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CONSUMER TRENDS AND LIFE SATISFACTION: EXAMINING THE MODERATING ROLE OF CAUSAL BELIEFS

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ABSTRACT
This study examines how contrasting consumption orientations influence life satisfaction and investigates the moderating role of causal beliefs, particularly belief in karma. Drawing on survey data from 393 Vietnamese consumers, the study considers two distinct groups of consumption behaviors: material-oriented consumption, represented by status consumption and unnecessary consumption, and environmentally responsible consumption, represented by electricity-saving and energy-saving behaviors. The measurement model was assessed using confirmatory factor analysis (CFA), while the proposed relationships and moderating effects were tested using hierarchical ordinary least squares (OLS) regression with interaction terms. The findings indicate that status consumption and unnecessary consumption do not exert statistically significant direct effects on life satisfaction. In contrast, electricity-saving and energy-saving behaviors are positively associated with life satisfaction. Importantly, causal beliefs significantly and positively moderate the relationships between material-oriented consumption behaviors and life satisfaction. However, causal beliefs do not significantly moderate the relationships between environmentally responsible consumption behaviors and life satisfaction. These findings contribute to the consumer well-being literature by integrating material-oriented and environmentally responsible consumption within a unified framework and by identifying causal beliefs as a culturally embedded boundary condition in the consumption–well-being relationship. The study also provides implications for businesses and policymakers seeking to promote more sustainable consumption practices while recognizing the psychological and cultural heterogeneity of consumers.

KEYWORDS: causal beliefs; karma; consumer behavior; life satisfaction; status consumption; environmentally responsible consumption

1. INTRODUCTION

Throughout human history, happiness and life satisfaction have been important goals for individuals and societies. Life satisfaction, defined as an individual's overall evaluation of the quality of their life, is widely recognized as a key indicator of social welfare. Although happiness and life satisfaction are often used interchangeably, life satisfaction is generally considered a fundamental prerequisite for happiness (Erdogan et al., 2012).

Research has consistently demonstrated that higher levels of life satisfaction bring numerous benefits to both individuals and society. Individuals who are more satisfied with their lives tend to enjoy stronger social relationships, greater social support, and higher marital satisfaction. They also experience advantages in the workplace, including better job performance, greater job satisfaction, stronger organizational commitment, and lower turnover intentions. Furthermore, life satisfaction is positively associated with physical health, lower prevalence of chronic diseases, and increased longevity (Antaramian, 2017). Given these benefits, understanding the factors that influence life satisfaction has become an important research topic and a basis for developing policies that promote human well-being (Tantawi, 2024).

Among the many determinants of life satisfaction, consumption behavior has attracted significant scholarly attention. However, recent global consumption trends have produced mixed effects on well-being. While some consumption patterns contribute positively to happiness, others create pressure, stress, and dissatisfaction (Tantawi, 2024). Consequently, research on consumption and life satisfaction has evolved into two major streams. The first stream focuses on materialism and status-oriented consumption. This perspective argues that materialism often encourages excessive spending and may lead to financial difficulties and debt (Tantawi, 2024). As economic conditions improve, consumers increasingly associate luxury goods and material possessions with a higher quality of life. Some studies suggest that luxury consumption and status signaling can enhance life satisfaction by providing a sense of achievement and social recognition (Wang et al., 2019). However, many studies report the opposite effect, indicating that materialism can generate stress and dissatisfaction because consumers are unable to continually fulfill their desires for material possessions (Mueller et al., 2011). Similarly, Choung et al. (2021)

found that expenditures on travel and entertainment contribute positively to life satisfaction among older adults, whereas the benefits of luxury and status consumption remain unclear.

The second stream examines socially and environmentally responsible consumption. Due to the limited ability of material consumption to generate lasting happiness, researchers have increasingly explored the impact of green consumption on well-being (Xiao & Li, 2011). Existing evidence generally suggests that environmentally responsible consumption is positively associated with life satisfaction. For example, Xiao and Li (2011) found that Chinese consumers who purchase environmentally friendly products tend to report higher levels of life satisfaction. Similar findings have been reported by Dhandra (2019) and Minton et al. (2018), who highlighted the positive effects of sustainable consumption while emphasizing the negative consequences of materialism. Nevertheless, empirical evidence on the relationship between green consumption and life satisfaction remains relatively limited.

The inconsistent findings in previous studies indicate that the impact of consumption on life satisfaction may depend on other moderating factors. Therefore, this study seeks to address two key questions: (1) whether green consumption or status-oriented consumption contributes more strongly to life satisfaction, and (2) what factors influence the relationship between these consumption patterns and consumer well-being.

To answer these questions, the study proposes a research model that examines the moderating role of belief in causality. Belief in causality is a prominent moral and religious belief that influences consumer behavior across various contexts (White & Norenzayan, 2019). It refers to the belief that moral actions affect future outcomes, such that good deeds increase the likelihood of positive experiences while immoral behavior leads to negative consequences. This belief encourages individuals to behave ethically and pursue actions that may improve their future well-being.

The authors argue that belief in causality may play a significant role in shaping how different consumption behaviors affect life satisfaction. Specifically, consumers who strongly believe that ethical behavior leads to positive outcomes may derive greater satisfaction from environmentally responsible consumption than from status-oriented consumption. To date, little research in Vietnam has explored the role of this belief in explaining happiness and life satisfaction. Therefore, the study also investigates how belief in causality moderates the relationship between consumption patterns and life satisfaction.

