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### **Phenomenological Approach towards Altruistic Purchase Gratification - Commercial Vehicle Perspective**

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#### **ABSTRACT**

The primary purpose of this article is to investigate the impact of service-quality factors and altruistic consumer buying behavior towards buyer vulnerability. Moreover, this paper also examines the impingement of buyer vulnerability towards purchase intention and usage gratification. The research design adopted for this article is Descriptive Research. The primary data are gathered from using a standardized research instrument. The nominal and ordinal scales are used to evaluate the attributes. The geographical area of this article refers to Tamil Nadu in South India. The primary cause for preferring South India is the trend in volumes & growth rates of commercial vehicle. The data collection was carried out from April 2016 to March 2017. The sample units are the commercial vehicle owners. The sampling technique enforced is Stratified Random Sampling Technique, which is a probability sampling technique. The proposed conceptual framework “SAM Usage Gratification Model” is tested using Structural Equation Modeling (SEM). The results demonstrate that doubtlessly the service-quality factors and altruistic buying behaviour influences buyer vulnerability which in turn is proven to be a major prognosticator towards purchase intention and usage gratification with regard to commercial vehicle segment. It is also observed that Responsiveness holds the higher degree of correlation with altruistic consumer buying behaviour at 63.8%. This paper aspirates the managerial implications for automotive researchers and policy makers to comprehend the consumer buying behavior. It also helps the automotive makers to evaluate and alter their business approaches so as to have a competitive position in the market and also to have a positive impact on the economy.

**KEYWORDS:**Service-Quality Factors, Altruistic, Consumer Buying Behavior, Buyer Vulnerability, Commercial Vehicle

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## 1. INTRODUCTION:

In today's litigious mercantile establishment, the inherent automobile industry is facing a counterchallenge in satisfying the consumers. It is essential for the automotive managers and policy makers to realize the factors determining consumer buying behaviour so as to achieve the commercial success. The consumers have become well-educated and are even more demanding than before as the information available about the products is bountiful. The outgrowth of buyer vulnerability has ensued from the phenomena of service-quality factors and altruistic behavior in consumer buying behaviour.<sup>1,2,3,4</sup> Most recently, the automobile firms have witnessed the grandness of service-quality factors.<sup>5,6,7</sup> With the developing illustriousness of the consumer buying behavior literature, this paper develops a framework that pellucidities on the relationships among the selected constructs – service-quality factors, altruistic consumer buying behavior, purchase intention, and usage gratification.

### ***Problem Statement:***

Experiencing the evoking concern over automobile consumer buying behavior, researchers persisted exceeding factors determining their buying behavior especially when it comes to commercial vehicles.<sup>8</sup> Automotive researchers have also ascertained the polynomial function of service-quality factors on the importance of consumers' altruism, which stays unexplored for the automotive scientists.<sup>9,10</sup> Nevertheless, the forerunners are largely beleaguered through the gratuitous of researchers concerned to the factors extending to buyer vulnerability.<sup>11</sup> However, only few studies have highlighted the significance of buyer vulnerability in the automobile industry.<sup>12,13,14</sup> Established on the pretentiousness of the buyer vulnerability of commercial vehicles and purchase intention, it is discombobulating to know how only very few automotive researchers have concentrated in this domain. Accordingly, this paper will effloresce this extremely authoritative but less researched properties.

### ***Research questions:***

- a) What is the effect of service-quality factors on altruistic consumer buying behavior?
- b) What is the influence of service-quality factors and altruistic consumer buying behavior towards buyer vulnerability?
- c) What is the impact of buyer vulnerability towards purchase intention and usage gratification?

**Objectives:**

- (i) To analyse the role of service-quality factors on altruistic consumer buying behavior.
- (ii) To investigate the impact of service-quality factors and altruistic consumer buying behavior towards buyer vulnerability.
- (iii) To evaluate the impingement of buyer vulnerability towards purchase intention and usage gratification.

