



Article

Is the Corruption-Intolerant Person Happier? An Empirical Study of Attitudes Toward Corruption, Financial Satisfaction, and Subjective Well-Being in India

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Abstract

Despite India's nationwide efforts to enhance subjective well-being (SWB), the country's average SWB consistently falls below the global average. This study addressed this discrepancy by exploring the role of individual attitudes toward corruption in shaping SWB. Drawing from eudaemonism and hedonism, it investigated whether corruption tolerance influences SWB and whether this relationship is moderated by financial satisfaction. The analysis revealed significant main effects of corruption tolerance and financial satisfaction on SWB, as well as a moderating effect of financial satisfaction on life satisfaction, a key dimension of SWB. However, no evidence was found for a moderating effect of financial satisfaction on the relationship between corruption tolerance and happiness, another vital facet of SWB, in the Indian context. In light of the findings, this study highlighted the micro-level importance of attitudes toward corruption in determining SWB and identified financial satisfaction as a potential moderator in this dynamic, offering valuable theoretical insights for future research.

Keywords

Subjective well-being (SWB), Corruption tolerance, Financial satisfaction, Happiness, Life satisfaction, India

Introduction

Enhancing individual subjective well-being (SWB) has long been a priority for nearly every country. India, the world's largest democracy and home to roughly 18% of the global population, is no exception to this global trend. Especially since 2014, when Narendra Modi took office, New Delhi has actively sought to improve SWB levels, as reflected in Modi's emphasis on physical activity, diet, and yoga as a means to achieve mental peace (The Economic Times, 2023). Despite

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these nationwide efforts, however, India's average SWB has consistently fallen below the global average (Laishram, 2024). What factors contribute to this lower-than-average SWB in India, despite the government's initiatives? Addressing this question is both timely and important, as it may help identify the underlying causes adversely impacting SWB—a crucial benchmark for societal progress (Diener et al., 2009)—in India and offer insights to inform implications for its balanced development.

Among the various factors identified as having negative implications for SWB, corruption is often cited as a key contributor (Tavits, 2008; Tay et al., 2014). Particularly in India, corruption has been a severe issue, not only because its national prevalence has remained high compared to other countries but also due to its pervasive and normalized nature. In fact, corruption is no longer just a way of life; it has become considered the only way to get work done in the country (Transparency International India (TII) & LocalCircles, 2019). This corruption problem has been shown to incur well-being costs, reducing SWB by hindering economic progress and eroding trust in both public and private institutions (Tay et al., 2014).

Building on this discussion, several previous studies have examined the relationship between corruption and SWB, including India as part of their samples (Boğa-Avram, 2023; Ngamaba, 2017). Although these studies offer valuable insights, they restrict their analysis to the national level and neglect questions at the individual level, such as “How do individual attitudes toward corruption affect their SWB status?” Since attitudes toward corruption are closely linked to actual participation in corrupt activities (Ajzen & Fishbein, 1980) and contribute to a vicious cycle in which higher tolerance for corruption leads to greater national corruption, which in turn undermines SWB, exploring this relationship is crucial and can address the research gap.

With this background, this study aims to explore the link between civic attitudes toward corruption and SWB at the individual level in India. More specifically, it seeks to identify whether individual tolerance for corruption influences their SWB levels and, if so, to understand the mechanisms through which this influence occurs. The study specifically focuses on the Indian context, where high levels of national corruption, low SWB, and widespread tolerance for corruption among citizens coexist (Han, 2023; Laishram, 2024), making New Delhi a compelling case for analysis.

In exploring this relationship, however, it is also important to consider the potential moderating role of an individual's financial satisfaction. While numerous studies have established a strong link between financial satisfaction and SWB (Diener & Chan, 2011; Kahneman & Deaton, 2010), they often overlook the possibility that financial satisfaction may moderate the relationship between individual attitudes toward corrupt behavior and SWB.

Corrupt behavior is often linked to selfish and unethical motives. Therefore, individuals who justify corruption may experience lower SWB, since engaging in unethical behavior is linked to feelings of guilt and shame, which can diminish SWB (Byrne, 2003). However, since happiness depends not only on fulfilling psychological needs but also on material wealth (James, 2011), the relationship between individuals' attitudes toward corruption and their SWB may vary depending on their self-evaluations of the financial situation, which directly impacts their ability to meet material needs. In a nutshell, individuals dissatisfied with their financial status may be more inclined to respond to the potential benefits of corruption, such as increased income, which could enhance their SWB and mitigate the ethical consequences of corruption on their well-being. Conversely, financially satisfied individuals may find the psychological costs of unethical behavior outweigh its material benefits, leading to a stronger negative impact on their SWB.

Based on this discussion, this study aims to address two key questions: (1) Is there a correlation between Indian people's attitudes toward corruption and their SWB? (2) If so, does financial satisfaction moderate this relationship? The findings could shed light on the interconnectedness

of these factors, providing valuable theoretical insights for future research.

The structure of the study is as follows: Section 2 delves into the foundational concepts and theories that underpin the study, emphasizing their interconnections and leading to the formulation of testable hypotheses. Section 3 outlines the data and methodology, while Section 4 presents the empirical analyses and robustness checks. Finally, Section 5 summarizes the key findings, discusses the implications of the results, and addresses the limitations of the study.

Foundational Concepts and Theories and Hypothesis Development

One's attitudes toward corruption are often described using interchangeable terms, such as corruption justifiability (Dong & Torgler, 2009), corruption permissiveness (Han, 2024), or corruption tolerance (Liu et al., 2023). Despite these variations, a common thread in these definitions is the conceptualization of civic attitudes toward corruption as the willingness to justify corrupt acts within society (Catterberg & Moreno, 2006). This spontaneously raises another fundamental question: "What is corruption?"

The concept of corruption is often discussed alongside related terms such as bribery, extortion, and fraud. However, it serves as an overarching term that encompasses all these activities, with its essence rooted in situations where "someone violates the rules of the game in a way that was not anticipated by others" (Lambsdorff, 2007, p. 1). Given its conceptual complexity and ambiguity, scholars have proposed diverse definitions of corruption. Much of this discourse, however, has been guided by the following conceptual classifications, which categorize definitions into three perspectives: (1) public office-centered, (2) public interest-centered, and (3) public opinion-centered (Williams, 1999).

The public office-centered perspective defines corruption as behavior that deviates from the formal duties of a public official for personal gain. This approach identifies public officials as potential actors in corrupt transactions and differentiates corrupt from non-corrupt behavior based on legal and formal standards. Prominent examples include definitions by organizations that regularly measure global corruption levels. For instance, Transparency International (TI) defines corruption as "the abuse of entrusted power for private gain," while the World Bank describes it as "the abuse of public office for private gain."

In contrast, both the public interest and public opinion perspectives emphasize the role of the public in defining corruption. The public interest approach characterizes corruption as any activity that undermines the public interest, while the public opinion perspective defines corruption as behavior that the public perceives as corrupt (Williams, 1999). This broader definitional strand includes actions that either harm public interests or are regarded by society as corrupt, regardless of their legality.

