

Synthesising Insights: Discussion, Implications & Conclusions

This chapter offers a summary of the hypotheses in light of the findings acquired from the data analysis presented in Chapter Five. The chapter will highlight the relevance and implication of the research findings for academicians and marketing practitioners. Also, this chapter will discuss future research that can be derived from this study's conceptual framework and empirical findings. Anchored in the four research questions outlined in Chapter Three, the discussions of the hypotheses and analysis of the findings are presented taking into account the extant literature. Subsequently, this chapter reports the consistency and also contradiction of the findings with earlier studies. This chapter ends with a summary of the chapter.

The study began with the statement of the research questions and went on to examine the conceptual background and empirical studies that exist in the literature. The main objective of the study was to develop an integrated but parsimonious disposition tendency model and to test empirically the role of different factors. Overall, 9 hypotheses were developed to describe the disposition model in this study. 6 of them were found to be statistically supported at different significant levels. Also, 16 hypotheses were proposed to study the moderating effect of demographic variable components including age, income, gender, family type, job transferability and work status on the product disposition tendency model. Age and income were seen to have some moderating effects which will be explained in detail in the subsequent sections. On the basis of the outcome of the all the previous chapters, the current chapter provides the interpretation and discussion of the research findings which are grouped into two parts. The first part provides the interpretation and discussion of the general findings related to the factors influencing disposition tendency and disposer typology. In the second part, a discussion of the five demographic variables i.e. age, income, gender, family type, job transferability and work status is presented as the moderator elements in the disposition tendency model. The procedure has been presented as per a multi group discussion (Henseler, 2007). In the following sections each construct related to the hypothesis is discussed.

6.1 Summary of Main Findings

Part 1- Construct Relationships

Table 6.1 Construct Relationships

Hyp. No	Hypotheses	Outcome
H1	Tendency to de-clutter has a positive influence on disposition tendency	Supported
H2	Value seeking tendency has a positive influence on disposition tendency	Supported
H3	Innovation seeking tendency has a positive influence on disposition tendency	Supported
H4	Change in life style has a positive influence on disposition tendency	Not supported
H5	Product Working Condition has a positive influence on disposition tendency	Not supported
H6	Ease of storage has a negative influence on disposition tendency	Supported
H7	Disposition Channel availability has a positive influence on disposition tendency	Not supported
H8	Disposition Tendency has a positive influence on Disposition Behavior	Supported
H9	Disposition tendency has a positive influence on Impulse Disposing Behavior	Supported

Part 2 - Multi Group Analysis

Table 6.2 Multi Group Analysis

Construct	Subsample	HY	Hypotheses	Outcome
Age	Young Vs Old Vs Middle	H8(a1,a2,a3)	Age has a significant moderating effect on DisT→DisB	Moderated
		H9(a1,a2,a3)	Age has a significant moderating effect on DisT→ImpDisB	Moderated
Income	High Vs Low Income	H8b	Income has a significant moderating effect on DisT→DisB	Moderated
		H9b	Income has a significant moderating effect on DisT→ImpDisB	Moderated
Gender	Males Vs Females	H8c	Gender has a significant moderating effect on DisT→DisB	Not moderated
		H5c	Gender has a significant moderating effect on DisT→ImpDisB	Not moderated
Family type	Joint Vs Nuclear	H8d	Family type has a significant moderating effect on DisT→DisB	Not moderated
		H9d	Family type has a significant moderating effect on DisT→ImpDisB	Not moderated
Job Type	Transferable Vs Non- transferable	H8e	Job type has a significant moderating effect on DisT→DisB	Not moderated
		H9e	Job type has a significant moderating effect on DisT→ImpDisB	Not moderated
Work Status	Working Vs Non working	H8f	Work status has a significant moderating effect on DisT→DisB	Not moderated
		H9f	Work status has a significant moderating effect on DisT→ImpDisB	Not moderated

6.2 Discussion of the Survey Findings

6.2.1 Tendency to de-clutter (H1)

Hypothesis H1: The PLS based statistical analysis of this study has demonstrated (Table 5.19 in Chapter 5) a strong support for this hypothesis ($t= 12.0947$, $p 0.000$). This finding indicates that the influence of tendency to de-clutter on disposition tendency is significantly high.

It is supported by the statement of Winakor and Martin (1963) and Rucker et al., (1995) that the key reason why people dispose is to eliminate clutter. This relationship is also similar to the study of Ha-Brookshire & Hodges (2009); Gregson, Metcalfe, & Crewe (2007); Mitchell et.al (2009). The unwanted items may be repurposed, donated to worthy organizations, sold via second hand stores, distributed to relatives or chucked in the wheelie bins (Gregson, Metcalfe, & Crewe, 2007; Mitchell et.al, 2009). Most importantly, this result is justified and confirmed by the finding of our field study about the positive influence of de-clutter tendency on disposition tendency.

