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Abstract: Materialism and peer comparison are frequently studied determinants of subjective well-being, yet their combined influence on the life satisfaction of university students in South Asian settings remains understudied. This study examined the relationships among materialism, peer comparison, and student life satisfaction in a sample of 250 undergraduate, MPhil, and PhD students at a Pakistani university. Materialism was assessed with the Material Values Scale (Richins & Dawson, 1992), peer comparison with the Iowa–Netherlands Comparison Orientation Measure (Gibbons & Buunk, 1999), and life satisfaction with the Student Life Satisfaction Scale (Huebner, 1991). Materialism was significantly negatively correlated with student life satisfaction ($r = -.220, p < .001$), while peer comparison was significantly positively correlated with life satisfaction ($r = .302, p < .001$) and with materialism ($r = .236, p < .001$). Multiple regression confirmed that materialism ($\beta = -.517, p < .001$) and peer comparison ($\beta = .457, p < .001$) were significant, opposite-direction predictors of student life satisfaction, jointly explaining 18.1% of the variance ($R^2 = .181, F = 27.321, p < .001$). Findings indicate that while materialistic values are associated with reduced student well-being, peer comparison—likely reflecting predominantly downward comparison processes—was associated with greater life satisfaction in this sample. Implications for student support, mental health services, and future longitudinal and culturally comparative research are discussed.

Introduction

Life satisfaction, the cognitive component of subjective well-being reflecting an individual's global evaluation of their life against self-generated standards (Diener et al., 1985), is a central marker of psychological adjustment among university students, whose satisfaction is shaped by academic performance, social relationships, and broader mental health (Arrindell et al., 1999). When students anchor their satisfaction to external standards—material possessions or standing relative to peers—their well-being may become contingent and volatile rather than stable.

Materialism, the tendency to prioritize the acquisition and possession of material goods as central to identity, success, and happiness (Richins & Dawson, 1992), has consistently been linked to lower well-

being: individuals who strongly endorse material goals tend to report lower life satisfaction than those oriented toward personal growth and relationships (Kasser & Ryan, 1993). One explanation is that materialistic individuals hold escalating acquisition standards that are perpetually out of reach, generating chronic dissatisfaction regardless of what is achieved (Richins & Dawson, 1992).

Peer or social comparison—the process by which individuals evaluate their own abilities, opinions, and circumstances relative to others (Festinger, 1954)—is a second widely studied predictor of well-being. Upward comparison, with others perceived as superior, is typically associated with negative affect such as envy and diminished self-esteem, whereas downward comparison, with others perceived as worse off, can enhance mood and self-evaluation (Suls & Wheeler, 2000). The direction and consequences of comparison are not fixed, however; Buunk and Gibbons (2007) note that social comparison can carry either positive or negative implications for well-being depending on the target and direction of comparison.

The proliferation of social media has intensified opportunities for both materialistic aspiration and peer comparison among university students, who are now able to compare themselves against global rather than local reference groups (Chaplin & John, 2010). Despite extensive separate literatures on materialism and social comparison, few studies have examined their joint influence on student life satisfaction within a single model, and the large majority of existing evidence derives from Western contexts, leaving South Asian university populations—who may differ in cultural values, family structures, and economic circumstances—comparatively unstudied. The present study addresses this gap by examining materialism and peer comparison as joint predictors of life satisfaction among students at a Pakistani university, testing the following hypotheses:

- **H1:** Peer comparison will be significantly related to life satisfaction among university students.
- **H2:** Materialism will be significantly negatively related to life satisfaction among university students.
- **H3:** Peer comparison will be significantly positively related to materialism among university students.
- **H4:** Materialism and peer comparison will significantly predict student life satisfaction among university students.

Methodology

Design

A quantitative, cross-sectional, correlational design was used to examine the relationships among materialism, peer comparison, and student life satisfaction at a single point in time.

Participants

Participants were 250 students at Abdul Wali Khan University Mardan, Pakistan, drawn from undergraduate (BS/BA; 89.2%), master's (MS/MSc; 7.2%), and other/doctoral (3.6%) programs across multiple departments. The sample was 54.0% male and 46.0% female, with the largest age group being 23–27 years (45.2%), followed by 18–22 years (40.0%) and 28 years and above (14.8%). Students were sampled at random from across university departments and academic levels to enhance the representativeness of the sample within the institution.