**2. LITERATURE REVIEW:**

**2.1 Service-quality factors:**

Service Quality is one of the key expressions for the success of automobile industry. The prime success factors in an industry with regard to holding an incomparable position with respect to its competitors are the Service-Quality factors. Researchers have witnessed that estimable service quality helps in retaining existing customers and also acquiring new customers, generating positive word-of-mouth, and in turn ameliorated profitability.<sup>15,16</sup> Service-quality factors can be generally assessed and refined using SERVQUAL model.<sup>17,18</sup> The technique of measuring the service quality using SERVQUAL model would really be estimable as the automobile consumers expect good service post their purchase. The fleet owners of trucks usually consider 5 factors to rate the service quality that they receive from the service provider: Tangibility, Reliability, Responsiveness, Assurance, and Empathy.<sup>19</sup>

**2.2 Altruistic consumer buying behaviour:**

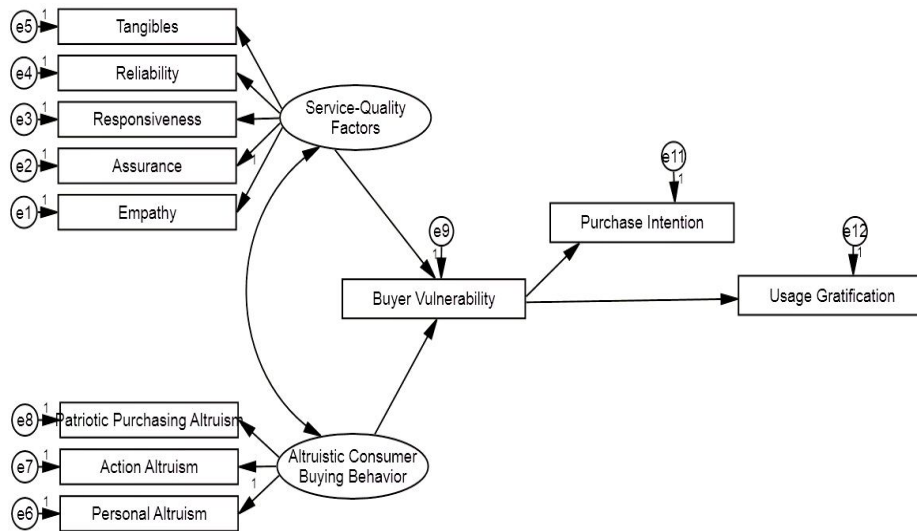
Altruism is defined as the motivational state of a person towards increasing another's fortune.<sup>20</sup> Humanitarian issues are growing crucial to consumers and establishments that make efficacious use of this attribute and have higher chance of getting derived from consumer's altruistic behavior in the present competitive market. Despite various contributions were made on altruism earlier in the perspective of social or psych-interpreted logical context, it is still regarded to play a key function in consumer buying behavior.<sup>21</sup> It is understood that altruistic consumer buying behavior has the following dimensions: patriotic purchasing altruism, moderate action altruism, and low personal altruism.<sup>2</sup> Patriotic purchasing altruism is an attribute in which the consumers regard the origin country of the product or service during the purchase decision process.<sup>2</sup>

**2.3 Buyer vulnerability:**

Buyer vulnerability refers to the capability of rapidly enduring harm or impairment during the process of consumption. Primarily this could take place because of two conceptions – personal and

market. In this context, the personal attributes generally designate the personal income and potentialities that determine the consumption decisions and market dimensions refer to the features of the market.<sup>22</sup> Furthermore, buyer vulnerability can be generically categorized into 5 classes: Informational Vulnerability, Pressure Vulnerability, Supply Vulnerability, Redress Vulnerability, and Impact Vulnerability.

**2.4 Conceptual framework:**



**Fig. 1. Conceptual Framework – “SAM Usage Gratification Model”**

**3. RESEARCH METHOD:**

The research design adopted for this article is Descriptive Research, which is the description of the nature and characteristics of a particular group or individual.<sup>23,24,25,26</sup> The primary data are gathered from using a standardized research instrument. The nominal and ordinal scales are used to evaluate the attributes. The sub-scales of Service-Quality Factors are adopted from SERVQUAL Model.<sup>27</sup> The sub-scales of Altruistic Consumer Buying Behavior are adopted from “Altruism Scale”.<sup>28</sup> A five-point Likert Scale arraying from “1-Strongly Disagree” to “5-Strongly Agree” is assumed to evaluate the respondents’ degree of agreement. It was observed during the process of pilot study that the Cronbach’s alpha reliability coefficients for the selected variables range between 0.72 (Responsiveness) and 0.91 (Buyer Vulnerability), which are above the satisfactory limit.<sup>28,29</sup>