To understand why the tendency to de-clutter has a positive impact on disposition tendency, we should define what clutter actually is. Clutter is that which continues to be retained despite not serving any meaningful purpose in our lives. These items are retained because we reason that they may come in handy some day. Clutter can create a lot of stress and friction between family members as the stuff we just cannot imagine tossing away may be found irrelevant or a waste of space by other family members. The world is changing so fast and the life we now experience is quite different from the one we lived a few years back. Consequently, the stuff that we once reckoned as aesthetic, useful or even necessary are now obsolete. Some informants felt that remaining attached to or responsible for stuff that they are done with leads to the worst form of clutter. Others reasoned that they either felt lazy to de-clutter or they retained dysfunctional items which they never managed to get them repaired despite their intentions to do so. The study showed many informants having a closet full of old mobile phones that they will never use. The study revealed people with high de-clutter tendency score disposing of stuffs they do not use any longer in a meticulous and time bound manner. The items disposed by such

individuals included items in working condition and also those in need of repair.

6.2.2 Value seeking tendency (H2)

Hypothesis H2: The PLS based statistical analysis of this study indicated (Table 5.19 in Chapter 5) a strong support for this hypothesis ($t= 16.9439$, $p = 0.000$). This finding indicates that the positive influence of value seeking tendency on disposition tendency is true and significant. This outcome was in line with the outcomes of Arnould and Curasi (2000); Belk et al. (1989); Price (2000), Lastovicka and Fernandez (2005); Roster (2001) along with several others. The results from this study also empirically prove that high value seeking tendency does influence the disposition tendency of individuals.

In the study, the informants who displayed high value seeking tendency were found to be creative people who tried to maximize the value of their possessions by finding new ways to use old products or by passing on their cherished possessions to someone who can appreciate its worth. They also actively involved themselves in repairing and renovating their worn out items to make them functional. They tried their best to delay discarding stuff. However, those informants who scored low on value seeking tendency did not hesitate to discard possessions. According to them, the items keep losing their significance and meaning with the passage of time. They did not feel it worthwhile to expend time and energy on repairing and renovating worn out stuff. For them, things that are no longer meant to be used add to household clutter. So, they do not hesitate to discard items they are done with.

6.2.3 Innovation seeking tendency (H3)

Hypothesis H3: The PLS based statistical analysis of this study indicated (Table 5.19 in Chapter 5) a strong support for this hypothesis ($t= 10.6649$, $p = 0.000$).

The study hypothesized that innovation seeking tendency influences the product disposition tendency. The outcome supports the literature (Paden & Stell, 2005; Cooper, 2004; Wilhelm, Yankov, & Magee, 2011). The findings fully support the findings from the field study that people who have high innovation seeking tendency display a continual striving for new and better possessions. Generally, innovation seekers have high disposable income. This small minority of individuals look for change for the sake of change more than or in addition to the fundamental value of the innovations (as cited in Kerr, 2012). These variety seekers continue to buy lots

and lots of things in a quest for better features, style and performance. This subsequently results in shortage of money and feelings of guilt. Since these individuals are not emotionally attached to their possessions, they typically resort to selling their belongings to make some money to overcome their guilt feelings and to supplement the cost of their new purchases. Since most of them do not have enough storage space for heaps of spare items lying around, they resort to disposition of stagnating stuff they are done with. The new purchases help them to improve their self-image (Kleine et.al, 1995) or help them avoid social problems such as ridicule, ostracism or expulsion from peer groups (as cited in Ram, 1987).

On the contrary, individuals with low innovation seeking tendency score tend to be influenced very little by new models of products launched. These people either have low incomes or believe things cannot buy happiness. They prefer to buy sturdy products and retain them to keep their lives simple. Many a times, what is professed to be innovative upgrade by a firm are not perceived as optimal newness by low innovators. According to them, many innovations are about irrelevant changes in a product attribute rather than a radical change in the product concept. Also, the resistance offered by such consumers to innovations may be a form of resistance to change (Bagozzi & Lee, 1999; Heider, 1958; Sheth 1981). These individuals may actually be waiting for the performance of the product to be established adequately. Also, they are averse to the complexity of innovation and perceived risk components (Ram, 1987). Any new product might involve a new steep learning curve requiring a change in their behavior. Since, this can possibly disturb their psychological equilibrium, low innovators habitually prefer retaining and using old products rather than experiencing an unsettling course of relearning by purchasing new products.

6.2.4 Life Style Changes (H4):

Hypothesis H4: The PLS based statistical analysis of this study indicated (Table 5.19 in Chapter 5) no support for this hypothesis ($t= 0.1889$, $p=0.425$).

The study hypothesized that life style changes influence the product disposition tendency. This was based on the results of the earlier studies that showed how individuals dispose of items to mark a particular life passage like finishing studies, marriage, child birth or children reaching certain ages (Hermann and Soiffer, 1984). Also, literature showed that individuals who adopt life style changes like voluntary simplicity or eco-friendly life dispose things (Albinsson & Perera, 2009; Bianchi &

Birtwistle, 2010).

However, the current study found that life style changes did not have a positive influence on product disposition tendency. This study also confirmed that most of these disposers have a high value seeking tendency. So, they might continue to use their products, find new uses for them or retain them till they get a suitable price or find a suitable home (user who will appreciate the worth) for the product.

