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The phenomenon of purchasing second-hand products by the BOP consumers

Srabanti Mukherjee [a,*], Biplab Datta [a], Justin Paul [b]

[a] Vinod Gupta School of Management, Indian Institute of Technology Kharagpur, Kharagpur, 721302, India
[b] Graduate School of Business Administration, University of Puerto Rico, San Juan, PR, USA

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ABSTRACT

This study explores the motivations and consequences of purchasing second-hand (SH) products by the rural and sub-urban (RSU) base of the pyramid (BOP) consumers using a qualitative phenomenological approach. This study has also examined the preferred purchase points for buying SH products by the RSU BOP consumers. Findings revealed that the RSU BOP consumers preferred their personal sources over offline and online retails while buying a SH product. The economic motivations, need for fulfilling aspirations, apathy towards cheap brands, need for social recognition, and pester power of school/college going children were found as the motivations behind the purchase of SH products by the RSU BOP consumers. This study has also identified that increasing consumption of branded SH products results in compensatory consumption, increased consumerism, and overwhelming recurring cost at the RSU BOP. This study has put forth a conceptual model leading to a comprehensive understanding of the purchase points, motivations, and consequences of SH purchase by the RSU BOP consumers. It has advanced the *social comparison theory* and the *theory of compensatory consumption* in the context of SH buying by BOP consumers. This study would fill the gap in the literature on consumer behaviour and BOP by examining such a novel issue. The practical and social implications of the study have been discussed.

1. Introduction

Second-hand (SH) purchase means the purchase of a used product, which is in a functional state and has been initially bought by a previous owner (Kessous and Valette-Florence, 2019; Padmavathy et al., 2019). It is a genuine alternative to the first-hand purchase of expensive brands, among the poor consumers (Brace-Govan and Binay, 2010; Guiot and Roux, 2010; Williams and Paddock, 2003).

The majority of such poor consumers live in Asia, Africa, Eastern Europe, Latin America, and the Caribbean (de Brauw and Giles, 2018). These low-literate poor consumers on an income of less than $8 a day or $3000 per person per year are known as Base of the Pyramid (BOP) consumers (Prahalad and Hammond, 2002; Goyal et al., 2014). The BOP consumers are resource-lean (Mason et al., 2013; Singh et al., 2015) and suffer from uncertainty in decision-making (Dinica and Motteau, 2012), lack of literacy (Venugopal and Viswanathan, 2017) and restricted movement (Dinica and Motteau, 2012). They are different from the affluent literate consumers in thinking styles, cognitive limitations, emotional factors, social relationships (Viswanathan and Sreekumar, 2019; Venugopal and Viswanathan, 2017; Choudhury et al., 2019) and limited infrastructure facility (Prahalad, 2012). Although they are resource lean, they are network-rich, which makes them distinctly different from the middle or upper-income literate households (Viswanathan and Sreekumar, 2019). The extant literature has mentioned that they remain socially embedded to access social capital that allows them to spend on conspicuous goods, which otherwise they could not have purchased (Banerjee and Duflo, 2007).

Although there are many studies on purchasing SH products by the affluent or middle-class consumers (Cervellon et al., 2012; Turunen and Leipämaa-Leskinen, 2015), the literature on the consumption of SH products by the poor, low-literate consumers are scanty (Singh et al., 2017). Nonetheless, the motivations for SH-purchase cannot be the same for affluent and BOP consumers. The affluent consumers buy used antique products, vintage fashion items, and high-end vintage automobiles. These products are primarily bought for their uniqueness, rarity, the buyer's nostalgia seeking, and treasure-hunting need (Guiot and Roux, 2010; Carrigan et al., 2013). Sometimes, the middle-class and the affluent consumers buy SH products as they need for ecological sustainability (e.g., preference for recycled products) (Cervellon et al., 2012; Turunen and Leipämaa-Leskinen, 2015). On the contrary, the

* Corresponding author.
E-mail addresses: srabanti@vgsom.iitkgp.ac.in (S. Mukherjee), bd@vgsom.iitkgp.ac.in (B. Datta), profjust@gmail.com (J. Paul).

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scanty literature on the SH consumption of the poor primarily indicated the economic constraints as the only reason behind the same (Williams and Windebank, 2002). The BOP consumers do not mind forgoing basic needs to buy expensive brands that can create a pseudo-social status for them (Jaikumar et al., 2018; Banerjee and Duflo, 2007; Jaikumar and Sarin, 2015). The economic reason or need for frugality may not be the only reason for buying SH products. Especially, at times the poor BOP consumers do not even mind paying a premium for the products having a sound value proposition (Angot and Plé, 2015). However, the concept of value proposition varies among the affluent and BOP consumers. The value proposition for buying SH products for the affluent consumers is the products' uniqueness and the ability to satisfy the need for fashion (Ferraro et al., 2016), nostalgia and treasure hunt (Carrigan et al., 2013). However, for the poor BOP consumers, it means buying affordable products of good quality and thereby fulfilling their aspirations (Arunachalam et al., 2019). Therefore, the purchase of SH products by the RSU BOP may not always be rooted in economic considerations (e.g., lower price). However, the extant literature is yet to examine the motivations of BOP consumers for buying SH products over and above the economic need. Hence, *there is a research gap.*

Moreover, the SH markets are mostly located only in cities and towns. There is an absence of such markets in rural areas (in several developing nations like India, Pakistan, Bangladesh, Sri Lanka, etc.). However, it is astonishing that the consumption of SH goods is relatively higher by the people residing in rural areas rather than the urban areas (Rathore et al., 2011). In such a scenario, the motivating factors of RSU BOP consumers for buying such SH products have not been examined in the extant literature. *This is a research gap too.*

Further, given their low literacy, limited cognitive ability to evaluate electronic products, the BOP consumers may face serious consequences of SH consumption. For example, they may end up buying faulty SH products, which may consequently lead to high maintenance costs in the future (Zeng and Hou, 2019). However, the post-purchase consequence of such purchase experienced by the low-literate RSU BOP consumer has also never been examined in the extant literature, which is the third *research gap.*

Given the research gaps mentioned above, this study proposes to put forth a conceptual model integrating the sources, motivations, and consequences of SH purchase by such RSU BOP consumers.

2. Literature review

Since the literature on SH purchase by the BOP consumers is scant, we have assimilated the literature of SH purchase and consumption, and purchase pattern at the BOP to understand the below-mentioned premises of a new body of research named "second-hand purchase at the BOP".

The existing literature on SH purchase behaviour at the base of the pyramid (BOP) is negligible. Therefore, the information has been collated in two phases. The first phase focused on the SH purchase, using the keywords like 'SH purchase', 'pre-owned goods purchase', 'purchasing used goods', 'used goods markets', 'motivations of buying SH goods', and 'SH purchase by the poor'. The second phase emphasised on the BOP characteristics using keywords like 'BOP consumers', 'BOP characteristics', and 'BOP challenges'. Seventy-six relevant publications were identified, ranging over the last 50 years for this study. The themes and sub-themes identified from the literature have been discussed below and summarised in Web Appendix 1.

2.1. SH purchase pattern at the BOP

Across most of the subsistence markets, selling SH products is more like an unorganised activity. Usually, these SH items include clothing, bedsheets, bags, shoes, kitchen pots, pans, discarded furniture, and sundries, etc. (Holt and Littlewood, 2017). In Asian countries (e.g., China, India, etc.), the purchase of SH products are more visible for e-waste like camera phones or other electronic gadgets (Smyth et al., 2010). The traders, then, sell those SH items through flea markets and street vendors both in urban and rural areas (Chipambwa et al., 2016). These informal SH sellers possess community-based tacit knowledge about pricing the products and marketing those (Holt and Littlewood, 2017).

In South Asian nations, although the flea markets are visible in the urban areas, nonetheless, in the rural areas, such markets are rarely observed. However, the extant literature has reported that consumption of SH goods is particularly high in the RSU markets (Rathore et al., 2011). In such a scenario, it is worth examining what are the possible sources of buying such SH products. Also, the possible motivations to buy from those sources have not been explored yet in the existing literature. *This is a research gap.* This gap leads to the following research question:

RQ1: What are the possible points of purchasing SH products by the RSU BOP consumers?

2.2. Motivations and consequences

Poor people become interested in purchasing SH products due to their financial constraints (Guiot and Roux, 2010). So William and Paddock (2003) have indicated that economically underprivileged masses are the primary consumers for SH products. However, apart from financial constraints, the extant literature is yet to examine the motivations of the RSU BOP consumers behind their purchase of SH products. *There lies the research gap.* Further, the post-purchase consequences of such purchase experienced by the low-literate BOP have also never been examined in the extant literature, which is a pertinent *research gap.* The above research gaps lead to the following research questions:

RQ2: What are the factors that motivate the purchase of SH products by the RSU BOP consumers?
RQ 3: What are the consequences of purchasing SH products by the RSU BOP consumers?

2.3. Theoretical underpinnings

This study is grounded in the tenets of two theories, i) the *social comparison theory* and ii) the *theory of compensatory consumption.* The *social comparison theory* (Muller and Fayant, 2010) indicates that consumers tend to compare themselves with others who have better possessions than them. They try to acquire the goods that can bring them at the same level as the latter, even at a higher price (Zheng et al., 2018; Gurzki and Woisetschläger, 2017). The extant literature indicates that human beings not only engage in upward comparisons, they also compare themselves with their peers. Such *social comparison* develops a sense of competition for which they find their peers as their competitors (Garcia et al., 2018). Acquiring similar or better possessions than their peers help them feel as better performers and ahead of the social competition (Garcia et al., 2018; Garcia and Tor, 2007; Garcia et al., 2013; Turner, 1975). Despite the relevance of the *social comparison theory* on behavioural outcomes (e.g., purchase of SH products), the said research arena is under-studied (Johnson et al., 2012). The BOP population being poor, have meagre possessions and poor living conditions as compared to that of the well-off consumers. Therefore, there will be a chance that the aspirational BOP consumers engage in social comparison to improve their living conditions. One such way is possessing similar brands that the affluent consumers own. As mentioned earlier, they do not mind even if they need to buy the SH one to remain socially comparable (Srivastava et al., 2020). Therefore, in this study, we have analyzed the impact of upward *social comparison* (Festinger, 1954) on the SH products purchased by the RSU BOP consumers.