Measures

Materialism was assessed with the 18-item Material Values Scale (Richins & Dawson, 1992), capturing the centrality of possessions, their perceived role in happiness, and their use as a marker of success (e.g., "My possessions reflect how well I am succeeding in life"), rated on a 5-point Likert scale from strongly disagree to strongly agree, with higher scores indicating stronger materialistic attitudes. Peer

comparison was assessed with the 11-item Iowa–Netherlands Comparison Orientation Measure (Gibbons & Buunk, 1999), capturing the frequency with which individuals compare their abilities, opinions, and circumstances with others (e.g., "I often compare what I do to others"), rated on the same 5-point scale, with higher scores indicating greater comparison orientation. Student life satisfaction was assessed with the 7-item Student Life Satisfaction Scale (Huebner, 1991; e.g., "My life is good enough as it is"), rated on a 5-point Likert scale, with higher scores indicating greater satisfaction with student life.

Procedure

Data were collected through a self-report survey administered to students across university departments and academic levels. Prior to participation, students were informed of the study's purpose and provided informed consent; confidentiality and anonymity were maintained throughout data collection and analysis, and participation was voluntary with the right to withdraw at any time.

Data Analysis

Data were analyzed in SPSS. Descriptive statistics summarized sample demographics and variable distributions. Pearson correlations examined bivariate associations among materialism, peer comparison, and life satisfaction. Multiple regression analysis tested materialism and peer comparison as simultaneous predictors of student life satisfaction. Statistical significance was set at $p < .05$.

Ethical Considerations

The study adhered to standard ethical research practices: informed consent was obtained from all participants after the study's purpose and procedures were explained, responses were collected and analyzed anonymously, participation was voluntary with no penalty for withdrawal, and data were used strictly for academic research purposes.

Results

Descriptive statistics indicated a moderate-to-high mean level of student life satisfaction ($M = 3.53$, $SD = 0.69$), a moderate level of peer comparison orientation ($M = 3.16$, $SD = 0.56$), and a moderate level of materialism ($M = 2.96$, $SD = 0.41$), all measured on 5-point scales.

Table 1 Descriptive Statistics and Correlations Among Study Variables ($N = 250$)

Variable	M	SD	1	2	3
1. Student Life Satisfaction (SLSS)	3.53	0.69	—		
2. Peer Comparison (INCOM)	3.16	0.56	.302**	—	
3. Materialism (MVS)	2.96	0.41	-.220**	.236**	—

Note. ** $p < .001$.

Materialism was significantly negatively correlated with student life satisfaction ($r = -.220$, $p < .001$), indicating that students who held stronger materialistic values reported lower satisfaction with their student life. In contrast, peer comparison was significantly positively correlated with life satisfaction ($r = .302$, $p < .001$), indicating that students who engaged more frequently in comparison with peers reported greater life satisfaction. Peer comparison was also significantly positively correlated with materialism ($r = .236$, $p < .001$), suggesting that students who compared themselves more with peers also tended to hold stronger materialistic values.

Table 2 Regression Analysis Predicting Student Life Satisfaction

Predictor	β	p	R ²	ΔR^2	F
Peer Comparison (INCOM)	.457	< .001			
Materialism (MVS)	-.517	< .001			
Model total	—	—	.181	.175	27.321**

Note. $N = 250$. ** $p < .001$.

Multiple regression analysis confirmed that both predictors were significant, with materialism showing a significant negative coefficient ($\beta = -.517$, $p < .001$) and peer comparison showing a significant positive coefficient ($\beta = .457$, $p < .001$). Together, the two predictors accounted for 18.1% of the variance in student life satisfaction, $R^2 = .181$, $\Delta R^2 = .175$, $F(2, 247) = 27.321$, $p < .001$, indicating that materialism and peer comparison exert significant, opposite-direction effects on student life satisfaction.

Discussion

This study examined the joint influence of materialism and peer comparison on life satisfaction among 250 university students in Pakistan—among the first studies to test these constructs together within a South Asian student population. All four hypotheses were supported, though the direction of the peer comparison finding warrants particular attention.