While various scholars employ different definitions of corruption, most contemporary literature adopts public office-centered definitions. This preference arises not only because these definitions allow for a clearer distinction between corrupt and non-corrupt behavior based on relatively objective criteria, facilitating the measurement of corruption, but also because alternative approaches tend to rely heavily on public perceptions and the harm experienced by the public, which are conceptually less precise and more variable. Considering the strengths and limitations of these approaches, this study adopts the public office-centered definitions to conceptualize corruption.

However, this does not imply that public office-centered definitions are conceptually flawless. A key limitation of this perspective lies in its reliance on law-based criteria. Because these definitions differentiate corrupt and non-corrupt behavior based on legal standards, they may

lack conceptual consistency in the cross-sectional setting involving cases with varying legal and enforcement systems. Moreover, this approach risks neglecting the role of public perceptions and opinions in defining corruption, which are crucial for the quality of corruption-related definitions.¹

Nevertheless, these limitations are less problematic for this study, which focuses on a singular case (i.e., India) and examines civic attitudes toward corruption, inherently reflecting public perceptions and opinions to some extent. Accordingly, this study conceptualizes an individual's attitude toward corruption as their willingness to justify behavior that deviates from formal duties, including the misuse of public office for private gain.

Next, what does the notion of SWB mean? To address this question, it is first essential to understand the concept of well-being. Well-being is a multifaceted construct that encompasses both the actual conditions of life and an individual's subjective interpretation of those conditions (Michalos, 2008). According to this perspective, well-being became a reflection of how people feel and function in both objective terms (e.g., whether they have a healthy body and mind) and subjective terms (e.g., how they evaluate their lives as a whole) (Promislo et al., 2012).

However, this conceptual framework presents challenges for the empirical measurement of well-being. For instance, the objective aspect of well-being frequently overlaps with the concept and measurement of quality of life, leading to potential conceptual ambiguities. Moreover, accurately assessing the objective dimension of well-being is often impractical, as it requires access to sensitive personal information, which is typically restricted to a handful number of specialized disciplines.

To address this issue, the current literature introduces the alternative term SWB, which emphasizes the subjective dimension of well-being. This concept narrows the focus by minimizing the objective components of well-being, centering instead on individuals' subjective evaluations of their own lives. According to this view, SWB is defined as the extent to which a person is satisfied with their life and experiences more positive than negative emotions, both of which are grounded in an individual's cognitive and affective evaluations of their life circumstances (Diener, 1984).

Following this definition of SWB, its two core components can be identified: cognitive and affective evaluations of one's life. Cognitive evaluations are shaped by an individual's past experiences, current circumstances, and future expectations, representing a reflective judgment of their satisfaction with life as a whole (Heller et al., 2006). This dimension is often expressed in individuals' overall assessments of life satisfaction, offering an evaluative summary of their general feelings of approval or disapproval toward their life.

In contrast, affective evaluations refer to the frequency of experiencing positive and negative affective states, encompassing specific emotions as well as broader mood states. This dimension collectively captures one's happiness, reflecting the presence of pleasant emotions (e.g., happiness) and the relative absence of unpleasant emotions (e.g., sadness or depression). Together, SWB can be defined as individuals' comprehensive evaluations of their lives and emotional experiences, including two distinct forms of evaluation: life satisfaction and overall happiness (Kahneman & Deaton, 2010).

It is critical to recognize that these two facets of SWB are not only conceptually distinct but also differ in their determinants and outcomes (Diener et al., 2017). For instance, life satisfaction is primarily influenced by factors that are chronically salient during systematic evaluations of one's life, such as health, income, and the quality of one's work (Schimmack & Oishi, 2005). In particular, this dimension exhibits a strong association with income at both the individual and national levels (Kahneman & Deaton, 2010). Conversely, overall happiness, another key facet of SWB, is more strongly influenced by social relationships (Tay & Diener, 2011) and internal and social conflicts (Stoeva et al., 2002), and in turn it appears to influence one's sociability (Berry &

Hansen, 1996).

These findings underscore the importance of distinguishing between the two facets of SWB. A comprehensive understanding of SWB thus cannot be achieved by measuring either one facet in isolation or by aggregating them into a single construct. Instead, they should be assessed independently to fully capture the multifaceted nature of SWB (Diener et al., 2017). Building on this framework, this study conceptualizes SWB as a multidimensional construct comprising two essential components: individuals' overall evaluations of their lives (i.e., life satisfaction) and their emotional experiences (i.e., happiness) and measures it by examining these two distinct components separately.

Once SWB is conceptualized in this way, the next critical step is to determine whether individuals' SWB is theoretically influenced by their attitudes toward corruption. This theoretical groundwork is essential, as it establishes the foundation for exploring the empirical relationship between these two factors.

In this regard, one of the most prominent theories providing a compelling framework to explain the relationship between individual attitudes toward corruption and SWB is eudaemonism (or eudaimonism) theory. Rooted in Aristotelian philosophy, eudaemonism posits that outcomes driven solely by the pursuit of pleasure may not necessarily contribute to an individual's well-being. Instead, it emphasizes living a virtuous life in harmony with one's values and achieving personal fulfillment through meaningful and ethical actions.

This perspective recognizes two categories of human needs: "lower" needs, such as physiological requirements for food, whose satisfaction provides momentary pleasure, and "higher" psychological needs, such as cultivating positive relationships and personal growth, which foster well-being and long-term development (Maslow, 1968). According to eudaemonism, well-being is defined as living in alignment with one's values, achieving personal growth, and fulfilling one's potential, with particular emphasis on behaviors that nurture meaningful relationships and social cohesion. Fulfillment of these "higher" needs, such as ethical conduct and contributing to the greater good, is thus seen as essential for sustained happiness and SWB, surpassing the mere satisfaction of physical or material needs. From this perspective, corruption, as an inherently unethical practice, conflicts with core values such as fairness, justice, and honesty, thereby undermining an individual's SWB. Conversely, ethical behavior is viewed as a pathway to enhanced happiness and well-being (James, 2011). Therefore, the positive correlation between ethics and SWB aligns with the eudaemonistic view of well-being.

However, it is equally important to consider an alternative explanation rooted in hedonism theory, another foundational framework for understanding the relationship between individual attitudes toward corruption and their SWB. Hedonic theories, grounded in Bentham's concept of maximizing pleasure and minimizing pain, prioritize the pursuit of material goods and wealth as primary contributors to well-being. In this framework, well-being is largely determined by the extent to which individuals achieve pleasure and avoid discomfort. Consequently, ethical actions are viewed as beneficial only when they lead to immediate and tangible rewards, such as financial gains. In other words, within the hedonistic tradition, ethical behavior is not inherently associated with SWB but is valued solely for its ability to enhance or diminish opportunities for material pleasures (Nussbaum, 2005).

Importantly, this theoretical view suggests the potential moderating role of financial satisfaction in the relationship between individual attitudes toward corruption and SWB. Financial satisfaction refers to a state of financial health and contentment, reflecting an individual's subjective evaluation of their financial situation (Fan & Babiarz, 2019). In this sense, individuals who perceive their financial situation unsatisfactorily may be more inclined to respond favorably to the material benefits of corruption, such as increased income, thereby

potentially downplaying the ethical consequences of corruption. Conversely, financially satisfied individuals may recognize that the psychological costs of unethical behavior outweigh its material rewards, leading to a stronger negative impact of individual attitudes toward corruption on their SWB. This nuanced interplay can highlight how financial satisfaction can moderate the effects of individuals' corruption (in)tolerance on SWB, bridging the theoretical divide between eudaemonistic and hedonistic perspectives.