This might be attributed to the fact that voluntary simplicity and eco-friendly life style trends in consumer movement are yet to spring up in cities across India. Though, the green movement has made a foray into the urban Indian vocabulary, it has not been adopted by people in a big way because the Indian economy is still not privileged enough to afford prohibitively priced eco- friendly products. The informants lacked the necessary infrastructure (like efficient public transportation) to adopt a simpler lifestyle. Also, the sustainable product options for the informants are very limited as the markets are flooded mostly with low cost fragile products. So, disposition cannot be triggered by lifestyle consumer movements in India. Also, not many Indians are aware about sustainable consumption and its benefits. Although lifestyle spending options are increasing for Indian consumers resulting in higher pay outs on gaining status, studies show that a typical Indian consumer is frugal at heart and is cautious about debts and expenses. Hence the respondents who experience life style changes might not dispose a possession for that reason alone.

6.2.5 Product working condition (H5)

Hypothesis H5: The PLS based statistical analysis of this study indicated (Table 5.19 in Chapter 5) no support for this hypothesis ($t= 0.0405$, $p =0.484$).

The study finding indicates that product working condition does not influence product disposition tendency. Studies showed high cost of repair and non availability of spare parts drive individuals to retain products that have high perceived usefulness and toss away worn out products (Cooper, 2004; Jacoby et.al, 1977). The outcome contradicts the findings of previous studies that testified the influence of functional state of the products on product disposition (Conn, 1978).

Informants did not always buy products for utilitarian benefits. Many products are purchased by them to serve their hedonic needs. Some worn out products are lovingly retained just because they have been gifted or handed down by family members. These products make an emotional connection. A possession that reminds

them of people, places and experiences was found to be retained by respondents with low disposition tendency. Moreover, in India, repair costs and availability of spare parts do not act as a deterrent due to availability of low cost unbranded duplicate spare parts and service centers. The study showed how disposition of products happen even when they are in good working order. Launching of new upgrades in quick succession and advertising campaigns to convince the consumer that the older models they hold are no longer savvy might push a consumer to dispose a product though there is nothing wrong with it. Also, since the products are made fragile, the risk-averse respondents might try to sell it when they are still working to make some money and to replace them with an upgrade to avoid facing an unpleasant situation.

6.2.6 Storage Factors (H6)

Hypothesis H6: The PLS based statistical analysis of this study indicated (Table 5.19 in Chapter 5) a strong support for this hypothesis ($t=7.6613$, $p = 0.000$). The study outcome confirms the extant literature findings that product working condition does indeed influence product disposition tendency. The informants indicated a strong likelihood of retaining a possession if the storage space available is increased (confirms Jacoby, 1977). This consequently decreases the probability that such an item will be discarded. Value seeking respondents who love to retain possessions too had to discard stuff even if they were in good condition when storage space was a constraint. For instance, when people relocate to a smaller house or when kids grow up, the old stuff which are not put to use are essentially tossed away to make way for the new stuff (confirms Rucker et al., 1995). Physical size of the product too is another storage factor that influences disposition decisions. Bigger products are disposed because they cannot find a place in the limited closet space (confirms Paden & Stell, 2005; Haws et al., 2012). Since the product upgrades that hit the market are not built to last, informants displayed a propensity for keeping old stuff to use it as a spare in case of emergency (confirms Boyd and McConocha 1996; Hanson 1980; Roster, 2001; Young and Wallendorf, 1989). However, people tend to discard old items that are easily broken. The efforts and money it takes to package it makes it prone to disposal. To sum up, consumers tend to preserve their possessions, even after purchasing a substitute product, if they have the money and space available to do so (confirms Boyd and McConocha 1996; Hanson 1980; Roster, 2001; Young and Wallendorf, 1989). While storage space availability enables value seekers to preserve

old possessions they are emotionally attached to, it helps innovation seekers to store the possession until they get a good offer price for it. So, storage space availability, product size and storability are the three storage factors that influence product disposition tendency.

6.2.7 Disposition channel (H7)

Hypothesis H7: The PLS based statistical analysis of this study indicated (Table 5.19 in Chapter 5) no support for this hypothesis ($t=1.0135$, $p=0.156$). The results of this study have to be seen in light of the fact that disposition channels are not fully developed in India. Earlier studies showed evidence for the positive influence of access to efficient disposition options prompt consumers to dispose their old possessions (Albinsson and Perera, 2009; Cameron and Galloway 2005; Paden and Stell 2005). However, in India not much attention has been devoted to development of disposition channels. Most of the people in India including many of the respondents in the study did not have any idea or experience with garage sales, car reboot sales and swap meets. Also, in India, Internet penetration is only around 19% which is quite less compared to 87% in the United States and 46% in China (“Internet Users by Country (2014) - Internet Live Stats,” n.d.).

Consumer resellers have to confront a plethora of problems whether they sell their stuff online or offline. The following section discusses some of the problems faced by people posting on Indian C2C sites as the regulatory environment is yet to stabilize.