The findings are expected to contribute to the literature on consumer behavior and well-being while offering practical implications for policymakers, businesses, and individuals. A better understanding of how consumption influences life satisfaction can support policies that enhance quality of life, encourage responsible consumption, and promote sustainable happiness. The study may also help businesses develop more ethical marketing strategies and assist consumers in making informed lifestyle and financial decisions.

2. LITERATURE REVIEW

Consumer social well-being refers to individuals' or groups' conditions across psychological, physical, social, and economic dimensions. While macro-level approaches evaluate well-being through objective indicators such as income, health, environmental quality, crime, and social stability, marketing and psychology researchers emphasize subjective evaluations of life. In these fields, well-being is commonly defined as a person's overall assessment of life based on two components: happiness and life satisfaction. Unlike happiness, which is emotional, life satisfaction reflects a cognitive judgment about one's overall quality of life and is considered an important indicator of consumer well-being.

Economic growth has significantly improved living standards and increased consumers' purchasing power. As a result, consumption is no longer limited to satisfying functional needs; it is also used to signal wealth, social status, power, and personal success. This trend has contributed to the rapid growth of the global luxury goods market. Researchers often describe such behavior as luxury consumption or status consumption because consumers use products and services to express their identity and social position.

The relationship between luxury consumption and life satisfaction has long attracted scholarly attention. Traditional economic theories suggest that higher income and greater consumption opportunities increase happiness and life satisfaction. Accordingly, many studies argue that luxury consumption can positively affect well-being. Luxury goods often provide both functional and psychological benefits. Functionally, they are typically associated with superior quality, comfort, and satisfaction. Psychologically, consumers often perceive expensive products as being of higher quality, and these expectations can enhance their enjoyment of consumption. Research shows that people may derive greater pleasure from consuming products they believe are expensive, even when objective quality differences are minimal.

Luxury consumption may also improve life satisfaction by enhancing perceived social status. Ownership of luxury goods can signal wealth and success, leading individuals to view themselves more positively relative to others. Because people frequently compare themselves with their peers and aspirational groups, luxury products can contribute to subjective happiness by creating a sense of higher social standing.

However, empirical findings on the relationship between luxury consumption and well-being are mixed. Many studies report only weak or even negative associations between spending on luxury goods and life satisfaction. Research suggests that while higher income and luxury consumption may reduce dissatisfaction, their positive effects diminish once basic needs are met. According to Absolute Income Theory, increases in income contribute

to happiness primarily when they help satisfy essential needs. Beyond this point, other factors such as relationships, health, and personal fulfillment become more important determinants of well-being.

This pattern is reflected in differences between developing and developed countries. In developing societies, income and happiness are often strongly correlated because many people are still striving to meet basic needs. In contrast, in developed countries, additional income and luxury consumption have limited effects on happiness because fundamental needs have already been satisfied. Consequently, some economists and philosophers criticize luxury consumption as wasteful and socially harmful. They argue that the pursuit of wealth and status encourages envy, competition, and unsustainable lifestyles. From this perspective, luxury goods do not necessarily increase well-being beyond what is achieved through meeting basic needs.

Because research provides conflicting evidence regarding whether luxury consumption enhances life satisfaction, the issue remains an important area of investigation. Scholars continue to debate whether spending heavily on luxury goods truly leads to greater happiness and overall life satisfaction.

Alongside luxury consumption, growing attention has been directed toward environmentally responsible consumption. Although consumption drives economic development, unsustainable consumption patterns are widely regarded as major causes of environmental degradation. Governments, policymakers, and researchers increasingly advocate a shift toward more sustainable forms of consumption to address environmental challenges and promote long-term societal well-being.

The concept of sustainable consumption was formally introduced at the 1994 Oslo Symposium on Sustainable Consumption. It refers to the use of goods and services that satisfy basic needs and improve quality of life while minimizing the use of natural resources, toxic materials, and pollution throughout a product's life cycle. The goal is to ensure that current consumption does not compromise the ability of future generations to meet their own needs.

Sustainable consumption is closely linked to environmental protection behavior and includes actions such as conserving energy, using public transportation, reducing unnecessary purchases, buying environmentally friendly products, and adopting renewable energy sources. Terms such as green consumption, sustainable consumption, and environmentally responsible consumption are often used interchangeably. Today, sustainable consumption is recognized as a major research area and a key objective within the United Nations' Sustainable Development Goals.

Many researchers argue that environmentally responsible consumption contributes positively to life satisfaction. Encouraging sustainable consumption can reduce environmental damage, stimulate the adoption of greener production technologies, and lower pressure on natural resources. These outcomes can improve both environmental quality and social welfare. Studies have shown that individuals who adopt minimalist lifestyles, characterized by lower materialistic desires, often report higher and more enduring levels of happiness and life satisfaction. Similarly, consumers who frequently purchase environmentally friendly products tend to report greater life satisfaction, even after controlling for demographic factors such as age, gender, education, and income. These findings support the broader idea that spending behaviors benefiting society can also enhance personal well-being.

Nevertheless, not all scholars agree that sustainable consumption increases welfare. Some argue that reducing materialism and consumer spending, especially in economies heavily dependent on consumption, could negatively affect economic growth and overall welfare. Therefore, the relationship between environmentally responsible consumption and life satisfaction remains subject to debate.

Overall, previous research has not reached a clear consensus regarding whether consumption improves life satisfaction, which forms of consumption are most beneficial, or the mechanisms through which consumption influences well-being. Most studies have focused on either luxury consumption or environmentally responsible consumption separately, rather than examining both simultaneously. This limitation is particularly evident in the context of Vietnam, where little research has explored these issues comprehensively.