However, it is important to note that while these theoretical frameworks offer a solid foundation for conducting empirical analyses of the relationship between the two, they primarily focus on the link between corrupt *behavior* and SWB, rather than the relationship between *attitudes* toward corrupt behavior and SWB. Given that the aim of this study is to examine the connection between individual *attitudes* toward corruption and their SWB, it becomes crucial to establish whether individual attitudes and behaviors are interrelated.

In this regard, several social psychologists argue for a possible link between a person's attitudes and their behaviors. For instance, scholars have highlighted the principle of consistency, which suggests that individuals have a strong desire to maintain alignment between their beliefs, attitudes, and actions. According to this principle, attitudes often guide behavior as people strive to avoid contradictions between their thoughts and actions. Specifically, when two or more simultaneously active cognitive structures are logically inconsistent, individuals experience heightened arousal, prompting processes that aim to reduce this inconsistency and restore cognitive harmony (Van Kampen, 2019).

In addition to the principle of consistency, previous studies drawing on cognitive dissonance theory have also explored the mechanisms linking (un)ethical attitudes and actual behavior. According to this theory, individuals experience psychological discomfort when their actions contradict their attitudes. To reduce this discomfort, they are motivated to either change their behavior to align with their attitudes or adjust their attitudes to justify their behavior. For example, if someone believes they are a good person but engages in behavior they know to be wrong, they may justify the action or convince themselves that it was not as inappropriate as initially thought (Festinger, 1957). In other words, individuals who behave unjustly may develop more tolerant attitudes toward such actions than those who act ethically. Conversely, individuals who hold tolerant attitudes toward ethically questionable actions are more likely to engage in such conduct compared to those who view these actions as unequivocally unacceptable, all else being equal (James, 2011).

Other studies, particularly those grounded in the theory of planned behavior proposed by Ajzen (1991), have also established a link between attitudes and behavior. According to this theory, attitudes influence behavior indirectly through the formation of intentions. In this framework, a person with a relatively intolerant attitude toward corruption is more likely to form intentions to avoid corrupt acts, which ultimately translates into ethical behavior.

These statements collectively illustrate the mechanisms linking attitudes and behaviors, reinforcing the idea that a person's attitudes and actions are closely interconnected. Building on this understanding, this study posits that examining the correlation between an individual's attitudes toward corruption and their reported SWB can theoretically be supported by existing studies that highlight the relationship between corrupt behavior and SWB.

Following these discussions, the study proposes the following hypotheses to test:

Hypothesis 1 (H1): Individuals with more tolerant attitudes toward corruption are likely to experience lower levels of life satisfaction, a key facet of SWB, while those with less tolerant attitudes toward corruption are likely to experience higher levels of life satisfaction in the Indian context.

- Hypothesis 2 (H2):** Individuals with more tolerant attitudes toward corruption are likely to experience lower levels of happiness, another key facet of SWB, while those with less tolerant attitudes toward corruption are likely to experience higher levels of happiness in the Indian context.
- Hypothesis 3 (H3):** Individuals with higher levels of financial satisfaction are more likely to experience higher levels of life satisfaction, whereas those with lower levels of financial satisfaction are more likely to experience low levels of life satisfaction in the Indian context.
- Hypothesis 4 (H4):** Individuals with higher levels of financial satisfaction are more likely to experience higher levels of happiness, whereas those with lower levels of financial satisfaction are more likely to experience low levels of happiness in India.
- Hypothesis 5 (H5):** Financial satisfaction moderates the relationship between attitudes toward corruption and life satisfaction. Specifically, corruption tolerance is likely to exert a stronger negative impact on life satisfaction among individuals who perceive their financial situation as relatively more satisfactory compared to those who perceive it as relatively unsatisfactory.
- Hypothesis 6 (H6):** Financial satisfaction moderates the relationship between attitudes toward corruption and happiness. Specifically, corruption tolerance is likely to exert a stronger negative impact on happiness among individuals who perceive their financial situation as relatively more satisfactory compared to those who perceive it as relatively unsatisfactory.

Data and Method

This study utilizes data from the recent seventh wave of the World Values Survey (WVS) to test the hypotheses outlined above. This dataset was collected in India between June and July 2023, with an initial sample size of 1,692 respondents. However, the sample size was reduced to 1,293 after excluding cases with missing data, non-responses, and “don’t know” responses. The WVS dataset was selected for its well-established reliability, extensive scope, and representative sample size, making it a widely used resource for individual-level research. Furthermore, its recent release of Indian data provides a unique advantage over other comparable surveys.

The dependent variables, namely life satisfaction and overall happiness, are measured using two survey items in the dataset, which ask, “All things considered, how satisfied are you with your life as a whole these days?” and “Taking all things together, would you say you are,” respectively. Responses were captured on a 10-point scale ranging from 1 (completely dissatisfied) to 10 (completely satisfied) for the first item and on a 4-point scale ranging from 1 (very happy) to 4 (not at all happy) for the second item. To facilitate interpretation, the second item’s scale was recoded so that higher scores indicate greater happiness.

The independent variable, attitudes toward corruption, is measured through a survey item assessing respondents’ perceptions of the justifiability of accepting a bribe in the course of one’s duties. Responses were recorded on a 10-point scale ranging from 1 (never justifiable) to 10 (always justifiable). The moderating variable, financial satisfaction, is operationalized using a survey item that asks, “How satisfied are you with the financial situation of your household?” Responses were recorded on a 10-point scale ranging from 1 (completely dissatisfied) to 10 (completely satisfied).

In addition to the main variables, this study accounts for several control variables that have

been identified in previous research as significant predictors of SWB (Blanchflower & Oswald, 2004; Gerdtham & Johannesson, 2001; Helliwell, 2003; James, 2011; Putnam, 2000; Sulemana et al., 2017). These control variables include demographic factors such as age, gender, caste, marital status, education, income, and unemployment, as well as religious and social factors, including religious affiliation, religiosity, generalized and institutional trust, and membership in voluntary organizations.

To assess variations in respondents' ages, this study employs a continuous variable that directly records their age for the main analyses. Additionally, two categorical variables are also used: one categorizes respondents into three age groups (16–29, 30–49, and 50+ years), while the other segments them into six age brackets (16–24, 25–34, 35–44, 45–54, 55–64, and 65+ years) to validate the robustness of the main findings. Gender differences are measured using a binary variable, coded as 1 for male and 2 for female. Caste is incorporated as a key variable throughout the analyses, despite its limited recognition as a predictor of SWB in the literature, due to its critical role in Indian society and its potential psychological implications. Respondents are categorized into Scheduled Caste (SC), Scheduled Tribe (ST), Other Backward Class (OBC), and General groups based on their self-reported caste/ethnic identity. The variable is recoded as follows: 1 for SC, 2 for ST, 3 for OBC, and 4 for General. Marital status is measured using a variable that classifies respondents into the following categories: married (1), living together as married (2), divorced (3), separated (4), widowed (5), and single (6). Educational attainment is captured using a variable aligned with the International Standard Classification of Education (ISCED) 2011, which divides respondents into nine distinct categories. Income differences are measured using a 10-point scale, where 1 represents “the lowest income group” and 10 represents “the highest income group.” To ensure the robustness of the main analyses, an alternative income measure is also employed, grouping respondents into three categories: low income (1), middle income (2), and high income (3). Employment status is assessed using a variable that classifies respondents into ten categories, ranging from full-time employment (1) to military service (10). For analysis, this variable is recoded into a binary measure, with 1 indicating unemployment and 0 representing all other employment statuses.