A lot of dealers pose as buyers and request items at half of the listing price. A lot of buyers commit to buy the product and then refuse the next day. Identity theft and spam mails from C2C sites whether one wants it or not are other pertinent issues. The technical issues such as ads not getting hosted despite paying for the premium ads, no possibility of formatting the ad text, no verification of seller’s phone numbers, amount getting deducted twice for the same product and not getting delivery of the product or refund despite several calls to customer care, delivery of wrong or fake products, money not getting reimbursed when faulty products are sent back deter disposers from using online disposition channels. Also, some of these C2C sites show premium ads on rotation basis and they hide this fact when they entice sellers to convert their free ad to a premium one. Online buyers face the risk of buying stolen

items and the mobile numbers sent by them for verification are stolen and ads get posted in their numbers. The online sellers and buyers need either a checking account or a credit card to set up a PayPal or Google Wallet accounts. The reason is that RBI guidelines have made it mandatory to authenticate every transaction using the MasterCard or Visa 3D PIN to avoid online frauds. Since credit card penetration is very low in India, using online channels for disposition is difficult. Also, to sell on sites like eBay different types of fee are applicable including insertion fee, final value fee, paisa pay facility charge, optional feature fees and subscription fees. The seller also needs to pay applicable taxes and service charges. Also, charges differ depending on the period of listing, sale price, format and category of listing.

Moreover, findings from this study show that most of the respondents happen to be value seekers who would rather prefer to repair and reuse or to store their old items if they have enough storage space. Also, offline dealers in India do not offer a good price for the items sold. Items are sold just for generating some storage space for new items or to alleviate guilt feelings when buying new items. Unlike disposers abroad, Indian disposers do not hold swap meets or garage sales which will give an opportunity to make a social connection or to find suitable owners for their cherished possessions. Also, in India, the stigma of buying used goods still persists in many product categories. All these reasons make it difficult to study the influence of disposition channel on product disposition tendency.

Since respondents for this study were primarily samples selected from Facebook groups for online disposition of used goods, it was possible to get richer insights into the challenges inherent in using this form of disposition. Most of the respondents contacted claimed that offline and online disposition channels in India posed several problems in terms of time, efforts and money. Huge efforts are needed to develop new and revamp the existing disposition formats to redirect used goods in a sustainable manner.

6.2.8 Disposition tendency and disposition behavior (H8)

Hypothesis H8: The PLS based statistical analysis of this study indicated (Table 5.19 in Chapter 5) a strong support for this hypothesis ($t=11.7867$, $p = 0.000$) that disposition tendency positively influences actual disposition behavior. Hence, this research study provides additional evidence to the available scant research on the

role of disposer identity on product disposition literature (Phillips & Segó, 2011). While certain respondents during the study admitted to keeping unused objects because they liked to retain and reuse things, some others claimed they were more likely to discard things they no longer needed (Coulter & Ligas, 2003; Phillips & Segó, 2011). The various constructs that evolved during the course of this study helped identify distinct disposer types. The study highlights the fact that overall disposition tendency score can dramatically influence consumers' disposition behavior. Informants with very low disposition tendency score were seen to have a strong emotional connect with their possessions. Typically, they are price sensitive and hence had a responsible attitude towards their belongings. They not only took proper care of their possessions but also showed keen interest in finding a buyer with appropriate usage intent (Cherrier and Ponner 2010; Price et al. 2000).

Informants with very high disposition tendency score were typically purgers or discarders. They tended to sever their connection with their possessions due to a variety of reasons. Some of the triggers of disposition for such individuals included loss of novelty, failure to contribute to self-worth, low tolerance for products not in working condition, lack of creativity for reusing the possession in new ways, an attractive trade-in, ad appeals, peer pressure, low tolerance for clutter, low emotional connect with the product and lack of storage space. While a keeper with low disposition tendency score might take months to decide whether or not it is time to replace his mobile phone or laptop, a discarder generally spends a few days to review and recognize it is time to opt for a trade-in to upgrade to the new model. Interestingly, the temporal span associated with removing clutter also seemed to vary across disposer categories. While a keeper might be more tolerant towards clutter because it includes items that they value, a discarder is likely to be more intolerant towards clutter as it limits the storage space he will have to store his new possessions (confirms Raghavan, 2010; Naylor et al, 2008). Many of them also expressed their desire to keep their houses meticulously clean and organized as a trigger for disposition.

The extant research on the role of disposer identity on product disposition is scant (Phillips & Segó, 2011). Some papers have discussed the characteristics of disposer types (Coulter and Ligas, 2003; Harrell and McConocha, 1992). Coulter and Ligas (2003) developed dichotomous labels to classify those who tend to retain items

(packrats) and those inclined to discarding items (purgers). Packrats often find personal and symbolic meaning in their possessions (Belk, 1988; Coulter and Ligas, 2003; McCracken, 1986; Wallendorf and Arnould, 1988) and so face difficulty disposing of stuff. The packrats are creative when it comes to extending the life of their possessions by finding new ways to use old products (Price et al., 2000; Ridgway and Price 1994). Packrats are often found to be older individuals who like to repair their worn out products instead of replacing them (Hanson, 1980). In contrast, purgers prefer to get rid of things to keep their living spaces clean and organized. The purgers are young, single individuals with good income and education (Hanson, 1980; Harrell and McConocha, 1992) who evaluate whether items are needed on a regular basis and are objective about disposition. Studies show that individuals with purger characteristics have future time orientation (Coulter and Ligas, 2003). Since purgers attach less meaning to products and are quick to dispose stuff, they primarily buy products that are inexpensive and have shorter life cycles (Raghavan, 2010). Naylor et al. (2008) examined the influence of disposition tendencies on subsequent acquisition. They developed a disposer continuum with packrats at one end and purgers at the other end of the spectrum. Several informants in that study considered themselves as a blend between purgers and packrats. Phillips & Sego (2011) proposed a disposal identity continuum of keepers and discarders. They replaced the term 'keeper' for packrat, and 'discarder' for purger to remove the emotional overtones and negative valence of the earlier labels. Recent research by Cherrier and Ponner (2010) suggests that keepers are inclined to weave a web of memories connecting events and people to possessions. They are consciously aware of the money they spend on their possessions, and when they are done using a possession, they show keen interest in finding the product a good home (Price et al. 2000).

