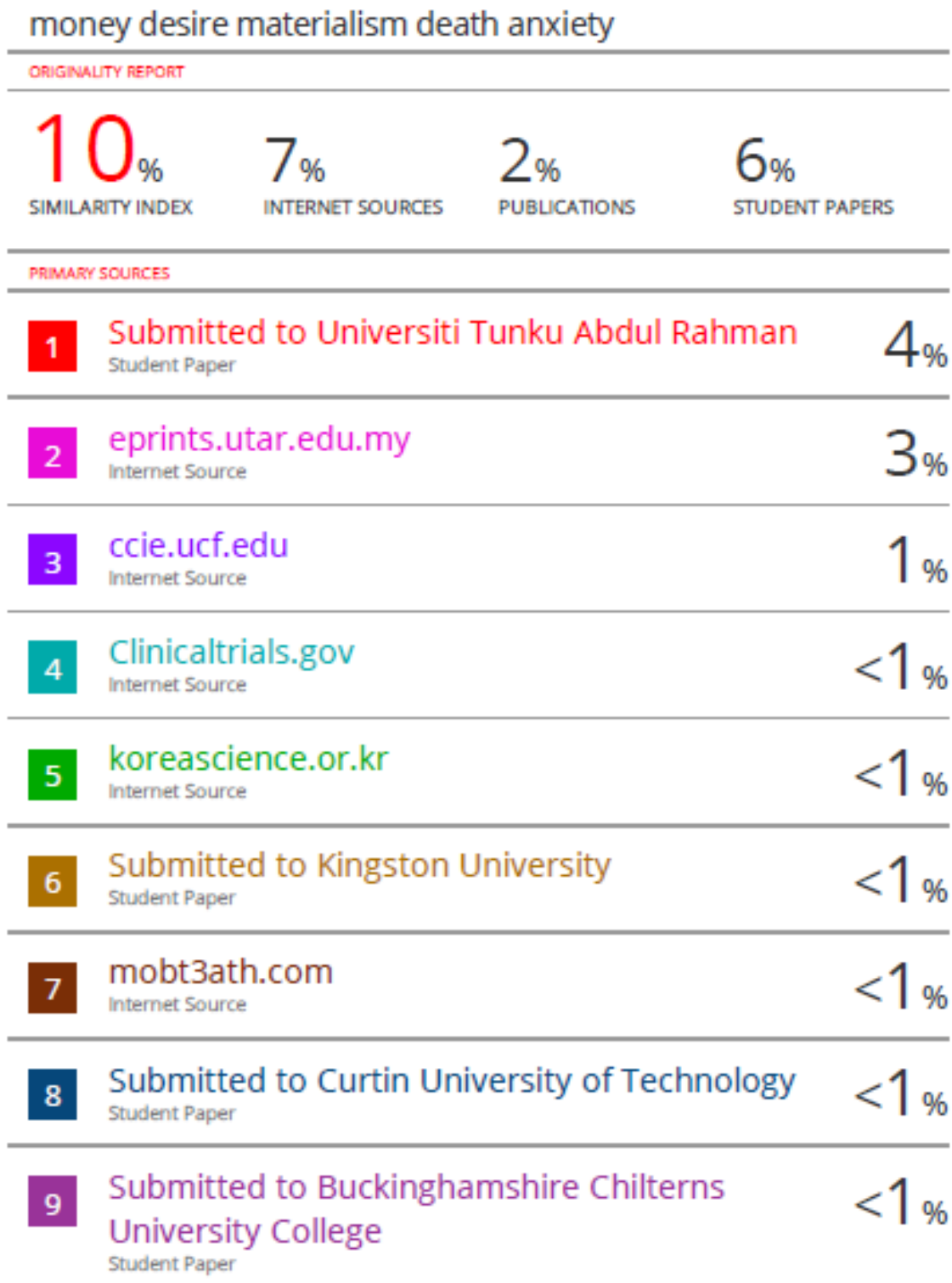
Level of confidence for all confidence intervals in output:

95.0000

Number of bootstrap samples for percentile bootstrap confidence intervals:

10000

----- END MATRIX -----

Appendix N: Turnitin Report

**UNIVERSITI TUNKU ABDUL RAHMAN
FACULTY OF ARTS AND SOCIAL SCIENCE
DEPARTMENT OF PSYCHOLOGY AND COUNSELLING**

UAPZ 3023 Final Year Project II

Quantitative Research Project Evaluation Form

TURNITIN: *'In assessing this work you are agreeing that it has been submitted to the University-recognised originality checking service which is Turnitin. The report generated by Turnitin is used as evidence to show that the students' final report contains the similarity level below 20%.'*