To address these gaps, the present study investigates the simultaneous effects of luxury consumption and environmentally responsible consumption on life satisfaction. It also introduces causal beliefs as a potential explanatory factor in the relationship between consumption behavior and well-being. Specifically, the study seeks to answer two key questions: (1) Which type of consumer spending—luxury consumption or environmentally responsible consumption—is more strongly associated with life satisfaction? and (2) What role do causal beliefs play in shaping this relationship?

3. MATERIALS AND METHODS

3.1. **Research models**

This study adopts a cross-sectional research design using survey data collected from 393 Vietnamese consumers at a single point in time. The survey was designed to capture variations in consumers' demographic characteristics and consumption behaviors. Demographic information, including gender, age, education, income, and marital status, was also collected and subsequently included as control variables in the empirical analysis.

The study employed measurement scales adapted from established studies. Causal beliefs were measured using five items adapted from White et al. (2019). Environmentally responsible consumption was captured through two dimensions: electricity-saving behavior and energy-saving behavior, adapted from Chwialkowska and Flicinska-Turkiewicz (2021). Unnecessary consumption behavior was measured using four items adapted from Bulut et al.

(2017), while status consumption behavior was assessed using three items adapted from Eastman et al. (1999). Life satisfaction was measured using three items adapted from Diener et al. (1985). All items were assessed using a five-point Likert scale ranging from 1 (“strongly disagree”) to 5 (“strongly agree”). Gender, age, education, income, and marital status were included as control variables.

To ensure linguistic equivalence and clarity, the questionnaire was translated using the forward–backward translation procedure proposed by Brislin (1986). The original English items were first translated into Vietnamese and subsequently back-translated into English. The original and back-translated English versions were compared, and any discrepancies were resolved before the final questionnaire was administered.

Although luxury goods are often considered unnecessary, extravagant, or superfluous, in reality, many consumers still spend a significant portion of their income on luxury brands, even those who struggle to meet their basic needs (Van Kempen, 2007). This suggests that consumers still derive some benefits from luxury consumption. Scientists argue that luxury products provide both functional and psychological benefits to consumers (Vigneron & Johnson, 2004). Functional benefits stem from the fact that luxury products offer significantly better quality than ordinary products, as well as providing pleasure and sensory satisfaction (Chevalier & Mazzalovo, 2008). This is consistent with previous research demonstrating that the use of hedonistic products is positively correlated with subjective well-being (Guillen-Royo, 2008; Zhong & Mitchell, 2010). Furthermore, consumers often form expectations about brand quality even before consuming the product, based on external characteristics such as price information or brand name (Jain & Posavac, 2001). Consumers may assume that higher-priced products are of higher quality (Allred et al., 2010). This expectation can influence subsequent enjoyment and satisfaction during consumption. For example, research by Plassmann et al. (2008) showed that enjoying expensive wine rather than regular wine led consumers to feel more comfortable by activating brain regions associated with pleasure, regardless of the product's intrinsic quality. Essentially, this suggests that luxury consumption may benefit consumers' emotional well-being.

Luxury consumption may also influence the cognitive aspect of subjective happiness, specifically life satisfaction. Those who own luxury goods project an image of greater affluence than their peers, which may lead to more positive assessments of happiness (Linssen et al., 2011). Even though some studies indicate that the pursuit of status goals does not lead to higher subjective happiness (A. Ahuvia, 2008; Linssen et al., 2011; Sheldon & Kasser, 1998; Stutzer, 2004), people appear to be happier if they earn more money than those, they typically compare themselves to (Angeles, 2011; Caporale et al., 2009; Dynan & Ravina, 2007; Hagerty & Veenhoven, 2003; Mentzakis & Moro, 2009). Similarly, luxury consumption may make consumers happier because they believe it confers higher status, not only within their reference group but also within the group they aspire to join (Clark et al., 2007; Eastman et al., 1999; Mandel et al., 2006). In fact, empirical evidence also shows a positive relationship between luxury consumption, as a reflection of social status, and subjective happiness (DeLeire & Kalil, 2010). Accordingly, the authors hypothesize that:

H1a: The tendency to consume luxury goods is directly proportional to life satisfaction.

H1b: The tendency to consume unnecessary goods is directly proportional to life satisfaction.

The Impact of Environmentally Responsible Consumer Behavior and Life Satisfaction: Studies on the relationship between socially beneficial behaviors, such as volunteering (Meier & Stutze, 2008) and donating to charities (W. Liu & Aaker, 2008), and well-being is increasingly common. Similarly, the impact of environmentally responsible consumer behavior and happiness is also receiving attention from scholars. De Young's (2000) research shows that environmentally responsible behavior brings a sense of satisfaction, thereby enhancing consumer happiness. The authors also suggest that the relationship between environmentally responsible behavior and personal happiness is complementary, meaning that individuals with environmentally responsible lifestyles are happier and vice versa (Brown & Kasser, 2005). Engaging in environmentally friendly behaviors is a way to cope with negative feelings about happiness, thereby improving subjective happiness (Schmitt, Aknin, Axsen, & Shwom, 2018). Empirically, the study by Jacob, Jovic, and Brinkerhoff (2009) also showed a strong relationship between subjective happiness and environmentally responsible behavior. Similarly, a study by J. J. Xiao and Li (2011) found that consumers with a strong tendency to buy green products tend to have higher life satisfaction. Life satisfaction can also be increased by engaging in socially responsible consumption or behaviors that improve others' well-being and protect the environment (Nassani, Khader, Moemeni, & Ali, 2013). The voluntary pursuit of a simple lifestyle has also been shown to be positively associated with life satisfaction in the study by Boujbel & d'Astous (2012). Based on the above empirical evidence, the authors hypothesize that:

H2a: The tendency to save electricity is directly proportional to life satisfaction.

