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NEW MEASURE OF CONSUMER WELL-BEING FOR INDIAN CAR USERS

Consumers today tend to look for material comfort and satisfaction from use and consumption of range of consumer durable goods, which are expected to induce consumer well-being. The current study investigates the consumer well-being of car users in Delhi and National Capital Region as this region has been recognized as biggest automobile market in India. Car industry is in the focus of the study because of its distinct features viz-a-viz other consumer durable goods. The study is built around the existing conceptualization and measures of consumer well-being and intends to develop a separate measure of consumer well-being of car users in Delhi NCR through an exploratory research design. Three dimensional measure of consumer well-being has been developed.

Key Words: *Consumer Well-being, Purchase, Acquisition, Possession, Consumption, Deployment, Satisfaction*

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1. Introduction

The concept of consumer well-being represents the cognitive contentment or happiness one gets from engaging in consumption activity. The importance of consumer well-being gets highlighted from the fact that consumption activities form a major part of leisure time endeavours in the world that is on the brink of modernism. People look for well-being in what they acquire and consume to make up for the bleakness brought out by contemporary way of life (Pancer, 2009). For instance, reducing family size and longer working hours has rendered individuals too busy to engage in any meaningful activities (e.g., hobbies) that the only recreation activity they are involved in is time spent at purchasing consumer goods at precinct and malls (Bloch et. al., 1994; Jalas, 2002; Jones, 2017; Shove et. al., 2009).

With increase in consumer culture, progressive influence of western ethos, and increasing convolution of life, there is a need to discover the notion of consumer well-being, which is in line with Indian consumers. The nature of Indian consumers gets underlined through their belief that 'owning a car is a sign of well-being'.

Though, car serves both basic as well as luxurious requirements of people, it plays major role in identity disposition (Bartikowski & Cleveland; 2017).

The objective is to have a separate measure of consumer well-being for car users as car is a consumer durable good, which is very different and is one of a kind in this category. Thus the level of satisfaction from purchase, use and consumption of the same is also critical. Where on one hand, car forms the basic requirement of today's society at the same time it is also used as goods of social display. Unlike other consumer durable goods, it involves huge expenditure (Richins & Bloch, 1986); has high maintenance and repair cost (McCully, 2011) and is available in diverse range in terms of models, technology, colours and brands.

Thus, the decision to purchase car, in contrast to any other consumer durable good, requires thorough exploration of market. Due to this distinctiveness of car from other consumer durable goods, the need for separate measure of consumer well-being of car users.

There is little research and dearth of investigations on consumer well-being of Indian population. The study of existing standard measures of consumer well-being were studied (Day, 1978; Meadow, 1983; Leelakulthanit, Day, & Walters, 1991; Nakano, MacDonald, & Douthitt, 1995) and were found to be partially appropriate for current theme of research as they have been developed in context of western countries. Consequently, a scale is developed based on existing measures of consumer well-being that is relevant in the context of Indian consumer.

Consistent with the concept of consumer well-being as operationalized in the literature, the study attempts to extend the conceptual definition in the context of Indian car consumers and endeavours to come up with apposite measure for consumer well-being of inhabitants of Delhi NCR.

Due to increasing purchasing power of Indian population, emergent consumer culture and resultant growth in size of car market in India, the current study of consumer well-being of car users is important for automobile purveyor, marketers, policy makers, and academicians.

2. Literature Review

Consumption forms an important portion of overall human existence (Belk, 1987), thus the consumer well-being is imperative for overall well-being. Research in consumer well-being attained its momentum in 1990s. Not only were the level of income and consumption considered as the primary determinants of consumer well-being. (Ahuvia, 2008a, 2008b; Ahuvia, Scott, & Bilgin; 2010), but also the way the income was being spent on consumer goods. It is also influenced by the broad outlook of people in relation to spending (Ahuvia et. al., 2010). The time when goods and services are brought to use or are consumed, the initial satisfaction which set off at the stage of purchase and acquisition of that product, forms the foundation of overall consumption satisfaction (LaBarbera & Mazursky, 1983).

Concept of Consumer Well-being: The concept of consumer is the upshot of the managerial school of thought. The school's concern for consumer well-being was backed by the underhand objective of capitalist of profit making. The production concept shifted from utilitarian to hedonic during 1950s (Bucklin, 1965). The major research on consumer behaviour was initiated by the buyer behaviour school of thought in late 1960s (Levy, 1959; Howard & Sheth, 1969; McCracken 1986; Holbrook & Hirschman 1982). The main focus of well-being was brought about by the macroeconomic school of thought in 1970s (Pancer; 2009). The efficiencies of market system then brought about the benefits of consumer well-being (Wilkie & Moore, 1999).