Unlike the straightforward demographic variables outlined above, the emphasis in prior research on the influence of socioreligious factors on SWB is rooted in social capital theory. Proponents of social capital theory underscore its critical importance in fostering both individual and societal well-being (Helliwell & Putnam, 2004). Moreover, this body of work highlights the overlooked role of social relationships and social capital in addressing the “Easterlin paradox,” which denotes the persistence of stationary well-being levels despite significant increases in societal wealth (Helliwell, 2003). Building on this theoretical foundation, an expanding body of empirical studies has examined the cross-sectional relationship between social capital and SWB at both macro and micro levels, consistently demonstrating a positive association between these two factors (Hommerich & Tiefenbach, 2018).

Based on the theoretical and empirical foundations outlined above, this study incorporates variables reflecting social capital. Despite ongoing debates, the most widely accepted conceptualization of social capital centers on three key pillars: (1) norms, (2) networks, and (3) trust (Putnam, 2000). Accordingly, this study integrates certain standard measures of social capital, including religious affiliation and religiosity to represent the pillars of norms and networks, respectively; generalized and institutional trust for the pillar of trust; and membership in voluntary organizations to capture the pillar of networks (Sulemana et al., 2017).

The variable of religious denomination is operationalized using an item that classifies respondents into ten categories, ranging from atheist (0) to other (9). Religiosity, representing the pillar of networks, is measured through two items: the frequency of attendance at religious

services and the frequency of private prayer outside religious services (Han, 2023). These items are scored on scales from 1 (“More than once a week”) to 7 (“Never, practically never”) and 1 (“Several times a day”) to 8 (“Never, practically never”), respectively. To facilitate interpretation, both measures are recoded so that higher scores correspond to higher levels of religiosity.

Trust, generally categorized into two types—generalized trust (trust in others) and institutional trust (trust in state institutions)—is measured using two items. The first item assesses whether respondents generally trust most people or believe they need to be cautious, while the second evaluates their trust in the civil service. These items are scored on scales of 1 (“Most people can be trusted”) to 2 (“Need to be very careful”) and 1 (“A great deal”) to 4 (“None at all”), respectively. Both items are recoded to ensure that higher scores correspond to higher levels of trust in order to facilitate interpretation.

Membership in voluntary organizations is measured using twelve items that evaluate both active and inactive participation across different types of organizations. These include a person’s participation in church or religious organizations, sports or recreational organizations (e.g., football, baseball, or rugby teams), arts, music, or educational organizations, labor unions, political parties, environmental organizations, professional associations, humanitarian or charitable organizations, consumer organizations, self-help or mutual aid groups, women’s groups, and other organizations. To create a unified variable, this study conducts a factor analysis using the varimax rotation method to evaluate the construct validity of these measures. Prior to factor analysis, Bartlett’s test of sphericity and the Kaiser-Meyer-Olkin (KMO) test is performed to examine the factorability of the data. Results indicate that the items are appropriate for factor analysis, as shown by a significant p -value from Bartlett’s test ($p < 0.05$) and a high KMO value exceeding 0.90 (KMO = 0.93).

The factor analysis subsequently identified significant interrelationships among the majority of the items. However, certain items associated with (in)active memberships in church or religious organizations, sports or recreational organizations, arts, music, or educational organizations, self-help or mutual aid groups, and women’s groups displayed low commonality values, below the threshold of 0.50 (ranging from 0.37 to 0.49). Although the factor loadings exceeded 0.40, indicating a moderate correlation with the underlying factor, these items were excluded from further analysis for the sake of rigorous analysis.²

Subsequently, this study consolidates the scores of the remaining items into aggregated measures rather than analyzing individual items separately. This approach is supported both by prior research (Sulemana et al., 2017) and by empirical evidence demonstrating the high reliability of the scale as a whole (Cronbach’s $\alpha = 0.91$). To ensure the robustness of the findings, the study constructs two unified measures: one based on the simple summation of the remaining items for the main analyses and the other derived from the average value of the same items for the robustness check.

To analyze these variables, the study utilizes Model 1 of the PROCESS Macro to investigate the moderating effect of financial satisfaction on the relationship between attitudes toward corruption and SWB.³ Additionally, the Johnson-Neyman technique is utilized to identify the specific values of the moderator at which the independent variable’s effect on the dependent variable becomes statistically significant or ceases to be significant. This technique is regarded as a more comprehensive approach compared to the “pick-a-point” or “simple slopes” methods, which have limitations due to the arbitrary selection of moderator values and the restricted insights they provide at those points (Carden et al., 2017).

Results

Table 1 provides descriptive statistics. The mean levels of life satisfaction ($M = 7.20$) and happiness ($M = 3.20$) indicate that the SWB of Indian respondents was above the midpoint of their respective scales. Regarding corruption tolerance, the data suggest that most Indian citizens were less inclined to justify corrupt practices, as reflected in the low mean level of corruption tolerance ($M = 1.93$). Additionally, the average financial satisfaction ($M = 6.43$) suggests that financial satisfaction among Indian citizens was also above the midpoint of the scale.

The mean levels of certain control variables, including income, employment status, religious attendance, prayer frequency, and institutional trust, were above the midpoint of their respective scales. However, the mean levels of other factors, such as education, generalized trust, and organizational membership, were below the midpoint.

Table 2 presents the estimation results from Model 1 of the PROCESS Macro. This study employs the mean-centering function provided by the PROCESS Macro to mitigate multicollinearity, despite the variance inflation factors (VIF) diagnostic analysis indicating that multicollinearity was not a significant issue.⁴ An evaluation of Models 1 and 2, which use the two facets of SWB—life satisfaction and overall happiness—as dependent variables, respectively, reveals statistically significant negative coefficients for corruption tolerance ($p < 0.001$ for life satisfaction and happiness) and positive coefficients for financial satisfaction on SWB ($p < 0.001$ for both life satisfaction and happiness), even after controlling for all covariates. These results suggest that lower (or higher) tolerance for corruption and higher (or lower) financial satisfaction are associated with higher (or lower) SWB, as measured by both life satisfaction and overall happiness, thereby providing empirical support for H1, H2, H3, and H4.