As defined by Rucker and Galinsky (2013), *compensatory consumption* is "the desire for, acquisition, or use of products to respond to a

psychological need or deficit" (p.207). Poor people consider consumption as a means to ward off their sense of powerlessness (Rucker and Galinsky, 2013). They believe that the quality of their belongings reflects their social identities and helps them regain their social power (Rucker and Galinsky, 2013; Elbedweihy et al., 2016; Shrum et al., 2013). Hence, poor consumers purchase well-known brands as they think those products can symbolise their social status (Shrum et al., 2013; Zheng et al., 2018). Mead et al. (2011) indicated that the fear of social exclusion provokes consumers to buy expensive brands that could identify them with upper-income groups. However, the poor BOP consumers have economic constraints that act as hindrances to purchase such costly brands. Therefore, they buy SH branded products to showcase their status. Given the conceptual linkage between *compensatory consumption theory* and the SH consumption at the BOP, the impact of the former on the latter is worth examining. Nevertheless, the extant literature is yet to explore this issue. In this study, we have examined the impact of the inclination for *compensatory consumption* on the SH products purchased at the RSU BOP. The above discussion leads to the following research question:

RQ4: What are the implications of the social comparison theory and theory of compensatory consumption on the phenomenon of SH purchase at the RSU BOP?

3. Method

3.1. Research approach

A qualitative approach was resorted to examine our research questions as it is a powerful method for studies where the phenomenon of interest is complex, has not been well described, and is socially constructed (Corbin et al., 2014). In this study, we have examined the possible points of purchasing SH products by the RSU BOP consumers. The extant literature has indicated that the poor consumers in Africa, Latin America, etc, purchase SH products from flea markets or established SH markets (Holt and Littlewood, 2017), which were not the case in the south Asian nations (Rathore et al., 2011). Moreover, in the existing literature, there wasn't any pre-determined scale to know from where the RSU BOP voters buy SH products from and why they are buying from sources other than established SH markets. Especially, what makes them avoiding SH flea markets has never been discussed in the literature. A phenomenological approach was required to understand such a less-known and unexamined area of research (Maxwell, 2005; Creswell, 2013).

The second and third research questions deal with the motivations and consequences of buying SH products by the RSU BOP consumers, which was also a less known area of research, and we did not find any established scale in the literature to capture this phenomenon. Moreover, from the in-depth responses of a group of respondents, we have tried to get a complete understanding of this less-researched phenomenon. As Creswell (2013) mentioned, a phenomenological study elucidates the meaning for several individuals' lived experiences of a particular concept or a phenomenon. Since the purchase of SH products by RSU BOP consumers is not well researched, we wanted to look at it afresh removing any kind of predispositions of the researchers or data collectors which called for psychological or ''transcendental" phenomenological research (Moustakas, 1994). Over and above these reasons, since this study dealt with low literate BOP consumers, we found qualitative in-depth interviews to be most suitable for this study (Adkins and Ozanne, 2005; Vikas et al., 2015).

Finally, to analyse the data obtained by in-depth interviews, the researchers need to draw from psychology, philosophy, or education (Creswell, 2013). Therefore, to address our fourth research question, we have drawn from the tenets of *social comparison theory* and *theory of compensatory consumption* that best describes the phenomenon of our research. By blending the theories with the data, the study has provided a holistic overview of the phenomenon of SH purchase by the RSU BOP consumers.

3.2. Context of the study

India was chosen as the context of our study as a majority of its population belongs to the BOP segment (Chauhan et al., 2018). Amongst the Indian states, West Bengal has the highest (10.6%) number of households that do not get sufficient food throughout the year (Mandal and Mandal, 2017). Therefore, West Bengal qualifies as an ideal context for studies on BOP consumers. Kanjilal et al. (2010) have mentioned that the RSU areas neighbouring Kolkata are characterized by inadequate infrastructure, sanitation, housing, and personal income. Quite often, this compels the RSU population to leave villages and migrate to Kolkata, the nearest metropolitan city, for the search of a job (Roy and Siddique, 2018). Therefore, the BOP population in the RSU areas around Kolkata, earning less than $8 a day qualified as the respondents of our study (Prahalad and Hammond, 2002; Goyal et al., 2014).

3.3. Sample and data collection

Consistent with the phenomological approach, purposive sampling was used to recruit the respondents following prior research (Teddlie and Yu, 2007). Respondents were chosen based on the experience relating to the phenomenon to be researched (Groenewald, 2004). We used a novel approach to recruit the respondents for the interviews. The relaxed and seated commuters in local trains that connect the RSU areas near Kolkata with the latter were approached for an interview while travelling. The reason behind selecting the commuters was that they visit the nearby cities almost every day and, therefore, they may be aware of the SH flea markets. We began each in-depth interview with screening questions including "Where are you travelling to?", "What is your occupation and approximate daily income?" and "Have you purchased any SH item in the last two years?" The respondents who claimed that they earned less than Rupees (INR) 575 ($8) per day and purchased any SH product in the last two years were approached for an interview. 73 respondents were approached, out of which 38 people volunteered for the interview without any incentive. RSU BOP consumers were chosen with diverse demographic backgrounds, spanning age, gender, and occupation. The profile of the respondents has been provided in Table 1 and Web Appendix 2.

3.4. Setting and procedure

The participants were approached in the early morning and late evening trains on Saturdays when they were either commuting for work or returning from the same. The interviews were conducted over 12 weeks from April to July 2018 on Saturdays when the local trains are less crowded as most of the public and private sector offices in India remain closed on those days. At the beginning of each interview, the interviewer gave a brief explanation of the purpose of the study and assured the respondent's anonymity and confidentiality. Before the interview, the participants were advised that there were no right and wrong answers to the questions. Participants also permitted the audio-recording of the interviews.

Two trained research assistants (TRA) conducted all the interviews in Bengali, the respondents' local language, to ensure a minimum language and cultural barrier during the data collection. To ensure that all the interviews were conducted at least for 30 min, the interviews were conducted in the trains that had a minimum travel time of 1 h from Kolkata. The interview was semi-structured and open-ended, enabling emergent themes to emanate. This interview method also allowed the interviewer to ask the follow-up and probing questions seeking clarification on crucial issues and enabled the participants to express freely any concerns they had in mind.

The interviewer began by asking grand tour questions, including

Table 1
Demographic profiles of the respondents (n = 38).

Characteristic	Subgroup	Frequency
Monthly income [I INR = 0.016 USD as on January 23, 2018]	Less than USD 45	06
	USD 45-75	16
	USD 76-94	14
	Above USD 94	2
Education	Illiterate (no proper schooling)	11
	Primary school (till 4th standard)	15
	Junior High school (till 8th standard)	08
	Secondary	3
	Twelfth Standard	2
Gender	Male	24
	Female	14
Age	Below 30 years	8
	31–45 years	20
	46–60 years	10
Location	Street hawkers	2
	Bamangachhi	5
	Baruipara	3
	Bhadreswar	1
	Bongaon	2
	Haripal	2
	Ichhapur	3
	Kanaipur	6
	Mankundu	1
	Mashagram	2
	Nabagram	1
	Nalikul	1
	Raghunathpur	2
	Sheorafuli	1
	Singur	2
	Sonarpur	4
	Subhas Gram	2
		2
Occupation	Vehicle cleaners	3
	Daily wagers (Sweepers, etc.)	3
	Drivers	2
	Factory workers	4
	Gardeners	2
	Housemaids/female servants	11
	Construction workers	9
	Workers in grocery shops	2
No of second-hand items purchased in last two years	More than 4 times	3
	3-4 times	9
	1-2 times	26

"Have you ever purchased any used or SH item? Which items? From where did you buy those? How many times did you buy SH items in two years?" and "Why did you buy SH items?" The grand tour questions were asked to involve the respondents in the phenomenon of SH purchase. Once we observed that most of the respondents purchased at least some SH items, we delved deeper with 'prompt questions' (Leech, 2002) like, "Instead of affordable new products why did you buy a SH smartphone/TV?", "Are you satisfied with this purchase? After using your SH TV, are you still interested in buying other SH goods?" and "What sort of difficulties and challenges did you face while buying an SH product?"

The interviews were audio-recorded and transcribed verbatim in Bengali by TRAs. Selected quotations (refer to Web Appendix 2) from Bengali transcripts were translated verbatim into English, seeking to adhere to the exact wording of the quotes without changing their meaning. Back-translation assured that each quotation kept its original meaning.

3.5. Researcher bias and reflexivity

We took several measures in our study to overcome the TRA's bias and reflexivity in our study. First, the TRAs who collected the data are urban residents, and neither had prior knowledge of the RSU respondents nor any relationship with them. Next, the TRAs have never stayed in RSU areas nor bought any SH product and hence did not have any presumption about the outcomes of the study (Saunders et al., 2009). Third, the literature on SH purchase behaviour of the RSU poor was scanty, indicating that the TRAs conducted the interviews with an open mind without any bias or predispositions (Kacen and Chaitin, 2006).

Next, the translation and back-translation procedures also ensured that the researcher's bias was minimal while transcription (Chen and Boore, 2010). Selected quotations that were translated verbatim from Bengali transcripts into English were again back-translated into Bengali by another TRA who is an expert in both the Bengali and English languages. The original Bengali quotations and the back-translated English quotations were then compared by two other bilingual researchers who are competent in both the Bengali and English languages. They ensured that discrepancies in the transcripts were minimal, thus safeguarding the researcher's bias in using language. Further, the entire analysis and conclusions were based on the interview transcripts and relevant literature. The analysis and coding were verified with peers working in a similar domain, which ensured that our findings and interpretations were correct and free from the researcher's bias.

3.6. Analysis method

We have adopted a qualitative concept development tool. It required "an understanding that codes and concepts do not have to be mutually inclusive or exclusive, but are transcending in the sense that the same code and meaning can legitimately belong to, and cut across numerous cases." (Goulding, 2005, p. 54). Accordingly, two researchers independently carried out open and axial coding on the interview transcripts following guidelines suggested in the extant literature (Braun and Clarke, 2006; Vikas et al., 2015). In this study, we finally obtained 92 codes that were agreed upon by both the researchers.

Apart from manual coding, we have also used NVIVO 21 and Provalis WordStat 8.0 software packages to derive the open codes from our transcripts. After removing the stopwords, we ran the query to identify the open codes. After that, we ran "queries with generalisations" to obtain code frequency. When we ran the query with generalisations, the words that had close or similar meanings were assigned under the same code. For example, "aspire", "wish", "dream", "wanted", "hope" and "desire" were combined under the same first-level code. The frequency count for each code, such as "aspire," was then obtained. A similar approach was followed to obtain frequency for all revised open codes. The results showed that only 80 open codes were similar between manual and software coding. We considered those codes as the most relevant ones and subjected those for second-level or final level open coding. During the second level coding, we ran the text search queries to identify the phrases relevant to each of the 80 open codes. Thus, the final 80 open codes were obtained, which are shown in Table 2 and Web Appendix 3.

