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Title: Loss-Aversion in Post-sale Purchases of Consumer Products and their Substitutes

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The author declares that (s)he has no relevant or material financial interests that relate to the research described in this paper.

The paper uses publicly-available data from human subjects. However, these data are exempt from Institutional Review Board approval under the following exemption (“observation of public behavior”) (45 CFR 46.101(b)(2))

Research involving the use of educational tests (cognitive, diagnostic, aptitude, achievement), survey procedures, interview procedures or observation of public behavior.

A handwritten signature in black ink, appearing to read 'Matthew Shum', with a stylized, flowing script.