# CAPITAL UNIVERSITY OF SCIENCE AND TECHNOLOGY, ISLAMABAD



# Impact of Voluntary Simplicity on Word of Mouth through Dispositional Behavior and Psychological Well-Being: Moderating Role of Collectivism and Religiosity

by

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in the Faculty of Management & Social Sciences
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# Impact of Voluntary Simplicity on Word of Mouth through Dispositional Behavior and Psychological Well-Being: Moderating Role of Collectivism and Religiosity

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Dedicated to My Family



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This is to certify that the research work presented in the thesis, entitled "Impact of Voluntary Simplicity on Word of Mouth through Dispositional Behaviour and Psychological Well-Being: Moderating Role of Collectivism and Religiosity" was conducted under the supervision of Dr. Muhammad Ishfaq Khan. No part of this thesis has been submitted anywhere else for any other degree. This thesis is submitted to the Department of Management Sciences, Capital University of Science and Technology in partial fulfillment of the requirements for the degree of Doctor in Philosophy in the field of Management Sciences. The open defence of the thesis was conducted on August 22, 2022.

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# $List\ of\ Publications$

It is certified that following publication(s) have been made out of the research work that has been carried out for this thesis:-

1. Iqbal, S., & Khan, M. I. (2020). Spirituality as a Predictor of Psychological Well-Being: An Explanatory Mechanism of Religiosity and Sustainable Consumption. **Religions**, 11(12), 634.

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# Abstract

Concerns about sustainability are becoming increasingly prevalent, especially with regard to consumer attitudes and consumption behavior. The psychological well-being of consumers as a result of their anti-consumption attitude and its effects on their consumption behavior have been the main topics of this study. The investigation has been expanded to include consumer word-of-mouth as a result of their psychological well-being.

People are becoming more and more interested in voluntary simplicity, a simple lifestyle of ethical, environmentally friendly, and conscientious consumption. Previous research has focused on consumerism. Anti-consumption patterns and their outcomes have been compromised in research. Little is known about the post-usage product disposal behavior of the consumers who engage in anti-consumption practices emerging from their voluntary simple attitude toward consumption.

Drawing from the Attitude Consistency Theory applying the model of Theory of Planned Behavior, this study investigates the impact of voluntary simplicity on the disposition behavior of consumers. The Psychological Well-Being as an outcome of product disposal behavior of the voluntary simplifiers has been investigated in this study. Although the self-serving nature of word of mouth is sometimes disputed, experts have also confirmed that word of mouth can also occur for altruistic reasons. In contrast to other consumers who engage in consumerism, they have a strong sense of self owing to their distinctive anti-consumption style. Their sense of distinct self-identity drives individuals to interact with their social networks. The social responsibility facet of voluntary simplifiers leads them to communicate with others about sustainable consumption practices. Culture has an impact on personal conduct. People, regardless of their own opinions, accept these beliefs as social norms or as givens, which has an impact on how they behave. Two techniques, namely the Cultural Syndromes Approach and Dynamic Constructivist Theory, are employed to explain consumer behavior in a cultural context. The Dimensional Approach is another name for the Cultural Syndrome Approach. This approach asserts that individualism and collectivism dimensions can be used to explain the role of culture. Studying the concept of voluntary simplicity in various cultures is necessary to comprehend it in the context of cultural effect. An in-depth grasp of the concept will be gained by researching it in various consumer cultures at various developmental stages,

which will lead to a variety of findings that the researchers can utilize to draw practical conclusions. Religion was made part of the General Theory of Marketing Ethics. The impact of religion on decision-making is an intricate area to be researched Irrespective of the societies all over the world religion constitutes the defining factor for various cultural, social, and personal decisions. According to literature, religion has a close relationship with morality, materialism, consumer ethics, and simplicity. The current study adds religion as a moderator between voluntary simplicity and disposition behavior in light of the aforementioned studies.

Data were collected using purposive sampling from a sample of 360 respondents identified as sustainable consumers of clothing brands practicing social responsibility. There were distributed 850 questionnaires in total. The level of respondents' knowledge of sustainability and CSR was to be taken into consideration when screening them. The concepts of sustainability and CSR that are focused on customers are still in their infancy in Pakistan. It was challenging to contact the desired responses. Out of the 850 intended respondents, 630 met the requirements to conduct the poll. 360 of the 630 replies, or 57%, could be used in the data analysis. Using SmartPLS3, a sample size of 360 was employed for the data analysis. Using a PLS-SEM application and structural equation modeling (SEM), the measurement model was evaluated and examined.

Data about all variables were collected at one point in time and were used for varied analyses. The analyzed results show that voluntary simplicity has a positive significant impact on word of mouth. This explains that people who are high on voluntary simplicity will have more positive word of mouth toward the companies providing sustainable products to the customers. Results have also supported that the disposition methods significantly mediate the relationship between voluntary simplicity and psychological well-being.

This study aims to determine whether sustainable consumption may benefit people in the same way as it does societies and the environment. This study attempts to shed light on how to enhance consumer well-being. Both customers and marketers can benefit from it. This demonstrates that actions taken in support of resource conservation and sustainability result in people's well-being. The better selves of the individuals are impacted by acts that are taken for the good of society and the economy. The inherent drive of the individuals in this situation to guide their behavior toward the benefit of society would be considerably supported by spirituality. Spirituality that promotes

sustainable consumerism is not only beneficial on the outside, but it is also a habit that is rewarding on the inside, contributing to the psychological well-being of the consumers.

This study will offer guidance on effective marketing strategies for the expanding market for sustainable goods and services. A fundamental tool for creating products and strategies is consumer segmentation. In terms of Sustainable Consumption Behavior, creating customer segmentation or defining segments based on spirituality would aid marketers in creating strategies that would speak to consumers' moral selves and inner selves. Companies' success can be attributed to the development of sustainability plans and investments.

Key words - Sustainability, Disposition Behavior, Anti-Consumption, Voluntary Simplicity, Psychological Well-Being, Word of Mouth, Collectivism and Religiosity.

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# Abbreviations

**DB** Disposition Behavior

PWB Psychological Well Being

VS Voluntary Simplicity

MDB Non-possessive Monetary Disposition Behavior

NMDB Non-possessive non-monetary disposition behavior

**DDB** Possessive disusing disposition behavior

**RDB** Possessive reusing disposition behavior

MS Material Simplicity

SS Self Sufficiency

**SL** Spiritual Life

**WOM** Word Of Mouth

**CFA** Confirmatory Factor Analysis

AVE Average Variance Extracted

# Chapter 1

# Introduction

There are seven sections in the study's first chapter. The context of the research is explained in more detail in the opening part, which also shows how the concept of sustainable consumption behavior has developed over time. It explains why consumers moved from consumerism to voluntary simplicity an anti consumption lifestyle. The problem statement is explained in section 1.2, which is followed by part 1.3, which elaborates on the research questions. The research objectives are covered in Section 1.4. The study's significance is addressed in section 1.5, and the specific research gaps are covered in section 1.6. section 1.7 has elaborated the theory that supports this research paradigm.

## 1.1 Background of the Study

Growing economies and globalization has resulted in increased consumerism resulting sustainability issues (Panizzut and Rafi-ul Shamsš, 2021) Consumption practices causing sustainability issues has directed the attention of research toward sustainable consumption specific to consumer behavior. Marketers are in a unique position to comprehend the adoption of sustainable consumption practices (Kaplan and Iyer, 2021). Due to the obvious growing popularity of sustainable consumption and the growing awareness of the negative implications of high materialism, the link between voluntary features of simplifying life and low consumption attitudes has been garnering increasing scholarly attention (Peyer et al., 2017)

Consumption and mass production have put the planet Earth under unheard-of stress, resulting in catastrophic climate change and environmental disasters (Donmez-Turan and Kiliclar, 2021). Nearly 60% of worldwide Greenhouse gas emissions are caused only by household consumption, which also accounts for between 50% and 80% of the usage of natural resources (Reisch et al., 2021).

The availability of information and a wide range of options, along with modern production techniques based on just-in-time and quick response philosophies, time-based competition, and short product life cycles, further altered consumer behaviour and increased their insatiable appetite for new goods and services that are destined for landfills (Rafi-Ul-Shan et al., 2018). Such production, consumption, and behavioral challenges raise concerns not just for the current generation but also for future generations over the availability of natural resources (Donmez-Turan and Kiliclar, 2021). As a result of the strain placed on resources by an expanding global population, interest in sustainability is growing (Donmez-Turan and Kiliclar, 2021).

Consumers of today are conscious of the environmental effects of corporate operations as well as those of the goods and services they purchase and use (Rafi-Ul-Shan et al., 2018). Understanding consumer behavior is the main focus of businesses and researchers from all fields because sustainable consumption encompasses a variety of distinctive behaviors and consumption types (Donmez-Turan and Kiliclar, 2021).

Consumerism and Consumption in context of sociology and psychology are the areas of great interest to the marketers. Consumerism and consumption have been studied in past with great detail and are still being researched due to their practical and theoretical importance to the businesses and individuals.

Totality of the subject consumerism has been compromised as focus by the researchers has been laid upon its importance, contributing factors and its implications (Buskirk, 1970). However, less emphasize has been laid on the negative outcomes of consumerism in terms of post purchase behaviors, mental well-being and sustainability (Buskirk, 1970).

With every passing day the changing environmental factors are contributing towards the change in social and psychological aspects related to consumerism and consumption. Psychological, cultural, and behavioral adjustments in consumer behavior in relation to materialism and sustainability are required and achievable. Due to the obvious growing popularity of sustainable consumption and the growing awareness of the negative

implications of high materialism, the link between voluntary features of simplifying life and low consumption attitudes has been garnering increasing scholarly attention (Peyer et al., 2017).

Behavioural, cultural, and psychological adjustments in consumption are required to promote environmental, societal, and human well-being (Deliana and Rum, 2019). The link between environmental concerns and consumer behaviors is becoming more prominent, prompting calls for additional research into the elements that influence consumers' attitudes, behaviors and desire to engage in environment sustainability (Minton, 2015b; Iyer, 2017)

Consumption has been accelerated at a very fast pace due to economic growth. This has resulted in over consumption and utilization of resources beyond the requirement. Excessive consumption has resulted in environment degradation and scarcity of resources. This has lead the societies and the economies to promote sustainable consumption patterns among the consumers. Sustainable Consumption Behavior (SCB) has gained its popularity in the field of business, policy making and in academia (Romani et al., 2016; Garvey, 2017; Wang, 2021).

Sustainable Consumption Behavior (SCB) is gaining attraction in the business world, policy circles, and academics. SCB is a fairly broad topic, with several different definitions emerging over the last few decades. It's a broad term that refers to actions that improve life quality, meet unmet needs, reduce waste, and improve resource efficiency (Bridges, 2008). Due to a scarcity of studies identifying and explaining the links involved in SCB, researchers have decided to concentrate their efforts in this area.

SCB specific to individual usage behaviors in product life cycles was conceptualized by (Geng, 2017). SCB had been narrowly characterised as a unidimensional notion prior to current understanding as a complex construct. SCB was conceptualised by (Geng, 2017) with green purchasing, reusability, and recycling in mind. Individuals' adoptions of green products, product usage apprehensions, and, most crucially, post-use product handling were the emphasis of this conceptualization (Dong, 2020).

The trade offs for sustainable consumption are between availability of the resources for future generations and current use of those resources" (Basiago, 1995). Consumption along with satisfying customer needs have a great role to play in determining global sustainability (Le Van et al., 2019). This sustainability related facet of consumption

has made it the most important social standard to be addressed in research. Process of acquiring, possessing, consuming, and disposing off goods, while preserving the social, economic, and environmental concerns relate to SCB. SCB has been addressed specific to consuming, disposing and the processes or events in between these two elements of consumption. (Thong et al., 2017; Park, 2017; Popek, 2017; Weber et al., 2017).

Consumption patterns of consumers are drastically evolving. Changing consumption patterns, which have been observed over the last few years, have made consumers consume sustainable products (Cerri, 2018). Due to their ever growing demand, sustainable products have their existence in varied markets like food, energy, remanufactured products, electrical equipment, furniture and clothing (Feldmann, 2015; Ozaki, 2011; Sammer, 2006; Thompson et al., 2010).

Evolving consumption patterns in consumers are resulting in new consumer profiles specifically with respect to the changing life style (Hoffmann et al., 2018). One such evolving consumer segment enrooted in sustainable consumption is Voluntary Simplicity (VS). Voluntary simplifiers are defined as those people, "choosing out of free will rather by being coerced by poverty, government austerity programs, or being imprisoned to limit expenditures on consumer goods and services and to cultivate non-materialistic sources of satisfaction and meaning" (Etzioni). Voluntary simplicity and low consumption related attitudes are gaining attention in connection with sustainable consumption behavior (Peyer et al., 2017).

It is crucial to incorporate the idea of anti-consumption in the established framework of research on sustainable consumption in order to support the crucial task of transforming unsustainable lifestyles. Even though economic growth continues to be a crucial foundation for quality of life, which includes a minimum level of reasonable consumption, some types of anti-consumption that aim for greater sustainability might be advantageous to society. In this context, two opposing trends in society can be seen: while unsustainable consumption patterns have become a major issue in society everywhere in recent years, consumers' knowledge of sustainability and anti-consumption movements has increased (Prothero et al., 2011).

Anti-consumption practices have become popular among consumers due to environmental, social, and self-oriented perspectives (Read, 2018). Anti-consumption pattern generates from specific psychological traits and lifestyle evolving into new consumption patterns in consumers. Consumers who are advocates of anti-consumption and seek non

material ways of happiness in life are categorized as voluntary simplifiers. One of the three sorts of anti-consumption consumer groups identified by (Sharp et al., 2010) is voluntary simplifiers.

A lifestyle of voluntary simplicity aims to improve control over daily activities, reduce consumption, and promote simplicity (Cowles, 1986; Cowles, 1986; Lastovicka, 2005; Leonard-Barton, 1981; Shaw, 2002). Those that voluntarily simplify are committed to altering their consuming habits (Walther et al., 2016). Consumers devote a lot of time and effort to buying, using, and contemplating material objects (Sheldon and Kasser, 2008). The majority of studies links materialism to environmentally unsustainable practices, such as increased waste production, landfill usage, and less sustainable lives. As a result, experts have started to suggest potential strategies for combating materialism, such as public policy changes and anti-consumption movements like voluntary simplicity (Burroughs et al., 2013).

Voluntary simplicity lifestyle is deliberately embraced by those who seek to decrease the purchase, usage, and disposal of commoditized products and services (Lee and Roux). Consumers are individuals who have variety of psychological and social needs that lie at the base of the complex consumer behavior (Ladik et al., 2015). Consumer behavior as defined by (Schiffman, 2007) is the act of seeking, acquiring, consuming, evaluating, and disposing market offerings by the consumers". Consumers have a growing understanding of the twofold result of their consumption behavior. The consumption behavior of an individual consumer not only have an impact on their personal self but has also a reflective way on the environment and society (Hoffmann et al., 2018).

Changing values and lifestyle are associated with consumers' disposition behavior (Cherrier and Murray, 2007). Voluntary reduction in consumption and adopting disposition behavior has a significant role in determining consumer lifestyle patterns (Nepomuceno and Laroche, 2015). When consumers are influenced by social, economic and ecological factors they usually adopt the anti-consumption practices. Marketing professionals and academicians have shown a keen interest in understanding the consumer behavior. In recent years, marketing focus has been directed to consumer behavior related to voluntary simplicity and disposition.

Values defining the behavioral outcomes of voluntary simplifiers have been myopically focused in consumer studies. Much of the focus has been given to the environmental concern and self-sufficiency dimension of voluntary simplifiers and neglecting the other

dimensions like material simplicity, spirituality and social responsibility (Craig-Lees, 2002). Observing few values does not categorize individuals as voluntary simplifier rather individuals can lie at different points on a scale of this lifestyle pertaining to their beliefs and circumstances (Elgin, 2010). This research will focus on four basic values identified in literature (Richins and Dawson, 2017) to understand the different disposition methods preferred in disposition of products.

To completely understand the dynamics of consumer behavior it is important to study all the elements of consumer behavior. Literature reveals that the area of consumer behavior is partially studied as most researches have focused on acquisition and consumption elements. To understand the consumers it is not only important to understand the consumption behavior but also the disposition behavior. Disposition is an under addressed area (Kaur, 2018; Singh, 2018; Harrell, 1992; Saunders, 2010).

Process of disposition in consumer behavior starts after acquisition and use of the actual product (Day, 1984; Gilly and Gelb, 1982; Oliver, 1980). Consumers, after deriving a certain level of satisfaction from product usage, start to decide how to manage product once it is of no more use to them (Nicosia, 1976). Disposition in consumption process is often referred to the stage when consumer no more possess the product (Kim and Mauborgne, 2000). Research have broadened this narrow concept and ownership with discontinued use has also been referred to as disposition (Jung, 1994; Nicosia, 1976).

Consumers find it hard to dispose-off their possessions (Dommer and Winterich, 2021). This toil owe to find the appropriate method of disposing the products. Consumers have different itineraries to dispose the products i.e. reusing the product, keeping it, reselling or giving away as charity, passing on to others or simply discarding them. All of the disposition methods have economic, environmental, and social implications. Disposal of products have psychological, physical and financial outcomes directly effecting the consumers and marketers (Cruz-Cárdenas, 2017). Disposition, besides effecting consumers, holds significant importance for marketers and the brands as it calls for future purchase decisions (Kaur, 2018).

Disposition is strongly related to the characteristics of the products (Lee et al., 2015) and the value they hold to the consumers in term of possessions ((Brough and Isaac, 2012)). This study is focused on the disposition of clothes. One of the most significant sectors of consumption where the idea of sustainability is particularly crucial is clothing consumption (Böhme et al., 2018). According to a survey, barely 15% of the textile

industry's production is recycled into new items or downcycled, while nearly 73% end up in landfills (cleaning cloths or insulation material) (Niinimäki and Karell, 2020). The fact that fewer than 20% of clothing being recycled or used again is significant and concerning (Jacobs, 2014).

From its manufacturing procedures through its usage and disposal by end users, the clothing industry is among the most polluting in the world. One T-shirt uses 2,700 litres of water, while a pair of jeans uses 7,000 litres. Most of the clothing we wear is composed of synthetic materials like polyester or cotton that requires a lot of chemicals to produce. The process of dying fabric also consumes 8,000 chemicals and 5 trillion litres of water annually. The number of environmental effects is endless. Dead stock or leftover fabric pieces are often burned or dumped in landfills, where they degrade slowly over time (Hayat et al., 2020).

The fashion sector shouldn't be overlooked when it comes to sustainability, as it contains a lot of potential for the future. As a developing nation, Pakistan has bigger fish to fry when it comes to socioeconomic or environmental concerns, such literacy rates and a shortage of adequate drinking water (Hayat et al., 2020).

Consumers must also reconsider how they select and utilise clothing as part of the duty for the garment business. The concept is a response to "quick fashion," which has been quite popular in recent years and is sometimes accompanied by mass consumerism, which sells us goods and clothing that we don't actually need (Athar)

The main goal of sustainable fashion, is to prevent as much fabric as possible from ending up in our landfills. This is accomplished by recycling previously worn fabrics, re purposing waste fabric from companies, and making clothing out of higher-quality fabrics so that they last longer. Sustainable fashion attempts to make clothes that are timeless and never go out of style, rather than just focusing on trends. It views fashion and apparel holistically (Chaudhry, 2022).

Consumer disposition behavior has a strong implication from environmental perspective. Growing concern of marketers for environment can also be addressed by understanding the disposition behavior. Studying the disposition behavior can help marketers to explore developing attitudes toward evolving consumption patterns (Saunders, 2010). As it will provide an insight into the preferred methods of product disposal. Consumers with great concern for environment put a great deal of attention while adopting disposition

methods as these methods have an impact on society and environment. Keeping in view the environmental concerns associated with the specific product type marketers can suggest the preferred method of disposal. Understanding the disposition method adopted by different psychographic segments of a consumer market would help the marketers to develop customized marketing strategies (Prahalad and Ramaswamy, 2004).

It is widely accepted in the field of consumer behavior that the consumer psychological well-being is associated with consumption. However with the development of societies and fulfillment of lower order needs, marketing researchers have identified that consumption beyond a certain point or acquisition of commodities beyond a limit may not be a source of happiness rather opposite of it may be expected. Research in this specific area has also revealed that disposal of products does not only effect the external environment but also increases consumer psychological well-being (Ha-Brookshire, 2009; Cruz-Cárdenas, 2017).

Voluntary simplifiers seek non-materialistic ways of deriving psychological well-being in their life. Simplifiers believe in subjective (emotion, pleasure) and objective (self and other directed) well-being based on reduced consumption and non-materialistic factors (Etzioni, 2004). Studies were carried out to validate the positive or negative relationship between materialism and psychological well-being (Dittmar et al., 2014). It has been validated that anti consumption not only contribute positively towards environment but also towards the psychological well-being of the humans. Consumers living a simple life with their own will have a strong sense of contentment with their life (Richins and Dawson, 2017; Cruz-Cárdenas, 2017). However there is a scarce knowledge regarding anti-consumption life style supported by specific type of disposition method adopted and the possible outcome of it. The current study will address this gap by studying the disposition behaviors of voluntary simplifiers as a way of achieving psychological well-being.

Psychological well-being develop a sense of relatedness with self and society. Self-needs, social need and altruism derive the need to communicate with the society. Interaction with the society will lead to the generation of word of mouth (Alexandrov et al., 2013). Based on literature reviewed research on word of mouth has been conducted specific to brands and rarely in context of emotions, public visibility, altruism and self enhancement (Alexandrov et al., 2013).

Word of mouth holds a significant place in social settings. Consumers communicate in a personal capacity and these social groups are not created by companies or the marketers. Knowledge derived from literature enabled the researcher to conclude that previous researchers have not addressed the word of mouth generated by the experience of voluntary simplifier neither it has been discussed in context of anti-consumption or post-consumerism. This research will be focusing on this research gap by investigating the relationship between voluntary simplicity and generation of word of mouth.

Important macro environmental factor contributing to the consumer product disposition behavior is culture (Cruz-Cárdenas, 2017). Culture create a context for any social setting. Researches have established that context caste a significant impact on consumption behaviors (Agrawal, 2018). Studying consumer behavior requires a holistic approach towards all possible factors that can be taken into account to understand the phenomenon. Context is an important factor that cast its impact on behaviors as it provide social norms (Ajzen and Fishbein, 1977) for the individuals.

One contextual factor which defines the consumer decision making and contextual referencing isculture. (Cialdini et al., 1990), for example, discovered three categories of norms that influence individual behavioural intentions, particularly those connected to sustainability, with cultural norms being the most important. Culture provides the standards around which the behavior is defined (Chiu and Kwan, 2010; Torelli, 2017). Two type of cultures have been proposed by (Hofstede and Bond, 1984). According to Hofstede culture can be compared and evaluated with respect to the level of Individualism and collectivism (Shavitt et al., 2008).

Collectivism as defined by (Hofstede and Bond, 1984) is a cultural dimension in which the followers give a higher weightage to the goals and values of the in-groups and less priority to personal goals. In this research setting, collectivism is studied as a moderating variable between voluntary simplicity and well-being through disposition behavior of consumers. Influence of collectivist culture was initially discussed by (Yamagishi and Schug, 2008). However even after its established significance, not much research has been done to see the influence of social norms in collectivist culture (Varshneya et al., 2017).

Concept of voluntary simplicity has been intensively studied in west. Developing countries have not been sampled for conducting research in relation with voluntary simplifiers. Asian countries are developing in terms of economy, culture, and technology. Studying

the concept of consumption behavior of voluntary simplifiers in Asian context following the collectivist culture will indeed a great contribution to the body of knowledge (Agrawal, 2018). Also from the review of literature to the best of researcher's knowledge phenomenon of voluntary simplicity has not been studied in Pakistan. Researches in field of consumer behavior specific to Pakistan consumer market lack in focus on voluntary simplifiers. So this research will be addressing the gap of studying the concept of voluntary simplicity in Pakistani consumer market where this concept has not yet been studied.

Consumer lives are governed by beliefs that are derived from the religion. Voluntary simplicity and disposition behavior are directed by the beliefs that consumers hold. Over past years researchers have shown profound interest to study the role of religiosity in different consumer settings. These researches have shown that religiosity has a significant impact on consumer behaviors (Islam, 2015).

Religiosity have been found to influence consumer behaviour. Research have suggested a link between religiosity and sustainability (Kaplan and Iyer, 2021). Research also indicates a relationships between religiosity and consumer ethics (Šmakova and Piligrimienė, 2021). According to one study, religious education can help to build more well-rounded customers who can deal with challenges, disagreements, and uncertainty (Kaplan and Iyer, 2021).

Consumption practices have been widely associated with the religious concepts embedded in different religions like Islam, Christianity, Buddhism, Judaism, Hinduism, and Taoism. Reduced consumption, dematerialization, and anti-consumption perspective of living life are supported in these religions (Goldsmith, 2015). The study aims at addressing the research gap specific to Religiosity studied as moderator in relation with voluntary simplicity and the adopted modes of disposition methods.

#### 1.2 Problem Statement

Industrialization and consumerism has marked Sustainability an area of growing concern for all the fields specifically business and management. In light of today's major environmental issues, such as climate change, switching to a marginally "greener" product or service may not be a sufficient path toward environmental sustainability. Environmental problems can be solved more successfully by altering prevalent (unsustainable)

consumption and lifestyle habits. Clothing consumption is considered to be one of the most important consumption areas where the concept of sustainability is highly relevant (Böhme et al., 2018). due to fast growing fashion industry and changing trends textile disposition is growing at a very great rate. Thus leading to post usage clothing disposal decisions critical for sustainability.

Survey research conducted by (MacArthur, 2017), revealed that: 73% of the clothing industry production end up in landfills, 15% are recycled into clothes or less than 20% of clothing is recycled or reused (Jacobs, 2014), The consumption of clothes is expected to increase by 63% by 2030 (Kerr and Landry, 2017). Dead stock or leftover fabric pieces are often burned or dumped in landfills, where they degrade slowly over time (Hayat et al., 2020). Besides, increased demand for clothing raises the issue of disposal. The data indicate the importance of studying the sustainable consumption of clothing. Dead stock or leftover fabric pieces are often burned or dumped in landfills, where they degrade slowly over time (Hayat et al., 2020). Besides, increased demand for clothing raises the issue of disposal. The data indicate the importance of studying the sustainable consumption of clothing.