The two researchers then independently reviewed the codes generated from the previous step and grouped them depending on emerging patterns, variability, and consistency in the responses. An axial coding mechanism was used to relate open codes to sub-categories, sub-categories to categories, and categories to themes (Spiggle, 1994; Goulding, 2005; Glaser and Strauss, 1967). Two independently produced thematic maps were used to capture these groupings. The two researchers then worked together to prepare a final thematic map where they defined and named key themes and categories. After that, they have discussed among themselves and arrived at a consensus. Table 2 and Web Appendix 3 present the summary of codes, categories, and themes emerging from the data.

While arriving at categories, we delved deeper into the literature to identify whether any similar theoretical terms or theories exist in the

Table 2
Codes, categories and themes.

Open Codes	Sub-categories (with Magnitude %)	Categories (with Magnitude %)	Themes (with Magnitude%)
cycles scooter motorcycles		vehicles (5.02)	Second-hand products purchased (22.87)
Refrigerator LCD TV		electronic and electrical gadgets (8.98)	
Steel cot Wooden cot Almirah shelves		Furniture (3.76)	
regular phone smart mobile phone touch screen		Phones (5.11)	
My friend Rich Relative Acquaintances Master houselady	Personal sources (10.31)	Preference for Personal sources (13.34)	**Points of purchase of second hand products (15.54)**
Trust Not cheat genuine	Trust on Personal sources (3.03)		
Shopkeeper No time Commuting time Busy schedule One-time payment	Inconvenience to buy from retails (1.92)	Low preference for offline and online retails (2.20)	
selling duplicate cheat sell stolen phones not genuine (online products)	Mistrust on offline and online retail (0.28)		
Low salary Irregular income	Low earnings (1.78)	Economic motivations (12.67)	**Motivation for second-hand purchase (46.82)**
New products expensive	Unaffordability of new products (1.22)		
Low or no down-payments Part-payments	Easy payment for second-hand purchase from acquaintances (7.11)		
No bank account No EMI No credit purchase	Absence of credit facility for brand new products (2.56)		
Fulfil my aspirations Wanted motorcycle Samsung and LG Hero Honda Hero Cycle Fridge From Videocon	Aspirations (5.11)	Need to fulfil aspirations (17.12)	
Feel like rich Like IIEST staffs and students Similar fridge the house I work at par with them (rich) TV serial in Zee	Social comparison (12.01)		
Bangla Better off			
Not standard *Do-numbari* (Fake) Damaged in few days Cheap Local made		Apathy towards cheap brands (5.09)	
Visible to others Embarrass to disclose cheap brands Feel (them) lower		Need for Social recognition (10.18)	
Children School and college friends Threaten to leave home Stop studying Demand for branded products		Pester power of children (1.76)	
Not invite us look down upon us	Fear of social exclusion (2.32)	Compensatory consumption (8.53)	**Consequences of buying second-hand products (14.77)**
No way inferior to them wear good dresses not think us low at par with them will not insult cutting expenses	Compensate powerlessness (5.76)		
Novelty seeking everybody in our village has		Increased consumerism (4.13)	
damage mechanic costs repair money is gone in vain spare-parts not available poor quality		Finally, the poor pay more (2.11)	

literature that can best interpret each group of open codes (Choudhury et al., 2019; Vikas et al., 2015).

During the post-analysis literature review, we realised that *social comparison theory* and *compensatory consumption theory* could provide the best explanation for most of the sub-categories obtained from our codes, categories, and themes.

3.7. Magnitude of themes

Magnitude Coding is performed at the first level of grammatical coding. It replaces the initial open codes obtained from the data with alphanumeric/symbolic/text codes to portray a more generic meaning to it and enumerate the intensity or frequency of those generic codes. As Saldaña (2015) indicates, "magnitude of the codes add adjectival or statistical texture to qualitative data" (p. 69). In this study, the frequency (%) of the codes was considered as the magnitude of the codes. Since we have adjusted the slider to include words with generalisations, a word may be part of more than one group of similar words. We have derived the magnitudes of themes by considering the cumulative frequency of each sub-theme and theme. The details are provided in Table 2 and Web

Appendix 3.

3.8. Reliability

To check the inter-coder reliability of the vital codes, we used Cohen's kappa test. Inter-coder reliability or inter-coder agreement is a measure of the extent to which independent judges make the same coding decisions in evaluating the characteristics of the keywords (Lombard et al., 2002). The Kappa coefficient is used to check coding consistency between coders in qualitative research and is a widely used measure of Inter-coder reliability (Kim et al., 2016). The value of Kohen's kappa was 0.82 for our study, which indicated the reliability and consistency of coding (92 codes) among the two researchers. After that, we also cross-checked our manual coding with NVIVO 21 as well as Provalis Wordstat 8.0 software to check the consistency of the codes. The 80 codes that were similar in manual coding and computer-assisted coding (using both software) were retained for the analysis. The steps mentioned above ensured the reliability of both our coding and the findings. The final codes, categories, and themes are presented in Table 2.

3.9. Credibility and authenticity

Rigor in qualitative research is beyond its reliability (O'Reilly and Marx, 2011). The rigor (authenticity and credibility) of any qualitative research is ensured when the researchers "understand and examine a phenomenon in a context inductively" (Armour et al., 2009, p. 102). Accordingly, we used a purposive sampling approach to select the respondents who lived in the phenomenon to be researched, indicating the authenticity of our research (Groenewald, 2004; O'Reilly and Marx, 2011; Seale and Silverman, 1997).

We adopted the following measures to ensure the credibility of the study's findings. According to Shenton (2004, p. 69), a detailed description or thick description of the context that surrounds the respondents of the qualitative studies is a primary method for establishing credibility. Accordingly, in Web Appendix 2, we have explained the contexts and situations of the responses obtained. Second, an analysis was done by merging respondents' views with the theoretical underpinnings, which gave insightful interpretations of our findings (Lincoln and Guba, 1985). Third, we discussed the coding procedure and thematic maps with the peers working in the relevant domain. This peer debriefing technique also ensured the credibility of our codes and themes. Finally, qualitative researchers (Baker et al., 2002; Popay et al., 1998) suggest presenting quotes to support themes and categories. Accordingly, in this study, select quotes support the themes and categories reported in the "Analysis and Findings" section as well as in Table 2 and Web Appendix 3.

4. Findings

Four major themes emerged from our analysis. These include the SH products that are purchased by the BOP consumers, the points of purchasing SH products, the motivators that induce SH purchase, and the consequences of SH purchase at the BOP. The above themes are elaborated below:

4.1. SH products purchased at the BOP

Initially, we wanted to find out the types of products that the RSU BOP generally buys. The codes 'cycles', 'scooter', 'motorcycles' were categorised as *vehicles*. We have grouped 'refrigerator', 'LCD TV' as *electronic and electrical gadgets*. While 'steel cot', 'wooden cot', 'almirah', and 'shelves' were grouped into *furniture* category, 'regular phone', 'smart mobile phone' and 'touch screen' were categorised as *phones*. Since all the categories mentioned above speak about various categories of SH products purchased, we have merged these categories under the theme *Second-hand products purchased.* Therefore, our analysis revealed that the products that are commonly purchased by our respondents are *vehicles, electronic and electrical gadgets, furniture,* and *mobile phones*. However, the magnitude of responses indicates the most purchased SH products by the RSU BOP consumers are the electronic and electrical gadgets (8.98%), followed by mobile phones (5.02%), vehicle (5.11%) and furniture (3.76%). While both SH mobile phones and smartphones were in demand at the RSU BOP, nonetheless, the inclination was more towards smartphones. As one of our respondent Ravi, who is a hawker from Mashagram village, said:

> "*In these days, there is no point in buying ordinary mobile phones. Last month I bought this (SH) Samsung smartphone from a shop in our village in just Rs. 1000. It is in good condition". (Ravi, 29, male)*

Our study mostly corroborates with the extant literature (Holt and Littlewood, 2017; Smyth et al., 2010) while enumerating the SH products that are purchased at the BOP. However, unlike Holt and Littlewood (2017), we found that our respondents were not keen to purchase used clothes or bedsheets. Although they do not purchase SH clothes, shoes, etc., they do consume those. As one of our respondents Shyamali, a lady from Baruipara village who travels every day to the Belur railway quarters to work as housemaid said,

> *"See I have bought a cycle for my son from Bapi da (brother-like person) who stays in rail colony. But we do not need to buy SH clothes. Boudi (the house lady where she works) gives me her used clothes if its color is slightly fade or it is marginally torn somewhere. I wear those. My children also wear used clothes for her (the house lady) children. All maids who commute from our village to work in the rail colony get used clothes, and those serve our needs well. The housewives also give us used lipsticks, hair clips, bags, shoes, etc. They also donate used books for our children. We do not need to purchase those." (Shyamoli, 39, female)*

Though cloth swapping in the SH market in China has been studied by Lang and Zhang (2019), we find that the RSU BOP consumes used clothes that they do not need to purchase. Therefore, moving a step further from the extant literature (Holt and Littlewood, 2017; Smyth et al., 2010), we find that the RSU BOP consumers use several SH products that they do not purchase. This contradiction might have occurred as we have collected data from the RSU BOP from India, where the above phenomenon is a common practice.

However, for the rest of the study, we will only focus on the SH products that are purchased by the RSU BOP.