The consumer well-being has been identified as a collective satisfaction that consumer get from various sub domains of their life as a consumer (Day 1987; Lee, Sirgy, Wright, & Larsen, 2002). It includes consumer's experience from acquisition, consumption, ownership, maintenance and disposal of certain type of goods and services. These experiences with goods and services is considered to bring good to both and individual and society as a whole (Sirgy & Lee 2006).

Consumer well-being has been idealized as satisfaction received from – the ownership of the combination of a set of consumer durables and other things like car, furniture etc (Nakano, MacDonald, & Douthitt, 1995), – acquisition and possession of consumer goods (Day 1978; Leelakulthanit, Day, & Walters, 1991). Where acquisition aspect pertains to feeling of contentment associated with the purchase of consumer goods and services, while the possession aspect pertains to feeling of contentment associated with ownership of material possessions.

Existing Measures of Consumer Well-being: The initial attempt to measure consumer satisfaction by measuring the fulfilment an individual gets from product acquisition was made by Ralph L. Day in 1978. Again in 1987 he related the overall life satisfaction with consumer life satisfaction. He identified consumer life domain (purchase and consumption of goods and services) as one of the thirteen life domains which is of importance for all individuals. Overall Consumer Satisfaction Composite was developed by Meadow in 1983 which focussed in measuring the satisfaction one gets from purchase and acquisition of retail goods.

Orose Leelakulthanit, Ralph Day, and Rockney Walters also came up with the study on similar lines in 1991. According to their research, product acquisition and satisfaction are key to overall life satisfaction. They concluded that possession of material goods has positive effect on overall life satisfaction (Manchanda, 2014).

American Consumer Satisfaction Index is one cornerstone in the area of consumer well-being research developed by College of Business National Quality Research Centre, The University of Michigan. This is an aggregate measure in use since 1994 (Anderson & Fornell, 2000; Fornell et. al., 1996). It is based on plethora of literature related to consumer satisfaction. The measure determines the level of customer satisfaction by measuring perceived value, perceived quality, and customer expectations. Nakano et. al. (1995) used a measure encompassing two questions to measure overall satisfaction level from material possessions. The measure has been developed by United Nations Development Program (UNDP) in 1998 which is named as The Total Consumption Expenditure Index (TCEI) as it uses the consumption expenditure data.

Lee et. al. formulated a measure in 2002 that included all the dimensions of consumption starting from acquisition, possession, consumption, maintenance, and disposal. Sirgy et. al. (2000) have composed a scale that measures level of satisfaction and dissatisfaction from consumption of various consumer goods. Table no 1 summarises the existing scales for measuring consumer well-being.

Table 1.

SUMMARY OF EXISTING SCALES OF CONSUMER WELL-BEING

Author(s)	Sub Dimensions
Day (1978/87)	Acquisition of material goods
Meadow (1983) – Overall Consumer Satisfaction–Composite (OCSC).	Satisfaction from retail goods purchase and acquisition
Leelakulthanit, Day, and Walters (1991)	Possession of material goods
The University of Michigan’s American Consumer Satisfaction Index (1994)	Perceived value, perceived quality, and customer expectations
Nakano, MacDonald, and Douthitt (1995)	Material possessions and standard of living. Overall Consumer Satisfaction
Total Consumption Expenditure Index (TCEI) of the United Nations Development Program (1998)	Composite of consumption of cars, paper products, telephone connections, electricity, total energy, meat, fish, and cereals.
Sirgy et al./Sirgy and Cornwell (2000/2001)	Satisfaction or dissatisfaction with a variety of consumer goods and services available in the local area
Lee et. al. (2002)	Acquisition, possession, consumption, maintenance, and disposal
Meadow and Sirgy (2008)	Well-being of elderly people from retail purchase

Characteristics of Indian Consumers: The role of consumer has shifted from need based to want based. The increasing trend of custom-made has principally shifted the focus. The description of nature and character of Indian consumers is significant to understand and shape the prevailing conceptualization of consumer well-being. There are certain features that tell apart the Indian consumers from rest of the world. The pattern of consumption is much influenced by the constitution of consumer population. There is considerable transformation in age structure of Indian population which is the reason that India is heading towards consumerism at fast pace. About 65% of Indian population is below 35 years and 27% of total population falls in the age group of 25 to 44. The mainstream consumers are young as more than 40 percent of Indian consumers are between 20 to 49 years which is one factor that affects the spending (Census of India, 2011).