The results regarding the moderating effect of financial satisfaction on the relationship between attitudes toward corruption and SWB yield mixed findings. In Model 1, financial satisfaction was found to moderate the relationship between attitudes toward corruption and life satisfaction ($p < 0.05$). Specifically, the findings indicate that corruption tolerance exerts a stronger negative effect on life satisfaction among individuals who perceive their financial situation as relatively more satisfactory compared to those who view it as less satisfactory, providing support for H5. Conversely, the results from Model 2 suggest that the moderating role of financial satisfaction became insignificant in the context of overall happiness among Indian respondents, leading to the rejection of H6. The distinctiveness of the two dimensions of SWB may explain these findings, in line with the previously discussed conceptual framework.

This study further employs the Johnson-Neyman technique to examine the interaction effect, offering a precise and interpretable framework for analyzing interactions where the statistical significance of a predictor variable depends on specific values of the moderator. Unlike methods that assume uniform significance across all levels of the moderator, the Johnson-Neyman technique identifies the exact values of the moderator at which the predictor's slope transitions between non-significance and significance (or vice versa). This approach is particularly valuable for analyzing complex interactions, as it delineates the conditions under which the predictor exerts a meaningful influence on the outcome variable. By providing such detailed insights, it enhances the interpretability of the results and reduces the risk of oversimplified or potentially misleading conclusions.

Figure 1 displays the Johnson-Neyman plot for Model 1, with life satisfaction serving as the dependent variable representing SWB, highlighting the statistically significant effect of the moderator. The Johnson-Neyman plot in Figure 1 highlights the region of significance and identifies the estimated threshold point. The moderator value defining the Johnson-Neyman significance region was a mean-centered value of -1.68 , signifying that the moderating effect of

Table 1. Descriptive statistics

Variable	Category	Obs	Min	Max	Mean	SD
Dependent variable						
Life satisfaction		1,689	1	10	7.20	2.42
Happiness		1,685	1	4	3.20	0.75
Independent variable						
Corruption tolerance		1,672	1	10	1.93	1.91
Moderating variable						
Financial satisfaction		1,687	1	10	6.43	2.56
Control variable						
Age		1,692	16	90	37.83	16.04
Gender	Male	865				
	Female	827	1	2	1.49	0.50
Caste	SC	325				
	ST	82				
	OBC	744	1	4	2.89	1.06
	General	541				
Marital status	Married	986				
	Living together as married	150				
	Divorced	2				
	Separated	2	1	6	2.67	2.23
	Widowed	93				
	Single	457				
Education		1,690	0	8	3.28	2.20
Income		1,670	1	10	5.46	2.57
Unemployment		1,666	0	1	0.16	0.36
Religious denomination	Catholic (Roman/Greek/etc.)	21				
	Muslim	161				
	Hindu	1,401	1	9	6	0.92
	Buddhist	24				
	Other	81				
Religious attendance		1,681	1	7	5.02	1.71
Prayer		1,687	1	8	6	1.88
Generalized trust		1,672	1	2	1.17	0.38
Institutional trust		1,565	1	4	3.12	0.89
Membership in the organization		1,435	0	14	3.02	3.90

Source: The author

Table 2. Results for estimated coefficients of the moderation model

Variable	Model 1: Life satisfaction (DV) (n = 1,292)					Model 2: Happiness (DV) (n = 1,288)				
	<i>b</i>	<i>SE</i>	<i>t</i>	LLCI	ULCI	<i>b</i>	<i>SE</i>	<i>t</i>	LLCI	ULCI
Constant	7.93***	0.44	18.2	7.07	8.78	3.11***	0.16	20.10	2.81	3.41
Corruption tolerance (X)	-0.12***	0.03	-3.98	-0.18	-0.06	-0.04***	0.01	-3.33	-0.06	-0.02
Financial satisfaction (W)	0.47***	0.03	19.12	0.43	0.52	0.08***	0.01	9.55	0.07	0.10
X × W	-0.03*	0.01	-2.44	-0.05	-0.01	0	0	-0.60	-0.01	0.01
Controls										
Age	0	0.01	-0.63	-0.01	0.01	0	0	-0.99	-0.01	0
Female	-0.33**	0.12	-2.74	-0.56	-0.09	0	0.04	-0.08	-0.09	0.08
ST	-0.10	0.27	-0.36	-0.63	0.44	0.07	0.10	0.74	-0.12	0.26
OBC	0.14	0.16	0.85	-0.18	0.46	0.03	0.06	0.56	-0.08	0.15
General	0.02	0.17	0.13	-0.32	0.36	0.11	0.06	1.71	-0.02	0.23
Living together as married	0.45*	0.22	2.08	0.02	0.87	0.10	0.08	1.26	-0.05	0.25
Divorced	-2.17	2.02	-1.08	-6.13	1.78	0.99	0.72	1.38	-0.42	2.39
Separated	-0.75	1.99	-0.38	-4.66	3.16	-1.29	0.71	-1.83	-2.68	0.09
Widowed	-0.38	0.30	-1.27	-0.96	0.21	-0.17	0.11	-1.61	-0.38	0.04
Single	-0.36*	0.18	-2.04	-0.71	-0.02	-0.10	0.06	-1.59	-0.23	0.02
Education	-0.02	0.03	-0.74	-0.08	0.04	0.04**	0.01	3.23	0.01	0.06
Income	0.07*	0.03	2.50	0.01	0.12	-0.01	0.01	-0.60	-0.02	0.01
Unemployment	0.03	0.16	0.20	-0.29	0.35	0.05	0.06	0.87	-0.06	0.16
Catholic (Roman/Greek/etc.)	0.78	0.56	1.38	-0.33	1.88	0.09	0.20	0.47	-0.30	0.49
Muslim	0.61**	0.19	3.23	0.24	0.98	0.02	0.07	0.27	-0.11	0.15
Buddhist	-0.20	0.48	-0.42	-1.15	0.74	0.08	0.17	0.47	-0.25	0.42
Other	-0.31	0.26	-1.17	-0.82	0.21	0.17	0.09	1.88	-0.01	0.36

Table 2. Results for estimated coefficients of the moderation model (continue)

Variable	Model 1: Life satisfaction (DV) (<i>n</i> = 1,292)					Model 2: Happiness (DV) (<i>n</i> = 1,288)				
	<i>b</i>	<i>SE</i>	<i>t</i>	LLCI	ULCI	<i>b</i>	<i>SE</i>	<i>t</i>	LLCI	ULCI
Religious attendance	-0.01	0.04	-0.28	-0.09	0.07	0.01	0.02	0.68	-0.02	0.04
Prayer	-0.06	0.04	-1.65	-0.13	0.01	0	0.01	-0.31	-0.03	0.02
Generalized trust	-0.22	0.15	-1.47	-0.50	0.07	0	0.05	0.04	-0.10	0.10
Institutional trust	0.05	0.07	0.72	-0.08	0.18	0.02	0.02	0.91	-0.03	0.07
Membership	-0.07 ^{***}	0.02	-4.08	-0.10	-0.03	-0.01 [*]	0.01	-2.13	-0.02	0
F	23.13 ^{***}					11.5 ^{***}				
R²	0.31					0.14				
ΔR²	0.003					0				

Source: The author

Note: LLCI = the lower bound within the 95% confidence interval; ULCI = the upper bound within the 95% confidence interval.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