4.2. Points of purchase of the SH products at the BOP

As mentioned earlier, although the SH retails are scant in the RSU areas, the purchase of SH products at the RSU areas was significantly high (Rathore et al., 2011; Pohjola, 2003). Hence, one of the most pertinent questions was, where did they buy such products from and why? In response, we have obtained codes like 'friend', 'rich', 'relative', 'acquaintances', 'master', 'house lady'. We have clubbed these codes under the category of *personal sources.* Similarly, the codes 'trust', 'not cheat', 'genuine' were obtained from the answer to the question, *"why do you buy from them?"*, indicating their *trust in personal sources.* Similarly, we have obtained categories like the *inconvenience to buy from retails* and *mistrust on offline and online retail* by clubbing similar/connected codes. All the above categories speak about the point of purchase of SH products and hence were grouped under the theme *points of purchase of second-hand products.* Therefore, our respondents bought SH products from relatives, friends, colleagues, and acquaintances due to *trust in personal sources, inconvenience to buy from retails and mistrust in offline* and *online retail.* However, magnitudes of responses indicate trust in personal sources (13.34%) and seem to be a stronger reason behind purchasing SH products from acquaintances than any other reason. The long-term association and trust between the buyers and sellers also limit

the SH transactions within a closed network. From the statements of the respondents, we could hardly find any evidence of mistrust on the more affluent acquaintance while buying any SH products from the latter. On the contrary, they have indicated a high magnitude of trust in the personal sources (3.03%) and a substantial mistrust on offline and online retailers who deal with SH products (0.28%). To further elucidate, many of the respondents believed that if they had purchased from the SH market, they would be cheated with fake and stolen products. As Ranjit, a 32 years old factory worker hailing from Nabagram stated:

> *"See, when we buy SH products, we seldom get a receipt. How do we know that the unknown retailer is selling a genuine product? Can you assure it is not a duplicate product (counterfeit) or a stolen product? Last month a friend of mine was harassed by the police after buying an Apple phone from an SH retailer. It was stolen from a Kolkata-based businessman and sold to the SH retailer by the thief. My friend had to return the phone which he bought by paying Rs 3000. So, I always buy used products from my acquaintances." (Ranjit, 32, male)*

At this point, we probed him that he could have bought from formal online platforms like OLX.com. He said,

> *"First of all, I do not have time. Second, I do not feel that online channels will provide genuine goods as I cannot touch and feel the actual (physical) product" (Ranjit, 32, male)*

Another possible reason behind purchasing from the affluent acquaintances is the convenience of purchase from them as compared to the inconvenience to buy from the retails. The convenience to buy from the personal sources (10.31%) as compared to a higher magnitude of inconvenience to buy from the retails (19.2%) indicates that personal sources are the more rational choice for them while buying SH products. This is partly because of the time convenience and partly because of payment convenience. The RSU BOP people travel to work early in the morning (around sunrise), and they can return home late in the evening (long after sunset). They are busy throughout the day working. Therefore, they cannot buy from formal SH shops. As Raghu, a grocery shop worker from Kolkata mentioned:

> *"My house is in Sonarpur. That is very far from my workplace. I commute by early morning and late-night local trains. My wife purchases SH furniture etc. that the rich households of our village want to discard. Last month she bought a television from a school teacher in our village." (Raghu, 43, male)*

Apart from the time constraint, given the high visibility of the lifestyle of the affluent counterparts, the latter becomes the former's point of upward social comparison (Fawcett and Waller, 2015; Homer, 2008; Truong and McColl, 2011). Thus, the lifestyle of the former trickles down to BOP consumers (Bellet and Colson-Sihra, 2018). Hence, the intention to buy a branded product, may that be an SH one, initiates at this point. Apart from that, the SH online and offline shops would require them to pay upfront for the product and provide no guarantee for the product. On the other hand, they can make part payments for the SH products if they purchase the products from friends, family, and acquaintances. As a result, even if they have access to the established SH markets, they do not buy from there and prefer to buy from their acquaintances. As Ramijul a driver from Kanaipur stated,

> *I have bought a big (LCD) television from my master. Yes, I could have bought from Fancy market. But there is no EMI system. So, in that case, I would have to pay at a time, and the price will also be relatively higher. My master is kind to me. He holds it to me in Rs. 1200. I can repay him at my convenience." (Ramijul, male, 52)*

The existing literature (Waight, 2015; Jones et al., 2019) has indicated that the informal and formal online/offline retail as the point of purchase of SH products. However, our study has advanced the literature of SH purchase and BOP by indicating that the RSU BOP consumers preferred the personal, informal channels over the online or offline retails for buying SH products. The phenomenon above occurs for trust in acquaintances, fear of buying stolen or fake products, need for part-payments, and time constraint. Therefore, we posit that:

Proposition 1. ***Due to trust in acquaintances, fear of buying stolen or fake products, need for making part payments and the time constraint, the RSU BOP consumers prefer the personal, informal channels over the online or offline retails for purchasing SH products.***

4.3. Motivations behind SH products

Our study has unravelled important motivations behind purchasing SH products, including economic motivations, fulfilling aspirations, apathy towards cheap brands, need for social recognition, and pester power of children. Amongst these motivations, fulfilling ambitions seemed to be the strongest one (with a frequency of 17.12%), followed by economic motivations (12.67%) and social recognition (10.18%). Only a few respondents whose children went to schools and colleges mentioned about pester power (1.76) to consume expensive brands as the motivation behind purchasing the SH products.

4.3.1. Economic motivations

Our respondents purchase SH products due to their *low earnings* (integrating the open codes "low salary" and "irregular income") and *unaffordability of new products* (combining the open codes "expensive" "new products"). For example, Amita, a maidservant hailing from Bamangachhi said,

> *"My salary is low. I cannot buy new, branded products. That is why I bought a steel cot from the house I work for just Rs. 500. The new cot would have cost me at least Rs. 5000 from a shop." (Amita, 42, female)*

Upon probing that she could have bought a brand-new product with EMIs and discounts from online portals and nearby shops, she further stated,

> *"Yes. But then I would have to make some down payments. Moreover, it won't be as cheap as the cot I have bought. At best, I will end up buying a cot worth Rs. 5000 in Rs. 4500. I cannot afford so much. For this cot, I even did not pay Rs. 500 at a time. My house-lord will deduct Rs. 100 every month from my salary for the next five months. Hence, it becomes easy for me to afford that nice cot." (Amita, 42, female.)*

From the quote above, it is clear that Amita wanted to buy a brand-new product. However, the cot would be costing around Rs. 5000, and she would have to make some down payments which were impossible for her to buy. Thus, she cannot buy a brand-new product. Therefore, our study reveals that even the easy EMIs and discounts do not make the new branded products affordable for the RSU BOP people. Our respondents indicated that the retailers and showroom owners are skeptical in providing products on EMIs to the RSU BOP, as many of them do not have consistent income or bank accounts. Instead, *easy payment* for an SH purchase from acquaintances, e.g., "low or no down-payments" or "part-payments," entice them to buy SH products from their relatively wealthier acquaintances. Ranjan, a construction worker from Raghunathpur, stated that,

> *"As we are poor, shopkeepers are not keen to sell us products in instalments. Last time my son went to buy a television from a shop. The shopkeeper asked him about our family income, occupation, etc. Once he said that his father is a construction laborer, the shopkeeper refused to give us the product on EMI. He clearly said since we do not have a fixed income, he believes we won't be paying EMIs on time. So, we bought an SH Samsung TV from our neighbor." (Ranjan, 47, male)*

The above findings indicate the RSU BOP finds it difficult to satisfy their urge to follow the lifestyle of the rich (Zheng et al., 2018) not only

due to the *unaffordability to buy the new branded products* but also for the *lack of access to credit and easy payment schemes*. For instance, as mentioned in the above quote, the shopkeeper believes that Ranjan will not be able to pay the EMIs as he is a construction worker and, therefore, refuses the sale of TV to his son. Consequently, even if they wanted to buy a branded TV in installments, they cannot do so. Hence, for buying branded products, they are left only with affordable SH products (Rahman et al., 2013). Our study is consistent with the extant literature while indicating that economic motivation is the primary reason behind SH purchase for the poor (Bucher et al. 2016; Cervellon et al., 2012; Guiot and Roux, 2010; Williams and Paddock, 2003). However, we have advanced the body of literature by adding the lack of access to credit and secure payment schemes along with low affordability as the reasons behind purchasing SH products at the RSU BOP. Therefore, we posit.

Proposition 2. ***The RSU BOP population engages in SH purchase due to their financial constraints, lack of access to credit, and secure payment schemes.***

4.3.2. Fulfilling aspirations

To understand the motivations behind the SH purchase, we probed the respondents by asking, *"Why are you not buying cheaper local made products?"*. The rich frequency of the codes like "fulfil my aspirations", "wanted motorcycle", "Samsung and LG", "Hero Honda", "Hero Cycle", "fridge from Videocon" revealed that although being poor, the RSU BOP was exposed to well-known brands via cheap mobile data (Economic Times, 2019), social media, community members, affluent people, and television soaps. The more significant frequency of the codes, "feel like rich", "like IIEST staffs and students", "similar fridge the house I work", "at par with them (rich)", "TV serial in Zee Bangla", "better off" indicate that RSU BOP consumers aspire to have a similar identity to the upper-class people. The above codes were merged into the category *need to fulfil aspirations.* The inclination above encouraged them to purchase aspirational products and brands used by the latter. Our study corroborates with the existing literature (Fawcett and Waller, 2015; Homer, 2008; Truong and McColl, 2011) by identifying the upward *social comparison* as the most important motivation (frequency: 12.01%) for aspirations of the RSU BOP. Thus, in the upward *social comparison* process, the RSU BOP consumers want to aspire to be part of the affluent section (whom they consider superior) and compare the resemblances between themselves and the comparison group (Zheng et al., 2018; Suls et al., 2002; Akbar et al., 2016). Rana, a construction laborer hailing from Haripal, who travels to Shibpur (near Kolkata) every day, told us:

> *"I have bought a cycle from a student, who has just completed his studies in the nearby IIEST (a leading Engineering Institute of India). I bought it for just Rs. 200. Now I am also using a Hero Cycle as the IIEST students and staffs do. It gives me a feeling that I am no way inferior to them." (Rana, 26, male)*

While upward social comparison entices the RSU BOP consumers to buy expensive brands which they often see in the houses of the rich, but the latter does not fit into their budget. For example, many of our respondents aspired to buy an LG double-door refrigerator that costs around Rs. 25000, which is almost equal to five months' earning of an RSU BOP worker. They could have purchased those refrigerators by fair installment schemes. However, for Indians living at the BOP, it is not easy to buy with fair installment schemes. All such schemes are linked to bank accounts, and the majority of the Indian poor are devoid of bank accounts (Rahman et al., 2013). Moreover, fair installment-based purchases call for payments of the installments every month and the amount of each installment is also not negotiable. However, the earnings of the poor BOP consumers are not regular and thereby, they will not be able to pay a similar amount every month (Mukherjee et al., 2020; Choudhury et al., 2019). In such a condition, our respondents believed that SH products are the only route for them to buy and consume expensive branded products that they aspire to obtain. For example, Sumita, a maidservant from Singur village said,