There is increase in educated population in recent past which is also the reason for substantial increase in employability and disposable income of consumers in India lately. The Indian consumers mainly consist of a young population with

growing income levels with increasing need to feel good and high degree of value orientation. The expenditure on consumer durable goods has increased from 2.7% of total expenditure in 1993-94 to 6.1% in 2011-12 in rural area and that 3.3% of total expenditure in 1993-94 to 6.3% in 2011-12 in urban area (MOSPI, 2012). This has led the concept of consumer well-being needs focus and attention henceforth. Apart from demographic transformation, there are certain other features that set the Indian consumer apart from the rest. Those are cultural and social factors such as Indian traditions and family values and bonding.

Car Consumption in Delhi National Capital Region: Car is one of the consumer durable goods that is riding high on the 'heat' wave of consumerism (Srinivasan et. al., 2014; Sidhu & Foo, 2015) and is regarded as a symbol of well-being and success in a country like India (Kaushal, 2014; Shende, 2014; Prince, 1993; Fernandes, 2000; Dickey, 2012).

Vehicle Spending Index and Spending Sentiment Index reveal that spending on passenger cars is increasing years over years in India. The spending on car ranges from 20-25 percent of their annual income to 100 to 125 percent (The Economic Times; 7 April 2014). India Brand Equity Foundation (IBEF) in their survey (2015) reported that the passenger vehicle sale is expected to grow further from 3.2m in 2013 to 8.6m in 2021.

In a study that compared the travel behaviour of three metropolitan cities revealed that the vehicle usage is highest in Delhi and that maximum number of people own 4-wheeler (Schievelbein et. al., 2017). The ratio of vehicles per person is 0.13 vehicles per person in Delhi. The number of registered vehicles in Delhi NCR is increasing and has crossed the mark of 10 million in May 2017 (Times of India, 4th June 2017), which was 2.17 million in 2012 (data.gov.in, 2016).

Delhi and National Capital Region are the biggest automobile market in India (Times of India, 6th May 2015) but there is no study that measures consumer well-being of car users in Delhi NCR. This reveals that the concept of consumer well-being of car user needs focus and attention hereafter.

3. Rationale

The level of satisfaction that one gets from goods and services can be evaluated right from the acquisition of a product up-to the time its disposed off (Lee et. al., 2002). The satisfaction and dissatisfaction set off at the time of acquisition, which is the initial stage of consumption, of goods and services (Manchanda et. al., 2017; Hudders & Pandelaere, 2011; Wilkie & Moore, 1999; Wright & Larsen

1993; Richins & Dawson, 1992; Belk, 1984). This paper is based on the proposition that the satisfaction received in consumer life domain contributes to overall life satisfaction (Lee et. al., 2002). This research enquires on an important research questions that emphasises on the prospects for enhancing consumer well-being of car users in Delhi NCR.

Car users are the subjects of this study because of growing importance of car ownership in developing country like India. On one hand it intensifies the prospects for the car industry but at the same time it makes the acquisition of new customers, bringing satisfaction and retaining the existing ones more challenging (Bacon, 2013). Focusing on the implication of purchase and use of cars, the level of well-being of car users would not only be interesting but also crucial subject to study.

In the current context, previous research has shown that the purchase and use of a new car promotes enduring satisfaction (Mogilner, Whillans & Norton; 2018) and that the use of own vehicle has positive effects on one's life satisfaction and well-being (Friman, Gärling, Ettema & Olsson; 2017).

During the review of literature, no study appeared to be investigating Consumer Well-being through purchase and consumption of cars. Further, no study surfaced to study the Consumer Well-being of car users in Indian context. There is a need to understand the level of consumer well-being of car users in Delhi – National Capital Region because the nature of consumer's purchase and consumption decisions has transformed enormously, with refining lifestyles, rising incomes, brand and product awareness. In order to fill the gap found in the current literature, this study proposes to examine the factors that determine the purchase and use of cars for well-being and how purchase of a car by a consumer affects the consumer well-being i.e. if the purchase and use of car would increase or decrease consumer's well-being.

4. Operational Definition of Consumer Well-Being Scale

'Being well' is a condition that one and all would desire to attain and maintain all the way through one's existence. The level and magnitude of satisfaction of our needs determine the level of well-being (Sirgy and Lee; 2006). Consumer well-being is one of the imperative construct of overall well-being. Ranging from purchase experience and acquisition to final use, various aspects of consumption of a commodity have been found to be affecting the consumer well-being (Leong, Ang, Cote, Lee & Houston; 2016).