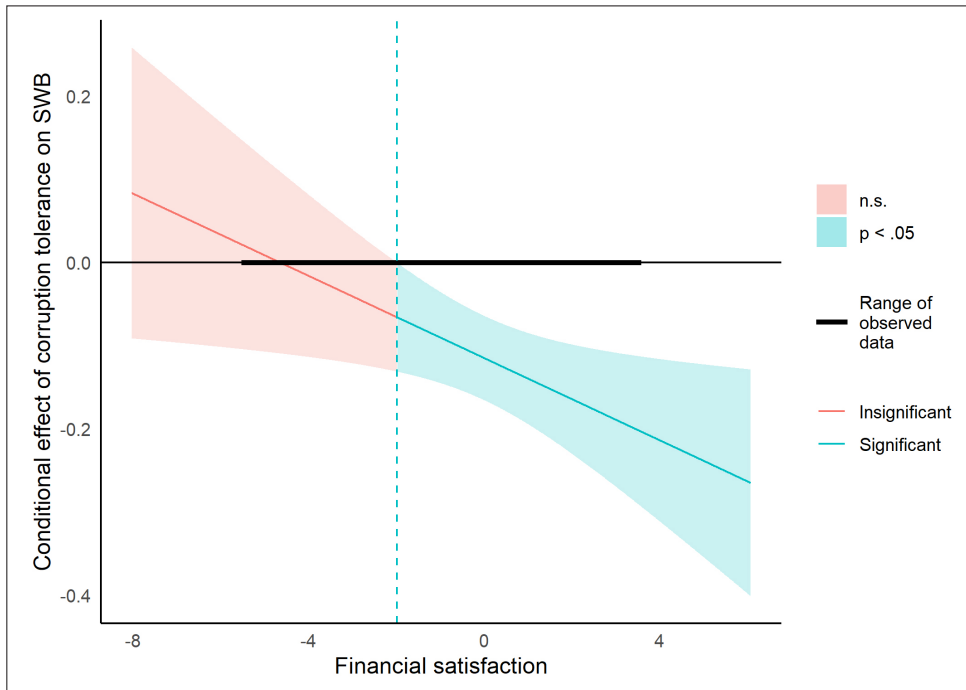


Figure 1. Johnson-neyman plot for model 1

corruption tolerance on life satisfaction becomes significant when financial satisfaction surpasses a threshold of 4.75.

This study subsequently re-evaluates the models reported in Table 2 by utilizing alternative indicators for the covariates to assess the robustness of the main analysis findings. Specifically, it employs different measures for age (categorizing respondents into three age groups and six age brackets), income (grouping respondents into three categories), and organizational membership (using the average value). The results of these robustness checks are detailed in Table 3.

The robustness tests confirm that the earlier findings remain unaffected by the specific operationalization of the control variables, thereby demonstrating the robustness of the main analysis outcomes. The key variables, corruption tolerance and financial satisfaction, consistently exhibited significant main effects on the outcomes across all models, with their coefficients aligning with the patterns observed in the previous analysis. Furthermore, in line with the main analysis, the study reaffirmed that financial satisfaction moderates the relationship between attitudes toward corruption and life satisfaction. These results provide strong evidence supporting H1 through H5. However, the moderating effect of financial satisfaction on overall happiness was found to be insignificant, thereby reinforcing the rejection of H6.

Although the main analysis and multiple robustness checks yield consistent and statistically significant results, a notable limitation still concerns the measurement of corruption tolerance, which is based on a single item assessing the justifiability of accepting bribes. This narrow operationalization may not fully capture the multifaceted nature of corruption, which encompasses behaviors such as nepotism, favoritism, and tax evasion—each of which may be perceived and tolerated differently by individuals.

To address this limitation, the study conducts additional analyses using alternative indicators

of corruption tolerance. Drawing on the approach of Lavena (2013), I constructed supplementary indices based on Indian respondents' justifications for behaviors such as "claiming government benefits to which one is not entitled" and "cheating on taxes." These indicators follow the same 10-point scale, ranging from 1 ("never justifiable") to 10 ("always justifiable").

The results of these additional analyses confirm that the core findings remain robust across alternative specifications (see Table 3, columns 5 and 6). Both corruption tolerance and financial satisfaction consistently exhibit statistically significant main effects across all models, with coefficients aligned with those reported in the original analysis. Moreover, the moderating effect of financial satisfaction on the relationship between corruption tolerance and life satisfaction is reaffirmed. However, its moderating role in the context of overall happiness remains statistically insignificant, thus strongly supporting the rejection of H6.

Conclusion and Discussion

This study investigated the relationship between individual attitudes toward corruption and SWB in India, with a particular focus on whether financial satisfaction moderates this association. The analysis draws on data from the recent WVS conducted in 2023. India was chosen as the focal context due to its unique socio-political dynamics, marked by the coexistence of pervasive national corruption, low levels of SWB, and widespread public tolerance for corruption. This paradox persists despite significant nationwide efforts to maximize SWB in the country, especially since 2014 under the leadership of Modi. While these characteristics make India an especially compelling case for analysis, with the potential to contribute valuable insights to SWB theory, existing research has largely neglected the Indian context, underscoring the importance of this study.

Drawing from eudaemonism and hedonism theories, both of which are foundational frameworks within the field of SWB, this study formulated and tested hypotheses concerning the relationships between individual corruption tolerance, financial satisfaction, and SWB. Specifically, it hypothesized that individual corruption tolerance and financial satisfaction are statistically correlated with life satisfaction and happiness, which serve as measures of SWB, with corruption tolerance having a negative correlation (H1 and H2) and financial satisfaction a positive correlation (H3 and H4). Additionally, it proposed that the negative impact of corruption tolerance on SWB would be more pronounced among Indians who perceive their financial situation as relatively satisfactory compared to those who view it as relatively unsatisfactory (H5 and H6).

The findings from the main analysis, multiple robustness checks, and supplementary analyses using alternative measures of corruption tolerance consistently confirmed the significant main effects of individuals' corruption tolerance and financial satisfaction on their SWB. In detail, the results indicated that individuals with lower (or higher) tolerance for corruption, as well as those with greater (or lesser) financial satisfaction, tend to report higher (or lower) levels of life satisfaction and happiness in India. These findings provide robust support for H1 through H4.