> *"For a long time, I aspired to buy a refrigerator that has two doors. I have seen this in the house I work in. They said that it is a LG fridge. Last month I saw a TV serial on Zee Bangla channel. The poor heroine is married to a rich family and is using a similar fridge. I always wished I could buy that. Last week, the lady of the house decided to buy a new fridge and wished to sell this one. I committed to paying them 2000 rupees in 4 installments and bought that one. See, we are poor; and we cannot buy a new LG fridge. SH products are the only ways to fulfill our aspirations." (Sumita, 48, female).*

The above findings lead to the following proposition:

Proposition 3. ***The RSU BOP population engage in SH purchase to fulfill their aspirations.***

4.3.3. Apathy towards cheap brands

To cater to the low-income level and spending capacity of the RSU BOP consumers, the marketers have introduced low-priced versions and innovations. Our respondents have indicated that they bought cheaper editions/pouch-packs only for fast-moving consumer goods, and not for the products that they have to use for a more extended period. For them, the cheaper brands or editions like Godrej Chotookool refrigerator may not be of good quality. As one of our respondents, Sabita, a housemaid from Bhadreswar, mentioned,

> *"See the cheaper brands mean, they are of poor quality and will not even last a year. If it is biscuit or soap, we could have taken a chance. However, for TV, fridge, water filters, we cannot take a chance. We are poor. We cannot buy a refrigerator now and then. I know there are several local-made products and cheaper brands. But we want products that will last for a longer period. For example, some months back, I have bought a pedestal fan from the house I work in. It was in good condition. It is a Usha (brand name) fan." (Sabita, 45, female)*

According to Sabita, cheaper brands are of poor quality and will not last long. Therefore, even if the respondents were aware of the cheaper brands, and the latter was readily available to them, they did not buy the same. The RSU BOP consumers also felt that the cheaper brands might not be authentic, rather fake or counterfeit ones. As a result, our respondents used the words/phrases (codes) like "not standard", "*do-numbari*" (fake), "damaged in a few days" to describe the "cheap" and "local made" brands. As Shabana, a lady hailing from Bongaon said,

> *"I visit Kolkata every day and work as household help. I could have bought some cheaper mobile phone. But how do I know whether it is of good quality or do-numbari (fake product)? The people of my kajer bari (the house where she works) said that cheaper mobiles would be damaged in a few days. So, I thought it is better to buy a used mobile phone of a good brand. A couple of months back, I bought a mobile from one of my kajer bari (the house where is works). See, this one (shown a Redmi mobile) is perfect. It is sold by the company (brand) itself. I am sure this is original and not fake."* (*Shabana, 36, female)*

The above findings indicate that despite the availability of low-cost frugal innovations, local brands and cheaper variation of durable products offered by MNCs (Gupta, 2019), the RSU BOP is skeptical about the authenticity of those products. As one of our respondents, Subhas denied buying cheap brands even if those were first-hand as he thought those cheaper brands are fake (Refer to Web Appendix 2). More specifically, our findings indicate that the RSU BOP consumers consider the affluent sections as their reference point to evaluate the quality of brands. Thus, through a *social comparison* process, the better status of different groups threatens the confidence of the RSU BOP consumers to assess the products and leaves them "basking in reflected glory" (Tesser et al., 1988). Hence, they seek sanction from different groups to validate their judgments (Goethals and Darley, 1977). Consequently, as

mentioned by our respondent Shabana, the RSU BOP buyers felt that the brands which are not used by the affluent consumers are not the authentic ones and consequently, they did not want to buy those. In this way, not only the lifestyle of the wealthy counterparts but also their understanding of the brands trickle down among the RSU BOP due to close interactions between the two sections. As a result, following *upward social comparison*, poor consumers focus on the potential risks associated with the adoption of any unknown new brands or innovations (Chung and Lee, 2019). The above may result in higher resistance or apathy for adopting the low-cost frugal innovations targeted to them (Chung and Lee, 2019). Instead, they prefer to buy SH products as they believe that although pre-used, such products are produced by well-known brands and, thus, are authentic. Therefore, we posit.

Proposition 4. ***The RSU BOP consumers prefer to buy SH products over the cheaper brands as they believe them to be authentic and of good quality.***

4.3.4. Need for social recognition

Social motives are one of the strongest motivations behind the behaviour of the poor (Majumdar et al., 2019). The RSU BOP consumers also believed that they would get better social recognition if they had a branded smartphone or television. Moreover, they live in a close-knit community (Lumpkin et al., 2018; Choudhury et al., 2019). They often get involved in community activities in their need to belong, to unite, and to sustain relationships with others. People, especially the women staying in the neighborhood visit each other's house (Majumdar et al., 2019), and therefore, the durable products in their homes are "visible to others" in their community. They feel "embarrassed to disclose" that they are using "cheap brands" of television, refrigerator, mobiles, etc. They think if their neighbors find them using a low-cost brand, then the latter may "feel (them) lower". For example, Sukumar, a hawker hailing from Baruipara, is aware of several brands of television, refrigerator, washing machine owing to the advertisements he watches in his smartphone. He said,

> *"If we buy cheap tooth-paste, our community people won't know. But in our para (neighbourhood), people visit each other's houses in the afternoon. If I buy a cheap brand of television, refrigerator or mixer, then my neighbors will look down upon us. It will be very shameful for my wife. If we buy an SH, but a well-known brand like LG, Samsung, or Sony, people will look at us with respect as they will not know that it is SH. Some months back, I bought an SH 'Apple' phone. All my friends asked for a treat after that. I became their hero." (Sukumar, 27, male)*

According to Sukumar, he could buy and use cheap tooth-paste, which the neighbors cannot come to know of. At the same time, he could have also bought cheap TV, but he did not do so as he felt if he would have bought a cheap TV or refrigerator, the neighbors could easily come to know about it. As a result, they will be looked down upon them. This aspect was clarified by Pabitra, a construction worker, who has bought an SH refrigerator and ruled out the option of buying cheaper first-hand brands in fear of losing social recognition. He said,

> *"Yes, I could buy a cheap refrigerator or TV. But I will never do so. If I buy a cheap television, my wife will lose her face in front of them. I bought a used LG refrigerator from an acquaintance recently in Rs. 1200." (Pabitra, male, 44)*

Moreover, the literature reports that BOP customers are brand conscious because brands enable them to communicate their social class and social status (Elliot and Leonard, 2004; Kumar et al., 2016). They feel by purchasing expensive and reputed brands, they become better performers than the others in their neighborhood and their *social recognition* gets amplified. The phenomenon above can be elucidated by the element of 'competition' in the process of *social comparison* (Garcia and Tor, 2007; Garcia et al., 2018; Turner, 1975). Therefore, RSU BOP consumers not only engage in upward *social comparison* but also compare themselves with their close competitors in the society (i.e., their neighbors).

Therefore, the RSU BOP consumers do not want to buy cheaper brands of durable products in fear of losing *social recognition*. However, their poverty does not allow them to purchase brand new products. Therefore, they remain happy with SH branded products. They feel the purchase of branded SH products keeps them ahead of their social competitors in the process of *social comparison* (Garcia and Tor, 2007; Garcia et al., 2013). The process above crafts a pseudo status for them and augments their *social recognition* (Pino et al., 2019). The findings above indicate that the need for *social recognition* motivates the RSU BOP consumers towards buying SH products. Therefore, we posit:

Proposition 5. ***The need for social recognition motivates the RSU BOP to purchase SH products***.

4.3.5. Pester power of children

Although our respondents are semi-literate, they send their "children" to schools/colleges. In schools and through social media networks, these children are exposed to different brands. The extant literature has indicated that in schools, the students segregate themselves based on the reputation of brands they use (Roper and Shah, 2007). Once the poor children get information about various expensive brands from their well-to-do "school and college friends", they often "demand those brands" to appear well-off. If their parents could not buy them those products, they resent the former (Roper and Shah, 2007). They "threaten to leave home", "stop studying," etc. to pressurize their parents. Their poor parents are subsequently compelled to give in to the *pester power of children*. For example, Rafiul, 46, a construction worker hailing from Ichhapur:

> *"My son studies at Surendranath College in Barrackpur. Two of his friends bought Hero motorcycles. He also demanded a Hero Honda Splendor bike. Both my wife and I wanted to appease him, stating that we are poor. I earn just Rs. 4500 per month. How can I buy you a bike? But he threatened to leave home and stop studying. He is our only son. We were perplexed. After long search last week, I could get him one SH bike from an acquaintance at Rs. 5000. Now I will have to keep paying Rs. 500 for ten months." (Rafiul, 46, male).*

The findings above indicate that the literate new generation of the poor RSU BOP consumers consider the reputation of the brands that they use as a basis for *social comparison*. Moving a step ahead from the existing literature (Roper and Shah, 2007), our study indicates that although in fear of resenting children, the poor parents give in to their pester power, poverty constraints them to buy the expensive first-hand products. As mentioned by Rafiul, his son wanted to buy a branded bike. Rafiul and his wife tried had to appease them reasoning that they earned only RS. 4500 a month and would not be able to spend so much money on a bike. However, his son threatened to leave home and stop studying. Hence, they had to give in to the pester power of his son and buy him an SH bike for Rs. 5000 in instalments. Interestingly, understanding that buying first-hand durables was beyond the capacity of their parents; the poor children are ready to settle down for the SH-products that are in good condition. As one of our respondents, Nando, a gardener from Kanaipur mentioned:

> *"My son demanded a Bajaj scooter. I told him that I did not have money for the same. He only said, then buy me a second-hand one. But it should be in good condition and look good. I need Bajaj Scooty; otherwise, I cannot show my face to my friends." (Nando, 48, male)*

The above statement indicates that the children of the RSU BOP feel their friends will not understand that what they are consuming are SH brands. Rather, they will respect them for using expensive brands. Therefore, the poor RSU BOP parents buy SH products (of those reputed brands) to satisfy their children. Consequently, we posit:

Proposition 6. ***The pester power of literate children motivates the RSU BOP consumers to buy SH branded products.***

4.4. Consequences of buying SH products

Our study has identified some important consequences of purchasing SH products by the RSU BOP community, including compensatory consumption, increased consumerism, and finally, the poor paying more than others for similar products. They are elaborated in the following paragraphs. Notably, the magnitudes of the above three consequences indicates that *compensatory consumption* (8.53%) is the most important consequence since the respondents have spoken about that more as compared to the *bandwagon effect* (4.13%) and *the poor pay more* (2.11%) (Refer to Web Appendix 3).

