

Essentiality of Non-essential Purchases for Digitally Influenced, Bottom of Pyramid Customers

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Abstract

This paper aims to broaden the understanding why bottom of pyramid customers in Pakistan purchase non-essential items despite their financial constraints. Qualitative data was collected through in-depth interviews from a purposive sample of 14 respondents. NVivo 12 was used to analyze data. In the light of self-determination theory, this hermeneutic inquiry suggests that bottom of pyramid customers who are negatively stereotyped on account of their consumption inadequacy, have a specific need to improve self-worth. They struggle to engage in socially relevant consumption practices to avoid social exclusion. Internet increases their awareness about products that they consider necessary for a minimal level of decent living. This digital influence transforms their consumer behavior. Since consumer culture does not adequately define what makes up a minimally decent living, bottom of pyramid customers will keep on aspiring products that they perceive as socially relevant for a better lifestyle. These reasons make 'non-essential' purchases extremely essential and relevant for bottom of pyramid customers. This practice is observed in more affluent people too, however, the sacrifices that bottom of pyramid customers make in order to fulfill their need for a more respectable social standing, are relatively more critical than the trade-off that more affluent people make among their choices. This research will enable marketers to understand value requirements of bottom of pyramid customers more deeply and create more precise value propositions.

Keywords: Bottom of pyramid, non-essential purchases, controlled motivation, self-determination, subjective well-being

1. Introduction

Bottom of the pyramid (BoP) is a demographic segmentation that comprises of economically challenged persons. World Bank defines BoP as those living on less than USD 2 per day whereas United Nations Development Program (UNDP) defines

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BoP as those living on less than USD 8 per day (United Nations Development Program [UNDP], 2008; World Bank Development Research Group, 2017). Economic indicators do not adequately capture different dimensions of deprivations that poor people experience therefore, in order to describe poverty more fully, social scientists gave the concept of felt deprivation based on the lived experience of being poor (Anand & Sen, 1997; Blocker, et al., 2013). Felt deprivation reflects a perception of how others think how poor a person is (Alkire & Santos, 2010). In consumer society, poverty is defined as a lack of consumption adequacy, that is to say that people who fail to engage in socially relevant consumption practices are regarded as poor (Martin & Hill, 2011). Similarly, in a digital society, digital divide reflects digital poverty because the use of technology has become a socially relevant consumption practice and those who have a desire to be digitally connected, yet are unable to connect due to constraints, experience digital exclusion, which is one of the contemporary forms of social deprivation (Pearce & Rice, 2013). This shows that consumer culture has an impact on felt poverty, therefore, marketing literature is forwarding the debate that BoP should be defined through broader concepts that take into account resources, capabilities, relations and desires (Chmielewski, Dembek, & Beckett, 2018).

Extant literature identifies purchases of food, health and education as essential purchases and all other items as non-essential or discretionary purchases (Jaiswal & Gupta, 2015). Non-essential purchases that came under the purview of this study were not illegal or prohibited products and did not have any social stigma attached to them (Jaiswal & Gupta, 2015). BoP customers are an intriguing population because despite facing economic constraints, they purchase aspirational products too, and at times they trade off their basic necessities for such purchases (Atkin, Colson-Sihra, & Shayo, 2019). Exposure to digital technology widens their exposure to global products and lifestyles and transforms their choices of products and services (Belk, Ger, & Askegaard, 2003). This is one of the influences of digital technology on the consumer behavior of bottom of pyramid customer. Therefore, this qualitative research aims to broaden the understanding of non-essential purchases made by BoP customers in the context of digitally influenced lives.

1.1 Primary motivation, significance and unique contribution

Primary motivation for this research came from observing that BoP customers who were expected by the society to spend their resources on basic necessities, were purchasing products such as smart phones. At times, they made such purchases by limiting their expenditure on food. Since this behavior was a strange phenomenon for an etic observer, it commanded sufficient interest to launch a hermeneutic inquiry for its interpretation.

Existing literature suggests that despite being often neglected by marketers, customer needs have always existed in BoP, therefore it is required to identify those needs and create markets from existing needs (Euromonitor International, 2016). Researches have shown that although digital revolution is relevant to BoP customers also, yet its influence on their lives may be explored more deeply (Verma & Bhattacharyya, 2016). The unique contribution of this research is that it shows how digital technology is shaping consumer behavior of customers who are experiencing economic as well as felt poverty. It highlights why, at times, purchase of non-essential discretionary items becomes necessary for BoP customers. These insights broaden the understanding about value requirements of this segment. This knowledge will help in developing relevant value propositions and refining the ways in which marketers connect with these customers.

Extant literature shows that social identity theory has been used to explain non-essential purchase behavior (Alba & Williams, 2013; Gupta & Srivastav, 2016); the theory of self-determination has been used to explain the effect of self-determination on subjective well-being (Cannon, Goldsmith, & Roux, 2019; Martin & Hill, 2011). The theoretical contribution of this analysis connected social identity theory with self-determination theory to explain the relationship between controlled motivation, non-essential purchases, self-determination and subjective well-being of BoP customers. More specifically, this analysis connected social identity theory and self-determination theory to understand the reasons why BoP consumers buy non-essential products such as smartphones or other products that they gain exposure to through digital media.