## 1.3 Research Questions

in light of the issues identified and to propose possible solutions research questions are framed. these research questions give directions to formulate the methodology for testing hypothesis after detailed literature review. This study will answer the following research questions:

#### Research Question 1

Does voluntary simplicity lead to generation of word of mouth for socially responsible firms?

#### Research Question 2

Does disposition behavior of consumer mediate the relationship between voluntary simplicity and consumer psychological well-being?

#### Research Question 3

Does psychological well-being mediate the relationship between disposition behavior and word of mouth for socially responsible firms?

#### Research Question 4

Does collectivism moderate the relationship of voluntary simplicity and disposition behavior?

#### Research Question 5

Does religiosity moderate the relationship of voluntary simplicity and disposition behavior?

### 1.4 Research Objectives for This Study

Objectives of the study are as follows:

- 1. To examine the impact of voluntary simplicity on word of mouth for socially responsible firms.
- 2. To analyze the mediating role of disposition behavior between voluntary simplicity and psychological well-being.
- 3. To analyze the mediating role of psychological well-being between disposition behavior and word of mouth for socially responsible firms.
- 4. To investigate the moderating role of religiosity between voluntary simplicity and disposition behavior
- 5. To investigate the moderating role of collectivism between voluntary simplicity and disposition behavior.

## 1.5 Research Significance

Researches in the field of consumer behavior has focused on disposition behavior for fact 40 years. With every passing years, due to varied consumption trends, consumption related sustainability issues, evolving economies, changing consumer psychograph and effect on consumers, scholars are focusing on studying the area of disposition behavior due to its far reaching impact. The totality of consumer disposal behavior has charmed scholars and researchers, which is reflected in a continuous progress of publications linked to this topic (Cruz-Cárdenas, 2017).

Research in this area with respect to the relation between voluntary simplifiers and their disposition behavior have only been done by (Kerr and Landry, 2017). Most research in this area is qualitative and does not incorporate the multidimensional construct to see the difference in disposition methods adopted by voluntary simplifiers (Cruz-Cárdenas, 2017).

Research in past has linked accumulation of goods with consumer happiness but the area of voluntary simplicity has addressed subjective well-being as its outcome (Dittmar et al., 2014). Thus, this study will be carried out to explore the disposition methods adopted by voluntary simplifiers to achieve subjective well-being in life. Subjective well-being has previously been linked and studied in relationship with voluntary simplicity. However its mediating role in relationship between voluntary simplicity and psychological well-being has not been studied. This research will measure the difference in disposition methods and their impact on psychological well-being. This will hold significant implications in theoretical aspects as this concept has not been studied in previous research under one theoretical framework. Alternatively, the learning of lifestyles wherein product disposal is vital is an area with noteworthy potential for future research (Cruz-Cárdenas, 2017).

Importance of anti-consumption and related disposition methods has been compromised due to the focus of researches in western world or developed countries only (Kaur, 2018). It is important to study the concept of disposition in less studied societies. This research will contribute to this significant gap identified in the meta analyses by (Cruz-Cárdenas, 2017; Kaur, 2018) by carrying this research in Pakistan dominated by collectivist culture.

Religiosity has been linked with materialism (Stillman et al., 2012). Research in this domain has established that accumulation of goods does not result in well-being as cluttering and religiosity are beliefs with conflicting values (La Barbera and Gürhan, 1997); rather, it can lead to value conflicts (Burroughs, 2002). Religious consumers are said to possess greater subjective well-being (Mochon et al., 2008). Increased religiosity in individuals would make them less materialistic (Agrawal, 2018). Thus this study will take into account religiosity as a moderating that will help in explaining the relationship between voluntary simplicity and disposition behavior. As literature suggests that religiosity is linked to less materialism it will help in understanding the consumer disposition behavior. Voluntary simplifiers who have their roots in anti-consumption will

definitely have significant disposition behaviors when studied in relation with religiosity as moderator.

Thus this study has taken into account religiosity as a moderator that has helped in explaining the relationship between voluntary simplicity and disposition behavior. As literature suggests that religiosity is linked to less materialism it has helped in understanding the consumer disposition behavior. Voluntary simplifiers who have their roots in anti-consumption have significant disposition behaviors when studied in relation with religiosity as moderator.

### 1.6 Research Gaps

After examining the literature, theories, and approaches used in the context of sustainable consumption, voluntary simplicity and consumer behaviour, this section discusses how the gaps were identified. Additionally, the research questions will relate the future research path.

Scarce studies have looked at the elements that influence consumer sustainable consumption behavior, particularly in the context of consumers' lifestyles (Khan et al., 2020b;Pícha and Navrátil, 2019) This concept has received less attention in terms of its outcomes in translating attitude of simplicity into behavior (Rebouças, 2021). Studying the concept of consumption behavior of voluntary simplifiers in Asian context following the collectivist culture will indeed a great contribution to the body of knowledge (Agrawal and Gupta, 2018).

Review of the 30 years research on disposition behavior has identified that disposition behavior has been less empirically tested as evident by the research conducted by (Suarez et al., 2011; Albinsson and Perera, 2009; Ballantine and Creery, 2010, Saunders, 2010). Outcomes of disposition behavior been proposed years back in a research by (Hanson, 1980) however they have not been studied or empirically tested (Lee et al., 2015). Factors intrinsic and extrinsic to consumer behavior have not been studied in relation with disposition behavior (Lee et al., 2015). There is a scarce knowledge regarding anti-consumption lifestyle supported by the specific type of disposition method adopted and the possible outcome of it. Outcomes of disposition behavior been proposed years back in a research by (Hanson, 1980) however they have not been studied or empirically tested (Lee et al., 2015). There is a scarce knowledge regarding anti-consumption

lifestyle supported by the specific type of disposition method adopted and the possible outcome of it (Touchette and Nepomuceno, 2020). Understanding the psychological processes underlying WOM transmission (i.e., the sharing of opinions) and reception has turn out to be an important area of research (Chen and Yuan, 2020) Researching the idea in various consumer cultures and at various developmental stages will provide an in-depth understanding of the idea and result in a variety of data that will allow the researchers to draw meaningful conclusions(Rebouças, 2021). This research will contribute to this significant gap identified in the meta analyses by (Cruz-Cárdenas, 2017; Kaur and Anand, 2018) by carrying this research in Pakistan dominated by collectivist culture. There is scarce literature specific to religiosity in many of the consumer studies as indicated by (Agarwala et al., 2019) these areas include volunteering, sustainability and environmental concerns

### 1.7 Supporting Theories

#### 1.7.1 Attitude Consistency Theory

The degree to which people's attitudes (opinions) predict their behaviour is investigated in the research of attitude-behavior consistency (actions). When there is a strong link between opinions and acts, attitude-behavior consistency exists. A person with a positive attitude toward environmental protection who recycles paper and bottles, for example, demonstrates excellent attitude-behavior consistency. The study of attitude-behavior consistency is crucial because the attitude concept derives much of its use from the idea that people's thoughts guide their behaviours.

Attitude consistency theory is based on the underlying principle defining Gestalt Psychology. In late 1930's social research started investigating factors defining behavior (Blessum and Lord, 1998). Several models were proposed after extensive research in the concerned area during the years between 1960 and 1970.

(LaPiere, 1934) conducted the first research on attitude behavior consistency. However, the study was interpreted as proof that people's actions are not always determined by their attitudes. Several studies on the relationship between attitudes and behaviour had been conducted by the late 1960s. (Wicker, 1969) analysed the results of these studies. He came to a dismal conclusion: attitudes were a poor predictor of behaviour.

Wicker's result sparked a "confidence crisis" in social psychology, prompting a number of academics to cast doubt on the utility of the attitude notion. It was suggested that if attitudes do not guide behaviours, the notion has limited utility.

In response to this critique, attitude researchers focused their efforts on determining when attitudes predict behaviour. In the last 30 years, study findings have led to a more positive conclusion: attitudes do, under certain circumstances, predict behaviour. First, when both concepts are measured in the same way, attitudes perform a better job of predicting behaviour.

Second, the consistency of attitude-behavior varies by issue. In certain cases, attitudes are excellent predictors of behaviour, but in others, they are not. Third, the "strength" of the attitude determines the consistency of attitudes and behaviour. The strength of different attitudes varies. Some people place a high value on their attitudes, while others do not. Strong attitudes are more likely to predict behaviour than weak attitudes, according to a number of research.

Fourth, individual differences like age and personality influence the consistency of attitudes and behaviour. Social psychologists have established a lot of models to explain how attitudes predict behaviour in addition to explaining when attitudes predict behaviour (TPB). The theory of planned behaviour and the MODE model are two significant models.

#### 1.7.2 The Theory of Planned Behavior

Most renowned and acknowledged Theory of Planned Behaviour (TPB) is a development of the Theory of Reasoned Action (TORA) (TRA) by (Ajzen and Fishbein, 1977). (Ajzen and Fishbein, 1977) proposed a theoretical model of TPB with three variables i-e intentional attitude, observed and perceived behavior, social norms. The model was applied to investigate the consistency between attitude and behavior under the constraint of social norms. The idea of planned behaviour was established to predict deliberate and thoughtful behaviour, as its name suggests.

The greatest immediate predictor (or determinant) of a person's conduct, according to this concept, is his or her motive. Three elements influence a person's intentions, according to the theory of planned behavior: attitudes, subjective norms, and perceived behavioral control. The attitude component pertains to the person's feelings about

the behavior, such as whether they think it's a good or bad idea to do it. Subjective norms pertain to people's perceptions of how other people in their lives see a particular act. The Theory of Planned Behavior proposes that people's behaviour is influenced by their belief in their ability to accomplish the relevant behaviour. Perceived behavioural control captures this.

Individuals make rational, reasoned judgments to engage in specific actions by evaluating the information available to them, according to both models. According to the theory, consumers' attitudes toward their actual behaviour are based on their subjective behavioural belief in the product or service, as well as their cognitive evaluation of the potential outcomes; these attitudes may be influenced by subjective norms derived from more objective specifications of the consumer's faith in consumption and obedience motivation.

This theory helped the researcher to define the proposed theoretical model. Voluntary simplicity is an intentional attitude of consumers who want to be socially responsible, less materialistic, have element of spirituality and define life on the basis of religious guidance.

Voluntary simplifiers have an intention and motive to use minimal possible resources and to conserve as much possible. They believe in less of material accumulation and self sufficiency. This intention of resource conservation and sustainability lead them to indulge in consumer behaviors that are environmentally sustainable. They accumulate less material and have a very thoughtful disposition behavior for the possessions they hold.

In order to dematerialize one of the proposed behavior in consumption process is disposition (altruistic and non-altruistic). Voluntary simplifiers will select one of the most appropriate ways of disposing the possessed items. They will evaluate the methods of disposing while keeping in view the social and environmental outcomes of their decision.

When intentions and behaviors are in consonance it leads to satisfaction. Psychological well being will be the resultant of this satisfaction achieved due to attitude behavior consistency.

Consumers have a tendency to share their experiences with other consumers. They indulge is knowledge and experience sharing through word of mouth. In this model word of mouth is perceived behavior of the voluntary simplifiers. Voluntary simplifiers, when

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attain psychological well being as a result of satisfaction due to their disposition behavior, will communicate their pro environmental attitude and behavior to other consumers.

Two social norms are identified in the model based in literature: religiosity and collectivism (culture). Religiosity and collectivism will moderate the relation between attitude (voluntary simplicity) and behavior (disposition). Both religiosity and collectivism are defining factors in developing attitudes and behaviors.

#### 1.7.3 Thesis Structure

This research documented has been organized in five chapters.

Chapter 1 Based on the previous studies this chapter entails research background followed by problem statement, research questions, research objectives and research gaps.

#### Chapter 2

This chapter includes the literature derived from the previous researches. in the light of the literature and theoretical support hypothesis is developed. detailed theoretical framework is developed at the end of this chapter.

#### Chapter 3

Research methodology adopted to answer the research questions and to test the hypothesis is detailed in this chapter.

#### Chapter 4

Results of the study are presented in this chapter. this chapter include the statistical representation of the results.

### Chapter 5

This chapter includes the research findings and detailed analysis of all the research questions.

# Chapter 2

# Literature Review

### 2.1 Introduction

in this chapter detailed review of existing literature is presented specific to the variables of our research study. every research variable is defined as discussed in light of the existing research. relationships among the variables have been identified and hypothesized. at the end of this chapter a detailed theoretical framework of all the established relationships is presented.

The literature that examines voluntary simplicity in the marketing environment serves as the theoretical cornerstone of the study. Also taken into consideration for its applicability to the word of mouth mediated by disposition behavior and psychological well-being.

The context of each variable was covered in this chapter, along with a literature study on the connections between voluntary simplicity, word of mouth, disposition behaviour, and psychological well-being. The moderating effects of collectivism and religiosity are also discussed in this particular chapter. The literature on the connections between the hypothesised variables, mediations, and moderation is reviewed in this chapter.

# 2.2 Voluntary Simplicity

Consumption is an important element of consumer behavior. However, various researches has been carried out in the field of consumer behavior known as anti-consumption

that studies and present the reasons against consumption (?; Chatzidakis, 2012; Cherrier, 2009; Dalli, 2006; Hogg et al., 2009; Iyer, 2009; Kozinets and Handelman, 2004; Lee et al., 2009; Odou and De Pechpeyrou, 2011; Sandıkcı and Ekici, 2009)

Environmental degradation issues, scarcity of natural resources, social inequality, psychological and mental health issues are on a rapid rise all over the world. Among various financial and social reasons consumerism, leading to over-consumption and materialism, is considered to be one of the major contributing factor towards these issues (Atik et al., 2020). Behavioral aspects associated with consumption are becoming inevitable to be considered while understanding the social and environmental implications of consumption patterns (Ahuvia and Wong, 1995; Deliana and Rum, 2019). Understanding the consumer behavior specific to its psychological outcomes in relation with personal attitudinal values related to voluntary simplicity is very important to address the sustainability related issues (Rebouças, 2021)

As defined by (Iyer, 2009) anti-consumption involves the voluntary and intentional avoidance of consumption. Reasons of being an anti-consumer has been identified across the researches carried from time to time.

Anti-consumption behavior can result from the negative experience of the consumer with the brand, symbolic incongruence, political hostility, personal consumption decisions, and consumer deliberate choice congruent with consumer values (?; Lee et al., 2009; Sandıkcı and Ekici, 2009; Kozinets and Handelman, 2004; Zavestoski, 2002). This concept of deliberate or intentional avoidance of consumption has also been studied from the perspective of environmental and societal concerns (Black and Cherrier, 2010; Evans, 2011; Chatzidakis, 2012; Littler, 2011).

Motivated by environmental concerns and personal well-being consumers have the tendency to indulge in anti-consumption behavior. Anti-consumers are divided into four categories: global impact consumers, simplifiers, market activists, anti-loyal consumers.

Voluntary simplifiers are defined as the individuals who adopt a lifestyle focused on reduced material consumption, minimal wastage generation and deriving satisfaction by less materialistic consumption (Zavestoski, 2002; McGouran and Prothero, 2016). Concept of voluntary simplicity was first coined by Gregg in 1936. He defined voluntary simplicity as having "singleness of purpose, sincerity, and honesty within, as well as avoidance of exterior clutter, of many possessions irrelevant to the chief purpose of life".

Concept of voluntary simplicity was also addressed and defined by (Etzioni, 1999) in which voluntary simplicity was conceptualized as voluntary practice by the consumers to limit the expenditures on market offerings and to derive intrinsic satisfaction from non-materialistic sources.

Voluntary Simplicity is an attitude of consumers. This attitude makes them live a simpler life. Simplicity is out of their free will and not constrained by economic or any other factor (Chang, 2016b). Consumers have long been associated to be happy and contended by acquisition and accumulation of things. However with the development of human civilizations, cultural and economic progress consumers have looked beyond possession for their subjective well-being.

Voluntary simplifiers, which is a much focused psychographic segment in multi discipline nowadays, have gained its popularity due to its personal, altruistic, social, and ecological implications. Voluntary simplifiers are considered to be socially responsible, simple in terms of materialism are more self-sufficient and have a spiritual orientation

Voluntary simplicity develops a notion of changing consumption habits which have two facets specifically simplicity and richness embedded in them (Ballantine and Creery, 2010). The concept of voluntary simplicity is to conserve resources and derive satisfication. Few studies have looked at the elements that influence consumer sustainable consumption behaviour, particularly in the context of consumers' lifestyles (Khan et al., 2020a; Pícha and Navrátil, 2019). As a result, there has been minimal effort to study how customers' lifestyles may contribute to sustainable purchasing behaviour without involving materials and money. This attitude of simplicity results in sustainable behavior (Guillard et al., 2018).

This concept has twofold implications for the practitioners. One is to identify the self-motivated simplifiers and grow the market for sustainable products. Second is to create an attitude of simplicity by evoking the importance of social responsibility, sustainable consumption, ecological well-being and linking the outcomes to personal well-being.

Voluntary simplifiers were categorized into three sub-categories on the basis of level of involvement in adapting this lifestyle: downshifters, strong simplifiers, and holistic simplifiers. this behavior was identified as voluntary one and at liberty from external factors like intimidating authorities and economic downturns (Leonard-Barton, 1981). Discussed voluntary simplicity was discussed by (Craig-Lees, 2002) identifying its five

themes: freedom of choice, reduced material consumption, economic well-being, education and skills, personal contentment, humanism, self-determination, environmentalism, spirituality and self-development.

The concept of voluntary simplicity was put forward a century ago by (Elgin, 1977) who derived this concept from (Thoreau, 1854). Voluntary Simplicity was considered to be the domain of religious people and thus was not studied for a time from the consumer perspective.

Over consumption and related problems of environmental resources, hoarding and cluttering derived the attention of academicians and researchers towards the idea of simple living. Values specific to voluntary simplifiers were defined by Elgin and Mitchell and also they were categorized as separate consumer segment by their research findings.

Developed countries started receiving anti consumption movements resulting in sustainable movements relating to voluntary simplicity to be an integral part of achieving and maintaining sustainability. Since then research in this area has helped in operationalizing the concept and understanding its antecedents. However, this concept has received less attention in terms of its outcomes in translating attitude of simplicity into behavior.

Voluntary simplifiers are dedicated to change their consumption patterns (Walther et al., 2016). Changing values and lifestyle are associated with consumers' disposition behavior (Cherrier and Murray, 2007). Voluntary reduction in consumption and adopting disposition behavior has a significant role in determining consumer lifestyle patterns (Nepomuceno and Laroche, 2015).

Voluntary simplicity is defined as a cognizant effort made by the consumer out of his or her free will in order to live a simple life (Nicolau, 2021). These efforts are abide by ethical and environmental concerns. These efforts include reduced consumption or altered consumption behaviors which discourage material accumulation or are more environmentally conscious (Ziesemer, 2021). Voluntary simplicity is out of the consumers' free will. It is not under any finacial, legal, or forced jurisdiction or any condition where individuals are forcefully living under poor life circumstances. Voluntary simplicity is not also related only to affluent consumer class rather it is more related to personal choice of living life even by those whose basic life needs are not met (Sameer and El-Maghraby, 2021; Tosun, 2021).

Concept of voluntary simplicity dates back to ancient Greek times and Chinese civilizations. This lifestyle has been adopted by many groups in history (Gambrel, 2010). (Elgin, 1977) operationalized the concept of voluntary simplicity by defining its five dimensions. Researchers have associated voluntary simplicity with the political movement due the fact that consumption is steered by ethical reasoning and this consumer group have been associated with consumer movement (Zamwel, 2014). However (Huneke, 2005) does not link this with consumer movement and have linked voluntary simplicity with consumer behavior. Voluntary simplicity, in consumer behavior studies, has been studied as a life style related to sustainable consumption, social responsibility, and materialism (Kropfeld et al., 2018)

As indicated by (Shaw, 2002) that an effort to reduce consumption at consumer's end would lead to disposition activities. Consumers in order to satisfy the consumption thirst usually end up into cluttering. (Nelson et al., 2007) discovered that when consumers shift to the segment of simplifiers or adopt the life style of voluntary simplifiers they need to de-clutter those acquired goods through the process of disposition.

Voluntary simplicity, as a lifestyle can be interpreted as an integrating approach towards: consumption and non-consumption practices, individual and collective approaches, the private and public spheres, and personal and social well-being (Rebouças, 2021).

A scale for empirical evaluation of the concept of voluntary simplicity was developed by (Chang, 2016b). This scale has addressed the deficiencies in the previously developed scales. Scale developed by (Chang, 2016b) is a multidimensional scale and will be used in this study as this scale has been developed specifically for the Asian countries and cover a broad set of factors to evaluate the construct. This scale has been developed to measure behavioral intention of voluntary simplicity. The dimensions of this scale are: social responsibility, material simplicity, self-sufficiency, spiritual life.

#### 2.2.1 Social Responsibility

A socially responsible consumer is the one who takes into consideration the social and personal consequences of consumption related decisions into account (Webster Jr, 1975). social and environmental concerns that govern the consumer decisions were identified by (Straughan, 1999). Consumer social responsibility was identified as the consumption related decisions taken by the consumers by evaluating them from the perspective of

immediate and long-term well-being of the society (Robinot et al., 2015). Their decisions are also favored for the companies working for the development and well-being of the societies.

Proposed by (Webster Jr, 1975) that socially conscious customers must have three qualities based on a social participation paradigm. First, people must recognize a societal issue and be motivated to purchase items or services that address it. Second, people should believe that they have the ability to shape society. Third, they should be involved in social activities and the community. He created the Socially Conscious Consumer index, although it solely measured environmental awareness. It is important for the well-being of the society to have more and more consumers who are ecologically conscious. the greater the awareness of the people regarding the ecological well-being more will be their actions directed toward sustainability.

Customers who are socially responsible will, logically, participate in socially responsible purchasing behaviour, expanding on proposed that socially responsible consumers strive to reduce or eliminate societal risks while maximising any long-term advantages (Mohr et al., 2001). socially responsible consumers strive to reduce or eliminate societal risks while maximising any long-term advantages (Mohr et al., 2001).

Socially responsible behaviour of a consumer was defined as "a person who bases his or her acquisition, usage, and disposition of products on a desire to minimise or eliminate any harmful effects and maximise the long-run beneficial impact on society" (Webb et al., 2008). Building on the work of (Francois-Lecompte and Roberts, 2006) a scale relating consumer social responsibility to product disposal while emphasizing on recyclying, environmental concern was developed by (Webb et al., 2008).

#### 2.2.2 Material Simplicity

Possessing products is related to the happiness of life (Richins and Dawson, 1992). Materialism is considered to be ultimate source of satisfaction in life and is often linked with the consumer happiness. However number of researches (Burroughs, 2002; Diener, 2009; Kashdan and Breen, 539; Sirgy, 1998; Tatzel, 2002) have established that material possession often negatively affect the satisfaction and happiness of consumers. It has been identified by the researchers that once basic needs are fulfilled there are various other factors which act as a moderator between life happiness satisfaction and

materialism (Kasser and Ryan, 1993; Zavestoski, 2002). Consumers who do not relate the concept of materialism to life happiness and satisfaction fall into the category of voluntary simplifier.

Consumption has evolved beyond its utilitarian function to become a phenomena that define one's identity, signals one's status, and builds relationships (Belk, 1988). Consumption of goods, services, and experiences helps to shape one's self-image Shrum et al., 2013; Belk, 1988. The work-more-to-consume-more cycle, on the other hand, is based on the proliferation of products and services, social norms that favour spending, and growing consumer indebtedness as a result of purchasing excessive possessions (Bekin et al., 2005; de Matos et al., 2019. Some consumers have begun to question this culture and have at-tempted to live a simpler life by reducing their consumption (Shaw, 2002)

Voluntary Simplicity does not imply complete abstinence from consumption, but rather the purchase of required items (Babaoğul and Buğday, 2012). Personal goods are indications of financial wealth and better social prestige in the consumerist mainstream; however, voluntary simplifiers lack or ostensibly remove this symbolic link between material possessions and social status (Peyer et al., 2017). They begin by decluttering unloved stuff, unwanted presents, and objects acquired through accidental purchases (Carù, 2006).

Making planned purchases, attributing a low level of value to material belongings, and preferring simple items with the needed functionality can help keep life simple by controlling consumption (Özgül, 2010). As a result, material simplicity begins with a reduction in purchase behaviour and the removal of unnecessary belongings. As a second stage, VS reduces the amount of time spent sorting, maintaining, and cleaning personal belongings.

These people simplify their life by getting rid of unnecessary possessions and reusing the existing products rather buying new ones. Process of disposition help in eliminating the clutter and thus help to de materialize their lives. Any way of product disposition, possessive or non-possessive, monetary or non-monetary can be adopted by the consumers to de materialize their environment.

### 2.2.3 Self-Sufficiency

Ability to define one's own needs, taking decision to pursue those needs and implement the decision leads to an individual's self-sufficiency. Previous research has also led to the definition of self-sufficiency, which is defined as the degree to which consumers regard themselves as responsible and independent (Raskin, 1988). Self-sufficiency is defi as self-determination and maximisation of personal control over one's life through consumption decisions that are regulated (Rebouças, 2021). People under the Voluntary Simplicity philosophy have the freedom to make their own decisions rather than feeling forced to consume in the over-consumption culture. Self-determination is the voluntary reduction of consumption in order to have more control over one's life by freeing oneself from companies and taking charge of one's destiny by releasing oneself from others' expectations, excessive costs, and installment payments (Elgin, 1977). People can reduce their commitments and gain more control over their lives by building their own furniture, producing their own food, or just avoiding certain things (Ballantine and Creery, 2010). Other ways to increase self-sufficiency include repairing objects and sewing garments (Shaw, 2002).

Self-sufficiency instills confidence in individuals of believing and relying on their own abilities. Self-sufficiency enables individual to live the life by. Self-sufficiency enables individuals to define their own lifestyle (Becker et al., 2004). Self-sufficiency is related to the individual capacity of sustaining the bare minimal life standard on one's own abilities. Self-sufficiency has been considered to be achieved in alignment of two basic dimensions of psychological and economic sufficiency (Gardiner, 2000).

An individual who is self-sufficient rely less on external factors for the defining of behavior and consider themselves capable of living and acquiring behavior of their own. Economically and psychologically self-sufficient individuals consider it easy to pursue self-defined life style. Their abilities help them to fulfill their own need on their own. Thus such individuals contribute toward environment sustainability and can also contribute to the social well-being by being less materialistic. This dimension of voluntary simplicity leads to disposition behavior in more of altruistic manner.