H2b: The tendency to save energy is directly proportional to life satisfaction.

Religion, understood as "a system of beliefs and practices relating to sacred or divine elements" (Delener, 1990, p. 27), has become an integral part of human life, serving as a guiding basis for the thoughts and social behavior of a large portion of the world's population (Muralidharan, La Ferle, & Roth-Cohen, 2024). In the field of behavioral psychology, the role of piety (the degree of an individual's attachment to a particular religion, expressed through their intrinsic religious beliefs, emotional attachment to religious principles, or levels of practice of religiously motivated behaviors) in guiding behavior is receiving increasing attention from scholars worldwide (Hwang, 2018; Mathras, Cohen, Mandel, & Mick, 2016; Muralidharan et al., 2024).

The link between religious devotion and environmentally friendly attitudes and behaviors has also received considerable attention from environmental researchers. However, there are still research gaps to be addressed. For

example, according to Hwang's (2018) research, while religious consumers are more likely to act for environmental protection than non-religious consumers, the impact of religious beliefs on environmental attitudes differs significantly among consumers of different religions (Hwang, 2018). Similarly, religious beliefs have been found to influence the environmentally friendly consumption tendencies of Christian consumers significantly (Muralidharan et al., 2024), driving consumer choices toward products from environmentally responsible brands (Alsaad, Saif-Alyousfi, & Elrehail, 2021) and green products (Davari, Iyer, & Strutton, 2017), but have had no impact on the ecological attitudes and environmentally friendly behavior of Jewish-Christian consumers (Martin & Bateman, 2014) or the environmentally friendly behavior of non-religious and atheist consumers (Muralidharan et al., 2024).

It should be noted that religion is a system of diverse beliefs. The conflicting results from previous studies may be because while conceptualizations and measures of devotion take into account the level of religious commitment, they do not account for the influence of consumers' specific religious beliefs, which can orient their behavior in different ways even within a given religion (Eom, Tok, Saad, & Kim, 2021). For example, Christian consumers are more likely to engage in environmentally friendly actions if they believe that humans have a responsibility to protect the divinely created world. Conversely, they will be reluctant to engage in environmentally friendly behaviors if they believe that all worldly events are divinely controlled (Eom et al., 2021). For this reason, considering specific religious beliefs is crucial in understanding the influence of religion on environmentally friendly motivation. In fact, many religious beliefs can be linked to behavioral decisions, such as beliefs about fate or beliefs in controlling deities.

In this study, the authors suggest that belief in causality may be related to understanding the connection between luxury consumption behavior, environmentally friendly behavior, and consumer life satisfaction. However, to date, no research has actually explored this mechanism.

The concept of karma, or the belief in the causal relationship between good and bad actions, is an important concept appearing in many religions, such as Buddhism, Hinduism, and Jainism, and is an indispensable element in the philosophical thinking and daily behavior of many cultures around the world (Berniūnas, Dranseika, & Tserendamba, 2020; White, Willard, Baimel, & Norenzayan, 2021). In a literal sense, one could argue that karma and fate are two similar concepts. However, belief in karma and fate are two distinct concepts with different effects (Norenzayan & Lee, 2010). The concept of belief in fate, also known as determinism, posits that all events in a person's life are predetermined and virtually irreversible (Au et al., 2012; Norenzayan & Lee, 2010). Attributing life events to fate often leads to negative emotional and behavioral reactions (Norenzayan & Lee, 2010; Zhang, Wei, & Liu, 2022). Conversely, the law of cause and effect holds that a person's life is tied to, and can be altered by, their actions. More specifically, belief in karma can be understood as the belief that good deeds bring about good things (e.g., wealth, luck, good health) and that unethical actions cause bad things (e.g., illness, accidents) that an individual experiences in this life or the next (White & Norenzayan, 2019; White, Norenzayan, & Schaller, 2019; White et al., 2021). Therefore, when faced with illness, those who believe in fate tend to attribute their misfortunes to fate, accept it as a matter of course, and may not seek medical help or other solutions. Meanwhile, those who believe in karma may connect their misfortunes to past wrongdoings and seek to change them by acting differently in the future.

For both those who believe in fate and those who believe in karma, supernatural entities such as God can often be seen as intermediaries who determine their destinies. Just as those who believe in fate often assume that God predetermines the events of their lives and cannot be changed, those who believe in karma in some religions, such as Hinduism and Christianity, also interpret karmic consequences as rewards/punishments from God for a person's good or bad deeds (Young, Morris, Burrus, Krishnan, & Regmi, 2011). In other religions, such as Buddhism, which often deny the role of such supernatural entities, karma may be an invisible law that determines the causal relationship between actions and events in life (Berniūnas et al., 2020; Exline & Wilt, 2023; White et al., 2021). Even without the mediating role of supernatural entities in the law of karma, expectations of good fortune or fears of misfortune can deter people from unethical behavior and motivate them toward socially beneficial actions (White et al., 2019; White et al., 2021). Unsurprisingly, research on karmic beliefs largely focuses on the relationship between these beliefs and benevolent behaviors, such as charitable giving (Berniūnas et al., 2020; Kulow & Kramer, 2016; Thornton & Helms, 2013) or honest behavior (Wiese, 2023). However, we know very little about how karmic beliefs determine a person's perception of their own well-being.