4.4.1. Compensatory consumption

As discussed above, often, the SH products are purchased by the BOP populace to fulfil their aspiration (Richmond, 2010). Our respondents indicated that they pay for the SH goods in monthly instalments. They often curtail their monthly budget on necessary items for buying not so necessary SH products (e.g., color television). They feel a perceived *fear of social exclusion* (e.g., "not invite us", "look down upon us") unless they use reputed brands that can symbolise their social status. Rajat, a construction worker from Kanaipur, did not require a motorcycle as he found his cycle good enough for meeting his needs. However, he had to spend money on a motorcycle, as he felt that the motorcycle was required to show his relatives that he and his family were well off. He said,

> *"I understand that immediately I did not require this SH motorcycle. I already have a cycle. But you know, if we do not wear good dresses or have a motorcycle, smartphone, etc. our relatives who work as staff in the government offices will look down upon us. They will not invite us to their marriages and other social occasions." (Rajat, 37, male)*

Sometimes, our respondents cannot obtain expensive products through occupational advancement immediately and hence, resort to SH brands. The codes "not think us low", "at par with them", "no way inferior to them", "will not insult" indicate that the RSU BOP buy expensive SH mobiles, televisions, refrigerators, motorcycles, etc. as they perceive those as the symbols of respectability. The above fact is evident from the statement of Bela, a housemaid from Bongaon. She said,

> *"I bought a cot four months back from my house lady, and I am repaying her Rs. 500 every month. I need to pay for two more months. I have calculated that if we avoid eating fish or chicken (the major source of protein in eastern India) for these two months, we will be able to make up for Rs. 500 in a month. So, we are not eating those nowadays. After two months we can again eat those. That is fine with us. See, next month my daughter will get married. My son-in-law's family will look down upon us if we do not even have a cot". (Bela, 52, female)*

According to Bela, she spent money on a cot, cutting expenses on food (nutrition) to compensate for the cost of the cot. Therefore, the RSU BOP workers even do not mind 'cutting expenses' on fundamental needs, such as food, education, shelter, and health and buy expensive non-essential products to *compensate their powerlessness* (Banerjee and Duflo, 2007). Such findings trace their roots in the theory of *compensatory consumption* which implies that due to financial constraints and low self-esteem, the poor spend on reputed brands to compensate for these insufficiencies and avoid social exclusion even by forgoing necessities of life (Jaiswal and Gupta, 2015; Abendroth and Pels, 2017; Zheng et al., 2018). Therefore, the purchase of SH aspirational products/brands may satisfy the esteem need of the poor for the time being, but in the long-run, tell upon their well-being (Chakravarti, 2006). Therefore, we posit.

Proposition 7. ***While buying SH products, the poor compensate for their low self-esteem by compromising their budget for basic needs and well-being in the long run.***

4.4.2. Bandwagon effect

Buying well-known SH brands enhances their short-term happiness and satisfaction by enabling them to demonstrate their social status, self-esteem, and lifestyle (Jaikumar and Sarin, 2015; Rucker and Galinsky, 2013). As Radhamohan, hailing from Mankundu and working as a car cleaner in several houses in Kolkata mentioned,

> *"Colour screen mobiles are out of fashion. Almost everybody in our area has it … Smartphones? What is new in it? Many of the schoolboys own one. I aspire to buy an Apple phone. I have seen its advertisement on YouTube. My son has shown me. But it is expensive. I am searching for an SH one …. yes, that may cost me Rs. 4000–5000. But can you imagine the kind of respect I will get!"*

Radhamohan could buy a working smartphone, but he wanted to buy an Apple phone as that would put him in a superior position as compared to other people in his society. However, as an outcome of the constant *social comparison,* most of the RSU BOP consumers start buying similar brands following the innovators within their community. Gradually, the urge for buying expensive brands increases amongst the RSU BOP buyers, and thereby, buying those expensive brands become bandwagon at the BOP (Truong and McColl, 2011; Bellet and Colson-Sihra, 2018). Therefore, we posit.

Proposition 8. ***The purchase of SH branded products results in a bandwagon effect in the RSU BOP community.***

4.4.3. Finally, the poor pay more

Many of our respondents had to bear substantial repair and maintenance costs while using an SH product. As Gopal, a gardener hailing from Kanaipur village said,

> *"I bought this television (showing a LG LCD television), six months back from a friend of mine in just INR 2000. I was delighted initially. But now, almost every month I have to call a mechanic. Sometimes, the sound does not work and at other times, the picture. Every time I call a mechanic, it costs me around Rs. 300–400. But what to do? I cannot buy a brand-new LG television." (Gopal, 32, male)*

From Gopal's statement, it was evident that he had a strong urge to buy a branded product. However, he now faces regular maintenance issues. Still, he wonders that he could not have done anything else as he had to buy a branded (SH) TV and bear his fate.

Some of them have mentioned that the products that they have bought from their acquaintances have often become unrepairable after a few months. For example, Sangita, a young maid-servant hailing from Kanaipur said,

> *"I bought a SH smartphone a couple of months back. Last week, I found that I cannot hear the voice of the person on the other side of the phone. I took it to the local mobile repair shop. He said, this phone is out-dated, and its spare parts are no more available in the market. Thus, it could not be repaired. All my money has gone in vain." (Sangita, 21, female)*

Therefore, our findings corroborated with the extant literature that the poor pay more (Goodman, 1968). The RSU BOP may not pay much in terms of higher prices while buying an SH product, but they suffer more than the first-hand buyers as they end up buying inferior quality SH product at a given price (Zeng and Hou, 2019). Therefore, we posit.

Proposition 9. ***The RSU BOP population spend more while buying SH products, not in terms of price, but in terms of the recurring expenses over some time.***

The findings above have resulted in a conceptual model showing the

types, sources, motivations, and consequences of SH consumption at the BOP (refer to Fig. 1).

5. Theoretical contributions

In general, we make the following theoretical contributions. First, so far, the existing literature (Waight, 2015; Jones et al., 2019) has indicated that SH products are purchased from formal and informal SH markets. However, in developing countries, such markets exist only in metropolitan cities and are not always accessible from the RSU areas (Pohjola, 2003). We have identified that the RSU BOP consumers bought SH products mostly from personal/informal sources. This study contributes to the literature on BOP by identifying that the RSU BOP consumers prefer the personal, informal channels over the online or offline retails for purchasing SH products. The findings of this study indicate the reasons (time constraint, need for part-payments) behind buying SH products from the acquaintances. However, the most crucial reason behind purchasing from personal sources rather than flea markets can be explained from a *social comparison* point of view. Many of the RSU BOP consumers work in the houses, shops, etc. of affluent people. Therefore, the latter serves as their immediate point of upward *social comparison* (Fawcett and Waller, 2015; Homer, 2008; Truong and McColl, 2011) and they aspire to consume precisely the same brands that the latter consume (Bellet and Colson-Sihra, 2018). Although the upward *social comparison theory* has been fairly documented in the existing literature of aspirational consumption (Srivastava et al., 2020; Fawcett and Waller, 2015; Homer, 2008; Truong and McColl, 2011), how that motivates the RSU BOP consumers to buy from acquaintances have never been discussed in the extant literature. However, our study has indicated that the tendency of upward social comparison can drive the purchase of SH products. It has shown, since buying such brands first-hand is beyond their capacity, they seek to buy the SH ones. However, they believe that the SH and flea shops may not exactly sell the brand that their affluent counterpart is buying, rather may sell stolen or fake products. On the contrary, they trust the products sold by the acquaintances as they rely on the later. Further, they feel the latter being rich would not use any fake or sub-standard products. Therefore, our study has advanced the social comparison theory by identifying it as a cause behind the SH purchase at the BOP from the acquaintances.

Second, other than financial constraints (Guiot and Roux, 2010; Williams and Paddock, 2003), the prior studies have not examined other motivations of poor consumers for purchasing SH products. Nevertheless, the financial constraints have only been linked with the higher price of the products and low affordability. Therefore, as a pioneering attempt, delving deep into the behaviour of the RSU BOP consumers, we have identified that the poor RSU BOP population cannot buy the brand-new products, not only because of low affordability but also due to lack of access to credit and easy payment schemes. Thus, on the one