After through look at the existing literature and reviewing the available measures of consumer well-being, the abstraction has been generated. For current study the consumer well-being has been conceptualized as 'bringing self-gratification and fulfilment through consumption avenues.' The consumer well-being is an important concept given that it plays such a crucial role in contemporary society, which is characterized by modern-day desolated lifestyle.

5. Conceptualization of Scale

Based on literature review and assessment of the available measures on well-being pertaining to consumer life domains, an attempt has been made to build up a measure for population in Delhi NCR. The existing scales vary in terms of the experience that consumers encounter starting from product acquisition to product disposal. The current research is based on existing measure of Lee et. al. (2002) which is further enriched with psychosomatic aspects of American Consumer Satisfaction Index. The consumer well-being measure by Lee et. al. (2002) is a multi-dimensional and comprehensive measure with all its dimensions positively related to overall life satisfaction. It predicts perceived quality of life through entire consumption process (Lee et. al., 2002). The American Consumer Satisfaction Index assess satisfaction in terms of critical benchmark variable such as apparent value, quality and potential to meet the requirement of the consumer.

Taken together they cover not only measure the consumer well-being across all dimensions that are included in the realm of consumer life domain but also intensifies the measurement by including the psychological aspect through perceived satisfaction from consumption. It brings about the objective and subjective proportions together.

The scale developed by Lee et. al. (2002) captures the essence of all the functions that form part of consumer life domain i.e. acquisition, purchase, consumption, maintenance and disposal (Sirgy et. al. 2006). American Consumer Satisfaction Index on the other hand embodies sound foundation and enormous theoretical base (Fornell et. al. 1996). These scales endow sound footing to work out a consumer well-being measure for consumers in India.

The consumer well-being measure developed in this study combines the three dimensions of scale by Lee et. al. i.e. acquisition, possession and consumption with yardsticks of American Consumer Satisfaction Index (ACSI) i.e. perceived value, perceived quality, customer expectations, customer complaints and customer loyalty.

For the current measure of consumer well-being three dimensions of existing scale by Lee et. al. (2002) have been examined closely i.e. Acquisition Satisfaction, Possession Satisfaction, and Consumptions Satisfaction. The Lee et. al. (2002) scale had high predictive validity with first three dimensions. The two other dimensions of Lee et. al. scale i.e. maintenance and disposition dimensions could not contribute significantly in predicting life satisfaction. Thus, these two dimensions have been dropped for our study.

The scale of Lee et. al. (2002) was a composite index which made use of seven diverse expressions of satisfaction/dissatisfaction i.e. 1 = awful, 2 = bad, 3 = unsatisfactory, 4 = neutral, 5 = satisfactory, 6 = good, 7 = wonderful, 0 = no opinion, to measure the combined consumer well-being from the act of acquiring the product to possession, consumption, maintenance and disposal stage. This research modified the scale of measurement to six point scale measuring agreement-disagreement 1 = strongly disagree, 2 = disagree, 3 = somewhat disagree, 4 = somewhat agree, 5 = agree, 6 = strongly agree. The six point likert scale (even scale) has been used in the current study to get more thoughtful responses and also to eliminate possible misinterpretation of mid-point. The yardsticks of ACSI have been used in framing the statements in the questionnaire. The scale was checked for internal consistency and factor analysed. Three factors emerged from the analysis i.e. acquisition satisfaction, purchase satisfaction and deployment satisfaction. Acquisition Satisfaction dimension represent the satisfaction one gets from acquiring a consumer product, purchase satisfaction dimension represent the satisfaction one gets from owning a consumer product and deployment satisfaction dimension represent the satisfaction one gets from using a consumer product. Deployment satisfaction was further divided into two sub dimensions namely consumption satisfaction and possession satisfaction. These dimensions broadly cover all the aspects of consumer life domain. Together these dimensions help in measuring the level of consumer well-being. The other domains of consumer life i.e. maintenance and disposition have not been considered for the current study as they have not contributed much in previous studies.

6. Methodology

The syndicate of seventeen statements was created under three dimensions. Acquisition satisfaction dimension with seven statements was purely based on Lee et al scale. Possession satisfaction dimension was conceived by blending customer expectations notion of ACSI into possession dimension of Lee et al scale and consumption satisfaction dimension was formulated by combining customer expecta-

tions, perceived quality, perceived value, customer complaints and customer loyalty notions of ACSI into consumption dimension of Lee et al scale. The original scale by Lee et al was more general. This modified version has been kept more focused on consumption and use of car.