Project Title: The Mediating Role of Money Desire in Death Anxiety toward Materialism among Young Adults in Malaysia	
Supervisor: Dr Nurul Iman binti Abdul Jalil	
Student's Name:	Student's ID
1. Britney Bong Sue Fun	1. 18AAB05375
2. Jemimah Choong Giet Hee	2. 18AAB03146
3. Kwok Koh Yee	3. 18AAB04862

INSTRUCTIONS:

Please score each descriptor based on the scale provided below:

1. Please award 0 mark for no attempt.
2. For criteria 7:
Please retrieve the marks from "Oral Presentation Evaluation Form".

1. ABSTRACT (5%)	Max Score	Score
a. State the main hypotheses/research objectives.	5%	
b. Describe the methodology: <ul style="list-style-type: none"> • Research design • Sampling method • Sample size • Location of study • Instruments/apparatus/outcome measures • Data gathering procedures 	5%	
c. Describe the characteristics of participants.	5%	
d. Highlight the outcomes of the study.	5%	
e. Conclusions, implications, and applications.	5%	

<i>Sum</i>	25%	/25%
Subtotal (Sum/5)	5%	/5%
Remark:		
2. METHODOLOGY (25%)	Max Score	Score
a. Research design/framework: <ul style="list-style-type: none"> • For experiment, report experimental manipulation, participant flow, treatment fidelity, baseline data, adverse events and side effects, assignment method and implementation, masking. (*if applicable with the study design) • For non-experiment, describe the design of the study and data used. 	5%	
b. Sampling procedures: <ul style="list-style-type: none"> • Justification of sampling method/technique used. • Description of location of study. • Procedures of ethical clearance approval. (Provide reference number of approval letter) 	5%	
c. Sample size, power, and precision: <ul style="list-style-type: none"> • Justification of sample size. • Achieved actual sample size and response rate. • Power analysis or other methods (if applicable). 	5%	
d. Clear explanation of data collection procedures: <ul style="list-style-type: none"> • Inclusion and exclusion criteria • Procedures of obtaining consent • Description of data collection procedures • Provide dates/duration of recruitment repeated measures or follow-up. • Agreement and payment (if any) 	5%	
e. Explanation of instruments/questionnaire used: <ul style="list-style-type: none"> • Description of instruments • Scoring system • Meaning of scores • Reliability and validity 	5%	
Subtotal	25%	/25%
Remark:		
3. RESULTS (20%)	Max Score	Score
a. Descriptive statistics: <ul style="list-style-type: none"> • Demographic characteristics • Topic-specific characteristics 	5%	
b. Data diagnostic and missing data: <ul style="list-style-type: none"> • Frequency and percentages of missing data. (if applicable) 	5%	

<ul style="list-style-type: none"> • Methods employed for addressing missing data. (if applicable) • Criteria for post data-collection exclusion of participants. • Criteria for imputation of missing data. • Defining and processing of statistical outliers. • Analyses of data distributions. • Data transformation (if applicable). 		
c. Appropriate data analysis for each hypothesis or research objective.	5%	
d. Accurate interpretation of statistical analyses: <ul style="list-style-type: none"> • Accurate report and interpretation of confidence intervals or statistical significance. • Report of p values and minimally sufficient sets of statistics (e.g., dfs, MS, MS error). • Accurate report and interpretation of effect sizes. • Report any problems with statistical assumptions. 	5%	
Subtotal	20%	/20%
Remark:		
4. DISCUSSION AND CONCLUSION (20%)	Max Score	Score
a. Constructive discussion of findings: <ul style="list-style-type: none"> • Provide statement of support or nonsupport for all hypotheses. • Analyze similar and/or dissimilar results. • Rational justifications for statistical results. 	8%	
b. Implication of the study: <ul style="list-style-type: none"> • Theoretical implication for future research. • Practical implication for programs and policies. 	4%	
c. Relevant limitations of the study.	4%	
d. Recommendations for future research.	4%	
Subtotal	20%	/20%
Remark:		
5. LANGUAGE AND ORGANIZATION (5%)	Max Score	Score
a. Language proficiency	3%	
b. Content organization	1%	
c. Complete documentation (e.g., action plan, originality report)	1%	
Subtotal	5%	/5%
Remark:		