This study aims to clarify the role of karmic belief in determining the relationship between luxury consumption behavior, environmentally friendly behavior, and life satisfaction. According to the law of karma, karmic consequences can occur at a specific point in this life or in the next life after reincarnation, reflecting two aspects of karmic belief (White & Norenzayan, 2019). However, it also reflects a person's belief in the existence of an afterlife. Therefore, the authors suggest that those who believe in the theory of karma will feel happier when consuming luxury goods because the things they possess in this life are things they cannot take with them when they are reborn (White & Norenzayan, 2019).

Furthermore, consumers with a deep belief in karma may be more future-oriented than those focusing on immediate, short-term benefits (Mathras et al., 2016). This is because, according to karma theory, the wealth, health, and happiness an individual possesses are signs of their good karma and do not truly belong to them. They are the result of their good deeds in the past. Continuing those good experiences in the next life depends on their actions in the present life. Therefore, self-centered consumers who do not believe in karma will act for immediate

gain and deny actions that cause them significant harm. Others who strongly believe in karma tend to think more about the karmic consequences of their current actions that may manifest in their next life. Even if they prioritize immediate gain, concern about karmic consequences will prevent them from engaging in unethical actions in the present and motivate them to perform socially beneficial actions to accumulate personal gain in the next life. Therefore, belief in karma in the afterlife may increase consumers' sense of life satisfaction when they engage in environmentally responsible behavior (Mathras et al., 2016).

For consumers who strongly believe in karma and view environmentally friendly consumption as a form of social behavior that benefits others, other species, and nature, the long-term benefits may be a means of accumulating better personal experiences (such as health, happiness, wealth, etc.) in the afterlife. Accordingly, we expect that reinforced belief in karma in the afterlife will enhance the positive impact of environmentally responsible consumption behavior and life satisfaction. Combining our previous proposals, findings, and arguments, we formally propose the following hypotheses:

H3a: Causal beliefs positively moderate the relationship between status consumption behavior and life satisfaction, such that the relationship becomes stronger when causal beliefs are higher.

H3b: Causal beliefs positively moderate the relationship between unnecessary consumption behavior and life satisfaction, such that the relationship becomes stronger when causal beliefs are higher

H4a: Causal beliefs positively moderate the relationship between electricity-saving behavior and life satisfaction, such that the positive relationship becomes stronger when causal beliefs are higher.

H4b: Causal beliefs positively moderate the relationship between energy-saving behavior and life satisfaction, such that the positive relationship becomes stronger when causal beliefs are higher

The research model is illustrated in Figure 1:

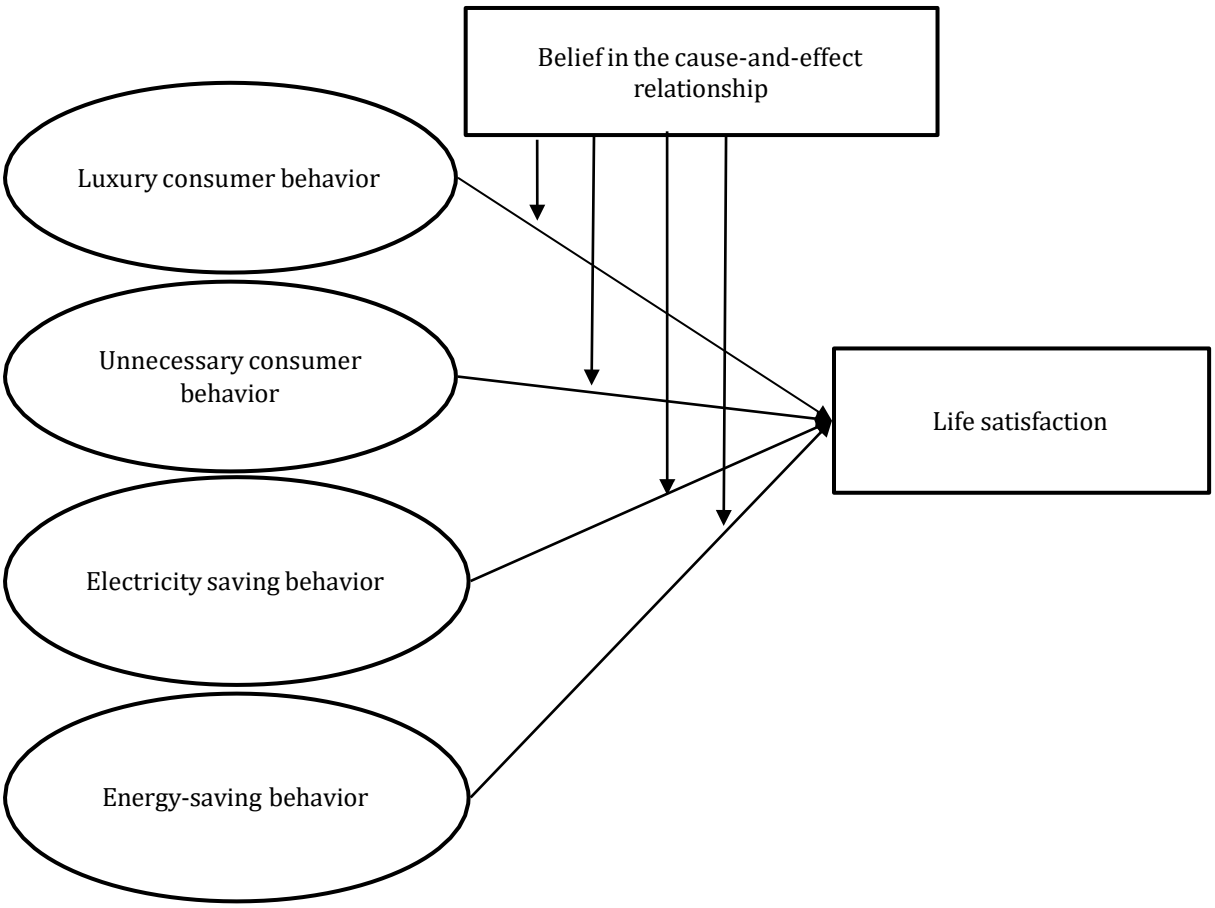


Fig. 1. Research Model

Source: Calculation by the authors, 2026

3.2. **Measurement Model Assessment**

Results of Validity and Reliability Testing of the Measurement Scale: Confirmatory factor analysis (CFA) was conducted using SPSS AMOS to evaluate the measurement model. The results indicated an acceptable overall model fit: $\chi^2 = 403.073$, df = 174, $p < 0.001$; $\chi^2/df = 2.317$; RMSEA = 0.058; SRMR = 0.0413; GFI = 0.913; CFI = 0.952; and TLI = 0.942. These indices suggest that the proposed measurement model adequately fits the observed data. The standardized factor loadings were generally satisfactory, ranging from 0.672 to 0.969. Although a small number of items had loadings slightly below the commonly recommended threshold of 0.70, all loadings remained above 0.60 and were retained because the corresponding constructs demonstrated satisfactory

composite reliability and average variance extracted. Cronbach's alpha and composite reliability values exceeded the recommended thresholds, while the average variance extracted (AVE) values were above 0.50. Taken together, these results provide support for the reliability and convergent validity of the measurement scales.

Table 1: Results of convergent validity and reliability analysis of the scale

No	Variable	Measured question	Standardized loading coefficient	Mean extracted variance (AVE)	Cronbach alpha	Composite reliability (CR)
1	Belief in cause and effect	A person's misfortune is due to their actions in a PREVIOUS LIFE.	0.883	0.701	0.921	0.921
2		A person's good fortune is due to their actions in a PREVIOUS LIFE.	0.907			
3		If a person does something evil, even if they don't suffer immediate consequences, they will be punished in their NEXT LIFE.	0.843			
4		After we die, we will be reborn into a new body.	0.75			
5		A person's actions throughout their life will influence them reincarnation.	0.792			
6	Unnecessary consumer behavior	I frequently upgrade or buy new devices, such as phones and laptops, even when I don't need them	0.691	0.582	0.844	0.847
7		I often buy new clothes even when I don't need them.	0.761			
8		I often buy products that I didn't intend to buy or that aren't on my shopping list.	0.843			
9		I buy new products even though I already have similar ones.	0.748			
10	Status-Based Consumer Behavior.	I frequently buy products to showcase my status and class.	0.744	0.581	0.899	0.904
11		I am often interested in new products that can reflect my status and class	0.761			
12		I often pay more for products that can demonstrate my status and class.	0.781			
13	Energy-Saving Behavior	I always limit my use of personal vehicles (cars, motorbikes) whenever possible	0.711	0.571	0.842	0.842
14		I often use public transportation instead of personal vehicles whenever possible.	0.757			
15		When possible, I often ride a bicycle instead of using gasoline-powered personal vehicles such as cars and motorbikes.	0.811			
16		When possible, I often walk instead of using personal vehicles such as cars and motorbikes.	0.74			
17	Energy-saving behaviors	I often install and use energy-saving light bulbs in my home.	0.834	0.817	0.893	0.899
18		I often use energy-saving household appliances in my home.	0.969			
19	Contentment with life:	I am content with my life.	0.771	0.529	0.766	0.770
20		So far, I have achieved the important things I wanted in life.	0.672			

No	Variable	Measured question	Standardized loading coefficient	Mean extracted variance (AVE)	Cronbach alpha	Composite reliability (CR)
21		If I could start my life over again, I would probably still want to live the way I do now.	0.735			

Model fit indices: $\chi2 = 403.073$; df = 174 ($p < 0.001$); $\chi2/df = 2.317$; RMSEA = 0.058; SRMR = 0.0413; GFI = 0.913; CFI = 0.952; TLI = 0.942)

Source: Calculation by the authors, 2026

Discriminant validity was assessed using the Fornell–Larcker criterion. As shown in Table 2, the AVE of each construct exceeds the squared correlations between that construct and the other constructs. Therefore, the measurement model demonstrates satisfactory discriminant validity in accordance with the criterion proposed by Fornell and Larcker (1981).

Table 2: Results of the discriminant validity analysis of the scales

Variable	**1**	**2**	**3**	**4**	**5**	**6**
Life satisfaction	-	0.084	0.077	0.007	0.010	0.018
Electricity saving behavior	0.289	-	0.353	0.008	0.042	0.003
Energy-saving behavior	0.278	0.594	-	0.005	0.023	0.013
Consumer behavior reflecting status	0.082	-0.089	-0.074	-	0.566	0.002
Unnecessary consumption behavior	0.102	-0.204	-0.152	0.752	-	0.021
Belief in cause and effect	0.133	0.055	0.114	0.040	0.144	-

Note: Values below the diagonal: The correlation value of each pair of variables in the research model.
- Values above the diagonal: The squared correlation of each pair of variables in the research model.