### 2.2.4 Spiritual Life

Spirituality can be defined as a mean of connectivity with one's own self, society, and the whole universe (Ian and Elizabeth, 1999). Spirituality outlines consumer behavior by constituting a directing factor of beliefs and attitudes (Moore and Casper, 2006). Researches have established a strong relationship between spirituality, consumer attitudes and behavior. It has also been identified as contributing factor towards the satisfaction or well-being on an individual (Ashmos and Duchon, 2000). Spirituality has previously been closely identified with religiosity. However growing interest of researchers in this area in connection with fields of management has identified it to be a separate construct (Rodriguez-Rad and Ramos-Hidalgo, 2017). (Curasi et al., 2004; Pandey et al., 2009; Thompson, 2004) in their researches has identified a strong influencing relation between spirituality and consumer behavior. (Karakas, 2010a) identified the literature contribution towards defining spirituality in more than 70 definitions of . Review of these definitions relate spirituality to a personalized way of finding answers to the queries related to life, possessions, association of the revered and the divine (Chairy, 2012a).

Spirituality has its origins in the religious context and is still experienced and conveyed through many traditional religious texts, many past studies on spirituality have been undertaken within the religion sector. However, not all contemporary notions of spirituality are religious (Griskevicius et al., 2007). Even those with little or no formal religious practice can have spiritual experiences. As a result, this phrase is no longer associated with religion, and its study is becoming more popular. Spirituality has long been related with psychology and sociology, and was once con

ned to the realm of religion. However, its significance is now being recognised in consumer behaviour studies. There are around 70 different ways to define spirituality (Karakas, 2010b). Spirituality has recently acquired prominence as a term with a focus on the human soul. Spirituality is usually described as a "individual-level phenomenon, concentrating on the individual's inner existence, personal experiences, and sentiments" (Karakas, 2010b). As a result, spirituality can be understood as a personal quest for answers to questions about life, the meaning of things, and the relationship between the holy and the transcendent, which may or may not be the motivation for religious rituals (Chairy, 2012b).

Spirituality is more personal, and it has been defined as a broader term for defining an individual's personal relationship with a higher force (George, 2000). It entails seeking personal honesty, genuineness, and wholeness; establishing a sense of personal meaning, purpose, and direction; and being willing to cultivate a relationship with a higher power that transcends human existence (Bryant, 2003).

Spirituality is also concerned with an individual's inner existence, which influence his or her actions positively (Ratnakar and Nair, 2012) The values of self-enhancement and self-transcendence, according to Schwartz's human core value model, are diametrically opposed and incompatible, and one cannot seek both at the same time (Schwartz, 1970).

There is enough data to suggest that when materialistic values are prioritised, people are more materialistic. Spirituality, on the other hand, is relevant to self-transcendent and successful interference that stimulate self-transcendent value, increase personal security perceptions, and prevent materialistic messages from the environment (Kasser, 2016). As a result, persons with a high level of spirituality are thought to be less materialistic when it comes to their consumption habits. As a result, those with a high sense of spirituality are thought to be less materialistic in terms of consumption (Burroughs, 2002).

The self-esteem and self-concept theory provides compelling evidence for a causal link between spirituality and consumption. Spirituality encourages an internal search for meaning, purpose, and values in life, which is linked to higher self- esteem (Fisher et al., 2000). A high level of spirituality is thought to be able to lessen the need for consumerism. This is supported by the fact that consumers with poor self-esteem are more ready to spend excessively on accumulation of goods.

Spirituality is related to ethical beliefs (Walker and Pitts, 1998). Identified a strong relation between spirituality and ethical intentions. Spirituality in line with these findings contributes towards the attainment to a simplified life style derived on consumer will. Spiritual dimension of voluntary simplicity intention would help the consumer to define their relation with the material possessions and community thus facilitating and guiding the disposition behavior. their behavior will be guided by their sense of responsibility towards the well-being of others. Their disposition behavior their communication and psychological well being will be governed by the spiritual element.

### 2.3 Word of Mouth

One of the key elements that affect and mould customer behaviour is WOM (Sweeney et al., 2012). According to studies, the usage of WOM and how consumers use this method of oral communication to disseminate information is a crucial concept in the study of consumer behaviour. When using WOM antecedents, most researchers found that unsustainable fashion could not be applied or transferred to sustainable fashion contexts because the influence from WOM could differ. In order to analyse and explore the potential consequences of this influence on consumer behaviour for sustainable fashion, independent research has become an area of interest (Chung et al., 2017). According to (Pereira et al., 2017; Saleem et al., 2018 and other researchers, effective usage of WOM is thought to lead to good customer behaviours such as buying behaviour, loyalty, and awareness (Sharifpour et al., 2018). The use of WOM can be influenced and increased by eco-friendly behaviour, according to a number of recent empirical research (Mowen et al., 2007; Wolny and Mueller, 2013).

Consumption related experiences are often communicated by the consumers and are termed as Word of Mouth in marketing literature (Keller and Fay, 2012). Word of mouth is considered to be an effective way of communication influencing the decision of other consumers. Due to its great impact on the subsequent behaviors of the consumers researchers have focused upon identifying and researching the factors motivating consumers to give word of mouth (Wien and Olsen, 2017; East et al., 2005).

Word of mouth is one of the earliest forms of information transmission (Dellarocas, 2003), and it has been characterized in a variety of ways. WOM information is an important experiential source generated by individuals or marketers, and it is then spread by consumers or marketers to other consumers, according to the original WOM hypothesis (Arndt, 1967; Engel et al., 1969).

"A Spoken informal conversation occurring in person, by telephone, email, mailing list, or any other communication method" is how WOM communication is defined (Goyette, 2010). It is an opinion-based social interaction that customers utilise as a recommendation or rating system to connect with others by discussing a service or a product.

One of the first definitions was proposed by (Katz, 2017) who defined it as the exchange of marketing information between customers in such a manner that it shapes their behavior and changes their views about products and services. WOM, according to some writers

(Arndt, 1967), is a person-to-person communication tool between a communicator and a receiver who views information about a brand, product, or service as non-commercial.

WOM has been described as consumer-to-consumer communication regarding a product, service, or company in which the sources are deemed free of commercial inuence (Litvin et al., 2008). Over and above formal advertising, these interpersonal encounters offer access to information about the consumption of that product or service, i.e., information that goes beyond the messages provided by corporations and inadvertently impacts the individual's decision-making (Brown and Ryan). WOM is commonly considered to be one of the most powerful influences on customer behaviour (Daugherty, 2014). opinions of other consumers have a profound influence on decisions that consumers take. WOM is considered to be a strong communication strategy that companies get benefit of when it is positive about their brand.

Consumers view WOM as a far more dependable medium than traditional media (e.g., television, radio, print ads, etc.) according to prior studies (Cheung, 2012). As a result, it is regarded as one of the most significant sources of product and service information (?). Users have a higher level of trust in other customers than they do in vendors (Nieto et al., 2014). As a result, WOM has the ability to impact a large number of people (Lau and Ng, 2001) and is seen as a consumer-driven marketing channel in which the senders are not influenced by the market, giving them credibility (Brown and Ryan), WOM becomes more dependable and credible as a result of its independence (Arndt, 1967; Lee, 2009).

A number of papers analyzing vast quantities of e-commerce and social media data have demonstrated the relevance of WOM: Product preferences, purchasing decisions, (Correa, 2020; Gopinath, 2014) and, ultimately, a company's financial performance are all influenced by consumer talk (Liu, 2006; Stephen, 2012). Marketers and businesses alike recognize the power of word-of mouth marketing. For example, the majority of marketing executives 61 believe that word-of-mouth marketing is the most successful type of promotion (Berger, 2014a)

Socialization is in human nature. Communication serves the major purpose of social interaction. Word of mouth is personalized communication in a social setting and has a strong influence on consumer behavior. Communication is done to achieve certain goals.

Talking about impression management in his research (Berger, 2014b) has discussed different ways of managing impression in a social setting. In context of voluntary simplicity, consumers experience change in their consumption behavior. The distinct anticonsumption style gives them strong sense of self-identity as compare to other consumers indulged in consumerism. Sense of unique self-identity compels them to communicate with their social ties. Also the motive of persuasion and social bonding serves a strong reason of communication. It is often debated that word of mouth is self-serving however altruistic reason of generating word of mouth has also been validated by the researchers (Dichter, 1966; Hennig-Thurau, 2004). Other than self-serving reasons to communicate, consumers communicate to help others. This strongly relates to the concept of voluntary simplicity, communicating others to make better consumption related decisions.

Five main reasons serve as function of word of mouth identified as impression management, coping with emotions, social connectivity, and persuasion and seeking information. Communication serves the personal or self- interests. Talking about impression management in his research (Berger, 2014b) has discussed different ways of managing impression in a social setting. In context of voluntary simplicity, consumers experience change in their consumption behavior. The distinct anti-consumption style gives them strong sense of self-identity as compare to other consumers indulged in consumerism. Sense of unique self-identity compels them to communicate with their social ties. Also the motive of persuasion and social bonding serves a strong reason of communication. It is often debated that word of mouth is self-serving however altruistic reason of generating word of mouth has also been validated by the researchers (Dichter, 1966; Hennig-Thurau, 2004). Other than self-serving reasons to communicate, consumers communicate to help others. This strongly relates to the concept of voluntary simplicity, communicating others to make better consumption related decisions.

Consumers are starting to express their worries about ecological behaviours, ways to raise awareness, and ways to significantly boost environmental sustainability as they have grown more conscious of environmental challenges. Brands are increasingly investing in the development and improvement of environmentally friendly products and processes in order to meet consumer needs (Papista and Dimitriadis, 2019).

According to research by (Perry and Chung, 2016), behaviours that are positive toward environmental issues are indicative of widespread pro-environmental behaviour and sustainability in everyday life practises. Researchers in the fashion industry have found

links between consumer intents to buy eco-friendly clothing and daily environmental concerns. Consumers that are interested in eco-friendly behaviours throughout their daily activities are more likely to disseminate a positive message, (Han et al., 2011).

The concept of WOM reflects the likelihood of a consumer to make positive recommendations about a product/ brand to other potential consumers through the use of informal communicative means (Ismail and Spinelli, 2012). Studies have indicated a positive relationship between customer satisfaction and their use of WOM among environmentally conscious consumers (Cao et al., 2009; Papista and Dimitriadis, 2019). According to (Han et al., 2011), having initiation and interest to be eco-friendly is the best way to encourage the spread of WOM towards a sustainable business. Consumers, who are conscious about the environmental impact of companies and have higher levels of satisfaction with the eco-friendly activities by these companies, will have a higher intention to use WOM in favour of those companies (Shin et al., 2017).

The impact of "sustainable" activities on consumer intentions to spread a positive word of mouth has been explored in a number of studies. Their findings showed that specific environmental practices, such as recycling laws, product dispensers, and energy-saving products, have a direct and favourable impact on word-of-mouth (WOM) (Lee and Heo, 2009; Kim and Han, 2010; Gao and Mattila, 2014). These findings suggest that consumers' sustainable behavior and companies' sustainable products will likely inspire consumers to spread good word of mouth (Lee Thomas et al., 2011).

This relation between sustainable consumption has directed the researcher to develop the hypothesis to test the relationship between voluntary simplicity and word of mouth.

 $H_1$ : Voluntary simplicity will have significant positive impact on generation of word of mouth

## 2.4 Disposition Behavior

Consumers' product-disposal habits have significant consequences for the environment, society, businesses, and consumers (Sandes et al., 2019). Product disposal is critical for decreasing resource waste, enhancing resource usage, extending the life cycle of items, and making product replacement choices.

Consumers have the option of retaining, reusing, throwing away, donating, or recycling items. These disposal choices are not all environmentally friendly. Throwing things

away or retaining them (hoarding) is typically not considered ecologically beneficial but recycling, especially giving and reusing, is (Bye and McKinney, 2007; Suarez et al., 2016a) .Various external (e.g., economics, culture, pricing, etc.) and internal (e.g., age, gender, environmental knowledge, lifestyle, etc.) variables have been shown to impact consumers' disposal habits in the past (Ballantine and Creery, 2010; Green et al., 2001; Lang et al., 2013).

Product disposal happens when customers terminate utilizing a product. Various methods of product disposal exist, including retaining, reusing, giving, re-cycling, and tossing away (Cruz-Cárdenas and Arévalo-Chávez, 2018; Sandes et al., 2019), each having varied environmental effects. Wasted products are usually burned or disposed of in landfills, posing a threat to water resources, the atmosphere, and the soil, among other things (Sandin and Peters, 2018). Although retaining the product (hoarding) does not directly cause pollution, it does obstruct product circularity, therefore this form of disposal is typically seen as unfriendly to the environment (Bye, 2007; Suarez et al., 2016b Product reuse and recycling are preferable options than throwing away and retaining since they decrease overall negative environmental consequences. Further more, reuse is preferable to recycling because reused products are usually free of environmental burdens, whereas recycled products must often undergo a series of procedures that have negative environmental consequences in order to separate recyclable components and then make new products from recycled materials (Sandin and Peters, 2018). Finally, donating is seen as a responsible disposal method that can provide both social and psychological advantages (Cruz-Cárdenas and Arévalo-Chávez, 2018; Hibbert et al., 2005).

Customers' product-disposal behaviour was first suggested by (Jacoby et al., 1977). Since then, scholarly interest in this field has gradually increased. When a product is discarded, the consumer's connection with it shifts. The disposal of a product may be seen from both an emotional and a physical standpoint (Sandes et al., 2019). In this process, disposal is accountable not only for conveying meaning, but also for building or reinforcing a new self, allowing the consumer to shift from the old self to the new self.

Various product-related, personal, and contextual variables that impact disposal decisions have been found in the literature (Cruz-Cárdenas and Arévalo-Chávez, 2018). Disposal is influenced not just by external variables such as product costs, but also by psychological factors internal to customers that translate into their attitudes and behavior. Disposition has been identified as a defining factor shaping consumer future

behavior related to ensuing acquisition and consumption intents by. While studying the disposition of old goods, the first taxonomy for understanding consumer disposition behavior was developed by (Jacoby et al., 1977).

Three types of disposition behavior were identified under this taxonomy i.e. keep the product, permanently dispose of product and temporarily disposal. Carrying the work of Jacoby et al ahead Burke, (Burke et al., 1978) revisited the taxonomy and studied the disposition behavior in relation with the different types of disposers based on segmentation. Moreover researchers have studied disposition as an element of charity, tax deductions and philanthropic behavior (Schwartz, 1970), and gift giving (Sherry, 1983). Disposition decision making process was studied by (?) from the perspective of problem solution.

Research work by (Young and Wallendorf, 1989) of studying disposition as a process of physical and emotional disengagement from the product, was revisited by (Roster, 2001) who defined this disengagement process as a voluntary act by the consumer. Symbolic dimension of disposition has also been studied. (Shelton and Okleshen Peters, 2006) and (Murray, 2007) has studied disposition in relation with changing social roles and identities.

Disposition has been studied as an element of self-identification through ritual of keeping memento and informing buyers of product biography by (Lastovicka, 2005). Disposition has been studied as a divestment ritual (McCracken, 1990), family inheritance of possessions (Curasi et al., 2004) auction as a way of disposition (Cheetham, 2009), components that influence voluntary disposition (Albinsson and Perera, 2009), financial factors affecting disposition decisions (Kim et al., 2013), unintended disposition practices (Suarez et al., 2016b).

The process of disposition was related to the element of voluntary simplicity (Nelson et al., 2007). In that study process of disposition was studied as a way adopted by the consumers to de-clutter and de-materialize their living. Till date (Ballantine and Creery, 2010) has studied the process of disposition in relation with adoption of simple lifestyle. Results of both studies have identified that stage of adoption of voluntary simplicity lifestyle is strongly related with the act of disposition. As identified in literature and defined by (Jacoby et al., 1977) the four ways of disposing goods are adopted by the consumers to get rid of their possessions studied in researches carried out (Ballantine and Creery, 2010).

Consumption process involve multiple decision making at the consumer end. Through the review of literature it has been identified that more studies are required to be conducted to understand the role of decision making at different stages of consumption process (Rebouças, 2021). Post usage product disposal involve important decision making at consumer end which has social and environmental impact. Altruistic and non-altruistic ways of product disposal are linked with social, environmental, and individual benefit.

Disposition behavior is further being intensively studied in context of shared economy and collaborative consumption while keeping in view its societal and environmental benefite (Yates and Bouchet, 2018). To reduce the consumption and material; voluntary simplifiers enters into disposition process. As indicated by (Shaw, 2002) that an effort to reduce consumption at consumer's end would lead to disposition activities. Consumers in order to satisfy the consumption thirst usually end up into cluttering. (Nelson et al., 2007) discovered that when consumers shift to the segment of simplifiers or adopt the life style of voluntary simplifiers they need to de-clutter those acquired goods through the process of disposition.

Disposition is not a one-time behavior exhibited by the voluntary simplifiers but changes in consumption patterns lead to a recurrent disposition role as supported by (Craig-Lees, 2002). There are several researches that have been carried out to understand the behavior of voluntary simplifiers. Till now there is only one research, carried out by (Ballantine and Creery, 2010), which has focused upon the disposition behavior of voluntary simplifiers.

Disposition as an integral part of the consumption process can be highly supportive to the consumers who are socially responsible. Dimensions of disposition whether possessive or non-possessive, altruistic or non-altruistic, are highly relatable to the socially responsible consumer. Consumers believing in social responsibility will enter into the process of disposition to either make second hand products available in the market for other users and to avoid throwing away products thus preventing the environmental damage to the society. Socially Responsible people will show charitable behavior and will pass on their possessions to other individuals and organizations working for the psychological well-being by contributing to the society. They may also keep the product from disposing off in order to recycle the product and use it in future after repairing or altering the existing products.

Keeping in view the lack of a quantitative scale to measure disposition behavior (Lee et al., 2015) developed a multi-dimensional scale. This research incorporated the possessive/non-possessive and altruistic/non-altruistic dimensions defined on the bases of previous work of (?; Jacoby et al., 1977; Joung, 2014; Bye, 2007) expanded over a period of almost 30 years. (Lee et al., 2015) defined the following dimensions:

- Non-possessive monetary disposition behavior (MDB) resale or exchange of the consumer possessions.
- Non-possessive non-monetary disposition behavior (NMDB) donating the used product without seeking benefit in return, or discarding the product
- Possessive disusing disposition behavior (DDB) keeping the product
- Possessive reusing disposition behavior (RDB) keeping the product for future use after repairing or altering

Literature detailed above has enabled the researcher to identify the gaps which need to be addressed in the area of disposition behavior. Review of the 30 years research on disposition behavior has identified that disposition behavior has been less empirically tested as evident by the research conducted by (Cherrier, 2009; Albinsson and Perera, 2009; Ballantine and Creery, 2010; Saunders, 2010). Secondly disposition behavior research has focused mostly on clothing disposition behavior (Joung, 2014; Albinsson and Perera, 2009). Another research gap that will be focused upon in this study is that the outcomes of disposition behavior been proposed years back in a research by (Hanson, 1980) however they have not been studied or empirically tested. Factors intrinsic to consumer behavior have not been studied in relation with disposition behavior (Lee et al., 2015). External factors affecting consumer behavior have also not been studied as indicated by (Lee et al., 2015) has been outlined as a research gap for this intended study.

### 2.4.1 Clothing Disposition Behvior

Garments consumption that is sustainable takes into account the acquisition, usage, and disposal of clothing. It takes environmental concerns into account and strives to produce less pollution and waste while utilising less natural resources.

Pollution is the responsibility of both the industry and the consumer. In reality, during the previous few decades, fashion consumption has grown less ecologically and socially damaging (Joyner Armstrong et al., 2016; Iran et al., 2019). To the environment, customers must make better informed decisions about clothing disposal.

Clothing disposal is described as the act of abandoning an outfit or item by giving it to others, throwing it away, reusing, or redesigning it, or selling it (Kwon et al., 2020; Wai Yee et al., 2016).

A significant proportion of people donate discarded textile waste to charity stores (Connell, 2010). Clothing is processed in the recycling sections and shipped to Africa, East Europe, and Asia to be reused; things that can't be sold or given are turned into cleaning rags or sold to other businesses (Domina and Koch, 2002). As a result, while some textiles are discarded, a considerable portion is recycled or reused, depending on the requirements and resources available in the industry and nation.

 $H_2$ : Voluntary simplicity will have significant and positive impact on disposition behavior.

## 2.5 Psychological Well-Being

Life quality is linked with volunteering behavior (Krause and Rainville, 2017). Due to the strong link between contentment with life, volunteering has gained research popularity. The concept has been studied in various social and cultural settings to validate its relation with psychological well-being (Krause and Rainville, 2017; Hustinx et al., 2015). It is widely accepted in the field of consumer behavior that the consumer psychological well-being is associated with consumption.

However, with the development of societies and fulfillment of lower order needs, marketing researchers have identified that consumption beyond a certain point or acquisition of commodities beyond a limit may not be a source of happiness rather opposite of it may be expected. Research in this specific area has also revealed that the disposal of products increases consumer psychological well-being (Ha-Brookshire and Hodges, 2009; Cruz-Cárdenas, 2017).

The domination of a consumer culture centered on materialism and mass consumerism has wreaked havoc on the environment (Orecchia and Zoppoli, 2007) and excessive

spending has not been shown to contribute to human pleasure or well-being (Zhong and Mitchell, 2010). Many research have discovered a link between sustainable consumption and happiness. The path of causation between these entities, however, is unknown. Well-being might be a precursor to sustainable consumption or a driver of sustainable consumption; there could also be a reciprocal link between the two conceptions.

Alternatively, both well-being and sustainable spending might be consequences of another construct that hides a link between the two. Studies have found a relationship between sustainable consumption and psychological well-being (Van Ginkel, 2020). In many cultural situations, a favorable relationship between psychological well-being and sustainable consumption constructs has been reproduced (Dunn et al., 2020).

Due to the fact that consumption has such a large impact on society and has been revived, Psychological well-being has become an important societal concept (Daskalopoulou, 2014). As a result, Psychological well-being has been described as the consumer's happiness in the different life sub-domains (Lee et al., 2002) After all, according to the Psychological well-being idea, people attempt to meet their requirements through key activities, which are further split into distinct life domains (Pancer, 2009).

Psychological well-being is defined as a situation in which consumers' experiences of services and goods (experiences linked with the procurement of services and commodities in their local surroundings) are regarded to be beneficial to society (at the macro-level) as well as to individual consumers (at the micro-level) (Sirgy and Lee, 2006). Psychological well-being is considered to be a major constituent at individual level. For consumers to improve their quality of life, they must meet two different sets of needs: macro-needs (societal), such as social responsibility and sustainability, and micro-needs (individual), such as happiness and health (Sirgy and Lee, 2006).

The customer well-being construct is a broad construct that provides a theoretical framework for marketing research, strategy, and tactics at both the micro and macro levels of marketing practice, policy, as well as evaluating the overall consequences of marketing practices on local communities as well as society as a whole.

People's total quality of life is determined by their level of contentment in various areas of life. Although all aspects of life are vital, consumer well-being is a key factor that influences quality of Life (Manchanda, 2017). Well-being is a broad word that encompasses not only financial success or the absence of illness, but also aspects of overall life satisfaction including happiness, fitness, and the ability to persevere.

The presence of the highest possible quality of life in its full breadth of expression focused on but not necessarily exclusive to: good living standards, robust health, a sustainable environment, vital communities, an educated populace, balanced time use, high level of democratic participation, and access to and participation in leisure and culture," according to the World Health Organization (Sirgy and Lee, 2006). The term "overall well-being" encompasses both objective and subjective factors. People's psychological and emotional assessments of their lives are referred to as subjective well-being. Individuals can use subjective well-being to assess the value and level of enjoyment in their lives (Diener, 2009).

Consumer well-being is a searing topic in marketing research right now. It is a crucial component of total well-being that is manifested through consumer activities (Belk, 1988; Schiffman, 2007). Consumer well-being is described as a scenario in which the individual and society as a whole are satisfied by the acquisition, preparation, consumption, ownership, maintenance, and disposal of commodities (?).

Voluntary simplifiers seek non-materialistic ways of deriving psychological wellbeing in their life. Simplifiers believe in subjective (emotion, pleasure) and objective (self and other directed) well-being based on reduced consumption and non-materialistic factors (Etzioni, 2004).

Studies were carried out to validate the positive or negative relationship between materialism and psychological wellbeing (Dittmar et al., 2014). It has been validated that anti consumption not only contributes positively towards the environment but also towards the psychological well-being of humans. Consumers living a simple life with their own will have a strong sense of contentment with their life (Richins and Dawson, 2017; Cruz-Cárdenas, 2017).

However, there is a scarce knowledge regarding anti-consumption lifestyle supported by the specifoc type of disposition method adopted and the possible outcome of it. The current study will address this gap by studying the disposition behaviors of voluntary simplifiers as a way of achieving psychological well-being.

Results of the researches, focused on volunteering and psychological well-being in different religious and cultural context, has validated a strong relationship between the two variables. Understanding the concept of well-being from economic perspective over the past years has marked a great void in this area to be addressed ((Petrillo et al.,

2015)). Well-being often referred as mental health has three forms social, emotional and psychological (Petrillo et al., 2015).

Well-being is addressed in two categories of hedonic and eudaimonic. Perspective towards well-being is not limited to self-pleasure rather it extends to the benefit of the society. Eudiamonic perspective explains the psychological well-being by associating it with individual goals directed towards society, resource deployment, increased self-sufficiency and efficacy and social relationships (Petrillo et al., 2015). Hedonic perspective measure well-being objectively where as eudiamonic measures it subjectively (McMahan and Estes, 2011).

Psychological well-being of individuals and societies is a measure of life quality. With the development of societies consumers are embracing the concept of post materialism or anti consumption. Individuals are engaged in prosperity beyond economic concerns extended to the social benefits (Zainuddin et al., 2017).

The growing popularity of voluntary simplicity in people's lifestyles, as well as its broad impact on sustainability, has largely been debated among journalists and bloggers; neither a concrete empirical definition nor scientific evidence of its effects has been firmly established in the academic literature (Osikominu, 2020). This study advocate minimalism as an intentional paradigm change in consumer behaviour based on the idea of a sustainable lifestyle, and has attempted to proof its psychological well-being consequences

Concepts of voluntary simplicity and disposition behavior lead towards psychological well-being. Both the concepts incorporate the underlying theme of psychological well-being by addressing the individual and social benefit.

On the basis of the literature detailed above following hypothesis is proposed.

 $H_3$ : Voluntary simplicity will have significant and positive impact on psychological well-being.