This research expands the existing body of knowledge about the value requirements of BoP people. It shows that they purchase non-essential goods to avoid poverty-related shame, project an improved self-image, manifest self-determination, and experience happiness. BoP population that is not living on welfare schemes is purchasing aspirational products. By doing so, it is addressing the deep inequalities of the social structure. Marketers will find these insights useful in designing more relevant value propositions for the bottom of pyramid customers. They can use this understanding to develop products that give BoP customers a sense of inclusion and satisfy their psychological needs for autonomy and relatedness in a consumer society. Casual observation shows that despite limited means, BoP is engaging in non-essential purchases. Therefore, marketers can channelize spending on products that better fulfill the needs for social inclusion, self-determination, and subjective well-being.

The context of Pakistan was a research worthy context for this research because 63% of its population is experiencing multidimensional poverty (Javed & Awan, 2020). Needs have always existed in BoP segment and markets can be created from such needs (Euromonitor International, 2016). Therefore, this study adds to the

few qualitative inquiries on Pakistan's BoP's consumer behavior, that will make it a valuable methodological contribution to existing body of knowledge and also help marketers to develop more relevant value propositions that address aspirational needs of BoP customers.

2. Literature Review

2.1. Avoiding social exclusion through non-essential purchases

Previous researches showed that inability to become a part of consumer culture led to social deprivation and decreased a person's self-worth and well-being (Dalton, 2008; Blocker, et al., 2013). In other words, weak purchasing power exposed BoP customers to derogatory behavior from the more affluent (Garrett & Karnani, 2010). At times, BoP customers acquired products that were associated with high status, to compensate for their dignity deficit, and to gain social acceptance (Leavy, 2014; Rucker & Galinsky, 2008; Truong, 2010). Such purchases, driven by their symbolic utility, enhanced self-worth of BoP customers (Gupta & Srivastav, 2016). Therefore, at times, customers were motivated to defend their self-esteem by making non-essential, conspicuous purchases (Dahana, Kobayashi, & Ebisuya, 2018).

2.2. Masking poverty through discretionary purchases

Consumption culture regarded poor customers as flawed customers because of their consumption inadequacy (Hamilton & Catterall, 2006). Such customers also saw their inability to live a minimally decent life as a flaw and considered more affluent customers as 'better' than themselves (Han, Nunes, & Drèze, 2010). BoP customers aspired to purchase discretionary products that reflected a better financial status and gave a perception of living in abundance (Barki & Parente, 2010). Therefore, at times, BoP customers masked their poverty through discretionary purchases (Yurdakul & Atik, 2016).

2.3. Influence of technology on non-essential purchases

The basic set of items that a person felt necessary to avoid poverty induced social exclusion expanded as the lifestyles of BoP customers became influenced by digital technology. Digital media was expanding the exposure of customers to global products and lifestyles (Belk, Ger, & Askegaard, 2003). Interestingly, economically deprived persons who had exposure to internet, either through their place of work or privately, were also experiencing transformations in their choices of products and services. They were exposed to global lifestyles through digital technologies that created a longing for socially desirable products (Belk, Ger, & Askegaard, 2003; Kamal, Chu, & Pedram,

2013; Kaur & Medury, 2011; Yurdakal, Atik, & Dholakia, 2017).

2.4. Non-essential purchases and social identity theory

Social identity theory states that individuals identify in-groups and out-groups in a structured society and understand their belongingness to a particular group based on social comparisons (Stets & Serpe, 2013). Individuals make intergroup comparisons whose outcomes bring a level of satisfaction or dissatisfaction with their current social identity. Such social comparisons are compelling for those who want betterment in their lives (Hill, Martin, & Chaplin, 2012).

In the light of social comparisons, it is essential to realize that consumption-inadequate people are often stigmatized with negative social evaluations and are subject to derogatory behavior because they are unable to become a part of consumer culture (Adkins & Ozanne, 2005; Garrett & Karnani, 2010). Extant literature suggests that controlled motivation, such as avoidance of poverty-related stereotyping, increases the desire to purchase discretionary products resulting in subjective well-being (Martin & Hill, 2015). Previous research has shown that consumption-inadequate consumers make hedonic purchases to transform their lives and feel happiness (Alba & Williams, 2013; Gupta & Srivastav, 2016). Although economically challenged customers engage in materialistic purchases to feel happy, the impact of such purchases on well-being needs to be further explored (Moldes, Banerjee, Easterbrook, Harris, & Dittmar, 2019). Therefore, this research broadens the understanding of the reasons to purchase non-essential items in the context of BoP and digital technology, self-concept, and subjective well-being.

2.5. Non-essential purchases and self-determination theory

As explained above, a person's subjective well-being would be low if he or she experiences poverty-induced shame and social exclusion. However, the relationship between poverty and subjective well-being is influenced by self-determination which manifests itself through autonomy, relatedness, and competence (Martin & Hill, 2011). This is explained through self-determination theory that relates personality, motivation, and optimal functioning of people (Ryan & Deci, 2000). The basic premise of this theory is that motivation is either intrinsic or extrinsic, and when it combines with external factors, it drives a person to fulfil the need for autonomy, competence, and relatedness (Ryan & Deci, 2000). Therefore, while it was suggested that multi-dimensional deprivations will decrease subjective well-being, Martin and Hill (2011) suggested that if the psychological needs of autonomy, competency, and relatedness are fulfilled, the negative impact of impoverishment on subjective well-being may be reduced (Martin & Hill, 2011; Cannon, Goldsmith, & Roux, 2019).