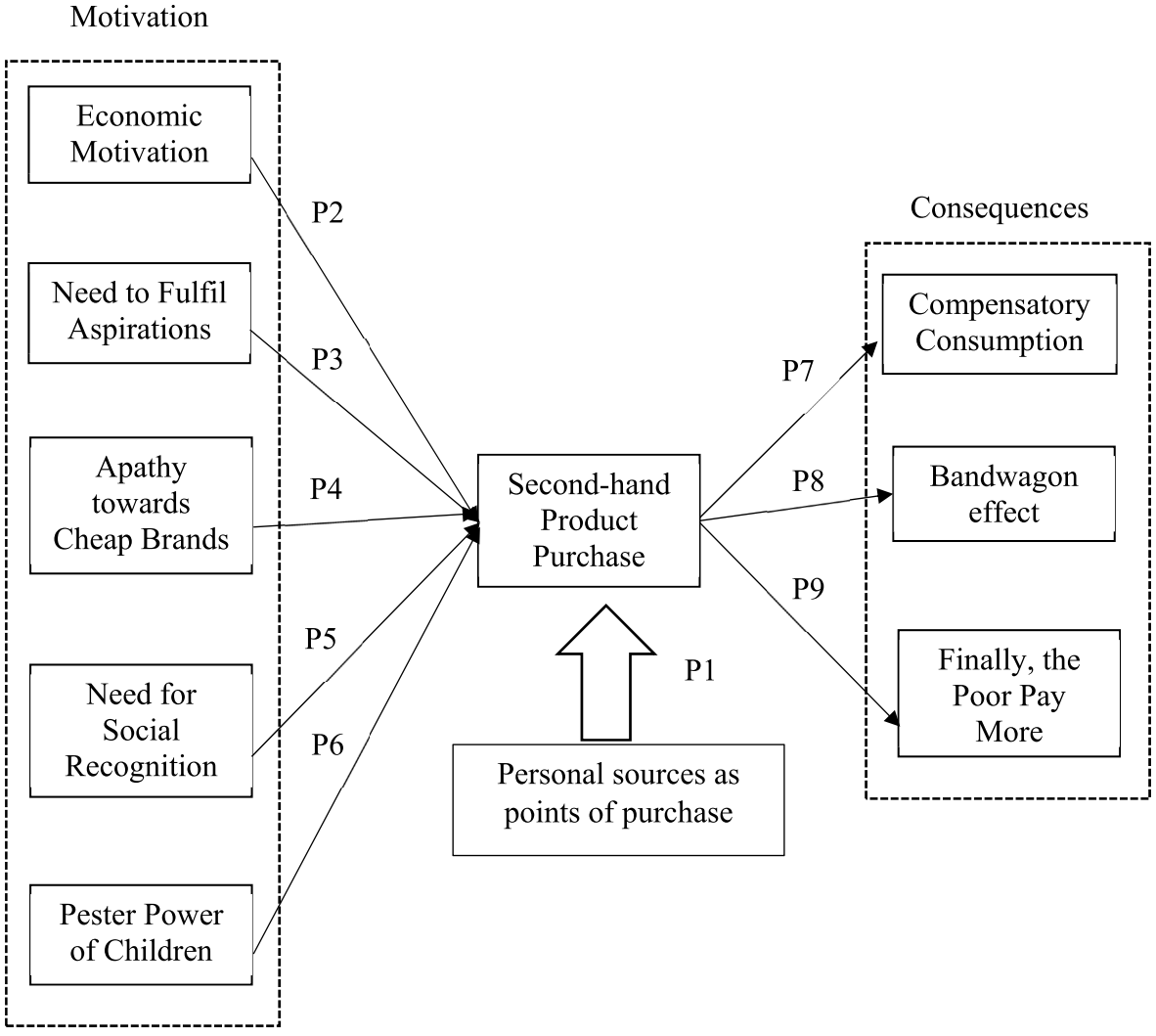


Fig. 1. Conceptual framework.

hand, the RSU BOP consumers buy SH reputed brands instead of the brands that can ensure value for money. This indicates that in the process of *social comparison*, they wish to purchase the same brands as the affluent segment of consumers use (Akbar et al., 2016). On the other hand, purchasing SH products for the economic motives mentioned above to buy SH brands corroborate with the frugal behaviour (economically buying goods and services) of the BOP consumers (Bucher et al. 2016; Cervellon et al., 2012). Therefore, in the context of SH goods purchase at the RSU BOP, we could advance the *social comparison theory* by merging the characteristic of frugality at the BOP with it.

Third, the social comparison theory is sourced from Festinger (1954), who shows the strive to attain superiority and escape feelings of inferiority as the goal of social comparison. The use of this theory as a lens to explain the motivation for consuming luxury products and engaging in conspicuous consumption in the affluent western contexts is quite common (Zheng et al., 2018; Kim et al., 2016; Takahashi et al., 2009). However, our concern was, that does the same theory holds true for the poor consumer with meagre possessions, who often succumb to acquire four square meals? Having said that, while addressing our fourth research question, we have also pioneered to identify that the RSU BOP consumers engage in SH purchase also to partly fulfill their aspirations for using reputed brands and partly because of their apathy towards the cheaper alternatives available in the market. Corroborating with the extant literature on *social comparison theory* (Muller and Fayant, 2010; Zheng et al., 2018; Festinger, 1954), we identified that the upward *social comparison* with the well-off communities motivates the RSU BOP consumers to acquire the worldly possessions even going beyond their capacity. Therefore, in the process of *social comparison*, the aspirational needs of the RSU BOP consumers get triggered, which subsequently motivate them to purchase branded SH products. Our findings indicate that even the school/college going children of the RSU BOP consumers indulge in upward *social comparison* with their affluent counterparts (Roper and Shah, 2007) and force their parents to buy them expensive brands. Since the first-hand branded product is beyond the reach of the RSU BOP, the above factor motivates them to buy SH products. Therefore, this theory has been extended to the context of the RSU BOP through this study. Thus, we have done theory maintenance" by challenging the validity of theory developed and established in Westernized affluent contexts in the RSU BOP.

Fourth, as a pioneering effort, we identified some critical consequences of purchasing SH branded products by the RSU BOP populace. We seek to contribute to the BOP literature showing that the RSU BOP compensates their low self-esteem by acquiring worldly possessions while forgoing basic needs and well-being in the long run (Banerjee and Duflo, 2007; Zheng et al., 2018). The extant literature has indicated that the poor indulge in *compensatory consumption* to recompense their powerlessness and low esteem by acquiring material possessions (Rucker and Galinsky, 2013; Elbedweihy et al., 2016; Shrum et al., 2013; Jaiswal and Gupta, 2015; Abendroth and Pels, 2017). The previous studies have also indicated that the poor believe that such material possessions will help them avoid social exclusion (Zheng et al., 2018; Mead et al., 2011; Gurzki and Woisetschlaeger, 2017). However, to the best of our knowledge, to date, not a single study has examined the linkage between *compensatory consumption* and SH purchase at the RSU BOP. By establishing *compensatory consumption* as an outcome of SH purchase, our research advances the *theory of compensatory consumption.*

Fifth, it was identified that the purchase of SH branded products results in a bandwagon effect (Tsai, 2005) in the RSU BOP community. That is, they make a horizontal *social comparison* with their community members and feel the urge to buy similar expensive brands that are owned by the latter. Thus, we have advanced the *social comparison theory* by showing how the tendency of horizontal social comparison acts as a catalyst between the consumption of SH branded products and the bandwagon effect at the RSU BOP. Moreover, we have recognised that the RSU BOP population spends more while buying SH products not in terms of price but terms of recurring expenses while using it. The above findings are a unique contribution to the literature of BOP and SH consumption.

Finally, as a novel method of data collection, the RSU BOP commuters were recruited as sample respondents while they are travelling in the local trains.

We have summarised our theoretical contributions in Fig. 2 (refer to Fig. 2).

6. Practical implications

This study has several important practical implications. First, the inclination of the BOP for purchasing SH luxury brands to maintain their esteem needs (Jaiswal and Gupta, 2015; Abendroth and Pels, 2017) may hurt grassroots innovations meant for them. Consequently, the low-end durables targeted at the BOP may be challenged while entering these markets. Therefore, it is advisable to upscale the products and provide the reputed (i.e., both well-known and reliable) brands to the RSU BOP in easy monthly or weekly installments.

Second, the RSU BOP consumers buy less-durable SH products and end up paying more for the product. So, reputed companies can endeavour to produce good quality, reliable, and durable products at an affordable price. This can be possible through target costing. The companies can down-stretch their brands as sub-brands for BOP consumers. Since the level of consumerism is on the rise, at the RSU BOP, the brands can leverage from the bandwagon effect, which is a common phenomenon at the RSU BOP for their sub-brands.

Third, the RSU BOP aspires for branded products and yearn for social recognition. The RSU BOP is exposed to advertisements through television and uses smartphones nowadays. The ads for the sub-brands targeted at the RSU BOP should have social recognition as a component. In other words, advertisements should portray that they can achieve social recognition and self-esteem by using a particular brand. This can enhance the purchase and use of reputed sub-brands by the BOP adults and (the pester power of) their children.

Fourth, our findings indicate that easy EMI schemes are not available to the RSU BOP consumers due to remote location, no bank accounts, etc. (Rahman et al., 2013). Therefore, they buy SH products from acquaintances. In most of the cases, they bear high recurring expenditure on the same. To help the RSU BOP, the companies may operate periodic camps in the villages and generate orders and open an auditable short-term credit account for them. The same is practiced in *Casas Bahia* in Brazil (Prahalad, 2005), where the poor consumers are provided store credit cards. Once they repay the previous credit, they are allowed to buy any other product in credit. To keep the operational expenses low, the companies may hire nodal agents to collect the periodic payments. This will help the BOP consumers buy quality products affordably without incurring much repairing expenses. At the same time, well-known brands can penetrate this segment by making first-hand products affordable and accessible. This study calls for banks and companies in countries like India to devise low-income friendly EMI schemes targeting BOP consumers as part of their financial inclusion programs.

7. Social and policy implications

This study has important social and policy implications. First, it was indicated that in the RSU areas, often, the stolen products are sold in the SH shops, which sometimes result in legal hassles for the BOP consumers. There should be proper implementation and legal mechanism for selling the SH products only with cash memos to protect the people from such troubles and ensure that the RSU BOP consumers buy genuine products.

Second, we have indicated that the RSU BOP cut down their expenditure on fundamental needs, such as food, education, shelter, and health (Banerjee and Duflo, 2007), and spend on SH brands that are not so necessary. The RSU health activists employed by state governments