6.2.9 Disposition tendency and Impulse disposing behavior (H9)

Hypothesis H9: The PLS based statistical analysis of this study indicated (Table 5.19 in Chapter 5) a strong support for this hypothesis ($t= 6.7574$, $p = 0.000$). The findings support the hypothesis that disposition tendency positively influences impulse disposition behavior. The past studies that explore impulse disposing behavior are sparse. The findings of the earlier studies are limited to identifying disposer categories based on the spontaneity of disposition (Harrell & McConocha, 1992) and

types of online disposers depending on whether the online resale was planned or unplanned (Chu & Liao, 2007). However, there have been no empirical studies to understand whether product disposition tendency influences impulse disposing behavior. In the absence of literature back up, the study confirmed a weak to moderate effect ($R^2 = 0.055$) of disposition tendency on impulse disposing behavior. The above threshold predictive relevance and Goodness of Fit values further confirmed the path relationship. A possible reason for the positive influence of disposition tendency on impulse disposing behavior may be the fact that people who have a high disposition tendency may not have enough time or emotional attachment with their possessions to plan their disposal. Also, many a times the disposition is triggered by external forces like launch of new product upgrades, ad appeals and trade-in programs which leaves no scope for the informant to plan the disposal. On the other hand informants with low disposition tendency are typically frugal and value-seeking by nature. Also, many a times they tend to be emotionally attached to their possessions. So, they tend to be systematic and meticulous about segregating items they no longer need. After careful evaluation of several factors (like utility, emotional significance, storage space, resale value etc.) the products are repaired, creatively reused, passed on to someone who will appreciate its worth, stored as a backup, resold, recycled or tossed away.

In the absence of strong theoretical support, this study has made an attempt to understand whether impulse disposing behavior is influenced by product disposition tendency. As stated in earlier sections, this is not the key focus of this research study. Future work in this realm can help further explore and explain the impact disposition tendency on impulse disposing behavior in a big way. This study can serve as a starting point and trigger for more in-depth research on impulse disposing behavior to bring greater clarity.

6.3 Multi-groups Analysis

The previous research on the moderating influence of demographic variables in the context of product disposition is sparse. A very few papers have merely touched upon the influence of age, income and gender on product disposition behavior. It is expected from previous studies that personal characteristics like age, gender and income can be general moderators influencing product disposition (Chapter 3). Also

based on the field study, family type, job type and work status were also proposed. The main objective of this part of the research is to examine the roles of the moderating variables: age, income, gender, family type, job type and work status on the path relationships: $DisT \rightarrow DisB$ and $DisT \rightarrow ImpDisB$ in the product disposition tendency model. This analysis is carried out using multigroup analysis to test the significant moderating effect of these six demographic variables on the two path relationships of the structure model. Prior to proceeding with the analysis, a summary of the percentage of total respondents based on age, income, gender, family type, job type and work status in the context of this research study is furnished below (Table 6.3). In terms of age, majority of the informants were either young (31.5) and or middle aged (51.8%), whereas only 16.7% of them were old. In terms of income, the percentage of those earning above Rs.5 Lakhs was slightly more (55.6%) than those earning less than 5 Lakhs (44.4%). Majority of the informants were males (66.7), employed (70.4%) and in non transferable jobs (64.8%).

6.3.1 Sample Selection for Moderating Variables

In order to determine the roles of moderating variables in the path relationships, moderation analysis was conducted using the split sample approach (Hair, Ringle, & Sarstedt, 2013; Henseler & Fassott, 2010). The data can be split into subsamples in three ways: 1) Dividing data on a pre established level of moderator into two or more groups. For instance, a person's gender logically forms only two moderator levels, viz, males and females. This method was used in the present research for gender. 2) The moderator can be measured on a ratio scale in order to maximize the homogeneity of the sub-sample sizes. This method was used to study the moderating effect of income, family type, job type and work status. In case of age, three subgroups were obtained.

Table 6.3 Respondent Profile (for moderator variables)

Moderator variables	Total	Percentage
Age	Young=204	31.5
	Middle=336	51.8
	Old=108	16.7
Income	Less than 5 Lakhs=288	44.4
	Above 5 Lakhs=360	55.6
Gender	Male=432	66.7
	Female=216	33.3
Family Type	Nuclear=444	68.5
	Joint=204	31.5
Job Type	Transferable=228	35.2
	Non transferable=420	64.8
Work Status	Employed=456	70.4
	Not employed=192	29.6

The multi-group analyses were performed to one pair of samples at a time, thus depicting a series of three analyses for each of the path relationships. For gender, family type, job type and work status, two groups were obtained. So, only one analysis was carried out for each of the path relationships. Third, moderator levels can be established in line with the theoretical rationale. PLS based analysis was performed for every moderating variable. Measurement invariance test across groups were not performed as it carries its own assumption that the impact of group membership is limited to the structural parameters of the inner model. However, researchers should take into account the group membership effects on both structural and measurement parameters because in several instances, this assumption is implausible (Rigdon et al., 2010, p. 268-269).