2.6. Research question

Recent research suggests that researchers may study aspirational consumption at the bottom of the pyramid, from the perspective of self-determination theory (Srivastava, Mukherjee, & Jebarajakirthy, 2020). Therefore, this study answers the research question why do BoP customers make non-essential purchases in the context of digital technology, by focusing upon the understanding of the relationship between non-essential purchases, self-determination, and subjective well-being of BoP customers.

3. Methodology

3.1. Research strategy

This qualitative, hermeneutic inquiry was carried out using inductive approach under interpretivism (Blaikie, 2013). In-depth interviews were transcribed and the meanings of the expressed responses of the participants were interpreted through Gadamer's hermeneutic cycle as explained later in this paper (Creswell, 2014; Howell, 2012).

3.2. Population and research context

From the multiple economic definitions of BoP, this research used UNDP's criteria of living on less than USD 8 per day – equivalent to approximately PKR 35,000 per month – to identify the BoP population (UNDP, 2008). This definition enabled the researchers to focus on those BoP customers who were not dependent on welfare programs for their basic survival, and somehow purchased non-essential products occasionally (Hill, Martin, & Chaplin, 2012).

Pakistan was considered a research-worthy context for this research because 63% of its total population is experiencing multidimensional poverty – simultaneous deprivations in health, education and standard of living (Alkire & Santos, 2010). Referring to multidimensional poverty index (MPI) that measures the incidence as well as the intensity of multidimensional poverty, (Alkire & Santos, 2014), the multidimensional poverty in urban areas of Pakistan is 32%, and in rural areas, 81% (Javed & Awan, 2020). Therefore, Pakistan provided a relevant context to study BoP consumer behavior.

In addition, Pakistan also provided an opportunity to study technology's influence because mobile penetration is 76%, mobile internet penetration is 21.3%, and 31% of adults are smartphone users in Pakistan (Farooq, 2019). From the aspect of a digital revolution, the number of smartphones in Pakistan is 56 million, constituting 33% of the total number of mobile phones. The Government of Pakistan is actively

promoting efforts to manufacture handsets locally, and nearly 9 million devices have been produced locally since 2016 (Okeleke, 2019). Furthermore, the sale and purchase of used cell phones are also allowed in Pakistan, making cell phone ownership possible for the poor. Similarly, economical network services packages are also facilitating the use of internet through mobile phones for poor customers. Therefore, owning a cell phone itself is one of the widely observed phenomenon among the poor in Pakistan (Butt, 2020).

BoP market was found to be geographically dispersed and culturally heterogeneous (Subrahmanyam & Gomez-Arias, 2008). People belonging to BoP were not concentrated in rural areas or in urban slums only; rather they were also found in densely populated areas of large cities, in less dense localities of rural areas, and also in rented accommodations away from their rural homes. Less affluent customers were segmented demographically into diluted urban BoP, urban BoP, rural BoP based in urban areas, and the rural BoP (Chikweche & Fletcher, 2012). Diluted urban BoP was the segment whose quality of life had declined over the past ten years. It was estimated that diluted urban BoP constituted 13% of the total BoP across the world and comprised of teachers, senior public servants, nurses, middle management and traders in emerging economies. The urban BoP cluster constituted approximately 32% of the total BoP and comprised of self-employed producers usually active in informal, extralegal sector of the economy. Rural BoP based in urban areas constituted approximately 12% of the total BoP and comprised of the rural dwellers that had migrated to urban areas in search of better employment opportunities. They were rooted to their rural origins and considered their dwelling in the urban regions as seasonal and temporary. The rural BoP constituted approximately 43% of the total BoP and comprised of peasants (Chikweche & Fletcher, 2012).

Karachi's population is approximately 17,636,000 and consists of people belonging to diverse backgrounds, such as (but not limited to) different communities, cultures, ethnic backgrounds, social backgrounds, and occupations (World Population Review, 2017). This diversity makes Karachi a judicious sample of Pakistan's BoP that has experienced discretionary purchase decisions and technological influence (Ismail & Baloch, 2015; Satterthwaite & Mitlin, 2012). As explained above, Karachi provided a research worthy setting because urban BoP, diluted urban BoP, and rural BoP who had migrated to urban areas were accessible in this city.

Based on the above explanation, males and females aged between 18-55 years, residing in Karachi, earning less than USD 8 per day, and possessing smartphones, were considered as the population for this research (UNDP, 2008; Alkire & Santos, 2014; Hamilton, et al., 2014).

3.3. Sampling and sample size

In this research, referral sampling technique was used. Fourteen respondents were finalized for in-depth, one-to-one interview. This sample size was supported by earlier qualitative researches in which data was collected through one-on-one, in-depth interviews (Pounders, Kowalczyk, & Stowers, 2016). Furthermore, saturation of themes was achieved by interviewing 14 respondents. This saturation determined the sufficiency of sample size (Patton, 2015). Sample was heterogeneous in terms of age, marital status and nature of employment and this ensured a variety of perspectives – typical, extreme, and deviant – to be included in the study (Patton, 2015). A brief profile of respondents is given in Table 1.