 $H_4$ : Disposition behavior will have significant positive impact on psychological well-being

 $H_5$ : Disposition behavior will have significant positive impact on word of mouth

 $H_6$ : Psychological well-being will have significant positive impact on word of mouth.

 $H_7$ : Disposition behavior will mediate the relationship between voluntary simplicity and psychological well-being

 $H_8$ : Psychological well-being will mediate the relationship between disposition behavior and word of mouth

### 2.6 Collectivism

Culture is defined a widely accepted code of conduct that provides a framework for humans to define and translate their behavior into actions specific to a society or community (Triandis, 1996). Culture provides the socialization and individual self-concept building framework. Culture constitute a defining factor for consumer judgments and behavior (Maheswaran, 2000).

Culture is described as a set of common meanings that govern how people perceive, believe, evaluate, communicate, and behave among people who share a language, a historical time, and a geographical area (Triandis, 1996). The term "culture" is a general one that refers to social behaviour, institutions, and norms present in human societies as well as the people that make up these groups as well as their knowledge, beliefs, and talents.

Culture has an integral role in in any society. Culture provides a way of living a life by guiding people to a mutually acceptable social behavior. this provide people with the meaning of life, directive behaviors toward social acceptability and thus defining the happiness and well-being of life (Byrne, 2021).

Culture has an impact on personal conduct because people accept these beliefs as givens or as socially expected, regardless of their own personal convictions (Hofstede, 2011). Even with the presence of sub-cultures and their behavioral importance (Schofer et al., 2012), the psychology and business literature have mostly concentrated on the notion of national culture in order to identify causes for large observable behavioral differences.

To understand consumer behavior in cultural context two approaches, namely Cultural Syndromes Approach and Dynamic Constructivist Theory are used. Cultural Syndrome Approach is also known as Dimensional Approach. This approach defines that cultural differences can be explained using dimensions of individualism and collectivism (Triandis and Gelfand, 1998) .These dimensions explain the behavioral difference of individuals belonging to different cultures. Cultural dimension define the consumer behavior but it is also subject to the situation.

Addressing the situational factor of culture (Chiu and Kwan, 2010; Hong et al., 2000) lead to the development of Dynamic Constructive Theory of Culture. This theory manifested that both cognitive and situational factors explain consumer behavior. Consumer culture is stored in consumer memory in form of domain specific knowledge built around some core specific concept and its related categories, theories and cultural symbols. This theory explain the culture in situational context to an extent where it also enables to explain the behavior of consumer experienced multiple cultures and environments (Hong et al., 2000; Lau et al., 2001; Sechrist and Stangor, 2001; Trafimow et al., 1997).

With an increase in globalization bicultural and multicultural concept regarding cultures has increased. Individualism and collectivism are two dimensions which help to understand the culture and the corresponding consumer behavior in an era of bicultural or multicultural societies (Shavitt et al., 2008). This concept was primarily put forth by Hofstede in 1960. Collectivism, where individuals define their self-concept in guidance to the acceptability of society and prefer achieving the group goals and protecting group interest rather than the personal goals, is practiced in the East Asian countries.

Cultural differences affect the way people comprehend the environment and society around them. In a culture dominated by collectivism perception towards environment is dominated by the view of others (Torelli, 2017) .However, when it comes to social belongingness it is a deep-rooted human desire all across the globe (Baumeister and Leary, 2017).

Based on findings of (Puntoni, 2007; Cleveland, 2015 individuals seek conformance with their social counterparts during their consumption decisions. Whether, materialist or non-materialist (i.e simplifier) consumers are keen in developing their socially coherent self-identity. While discussing the social conformance in collectivist culture it is important to highlight the established fact of preferring the in-groups over out-groups in a collectivist culture.

Hofstede defined five Cultural orientation dimensions (Hofstede, 2011). In this study only the dimension of collectivism is being used as a moderator between voluntary simplicity and disposition behavior. Moderating effect of collectivism as a national culture has a strong effect as compared to any personal values dimension. In line with the researchers conducted previously (Frank et al., 2015; Han, 2017) this research has undertaken collectivism due to following reasons.

In consumer behavior studies it has been widely identified that collectivism is one of the most important defining factor of self-identity (Triandis, 1996). Second reason for selecting collectivism as a moderator was its significant role in defining consumer identities when consumers are exposed to marketing communication (Arnould and Thompson, 2005). Collectivism is considered to be an important indicator of cultural difference in several consumer study settings (Diehl, 2003). Collectivism has been found to be an important factor in explaining individual and group relationships in consumer behavior (Waters, 2012). (Frank et al., 2015) identified a significant impact of collectivism on effective consumer responses.

Consumers in collectivist culture define personal values in conformance to their social group. They give less weightage to their self- interest as compared to the interests of the associated groups (Uskul et al., 2013). So if overconsumption, materialism and possessions are acknowledged in the group to which they belong they will conform to the norm of the referent group (Cleveland, 2009; Sharma, 2011). Achieving comfort and acceptability in the society or the group to which they belong compel the consumers in a collectivist culture to have possessions and show materialism.

Study conducted by (Burroughs, 2002) put forth the fact that materialism is less prevalent in collectivist cultures as it can be associated with self- centered values opposed to other oriented values. However these results couldn't be generalized with the results of the other studies carried in pursuit of the same research query. (Markus and Kitayama, 1991; Cleveland, 2015) identified an alignment between materialism and collectivism. (Ger, 1996) identified that eastern consumers are far ahead in materialistic disposition and consumption patterns as compared to the consumers in west. Thus emphasizing the element of pro consumption and lacking anti consumption aspect towards consumerism.

In light of the argument put forth by the above mentioned research findings it can be assumed that collectivism as a moderator between voluntary simplicity and disposition behavior will be a promising research area to be investigated.

As a result, we believe that cultural norms have a significant role in interpersonal difficulties such as sustaining connections with others, satisfying social preferences, and retaining uniqueness, all of which are aspects of our hypothesis. this cultural influence derive the voluntary simplifiers to adapt the disposition behavior while having a sustainable view toward the society and economy.

Understanding the concept of voluntary simplicity in context of cultural impact call for studying the concept in different countries. Researching the concept in different consumer cultures at varied developmental levels will give an in depth understanding to the concept resulting in varied findings for the researchers to infer useful results (Rebouças, 2021).

 $H_9$ : Collectivism will moderate the relationship of voluntary simplicity and disposition behavior such that relationship is stronger when Collectivism is high

### 2.7 Religiosity

Religiosity in relation with consumer behavior gained research attention in mid of 20th century when (Culliton, 1949; Vitell, 2009) reconnoitered the relation between religion and consumer behavior. Consumer Behavior studies in past few years have validated through extensive research that religion plays a significant role in explaining various behavioral aspects (Baazeem et al., 2016; Moschis and Ong, 2011).

Religion's importance has long been recognized in sociology, psychology, and organizational studies, but it has yet to be fully recognized in consumer research. So far, research in the marketing literature indicates that religion can be an important part of a consumer's culture, influencing both behaviour and buy intentions (Essoo, 2004).

Impact of religion on decision making is an intricate area to be researched (Baazeem, 2015; Vitell, 2009; Pandey et al., 2015). Irrespective of the societies all over the world religion constitute the defining factor for various cultural, social and personal decisions (Moschis and Ong, 2011; Holcomb, 2014; Swimberghe et al., 2011; Schneider, 2011). Religion was made part of General Theory of Marketing Ethics by (Hunt and Vitell, 2006).

Researchers (McDaniel and Burnett, 1990; N., 1994; Essoo N, 2004; Muhamad N, 2013; Chiu and Hong, 2013; Brown, 1986; Minton, 2015a) have identified that religiosity plays a vital role in defining consumer perceptions, judgments and decision making. These studies established religiosity as an underlying factor toward behavioral processes. (Chiu and Hong, 2013) identified a strong relation between religiosity and consumer behavior. Another aspect to which religiosity has been linked and researches carried by (Clark JW, 1996; Vitell, 2009; Vitell S, 2005; Vitell S, 2003) have established a strong relationship is

consumer ethics. Researches (Baker et al., 2013; Vitell, 2009; Ramly et al., 2008) carried out extensive studies to explore this relationship and identified a strong relationship between religiosity and materialism.

Concept of religiosity has developed in literature over a period of almost 60 years. Initially (Allport and Kramer, 1946; Rokeach, 1960) conceptualized religiosity on the basis of individual's beliefs regarding God and visiting holy worship place specifically church. (Hirschman, 1981; Siala et al., 2004; Farah MF, 2010; Rosenbaum et al., 2013) defined religiosity, in addition to beliefs, through religious affiliations and memberships. Work of (Wilkes R, 1986; De Jong et al.) defined religiosity as a multidimensional construct. (McDaniel and Burnett, 1990) supported this multidimensional construct through their researches and the concept was further validated through the researches of (Swimberghe et al., 2011; Fam KS, 2004)

Developing the concept on religious orientation and motivation, two broad dimensions: Intrinsic and Extrinsic religiosity were defined by (GW, 1950). Intrinsic Religiosity was defined as a referring frame work for understanding life by (Clark JW, 1996). Personal and utilitarian motivations formed the basis for External religiosity by (Clark JW, 1996; MJ, 1985). (Chen, 2010) defined the two sub-dimensions of external religiosity as "social external religiosity" and "personal external religiosity". Social extrinsic religiosity govern the socialization principles and personal extrinsic religiosity refers to one's own way of defining life happiness, morality and satisfaction. (Muhamad N, 2013) validated the reliability and generalizability of the multidimensional scale of religiosity in literature through research.

Increased resource wastage have gained attention among researchers and policy makers (Elhoushy, 2021). Wastage is associated with the consumption activities of the consumers across the world. This escalating issue has resulted in researches that are being conducted to understand different factors that govern the consumption activities of the consumers. Through researches it has been identified religiosity plays a significant role in consumer decision making specific to consumption (Baazeem, 2015). It has been identified through consumer studies that religiosity have a significant impact on consumption process as it substantially limit the material accumulation and provide the ethical premise for consumption related decisions (Minton and Liu, 2021). Religion has been found to be influencing and defining the value system of the people. (Ronan, 2017). Almost 80 of the people around the globe follow some religion and their belief system

is governed by some specific religious ideology (Hackett, 2017). This make it inevitable for the marketers to understand the role of religion in consumer behavior.

Religion, in addition to influencing consumer decisions for purchasing, food choices, and consumption activities at different life stages, provide the ethical evaluations for consumption related decisions. One such decision that is highly influenced by religion is accumulation of goods (Agarwala et al., 2019).

Almost all the religions, that people follow around the world, promote and support the concept of lack of materialism, sharing of resources and giving away of the goods and materials for the betterment of the society and the community in which an individual lives (Hussein, 2021).

Religions across the world promote the concept of resource conservation by instilling the values in their followers which make them thoughtful toward wastage of resources. Religions for the betterment of the society promote the concept of welfare of others and thus encourage the people to give away the products and goods that are no more of their use. Charity is a very commonly preached belief in all the religions that are practiced across the globe (Singh et al., 2021).

Consumption decisions are governed by the religion practiced by the consumers. Religion influence the perception and attitude of the consumers and eventually define the behavior of consumers. Attitudes specific to amount of consumption, acquisition, and possessions are influenced by religious beliefs (Hussein, 2021).

In consumer studies religion has been studied over last 40 years in relation with various concepts. It has been studied in relation with its impact on materialism, intolerance, ethics, risk aversion, attitude, and economic shopping behavior (Agarwala et al., 2019). However there is very less literature in many of the consumer studies as indicated by (Agarwala et al., 2019), these areas include volunteering, sustainability, environmental concerns, family roles.

Materialism and decisions regarding consumer possessions have been intensively found to be researched in consumer studies (Agarwala et al., 2019). In these studies it has been identified that religiosity significantly affect the well-being of the individuals while governing the decisions regarding their possessions (Islam, 2019). Possessions related decisions play a pivotal role in consumption process of consumers. These possessions need to be disposed off properly as they contribute toward clutter or environmental

waste. Product disposition related decisions are found to be governed by religion (Raab, 2021). Religiosity has a significant impact on disposal routines of the people. Religion provide a detailed guideline to its followers to deal with the material world (Hussein, 2021).

Literature indicates a strong relation of religiosity with consumer ethics, morality, simplicity, and materialization. With Reference to above mentioned researches the current study incorporates religiosity as a moderator between voluntary simplicity and disposition behavior.

 $\mathbf{H}_{10}$ :Religiosity will positively moderate the relationship of voluntary simplicity and disposition behavior such a way that relationship will be strong when religiosity is high.

## 2.8 Chapter Conclusion

The previous research on the selected variables was expanded in the literature review chapter, and the creation of hypotheses took place in this chapter. At the end of the chapter, a literature review binds the entire theory together. These connections will serve as a guide for the description of research technique in the next chapter.

# Chapter 3

# Methods and Materials

### 3.1 Introduction

This chapter will explain the philosophy of research, research approach, methodological choice, research design, data collection method, data analysis tools and techniques that are applied to test the proposed theoretical framework.

This particular chapter describes the method used to investigate the causes and effects of word of mouth. The role of volunatry simplicity for word of mouth and disposition behavior and psychological well being as mediators between antecedents and word of mouth was examined. While collectivism and religiosity was examined as a moderator between volunatry simplicity and disposition behavior. It contains information on the study's research design, time frame, unit of analysis, data collection method, sample, measurements, and demographics.

## 3.2 Research Philosophy

Data gathering, analysis and usage together define the research philosophy. The assumption, knowledge, and nature of the investigation are all linked to research philosophy. It is concerned with a certain method of knowledge development. This issue must be addressed since researchers may hold differing views on the nature of truth and knowledge, and philosophy can help us understand their viewpoints.

Two major research philosophies based on various ontological and epistemological assumptions are Positivism and Interpretivism. Positivist and interpretative are the two main philosophies used in the scientific field to establish believes as universally accepted knowledge (Galliers, 1991).

This research study is based on the philosophy of positivism. Considering reality as stable and having the element of objectivity to it is the positivist approach (Levin, 1991). Positivist research philosophy asserts that the social world can be comprehended objectively. The scientist is an objective analyst in this research philosophy, and on the basis of it, he dissociates himself from personal values and works independently. The researcher's function in positivist studies is confined to data collection and objective interpretation. This research philosophy is used to establish relationship between variables in social world. Variations are made in independent variable to check for regularities in various effects while repeating the observations (Galliers, 1991). Previously explained and observed realities can also be used to elaborate inter relationship among different variables (Levin, 1991).

### 3.3 Research Approach

Research philosophy is actualized by applying a research approach. Research approach is the plan and procedures that are applied to data collection analysis and interpretation (Chu and Chang, 2017). Inquiry procedures constitute research design and specific research methods are applied to handle data starting from collection to interpretation. Selecting an appropriate research approach is dependent upon the type of research problem. In general three research approaches are applied to investigate any research problem qualitative, quantitative and mixed methods (Chu and Chang, 2017). However defining research approach in terms of plans and procedures there are three types namely deductive, inductive and abductive.

Based on the premise of formulating hypothesis and applying a research process for confirming or rejecting them this study is using deductive research approach. The deductive research method is most commonly linked with scientific study. The researcher looks at what others have done, reviews existing theories about whatever phenomenon they're researching, and then puts those theories to the test (Wilson, 2014).

Deductive reasoning approach was used to satisfy the scientific realm of this research. Existing literature review and theories were used to define the hypothesis to validate the defined research questions. The hypothesis were tested using statistical method.

Statistical data testing method fulfills the quantitative research criteria. This research fulfills the criteria of validating the established paradigm in premise of quantitative research

Applying the deductive approach for the current investigation has enabled the researcher to measure the concepts quantitatively. This approach is best suitable to explain causal relationship between concepts and variables. Time constraint has also been a factor for choosing this research approach.

### 3.4 Research Design

The framework of the research methodologies and procedures a researcher selects to carry out a study is known as the research design. The layout enables researchers to focus on developing research techniques appropriate for the topic and set up their investigations for success.

Scientific research aims at answering the established research questions. Research questions are answered using data collected by implying specified methods from the appropriate respondents.. A well defined research design help in establishing the research effectiveness and achieve the reliable and desirable results (De Jong, 1976). Quantitative research is considered to be more reliable in establishing and validating the proposed relations between the defined variables. In quantitative research data is collected, interpreted, and analyzed using varied statistical methods (Chase et al., 2016).

Quantitative research method usually involve surveys or experiments. survey method help in gathering numerical data for quantifying the trends, attitudes and opinions. survey method is implied to gather the data from a defined set of population by drawing a desired sample size justifying the scope of the study (Fowler Jr et al., 2008).

This study is "basic research" as it aims at adding to the existing body of knowledge. This is done by testing the direct and indirect effect of Voluntary simplicity on Psychological Well-Being and Word Of Mouth through mediating and moderating mechanism. Quantitative data through structured questionnaire was collected to fulfill the research requirements. Questionnaires were self administered as respondents were not intervened while they were responding the questions. this endured that data collection was done in non contrived environment and minimal interference of the researcher to avoid response biasness.

	Research Design
Purpose of the Study	Hypotheses Testing
Type of Investigation	Causal
Study Settings	Non-Contrived
Research Strategy	Quantitative Study
Unit of Analysis	Consumers of sustainable products (clothing)
Population	Consumers of clothing brands with sustainable practices
Sample	Sustainable Product Consumers of twin cities Rawalpindi & Islamabad
Sampling Technique	Purposive sampling
Sample Size	Sample size of 360 was used. Sample size is suitable as suggested and
	recommended by (Comrey, 1992; Hair, 2010).

FIGURE 3.1: Research Design

### 3.4.1 Purpose of Study

This study aimed at testing the hypothesis developed to study the impact of voluntary simplicity on word of mouth. Model has Mediating role of disposition behavior between voluntary simplicity and psychological well-being of the consumers. Moderating effect of collectivism and religiosity has also been studied as a moderator between voluntary simplicity and consumer disposition behavior.

This research is causal, and it is based on a number of hypotheses that were developed in light of the overarching theory's foundations and also previous research that supports the proposed model. The study's hypotheses were sorely tested using a range of statistical approaches.

### 3.4.2 Study Setting

The context in which a study is conducted constitute its setting. It can be physical, social or experimental within which research is conducted. It is extremely important to define the desired research study as it drastically effect the results and interpretations of the study (Burchett et al., 2013). The variables in this study have no artificial or environmental dependencies. For evaluating the similar nature hypothesis, previous researchers have used a similar approach (Jahanzeb, 2020)

Data collection was done using self-administered questionnaires. The questionnaire was developed in Google forms and was forwarded to the drawn sample. This data collection was done in non-contrived setting. This mean data was collected in consumers' (respondents) natural environment and no artificial environment was created.

### 3.4.3 Type of Study

Causal investigation method was implied to test the hypothesis. Hypothesis were tested to study the cause and effect relationship between the defined research variables.

### 3.4.4 Unit of Analysis

The basic entity on which the whole study is conducted constitute unit of analysis. In this study the consumers who select clothing brands involved in sustainability practices. The study is conducted at individual level as all the variables of interest were of individual

in nature based on the life style attitude of the consumers having an impact on their clothing disposition methods and word of mouth.

### 3.5 Population and Sample

### 3.5.1 Population

With the growing economies, consumerism have reached to its highest peaks in past years. Increased consumerism has caused environment and social degradation. These issues have raised increased concerns of not only the businesses but also the individuals. Businesses have become socially by producing and promoting green sustainable products. Individuals have started adopting lifestyle that support buying and using of sustainable products.

Keeping in view the increased importance and critical implications of sustainable products this study will be sampling the consumer of the clothing brands practicing sustainability and promoting sustainable consumer practices.

### 3.5.2 Sampling Method and Sample

The consumer market characteristics of voluntary simplifiers on the basis of their product preferences were defined by (Elgin, 1977). Based on that definition our sample is drawn from the consumers who use or purchase sustainable products or the green products produced by socially responsibly firms. Consumers buying sustainable products are sampled. Defining criteria of sustainable products is in line with the definitions given by (Chen, 2010; Ottman, 2011; Akehurst et al., 2012; Mostafa, 2007; Tan, 2011).

Data lead towards understanding of the theoretical frame work. Collection of data is crucial for conclusive results drawn from the hypothesis (Bernard, 2017). It becomes very important to use the right method of collecting data from intended respondents. In this study purposive sampling technique is used based on the cross-sectional design. Purposive sampling involve selecting the respondents deliberately based on specific qualities possessed by the respondents (Etikan et al., 2016). It include individuals as respondents who have the required information to respond willingly on the subject matter.

Purposive sampling help in collecting data from the people with specific characteristics.

For this study data was intended to be collected from the consumers who use sustainable products, have awareness about green products and the consumers of the companies who are socially responsible.

Online survey was developed in Google Form. The survey form was then circulated via link to the respondents through emails and contacts of the researcher on social media websites. As our study is based on disposition behavior of clothing it helped us in reaching the respondents as all the people can be categorized are as users. However our condition of consumers for being aware about green marketing and sustainable practices restricted our collection of data to the respondents who fulfill the desired criteria.

In marketing research, web-based surveys are fairly frequent and widely used. According to (Laguilles et al., 2011) using a survey has a number of advantages like cost effectiveness, covering a large sample, large data pool, data standardization and easy comparison. Online survey can be web-based survey through websites and through emails (Archer, 2008).

To screen out the respondents who do not fulfill the sampling requirement our online survey was designed in sections.

On entering the survey respondents were disclosed about the information specifically about the purpose of research, rights of participation, data privacy and confidentiality. Brief information was given about sustainable products and green purchases in the form of one line self explanatory definitions of these terms. On reading the information respondents had to click "Enter" button to take the survey.

Section I: There were two screening questions to fulfill the sampling criteria. The first question was stated as "Do you purchase or intent to purchase sustainable products" and the second statement was framed as "Do you have favorable opinion about companies involved in sustainable socially responsible practices". Respondents who responded "Yes" to either one of the two statements were allowed to proceed further to take the survey.

Section II: This section was the most important component of the survey report. In this part, the construct measurement components were placed in small groupings. To answer the questions, respondents simply clicked the appropriate radio buttons with their mouse. The radio buttons represented a six point Likert scale ranging from strongly disagree to strongly agree.

# 3.5.3 Sample Size

Total of 850 questionnaires were circulated. Respondents were to be screened on the basis of their awareness regarding sustainability and CSR. In Pakistan concept of sustainability and CSR specific to consumers is at its infancy stage. It was difficult to reach out the desired respondents. Out of 850 targeted respondents 630 fulfilled the desired criteria to carry out the survey. Out of 630 responses 57% i.e 360 questionnaires were usable for data analysis. Sample size of 360 was used to conduct the data analysis using SmartPLS3. This sample size is suitable as suggested and recommended by (Comrey and Lee, 1992; Black et al., 2010).

#### 3.5.3.1 Procedure

Research is cross sectional in nature. Data pertaining to all variables was collected at one point of time and is used for varied analysis. Consumers of clothing brands who are in favor of sustainable products and socially responsible companies served as the sample of the study. Due to the resource and time constraint it was not possible to reach all the consumers. Although researcher made every effort to reach different consumers to collect data from a representative sample. For this research study purposive sampling technique appeared to be most appropriate.

# 3.6 Significance of the Sample

Population With the growing economies, consumerism have reached to its highest peaks in past years. Increased consumerism has caused environment and social degradation. These issues have raised increased concerns of not only the businesses but also the individuals. Businesses have become socially responsible by producing green sustainable products. Individuals have started adopting lifestyle that support buying and using of sustainable products.

Keeping in view the increased importance and critical implications of sustainable products this studyhave sampled consumers of clothing products. defined the consumer market characteristics of voluntary simplifiers on the basis of their product preferences was defined by (Elgin, 1977). Based on that definition our sample is drawn from the consumers who use or purchase sustainable products or the green products produced

by socially responsibly firms. Consumers buying green products have been sampled. Defining criteria of green products is in line with the definitions given by (Chen, 2010; Ottman, 2011; Akehurst et al., 2012; Mostafa, 2007; Lee, 2008; Tan, 2011).

# 3.7 Sample Characteristics

Statistics that characterise populations and their traits are known as demographics. The study of a population based on characteristics like age, race, and gender is known as demographic analysis. Significant demographic variables in this study were age, gender, and income.

#### 3.7.1 Age

Table no. 3.1 provides information regarding the age of customers. Customer aged between 21 and 30 were 94, and they constituted 26 % of the sample. People of 31 to 40 years of age were in the majority. They were 198 or 55 % of the total sample, 24 people ranged between 41 to 50 years age. They were just 6 % of sample. People above 51 years were 44. They were 12 % of sample.

Table 3.1: Age of Participants

Age	Frequency	Percent
21-30	94	26.1
31-40	198	55
41-50	24	6.7
50 and above	44	12.2
Total	360	100

#### **3.7.2** Gender

Table no. 3.2 provides information regarding gender of customers. There were 210 females and 150 males respondents. The females were 58.3~% and male were 41.7~% of the sample. Total of 360 people took part in the study. more of the females were included

deliberately in the study as the clothing disposition behavior is mostly associated with women. As these household decisions are mostly done by the females.

Table 3.2: Gender of Participants

Gender	Frequency	Percent
Female	210	58.3
Male	150	41.7
Total	360	100

#### 3.7.3 Income

Table no. 3.3 provides information regarding the monthly income of customers. Customer with monthly income of 30,000 PKR were 9, and they were 2.5 % of sample. People with income 31,000-50,000 PKR were 32. People having income between 51,000-70,000 PKR were in the majority (241 or at about 70 % of total sample). 78 people had monthly income above then 70,000 PKR. They were 78 or at about 22 % of sample.

Table 3.3: Income of Participants

Monthly Income (PKR)	Frequency	Percent
30,000	9	2.5
31,000-50,000	32	8.9
51,000-70,000	214	66.9
70,000 and above	78	21.7
Total	360	100

# 3.8 Instrumentation

A research instrument is used to gather, quantify, and examine data on your subject. Tests, surveys, questionnaires, scales, and even checklists are examples of research instruments. In this research model there are in total six constructs. Three constructs Voluntary Simplicity, Religiosity and Disposition Behavior are higher order constructs. Higher order constructs have their abstract and concrete dimensions known as higher-order components and lower-order components respectively.

The advantages of higher-order constructions are numerous. For instance, higher-order constructions contribute to model parsimony by reducing the number of path model relationships. Researchers can summarize the independent constructs in a higher-order construct rather than defining relationships between various independent and dependent constructs in a path model. This eliminates the need for relationships between the (then) lower-order components and the dependent constructs in the model (Edwards, 2001; Johnson et al., 2011; Polites et al., 2012).