Research Design: Exploratory research design has been used for probing in the existing measures and generating a preliminary draft of the measure that is specific to car users and is suitable for population in Delhi NCR. Expert opinions were solicited on the modified version and were incorporated in terms of making the language of statements more convenient and understandable for Indian population. The scale was refined, on the basis of insight and perceptiveness provided by experts, for further pilot study. A self-administrable questionnaire was created by bringing together the questions pertaining to the measurement of consumer well-being under three dimensions along with questions related to demographic information for further classification and identification of respondents. The primary data thus collected was factor analysed and the reliability and construct validity was also ensured. The measure was then pretested on 214 respondents representing the population.

Sample Design: The primary data was collected from a sample of respondents from National Capital Region. The entire NCR region was divided into 9 divisions (North Delhi, south Delhi, east Delhi, west Delhi and central Delhi along with Gurgaon, Noida, Faridabad and Ghaziabad). A quota of 25 respondents from each division each was decided i.e. a total of 225 respondents for this study. A random sampling technique was used to collect the data in these regions. Thirteen responses were dropped as were found inappropriate in terms of missing data or with multiple responses.

Data Collection: Primary data was collected through self-administered questionnaire both online and offline. The first part of questionnaire had 17 statements to measure consumer well-being. Respondents were required to give their preference on six point Likert-scale ranging from 1 point for strongly disagree, 2 points for disagree, 3 points for somewhat disagree, 4 points for somewhat agree, 5 points for agree and 6 points for strongly agree. The second part of questionnaire had questions pertaining to demographic and personal information of respondents designed to collect information on respondent's age, education, occupation, income level, gender. The disclosure of name was made optional. Offline data collection method was door-to-door. Nine different locations were chosen randomly from a data pool across National Capital Region. 250 questionnaires were distributed out of which 144 were received back. . Twenty one were incomplete. Total 123 questionnaire responses collected were found appropriate and used for further analysis. For online data collection a link of electronic questionnaire was sent through emails on 250 e-mails out of which 89 people filled up online questionnaire.

7. Data Analysis and Discussion

The correlation of average of each item was checked with the average of item total. Few statements were identified to be highly correlated with item total other few statements were recognized as having less correlation with item total. Table 2 shows the correlation matrix of correlation between seventeen items and items total. The appropriateness of data was verified and ensured through reliability coefficient. To measure the internal consistency and reliability of consumer well-being scale, Cronbach's alpha was calculated. Table no 3 shows that Cronbach's alpha for consumer well-being scale which is 0.93. The scale is found to be reliable as the value of alpha is much above the suggested threshold of 0.70. It signifies high level of internal consistency for the scale.

It puts forward the evidence that all the statements used in the scale determine same common construct and the given set of statements are very much associated. By looking at item total statistics table (table 4), shows that if second and seventeenth item in the scale was deleted, it would increase the reliability score even more. Deletion of both the items would increase the alpha value from 0.96 to 0.98.

The factor analysis was carried out on the primary data collected through self-administered questionnaire survey. Table 3 in exhibits Kaiser-Meyer-Olkin measure of sampling adequacy and Bartlett's test of sphericity which indicate the suitability of data for organization and construction of scale.

The value of KMO measure is 0.912, thus conducting a factor analysis would be perhaps useful and can be carried out on the given data. The Bartlett's Test of Sphericity has reached the statistical significance i.e. significance level is 0.000, as shown in table 3, which increases the scope of using data reduction techniques of factor analysis.

As a result of factor analysis three components have emerged from principal component analysis. Both the component matrix and rotated component matrix with Varimax rotation with Kaiser Normalization method, gave three components with eigen values greater than 1 (table 4).

Table 2.

CORRELATIONS

	C1	C2	C3	C4	C5	C6	C7	C8	C9	C10	C11	C12	C13	C14	C15	C16	C17	GT
C1	1	.540**	.338**	.346**	.455**	.377**	.456**	.359**	.290**	.291**	.370**	.416**	.350**	.370**	.425**	.329**	.316**	.609**
C2		1	.326**	.377**	.170*	.420**	.349**	.286**	.181**	.262**	.320**	.305**	.267**	.298**	.280**	.236**	.280**	.517**
C3			1	.614**	.476**	.531**	.340**	.367**	.398**	.237**	.312**	.345**	.367**	.292**	.424**	.409**	.175*	.594**
C4				1	.496**	.572**	.304**	.331**	.290**	.212**	.445**	.362**	.358**	.301**	.409**	.373**	.195**	.594**
C5					1	.442**	.436**	.415**	.421**	.176*	.426**	.387**	.375**	.382**	.477**	.368**	.146*	.594**
C6						1	.277**	.346**	.286**	.380**	.376**	.335**	.388**	.289**	.380**	.339**	.135*	.589**
C7							1	.466**	.387**	.247**	.294**	.364**	.334**	.426**	.305**	.393**	.241**	.573**
C8								1	.666**	.502**	.636**	.734**	.710**	.700**	.596**	.649**	.311**	.782**
C9									1	.615**	.607**	.673**	.643**	.628**	.539**	.587**	.354**	.740**
C10										1	.434**	.560**	.519**	.493**	.459**	.508**	.455**	.645**
C11											1	.737**	.704**	.685**	.695**	.640**	.413**	.782**
C12												1	.793**	.799**	.714**	.702**	.530**	.843**
C13													1	.765**	.664**	.695**	.382**	.802**
C14														1	.723**	.679**	.462**	.801**
C15															1	.679**	.415**	.788**
C16																1	.399**	.777**
C17																	1	.551**
GT																		1