Alongside the main effects of the independent variables, this study identified a moderating role of financial satisfaction in the relationship between corruption tolerance and life satisfaction in India. This finding suggests that corruption tolerance has a stronger negative impact on life satisfaction among individuals who perceive their financial situation as relatively more satisfactory compared to those who perceive it as less satisfactory, thereby supporting H5. Subsequently, this study aimed to pinpoint the specific moderator values at which the predictor's slope transitions between non-significance and significance (or vice versa) using the Johnson-

Table 3. Robustness tests

Variable	Model 1: Life satisfaction (DV)						Model 2: Happiness (DV)					
	(1)	(2)	(3)	(4)	(5)	(6)	(1)	(2)	(3)	(4)	(5)	(6)
Constant	7.91 ^{***} (0.44)	7.87 ^{***} (0.41)	7.75 ^{***} (0.44)	7.93 ^{***} (0.44)	7.99 ^{***} (0.44)	8.12 ^{***} (0.44)	3.09 ^{***} (0.15)	3.06 ^{***} (0.15)	3.09 ^{***} (0.16)	3.11 ^{***} (0.15)	3.08 ^{***} (0.16)	3.14 ^{***} (0.16)
Corruption tolerance (X)	-0.12 ^{***} (0.03)	-0.12 ^{***} (0.03)	-0.12 ^{***} (0.03)	-0.12 ^{***} (0.03)	-0.06 [*] (0.02)	-0.10 ^{***} (0.03)	-0.04 ^{***} (0.01)	-0.04 ^{**} (0.01)	-0.04 ^{***} (0.01)	-0.04 ^{***} (0.01)	-0.03 ^{***} (0.01)	-0.04 ^{***} (0.01)
Financial satisfaction (W)	0.47 ^{***} (0.02)	0.47 ^{***} (0.02)	0.47 ^{***} (0.02)	0.47 ^{***} (0.02)	0.47 ^{***} (0.03)	0.48 ^{***} (0.02)	0.08 ^{***} (0.01)	0.08 ^{***} (0.01)	0.08 ^{***} (0.01)	0.08 ^{***} (0.01)	0.08 ^{***} (0.01)	0.08 ^{***} (0.01)
X × W	-0.03 [*] (0.01)	-0.03 [*] (0.01)	-0.03 [*] (0.01)	-0.03 [*] (0.01)	-0.02 [*] (0.01)	-0.03 ^{**} (0.01)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
Controls												
Age (continuous)			0 (0.01)	0 (0.01)	0 (0.01)	0 (0.01)			0 (0)	0 (0)	0 (0)	0 (0)
Age (three groups)	-0.06 (0.11)						-0.03 (0.04)					
Age (six groups)		-0.03 (0.06)						-0.01 (0.02)				
Female	-0.32 ^{**} (0.12)	-0.32 ^{**} (0.12)	-0.33 ^{**} (0.12)	-0.33 ^{**} (0.12)	-0.33 ^{**} (0.12)	-0.36 ^{**} (0.12)	0 (0.04)	0 (0.04)	-0.01 (0.04)	0 (0.04)	0 (0.04)	-0.01 (0.04)
ST	-0.09 (0.27)	-0.10 (0.27)	-0.10 (0.27)	-0.10 (0.27)	-0.13 (0.27)	-0.09 (0.27)	0.07 (0.10)	0.07 (0.10)	0.07 (0.10)	0.07 (0.10)	0.06 (0.10)	0.08 (0.10)
OBC	0.14 (0.16)	0.14 (0.16)	0.13 (0.16)	0.14 (0.16)	0.14 (0.16)	0.16 (0.16)	0.03 (0.06)	0.03 (0.06)	0.03 (0.06)	0.03 (0.06)	0.04 (0.06)	0.04 (0.06)
General	0.02 (0.17)	0.02 (0.17)	0.01 (0.17)	0.02 (0.17)	0.01 (0.17)	0.03 (0.17)	0.10 (0.06)	0.10 (0.06)	0.10 (0.06)	0.10 (0.06)	0.10 (0.06)	0.11 (0.06)
Living together as married	0.45 [†] (0.21)	0.45 [†] (0.21)	0.45 [†] (0.21)	0.45 [†] (0.21)	0.51 [†] (0.22)	0.54 [†] (0.22)	0.10 (0.08)	0.10 (0.08)	0.10 (0.08)	0.10 (0.08)	0.10 (0.08)	0.11 (0.08)
Divorced	-2.16 (2.01)	-2.17 (2.01)	-2.07 (2.01)	-2.17 (2.01)	-2.22 (2.04)	-2.16 (2.02)	0.99 (0.72)	0.99 (0.72)	1.00 (0.72)	0.99 (0.72)	1.14 (0.72)	0.98 (0.71)
Separated	-0.75 (1.99)	-0.74 (1.99)	-0.73 (1.99)	-0.75 (1.99)	-0.73 (2.01)	-0.72 (2)	-1.29 (0.71)	-1.28 (0.71)	-1.30 (0.71)	-1.29 (0.71)	-1.31 (0.71)	-1.30 (0.71)

Table 3. Robustness tests (continue)

Variable	Model 1: Life satisfaction (DV)						Model 2: Happiness (DV)					
	(1)	(2)	(3)	(4)	(5)	(6)	(1)	(2)	(3)	(4)	(5)	(6)
Widowed	-0.40 (0.29)	-0.39 (0.30)	-0.36 (0.30)	-0.38 (0.30)	-0.35 (0.30)	-0.33 (0.30)	-0.18 (0.10)	-0.19 (0.11)	-0.17 (0.11)	-0.17 (0.11)	-0.18 (0.11)	-0.17 (0.11)
Single	-0.35* (0.17)	-0.35* (0.17)	-0.37* (0.18)	-0.36* (0.18)	-0.34 (0.18)	-0.37* (0.18)	-0.09 (0.06)	-0.08 (0.06)	-0.10 (0.06)	-0.10 (0.06)	-0.09 (0.06)	-0.11 (0.06)
Education	-0.02 (0.03)	-0.02 (0.03)	-0.02 (0.03)	-0.02 (0.03)	-0.01 (0.03)	-0.02 (0.03)	0.04** (0.01)	0.04** (0.01)	0.03** (0.01)	0.03** (0.01)	0.04** (0.01)	0.04** (0.01)
Income (ten groups)	0.07* (0.03)	0.07* (0.03)		0.07* (0.03)	0.06* (0.03)	0.06* (0.03)	-0.01 (0.01)	-0.01 (0.01)		-0.01 (0.01)	0 (0.01)	-0.01 (0.01)
Income (three groups)			0.28** (0.09)						0.01 (0.03)			
Unemployment	0.03 (0.16)	0.03 (0.16)	0.03 (0.16)	0.03 (0.16)	0.01 (0.17)	0.05 (0.16)	0.05 (0.06)	0.05 (0.06)	0.05 (0.06)	0.05 (0.06)	0.03 (0.06)	0.06 (0.06)
Catholic (Roman/Greek/etc.)	0.78 (0.56)	0.77 (0.56)	0.75 (0.56)	0.77 (0.56)	0.73 (0.57)	0.73 (0.56)	0.09 (0.20)	0.09 (0.20)	0.09 (0.20)	0.09 (0.20)	0.07 (0.20)	0.08 (0.20)
Muslim	0.61** (0.19)	0.61** (0.19)	0.61** (0.19)	0.61** (0.19)	0.56** (0.19)	0.59** (0.19)	0.02 (0.07)	0.02 (0.07)	0.02 (0.07)	0.02 (0.07)	0.01 (0.07)	0.02 (0.07)
Buddhist	-0.20 (0.48)	-0.21 (0.48)	-0.20 (0.48)	-0.20 (0.48)	-0.15 (0.49)	-0.21 (0.48)	0.08 (0.17)	0.08 (0.17)	0.09 (0.17)	0.08 (0.17)	0.12 (0.17)	0.10 (0.17)
Other	-0.31 (0.26)	-0.31 (0.26)	-0.30 (0.26)	-0.31 (0.26)	-0.25 (0.26)	-0.33 (0.26)	0.17 (0.09)	0.17 (0.09)	0.17 (0.09)	0.17 (0.09)	0.19* (0.09)	0.16 (0.09)
Religious attendance	-0.01 (0.04)	-0.01 (0.04)	-0.01 (0.04)	-0.01 (0.04)	-0.01 (0.04)	-0.02 (0.04)	0.01 (0.01)	0.01 (0.01)	0.01 (0.01)	0.01 (0.01)	0.01 (0.01)	0.01 (0.01)
Prayer	-0.06 (0.04)	-0.06 (0.04)	-0.06 (0.04)	-0.06 (0.04)	-0.06 (0.04)	-0.06 (0.04)	0 (0.01)	0 (0.01)	0 (0.01)	0 (0.01)	0 (0.01)	0 (0.01)
Generalized trust	-0.21 (0.15)	-0.21 (0.15)	-0.22 (0.15)	-0.22 (0.15)	-0.24 (0.15)	-0.27 (0.15)	0 (0.05)	0 (0.05)	0 (0.05)	0 (0.05)	0 (0.05)	0 (0.05)
Institutional trust	0.05 (0.07)	0.05 (0.07)	0.05 (0.07)	0.05 (0.07)	0.05 (0.07)	0.03 (0.07)	0.02 (0.02)	0.02 (0.02)	0.02 (0.02)	0.02 (0.02)	0.02 (0.02)	0.01 (0.02)
Membership (sum)	-0.06*** (0.02)	-0.06*** (0.02)	-0.07*** (0.02)		-0.07*** (0.02)	-0.07*** (0.02)	-0.01* (0.01)	-0.01* (0.01)	-0.01* (0.01)		-0.01* (0.01)	-0.01* (0.01)