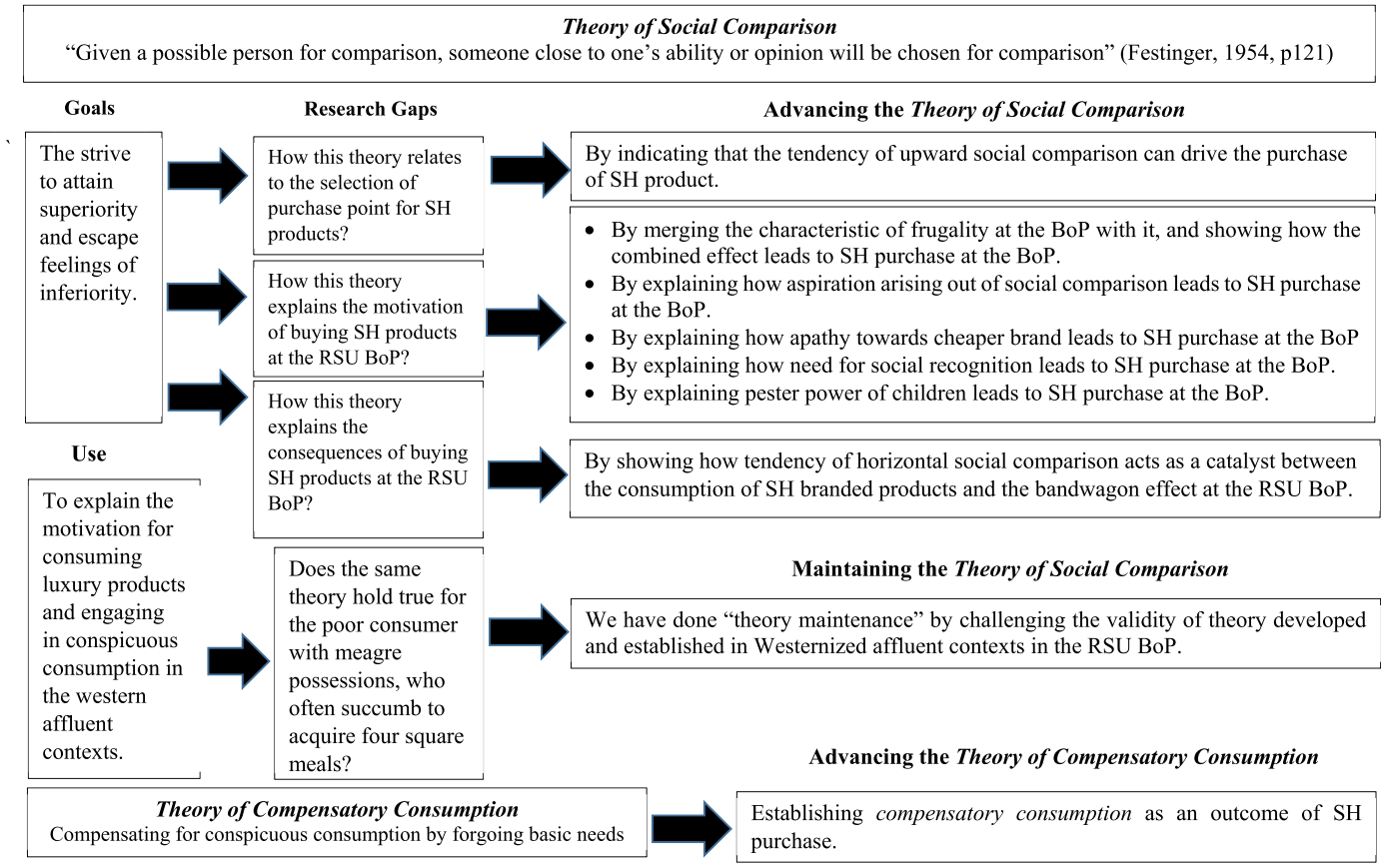


Fig. 2. Contributions to the *Theories of Social Comparison* and *Compensatory Consumption* in the context of RSU BoP.

may spread awareness regarding the above phenomenon such that the BOP people do not engage in such compensatory consumption while forgoing their well-being.

8. Limitations and future research directions

Since we have adopted a constructivist approach for examining the phenomenon of SH purchase by the RSU BOP consumers, the phenomenon of this study is time- and context-specific (Denzin, 1983). This study has been conducted based on responses of the RSU BOP in and around Kolkata, India. For this study, we did not require generalizations since the qualitative constructivists believe "there is no generalization" (Lincoln and Guba, 1985). They have claimed that qualitative researchers provide in-depth insights into a complex phenomenon in a particular context and thus does not require generalization (Glaser, 2002; Misco, 2007; Polit and Beck, 2010). Therefore, the findings, propositions, and framework emerging from this study reflect the subjective experience of the RSU BOP subsistence consumers living in the Indian state of West Bengal. Hence, generalizing the findings, propositions, and framework of this study to all subsistence contexts is not possible. However, the SH purchase patterns may vary with contexts. Therefore, for obtaining practically useable knowledge to frame global strategies, the multinational companies may look for generalised conclusions to get a broader picture of the SH purchase pattern of the RSU BOP consumers. Hence, for examining the statistical generalization, this study can be replicated with larger representative samples across various countries, cultures and age groups. The ideal context for future researchers could be countries that have similar SH purchase patterns.

Second, while a body of literature (Guiot and Roux, 2010; Kogan, 2011) indicated the importance of offline channels and reversed logistics to buy SH products, Ferraro et al. (2016) have stated the importance of studying both online and offline channels. On the contrary, this study has shown the importance of personal sources as the purchase points of SH products. In the light of *social comparison theory*, we have provided some nuances of the above phenomenon. Although this study indicates that the RSU BOP consumers are immensely interested in buying SH products, we have not focused on the antecedents of the selection of the purchase point for SH products by the RSU BOP since that was not the focus of our study. The future researchers may examine the antecedents of the selection of the purchase point for SH products by the RSU BOP by designing appropriate measurement scales.

Third, as this study is qualitative, we could identify the broad constructs that determine the SH purchase at the BOP. Developing a scale for the same and identifying the measurement items were beyond the scope of our study. Researchers may develop a scale to measure the antecedents of SH purchase with statistical significance. Specifically, researchers may use the constructs such as *economic motivation, need to fulfil aspirations, apathy towards cheap brands, need for social recognition, and pester power of children* as the antecedents and examine if these are the antecedents of SH purchase at the BOP. Similarly, propositions P1, P7, P8, and P9 can be converted to relevant hypotheses and examined through a structural model.

Fourth, although our sample consisted of both male and female populations in an equitable proportion, comparison of the SH consumption pattern between the male and female respondents was beyond the scope of our study. However, the BOP segment is often characterized by high gender inequality that results in less income, less education, and less power among females than among males (Williams, 2018). In such a scenario, the decision-making power of the families is skewed towards the male members of the family (Williams, 2018). Therefore, at the RSU BOP, the females might need the sanction of male members while buying SH products to fulfil their aspirations. Given the facts above, SH consumption and its consequences may be significantly different amongst male and female BOP consumers. Therefore, future researchers may

empirically examine the moderating effect of gender at the model level.

Fifth, aspiration varies with age for the RSU BOP population, which further shapes their investment in fulfilling their aspirations (Ross, 2015). Given this factor was beyond the scope of our study, we could not measure the impact of age on SH purchase. Therefore, the moderating effect of age on the relationships of our conceptual model needs to be empirically examined by future researchers.

Sixth, in this study, we have examined how social comparison theory explains the phenomenon of SH purchase from the personal sources at the BOP. It was illustrated that due to *social comparison*, the poor BOP consumers and their children aspire to buy expensive brands. The existing literature is also in line with the existence of aspirational and conspicuous consumption at the BOP. This opens up room for a new domain of research, i.e., how the phenomenon of aspirational or conspicuous consumption can be explained through the tenets of *social comparison theory*. Using the tenets of this study, future researchers may develop and examine a similar model with the antecedents and consequences of aspirational consumption at the BOP.

Seventh, using the tenets of *social comparison theory*, this study has examined the motivations behind the SH purchase at the BOP. Nonetheless, the existing literature has indicated that the theories of *Relative Income* (Bellet and Colson-Sihra, 2018; Guillen-Royo, 2011; Jaikumar et al., 2018); *Status Game Model* (Kaus, 2013; Charles et al., 2009), *Deceptive Status Signalling* (Van Kempen, 2003), and *Trickle-down Effect* (Bellet and Colson-Sihra, 2018) can explain the need for aspiration among the poor. Since, aspiration is one of the key reasons behind the purchase of branded SH products, the implications of such theories in explaining the motivations for SH purchase cannot be denied entirely. In this study, we were able to interpret our data mostly though the tenets of *social comparison theory*. However, future researchers may examine the implications of the other theories mentioned above to explain the motivations behind SH purchase at the BOP.

Last but not least, we have resorted to the *theory of compensatory consumption* to examine the implications of SH purchase at the BOP. The same may be extended to the context of aspirational or conspicuous consumption at the BOP by future researchers.

9. Conclusions

The BOP research has crossed almost two decades, unravelling various facets of consumer behaviour in that segment. However, to date, the issue of their increasing demand for purchasing SH products has been understudied. As a pioneering attempt, this study has examined the underlying motivations behind purchasing SH products by the RSU BOP consumers. This study revealed that *economic motivations, need for fulfilling aspirations, apathy towards cheap brands, need for social recognition,* and *pester power of school/college going children* are the key motivators behind the purchase of SH products by the BOP. This study has also identified that as an increasing intention to consume SH branded products, it results in *compensatory consumption* and *increased consumerism* at the RSU BOP. At the same time, the poor quality SH items consume more resources for repairs, and sometimes the SH items are found to be stolen products. Vulnerable BOP consumers tend to spend their resources on repairing these items and can end up being victims of legal hassles and enhanced total cost of ownership (TCO). Further, this study has put forth a conceptual model leading to a comprehensive understanding of the factors that motivate a BOP consumer to purchase a used SH product. Thus, the findings of this study can enrich the body of literature on consumer behaviour and BOP by examining this new potential research area at the BOP. This is the silver lining of our study.

Appendix A. Supplementary data

Supplementary data related to this article can be found at https://doi.org/10.1016/j.jretconser.2020.102189.

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Dr. Srabanti Mukherjee is an Assistant Professor in Marketing in Vinod Gupta School of Management, Indian Institute of Technology Kharagpur. Her research interests are in the areas of bottom of the pyramid market, consumer behaviour and services marketing. Srabanti's research has been published in *Journal of Business Research, Journal of Retailing and Consumer Services, Marketing Intelligence & Planning, Journal of Hospitality Marketing and Management, Tourism Recreation Research, Journal of Consumer Marketing, Journal of Marketing Communications, Total Quality Management and Business Excellence, International Journal of Pharmaceutical and Healthcare Marketing, Quality in Higher education, Journal of Indian Business Research* and *Foreign Trade Review* among others. She has authored a book on Consumer Behaviour under the aegis of Cengage Learning Pvt. Limited. She has registered couple of cases with Ivey Business School Publishing (Co-distributed through Harvard Business School Publishing). She may be contacted at srabanti@vgsom.iitkgp.ac.in.

Dr. Biplab Datta is an Associate Professor in Marketing in Vinod Gupta School of Management, Indian Institute of Technology Kharagpur. His research interests are in the areas marketing strategy and services marketing. Biplab's research has been published in *Journal of Retailing and Consumer Services, Marketing Intelligence & Planning, Journal of Hospitality Marketing and Management, Journal of Consumer Marketing, Journal of Marketing Communications, Total Quality Management and Business Excellence, Journal of Indian Business Research* and *Foreign Trade Review* among others. He may be contacted at bd@vgsom.iitkgp.ac.in.

Prof. Justin Paul is known as an author of text books titled – Business Environment (4th edition), International Business (6th edition), Export – Import Management (2nd edition) by McGraw-Hill, Prentice Hall, Pearson and Oxford University Press respectively. He has served as a faculty member with the University of Washington, Nagoya University of Commerce and Business-Japan, prior to his position with the University of Puerto Rico, USA. He has also co-authored books namely International Marketing and Services Marketing published by McGraw-Hill. He served as has taught full courses at Aarhus University – Denmark, Grenoble Eco le de Management, France, Universite De Versailles – France, ISM University, Lithuania, SP Jain, Dubai and Warsaw School of Economics, Poland. He has also published over 25 research papers in reputed journals and four case studies with Ivey & Harvard. His website is drjustinpaul.com and email is profjust@gmail.com.