6.3.2 Assessment of Effect of Moderating Variables

Assessment of the structural model was performed after splitting data into groups for the each of the demographic variables. This was followed by bootstrapping analysis to get the path coefficients (β) and the standard error of the mean and connect t-values to conclude the statistical significance of both groups on different paths in the

model. Based on the previous findings and this field study, age, income, family type, job type and work status were proposed as having moderating influence in chapter 3. In the following sections related discussion is presented.

6.3.3 Moderating influence of age (H8a1, H8a2, H8a3, H9a1, H9a2, H9a3)

Findings of this study do provide some backing to the previous studies that suggest the influence of age on disposition behavior. While the findings from the PLS based multi-group analysis supported the moderating effect on the path relationship $\text{DisT} \rightarrow \text{DisB}$ and $\text{DisT} \rightarrow \text{ImpDisB}$ for H8a1 and H9a3, there was no support found for hypotheses 8a2, 8a3, 9a1 and 9a2. Hence, hypothesis 8a2, 8a3, 9a1 and 9a2 are rejected as they do not show statistically significant result on the causal relationships $\text{DisT} \rightarrow \text{DisB}$ and $\text{DisT} \rightarrow \text{ImpDisB}$ (Table 6.2 in Chapter 6). More specifically, no significant difference was found in the path relationship of $\text{DisT} \rightarrow \text{DisB}$ between:

(i) young and middle aged consumers and (ii) middle aged and old consumers suggesting that the influence of disposition tendency on disposition behavior is moderated by age for young and old aged people only. This may be because of the difference in the kind of possessions held by these two disposer groups. While young people typically buy stuff that are low priced, they tend to be less emotionally attached to their belongings. They also tend to be variety seekers who do not mind buying second hand goods as it helps them to upgrade to new models of product offerings at a lower cost. So, they do not feel guilty while discarding them (confirms Raghavan, 2010; Burke, Conn, & Lutz, 1978). On the contrary, old aged individuals generally accumulate special possessions over the years. They have a preference for stuff that are durable and they were seen to have long enduring relationships with their possessions (confirms Wallendorf & Arnould, 1988). They prefer to repair and reuse the items that do not work while the younger individuals do not mind tossing away products that are not in working order (confirms Hanson, 1980; Vining & Ebreo, 1990). Also, older people said they would love to pass on their cherished belongings to people who will not only appreciate its worth but also take proper care of them (confirms Price et al., 2000). There is lack of statistical support for moderating effects between Young vs. Middle-aged and Middle-aged vs. Old disposers. This may be due to the fact that middle-aged disposers tend to have characteristic traits of both young and old aged disposers. While they do prefer to buy branded goods that are durable, they are likely to toss away worn out products. This

is because they are busy people with both household and professional commitments (confirms Gultinan, 2009). Also, their lifestyles keep changing and often possessions are replaced to suit their changing lifestyles. However, they generally have a responsible attitude towards their possessions and they start forming emotional bonds with their cherished possessions.

Furthermore, age moderated the relationship $DisT \rightarrow ImpDisB$ for middle aged vs. old disposers. This may be because the respondents who were middle aged generally had more disposable income and were aspiring to climb up the social ladder. They are in the process of accumulating expensive and durable possessions while tossing away low priced or low quality old possessions. Also, they happened to be busy people. So, they did not have adequate time to search for spare parts and repair. On the other hand, older people do not have enough liquid cash to frequently discard items that are not in working condition. Also, they have enough spare time. So, they prefer to fix and reuse old items. Moreover, old informants typically had strong emotional bonds with their special possessions. They felt that the products they purchased during their times are much more durable than the market offerings of the contemporary times. So, they are not lured by promotional trade-in offers by companies.

So, it is proposed that age somewhat moderates the examined path relationships.

6.3.4 Moderating influence of income (H8b, H9b)

Based on theoretical underpinnings and empirical evidence, there is some evidence to expect that income has an influence on consumers' disposition decisions. The role of income in the context of disposition studies has been given little attention in consumer research. It is generally acknowledged that people with higher levels of income prefer to dispose stuff they no longer need because they have enough disposable income to find a replacement (confirms Gultinan, 2009). Maycroft (2009) also suggested the positive influence of income on disposal decisions. The study findings were in line with the past study findings. Income seemed to moderate both the path relationships: $DisT \rightarrow DisB$ and $DisT \rightarrow ImpDisB$. An obvious reason for this positive influence is the kind of materialistic culture in which such informants live. The self-worth of the individual is measured in terms of the material possession he owns. Also, planned obsolescence prevents people from building a lasting relationship with their possessions. The companies deliberately manufacture throw away products (clothes, fashion goods, mobile phones). New gadgets fail to work

with old accessories (printers) and new applications fail to work with old gadgets (video games). Either support to old software is stopped or the spare parts for old products are not made available in the market. Also, buy back offers and company advertisements lure people and exert pressure on them to buy upgrades to stay in tune with the changing times. So, given the pressure of the modern times, it is natural for the informant to discard unwanted items and replace it with a new one if he has enough income.