Table 1: Summary Profile of Respondents

Pseudonym	Gender	Marital status	Age (years)	Relevant background details
Abdul	Male	Unmarried	25-30	Contractual employee, supporting a family of 4, including father and siblings, living in shared accommodation.
Adil	Male	Unmarried	25-30	Contractual employee, supporting a family of 5, including parents, living in rented accommodation
Amna	Female	Unmarried	20-25	Pursuing education on need-based scholarship, working part time, 6 family members, living in rented accommodation
Ana	Female	Married	35-40	Self-employed tailor, supporting a family of 6, living in shared accommodation
Asif	Male	Married	40-45	Employed as a driver, supporting a family of 4, living in rented accommodation
Atif	Male	Married	35-40	Employed as a gardener, supporting a family of 4, living in rent free accommodation provided by his employer
Dania	Female	Married	50-55	Employed as a non-teaching staff at a private university, supporting a family of 2, living in rented accommodation
Kamal	Male	Unmarried	25-30	Entry-level executive at a private company, supporting a family of 7, including parents, living in rented accommodation
Masooma	Female	Married	40-45	Employed at a private organization in junior management level, supporting a family of 6, living in rented accommodation

Nasir	Male	Married	50-55	Self-employed tailor, supporting a family of 6, living in rented accommodation
Noor	Female	Widow	30-35	Non-teaching staff in a private university, supporting a family of 4, living in shared accommodation
Ruby	Female	Married	40-45	Self-employed tailor, supporting a family of 4, living in shared accommodation
Saqib	Male	Unmarried	30-35	Contractual employee at a private firm, supporting a family of 6 including parents, living in rented accommodation
Zahida	Female	Married	35-40	Employed as a house maid, supporting a family of 6, living in rented accommodation

Note: Pseudonyms have been used to protect the confidentiality of the respondents

3.4. Method of data collection

A guide of interview topics was prepared and questions were adapted according to the direction of each interview (Creswell, 1998). Topics of discussion included respondent's financial circumstances, desires, purchases apart from every day food items and consumables, access and usage of digital technology (Hamilton & Catterall, 2006). The following themes, based on research questions, were probed during semi-structured interviews (Tuason & Teresa, 2003; Tauson, 2010; Hamilton, et al., 2014):

- Description of past and present financial and social circumstances of the respondent
- Respondent's desires and aspirations for material things
- Social inclusion/exclusion based on consumption patterns
- Digital influence in their lives

Interviews were audio-recorded with respondents' permission and later transcribed (Hasan, Lowe, & Rahman, 2017). Data was treated with sensitivity, therefore, pseudonyms were used to protect the identity of informants. Consolidated Criteria for Reporting Qualitative Studies (COREQ), were followed to conduct the study and perform data analysis in a rigorous manner and to document researcher's own reflexivity (Tong, Sainsbury, & Craig, 2007).

All respondents were interviewed once, however, 5 were contacted twice for factual

accuracy of transcription; the duration of the interviews ranged from 30 minutes to 70 minutes.

Interviews were conducted in Urdu language. Researchers were proficient in Urdu as well as English language, therefore, translation was carried out by the researchers themselves. This gave the opportunity to the researchers to pay close attention to cross-cultural meanings and be mindful of meaning equivalence in the research process (Temple & Young, 2004). In this research, translation was an internal procedure within thematic analysis, when the codes were being consolidated into basic themes. Translation was viewed as a part of the iterative process of thematic analysis (Esfehiani & Walters, 2018).

3.5. Method of qualitative analysis and hermeneutic cycle of interpretation

Transcriptions were coded using NVivo12 software and the codes were arranged into hierarchical order, based on the emerging interpretation of text (Huo, 2016). Interpretation of qualitative data was guided by hermeneutic cycle. The iterative process of hermeneutic inquiry starts with an initial reading of text. Each new piece of transcribed narrative is studied with reference to the understanding that exists till that time. In other words, a “part” of the qualitative data is interpreted and reinterpreted in relation to the developing sense of the “whole” (Howell, 2012). Hermeneutic cycle expands when text parts are understood in the context of the whole and whole is again understood in the context of part information coming from the text (Howell, 2012). In this research too, each individual interview was interpreted separately and then inter-textual understanding was developed by relating interviews to each other and finding common patterns through content analysis. Extracted themes and sub-themes were again compared with the naïve understanding of the researcher for the purpose of validation of understanding. Themes that emerged from the texts were discussed with reference to existing literature to broaden the understanding about the non-essential purchases made by BoP customers (Huo, 2016).

Table 2 presents an example of analysis that condenses a meaningful unit into a theme. From naïve reading, meaningful units that revolved around a single idea were identified. The themes were gleaned through condensed units of meaning. For example, Nasir (pseudonym), a self-employed tailor, who had 6 dependents, and who lived in rented accommodation, expressed that he did not like to request his neighbors [who were better off and owned a fridge], to give him some ice in the month of Ramazan³ in summers. He narrated that at times, they refused him, which made him feel ‘bad’ (Nasir, line 22). This meaningful unit was condensed into a single

3 Holy month of fasting for Muslims

idea that he did not like being refused. An interpretation of this narration was that Nasir perceived his neighbors as being capable of giving him some ice in hot summer months when he was going to end his fast. That is to say that being denied a glass of cold water on hot summer day after fasting, Nasir felt belittled. Such experiences made him uncomfortable because of which he did not want to approach his neighbors for some ice. In this case, such refusals hurt his self-respect. Therefore, the narrative led to the interpretation that Nasir's neighbors owned a fridge and their refusal to give Nasir some ice in hot weather hurt his pride and self-respect.