Source: Calculation by the authors,2026

4. RESULTS

Following the assessment of the measurement model, composite scores for the study variables were calculated by averaging their corresponding measurement items. To examine the moderating role of causal beliefs, interaction terms were created between each consumption behavior and causal beliefs. Prior to constructing the interaction terms, the focal independent variables and the moderator were mean-centered to reduce nonessential multicollinearity and facilitate the interpretation of interaction effects, following Frazier et al. (2004) and Cohen et al. (2002).

To test the proposed hypotheses, hierarchical ordinary least squares (OLS) regression analysis was employed. This approach enables the incremental explanatory power of different sets of predictors to be assessed across successive models. The analysis was conducted hierarchically. Demographic control variables, including gender, age, education, income, and marital status, were entered in the first step. The focal consumption behavior and causal beliefs were entered in the second step. Finally, the interaction term between the focal consumption behavior and causal beliefs was entered in the third step to test the proposed moderating effect. Separate regression models were estimated for status consumption, unnecessary consumption, electricity-saving behavior, and energy-saving behavior. The results are presented in Tables 3–6.

Table 3: Results of the relationship analysis between luxury consumption behavior and life satisfaction

Model 2a					Model 2b								
Standard error;	Standardized regression coefficients	t-value	p-value	VIF	Regression coefficients	Standard error;	Standardized regression coefficients	t-value	p-value	VIF	Regression coefficient	Standard error	Standardized regression coefficient
0.091	0.015	0.298	0.766	1.050	0.040	0.091	0.023	0.442	0.659	1.058	0.057	0.089	0.03
0.047	0.030	0.354	0.723	2.791	0.012	0.046	0.021	0.253	0.800	2.796	0.015	0.046	0.02
0.052	-0.018	- 0.313	0.755	1.273	-0.020	0.051	-0.021	- 0.380	0.704	1.277	0.001	0.051	0.00
0.028	0.030	0.559	0.577	1.105	0.015	0.028	0.029	0.542	0.588	1.133	0.014	0.027	0.02
0.148	0.121	1.505	0.133	2.543	0.260	0.148	0.140	1.755	0.080	2.572	0.234	0.146	0.12
					0.091	0.041	0.111	2.210	0.028	1.021	0.071	0.041	0.08
					0.067	0.039	0.086	1.703	0.089	1.034	0.054	0.039	0.07
											0.101	0.030	0.17
0.022					0.042								
0.010					0.025								
					0.020 ($p < 0.05$)								

Source: Calculation by the authors,2026

Table 4: Results of the analysis of the relationship between unnecessary consumption behavior and life satisfaction.

Model 2a					Model 2b								
Standard error;	Standardized regression coefficients	t-value	p-value	VIF	Regression coefficients	Standard error;	Standardized regression coefficients	t-value	p-value	VIF	Regression coefficient	Standard error	Standardized regression coefficient
0.091	0.015	0.298	0.766	1.050	0.054	0.090	0.031	0.596	0.551	1.060	0.062	0.090	0.03
0.047	0.030	0.354	0.723	2.791	0.018	0.046	0.032	0.383	0.702	2.794	0.017	0.046	0.03
0.052	-0.018	-0.313	0.755	1.273	-0.024	0.051	-0.027	-0.477	0.634	1.283	- 0.015	0.051	-0.01
0.028	0.030	0.559	0.577	1.105	0.015	0.028	0.029	0.551	0.582	1.125	0.012	0.027	0.02
0.148	0.121	1.505	0.133	2.543	0.277	0.148	0.150	1.871	0.062	2.590	0.270	0.147	0.14
					0.082	0.041	0.100	1.970	0.050	1.038	0.072	0.041	0.08
					0.096	0.044	0.114	2.213	0.027	1.077	0.074	0.044	0.08
											0.087	0.032	0.13
0.022					0.047								
0.010					0.030								
					0.025 ($p < 0.01$)								

Source: Calculation by the authors, 2026

Table 5: Results of the analysis of the relationship between electricity saving behavior and life satisfaction**.**

Variables	Model 1a									
	Regression coefficients	Standard error;	Standardized regression coefficients	t - value	p - value	VIF	Regression coefficients	Standard error;	Standardized regression coefficients	Value
Gender	0.027	0.091	0.015	0.298	0.766	1.050	0.006	0.090	0.003	0.06
Age	0.017	0.047	0.030	0.354	0.723	2.791	-0.009	0.046	-0.016	0.19
Education	-0.016	0.052	-0.018	-0.313	0.755	1.273	0.009	0.051	0.010	0.18
Income	0.015	0.028	0.030	0.559	0.577	1.105	0.027	0.027	0.052	1.00
Marital Status	0.223	0.148	0.121	1.505	0.133	2.543	0.195	0.145	0.105	1.33
Beliefs about Causality							0.086	0.041	0.106	2.13
Luxury Consumer Behavior							0.149	0.038	0.200	3.88
Beliefs about Causality X Luxury Consumer Behavior										
R2						0.022				
Adjusted R2 coefficient						0.010				
Changes in the R2 coefficient										

Source: Calculation by the authors,2026

Table 6: Results of the analysis of the relationship between energy-saving behavior and life satisfaction.