6.3.5 Moderating influence of gender (H8c, H9c)

The past disposition related studies have only studied the moderating influence of gender with regard to disposition of clothes and mobile phones (Bianchi & Birtwistle, 2010; Wilhelm et al., 2011). The studies suggested that females tend to influence more by fashion changes and hence discard clothes more often. Also, they were observed to donate to charity more often. On the other hand, males were found to dispose electronic gadgets more often females. However, this result does not support those studies and the hypothesis suggesting that gender does not moderate the path relationships between $DisT \rightarrow DisB$ and $DisT \rightarrow ImpDisB$. This has important implication to the marketers. This research study tried to study the general disposition tendency and its influence on disposition behavior in a variety of product categories. So, while product specific disposition behavior can be influenced by gender, both males and females with similar disposition tendency were found to follow a similar disposition patterns. On the whole, it is proposed that gender does not have any effect on the examined relationships.

6.3.6 Moderating influence of family type, job type and work status (H8d, H9d, H8e, H9e, H8f, H9f)

Previous studies on product disposition have not examined the moderating influence of family type, job type and work status. The findings of this study do not support the hypotheses (H8d, H9d, H8e, H9e, H8f and H9f). This implies that informants in both nuclear and joint family setups are likely to show similar disposition behavior based on their disposition tendency. This might be because the joint families are in transition due to the socio-cultural changes. There is growing independence of family members in making choices and decisions. With increase in level of education and women joining the workforce, the informants were likely to act in accordance with their own value systems. The elders in the family avoid influencing the decisions of

younger members as their suggestions can be construed as interference. Also, informants disposed in similar ways regardless of whether they were in transferable jobs requiring relocation or non transferable jobs. This goes to show that job relocation does not influence product disposition. While, it was expected that those in transferable jobs tend to dispose more, the informants in transferable jobs might be buying less fragile stuff to avoid the hassle of wear and tear during future transit. Also, reasonably good quality relocation service providers have a presence in India. Overall, this study suggested that job transferability does not have any effect on the examined relationships. Furthermore, informants showed similar disposition behavior in line with their disposition tendency regardless of their work status (employed or not employed).

6.4 Contributions and Implications of the Study

6.4.1 Contributions

This study contributes to the conceptualization of product disposition tendency and is motivated by the call for more empirical research to examine the product disposition behavior in the context of influencing factors, disposition tendency and disposer typology.

This study has made some theoretical contributions by further explaining and determining the factors that influence product disposition tendency which were not empirically proven in prior researches. The first contribution is related to the factors that influence product disposition tendency. Previous research on disposition focused on conceptually defining disposition, disposition formats and disposition across product categories. Of late, studies have focused on the environmental impacts of disposition. However, the focus on what drives consumers to decide whether or not to dispose of possessions has been scant. The focus of this research is to understand personal factors that influence disposition tendencies. The study further examined whether such product disposition tendency influences the actual disposition behavior and impulse disposing behavior. This research is particularly timely and valuable in the contemporary throwaway culture. It can help marketers design strategic approaches to the used goods market which is now emerging into 'pre-owned' and 'gently used' goods markets. It can also help companies that sell used goods identify potential sellers. This study is the first to examine the influence of innovation seeking tendency on product disposition tendency. Also, it has

introduced the concept of impulse disposing behavior based on qualitative interviews with disposers. Literature shows evidence of limited (qualitative) research on factors influencing product disposition tendency. There has been no study pertaining to product disposition tendency in the Indian context. This research attempts to fill this observed chasm.

6.4.2 Long-term Implications of the Study

It is an undeniable truth that marketers have played a big role in ephemeralization of product offerings by shortening product life spans and promoting impulsive and aesthetic consumption (Cooper, 2005; Guiltinan, 2009). As a consequence, consumers have undergone psychological and behavioral shifts. This shift is deeply rooted in the buyer-user-disposer culture. As a result, consumers end up throwing away possessions that have usefulness and market value. Second hand or pre-owned goods markets are proliferating. According to ASSOCHAM Report, India's used goods market was worth an estimated Rs. 80,000 Crores during 2013 and was slated to cross Rs 1,15,000 Crores by 2015 (Second hand market, 2014). Moreover 20 to 50 million tons of global e-waste is produced each year, with little of it being recycled (UNEP, 2005).

A greater effort is needed to realize a shift from product obsolescence to ecological innovativeness. This can be effected only by making sustainable changes in product design, production system, and consumers' lifestyles and attitudes as 'disposers' (Plambeck & Wang, 2009; Sheth, Sethia, & Srinivas, 2011). Ironically, the current sustainability practices of marketers are quite superficial and commoditized. Such studies will help environmentalists understand fervent disposal behavior and will help them take more efforts to train consumers to ponder on where products come from and where they go eventually. This study can help policy makers to come out with initiatives to reach their sustainability objectives by developing policies for reverse supply chains and pinning manufacturers' responsibility for promoting green disposition behavior. However, for this step to emerge, more in-depth studies on disposition channel development and their patronage by consumers have to be carried out.