Table 3. Robustness tests (continue)

Variable	Model 1: Life satisfaction (DV)						Model 2: Happiness (DV)					
	(1)	(2)	(3)	(4)	(5)	(6)	(1)	(2)	(3)	(4)	(5)	(6)
Membership (averaged)				-0.45*** (0.11)						-0.08* (0.04)		
<i>N</i>	1,292	1,292	1,292	1,292	1,286	1,285	1,288	1,288	1,288	1,288	1,282	1,281
<i>F</i>	23.12***	23.12***	23.28***	23.13***	22***	22.82***	7.89***	7.88***	7.90***	7.91***	7.95***	8.26***
<i>R</i> ²	0.31	0.31	0.32	0.31	0.30	0.31	0.14	0.14	0.14	0.14	0.14	0.14
ΔR^2	0.003	0.003	0.003	0.003	0.002	0	0	0	0	0	0	0

Source: The author

Note: Standard errors in parentheses.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Neyman technique. The analysis revealed that the moderating effect of corruption tolerance on life satisfaction becomes significant when financial satisfaction exceeds a threshold of 4.75.

On the other hand, an alternative analysis examining the relationship between corruption tolerance and happiness among Indians indicated that the moderating role of financial satisfaction became statistically insignificant, leading to the rejection of H6. This study interprets these divergent findings as a reflection of the conceptual distinctiveness between the two components of SWB. Extensive research has demonstrated that the facets of SWB—life satisfaction and happiness—are conceptually distinct in terms of their determinants and effects. For instance, life satisfaction is strongly influenced by factors related to an individual's livelihood conditions, particularly income level (Schimmack & Oishi, 2005), whereas happiness is predominantly shaped by social relationships (Tay & Diener, 2011).

In this framework, the significant moderating role of financial satisfaction in the relationship between corruption tolerance and life satisfaction can be explained by its close association with livelihood factors, particularly income levels. In contrast, the absence of a significant moderating role of financial satisfaction in the link between corruption tolerance and happiness suggests that happiness, as a component of SWB, is more strongly shaped by social interactions and connections rather than by livelihood factors like income, which financial satisfaction mainly reflects.

The findings of this study are anticipated to offer valuable theoretical implications. Firstly, they may highlight the potential linkage between individual attitudes toward corruption and SWB. While previous research has predominantly explored the impact of corruption on SWB at the macro level (Boța-Avram, 2023; Ngamaba, 2017), less attention has been given to micro-level dynamics, particularly the role of individual corruption tolerance. Considering the critical role of corruption tolerance in perpetuating a vicious cycle where high corruption tolerance among individuals fosters higher levels of national corruption, recent studies have emphasized the importance of addressing corruption tolerance as a more pressing issue than solely focusing on national corruption levels (Lavena, 2013). Within this context, the findings of this study, based on micro-level analysis, suggest a significant relationship between individual attitudes toward corruption and their SWB. These insights contribute to the theoretical understanding of SWB while addressing a notable research gap in the field.

Secondly, the findings of this study suggest that financial satisfaction may serve as a moderating factor in the relationship between corruption tolerance and SWB. While the direct impact of financial satisfaction on SWB has been well-documented, its potential moderating role has received limited scholarly attention to date. Grounded in eudaemonistic and hedonistic theories, this study explored the possibility that the influence of corruption tolerance on SWB may depend on variations in financial satisfaction. The results supported this theoretical premise, offering a foundation for future research to further investigate the moderating role of financial satisfaction in SWB-related contexts and expanding the theoretical understanding of these dynamics.

While this study offers important insights, it also recognizes certain limitations. For instance, the reliability of the WVS dataset, like any dataset, may be subject to inherent constraints. To address this, future researchers are encouraged to complement the dataset with in-depth interviews to validate whether the observed relationship between individual corruption tolerance and SWB, as well as the moderating role of financial satisfaction in this association, remains robust within the Indian context. Furthermore, given the context-specific nature of these findings, subsequent studies should strive to enhance their generalizability by incorporating a more diverse range of national samples.

Moreover, due to the sensitive nature of questions concerning unethical or corrupt behavior,

respondents may have been inclined to underreport their true attitudes in order to align with socially acceptable norms. This tendency introduces the possibility of social desirability bias, which may lead to a downward bias in the measurement of corruption tolerance and, consequently, attenuate the observed strength of the relationships under investigation. Although this limitation is common to most survey-based studies addressing moral or ethical issues, it highlights the need for cautious interpretation of the findings and points to the value of employing indirect questioning techniques or behavioral measures in future research.

Another limitation of this study lies in the potential for reverse causality and endogeneity, which arises from the use of cross-sectional data. To address this issue, future research should employ longitudinal designs to track changes in individuals' attitudes and SWB over time or utilize experimental methods to better isolate causal effects.

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Notes

1. As Kurer (2005) argues, the evolution of corruption as a concept is fundamentally tied to the violation of public office norms and the ensuing public disapproval. Consequently, public perceptions and opinion serve as crucial criteria for assessing the quality of corruption-related definitions.
2. The factor loadings of the remaining items exceed the threshold of 0.50. Detailed data are available upon request.
3. Since PROCESS is designed to handle both ordinal and continuous independent, dependent, and moderating variables, and all variables in this study are measured at the interval level, its application does not pose significant methodological concerns (Hayes, 2022).
4. This study conducted a preliminary multicollinearity test by examining the VIFs for all variables. All VIFs were below 2, indicating that multicollinearity is not a significant concern. The VIF results are available upon request.

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