Variables	Model 2a									
	Regression coefficients	Standard error;	Standardized regression coefficients	t-value	p-value	VIF	Regression coefficients	Standard error;	Standardized regression coefficients	value
Gender	0.027	0.091	0.015	0.298	0.766	1.050	0.005	0.090	0.003	0.05
Age	0.017	0.047	0.030	0.354	0.723	2.791	-0.011	0.046	-0.020	0.24
Education	-0.016	0.052	-0.018	-0.313	0.755	1.273	0.021	0.051	0.023	0.40
Income	0.015	0.028	0.030	0.559	0.577	1.105	0.032	0.027	0.062	1.18
Marital Status	0.223	0.148	0.121	1.505	0.133	2.543	0.211	0.145	0.114	1.45
Beliefs about Causality							0.077	0.041	0.094	1.89
Luxury Consumer Behavior							0.147	0.038	0.202	3.91
Beliefs about Causality X Luxury Consumer Behavior										
R2	0.022									
Adjusted R2 coefficient	0.010									
Changes in the R2 coefficient										

Source: Calculation by the authors, 2026

5. Check the stability of research results in the model

The regression analysis indicates that multicollinearity is not a concern in the study, as the highest variance inflation factor (VIF) is below 3.0, suggesting that the independent variables do not excessively correlate with one another. The results presented in Tables 3–6 examine the moderating role of belief in causality on the relationship between various consumption behaviors and life satisfaction. Findings from Tables 3 and 4 show that luxury consumption tendency ($\beta = 0.039$, $p > 0.05$) and unnecessary consumption tendency ($\beta = 0.088$, $p > 0.05$) do not have a statistically significant direct effect on life satisfaction. Consequently, hypotheses H1a and H1b are not supported. However, the interaction effects between belief in causality and luxury consumption ($\beta = 0.171$, $p < 0.01$), as well as between belief in causality and unnecessary consumption ($\beta = 0.136$, $p < 0.01$), are positive and statistically significant. These findings suggest that individuals who strongly believe in causality derive greater life satisfaction from luxury and excessive consumption. This may be because such individuals view material possessions as temporary and place importance on enjoying resources during their current lifetime, given their belief in rebirth and the inability to carry possessions into future lives. In contrast, Tables 5 and 6 reveal that environmentally responsible behaviors, including electricity saving ($\beta = 0.196$, $p < 0.01$) and energy saving ($\beta = 0.207$, $p < 0.01$), are positively associated with life satisfaction. However, belief in causality does not significantly moderate these relationships. Therefore, hypotheses H2a and H2b are supported, while H4a and H4b are rejected.

6. DISCUSSION AND CONCLUSIONS

Throughout human history, happiness and life satisfaction have always been important goals and a primary concern for human society. Life satisfaction, often understood as an individual's perception and evaluation of whether their life is generally good, is an important indicator of a nation's social welfare. Although scholars worldwide often use these concepts interchangeably, the nature of the two is different, with life satisfaction being a crucial prerequisite for a person's happiness (Erdogan et al., 2012).

Studies worldwide show that improving life satisfaction brings many benefits to individuals and society. Many studies worldwide show that life satisfaction positively affects sleep quality, work efficiency, and job satisfaction. Therefore, understanding the factors that contribute to people's life satisfaction and subsequently making policy recommendations for stakeholders is crucial to understanding what makes a person happy and has thus received attention from scholars worldwide (Tantawi, 2024).

However, over the past two decades, certain consumer trends worldwide have negatively affected people's well-being and life satisfaction. Alongside consumer trends that contribute to greater happiness, others are causing people to feel more pressure and stress in their lives (Tantawi, 2024), leading to a division into two main research streams regarding the impact of consumption on quality of life and satisfaction.

The first research stream focuses on the role of materialism in life. This school of thought argues that materialism is often associated with excessive consumption and, therefore, often leads to debt beyond the consumer's means (Tantawi, 2024). Some societies tend to prioritize material life more due to improvements in people's economic conditions. Accordingly, people tend to value owning luxury items and often consider them as indicators of quality of life (Tantawi, 2024). The results of this study support this assertion by demonstrating that the tendency to consume luxury goods and overconsumption can both enhance life satisfaction. However, unlike other studies, this study shows that this effect also depends on whether consumers believe in the theory of cause and effect. The more consumers believe in the theory of cause and effect, the more satisfied they feel when they spend on luxury goods, as well as unnecessary goods and services.

The results of this study are somewhat similar to several studies showing that consumption of luxury goods, a status symbol, makes consumers more satisfied with their lives (Wang et al., 2019), while refuting the results of other studies on the relationship between materialism and life satisfaction that show the negative impact of excessive consumption (Choung et al., 2021; Mueller et al., 2011).

Consistent with previous findings, this study highlights the importance of environmentally responsible research in enhancing consumer life satisfaction. The trend of saving electricity and energy conservation is statistically significantly associated with life satisfaction. This result is consistent with the studies by J. J. Xiao and Li (2011), Dhandra (2019), and Minton et al. (2018), which also showed a positive impact of environmentally responsible consumption trends on life satisfaction.

7. Limitations and directions for future research

This study affirms the crucial role of enhancing existing knowledge by simultaneously examining the impact of two contrasting consumption orientations—status-based consumption and environmentally responsible consumption—on life satisfaction. This could serve as a foundation for further research using the model: Material Consumption → Perceived Social Status/Self-Esteem → Life Satisfaction, where causal beliefs play a moderating or boundary condition role. This research direction is novel and has greater potential for theoretical contribution than the current model.

Funding: This article is part of the school-level critical project funding provided by the University of Transport Technology. Noticed Consent: Not applicable. Data
Availability Statement: Supporting data will be provided upon request responsibly.
Informed Consent Statement: Not applicable
Data Availability Statement: The supportive data will be provided on responsible request

Acknowledgement: This research is funded by University of Transport Technology (Utt) under grant number DT 2026
Conflicts of Interest: There is no conflict of interest between any authors of this paper

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