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Emotions, deliberations, and end-of-life products

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Abstract
Death is inevitable; yet, not all consumers prepare for death by purchasing end-of-life (EOL) products. Using the theory of reasoned action (TRA) and the dual-process model framework, this study aims to examine the role of emotions and cognitions in influencing consumers’ decisions to engage in planning for death. A mixed methodology design was used. Study 1, a qualitative study, uncovered positive and negative emotions and deliberative reasoning that comprise consumers’ EOL purchase decision process. Study 2, a quantitative study, confirmed that emotions and deliberations independently and jointly influenced consumers’ EOL attitude and behavior and that emotions affected deliberations for both prepaid funerals and wills. Subjective norms outperformed attitude in predicting both products’ purchase behavior. These finding supported the dual-process model of behavior and the TRA in the EOL research context and contributed to the EOL literature by investigating the effects of emotions and deliberations concurrently; thus validating the important role of emotions in influencing EOL planning and purchase. In light of our findings, marketers could, after due cognizance of the morbidity and sensitivity of the topic, develop actionable promotional and segmentation strategies for EOL products and other emotion-laden, unsought products and service.

KEYWORDS
deliberations, dual-process model, emotions, end-of-life products, mixed methodology design, partial least squares, theory of reasoned action

1 INTRODUCTION
With death inevitable, all rational and self-responsible consumers should prepare for the eventuality of their demise by purchasing end-of-life (EOL) products and services such as wills and funerals. Yet, researchers have consistently reported that few people make plans for the end of their lives (e.g., Kopp & Pullen, 2002; Schrader, Nelson, & Eidsness, 2010). Even seriously ill individuals frequently overestimate how much longer they will live, resulting in indiscriminate delays in planning (Emanuel & Emanuel, 1998; Institute of Medicine, 2014). The lack of preplanning for death is especially problematic as the elder population in the United States grows to an estimated 98 million, or 24% of the population, by 2060 (Mather, Jacobsen, & Pollard, 2015). Not only will the large number of elderly place a high demand on EOL products and care (c.f., Cohen & Deliens, 2012), failure to plan in advance for some EOL products can carry heavy emotional, physical, and financial costs (Rogne & McCune, 2013; Silveira, Kim, & Langa, 2010). The lack of preplanning also means that death arrangements shift to others, including, grieving relatives or friends, who are often uninformed, reluctant, or uninterested in the responsibilities of purchasing EOL products for deceased loved ones (Quilliam, 2008a).

Since Bonsu and Belk (2003) lamented the rarity of references to death in consumer studies, this body of work has grown (e.g., Brandes, Nüesch, & Franck, 2016; Lee-Wingate, Moon, & Bose, 2014; Wang, 2014). Nonetheless, research is still sorely needed to understand why