Research conducted by (Sarstedt and Ringle, 2019) has suggested four different higher-order construct types: reflective-reflective, reflective-formative, formative-reflective, and formative-formative. Instruments in this research are reflective-reflective in nature as per the model evaluation criterion established by (Cheah et al., 2019). All the constructs were measured using 5-point Likert scale (1=Strongly Disagree, 5= Strongly Agree).

## 3.8.1 Voluntary Simplicity

Consumers with voluntary simplicity would tend to decline material consumption in order to free their resources, primarily money and time, and to seek life satisfaction, fulfillment, and personal growth.

Voluntary simplicity construct (Chang, 2016a) is operationalized through dimensions of Social Responsibility defined as the consumers who consider the social and personal outcomes of decisions taken a consumption level and is measured with items like "Buy environment friendly products", Material Simplicity defined as possessing less of the materials and is measured with items like "Only buy essential products", Self-Sufficiency relying on one's own skills and abilities and is measure using items like "Make rather than buying", and Spiritual Life defined as defining one's life in the light of beliefs and attitudes and is measured using items like "Maintain a spiritual life".

This scale adapted to measure voluntary simplicity in adult consumers. It consists of 17 items that require respondents to rate the level of agreement on a scale ranging from 1=Strongly Disagree to 5=Strongly Agree. High score reflect high preference and low

score reflect less preference. This scale has 4 dimensions. These dimensions are Social Responsibility and it is measured with 4 items. Material Simplicity has 4 items Self-Sufficiency dimension of voluntary simplicity has 4 items. Spiritual life dimension of the scale adapted is measured using 5 items. The internal consistency reliabilities of these measures in the present study were  $\alpha = .79$ , .78, .74 and .85 respectively. All these four dimensions form the reflective higher order construct of voluntary simplicity.

# 3.8.2 Disposition Behavior

Disposition behavior has been operationalized into non-possessive (monetary/nonmonetary) and possessive (disusing/reusing) by (Lee et al., 2015) via an 11- item scale based on (?; Jung, 1994; and Byun, 2008) and the results of (Jacoby et al., 1977; Hanson, 1980; Bye, 2007). Non-Possessive Monetary Disposition Behavior is reselling the product and is measured through items such as "(When disposing) I will resell at second-hand stores." Non-Possessive Non-Monetary Disposition Behavior is defined as giving away product as charity or without any return this dimension is measured using items like, "(When disposing) I will put it in a clothes drop off bin." Possessive Disusing Disposition involves keeping the product, measured by items such as "I will keep it for the time being." Possessive/ Reusing Disposition refers to keeping the product for future use after amending or redesigning and is measured by items including, "(When disposing) I will modify it for reuse." The internal consistency reliability of these measures in the present study were  $\alpha = .73, .62, .74$  and .88 respectively.

#### 3.8.3 Psychological Well Being

It is the measure of quality of life. Psychological well-being has been measured using uni dimensional scale comprising of 14 item Warwick Edinburgh Mental Well Being Scale (Stewart-Brown and Janmohamed, 2007). The scale uses items like "I've been feeling optimistic about life". The Cronbach Alpha for this scale is .93.

#### 3.8.4 Word of Mouth

Word of Mouth Communication generated/initiated by consumers is termed as word of mouth and is relevant to consumption. 6 items, unidimensional scale based on (Mowen et al., 2007 and Lam et al., 2009) with items like" I like introducing new ideas to my

family and friends" was employed to measure word-of-mouth on a scale of 1=Strongly Disagree to 5=Strongly Agree. The Cronbach Alpha for this scale is .84.

# 3.8.5 Religiosity

Religiosity Two-dimensional Cognitive Religiosity (intra personal/internal) with items like "Religious beliefs are especially important to me because they answer many questions about the meaning of life" and Behavioral Religiosity (inter personal/external) with items like "I enjoy participating in the activities of my religious organization". 8 items scale developed by (Worthington Jr et al., 2012) was adopted to measure religiosity. The Cronbach Alpha for this scale is .88.

#### 3.8.6 Collectivism

Collectivism 21 item bifactor construct developed by (Lui and Rollock, 2018) assessing Collectivism among Asians on a scale of 1=Strongly Disagree to 5=Strongly Agree with items like "My actions reflect on my family" will be used. The Cronbach Alpha for this scale is .93

Reliability Variables Sources No. of Items Voluntary Simplicity (Chang, 2016a) 17 0.858 Disposition Behavior (Lee et al., 2015) 11 0.757Psychological Well Being (Stewart-Brown and Janmohamed, 2007) 0.930 Word of Mouth (Lam et al., 2009) 6 0.846Collectivism (Lui and Rollock, 2018) 21 0.933 (Worthington Jr et al., 2012) Religiosity 8 0.842

Table 3.4: Reliability Analysis

# 3.9 Data Analysis

To achieve the defined objectives of the present study research epistemology is used. This approach would provide the basis for justifying data collection, data analysis and result implications. Paradigm of positivism is germane to this study as it incorporates the study of consumer behavior in a social setting. The study in focus has its objectives

defined on the basis of existing body of knowledge, realities, and their inter-relationship. Hypotheses and research questions developed in line with the research objectives will be empirically tested. Data will be collected and analyzed using statistical methods. Scientific approach regarding hypothesis development, data collection and testing will satisfy and justify the realm of positivism. Mode, standard, and regulation to explore an area or a discipline in a logical manner is termed as Research method. Three research philosophies i.e. positivism, ontology and epistemology require specific research method to satisfy the realm of research. (Neuman and Wiegand, 2000) suggested quantitative research method for the research focusing on positivist viewpoint.

Quantitative research method helps in developing knowledge using theories, research design, data, hypotheses testing and measurement analysis. This study is also based on quantitative research method. Review of literature helped the researcher in gap identification, identify theory for developing hypotheses, defining problem statement and data collection. (Guba, 1990) suggested that this research method will provide the researcher with statistical confirmation for the defined hypotheses and reliability of collected data.

As suggested by (Andersen and Broffitt, 1988), a two-stage analytical procedure was adopted. The first stage involved testing the measurement model (which are internal consistency reliability, convergent and discriminant validity [DV]), and the second stage involved examining the structural model (which is hypotheses testing). PLS-SEM first considers measurement model, then structural model is evaluated (Hair et al., 2019).

Construct validity is a test of the scale that determines whether the scale measures the same concept for which it is developed. Construct validity is further measure in two steps, i.e. discriminant validity and convergent validity.

Discriminant validity examines the reality of the relationship between ideas or measurements that are not meant to be connected. In their debate on assessing test validity, (Campbell and Fiske, 1959) proposed the idea of discriminant validity. When evaluating new tests, they emphasised the significance of employing both discriminant and convergent validation procedures. A test of a concept is not highly connected with other tests intended to evaluate theoretically different concepts, according to a satisfactory examination of discriminant validity.

In sociology, psychology, and other behavioural sciences, the term "convergent validity" is used to describe the degree to which two measurements that theoretically should be

connected are really related. A kind of concept validity is convergence validity, which also includes discriminant validity. Convergent validity determines the directions of the statement used in the scale. It highlights whether the items used are proceeding in the same expected direction or otherwise. According to (Sekaran, 2016) "factor analysis is a multivariate technique which would confirm the dimensions of the concept that have been operationally defined, as well as indicate which of the items are most appropriate for each dimension (establishing construct validity)" (p. 208). If the factor analysis test is run on the data collected for each element and variable, the construct validity can be established (Škerlavaj and Dimovski, 2009; Escrig-Tena and Bou-Llusar, 2005; Dimovski, 1994).

Two approaches are used to assess the Reflective-Reflective Higher model: The Disjoint Two stage approach or The Repeated Indicator approach. This research has used Disjoint Two-Stage approach to assess the constructs.

In the present study, the measurement model assessment is done using the disjoint twostage technique in two successive steps, referred to as the first stage and second stage measurement models.

When there is a question of checking the goodness and integrity of instruments, certain validity and reliability tests are helpful. These tests help in establishing the reliability and validity of the instruments before proceeding with further analyses. Validity helps in establishing how much the concept of the instrument used for the study is reliable.

The reliability of the items and constructs was evaluated using the composite reliability (CR) values and outer loadings. The average variance extract (AVE) was used for convergent validity, and cross-loadings and the HTMT criterion were used for discriminant validity.

#### 3.9.0.1 Average Variance Extracted (AVE)

Average variance extracted (AVE) is a statistician's way of describing how much variation is collected by a construct relative to variance resulting from measurement error. AVE is a step next to the factor loadings. It shows the values of convergent validity for each dimension of the measured concept. The AVE for each construct may be calculated by dividing the sum of the squares of the totally standardised factor loadings by the sum of the indicator error variances. All indicator and latent variables are scaled to have

unit variance for the fully standardised solution. The accepted value range of AVE for the given scale's adequate convergent validity is higher than 0.50 (Fornell, 1981). They are also of the view that even the AVE < 0.5 but composite reliability is > 0.6 still it is considered that the convergent reliability is measuring the given concept adequately.

#### 3.9.0.2 Construct Reliability (CR)

Construct Reliability (CR) is another measure to construct validity. If the value of CR is >0.70 then reliability is established. Even the CR value between 0.60 and 0.70 is acceptable if other model fit indices of construct validity are good.

Construct reliability can be measured in SmartPLS by Cronbach's Alpha,  $rho_A$  and Composite Reliability. It examines the extent to which all components are measured on a specific (sub) similar concept (Bijttebier et al., 2000; Sun and Stewart, 2007). The coefficient of composite reliability (CR) and Cronbach's alpha have been in frequent use to estimate the internal consistency reliability of items in marketing research (McCrae et al., 2011; Peterson and Kim, 2013).

For the present study, CR coefficient was employed in ascertaining the internal consistency reliability of measures because it provides a much less estimation of the reliability bias than coefficient of Cronbach alpha as latter presumes equal contribution from all items to its construct without individual loadings actual contribution being taken into account (Tompson et al., 1995; Götz et al., 2010). In addition, there is a risk of under or overestimation of reliability scale if Cronbach alpha is taken into account. In this study, internal consistency reliability was assessed employing coefficient of CR following the recommendation given by (Tompson et al., 1995; Götz et al., 2010).

The coefficient of composite reliability (CR) and Cronbach's alpha ( $\alpha$ ) are used to estimate items' internal consistency reliability. The values of both  $\alpha$  and CR coefficient should be at least 0.70 or more (Hair Jr., 2012).

# 3.9.0.3 Discriminant Validity (DV)

Discriminant validity is a measure to differentiate between the two constructs. When DV's value exceeds the value of AVE for each dimension, then the DV for the given concept is accepted. DV refers to the degree to which a specific latent construct varies from other latent constructs (Duarte et al., 2010) and measured using AVE as suggested

by (Fornell, 1981). This was accomplished by comparing the squared correlation of the paired construct with the AVEs of each construct.

Different statistical methods are used in social sciences to test the hypothesized model. In this research PLS-SEM (variance-based partial least structural equation modeling) was used to analyze the data. PLS- SEM was used because of the following reasons:

## 1. Exploratory Study:

This study is exploratory in nature as it has proposed and tested new linkages among the constructs. Exploratory research is a technique approach that investigates research issues that haven't been thoroughly investigated before. When a problem is novel or the data collecting procedure is difficult in some way, it is frequently employed.PLS-SEM is the most suitable for the exploratory research framework where new linkages are being tested (Matthews et al., 2018; Hult et al., 2018).

#### 2. Prediction-Oriented Study:

PLS-SEM is a potent tool for prediction-oriented studies. Recently, (Shmueli et al., 2019) introduced an out sample prediction, which further justifies the consideration of PLS-SEM in this study

#### 3. Robustness:

A particularly prominent research stream in PLS-SEM has provided complementary methods for assessing the results' robustness (Hair et al., 2019; Latan, 2018)

#### 4. Sample Size & Data Normality:

PLS are commonly extended to both large and small samples without a concern of normality of data. Previous studies have proven that PLS does not impose sample size restrictions for the underlying data (Marcoulides and Saunders, 2006).

# 3.10 Chapter Conclusion

The approach used to evaluate the impact of retail agglomeration on urban customer preference is described in this chapter. The research pattern is first defined together with the research methodology and the specifics of the design. Second, a thorough

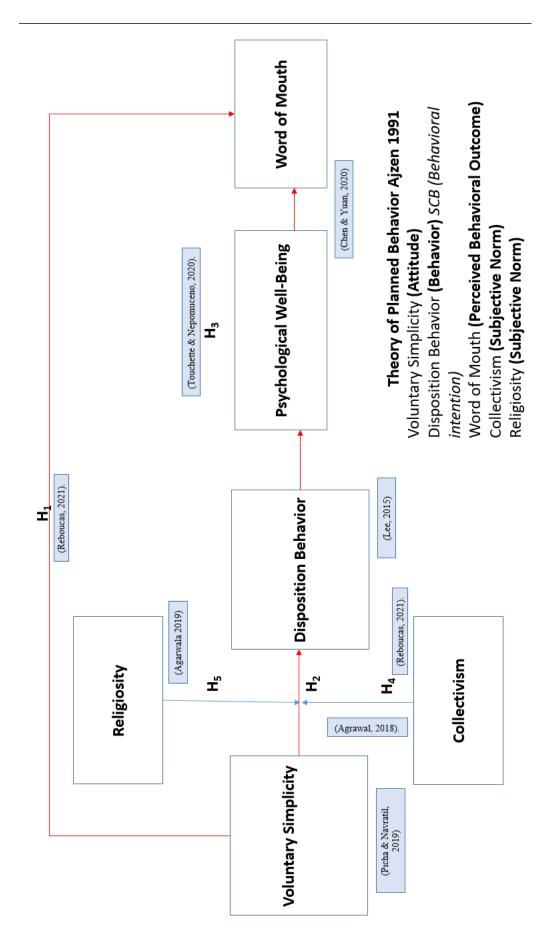


FIGURE 3.2: Theoretical Framework

description of the scale and features of the research instrument is provided. Thirdly, the population and sample are given together with sample information and the method of data collection. Fourthly, the method of data collecting for the current study is detailed using an all intercept survey. The questionnaire's pre- and pilot-testing, as well as the data-screening and method-justification processes, are covered in the following sections. Cross-sectional research design and positivist survey methodology are used in the current study. An empirical demonstration is used to gauge the consequences of the data.

# Chapter 4

# Results and Analysis

# 4.1 Introduction

This chapter's goal is to provide the study's findings in light of the research sample, reliability analysis, and structural equation model created in the previous chapter. The statistics used for the study's results are applied to the data that was prepared for analysis. Each of the study's objectives is covered along with an explanation of the findings using the most recent data. The results of this study manage to delve deeper into the disposition behavior of the volunatry simplifiers of sustainable product consumers in Rawalpindi and Islamabad, providing exciting new insights specific to their psychological well being and word of mouth generated.

# 4.2 Results

For the Main study data collected from 360 respondents was included for analyses. Data were analyzed using Structural equation Modeling. SPSS and SmartPLS-3 were used as the statistical packages. SPSS has been used for descriptive statistics, common method variance biase and test for normality. Smart PLS has been used for measurement models and structural model.

Other statistical tests like predictive relevance, effect size, coefficient of determination and variance inflation factor were also done using Smart PLS. PLS predict was also used in testing data for the results.

# 4.2.1 Demographical Characteristics

This study was conducted to investigate customer preference and appreciation for famous clothing brands in different Pakistan cities. There were 360 participants of the study. Both male and female shared their perspective regarding their favorite brand.

Table 4.1: Gender analysis of Customers

Gender	Frequency	Percent
Female	210	58.3
Male	150	41.7
Total	360	100

Above mentioned Table 4.1 provides information regarding gender of customers. There were 210 females and 150 males respondents. The females were 58.3 % and male were 41.7 % of the sample. There were more females included in this study. It was done on purpose for the reason that in disposition decisions regarding clothes females are the ones who take lead in deciding the way for product disposal. Total of 360 people took part in the study.

Table 4.2: Age analysis of Customers

Age	Frequency	Percent
21-30	94	26.1
31-40	198	55
41-50	24	6.7
50 and above	44	12.2
Total	360	100

Table 4.2 provides information regarding the age of customers. Customer aged between 21 and 30 were 94, and they were 26 % of the sample. People of 31 to 40 years age were in the majority. They were 198 or 55 % of the total sample, 24 people lied between 41 to 50 years age. They were just 6 % of sample. People above 51 years were 44. They were 12 % of the sample.

Table 4.3: Qualification analysis of Customers

Qualification	Frequency	Percent
Intermediate	51	14.2
Graduation	106	29.4
Masters/M.Phil	188	52.2
PhD	15	4.2
Total	360	100

Table no 4.3 provides information regarding the qualification of customers. Customers with the qualification of intermediate were 51, and they were 14 % of the sample. Customers with graduation were 106, and they were 29 % of sample. 188 people had master and M.Phil degree, which were 52 % of sample. Only 15 participants were PhD.

Table 4.4: Income Analysis of the Customers

Monthly Income (PKR)	Frequency	Percent
30,000	9	2.5
31,000-50,000	32	8.9
51,000-70,000	214	66.9
70,000 and above	78	21.7
Total	360	100

Table 4.4 provides information regarding the monthly income of customers. Customer with monthly income of 30,000 PKR were 9, and they were 2.5 % of sample. People with income 31,000-50,000 PKR were 32. People having income between 51,000-70,000 PKR were in the majority (241 or at about 70 % of total sample). 78 people had monthly income above then 70,000 PKR. They were 78 or at about 22 % of sample. income plays an important role in consumption decisions. However voluntary simplifiers as per the core definition choose simplicity out of their will and not due to financial restrictions. Income does not have a deciding role in attitude but its does have an impact on the consumption decisions.

Table 4.5: Profession Analysis of the Customers

Profession	Frequency	Percent
Govt. Employee	133	36.9
Private Employee	107	29.7
Self-Employed	71	19.7
Others	49	13.6
Total	360	100

Table 4.5 shows information regarding the profession of buyers of brands. Government employees were 133. They made at about 37% of the total sample. People who had private jobs were 107. Total 71 customers were self-employed. They were at about 20% of sample. People with other jobs are 49. They were 13% of sample.

Table 4.6: Clothing Brand Preference Analysis of the Customers

Clothing Brands	Frequency	Percent
Bareeze	66	18.3
Khaadi	73	20.3
Gul Ahmed	93	25.8
Alkaram	44	12.2
Saphire	33	9.2
Sana Safinaz	33	9.2
Others	18	5.0
Total	360	100

Table 4.6 shows information regarding brand preference of the customers. Customers who like Bareeze were 66. They are 18% of the sample. Khaadi admirers were 73. They were 20% of total sample. People who attracted toward Gul Ahmed were 93. They are at about 26%. 44 out of 360 (12%) preferred Alkaram. Customers who preferred Saphire were 33. They were 9% of sample. People who like Sana Safinaz's collections were 33.

They also made 9% of sample. Customers who like other brands were 18. They were just 5% of sample.

# 4.2.2 Normality of data

Data normality test was carried out as recommended by (Hair Jr., 2012). The inflation of bootstrapped standard error can happen if the data are highly keratosis or skewness (Chernick, 2011), resulting in underestimating the statistical significance of path coefficients (Dijkstra, 1983; Ringle et al., 2012). For 200 or more data, it becomes of prime importance to graphically view data distribution shape rather than viewing it merely through kurtosis and skewness statistics.

Moreover, Skewness and kurtosis values were considered to analyze the data normality. As standard errors are reduced in large samples, which inflates the kurtosis and skewness statistics values (Field, 2009). Following the recommendations of (Tabachnick et al., 2007) the criterion of skewness values within the range of +1 and -1 and kurtosis values within the range of +3 and -3 (Cameron, 2001) was considered in the present study. All of the study data were within the recommended range showing that the data were normally distributed.

Following descriptive statistics show the normality of data for each scale. All the important statics, as stated by (Trochim and Donnelly, 2006; Field, 2009; Gravetter and Wallnau, 2014) are presented below. They suggest calculating mean, standard deviation, skewness and kurtosis to establish normality of data. They also prescribed the acceptable ranges for these stats to within the ranges of + / - 2.

#### 4.2.2.1 Voluntary Simplicity

The Table 4.7 below shows the descriptive and normality statistics of data for all the items on voluntary simplicity data. All the 17 items measuring voluntary simplicity are represented as VS1-VS17 in the given table. The table shows that the study variables' minimum and maximum values stats are within range 1 to 5 because the data for the items were collected on 5 points Likert scale (1-strongly agree to 5- strongly disagree). The skewness and kurtosis values indicate that all values are within range of + / - 2 and all variables are normally distributed. Examination of frequencies of all items also indicates that data are normally distributed.

Table 4.7: Descriptive Statistics Voluntary Simplicity (N = 360)

Items	Min	Max	Mean	SD	Kurtosis	Skewness
VS1	1	5	4.528	1.388	-0.243	-0.696
VS2	1	5	4.172	1.404	-0.676	-0.357
VS3	1	5	4.719	1.482	0.124	-1.067
VS4	1	5	3.517	1.672	-1.077	0.06
VS5	1	5	4.197	1.367	-0.625	-0.399
VS6	1	5	4.006	1.372	-0.586	-0.288
VS7	1	5	4.014	1.409	-0.447	-0.497
VS8	1	5	4.356	1.513	-0.45	-0.705
VS9	1	5	3.786	1.432	-0.774	-0.155
VS10	1	5	3.919	1.387	-0.644	-0.269
VS11	1	5	3.619	1.365	-0.602	-0.104
VS12	1	5	3.892	1.503	-0.892	-0.357
VS13	1	5	4.456	1.282	-0.163	-0.668
VS14	1	5	4.1	1.459	-0.558	-0.525
VS15	1	5	4.297	1.419	-0.812	-0.471
VS16	1	5	4.797	1.35	0.596	-1.13
VS17	1	5	4.158	1.346	-0.551	-0.394

VS1= Voluntary Simplicity item no.1 and so on to VS17= Voluntary Simplicity item no.17

## 4.2.2.2 Disposition Behavior

The Table 4.8 below represents the descriptive stats for the data collected for all the 11 items of disposition behavior. All the eleven items are code as D1 to D11. Different statistics like minimum, maximum values and skewness and kurtosis are presented below.

Table 4.8: Descriptive Statistics Disposition Behavior (N = 360)

Items	Min	Max	Mean	SD	Kurtosis	Skewness
D1	1	5	3.814	1.476	-0.77	-0.264
D2	1	5	3.714	1.538	-1.009	-0.23
D3	1	5	3.508	1.602	-1.116	-0.131
<b>D</b> 4	1	5	3.836	1.529	-0.886	-0.284
D5	1	5	3.731	1.514	-0.894	-0.231
D6	1	5	3.497	1.611	-1.16	-0.155
D7	1	5	3.692	1.334	-0.49	-0.296
<b>D</b> 8	1	5	3.564	1.423	-0.783	-0.182
<b>D</b> 9	1	5	3.572	1.428	-0.774	-0.097
D10	1	5	3.722	1.457	-0.818	-0.283
D11	1	5	3.589	1.51	-0.937	-0.217

 $D1 = \overline{Item\ no.1\ disposition\ behavior\ to\ D11} = \overline{Item\ no.11\ disposition\ behavior}$ 

Eleven items of disposition behavior are within the maximum range of 6 and minimum range of 1, because scale has been five Point-Likert ranging from 1- strongly disagree to 5-strongly agree. Other statistical values like skewness and kurtosis show the normality of data as their values are within the acceptable range of + / - 2. It shows that all items are normally distributed. Frequencies also show that the data are normally distributed too.

#### 4.2.2.3 Psychological Well-Being

The table 4.9 below represents the descriptive and normality stats for the data collected for all the fourteen of psychological well-being. All the fourteen items are code as PW1-PW14. Different statistics like minimum, maximum values and skewness and kurtosis are presented below.

Table 4.9: Descriptive Statistics Psychological Well-Being (N = 360)

Items	Min	Max	Mean	SD	Kurtosis	Skewness
PW1	1	5	4.947	1.108	2.384	-1.409
PW2	1	5	4.808	1.215	1.208	-1.176
PW3	1	5	4.439	1.27	0.214	-0.802
PW4	1	5	4.011	1.426	-0.607	-0.464
PW5	1	5	4.378	1.214	0.266	-0.737
PW6	1	5	4.556	1.253	0.763	-1.055
PW7	1	5	4.669	1.135	0.826	-0.939
PW8	1	5	4.667	1.204	0.838	-1.024
PW9	1	5	4.444	1.246	-0.02	-0.673
PW10	1	5	4.831	1.151	0.575	-1.005
PW11	1	5	4.808	1.062	1.553	-1.108
PW12	1	5	4.706	1.248	0.875	-1.064
PW13	1	5	5.031	0.998	1.774	-1.155
PW14	1	5	4.725	1.192	0.772	-0.976

 $PW1=\overline{psychological\ well-being\ item\ no.1\ to\ PW14=\ psychological\ well-being\ item\ no.14}$ 

The table 4.9 above shows the minimum and maximum values of all items of psychological well-being. These values are within the range from 1 to 5 data for psychological well-being collected on 5 points Likert scale (1 strongly disagree and 5 strongly agree). The skewness and kurtosis values indicate that all values are within the acceptable range of + / - 2 ( Trochim and Donnelly, 2006; Field, 2009; Gravetter and Wallnau, 2014 ) they are normally distributed. Values of frequencies also indicate the normal distribution of the data collected for psychological well-being.

# 4.2.2.4 Word of Mouth

The table 4.10 below contains the statistical values for data collected for the given five items of word of mouth. It represents descriptive and normality stats.

Table 4.10: Descriptive Statistics Word of Mouth (N = 360)

Items	Min	Max	Mean	$\mathbf{SD}$	Kurtosis	Skewness
WOM1	1	5	4.917	1.185	1.482	-1.307
WOM2	1	5	4.947	1.167	1.316	-1.225
WOM3	1	5	4.414	1.456	-0.386	-0.718
WOM4	1	5	4.658	1.324	0.454	-1.041
WOM5	1	5	4.269	1.387	-0.456	-0.535

WOM1= word of mouth item no.1 to WOM5= word of mouth item no.5

For a sample size of 360 the minimum and maximum ranges are within 1 to 5 presenting the scale to be six point-Likert scale (1 strongly disagree to 5 strongly agree). The skewness and kurtosis values indicate that all values are within range of + / - 2 and all variables are normally distributed. It can also be established that the data are normally distributed for word of mouth.

#### 4.2.2.5 Religiosity

Religiosity scale had two dimensions i.e. internal religiosity and external religiosity. in total this scale have 8 items. Total data collected was 360.