Table 2: Example of Condensation of Meaningful Unit into Theme

Meaningful unit	Condensation	Sub-theme	Theme
I did not like to request my neighbors to give some ice in Ramazan and be refused. (Nasir, line 22)	Did not like being refused	Felt belittled	Self-respect is hurt

3.6. Validity structure of qualitative research

Descriptive validity was determined by factual accuracy of the narratives, and in this research, the record of original interviews and their transcriptions was maintained which enabled accurate citations for the quotes used from the transcriptions (Johnson, 1997). Interpretive validity was ensured by recounting the main understandings gained from the narratives with the participants after the interview to ensure that they had not been misunderstood (Johnson, 1997). Theoretical validity was achieved with the help of pattern matching technique in which intra-textual and inter-textual analysis were performed to understand the themes that emerged from individual narratives (Jayawickramarathna, Rahman, Mulye, & Fry, 2018).

3.7. Reflexivity of researcher

Researchers positioned themselves as 'outsiders' in relation to the population group. While this position offered the opportunity to capture the essence of the narratives of 'others', it also posed the challenge of becoming more language sensitive (Berger, 2015). To overcome such a challenge, researchers listened to the narratives of the respondents from the standpoint of the uninformed, and sought to clarify such narratives without making use of any preconceived, stigmatized perceptions. This reflexivity helped in conducting this research in a mindful manner – for example when respondents used commonly used words like 'not good', the researcher probed the respondents to elaborate the meaning in which they were using these words. This helped in questioning the subjectivity of the researcher by reflecting on what was actually meant by the respondent. Thus, it ensured that the interpretation reflected

the meanings that were endorsed by the respondents (Berger, 2015).

While probing respondents for an elaborate meaning, researcher's own ideas and preliminary reasoning were recorded separately in the form of memos. This process facilitated interviewing the respondents more deeply by refining the probing process (Krefting, 1991). It also helped in hermeneutic cycle by challenging pre-understandings of the researcher (Howell, 2012).

4. Hermeneutic Interpretation and Discussion of Expressed Responses

Following interpretations and discussion broaden the understanding of non-essential purchases made by BoP customers in the context of digitally influenced lives.

4.1. Divide between “us” and “them” – from language to consumption behavior

Respondents explicitly identified a distinction between themselves and more affluent through words like ‘us’ and ‘them’ and referred to more affluent persons as ‘they’ and poor persons like themselves as ‘we.’ Atif elaborated this divide by saying,

Our relatives who are [relatively] rich... their thinking is that we are weak so they think that we are not good enough so... it is like.... they say that.... because we are weak, they should stay away from us. (Atif, line 30)

This narrative illustrates that people compare themselves with others to understand who are financially better off or worse off than themselves and identify themselves with a certain social class, furthermore, they express their perception of social divide through their everyday language. Social identity theory supports this understanding by explaining that people use the words ‘us’ and ‘them’ to highlight social categorization and they refer to in-groups as ‘us’ and refer to out-groups as ‘them’ (Stets & Burke, 2000; Stets & Serpe, 2013). Therefore, the use of these words shows that individuals are not only perceiving relative standing of others but are classifying themselves into groups and, hence, are perceiving themselves as a part of structured society.

Furthermore, Atif's narrative reflects that in a consumer society, financial weakness is considered as an indicator of moral weakness and economically challenged persons are stereotyped as ‘not good’ (Atif, line 30). In other words, weak purchasing power of an individual makes others think that the individual is not a respectable person and therefore, they do not want to interact with such individuals in social gatherings. Respondents expressed that this attitude transpired into a lived experience of social exclusion that made them feel insulted. Amna mentioned that people

who knew her circumstances mistreated her and behaved with her as if she was their servant (Amna, line 416). This made her feel insulted and socially awkward. Atif also expressed that when he tried to find affordable things for his family, he was discredited as being 'cheap' (Asif, line 15).

Existing literature supports above interpretation by suggesting that poor people are often stigmatized with negative social evaluations, and are subjected to derogatory behavior because they are unable to become a part of consumer culture (Adkins & Ozanne, 2005; Garrett & Karnani, 2010). That is to say that in a consumer culture, a person who cannot access socially relevant products and services is regarded as a poor person (Martin & Hill, 2011). The separation between rich and poor becomes apparent as poor are unable to engage in consumer society. Furthermore, weak purchasing power leads to social deprivation and social exclusion of economically challenged people that become apparent in the form of lack of respect and stereotyped negative perceptions towards BoP (Chikweche & Fletcher, 2012). In other words, social exclusion transpires into felt poverty that lowers self-worth and well-being of poor people (Blocker, et al., 2013; Kelley & Alden, 2016).

After explaining the association between weak purchasing power, negative stereotyping of the poor, resulting social exclusion, and hurt dignity, the following section explains the influence of these factors on consumption practices of BoP customers.

4.2. Essentiality of non-essential purchases

Extant literature identifies purchases of food, health and education as necessary for survival and classifies them as essential purchases, and all other items are classified as non-essential or discretionary purchases (Jaiswal & Gupta, 2015). However, narratives show that the meaning of essential and non-essential purchases is highly contextualized for BoP customers because at times, it becomes necessary for them to buy products that help them live a minimally decent life in a consumer society, as discussed below.