6. APA STYLE AND REFERENCING (5%)	Max Score	Score	
a. 7 th Edition APA Style	5%	/5%	
Remark:			
*ORAL PRESENTATION (20%)	Score		
	Student 1	Student 2	Student 3
Subtotal	/20%	/20%	/20%
Remark:			
PENALTY	Max Score	Score	
Maximum of 10 marks for LATE SUBMISSION (within 24hours), or POOR CONSULTATION ATTENDANCE with supervisor. *Late submission after 24hours will not be graded	10%		
	Student 1	Student 2	Student 3
**FINAL MARK/TOTAL	/100%	/100%	/100%

*****Overall Comments:**

Signature: _____

Date: _____

Notes:

1. **Subtotal:** The sum of scores for each assessment criterion
2. **FINAL MARK/TOTAL:** The summation of all subtotal score

3. Plagiarism is **NOT ACCEPTABLE**. Parameters of originality required and limits approved by UTAR are as follows:
- (i) **Overall similarity index is 20% or below**, and
 - (ii) **Matching of individual sources listed must be less than 3%** each, and
 - (iii) Matching texts in continuous block must **not exceed 8 words**



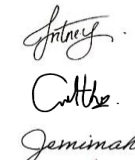
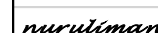


Note: Parameters (i) – (ii) shall exclude quotes, references and text matches which are less than 8 words.

Any works violate the above originality requirements will NOT be accepted. Students have to redo the report and meet the requirements in **SEVEN (7)** days.

*The marks of “Oral Presentation” are to be retrieved from “**Oral Presentation Evaluation Form**”.

**It is compulsory for the supervisor/examiner to give the overall comments for the research projects with A- and above or F grading.

Long Sem Action Plan FY2

Action Plan of UAPZ 3023 (group-based) Final Year Project II for Jan & May trimester							
Supervisee's Name:		Britney Bong Sue Fun, Jemimah Choong Giet Hee, Kwok Koh Yee					
Supervisor's Name:		Dr Nurul Iman Binti Abdul Jalil					
Task Description	Duration	Date/Time	Supervisee's Signature	Supervisor's Signature	Supervisor's Remarks	Next Appointment Date/Time	
Methodology, Data Collection & Data Analysis	W1-W2	28/1/2022 (10am - 11am)			Ongoing data collection	11/2/2022 (11am)	
Finding & Analysis	W3-W6	11/2/2022 (11am - 11:30am)			Done with data collection. Start with data analysis		
		Discuss Findings & Analysis with Supervisor					2/3/2022 (12:45pm - 1:30pm)
		Amending Findings & Analysis					
Discussion & Conclusion	W7-W9	10/3/2022 (2pm - 2:30pm)			Start doing chapter 4 and 5. Then, compiling all the chapters		
		Discuss Discussion & Conclusion with Supervisor					24/3/2022 (11:30am - 12pm)
		Amending Discussion & Conclusion					
Submission of first draft*	Monday of Week 10	submit the first draft to Turnitin.com to check similarity rate					
Amendment	W10						
Submission of final FYP (FYP I + FYP II)*	Monday of W11	final submission to supervisor					
Oral Presentation		Oral Presentation Schedule will be released and your supervisor will inform you					
Notes:	<p>1. The listed duration is for reference only, supervisors can adjust the period according to the topics and content of the projects.</p> <p>2. *Deadline for submission can not be changed, one mark will be deducted per day for late submission.</p> <p>3. Supervisees are to take the active role to make appointments with their supervisors.</p> <p>4. Both supervisors and supervisees should keep a copy of this record.</p> <p>5. This record is to be submitted together with the submission of the FYP II.</p>						

Consent Form

Universiti Tunku Abdul Rahman			
Form Title : Sample of Submission Sheet for FYP/Dissertation/Thesis			
Form Number : FM-IAD-004	Rev No: 0	Effective Date: 21 June 2011	Page No: 1 of 1

**FACULTY OF ARTS AND SOCIAL SCIENCE
UNIVERSITI TUNKU ABDUL RAHMAN**

Date: 4/4/2022

SUBMISSION OF FINAL YEAR PROJECT /DISSERTATION/THESIS

It is hereby certified that Britney Bong Sue Fun (ID No: 18AAB05375) has completed this final year project entitled "The Mediating Role of Money Desire in Death Anxiety toward Materialism among Young Adults in Malaysia" under the supervision of Dr. Nurul Iman binti Abdul Jalil (Supervisor) from the Department of Psychology and Counselling, Faculty of Arts and Social Science, and _____ (Co-Supervisor)* from the Department of _____, Faculty/Institute* of _____

I understand that University will upload softcopy of my final year project in pdf format into UTAR Institutional Repository, which may be made accessible to UTAR community and public.