The Table 4.11 shows the normality and descriptive statistics values collected data for eight items of religiosity.

Maximum and minimum values clearly indicate that the data has been collected on 5 points Likert scale (1 strongly disagree and 5 strongly agree). data has been checked for its skewness and kurtosis.

Skewness is a measure of symmetry, or more precisely, the lack of symmetry. A distribution, or data set, is symmetric if it looks the same to the left and right of the center point. Kurtosis is a measure of whether the data are heavy-tailed or light-tailed relative

to a normal distribution. It also shows that the data collected for the given items are normally distributed

Table 4.11: Descriptive Statistics Religiosity (N = 360)

Items	Min	Max	Mean	SD	Kurtosis	Skewness
R1	1	5	4.878	1.239	1.315	-1.254
R2	1	5	4.878	1.228	1.246	-1.24
R3	1	5	5.464	1.005	6.33	-2.399
R4	1	5	4.761	1.242	0.372	-0.91
R5	1	5	4.753	1.343	0.506	-1.084
R6	1	5	5.144	1.234	2.841	-1.763
R7	1	5	5.453	1.032	5.335	-2.41
R8	1	5	5.117	1.201	1.765	-1.473

R1= religiosity item no.1 to R8= religiosity item no.8

The skewness and kurtosis values indicate that all values are within range of + / - 2 ( Trochim and Donnelly, 2006; Field, 2009; Gravetter and Wallnau, 2014) and all variables are normally distributed. Frequencies calculated show the data are normally distributed.

## 4.2.2.6 Collectivism

Collectivism scale adapted in this study is uni dimensional. It has 21 items to measure the concepts specific to the collectivist dimension of a culture. All the items were used to check the data normality. Overall construct normality was also measured and presented in table 4.13. However itemwise normality is assessed in table 4.12.

The table 4.12 below represents the data showing the minimum value at 1 and maximum value at 5. Twenty-one items were collected on 5 points Likert scale (1 strongly disagree and 5 strongly agree). The skewness and kurtosis values indicate that all values are within range of + / - 2 ( Trochim and Donnelly, 2006; Field, 2009; Gravetter and Wallnau, 2014) and all variables are normally distributed. Frequencies of all items also indicate data Normalization. It is employed to assess if sample data came from a population having a regularly distributed distribution.

Table 4.12: Descriptive Statistics Collectivism (N = 360)

Items	Min	Max	Mean	SD	Kurtosis	Skewness
C1	1	5	3.7	1.621	-1.06	-0.128
C2	1	5	3.428	1.636	-1.085	0.102
C3	1	5	4.919	1.2	1.458	-1.286
C4	1	5	5.233	1.052	2.913	-1.671
C5	1	5	5.186	1.225	2.865	-1.788
C6	1	5	5.197	1.119	4.247	-1.959
C7	1	5	5.019	1.255	1.619	-1.417
C8	1	5	4.733	1.391	0.442	-1.101
C9	1	5	5.006	1.263	1.572	-1.424
C10	1	5	4.944	1.196	1.695	-1.37
C11	1	5	5.289	1.014	4.196	-1.889
C12	1	5	5.256	1.031	3.06	-1.705
C13	1	5	4.472	1.318	-0.031	-0.743
C14	1	5	3.964	1.421	-0.77	-0.269
C15	1	5	4.786	1.151	1.074	-1.069
C16	1	5	4.439	1.391	-0.174	-0.781
C17	1	5	4.983	1.072	0.985	-1.066
C18	1	5	5.286	1.01	4.493	-1.928
C19	1	5	5.2	1.149	2.504	-1.687
C20	1	5	4.975	1.153	1.652	-1.315
C21	1	5	4.222	1.535	-0.705	-0.53

C1= collectivism item no.1 to C21= collectivism item no.21

# 4.2.2.7 All the Variables of the study

The table 4.13 presents the normality and descriptive stats for the data collected for the variables of the study. In total there are six variables in the study with three higher order constructs and three uni-dimensional constructs. Voluntary simplicity, Disposition behavior and religiosity are higher order constructs. Psychological well-being, word of

mouth and collectivism are uni-dimensional constructs. all the constructs have 77 items in total.

Items	Min	Max	Mean	SD	Kurtosis	Skewness
Voluntary Simplicity	1	5	4.507	0.804	0.274	-0.568
Disposition Behavior	1	5	4.492	0.952	0.112	-0.606
Psychological Well-Being	1	5	4.114	1.017	-0.024	-0.428
Word of Mouth	1	5	4.748	0.884	1.101	-0.966
Religiosity	1	5	4.447	0.723	0.657	-0.555
Collectivism	1	5	3.677	1.202	-0.369	-0.286

Table 4.13 shows that minimum and maximum values of all variables are within range 1 to 5 because our items data were collected on 5 points Likert scale (1 strongly disagree and 5 strongly agree).

In table 4.13 there are total six varibles. All the variables are measured on likert 5 scale. Values of skewness and kurtosis were analzed to be as per the threshold values for data to be normally distributed.

The skewness and kurtosis values indicate that all values are within range of + /-2 (Trochim and Donnelly, 2006; Field, 2009; Gravetter and Wallnau, 2014) and all variables are normally distributed. Frequencies for all the items show that data are normally distributed.

The mean values of all research variables are higher than the centre point on a five-point likert scale, indicating that these concepts are prevalent. The mean values of all research variables are higher than the center point on a five-point likert scale, indicating that these concepts are prevalent.

## 4.3 Common Method Variance Bias

Common method bias (CMB) is a prevailing issue when data are collected in cross-sectional time distance (Cook and Reichardt, 1979). It is found to affect discriminant

and convergent validities both. Though items may be randomized to reduce it yet bias can still prevail (Campbell, 1959). In order to avoid CMB response validity was tested using its test as suggested by (Podsakoff et al., 2003). The CMB must be adjusted for a suitable match of scale and study research even if typical method variance never inflates or alters the interaction effect. Before moving on to the final findings section, statistical tools should be used to examine the data for the presence of any CMB.

Table 4.14: Common Method Variance Bias

		Tot	al Variance Expl	ained					
	Initial Eigenvalues Extraction Sums of Squared Loading								
Components	Total %	% of Variance	Cumulative $\%$	Total %	% of Variance	Cumulative %			
1	17.728	23.326	23.326	17.728	23.326	23.326			
2	6.855	9.020	32.346						
3	4.412	5.805	38.151						
4	3.452	4.541	42.693						
5	2.418	3.182	45.875						
6	2.049	2.696	48.571						
7	1.942	2.555	51.127						
8	1.813	2.385	53.512						
9	1.575	2.073	55.585						
10	1.480	1.948	57.532						

#### 4.3.1 Harman's Single Factor Test

For conducting Harman one factor analysis SPSS was useful. It was found that there was not even a single general factor that may be held accountable for the major chunk of variance. Hence it is considered that CMV may not be the issue in the validation of the study.

# 4.4 Measurement Model Assessment

# 4.4.1 1<sup>st</sup> Stage Measurement Model

# 4.4.1.1 Reliability

A study's constructs' validity and reliability are established using the measurement model in PLS-SEM (Ramayah et al., 2011). using disjoint approach measurement model assessment was carried out in two stages. In the first stage measurement model for the

lower order constructs was assessed. then this study has utilized the stage one lower-order component latent variable scores to develop and estimate the stage two model. Table 4.15 shows the values for factor loadings, Cronbach's alpha, rho\_A, CR, AVE for measurement model stage 1.

Table 4.15: Stage 1 Measurement Model

		Meas	urement Model Ana	lysis
	Cronbach's alpha	rho_A	Composite reliability	Average variance extracted (AVE)
SR	0.791	1.177	0.868	0.691
MS	0.782	0.914	0.835	0.565
SS	0.742	0.766	0.838	0.565
$\operatorname{SL}$	0.858	0.867	0.898	0.638
NP	0.734	0.843	0.838	0.640
NPN	0.621	0.629	0.793	0.561
PD	0.746	0.774	0.849	0.653
PR	0.822	0.881	0.916	0.846
PWB	0.930	0.932	0.939	0.545
WOM	0.846	0.876	0.889	0.619
Coll	0.933	0.938	0.942	0.521
Ext Rel	0.774	0.779	0.869	0.688
Int Rel	0.861	0.881	0.899	0.640

Table 4.15 shows the assessment of measurement model for stage 1. A common practice is to retain only those items that show loadings between 0.60 and 0.90 (Hair et al., 2019). However, if AVE values of a construct (including all linked items) are > 0.50, it is more appropriate to keep items with outer loadings > 0.40 (Byrne, 2013). Figure 4.1 shows 1st stage measurement model.

In this study criteria of >.60 is used. Items with lower loadings were dropped. From the construct of Voluntary simplicity VS<sub>4</sub> is dropped. Two Items D<sub>10</sub> and D<sub>11</sub> from the construct of Disposition Behavior were dropped. From the construct of Collectivism due to lower loadings 6 items were deleted i.e C<sub>1</sub>, C<sub>2</sub>, C<sub>13</sub>, C<sub>14</sub>, C<sub>16</sub> and C<sub>21</sub>.

#### 4.4.1.2 Construct Validity

Validity evaluation should be done in order to assess the reflective constructs of the SEM PLS model. According to the previously accepted standards (Hair J., 2017), the

current model's convergence and discriminant validity are described. In this study, the discriminant and convergent validity of the instrument are examined to determine its construct validity.

#### 4.4.1.3 Convergent Validity

It was necessary to assess the PLS-SEM model's convergent validity. According to statistical research, the AVE for each individual construct should be greater than 0.50 and the construct convergent validity is known to be more than 0.70 for the outer loadings (Hair J., 2017). According to Table 4.15, the value of AVE for the current study was between 0.521 to 0.691, which was within the permissible range per the prior literature (Hair J., 2017). These results explain that the convergent validity is established for the data of the study as per (Hair J., 2017).

#### 4.4.1.4 Discriminant Validity

The aim of the discriminant validity assessment is to confirm that a reflective construct in the PLS path model has the strongest correlations with its own indicators (e.g., in comparison to any other construct) (Hair Jr et al., 2021).

Examining discriminant validity has come to be regarded as a necessary step before examining correlations between latent variables. The Fornell-Larcker criterion and the investigation of cross-loadings are the prevalent methods for assessing discriminant validity in variance-based structural equation modelling, such as partial least squares.

As shown in Table 4.16 Discriminant Validity, the cross-loadings of the individual construct items are higher than 0.7 or close for the current data.

#### 4.4.1.5 Fornell and Larcker Criterion

One of the most often used methods for evaluating the discriminant validity of measurement models is the Fronell-Larcker criteria. Fornell and Larcker's (1981) method is used to assess the discriminant validity for this study.

According to this criterion, AVE's square root must exceed all the the constructs' related correlations (Fornell, 1981). For Table 4.16 is represented diagonally, along with the square root of AVE. The AVE's square root is larger than the sum of the individual

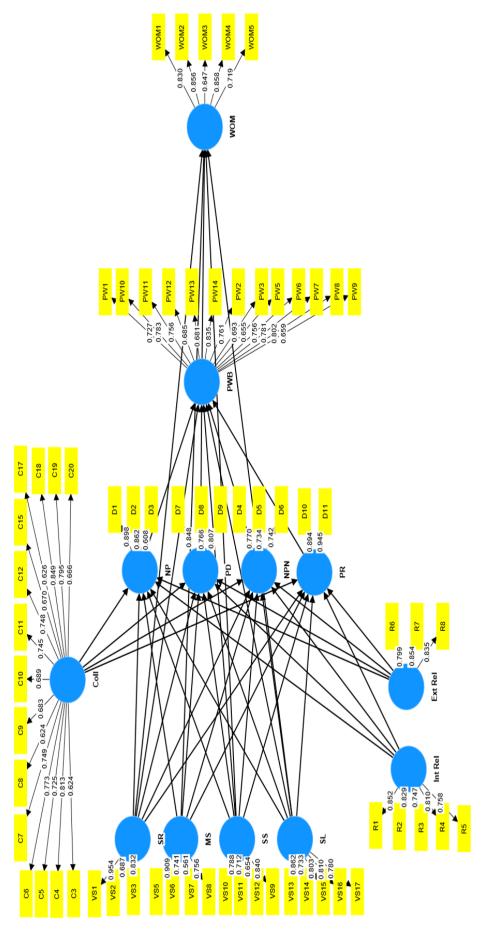


FIGURE 4.1: 1st Stage Measurement Model

correlations among the studied variables. As a result, the study's data are determined to have discriminant validity.

This criteria states that the correlation between a construct and any other construct must be bigger than the square root of the average variance retrieved by the construct. Discriminant validity is proven when this prerequisite is met.

The procedures required to establish the Fronell-Larcker criteria are listed below.

- Calculate the Average for each build.
- Find the relationships between the constructs (you must use the average you computed for each construct in step 1 above).

Once you've done so, your study's discriminant validity will have been effectively demonstrated. The items you say are unconnected but are actually related if this condition is not satisfied, which indicates that there is an issue with your questionnaire.

Fornell-Larcker Criterion for Discriminant Validity  $\mathbf{SR}$ MSSS $\mathbf{SL}$ NP NPN PD PRPWB WOM COLL Int\_Rel Ext\_Rel  $\mathbf{SR}$ 0.716 MS0.687 0.765 SS0.5410.6490.751  $\mathbf{SL}$ 0.679 0.6190.6160.799NP0.120 0.117 0.1960.0540.798NPN 0.0060.0370.0230.0730.0160.749PD-0.036 0.001 0.075-0.0130.118 0.1880.922PR. 0.070 0.104 0.210 0.053 0.361 0.116 0.465 0.898 PWB0.218 0.134 0.167 0.2290.130 0.208 0.118 0.133 0.720wom 0.170 0.059 0.1410.1800.110 0.169 0.1550.1550.696 0.787 COLL 0.2290.1270.1570.269 0.128 0.1960.112 0.058 0.639 0.597 0.622  $\mathbf{Int} \_\mathbf{Rel}$ 0.244 0.1680.142 0.2600.1990.207 0.044 0.109 0.4670.433 0.689 0.770Ext\_Rel 0.2570.026 0.7230.1540.250 0.116 0.532 0.818

Table 4.16: Discriminant Validity

## 4.4.1.6 Heterotrait-Monotrait Ratio(HTMT)

Heterotrait-Monotrait Ratio (HTMT) approach was suggested by (Henseler et al., 2015) to assess the discriminant validity. If the HTMT value is below 0.90, discriminant validity

has been established between two reflective constructs. Table 14.17 shows that all the values meet the desired criteria.

A unique method was developed by (Henseler et al., 2015) for evaluating discriminant validity: the heterotrait-monotrait ratio of correlations (HTMT). The HTMT gauges how comparable latent variables are.

Since the HTMT is an estimate for the inter-construct correlation and a correlation of 1 between two constructs prevents appropriate discrimination, it is necessary for the HTMT value to be different from 1 in order to demonstrate discriminant validity (Henseler et al., 2015). To make this decision, the HTMT had to be compared to a predetermined threshold value.

Table 4.17: Discriminant Validity

				Hetero	trait-M	onotrai	t Ratio	(HTM	Γ)				
	Coll	Ext Rel	Int Rel	MS	NP	NPN	PD	PR	PWB	SS	$\mathbf{SR}$	$\mathbf{SL}$	WOM
Coll													
Ext Rel	0.672												
Int Rel	0.804	0.942											
MS	0.153	0.152	0.185										
NP	0.180	0.109	0.234	0.139									
NPN	0.267	0.358	0.290	0.091	0.115								
PD	0.164	0.058	0.078	0.068	0.176	0.247							
PR	0.134	0.127	0.131	0.118	0.465	0.131	0.538						
PWB	0.666	0.605	0.556	0.162	0.154	0.266	0.133	0.160					
SS	0.206	0.131	0.189	0.860	0.245	0.101	0.100	0.249	0.210				
$\mathbf{SR}$	0.276	0.324	0.304	0.947	0.148	0.191	0.094	0.100	0.247	0.834			
$\mathbf{SL}$	0.297	0.293	0.323	0.743	0.108	0.146	0.057	0.070	0.254	0.787	0.899		
WOM	0.656	0.533	0.532	0.092	0.154	0.213	0.196	0.176	0.758	0.169	0.206	0.196	

# 4.4.2 2<sup>nd</sup> Stage Measurement Model

Testing the measurement model with only lower order constructs in the first stage give us the latent variable scores. Once latent variable score are calculated we treat them as new variable. These averaged scores of the lower order constructs are then loaded on the latent variables rather than individual dimension items. Stage two involves developing and estimating the stage two model using the stage one lower order component latent variable scores.

TABLE 4.18: 2nd Stage Measurement Model

	Measurement	Model Analysis			
	Factor Loadings	Cronbach's Alpha	${\bf rho}_{-}\!{\bf A}$	$\mathbf{C}\mathbf{R}$	AVE
Voluntary Simplicity		0.858	0.872	0.902	0.698
$\mathbf{SR}$		0.791			
VS1	0.954				
VS2	0.687				
VS3	0.832				
MS		0.782			
VS5	0.909				
VS6	0.741				
VS7	0.561				
VS8	0.756				
SS		0.742			
VS9	0.84				
VS10	0.788				
VS11	0.712				
VS12	0.654				
$\mathbf{SL}$		0.858			
VS13	0.862				
VS14	0.733				
VS15	0.803				
VS16	0.81				
VS17	0.78				
Disposition Behavior			0.551	0.743	0.42
NP		0.734			
D1	0.898				
D2	0.862				
D3	0.608				
NPN		0.621			
D4	0.77				
D5	0.734				
D6	0.742				

Table 4.18 continued from previous page

	Measure	ment Model Analysis			
PD		0.746			
D7	0.848				
D8	0.766				
D9	0.807				
PR		0.822			
D10	0.894				
D11	0.945				
PWB		0.93	0.932	0.939	0.545
PW1	0.727				
PW2	0.761				
PW3	0.693				
PW5	0.655				
PW6	0.756				
PW7	0.781				
PW8	0.802				
PW9	0.659				
PW10	0.783				
WOM		0.846	0.876	0.889	0.619
WOM1	0.83				
WOM2	0.856				
WOM3	0.647				
WOM4	0.858				
WOM5	0.719				
Collectivism		0.933	0.938	0.942	0.52
C3	0.624				
C4	0.813				
C5	0.725				
C6	0.773				
C7	0.749				
C8	0.624				
C9	0.683				

Table 4.18 continued from previous page

	Measurement	Model Analysis			
C10	0.689				
C11	0.745				
C12	0.748				
C15	0.67				
C17	0.626				
C18	0.849				
C19	0.795				
C20	0.666				
Religiosity		0.842	0.844	0.927	0.864
$\operatorname{Int}_{-}\!\operatorname{Rel}$		0.861			
R1	0.852				
R2	0.829				
R3	0.747				
R4	0.81				
R5	0.758				
$\mathbf{Ext}_{-}\mathbf{Rel}$		0.774			
R6	0.799				
R7	0.854				
R8	0.835				

Find the Lower Order Construct scores for the Higher Order Construct for this purpose, then add them to the dataset as new variables. The reflecting measurement model of the higher-order component is the initial focus of the evaluation of stage two.  $2^{nd}$  Stage Measurement Model can be referred in Figure 4.1.

In order to get the CR and AVE using the loadings (coefficients) for the HOC, we must first look at the loadings of the Lower Order Construct for the Higher Order Construct. These outcomes are over the threshold of 0.5. Reliability and convergent validity are established via Cronbach's alpha, CR, and AVE. Table 4.18 can be referred for these values.

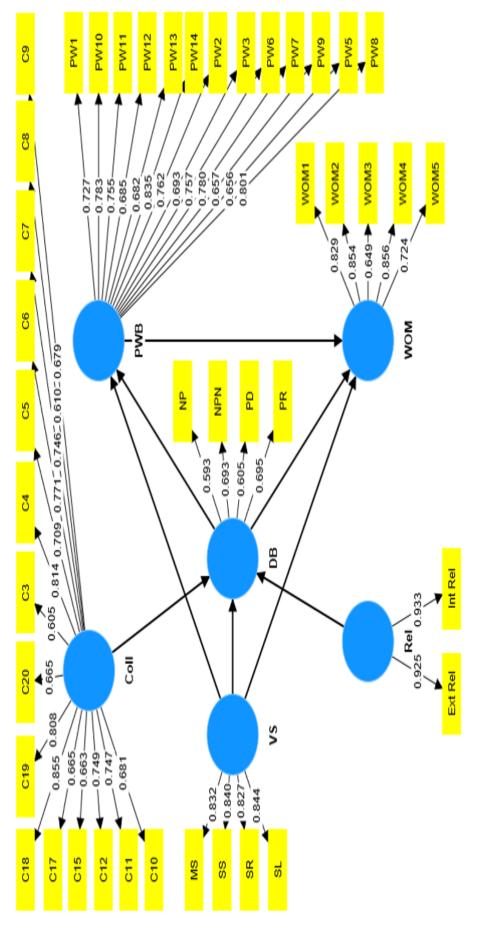


FIGURE 4.2: 2nd Stage Measurement Model

#### 4.4.2.1 Fornell-Larcker Criterion

It is possible to establish discriminant validity with other Lower Order Constructs using the Fornell-Larcker Criterion Table 4.19 and Heterotrait-monotrait ratio (HTMT) Table 4.20 for Discriminant Validity criterion.

Fornell-Larcker Criterion for Discriminant Validity VSDBPWB WOM COLL REL VS0.836DB0.2740.648**PWB** 0.2310.2640.738 WOM 0.1770.2360.6990.787COLL 0.2410.1950.6380.5860.7210.2780.284REL 0.5430.4820.6790.929

Table 4.19: Discriminant Validity

# 4.4.2.2 Heterotrait-monotrait ratio (HTMT)

It is possible to establish discriminant validity with other Lower Order Constructs using the Heterotrait-monotrait ratio (HTMT) Table 4.20 for Discriminant Validity criterion.

Heterotrait-Monotrait Ratio (HTMT)									
	VS	DB	PWB	WOM	COLL	REL			
VS									
DB	0.374								
PWB	0.251	0.337							
WOM	0.192	0.330	0.759						
COLL	0.260	0.226	0.674	0.632					
REL	0.326	0.364	0.611	0.548	0.767				

Table 4.20: Discriminant Validity

# 4.5 Structural Model

The structural model uses simple or multiple linear regression between the latent variables estimated by the measurement model to estimate the latent variables. Structural

models are made to assess hypothetical policies, measuring affects on certain outcomes as well as consequences in the short and long term. They uncover processes that control outcomes. After establishing and confirming the reliability and validity of the measurement model inner model is estimated. Figure 4.3 display the structural model.

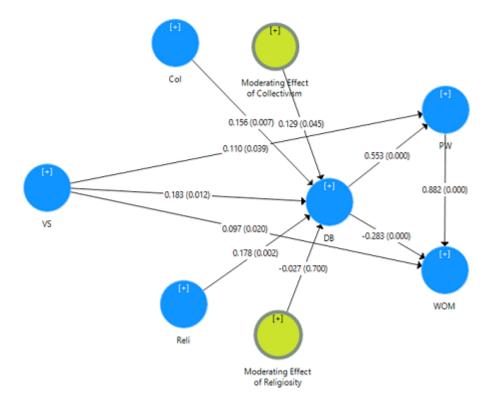


FIGURE 4.3: The structural model

#### 4.5.1 Variance of Inflation Factor VIF

Prior estimating the structural model constructs are evaluated for multicollinearity. Anytime an independent variable in a multivariate regression equation has a strong correlation with one or more additional independent variables, multicollinearity exists. Multicollinearity is a concern since it reduces the independent variable's statistical significance. The variance inflation factor (VIF) gauges how multicollinear a collection of multivariate regression variables is. Table 4.21 display the results of VIF.

The percentage by which the variance (i.e., the standard error squared) is inflated for each coefficient is shown by the numerical value for VIF, which is provided in decimal form. Table 4.22 shows the VIF values. the VIF value should be <5. all the values in table show that data does not have issue of multicollinearity as all the values are <2.

	VS	DB	PWB	WOM	COLL	REL
VS		1.134				
DB		1.077				
PWB	1.077					
$\mathbf{WOM}$	1.096	1.547	1.539			
$\operatorname{COLL}$		1.301				
$\mathbf{REL}$		1.410				

#### 4.5.2 Direct Paths

Direct paths are measured between Voluntary Simplicity and Word of Mouth, Voluntary Simplicity and Disposition Behavior, Voluntary Simplicity and Psychological Well-Being, Disposition Behavior and Psychological Well-Being, disposition Behavior and Word of Mouth, Psychological Well-Being and Word of Mouth. Table 4.22 display the results of these direct paths.

Table 4.22: Direct Paths

Relationship	Coefficient $(\beta)$	$\mathbf{SE}$	t Value	p-value
$VS \rightarrow WOM$	0.097	0.040	2.417	0.016
${\rm VS}{\rightarrow}{\rm DB}$	0.183	0.073	2.497	0.013
$\mathrm{VS} \!\!\to \mathrm{PWB}$	0.110	0.052	2.134	0.033
$\mathrm{DB} {\rightarrow} \mathrm{PWB}$	0.553	0.048	11.475	0.000
$\mathrm{PWB} \!\!\to \mathrm{WOM}$	0.882	0.060	14.586	0.000
$\mathrm{DB} {\rightarrow} \mathrm{WOM}$	-0.283	0.059	4.811	0.000

Figure 4.3 represents the realtions among the predictor and the predicted variables. Voluntary Simplicity (VS) is positively and significantly related with Word of Mouth (WOM) according to the statistical criteria, in Table 4.26  $\beta$ =0.097, t=2.417, p=0.013.

The second path result in figure 4.3, voluntary simplicity (VS) is positively and significantly related with Disposition Behavior (DB) as per the established statistical criteria, in Table 4.26  $\beta$ =0.183, t=2.497, p= 0.013.

Volunatry Simplicity (VS) is positively and significantly related with Psychological Well-Being (PWB) as in figure 4.3. Results in table 4.63 validate the defined relationship as per the statistical criteria  $\beta$ =0.110, t=2.134, p= 0.033.

The fourth path as given in figure 4.3 is that Disposition Behavior (DB) is positively and significantly related with Psychological Well-Being (PWB). This path results are displayed in table 4.22 and they are in line with the established statistical criteria Voluntary Simplicity (VS) is positively and significantly related with Word of Mouth (WOM) according to the statistical criteria, in Table 4.22  $\beta$ =0.553, t=11.475, p=0.000.