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

An examination of the scree plot, as in figure 1, also reflects the appearance of three factors before the elbow of the arch.

Table 3.

RELIABILITY STATISTIC: CONSUMER WELL-BEING SCALE

Cronbach's Alpha	KMO Measure of Sampling Adequacy	Bartlett's Test of Sphericity			N of Items
		Approx. Chi-Square	Df	Sig.	
.93	.91	2311.075	136	.000	17

Together, these three factors account for roughly 65.418% of the variability in the original variables. This puts forward that three underlying variables are determinants of consumer well-being and reflect three different dimensions of the same. Rest of the variation is unexplained. Three latent factors have been discovered by using principal component analysis which describes the relationships between variables. These three factors propose a range of patterns of consumer well-being. As a result of factor analysis, the factors were restructured, number of statements was modified as per the percentage of factor explained by each statements. The cut off value for determining the statements under different factors was taken as 0.500.

Table 4.

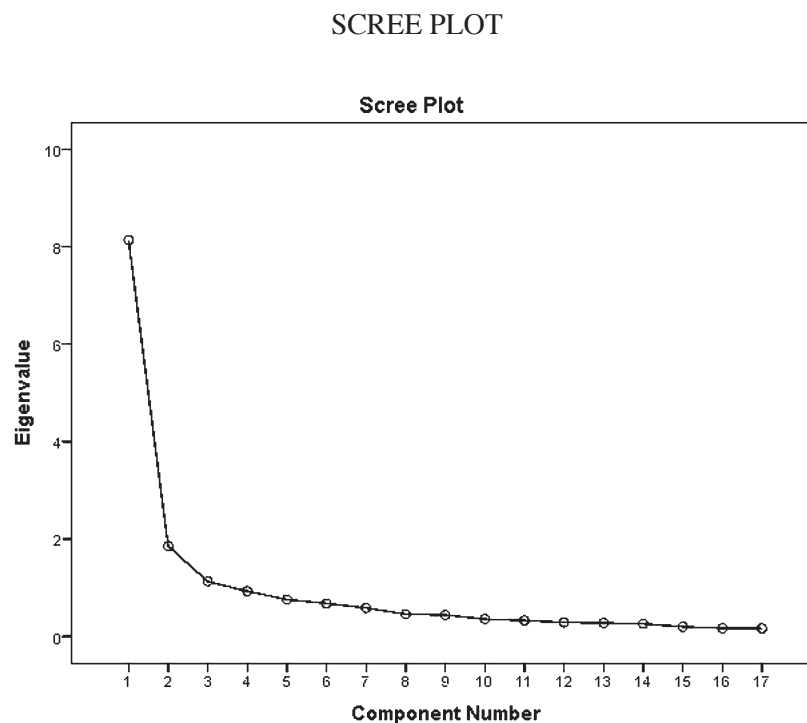
ITEM-TOTAL STATISTICS

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
CWB1	67.83	180.382	.548	.487	.924
CWB2	68.46	182.429	.442	.443	.927
CWB3	67.75	181.440	.535	.536	.924
CWB4	67.78	182.853	.539	.540	.924
CWB5	67.66	183.761	.543	.523	.924
CWB6	68.00	181.455	.529	.518	.924
CWB7	67.80	181.518	.508	.423	.925
CWB8	67.61	174.324	.745	.669	.919
CWB9	67.67	175.834	.696	.662	.920
CWB10	68.06	177.637	.584	.557	.923
CWB11	67.62	175.838	.746	.684	.919
CWB12	67.58	172.643	.816	.797	.917
CWB13	67.54	174.866	.769	.730	.918
CWB14	67.49	176.099	.770	.752	.919
CWB15	67.46	176.022	.755	.683	.919
CWB16	67.74	173.264	.736	.633	.919
CWB17	68.64	179.947	.474	.394	.926

CWB: Consumer Well-being (refer Annexure A for corresponding statements of abbreviations)

Table 5 reveals the results of factor analysis. Factor analysis facilitated as a guiding device in arrangement of statements under different factors. Three factors have emerged from varimax rotation in rotated component matrix as exhibited in Scree plot in figure 1. The statements supporting similar factors were grouped together after thorough review and confirmation of the actuality that they measure the similar latent variable. One statement (item no seven) out of seventeen scored below cut off limit i.e. it did not contribute to any factor significantly.