Respondents expressed that their self-respect was hurt when more affluent persons looked down upon them and tried to disassociate themselves from them, as discussed in earlier section. Narratives suggest that BoP customers have a specific need for avoiding the stigma of being regarded as poor. Saqib vehemently stated, "Nobody should take us lightly...we should not be left out" (Saqib, line 177). Narratives suggest that to avoid being perceived as poor, respondents, at times, buy products that give others a perception of abundance and comfortable living. A case in point is Nasir's remark that he did not like to ask his neighbors to give him some ice because he felt belittled when they refused him (Nasir, 25). He saved up somehow to purchase a second-hand

fridge in order to avoid the shame of asking for a small thing like ice (Nasir, 23). The emotional discomfort of feeling belittled and losing pride by asking neighbors for small favors, made Nasir save his earnings and buy a second-hand fridge. Nasir felt happy after buying a fridge because he did not have to face the embarrassment of being refused (Nasir, line 27).

Narratives showed that a fridge is also perceived as a symbol of abundance – a person who owns a fridge, has more than enough food. Hence, fridge signifies a comfortable living and helps in disassociating a person from the extremely poor. Therefore, a fridge is an example of possessions that are seen as essential items required to reflect a relatively higher status to others. For example, Zahida, while reflecting on the social status of her relatively well-off neighbors, stated,

They are good folks. They are relatively well-off. They do not send their women out to work as housemaids. They are educated. Their daughter gives tuitions to young students. They have a fridge, TV, internet [in their home]. (Zahida, line 73)

The above example shows that a ‘fridge’ is one of the items that are bought to enhance the social status of BoP customers. It is noted that an appliance like refrigerator is bought for its functional utility in developed countries, however, its symbolic utility becomes apparent in the context of BoP customers who use it as a possession that separates them from the extremely poor people. This is congruent with earlier findings that poor customers make discretionary purchases to give a perception of abundance to others that helps them in differentiating themselves from the extremely poor people (Barki & Parente, 2010).

Besides refrigerator, branded clothes also helped respondents in enhancing their self-image and avoiding being discerned as poor:

So, people ask me “from where do you buy such expensive things for your children.” So, after a lot of search and trial and error, I discovered the best places to make economical purchases like factory outlets and now I buy from there only. So, although we do not have any expensive item in our home, nor many clothes, but when my children go out, they are dressed in branded clothes. (Masooma, line 33)

Masooma’s narrative reflects her desire to be considered as a well to do person. This understanding corresponds with earlier research that poor persons wear branded clothes to reflect an improved status in the society (Pieters, 2013). Therefore, people like Masooma, purchase branded clothes in order to be considered as more affluent, and hence more respectable people. This means that good brands are a symbol of status and prestige, therefore a person who wants to reflect an improved status, would do so by using well-known brands (Zhang & Nelson, 2016). Therefore, purchasing

branded clothes and other items that give a perception of abundance, are examples of socially relevant consumption practices that distinguish rich from poor. Therefore, by purchasing socially relevant goods and services, BoP customers fulfill their specific need for feeling respected and being considered as worthy human beings (Yurdakal, Atik, & Dholakia, 2017).

An inter-textual analysis shows that since consumption society judges a poor person as worthless and morally delinquent, therefore, many BoP customers have a need for respect, dignity and self-worth. At times these needs take precedence over their basic needs, making them purchase products that promise them a compensation for their low status in the society (Kamal, line 8; Zahida, line 73). Such purchases help mitigate poverty induced shame and signal a higher social status (Yurdakal, Atik, & Dholakia, 2017).

Research has shown that a sense of inequality leads poor to consider conspicuous goods as essential goods at the expense of adequate nutrition too – an example from India shows that relative social deprivation induces poor households to forgo 13% of their daily caloric intake in favor of aspirational products; and higher the social deprivation, higher the demand for discretionary aspirational products (Atkin, Colson-Sihra, & Shayo, 2019). This sacrifice reflects the essentiality of non-essential purchases. As understood from the narratives, the essentiality of non-essential goods lies in their symbolic value and, therefore, essential goods and services are not merely those that fulfill the basic needs for nutrition, healthcare and education, but also those that are important for living a dignified and humanly life (Jaiswal & Gupta, 2015).

4.3. Digitally influenced consumption decisions in lives of BoP customers

In the preceding section, it was explained that socially relevant consumption practices are suggestive of an improved life style and help in avoiding being stigmatized as being poor. In a digitized world, intensive and extensive use of digital technology is also a socially relevant consumption practice that helps in bridging the dignity deficit experienced by the poor – “Smart phone is a trend. If a person does not have a smart phone, others do not show that person any respect” (Masooma, line 141). This suggests that a person is perceived as a poor person and is looked down upon by others if he or she does not have a smart phone. This understanding is supported by existing literature that says that digitally disconnected people are marginalized from upscale living and their digital exclusion is a form of contemporary social exclusion (Ragnedda & Muschert, 2013). Digitally disconnected people aspire to get connected to digital technology in order to avoid social exclusion (Pearce & Rice, 2013). Earlier research shows that smartphones are widely used by poor across the world in order

to avoid poverty related social exclusion (Prahalad, 2019).