Consistent with H2, materialism was significantly negatively associated with student life satisfaction ($r = -.220$, $\beta = -.517$), replicating a well-established pattern in which strong endorsement of material acquisition as central to happiness and success is linked to lower well-being (Kasser & Ryan, 1993; Richins & Dawson, 1992). This is commonly attributed to the self-perpetuating nature of materialistic aspiration: because acquisition standards continually escalate, materialistic individuals rarely experience lasting satisfaction from what they possess.

Contrary to a straightforward negative-effects account of social comparison, peer comparison was significantly positively associated with student life satisfaction ($r = .302$, $\beta = .457$). This pattern, while unexpected under an upward-comparison framework, is consistent with social comparison theory's recognition that comparison processes can enhance as well as undermine well-being depending on their direction (Festinger, 1954; Buunk & Gibbons, 2007). One plausible explanation is that participants in this sample engaged predominantly in downward comparison—evaluating themselves against peers perceived as less fortunate or successful—which is associated with improved mood and self-evaluation (Suls & Wheeler, 2000). An alternative possibility is that peer comparison in this context functions partly as social engagement or benchmarking that supports motivation and belonging rather than purely evaluative threat. Because comparison direction (upward versus downward) was not directly assessed in this study, this explanation remains provisional and should be tested directly in future research.

The significant positive correlation between materialism and peer comparison ($r = .236$) suggests that students who compare themselves more frequently with peers also tend to hold stronger materialistic values, consistent with Chaplin and John's (2010) finding that peer-referenced evaluation is a key interpersonal pathway through which materialistic values develop and are reinforced, particularly as students observe peers' possessions and lifestyles as reference points for their own success.

Taken together, the regression results indicate that materialism and peer comparison exert significant but opposite-direction effects on student life satisfaction, jointly explaining 18.1% of its variance. This pattern suggests that these two psychological and social orientations, though often studied as parts of a single "comparison culture," may have distinct and even countervailing implications for student well-

being, underscoring the importance of examining them as separable constructs rather than a unified risk factor.

Implications

These findings carry implications for student support and mental health services. Because materialism was consistently associated with reduced life satisfaction, university counseling and student development programs may benefit from emphasizing personal growth, meaningful relationships, and intrinsic values over material acquisition as sources of well-being. At the same time, the positive association between peer comparison and life satisfaction suggests that comparison processes should not be uniformly discouraged; instead, students may benefit from guidance in recognizing and managing upward comparison (particularly on social media, where comparison targets are less bounded and more idealized) while retaining the potentially adaptive functions of peer benchmarking observed here.

Limitations

Several limitations should be considered. The sample was drawn from a single university in Pakistan, limiting generalizability to students at other institutions, regions, or cultural contexts. Reliance on self-report measures introduces potential social desirability and recall bias, particularly for sensitive constructs such as materialistic values. The cross-sectional design precludes causal inference regarding the direction of the observed associations. Finally, the study did not assess other variables likely to influence student life satisfaction—family socioeconomic status, social media use, self-esteem, or relationship quality—nor did it distinguish between upward and downward comparison, limiting the ability to fully explain the positive peer comparison–life satisfaction association observed.

Future Directions

Future research should employ larger, multi-institution samples across diverse regions of Pakistan and other South Asian contexts to improve generalizability, and adopt longitudinal designs to clarify the direction and stability of these relationships over time. Directly measuring the direction of peer comparison (upward versus downward) would help clarify the mechanism underlying its positive association with life satisfaction observed here. Incorporating additional variables—social media use, self-esteem, academic pressure, and family socioeconomic status—alongside mixed self-report and behavioral measures would provide a more comprehensive account of the psychological and social determinants of student well-being.

Conclusion

This study demonstrates that materialism and peer comparison exert significant, opposite-direction effects on the life satisfaction of university students in Pakistan: materialistic values were associated with lower satisfaction, while peer comparison was associated with greater satisfaction, jointly explaining 18.1% of the variance in student life satisfaction. These findings underscore the value of treating materialism and peer comparison as distinct psychological processes with potentially countervailing implications for student well-being, and support the development of university programs that de-emphasize material acquisition while helping students navigate peer comparison—particularly in digital environments—in psychologically adaptive ways.

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