6.5 Future Research Avenues

The second hand goods market is growing at a rate of 15 percent per annum. The aspiring layers of the middle classes are keen to express their individuality and are moving from being ‘have-nots’ to ‘want-to-haves’. Rise in consumerism, disposal income, aspirations has increased the appetite of Indian consumers for material possessions. However, high interest rates, risk aversion and low inclination to invest have encouraged consumers to look for low priced goods. On the other hand, further development of good quality, certified used goods markets can bring in more aspiring consumers into the ‘haves’ fold. In this scenario, pre-emptive measures by the government to insist on manufacturers’ responsibility through policy initiatives can help avoid sustainability issues. This study has made an attempt to find the disposition tendency of individuals in India. Though the research findings suggest that most of the respondents are retainers, these surveyed retainers are likely to be influenced by the economic, market and social changes happening. Later studies can find out whether retainers consume sustainably

Future research can investigate the impact of regulations like extended product responsibility and take-back requirements on sustainability as well as study the impact of eco-labeling and third party certification on product disposition. Further studies can help devise new accounting standards to help product prices reflect environmental impacts and also suggest new business models that represent a move to product-service systems with emphasis on after sales service for robust revenue streams.

Previous research has focused on disposition strategies for packrats and purgers. An examination of their acquisition patterns could provide a broader understanding of their consumption practices. Researchers can consider how packrats and purgers react to pricing issues, product promotions and packaging. Exploring the disposition practices of product-specific purgers who generally exhibit keeper tendencies can provide more texture and richness to the conceptual understanding of disposition tendency. Further studies can research how the opinion of significant others sways or impacts the individuals’ identity goals by way of disposition. Qualitative studies can compare and contrast the validation achieved via disposition experience and consumption experience. Importantly, theoretical and empirical research on obsolescence across product sectors will help understand the relative role

of economic, technological, and psychological influences. Similarly, socio-cultural dimensions of obsolescence need to be further explored. Strategies to educate and motivate consumers to consider and choose eco friendly options can help promote sustainability. Furthermore, studies on consumer reactions to technological obsolescence resistant products and the kind of information about disposal options or implications for durables will be used in the consumer's decision-making process will prove useful for marketing practitioners and policy makers.

6.6 Summary of Chapter 6

This chapter explores the significance and meanings of the findings that were presented in chapter 5. It presents the summary of the hypotheses of all the factors influencing and influenced by disposition tendency followed by the moderating roles played by age, income, gender, family size, work status and job type in the product disposition process. It further presents the contributions and implications of the study and goes on to highlight the future research avenues. Finally, the chapter presents the summary and concluding remarks.

6.7 Concluding Remarks

The first chapter explains the motivation and significance of the study. It provides the necessary background and underlying foundation for this study. Overall, this study aims to understand the factors influencing disposition tendency, disposer types and the effects of disposition tendency on disposition behavior and impulse disposing behavior. This study contributes to the conceptualization of product disposition tendency and is motivated by the call for more empirical research to examine the product disposition behavior in the context of influencing factors, disposition tendency and disposer typology. The second chapter presents the extant literature on product disposition. The third chapter elaborately discusses the theoretical foundations of the study. The key focus of this chapter is to review and analyze the underpinning theories for this study. From the analysis, four research questions are derived, nine research hypotheses (related to constructs) and sixteen research hypotheses (related to moderating influence of demographic variables) are proposed, and a research model developed. Within chapter 4, the research methodology and design are presented. The various mixed method research paradigm and design are elaborated followed by the depiction of the research process. The

sampling method and sample size of the online survey conducted to collect the data are presented. Subsequently, this chapter discusses the structural equation modeling (SEM) based partial least squares (PLS) technique used to analyze the research model. In Chapter 5, assessment of the reliabilities and validities of the research model together with the research hypotheses are carried out in line with the methodology described in Chapter 4. The study findings are offered in terms of the measurement model and structural model. Further, the findings of the moderating effects of demographic variables are presented. Lastly, in Chapter 6, a summary of the hypotheses and research findings are discussed in accordance with the research questions. On the whole, six out of nine research hypotheses related to constructs are supported (i.e. H1, H2, H3, H6, H8 and H9) while the multigroup analysis confirmed the moderating effects of age and income (i.e. H8a3, H9a3, H8b and H9b).

Since the disposition tendency model is seen to have a fairly high explanatory power, this thesis has important theoretical and practical implications. From a theoretical perspective this study provides a theoretical framework to examine the determinants of product disposition tendency. The model can help understand the disposer typology and can also help predict whether a disposer with a particular tendency score is likely to actually dispose of his possession. It has also introduced the effect of disposition tendency on impulse disposing behavior which can be further examined.

From a practical viewpoint, this study provides an important guidance to marketers, online resellers policy makers and environmentalists. In general, the findings of this study can help further the understanding of 1) what factors influence the tendency of an individual to dispose, 2) how to create a disposition need in the minds of people so as to improve replacement sales, 3) how to frame strategic responses to counter the threat of second hand goods 4) how to identify potential sellers and buyers of second hand goods and 5) what policy initiatives are required to ensure sustainability. It also provides learning opportunities for the consumers to understand the implications of rampant disposition. It can arouse consumer interest to pressure corporations to involve them in co-creating sustainable products and inspire them to consume in a responsible way.

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