Psychological Well-Being (PWB) is positively and significantly related with Word of Mouth (WOM) as in figure 4.3. Results in table 4.22 validate the defined relationship as per the statistical criteria  $\beta$ =0.882, t=14.586, p= 0.000

The last direct path in figure 4.3 is showing relationship between Disposition Behavior (DB) and Word of Mouth (WOM). As per literature this relationship was hypothesized as positive and significant. Statistical results in table 4.22 shows that this hypothesis does not stand accepted as the value of coefficient  $\beta$  is negative but significant  $\beta$ =-0.283, t=4.811, p= 0.000.

It is concluded that out of 6 direct relationships 1 is rejected and rest 5 are accepted on the basis of statistical criteria.

#### 4.5.3 Mediation

The level of a variable's involvement in the transmission of change from a cause to its consequence is quantified through mediation analysis. Since it is a causal idea by definition, it cannot be described in statistical terms.

Two mediation paths have been defined in this study as per figure 3. result of the first mediation path i.e. mediation by disposition behavior between voluntary simplicity and psychological well-being are presented in table 4.23 and results of second mediation path i.e. mediation by psychological well-being between disposition behavior and word of mouth are presented in table 4.24.

# 4.5.3.1 Mediation by Disposition Behavior between Voluntary Simplicity and Psychological Well-Being

Table 4.23: Mediation by Disposition Behavior between Voluntary Simplicity and Psychological Well-Being

Total Effect Direct Effect			Indirect Effect							
	VS->PW $VS->PW$			VS on PW						
β	t-value	p-value	β	t-value	p-value	Hypothesis	β	t-value	p-value	Decision
0.211	3.620	0.00	0.110	2.134	0.033	$H_2$ : VS $->$ DB $->$ PW	0.089	2.637	0.008	Supported

First mediation path is that Disposition Behavior (DB) will mediate the relationship between Voluntary Simplicity (VS) and Psychological Well-Being (PWB). Table 4.23 displays the result of this mediation path.

Table 4.23 above is showing the mediation results for hypothesis H<sub>2</sub>. The total effect, direct effect and the indirect effect can be seen in the table 4.23. mediation analysis is done in two steps. In step 1, the indirect effect is checked for significance. Table 4.23 shows that the indirect effect is significant at  $\beta$ =.089, t=2.637 and p=.008. In step 2, to check whether partial or full mediation exists, , direct effect is checked for significance. for full mediation to exist direct path has to be insignificant when indirect path is significant. if both direct and indirect effects are significant, partial mediation exists. In this table 4.23 direct effect is significant  $\beta$ =.110, t=2.134 and p=.033. Thus partial mediation exists as both direct and indirect paths are significant. Both direct and indirect effects are positive i.e. both are in the same direction so its complimentary partial mediation (Zhao et al., 2010).

# 4.5.3.2 Mediation by Psychological Well-Being between Disposition Behvaior and Word of Mouth

Second mediation path has been hypothesized as Psychological Well-Being will mediate the relationship between Disposition Behavior (DB) and Word of Mouth (WOM). Results of this path analysis are displayed in table 4.24.

Results displayed in table 4.24 shows that competitive partial mediation exists. The indirect effect is significant indicating that mediation exists  $\beta$ =.488, t=7.479 and p=.000.

The direct effect is also significant but value of coefficient is negative. so it is competitive partial mediation  $\beta$ =-0.283, t=4.879 and p=.000.

Table 4.24: Mediation by Psychological Well-Being between Disposition Behvaior and Word of Mouth

	Total Effect Direct Effect			Indirect Effect						
	DB->PWB		1	DB->PWB		DB on PWB				
β	t-value	p-value	β	t-value	p-value	Hypothesis	β	t-value	p-value	Decision
0.204	3.728	0.00	-0.283	4.879	0.00	H <sub>3</sub> : DB -> PWB -> WOM	0.488	7.479	0.000	Supported

#### 4.5.4 Moderation

To evaluate if the connection between two variables depends on (is moderated by) the value of a third variable, a moderator analysis is utilised.

Moderation between Voluntary Simplicity and Disposition Behavior is shown in figure 3. Two moderators Collectivism and Religiosity are moderating at the same path. to check the individual and combined moderation effect of these two moderators moderation has been done in three stages.

In stage 1 referred to as Panel A: Baseline Model without interaction in table 4.25. In this stage we have tested the direct relation of the two moderators i.e. collectivism and religiosity on disposition behavior without creating interaction effect.

Table 4.25: Moderation Hypotheses

Panel A Baseline Model without interaction										
Hypotheses	Relationship	β	$\mathbf{SE}$	t Value	p-value	$\mathbf{R2}$	Decision			
	$\mathrm{COLL} \to \mathrm{DB}$	0.214	0.212	3.298	0.001	0.113				
	$\mathrm{REL} \to \mathrm{DB}$	0.195	0.194	3.035	0.002	0.107				

The table displays the statistical results of relationship between collectivism and disposition behavior as  $\beta$ =-0.214, t=3.298 and p=.001, R<sub>2</sub>= 0.113 and relationship between religiosity and disposition behavior  $\beta$ =-0.194, t=3.035 and p=.002, R<sub>2</sub>= 0.107. In the  $2^{nd}$  stage interaction terms are introduced. In table 4.26 Panel B: Baseline Model with individual interactions display the results for individual interactions on this single path.

Table 4.26: Moderation Hypotheses

Panel B: Baseline Model with individual interactions									
Hypotheses	Relationship	β	SE	t Value	p-value	$\mathbf{R2}$	Decision		
	$VSXCOLL \to DB$	0.040	0.038	0.651	0.515	0.115			
	$\text{VSXREL} \to \text{DB}$	.094	.085	1.575	0.166	0.118			

The table 4.26 displays the statistical results of moderation by collectivism as  $\beta$ =-0.040, t=0.651 and p=.515, R<sup>2</sup>= 0.115 and religiosity between as moderator  $\beta$ =-0.094, t=1.575and p=0.166, R<sup>2</sup>= 0.118. Results of R<sub>2</sub> for Panel A and Panel B are compared.

Value of  $R^2$  in Panel A should be less than the value of  $R^2$  in Panel B. statistical results show that the vale of  $R^2$  of collectivism is almost the same in two panels whereas value of  $R^2$  for religiosity has increased in Panel B.

Results show that collectivism does not moderate the relationship between Voluntary Simplicity and Disposition Behavior. Religiosity moderates the relationship between Voluntary Simplicity and Disposition Behavior as per the statistical results displayed in table 4.26.

Graphical representation of moderation by collectivism is given in Figure 4.3. Moderation by religiosity is graphically represented in Figure 4.4.

Comparing and contrasting the slopes of the three lines is the simplest approach to arrive at a moderate interpretation. In figure 4.3 moderation by collectivism X-axis have voluntary simplicity and Disposition behavior is plotted on the Y-axis. Figure 4.3 shows that the three lines are parallel and have not converged at any given value of the interaction term. So this validates the statistical yesy results that collectivism does not moderate between voluntary simplicity and disposition behavior.

Table 4.27: Moderation Hypotheses

Panel C: Model with both interaction terms									
Hypotheses	Relationship	β	SE	t Value	p-value	R2	Decision		
H4	$\text{VSXCOLL} \rightarrow \text{DB}$	-0.217	-0.106	1.035	0.301	0.160	Not Supported		
H5	$\text{VSXREL} \to \text{DB}$	0.167	0.120	2.375	0.018		Supported		

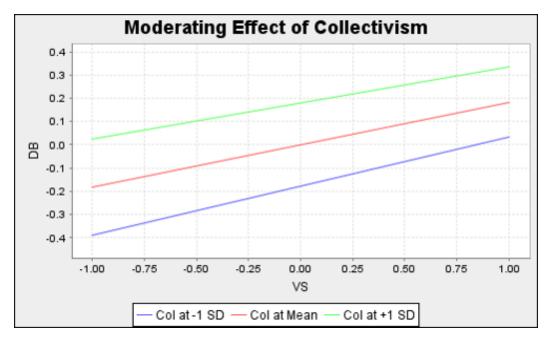


FIGURE 4.4: Moderation by Collectivism

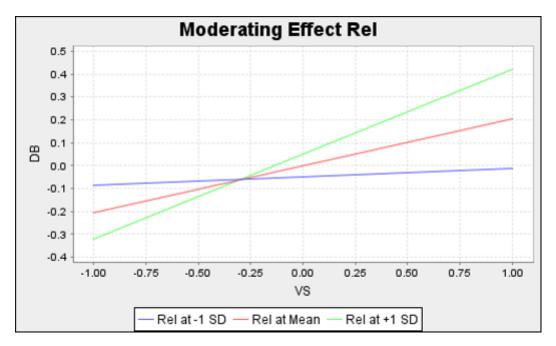


Figure 4.5: Moderation by Religiosity

 $H_4$  stating that Collectivism will moderate the relationship of voluntary simplicity and disposition behavior such that relationship is stronger when Collectivism is high is not supported on the basis of statistical results  $\beta$ =-0.217, t=1.035 and p=0.301,  $R_2$ = 0.160. Output of table 4.27 specific to  $H_5$  religiosity will moderate the relationship of voluntary

simplicity and disposition behavior such that relationship is stronger when Religiosity

is high shows that it is supported statistically  $\beta$ =-0.167 , t=2.375 and p=0.018, R<sub>2</sub>= 0.160.

Second moderation is by religiosity between voluntary simplicity and disposition behavior. Represented through a graph in figure 4.4.

Figure 4.4 shows moderation by religiosity between voluntary simplicity and disposition behavior. The graph shows converging and intersecting lines. Proving for moderation to exist,

#### 4.5.5 Effect Size $f^2$

Size effect explains the significance of the difference between groups or the connection between variables. It demonstrates the relevance of a study finding in the real world. A big effect size denotes the practical relevance of a study conclusion, whereas a small impact size suggests limited practical implications.

The effect size  $f^2$  demonstrated the extent to which exogenous factors were able to predict latent endogenous variables'  $R^2$  values (Cohen, 1992). The literature has established Cohen's  $f^2$  as the method for calculating path model effect magnitude (Hair Jr et al., 2014).

Statistically effect size less than 0.02 holds no effect. Effect size greater or equal to 0.15 is medium and greater or equal to 0.35 is considered to be large (Cohen, 1992).

For the current study, the effect size of  $f^2$  is calculated through smartpls3 and the results are represented in Table: 4.28 below. Table 4.28 display the results of effect size for different relationships defined in this research.

Table 4.28 shows that the small effect size exists between Voluntary Simplicity and Disposition Behavior  $f^2$ =0.036, Voluntary Simplicity and Psychological Well-Being  $f^2$ =0.001, Voluntary Simplicity and Word of Mouth  $f^2$ = 0.022, Moderating effect of Collectivism  $f^2$ = 0.017 and Religiosity  $f^2$ = 0.001.

Medium effect size exists between Disposition Behavior and Word of Mouth f = 0.132 according to the statistical criteria (Cohen, 1992)..

According to the table 4.28 Large effect size exists between Disposition Behavior and Psychological Well-Being  $f^2 = 0.437$  and Psychological Well-Being and Word of Mouth  $f^2 = 1.285$ .

Table 4.28: Effect Size

Relationship	f2	Size
VS-DB	0.036	Small
DB-PW	0.437	Large
PW-WOM	1.285	Large
VS-PW	0.001	Small
VS-WOM	0.022	Small
DB-WOM	0.132	Medium
Moderating Effect of Collectivism	0.017	Small
Moderating Effect of Religiosity	0.001	Small

Note:  $f^2 = 0.02$  is small; = 0.15 is medium; = 0.35 is large

### 4.5.6 Coefficient of Determination and Blindfolding

### 4.5.6.1 Coefficient of Determination $\mathbb{R}^2$

Coefficient of Determination  $R^2$  statistics explains the variance in the endogenous variable explained by the exogenous variable(s). Statistical value of  $R^2$  should be equal or greater than 0.10 (Falk and Miller, 1992). Based on the criteria defined by (Cohen, 1992)  $R^2$  values can be assessed as 0.26 (substantial), 0.13 (moderate), 0.02 (weak). Table 4.29 display the values for  $R^2$ .

Table 4.29: Coefficient of Determination

Goodness of fit							
Variables	$R^2$	$Q^2$					
DB	0.136	0.046					
PWB	0.351	0.339					
WOM	0.606	0.596					

Results displayed in table 4.29 shows that value of  $R^2$  for Disposition Behavior is 0.136 that is considered to be moderate as per the defined statistical criteria. Then the vale of  $R^2$  for Psychological Well-Being is 0.351 and for Word of Mouth is 0.606, both are substantial as per (Cohen, 1992)

### 4.5.7 Predictive Relevance $Q^2$

 $Q^2$  is predictive relevance, measures whether a model has predictive relevance or not. it also establishes the predictive relevance of endogenous constructs. Threshold value of  $Q^2$  should be above 0. Value above 0 shows that the model have predictive relevance. Table 4.29 shows the value of  $Q^2$ . According to the table 4.29  $Q^2$  value for Disposition Behvaior = 0.046, Psychological Well-Being = 0.339 and for Word of Mouth = 0.596. All the values for  $Q^2$  are as per the statistical criteria.

#### **4.5.7.1** PLS Predict

The PLS path model's prediction errors are compared to simple mean predictions using PLSPredict's  $Q^2$  value. It forecasts the results of the training sample using the mean value of the training sample. The interpretation of the  $Q^2$  value findings is comparable to the evaluation of the  $Q^2$  values acquired by the blinding technique in PLS-SEM. Table 4.30 shows the statistical values for PLSPredict.

Table 4.30: PLS-Predict

	PLS-	LM-	PLS-LM	$\mathbf{Q}^2$
	$\mathbf{RMSE}$	$\mathbf{RMSE}$	$\mathbf{RMSE}$	$_{\text{-}}\mathbf{predict}$
D6	1.614	8.543	-6.929	0.002
D9	1.448	7.734	-6.286	-0.022
D1	1.474	7.582	-6.108	0.011
D5	1.505	8.232	-6.727	0.017
D2	1.542	7.853	-6.311	0.002
D7	1.353	6.414	-5.061	-0.023
D8	1.436	6.552	-5.116	-0.015
D4	1.506	8.159	-6.653	0.034
D10	1.474	6.927	-5.453	-0.017
D11	1.518	7.188	-5.67	-0.005
PW11	1.042	4.494	-3.452	0.041
PW13	0.986	4.379	-3.393	0.03
PW14	1.168	4.398	-3.23	0.045
PW5	1.196	5.179	-3.983	0.035
PW10	1.146	4.386	-3.24	0.015

PW6	1.23	4.221	-2.991	0.041
PW8	1.176	4.806	-3.63	0.052
PW3	1.247	4.884	-3.637	0.042
PW2	1.171	4.035	-2.864	0.078
PW7	1.103	4.525	-3.422	0.06
PW12	1.238	5.347	-4.109	0.022
PW1	1.083	4.722	-3.639	0.053
WOM4	1.307	5.896	-4.589	0.03
WOM5	1.378	5.829	-4.451	0.019
WOM2	1.144	3.725	-2.581	0.045
WOM1	1.158	3.758	-2.6	0.05
WOM3	1.454	6.349	-4.895	0.009
PW6	1.23	4.221	-2.991	0.041
PW8	1.176	4.806	-3.63	0.052
PW3	1.247	4.884	-3.637	0.042

If the Q2 value is positive, the PLS-SEM findings' prediction error is less than that of utilising only the mean values. The PLS-SEM models perform more accurately in such scenario. Results of PLS predict are displayed in table 4.30.

# 4.6 Summary of Supported/Not-Supported Hypotheses

Table 4.31: Summary of Supported and Not-Supported Hypotheses

Hypothesis	Statement	Results
$\mathbf{H}_1$	Voluntary simplicity will have significant positive impact on	Accepted
	generation of word of mouth for socially responsible firms	
$\mathbf{H}_2$	Voluntary simplicity will have significant positive impact on	Accepted
	Disposition Behavior	
$\mathbf{H}_3$	Voluntary simplicity will have significant positive impact on	Accepted
	Psychological Well-Being	
$\mathbf{H}_4$	Disposition Behavior will have significant positive impact	Accepted
	Psychological Well-Being	

$\mathbf{H}_{5}$	Psychological Well-Being will have significant positive im-	Accepted
	pact on generation of word of mouth for socially responsible	
	firms	
$\mathbf{H}_{6}$	Disposition Behvaior will have significant positive impact on	Rejected
	generation of word of mouth for socially responsible firms	
$\mathbf{H}_7$	Disposition behavior will mediate the relationship between	Accepted
	voluntary simplicity and psychological well-being	
$\mathbf{H}_8$	Psychological Well-Being will mediate the relationship be-	Accepted
	tween Disposition behavior and Word of Mouth	
$\mathbf{H}_9$	Collectivism will moderate the relationship of voluntary	Rejected
	simplicity and disposition behavior such that relationship	
	is stronger when Collectivism is high	
$\mathbf{H}_{10}$	Religiosity will moderate the relationship of voluntary sim-	Accepted
	plicity and disposition behavior such that relationship is	
	stronger when Religiosity is high	

## 4.7 Chapter Conclusion

The outcomes of the PLS-measurement SEM's model and structural model were presented in the current chapter. The results of the demographic factors are also covered in the chapter's introduction. completing the study's statistical analysis. The results of the study's conclusion are described in the next chapter. In addition, the analytical tests that were used to interpret the findings of the statistical analysis and model fit testing were described in this chapter. The Table 24 is a tabular overview of the study's findings.

# Chapter 5

# Discussion, Implications, Future Directions and Conclusion

#### 5.1 Introduction

The study findings are discussed in this chapter. The research adds to the body of knowledge that is expanding in the fields of marketing, post usage consumer behaviour environmental sustainability and consumer psychology. There are four sections in this chapter. It first examines the study's premise before outlining the theoretical, empirical, managerial, and societal contributions of the research. It concludes by offering limits and recommendations.

Discussion of each research question has been done in detail. Summary of results for every research question is presented followed by detailed discussion. discussion on results for specific research question has been done in the context of theory and previous researches.

#### 5.2 Discussion

This study has been conducted to understand the post usage product (Clothing) disposition behavior of voluntary simplifiers and how this consumption related behavior has an impact on their psychological well-being resulting in word of mouth. This study has taken into account the contextual factors collectivism and religiosity as moderators. To

undertake this study research questions has been formulated and hypothesized. They have been addressed and results of the investigation are detailed below.

#### 5.2.1 Research Question 1

How voluntary simplicity will lead to generation of word of mouth for socially responsible firms?

#### 5.2.1.1 Summary of Results

The results of hypothesis  $H_1$  provide the answer to this research question. hypothesis  $H_1$  provide answer to the research question in terms of impact of Voluntary Simplicity on Word of Mouth. The analyzed results show that voluntary simplicity has a positive significant impact on word of mouth. This explains that people who are high on voluntary simplicity will have more positive word of mouth toward the companies providing sustainable products to the customers.

Results indicate that voluntary simplicity have positive significant impact on Word Of Mouth. if we look into the lower order constructs of voluntary simplicity the element of social responsibility and spiritual life are on e of the constituting factors for this positive impact. This explains that Voluntary simplifies who are high on dimension of social responsibility and spiritual life will be spreading more positive Word Of Mouth for companies producing sustainable products.

#### 5.2.1.2 Discussion

Voluntary simplifiers, like other consumers, have significant role beyond consumption. They share their consumption related experiences with other consumers in their social environment. Social environment has a profound impact on consumer behavior as it develops the social influence through the behavior, opinions, and expectations of others. Socio-environmental influence of voluntary simplifiers is predicted and word of mouth is considered to be an outcome of their sustainable consumption patterns. When voluntary simplifiers engage in a consumption behavior which address their underlying value of being sustainability give them a sense of sharing experience with others. It has been identified through research that every consumer indulge in sense-making to avoid cognitive dissonance. People who choose simple living i.e. voluntary simplifiers involve in

the process of sense-making (Demirel, 2022). Voluntary simplifiers give meaning to their experiences through communication. Voluntary simplifiers share their merits of living a simple life and translating it into responsible consumption patterns.

Our results have identified that voluntary simplicity has a significant positive impact on word of mouth. This mean that the consumers who have adopted simple means of living communicate their experiences with the other consumers. The result findings of our research are also in line with social cognitive theory which states that consumers will observe their environment and will incorporate that in their learning experiences. Voluntary simplifiers forming the social environment of the consumers around them will have a significant impact of their learning. Advocacy of voluntary simplifiers in favor of sustainable consumption would have an impact on the other consumers. This finding of our research is in line with the research findings of (Demirel, 2022).

Our results have established that dimension of social responsibility and spiritual life has more significant and positive impact on word of mouth when it comes to values of voluntary simplifiers. Social responsibility. Voluntary simplifiers have varied motives behind their lifestyle, social responsibility is being one of them (Chang, 2016b).

Social responsibility involves the decisions taken by the consumers while keeping in view the long term sustainability of the society. Voluntary simplifiers when take their consumption related decisions they keep in mind the impact of those decisions on other individuals and society. Consumer who is socially responsible would have more concern toward his society. They will engage in communication in order to educate other consumers for the advantages of adopting lifestyle which is beneficial for them and environment. To develop positive attitudes of consumers, communication play a vital role (Atodaria and Nandaniya, 2020).

Spirituality is another defining value of voluntary simplifiers. Spirituality establish a relation of a person with his own self and the society (Ian and Elizabeth, 1999). Spirituality develops consumer beliefs and attitudes. Consumer beliefs and attitudes are highly influenced by communication that surround them in their social settings.

Spirituality is linked with communication traits (Marmor-Lavie and Stout, 2016). Researchers have shown that how spiritual worldviews are created and sustained in information sharing social processes. In interpersonal communication spirituality has been

found to be linked with self-disclosure where consumers having the element of spirituality defining their attitude share their experiences in their social settings (Croucher et al., 2017).

Material simplicity dimension of voluntary simplifiers relate to resource conservation. Material simplicity is against accumulation of goods. Material simplicity has its roots in social and environmental concern. Socio environmental concern is link voluntary simplifiers practicing material simplicity to ethical consumer identity. Ethical consumer identity has its ethical concerns and behavior. Material simplicity have a significant positive impact on word of mouth. Consumers spread positive word of mouth if they are happy with their consumption experiences.

#### 5.2.2 Research Question 2

How disposition behavior of consumers will mediate the relationship between voluntary simplicity and consumer psychological well-being?

#### 5.2.2.1 Summary of Results

This research question has been hypothesized into H<sub>2</sub> to analyze mediating role of disposition behavior between Voluntary Simplicity and Psychological Well Being. Disposition Behavior mediates between voluntary simplicity and psychological well-being.

The results indicate that finding does support mediation of Disposition Behavior between voluntary simplicity and psychological well-being. So based on results, the Hypothesis H<sub>2</sub> is accepted.

#### 5.2.2.2 Discussion

Research in this specific area has also revealed that disposal of products does not only effect the external environment but also increases consumer psychological well-being (Ha-Brookshire and Hodges, 2009; Cruz-Cárdenas, 2017) Psychological well-being of consumers is mostly associated with consumption. In the developing times researchers have identified that consumption beyond a certain point or acquisition of commodities beyond a limit may not be a source of happiness rather opposite of it may be expected. Consumer studies have focused more on product purchase and usage.

However less has been studied specific to post usage product disposal methods adopted by the consumers. (Chang, 2016b) has identified altruistic and non-altruistic ways of disposing the products. Non possessive monetary disposition is the mode of product disposal which can also be termed as selling the used good. Selling the used possession makes it available for the other consumers to use the product to satisfy the associated need at a less price as compared to the original market price. This type of disposition have an economic value attached to it. It returns the first hand user the financial benefit even after using it.

Economic returns from the monetary disposition can help them utilize the money in other product buying. This will give them a sense of usefulness of their previous buying decision and also the economic returns will have a positive impact on their self-satisfaction. Consumer satisfied with their consumption specific behavior coherent with their life style achieve psychological well-being. Consumption patterns are source of consumer psychological well-being if they are aligned with their lifestyle.

Sometimes consumers start disusing a product. They do not sell it or give it in charity rather they keep the products for their intended future use. There could be varied reasons and future intended uses of the possessed product which consumers have decided not to dispose off. Non-disposed disused products can be used in future with little or no amendments. Sometimes they hold meaningful memories to consumers so the psychological attachment make them keep the product.

Also some products have an element of generativity to it like jewellery, wedding dresses, clothes of children, watches and other family owned valuable products which are passed on to other generations. This ownership of the products which have either psychological or functional utility attached to them give consumers a meaning of belongingness which results in their psychological well-being.

This also relates to conservation of resources which is aligned with the underlying theme of voluntary simplicity where it gives them a sense of self-sufficiency. An individual who is self-sufficient rely less on external factors for the defining of behavior and consider themselves capable of living and acquiring behavior of their own. Economically and psychologically self-sufficient individuals consider it easy to pursue self-defined life style. Their abilities help them to fulfill their own need on their own. Thus such individuals contribute toward environment sustainability and can also contribute to the social well-being by being less materialistic.

Customers can adopt various modes of product disposition varying between giving them away without involving money usually termed as charity or passing on to other family members or friends. This type of product disposition is termed as Non-Possessive Non-Monetary disposition. This refers to altruistic ways of disposition where the owner of the product is disposing off the product for the well-being of others without any financial transaction against it.

Activities which make individuals feel that they have contributed toward the society or which are prosocial in nature have a significant positive impact on their psychological well-being (Morrow-Howell, 2010). Our research question and its result are in line with this finding. Voluntary simplifiers in order to establish their psychological well-being will adopt the NPNMD behavior.

Sensibly getting rid of unwanted possessions, de-cluttering their environment, and helping other will give them an inner sense of satisfaction which will be promising towards their psychological well-being. Research results have also indicated that the NPNMDB mediates strongest between social responsibility and psychological well-being as compared to other dimensions of voluntary simplicity that include material simplicity, spiritual life, and self-sufficiency. Social responsibility and altruism are aligned with each other in terms of their underlying conceptual disposition. Both are directed toward the social well-being. This leads us to the validation of the fact that socially responsible consumers voluntarily involving in prosocial activities like non-monetary product disposition will have higher psychological well-being.

#### 5.2.3 Research Question 3

How psychological well-being will mediate the relationship between disposition behavior and word of mouth for socially responsible firms?

#### 5.2.3.1 Summary of Results

This research question has been addressed by hypothesizing H<sub>3</sub> The results show that psychological well-being has mediating and significant impact between disposition behavior and word of mouth. The results stats suggest that our finding does support the mediation of psychological well-being between disposition behavior and word of mouth. So based on results, the Hypothesis H<sub>3</sub> is accepted.