Besides being considered as a socially relevant consumption practice itself, use of digital technology also exposes BoP customers to a larger variety of consumption practices that may otherwise be unobservable by them due to their social exclusion from higher echelons of the society. This, in turn, increases the desire for aspirational products as explained by Kamal,

8 to 10 years ago, I was not at all aware of brands but through social [networking] sites.... different brands such as cars, watches....so now after seeing those brands I say to myself: Yaar⁴... this is the minimum that I should get, although I know that a watch worth 4 to 5 thousand dollars is also going to tell me the same time [as an inexpensive watch] but the brand has a beauty which makes me want to purchase it immediately. Technology has a great influence on desires. (Kamal, line 110)

These narratives suggest that besides increasing the awareness about hi-tech products, digital technology also reinforces the concept of socially relevant consumption practices in a world of ubiquitous connectivity. Inter-textual analysis shows that BoP customers are eager to experience the larger set of products that they learn about through digital media. It was narrated that exposure to expensive brands raises the standards of good living and creates a desire for “good quality stuff even if such purchases are infrequent” (Kamal, line 129). These narratives are congruent with earlier researches that say that when technology is incorporated in everyday practices, it results in acquiring new lifestyles (Zolfagharian & Yazdanparast, 2017). Lifestyles are manifested through consumption practices, and intensive and extensive use of expensive brands and latest technology become the hallmark of an affluent lifestyle. BoP customers become aware of the socially relevant consumption practices through internet and this awareness creates a stronger divide between the affluent and the non-affluent persons (Deursen & Dijk, 2014). As a result of increased exposure to goods and services, the set of basic necessities, that they consider necessary to avoid poverty induced shame, expands. In other words, digitally mediatized consumer society has failed to explain adequately the standard of minimally decent life, therefore, BoP customer will keep on desiring objects that he or she perceives are necessary for avoiding the shame of being consumption-inadequate (Yurdakal, Atik, & Dholakia, 2017).

4.4. Non-essential purchases from the perspective of self-determination theory

Self-determination theory (Ryan & Deci, 2000), draws a relationship between personality, motivation and optimal functioning of human beings. This theory rests

⁴ Urdu slang for “Oh man!”

on the premise that motivation is primarily extrinsic or intrinsic. Intrinsic motivation is based on internalized factors such as a person's set of values and self-defined morality whereas extrinsic motivation is based on factors external to a human being such as external system of rewards (Schiffman, Wisenblit, & Kumar, 2016). Based on an understanding of extrinsic and intrinsic motivation, self-determination theory builds on the concepts of autonomous motivation and controlled motivation. Intrinsic factors combined with those external factors that are aligned with a person's core values, form autonomous motivation. On the other hand, controlled motivation includes extrinsic motivation and partially internalized values, also known as introjected motivation. An example of introjected motivation pertinent to this research is the avoidance of poverty induced shame that makes economically challenged persons purchase products that are socio-culturally perceived to be necessary (Hamilton, et al., 2014). Narrated examples of socio-culturally perceived essential items included smart phones and branded clothes etc. In other words, narratives suggest that social experiences of the poor create an introjected motivation to engage in a compensatory purchase behavior that makes them avoid poverty induced shame (Pieters, 2013). It can be understood that poor people will buy non-essential, discretionary purchases to reassure their self-worth (Gupta & Srivastav, 2016)

In addition to introjected motivation, narratives suggest that respondents have a need to win admiration and respect from others. Kamal expressed that his expensive phone enabled him to associate with "hi-fi⁵" people rather than ordinary people (Kamal, line 36). Self-determination theory describes this as an example of extrinsic motivation (Ryan & Deci, 2000). Hence, the narratives suggest that besides introjected motivation, extrinsic motivation also results in purchase of non-essential items (Schiffman, Wisenblit, & Kumar, 2016).

Furthermore, narratives suggest that the need to avoid digital exclusion is an introjected motivation whereas aspiration to experience latest devices and technology with the purpose to gain admiration from others is an example of extrinsic motivation. Therefore, digital influence increases introjected as well as extrinsic motivation to purchase and experience digital devices and technology. Digital technology increases exposure of BoP customers to socially relevant consumption practices, hence their desire to purchase discretionary items is influenced by digital technology. This understanding is congruent with existing literature that gaining digital inclusion increases the self-esteem of the previously disconnected persons (Dey, Pandit, Saren, Bhowmick & Woodruffe-Burton, 2016). Introjected motivation and extrinsic motivation together make up controlled motivation (Ankli & Palliam, 2012). Since narratives suggest that BoP customers are extrinsically and introjectedly motivated to engage in

5 'Hi-fi' is a Pakistani slang for people who possess high quality, high-tech products

compensatory purchase behavior, it can be said in light of supporting literature that controlled motivation leads to the purchase of discretionary items by BoP customers.

Self-determination theory further explains that these motivations drive a person to fulfill the need for autonomy, competence and relatedness (Ryan & Deci, 2000). In the context of this theory, autonomy refers to the degree of control a person can exercise on his or her life; competence is the effective skill set a person has, and relatedness is the valuable networking with family, friends and mentors. Narratives suggest that besides improving self-worth and social status, non-essential purchases also reflect a need for freedom, power and authority that the society does not grant to poor persons per se. Hence, with the help of digital technology, respondents, at times, are able to create and enter a world that is not constrained by the imperfections of real life. Therefore, they feel a heightened sense of self-determination with the access and use of digital technology.

All the respondents who had purchased a relatively expensive non-essential product took pride in the fact that they had managed to save enough to fulfill their desires without sacrificing their family needs. They, at times, forfeited their own basic needs but did not jeopardize the welfare of their dependents in fulfilling their personal desires (Kamal, line 134; Nasir, line 38). Saqib explained that he reduced his expenses and tried to earn extra to purchase a mobile phone that was twice the amount he received as monthly salary (Saqib, line 100). He took pride in the fact that he managed to save enough, "I did overtime.... I reduced my expenses.... I limited going out with friends.... I limited buying lunch from cafeteria" (Saqib, line 102). This narrative suggests financially constrained people realize that in order to fulfill their desires, they have to economize on their other needs or have to earn extra income. This reflects their competence as well as relative autonomy in designing a strategy to meet their objectives. This understanding is congruent with earlier research that a person's emotions, thoughts and behavior reflect his or her self-determination (Guevarra & Howell, 2015).