Yours truly,



Name: Britney Bong Sue Fun

**Delete whichever not applicable*

Universiti Tunku Abdul Rahman			
Form Title : Sample of Submission Sheet for FYP/Dissertation/Thesis			
Form Number : FM-IAD-004	Rev No: 0	Effective Date: 21 June 2011	Page No: 1 of 1

**FACULTY OF ARTS AND SOCIAL SCIENCE
UNIVERSITI TUNKU ABDUL RAHMAN**

Date: 4/4/2022

SUBMISSION OF FINAL YEAR PROJECT /DISSERTATION/THESIS

It is hereby certified that Jemimah Choong Giet Hee (ID No: 18AAB03146) has completed this final year project entitled "The Mediating Role of Money Desire in Death Anxiety toward Materialism among Young Adults in Malaysia" under the supervision of Dr. Nurul Iman binti Abdul Jalil (Supervisor) from the Department of Psychology and Counselling, Faculty of Arts and Social Science, and _____ (Co-Supervisor)* from the Department of _____, Faculty/Institute* of _____.

I understand that University will upload softcopy of my final year project in pdf format into UTAR Institutional Repository, which may be made accessible to UTAR community and public.

Yours truly,



Name: Jemimah Choong Giet Hee

**Delete whichever not applicable*

Universiti Tunku Abdul Rahman			
Form Title : Sample of Submission Sheet for FYP/Dissertation/Thesis			
Form Number : FM-IAD-004	Rev No: 0	Effective Date: 21 June 2011	Page No: 1 of 1

FACULTY OF ARTS AND SOCIAL SCIENCE
UNIVERSITI TUNKU ABDUL RAHMAN

Date: 4/4/2022

SUBMISSION OF FINAL YEAR PROJECT /DISSERTATION/THESIS

It is hereby certified that Kwok Koh Yee (ID No: 18AAB04862) has completed this final year project entitled "The Mediating Role of Money Desire in Death Anxiety toward Materialism among Young Adults in Malaysia" under the supervision of Dr. Nurul Iman binti Abdul Jalil (Supervisor) from the Department of Psychology and Counselling, Faculty of Arts and Social Science, and _____ (Co-Supervisor)* from the Department of _____, Faculty/Institute* of _____

I understand that University will upload softcopy of my final year project in pdf format into UTAR Institutional Repository, which may be made accessible to UTAR community and public.

Yours truly,



Name: Kwok Koh Yee

**Delete whichever not applicable*

Supervisor's Comments on Originality Report

Universiti Tunku Abdul Rahman			
Form Title : Supervisor's Comments on Originality Report Generated by Turnitin for Submission of Final Year Project Report (for Undergraduate Programmes)			
Form Number: FM-IAD-005	Rev No.: 0	Effective Date: 01/10/2013	Page No.: 1 of 1



FACULTY OF ARTS AND SOCIAL SCIENCE

Full Name(s) of Candidate(s)	Britney Bong Sue Fun, Jemimah Choong Giet Hee, Kwok Koh Yee
ID Number(s)	18AAB05375, 18AAB03146, 18AAB04862
Programme / Course	Bachelor of Social Science (Honours) Psychology
Title of Final Year Project	The Mediating Role of Money Desire in Death Anxiety toward Materialism among Young Adults in Malaysia

Similarity	Supervisor's Comments (Compulsory if parameters of originality exceeds the limits approved by UTAR)
Overall similarity index: <u>10</u> % Similarity by source Internet Sources: <u>7</u> % Publications: <u>2</u> % Student Papers: <u>6</u> %	Most of it related to the simple sentence on data analysis.
Number of individual sources listed of more than 3% similarity: <u>1</u>	The plagiarism percentage of 4% was mostly contributed by the analysis format and tables under Result.
Parameters of originality required and limits approved by UTAR are as follows: (i) Overall similarity index is 20% and below, and (ii) Matching of individual sources listed must be less than 3% each, and (iii) Matching texts in continuous block must not exceed 8 words <i>Note: Parameters (i) – (ii) shall exclude quotes, bibliography and text matches which are less than 8 words.</i>	

Note Supervisor/Candidate(s) is/are required to provide softcopy of full set of the originality report to Faculty/Institute

Based on the above results, I hereby declare that I am satisfied with the originality of the Final Year Project Report submitted by my student(s) as named above.

Signature of Supervisor

Name: Dr Nurul Iman binti Abdul Jalil

Date: _____

Signature of Co-Supervisor

Name: _____

Date: _____