Figure 1.



The first factor has nine statements which measure the satisfaction one receives from consumption i.e. use of car. It measures the satisfaction one gets from the performance of car when used i.e. it measures how they feel about while possessing and using the car. It can be named as deployment satisfaction. The second factor is having four statements that seem to measure the satisfaction one gets from acquisition of car. It has been named as acquisition satisfaction. Three statements are grouped under third factor that seem to measure the satisfaction one gets when they purchase the car. Thus has been called purchase satisfaction.

Table 5.

ROTATED COMPONENT MATRIX

	Component		
	1	2	3
CWB1	.209	.338	.708
CWB2	.078	.256	.814
CWB3	.206	.769	.136
CWB4	.179	.777	.193
CWB5	.296	.712	.059
CWB6	.174	.693	.284
CWB7	.285	.347	.441
CWB8	.770	.279	.136
CWB9	.769	.240	.056
CWB10	.638	.022	.310
CWB11	.756	.290	.156
CWB12	.865	.175	.231
CWB13	.830	.251	.110
CWB14	.843	.149	.208
CWB15	.733	.340	.159
CWB16	.773	.274	.112
CWB17	.510	-.151	.520

The scale was examined by experts in the field along with the results of factor analysis, reliability analysis and correlation. The scale was reduced after the thorough assessment. The scale was contrived after having another careful look at the statements and re-arrangement of the statements under three apparent dimensions. Starting from the initial activities of consumer domain, the first dimension is kept as purchase satisfaction with three statements; second dimension is kept as acquisition satisfaction with three statements followed by the third dimension i.e. deployment satisfaction. The sub dimensions of deployment satisfaction i.e. consumption satisfaction and possession satisfaction, have three statements each. The final scale of consumer well-being of car consumers has 12 statements in total arranged under three dimensions. Table 6 shows the adapted version of Consumer Well Being Scale.

Table 6.

CONSUMER WELL-BEING MEASURE FOR CAR USERS
IN DELHI NCR

Statement
I. Purchase Satisfaction
I am satisfied with the quality (Brands) of cars (Automobile) available in local showrooms
The automobile showrooms charge reasonable price and they have transparent pricing policies
I most likely would repurchase the same car in future
II. Acquisition Satisfaction
The car showrooms are attractive and have good ambiance for shoppers
The personnel in the car showrooms are courteous and helpful
The car showrooms have good service policies for cars they sell
III. Deployment Satisfaction
<i>a. Possession Satisfaction</i>
The features in my car are as per my expectations
It is kind of car I always wanted to possess
My car has all the features that I expect from a car in this price segment
<i>b. Consumption Satisfaction</i>
My car meets my need and requirement
The quality of my car makes it much reliable.
The performance of my car is as per the price paid for it.

Statement selected under various dimensions cover certain benchmarks of American Customer Satisfaction Index including customer's loyalty, customer's expectations, perceived quality, perceived value etc. The well-being that a consumer derives from consumption of a product depends on balance between consumption activities ranging from purchase of a product to the disposal of the same. Given the fact that consumers always want to maximize their satisfaction for happier living (Larsen et al., 1999; Ryan & Deci, 2002), the purchase and consumption made by them affects their well-being.

The assertions of the current study insinuate perceptiveness into the consumer well-being of car users in Delhi NCR. As one of the fastest growing economy as well as transforming age structure and mind-set of people residing in India, there is increased inclination for spending on luxuries. The growing importance of car ownership in developing country like India intensifies the prospects for the car

industry but at the same time it makes the acquisition of new customers, bringing satisfaction and retaining the existing ones more challenging (Bacon, 2013). Focusing on the implication of purchase and use of cars, the level of well-being of car users is not only be interesting but also crucial subject to study.

8. Implications

The research would be useful to marketers in general and to automobile industry in particular. Knowledge of consumer's well-being brought about by consumption and use of cars is important for strategizing and improving the prospects.