From their narratives, it was discerned that most of the respondents were survival oriented and took pride in the way they handled their circumstances. They felt that they were surviving because of their capabilities and skills. For many respondents, self-determination stemmed from the necessity to survive hardships. Ruby said that as she had no other option but to face hardships with resilience, she chose not to resort to unfair or unethical means for buying what she desired, rather she opted to sacrifice her basic needs and save for 'good things' (Ruby, line 46). Similarly, Kamal expressed that he was quite hopeful that with resilience, he would achieve his aspirations someday, while striving patiently (Kamal, line 15). It has been explained by previous literature that economically challenged people feel pride and self-dignity by

developing a can-do attitude (Adkins & Ozanne, 2005).

The above discussion highlights that BoP customers engage in purchasing non-essential items in order to avoid negative stereotyping and social exclusion by more affluent people. At times, these purchases define the standards for a minimally decent life and help them in disassociating with the extremely poor people, thereby, facilitating their self-enhancement. Such behavior is explained in light of self-determination theory and social identity theory. However, narratives bring out a novelty that the need for dignity, respect and social inclusion are felt so acutely that, at times, they make a poor person sacrifice basic needs in order to purchase items that are perceived as socially relevant consumption practices.

The above explained interrelationships are presented in the network shown in Figure 1 that has been developed using qualitative data analysis display techniques (Miles, Huberman, & Saldana, 2014)

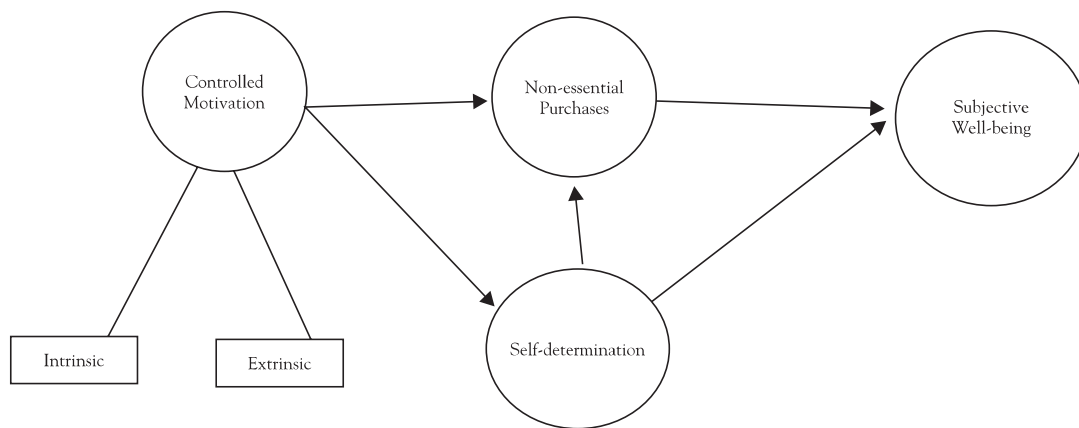


Figure 1: Relationships Between Extracted Nodes

5. Conclusion and Recommendations

It is important to realize that consumption-inadequate people are often stigmatized with negative social evaluations and are subject to derogatory behavior because they are unable to become a part of consumer culture (Adkins & Ozanne, 2005; Garrett & Karnani, 2010). This induces poverty related shame in poor persons. As a consequence, they internalize the ideology of consumer society and purchase socially relevant goods in order to escape stigmatization, gain social inclusion, and improve impression management (Joy & Li, 2012). They, at times, purchase discretionary products such as branded clothing or a smart phone to reinforce their dignity and to disassociate themselves from the extremely poor. Therefore, economically challenged persons engage in compensatory buying behavior by overspending on products that signal a higher or improved status to compensate for their lack of social standing

(Jaiswal & Gupta, 2015; Hammerl, Dorner, Foscht, & Brandstätter, 2016; Yurdakal, Atik, & Dholakia, 2017). This understanding explains why non-essential purchases are considered as essential purchases by the BoP customers. Researchers and academicians may build upon this research to test the relationships between controlled motivation, intention to purchase non-essential items, and self-determination.

The reasons narrated by respondents for purchasing discretionary items may not be new in literature but the novelty of this research is that these reasons make such 'non-essential' purchases extremely essential and relevant for living a minimally decent life. Since consumer culture does not adequately define what constitutes a minimally decent living, people will keep on aspiring products that they perceive as socially relevant for a better lifestyle. In other words, every human being desires betterment, but the means to achieve that differ across people. For BoP customers a betterment in their perceived social standing is facilitated through discretionary purchases. This is observed in more affluent people too, however, the sacrifices that BoP customers make in order to fulfill their need for a more respectable social standing, are relatively more critical than the trade-off that more affluent people make among their choices.

Existing literature suggests that although needs have always existed in multi-trillion-dollar BoP market, they have often been neglected by marketers, therefore it is essential to identify and create markets from such needs (Euromonitor International, 2016). This research has explored that BoP customers engage in aspirational purchases of non-essential items because they want to satisfy their specific needs for dignity, self-esteem, respect and social inclusion. Hence, marketers can tap this under-served market by developing more relevant value propositions that address essential rather than basic needs of BoP customers.

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