#### 5.2.3.2 Discussion

Basic Psychological Need theory (BPNT) explain relatedness as the need for bonding with others in order to feel contended or satisfied. Product disposition is a behavior specific to consumer post usage product related decisions.

Consumers find it motivational and self-accomplishing to dispose their products in the best possible manner. Disposing off the sustainable products help consumers in achieving psychological well-being. Consumers adopt brands, offered by the companies producing and promoting sustainable products, in order to ensure sustainability. Their disposition behavior which is aligned with the main objectives of using sustainable brands give them subjective well-being i.e. they achieve psychological well-being. This fulfillment of need to contribute toward environment sustainability and achieve a prosocial consumer behavior.

The results show that positive WOM messages about e-waste disposal significantly improve consumers' self-determined needs that, in turn, fuel consumers' integrated motivation for e-waste and subsequent e-waste disposal behaviors. The implications of these findings for practitioners regarding consumer behavioral changes are discussed in-depth.

#### 5.2.4 Research Question 4

How collectivism will moderate the relationship of voluntary simplicity and disposition behavior?

#### 5.2.4.1 Summary of Results

Hypothesis H<sub>4</sub> has been formulated to answer this research question. Moderating role by collectivism is proved to exist. Hence hypothesis H4 stands as accepted. Collectivism has a large share in explaining the impacts of voluntary simplicity and disposition behavior.

#### 5.2.4.2 Discussion

Collectivism impacts the pro-environmental behavior. Collectivist societies have more concern toward environment conservation (Higueras-Castillo et al., 2019). Our study results are also in line with these findings. Collectivism significantly moderates the relationship between voluntary simplicity and disposition behavior of sustainable products.

Collectivist culture has been identified to promote sustainability practices in the social environment. Our research is focusing on clothing disposal. Clothing disposal is the second greatest source of waste creation in the world after carbon emission. Clothing landfills are becoming an area of growing concern for the economists and ecologists as it not only contribute towards the environment sustainability issues but also financial sustainability due to wastage of resources.

Clothing consumption is considered to be one of the most important consumption areas where the concept of sustainability is highly relevant (Böhme et al., 2018) Survey research conducted by (MacArthur, 2017), revealed that almost 73% of the clothing industry production end up in landfills and only 15% are recycled into clothes or downcycled (cleaning clothes or insulation material).

An important and worrying fact is that less than 20% of clothing is recycled or reused (Jacobs and Karpova, 2019). In addition, increased demand for clothing raises the issue of disposal. The consumption of clothes is expected to increase for 63% by 2030 (Pulse Fashion Industries, 2017). The data clearly indicates the importance of studying the sustainable consumption of clothing.

Fashion industry is characterized by quick changes (Yang et al., 2017). This rapid change in industry leads to cloth discarding before they complete their lifetime resulting in short product cycles in fashion industry (Soyer et al., 2020). Sustainable consumption is considered to be vital in dealing with the wastes generated as a result of fast fashion (Beton and Dias, 2014; Laitala et al., 2018).

It has been identified through this study that in a collectivist society culture people who have a pro environmental approach will choose the disposition methods which will help in conserving the nature and environment. Usually in our society clothes are usually passed on to other people in the society. Concept of clothing reuse is high which help in avoiding landfills.

#### 5.2.5 Research Question 5

How religiosity will moderate the relationship of voluntary simplicity and disposition behavior?

#### 5.2.5.1 Summary of Results

Hypothesis  $H_5$  has been formulated to answer this research question. The moderating role by religiosity is proved to exist. Hence hypothesis  $H_5$  stands as accepted. Religiosity has a large share in explaining the impacts of voluntary simplicity and disposition behavior.

#### 5.2.5.2 Discussion

Impact of religion on individual consumption has been established through consumer studies. Researchers have identified the importance of studying religion in relation with understanding human behavior and how it effects their life decisions (Allport, 1950; Durkheim, 1995; James, 1902). Religion significantly impact individuals.

Religion has become an integral part of consumer life style (Park et al., 2020). This research has identified that religiosity moderates the relationship between simple lifestyle of consumers and their product disposition behavior. Religiosity has proved to affect the consumption behavior. Our research results are supported by the research that has been conducted in past (Mathras et al., 2016)).

Validating that consumer identities are communicated through consumer choices. Voluntary simplifiers in context of religiosity select the product disposition behavior for the sustainability of the environment. They select the product disposition behavior of sustainable products which are coherent with their life style and value.

Religion provide a frame work for defining behaviors which are aligned with consumer life style. Voluntary simplifiers are guided by religious beliefs for product disposition methods. Values which are rooted in religion make individual behavior responsible toward their society and belongings. While taking decision about the possessions religion serve as the tool to validate the appropriate method of disposing off the products. Voluntary simplifiers are socially responsible consumers. Religiosity compliment the underlying values of simplifiers and they become more responsible while they make decisions regarding the product disposition.

## 5.3 Summary and Conclusion

Developing sustainable consumption behavior in consumers is highly desirable by the marketers and the policy makers. In order to incorporate certain behavioral pattern it is important to understand the factors leading those behaviors (Peattie, 2010). Factors can be both personal and environmental.

This study has taken into account voluntary simplicity as a personal level factor leading consumers towards sustainable consumption behavior. This study has explained that voluntary simplicity have a positive significant impact on consumer psychological well-being and word of mouth for sustainable brands while they choose the appropriate product disposal methods. This study has incorporated the role of culture and religiosity while understanding the relationship between consumer attitude toward simplicity and their product disposition choices.

Voluntary simplicity leads to the development of strong consciousness toward the society and the environment (Tloczynski et al., 1997). Voluntary Simplicity has an impact on how we consider our actions will influence the society and environment (Coates and Leahy, 2007).

This guide individuals to connect with the ethical and moral values toward life, society, and economy (Vitell et al., 2016). As simplicity grows a person is more inclined toward less accumulation of goods and materialism (Shaw and Moraes, 2009; Zhao and Zhang, 2019.

Engaging in sustainable consumption involving reusing will address the underlying beliefs of the individuals practicing voluntary simplicity (Phipps et al., 2013). In congruence with their consumption attitude embedded in simplicity consumers make decisions regarding the products once they are no more required for consumption. They select the possessive and non-possessive monetary and non-monetary ways of disposing their products. Their decisions are directed toward the social and personal well-being.

This study has empirically tested the relationship between voluntary simplicity and psychological well-being through mediating role of disposition behavior and has found a significant positive relationship between the two constructs. This mean that an increase in simplicity among the consumers will lead them toward sustainable post consumption behaviors and they will engage in practices which will conserve the natural, economic,

and social resources. This will lead to their psychological well-being. This result is in line with the study conducted by (Banbury et al., 2012).

Careful and conscious product disposal methods, specially reusing will lead to elongated use of a product thus increasing the life cycle of the product. The larger life cycles will have a twofold effect one in terms of consumer resources that they will spend less on buying new things and spending the saved resources on other activities (Castellani et al., 2015). Secondly the companies would have to engage less in raw material procurement and less production cycles. This would conserve the natural resources and would also help companies to conserve the resources (energy) involved in production cycles (Cooper, 2005). companies will be able to reduce energy and resource consumption.

The current study goes a step further by emphasising the importance of spirituality in the context of consumption. It broadens the theoretical application of spirituality to a more common day-to-day setting.

This research aims to answer whether sustainable consumption can provide benefits to individuals, as it does to environments and societies. Psychological wellbeing has been considered as one of the main, ultimate goals of life (Haidt, 2006). As such, can achievement of psychological well-being be an outcome of participation in sustainable consumption (Helne and Hirvilammi, 2015).

Psychological well-being of an individual is considered to be linked with their belief systems and their behaviors. Results of this study have shown that spirituality has a strong positive relationship with psychological well-being of the individuals (Ivtzan et al., 2011). Results have shown that the sustainable product disposition mediated the relationship between voluntary simplicity and psychological well-being (Sharma and Jha, 2017). This research takes a fresh look at how to improve consumers' well-being. It is useful not only for marketing, but also for consumers.

Developing sustainable consumption behavior in consumers is highly desirable by the marketers and the policy makers. In order to incorporate certain behavioral pattern it is important to understand the factors leading those behaviors (Peattie, 2010). Factors can be both personal and environmental. This study has taken into account voluntary simplicity as a personal level factor leading consumers towards sustainable consumption behavior.

This study has explained that voluntary simplicity have a positive significant impact on consumer psychological well-being and word of mouth for sustainable brands while they choose the appropriate product disposal methods. This study has incorporated the role of culture and religiosity while understanding the relationship between consumer attitude toward simplicity and their product disposition choices.

Religiosity which is directed towards one's inner self would lead to the development of strong consciousness toward the society and the environment. Religiosity has an impact on how we consider our actions will impact the society and environment. Religiosity lead people to find meaning of life. This led them to connect with the ethical and moral values toward life, society, and economy. As religiosity grows a person is more inclined toward simplicity, less accumulation of goods and materialism.

Engaging in sustainable consumption involving reusing will address the spiritual beliefs of the individual. This study has empirically tested the relationship between spirituality and reusing and has found a significant positive relationship between the two constructs. This mean that an increase in religiosity among the consumers will lead them toward sustainable consumption behaviors and they will engage in practices which will conserve the natural, economic, and social resources.

Reusing will lead to elongated use of a product thus increasing the life cycle of the product. The larger life cycles will have a twofold effect one in terms of consumer resources that they will spend less on buying new things and spending the saved resources on other activities. Secondly the companies would have to engage less in raw material procurement and less production cycles. This would conserve the natural resources and would also help companies to conserve the resources (energy) involved in production cycles.

This research aims to answer whether sustainable consumption can provide benefits to individuals, as it does to environments and societies. Psychological wellbeing has been considered as one of the main, ultimate goals of life (Haidt, 2006). As such, can achievement of psychological well-being be an outcome of participation in sustainable consumption.

Psychological well-being of an individual is considered to be linked with their belief systems and their behaviors. Results of this study have shown that spirituality has a strong positive relationship with psychological well-being of the individuals. This important

relationship has also been studied through mediation effect of sustainable consumption behavior in this study. Results have shown that the sustainable consumption behavior mediated the relationship between spirituality and psychological well-being.

This validates that the behaviors that are directed toward the resource conservation and sustainability would lead to personal well-being of the individuals. The actions that are directed toward the benefit of the society, economy have an impact on the better self of the individuals.

Human actions are naturally directed toward the life satisfaction and happiness. So when a personal characteristic would lead individuals toward the sustainability of the environment it will have a positive impact on their personal well-being and they would derive happiness and satisfaction from their lives.

However living a happy live with a psychological well-being has become a challenge for the individuals as they have to limit their behaviors within the conservation limits. Spirituality in this case would significantly support the intrinsic motivation of the individuals to direct their behaviors toward the benefit of the society.

Spirituality leading to sustainable consumption behavior is not only rewarding outwardly but also it is an internally rewarding behavior leading toward the psychological well-being of the consumers. Consumers experience happiness and satisfaction within themselves when they are contended with their decisions. this contentment leads to their psychological well-being.

This research has taken religiosity as a moderator between voluntary simplicity and sustainable consumption behavior. Though religiosity and spirituality are often considered to be overlapping concepts but originally they both relate to different domains pertaining to consumer beliefs and values respectively. Spirituality is directed inwards and is universal in its nature whereas religiosity varies from culture to culture so it is contextual in nature.

In a country like Pakistan where religiosity derive the major decisions and behaviors of individual consumers and society on the whole its interaction with the element of spirituality to understand the SCB has revealed a significant increase in the reusing behavior of consumers.

Voluntary simplicity leads to the development of strong consciousness toward the society and the environment (Tloczynski et al., 1997). Voluntary Simplicity has an impact on

how we consider our actions will influence the society and environment (Coates and Leahy, 2007). This guide individuals to connect with the ethical and moral values toward life, society, and economy (Vitell et al., 2016).

As simplicity grows a person is more inclined toward less accumulation of goods and materialism (Shaw and Moraes, 2009). Engaging in sustainable consumption involving reusing will address the underlying beliefs of the individuals practicing voluntary simplicity (Phipps et al., 2013).

In congruence with their consumption attitude embedded in simplicity consumers make decisions regarding the products once they are no more required for consumption. They select the possessive and non-possessive monetary and non-monetary ways of disposing their products. Their decisions are directed toward the social and personal well-being.

This study has empirically tested the relationship between voluntary simplicity and psychological well-being through mediating role of disposition behavior and has found a significant positive relationship between the two constructs. This mean that an increase in simplicity among the consumers will lead them toward sustainable post consumption behaviors and they will engage in practices which will conserve the natural, economic, and social resources. This will lead to their psychological well-being. This result is in line with the study conducted by (Banbury et al., 2012).

Careful and conscious product disposal methods, specially reusing will lead to elongated use of a product thus increasing the life cycle of the product. The larger life cycles will have a twofold effect one in terms of consumer resources that they will spend less on buying new things and spending the saved resources on other activities (Castellani et al., 2015). Secondly the companies would have to engage less in raw material procurement and less production cycles. This would conserve the natural resources and would also help companies to conserve the resources (energy) involved in production cycles (Cooper, 2005).

This research aims to answer whether sustainable consumption can provide benefits to individuals, as it does to environments and societies. Psychological well-being has been considered as one of the main, ultimate goals of life (Haidt, 2006). As such, can achievement of psychological well-being be an outcome of participation in sustainable consumption (Helne and Hirvilammi, 2015). Psychological well-being of an individual is considered to be linked with their belief systems and their behaviors.

Results of this study have shown that spirituality has a strong positive relationship with psychological well-being of the individuals (Ivtzan et al., 2011). Results have shown that the sustainable product disposition mediated the relationship between voluntary simplicity and psychological well-being (Sharma and Jha, 2017).

## 5.4 Implications

This study will contribute insight toward marketing practices to the increasing market of sustainable products and services. Consumer segmentation is a basic tool for developing products and strategies. Developing consumer segments or identifying segments based on spirituality would help marketers to develop strategies which would relate to their inner self and moral identities in terms of SCB.

Developing strategies around sustainability and investing in sustainability has marked a reason of success for the companies. It is evident from the researches that companies who invest and support the issue related to sustainability has a higher good will among its consumers. So when companies would be investing in sustainability they would be able to attract the consumers who have higher spirituality as well as religiosity. Companies can direct their promotional campaigns to communicate the product and service related reusing benefits for achieving psychological well-being.

Companies can have two fold application of their market strategies while rooting their marketing based decisions in sustainability they can promote both the company social responsibility in terms of conserving the natural resources and also being consumer focused by promoting psychological wellbeing as an outcome of engaging in SCB.

Thinking and evaluating sensibly it can be easily rationalized that that businesses have no incentive to elongate the life cycle of their products. The elongated product life cycles diminish the revenue that the companies would get from selling new goods. However, more and more companies are developing ideas regarding how to decrease consumer waste.

Another reason for companies to strategize around stretched life cycles is rising price of raw materials and metals, and partly due to both consumers and companies becoming more aware of the need to protect our environment.

Post purchase decisions are usually governed by the consumers but putting the whole responsibility on consumers to think and come up with the ways to reuse their products will burden their re purchasing. So companies should develop programs and strategies focusing on ways for reusing the products.

Understanding these relations have addressed gaps in the literature and aided the mounting need for understanding of sustainable consumer behavior and its out-come in terms of psychological well-being. Understanding these relations will build on prior literature in sustainability and consumer well-being to contribute more broadly to identifying ways to enhance consumer well-being rooted in sustainability.

This study will contribute insight toward marketing practices to the increasing market of sustainable products and services. Consumer segmentation is a ba- sic tool for developing products and strategies. Developing consumer segments or identifying segments based on spirituality would help marketers to develop strategies which would relate to their inner self and moral identities in terms of SCB. Developing strategies around sustainability and investing in sustainability has marked a reason of success for the companies. It is evident from the researches that companies who invest and support the issue related to sustainability has a higher good will among its consumers.

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#### 5.4.1 Practitioners/ Academicians

Focusing consumer research on life style specific to voluntary simplicity and consumption related behavior provide marketers and academicians with a new and emerging segment in consumer markets. This segment will help the practitioners in consumer profiling and hence coming up with the appropriate market offerings.

#### 5.4.2 Corporates

Businesses will be understanding the disposal related consumer choices. This will provide marketers a new area to lead consumers towards planned disposition behaviors.

Focusing on resale channels will facilitate the consumers to buy new products by properly disposing off their products and reentering into the purchase cycle.

Due to the use of energy and non-renewable resources for fibre production, the use of huge amounts of water, crop land, and chemicals, and emissions to both air and water, the textile industry has a major influence on the production phase of the life cycle. Landfilling of waste textiles poses a new challenge in terms of fire breakdown during the disposal phase.

Businesses will be able to design more ecologically beneficial and sustainable strategies if they have a better understanding of consumer product disposal behaviour. It will specifically give insight into strategic product development and innovation decisions because firms must examine business models that emphasise circular design and manufacturing of things with intrinsic worth in the perspective of customers.

In addition to wasting money and resources when people toss away garments in the trash, it can take more than 200 years for the components to degrade in a landfill. Textiles produce greenhouse gas methane during the breakdown process and release hazardous chemicals and dyes into our land and groundwater.

#### 5.4.3 Brand Management

Brands will also be able to control their disposal. This research paradigm also address the social and environmental factors by incorporating the altruistic and non-altruistic means of disposition.

Given the tremendous influence this sector may have on the natural environment, individuals must be educated from a very early stage on the necessity of the appropriate disposal approach to clothing. As a result, public policy should make a special effort not only to raise awareness of this sector's industry's need to be more sustainable, but also to contribute to improved education and information for customers.

Ecological clothing merchants could market their businesses and brands by connecting the wearing of used clothing with minimising negative environmental consequences, thereby attracting a more environmentally conscious demographic.

#### 5.4.4 Ethical Marketing

Ethical consumer behavior is another area that can be communicated and strategized by the marketers. An increasing number of customers want to know if the product they enjoy was manufactured by a company that cares about the environment and follows ethical values, as well as if the raw materials were obtained in a sustainable and socially acceptable manner. The role of clothes in self-expression, advances in technology, growing wealth, and reduced pricing are all variables that influence their long-term consumer behaviour. The industry is required to offer answers to the sector's ecological and social challenges, as well as to manage its goods in a more environmentally responsible manner. The choice to act in a pro-environmental manner usually results from consideration of how that action will impact not just the decision maker personally but also other people and the environment. This conflicting perspective implies that the choice of whether to act in an ecologically friendly manner is ultimately an ethical problem.

#### 5.4.5 Marketing Strategy

This research will also help the marketers to understand the motivation of voluntary simplified consumer generated communication. These consumers managed by the company can provide a strong promotional and communication strategic tool to reach other consumers.

Most customers are now being advised to recycle their old garments rather than toss them away, in order to avoid resource and environmental depletion. However, sustainable consumer behaviour alone will not alleviate the problem of excessive pollution produced by textile and clothing use. A mental shift is required. For example, encouraging people to reuse garments among family members and friends would greatly reduce the environmental effect of clothing manufacture and make it more sustainable, especially in rich nations but not exclusively.

There are certain ramifications for second-hand companies as well. It's conceivable that low costs were the primary motivator for customers to purchase these items at fi but today's shopper has come to link reuse with lowering the amount of discarded clothes sent to landfills resulting in less pollution. Thus, it is important to target this section of consumers who are becoming increasingly worried about resource depletion and are willing to experiment with difficult possibilities, such as buying used clothing or converting to more sustainable clothing (made from recycled materials).

There are several limitations to this study. Non-probability sampling was implied, the study's generalization is restricted to the sample. Research incorporated responses from only one culture.

Collecting data from different cultures and comparing the results will give a detailed cultural account to the study. Pakistan has more Muslims as compared to other religions. conducting the study while consciously sampling respondents from other religions will help in understanding the role of religiosity in consumer decision making. due to time and resource constraint data was collected from very limited number of respondents. In future studies more responses should be gathered from a large number of respondents.

This study has taken only clothing as a product to understand the disposition behavior of voluntary simplifiers. other products like electronics, cosmetics and personal possessions could also be studied while understanding the post purchase consumer behavior. disposition behavior resulting in psychological well being of consumers can be researched while taking into account the perceived risk as a mediator between the two variables while personality as a moderator.

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## Appendix-A

Strongly

Disagree

Disagree

without getting tired of it

Gender	Male	Female		
$\mathbf{Age}$	21-30	31-40	41-50	above 51
Qualification	Intermediate	Graduation	Masters	PhD
Monthly In-	20,000	21,000-30,000	31,000-40,000	above $40,000$
come				
Profession				
Product				

Please indicate your response by circling the number that best describes how you feel about the statement

Undecided Agree

Strongly

Agree

1	2	3	4		5		
Volunta	ary Simplicity	y					
Social I	Responsibility	J					
Buy envi	ronment friend	dly products	1	2	3	4	5
Buy loca	lly grown prod	luce	1	2	3	4	5
Prefer to	buy good qual	lity and functions	ıl ma- <b>1</b>	2	3	4	5
terials							
Use publ	ic transport ra	ther than driving	g car 1	2	3	4	5
Materia	al Simplicity						
Only buy	y essential prod	ducts	1	2	3	4	5
Avoid im	pulse purchase	es	1	2	3	4	5
Try to o	continue some	thing for a long	time 1	2	3	4	5

Cook at home	1	2	3	4	5
Self-Sufficiency Dimension					
Make rather than buying	1	2	3	4	5
Have gotten instruction in skills to increase	1	2	3	4	5
self-reliance					
Have exchanged goods or services with others	1	2	3	4	5
in lieu of payment with money, e.g, repairing					
equipment in exchange for other skilled work					
Repair old as long as it can still be used in-	1	2	3	4	5
stead of buying					
Spiritual Life Dimension					
Maintain a spiritual life.	1	2	3	4	5
Work at a satisfying job, but not wage -	1	2	3	4	5
earning work					
Enjoy leisure time without spending too much	1	2	3	4	5
money					
Spend times with family members	1	2	3	4	5
Pursuit personal growth, but not wealth ac-	1	2	3	4	5
cumulation					
Disposition Behavior					
Non-Possessive Monetary					
When disposing I will resell at the second-	1	2	3	4	5
hand luxury stores					
When disposing I will exchange this product	1	2	3	4	5
with other product					
When disposing I will resell at online commu-	1	2	3	4	5
nity stores					
Non-Possessive Non-Monetary					
When disposing I will put in a drop box	1	2	3	4	5
When disposing I will discard it	1	2	3	4	5
When disposing I will throw it out in the	1	2	3	4	5
waste basket					
Possessive Disusing					
					_

When disposing I will keep it for the time be-	1	2	3	4	5
ing					
When disposing I will keep it in a closet for	1	2	3	4	5
the time being					
Possessive Reusing					
When disposing I will modify it to reuse.	1	2	3	4	5
When disposing I will try reusing the product	1	2	3	4	5
When disposing I am willing to refashion the	1	2	3	4	5
product					
Psychological Well-Being					
I've been feeling optimistic about the future	1	2	3	4	5
e I've been feeling useful	1	2	3	4	5
I've been feeling relaxed	1	2	3	4	5
I've been feeling interested in other people	1	2	3	4	5
I've had energy to spare	1	2	3	4	5
I've been dealing with problems well	1	2	3	4	5
I've been thinking clearly	1	2	3	4	5
I've been feeling good about myself	1	2	3	4	5
I've been feeling close to other people	1	2	3	4	5
I've been feeling confident	1	2	3	4	5
I've been able to make up my mind about	1	2	3	4	5
things					
I've been feeling loved	1	2	3	4	5
I've been interested in new things	1	2	3	4	5
I've been cheerful	1	2	3	4	5
Word of Mouth					
I like introducing new ideas to my family and	1	2	3	4	5
friends					
I like to talk to others about my experiences	1	2	3	4	5
I share information about new things with	1	2	3	4	5
people other than my close friends and family.					
I often tell others about new things	1	2	3	4	5

I usually spend a lot of time sharing my knowl-	1	2	3	4	5
edge about things and experiences					
Religiosity					
Intrinsic					
Religious beliefs are especially important to	1	2	3	4	5
me because they answer many question about					
the meaning of life					
It is important to me to spend periods of time	1	2	3	4	5
in private religious thought or prayer					
My religious beliefs lie behind my whole ap-	1	2	3	4	5
proach to life					
Religious beliefs influence all my dealings in	1	2	3	4	5
life					
I spend time trying to grow in understanding	1	2	3	4	5
of my religious beliefs					
Extrinsic					
I enjoy participating in the activities of my	1	2	3	4	5
religious organization					
e I make financial contributions to my reli-	1	2	3	4	5
gious organization					
I enjoy spending time with others of my reli-	1	2	3	4	5
gious organization					
Collectivism					
My actions reflect on my family.	1	2	3	4	5
I try to do the right things to represent my	1	2	3	4	5
family well.					
My wrongdoings will bring shame on my fam-	1	2	3	4	5
ily.					
I make careful decisions about my behavior so	1	2	3	4	5
that I do not give my family a bad name.					
If I do well (e.g., in school or career), it means	1	2	3	4	5
my family has done well also.					

I feel guilty that my failures might reflect on	1	2	3	4	5
my family.					
Children should not embarrass their family.	1	2	3	4	5
People should refer to parents, elders, teach-	1	2	3	4	5
ers, and other authority figures for decisions					
and opinions.					
I cooperate with others as much as possible.	1	2	3	4	5
Showing sympathy to others is a virtue.	1	2	3	4	5
I do not get into arguments with others even	1	2	3	4	5
though I disagree with them.					
In times of conflict, I let other people win be-	1	2	3	4	5
cause I do not want to disagree with them.					
Having collaborative relationships is benefi-	1	2	3	4	5
cial to the welfare of a group.					
I hide my true feelings to get along with oth-	1	2	3	4	5
ers.					
I always try to present a positive image of	1	2	3	4	5
myself.					
I always try to present a positive image of my	1	2	3	4	5
family.					
I always do my best so that my family feels	1	2	3	4	5
proud.					
It is humiliating to me when my family mem-	1	2	3	4	5
bers get criticized.					
I am concerned about what other people think	1	2	3	4	5
of me.					
I am concerned about what other people think	1	2	3	4	5
of my family.					
I do my best to make others look good in front	1	2	3	4	5
of their peers and superiors.					
or their peers and superiors.					
I hide my true feelings to get along with oth-	1	2	3	4	5

I always try to present a positive image of	1	2	3	4	5
myself.					
I always try to present a positive image of my	1	2	3	4	5
family.					
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of their peers and superiors.					