It will help marketers in understanding the consciousness and expectancies behind car purchase and use. They would be able to understand proper perceptives about consumer's choice and preferences and use the information in strategizing product positioning and creating a brand image, building brand loyalty to enhance the level of satisfaction of the consumer. It would constructively influence the profitability of the company. It sheds light on the importance of maintenance services and its role in enrichment of consumer well-being.

It can help the policymakers and academicians in making propositions in the globalized scenario for discovering and identifying the methods of increasing well-being and satisfaction of the customers. The policy makers, marketers and allied who are striving to increase the consumer well-being of people; educators and financial counsellors who have an important role to support and reinforce individual and family well-being can take away useful information and device it in discovering and identifying the methods of increasing well-being and satisfaction of their car customers. This study of consumer well-being of car users would help in augmenting the overall well-being of people.

9. Conclusion, Limitation(s) and Future Scope of the Study

The study comprehended that the existing measure of consumer well-being had general consideration and were designed keeping in mind the culture and consumers of west. None of the study investigated or revealed the cultural portion of Asian country like India. The current study has abridged the gap and measured consumer well-being of car consumers through modified versions, more suitable for Indian study.

The preliminary draft of questionnaire was prepared and expert opinion was sought. The modified version was then pilot studied for further refinement. The result of factor analysis has put forward the final scale for measuring the well-being of car users through different consumption avenues i.e. purchase, acquisition and deployment.

Measuring consumer well-being of people of a developing, principally spiritual and devout country like India, where adolescents are under the influence of contemporary western way of life, is imperative and prolific. The study would smooth the progress of the pushers in the car industry to increase the satisfaction level of their customers.

The research has temporal and spatial limitation. The study is confined to measuring consumer well-being of car users in Delhi NCR. This makes the study more specific.

The research unwraps the potential and the latitude for future research on the subject matter viz-a-viz cultural, geographical, environmental, psychological and social factors that can have influence on consumer well-being. Further study can be conducted to develop generalized version of measure of consumer well-being of users of consumer durable goods. The development of tool for assessment of consumer well-being is evocative in this area of research that centers on recognizing and emphasizing on the significance of consumer well-being. The consumer well-being measure developed in the current study required empirical validation for making it more reliable and robust. Researchers can further investigate the consumer purchase behavior and contribute in augmenting the same in the right direction.

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Annexure A

CBW1: I am satisfied with the quality (Brands) of cars (Automobile) available in local showrooms.

CBW2: The automobile showrooms charge reasonable price and they have transparent pricing policies.

CBW3: The automobile showrooms are attractive and have good ambiance for shoppers.

- CBW4: The personnel in the automobile showrooms are courteous and helpful.
- CBW5: The automobile showrooms are open for sufficient hours in a week.
- CBW6: The automobile showrooms have good service policies for cars they sell.
- CBW7: The types of car I want are easily available in the automobile showrooms located nearby.
- CBW8: I am very much satisfied with the automobile that I have owning.
- CBW9: The features in my car are as per my expectations.
- CBW10: It is kind of car I always wanted to possess.
- CBW11: My car has all the features that I expect from a car in this price segment.
- CBW12: I am very much satisfied from the automobile that I am using.
- CBW13: My car meets my need and requirement.
- CBW14: The quality of my car makes it much reliable.
- CBW15: The performance of my car is as per the price paid for it.
- CBW16: I have no complaints regarding the car that I am using.
- CBW17: I most likely would repurchase the same car in future.

NOVA MJERA ZA ZADOVOLJSTVO INDIJSKIH KORISNIKA AUTOMOBILA

Sažetak

Današnji potrošači koriste raspoloživa dobra s ciljem da iz toga izvuku komfor i satisfakciju, iz čega direktno slijedi kupnjom inducirano zadovoljstvo. U ovom radu se istražuje zadovoljstvo korisnika auti u Delhiju i njegovoj gradskoj okolici (Nacionalna gradska regija) iz razloga što je ta regija kategorizirana kao najveće tržište automobila u Indiji. Automobilska industrija je fokus ovog istraživanja zbog njenih ističućih karakteristika naspram ostalih potrošačkih dobara. Istraživanje je zamišljeno kao proširenje na već postojeću konceptualizaciju i mjere zadovoljstva korisnika kroz razvitak zasebne nove mjere zadovoljstva korisnika u Delhiju i okolici korištenjem eksplorativnih istraživačkih tehnika. Ta trodimenzijska mjera zadovoljstva korisnika je i razvijena.

Ključne riječi: zadovoljstvo korisnika, kupnja, akvizicija, posjedovanje, potrošnja, razvoj, satisfakcija