The geographical area of this article refers to Tamil Nadu in South India. The primary cause for preferring South India is the trend in volumes & growth rates of commercial vehicle. The data collection was carried out from April 2016 to March 2017. The sample units are the commercial

vehicle owners. For the purpose of sampling, total sales of commercial vehicles in India during the past financial year were collected from Society of Indian Automobile Manufacturers. During the study period, the total commercial vehicles purchased in Tamil Nadu were 67,141.<sup>30</sup> At 99% confidence level and 5% margin of error, applying the sample size determination model, the calculated the sample size is 240.<sup>31</sup> The sampling technique enforced is Stratified Random Sampling Technique, which is a probability sampling technique. The stratification is fabricated imposing the total commercial vehicle purchase. Accordingly, 240 questionnaires are disseminated and after eliminating double-barreled, misleading, and ambiguous statements,<sup>32</sup> 186 completed questionnaires remained (77.5% response rate). The proposed conceptual framework “SAM Usage Gratification Model” is tested using Structural Equation Modeling (SEM).

**4. ANALYSES AND DISCUSSION:**

***H1 : Service-quality factors will significantly determine altruistic consumer buying behaviour***

The role of service-quality factors on altruistic consumer buying behavior is analyzed using Karl Pearson’s correlation coefficient.

**Table 1. Role of Service-Quality factors on Altruistic consumer buying behavior - Correlations**

		<b>Tangibles</b>	<b>Reliability</b>	<b>Responsiveness</b>	<b>Assurance</b>	<b>Empathy</b>	<b>Altruistic Consumer Buying Behavior</b>
Tangibles	Pearson Correlation	1	.393**	.478**	.443**	.436**	.487**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	186	186	186	186	186	186
Reliability	Pearson Correlation	.393**	1	.726**	.531**	.457**	.536**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	186	186	186	186	186	186
Responsiveness	Pearson Correlation	.478**	.726**	1	.709**	.628**	.638**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	186	186	186	186	186	186
Assurance	Pearson Correlation	.443**	.531**	.709**	1	.582**	.563**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	186	186	186	186	186	186
Empathy	Pearson Correlation	.436**	.457**	.628**	.582**	1	.562**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	186	186	186	186	186	186
<b>Altruistic Consumer Buying Behavior</b>	<b>Pearson Correlation</b>	<b>.487**</b>	<b>.536**</b>	<b>.638**</b>	<b>.563**</b>	<b>.562**</b>	<b>1</b>
	<b>Sig. (2-tailed)</b>	<b>.000</b>	<b>.000</b>	<b>.000</b>	<b>.000</b>	<b>.000</b>	
	<b>N</b>	<b>186</b>	<b>186</b>	<b>186</b>	<b>186</b>	<b>186</b>	<b>186</b>

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

Source : Primary data

It is observed from Table 1 that all the service-quality factors are significant with altruistic consumer buying behavior. Furthermore, it can also be observed that Responsiveness has the higher degree of correlation with altruistic consumer buying behavior at 63.8%.

***H<sub>2</sub>: Service-quality factors and altruistic consumer buying behavior will significantly influence Buyer Vulnerability***

The impact of service-quality factors and altruistic consumer buying behavior towards buyer vulnerability is examined using Multiple Linear Regression. In this regard, Responsiveness, Tangibles, Reliability, Empathy, Assurance, Personal Altruism, Action Altruism, and Patriotic Purchasing Altruism are considered as independent variables and Buyer Vulnerability is considered as dependent variable.

**Table 2. Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.918 <sup>a</sup>	.843	.836	.30412

a. Predictors: (Constant), Personal Altruism, Tangibles, Reliability, Empathy, Assurance, Action Altruism, Patriotic Purchasing Altruism, Responsiveness

**Table 3. ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	87.743	8	10.968	118.589	.000 <sup>b</sup>
	Residual	16.370	177	.092		
	Total	104.113	185			

a. Dependent Variable: Buyer Vulnerability

b. Predictors: (Constant), Personal Altruism, Tangibles, Reliability, Empathy, Assurance, Action Altruism, Patriotic Purchasing Altruism, Responsiveness

**Table 4. Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.530	.163		-3.257	.001
	Tangibles	.208	.034	.224	6.164	.000
	Reliability	.098	.039	.109	2.481	.014
	Responsiveness	.046	.056	.047	.836	.404
	Assurance	.156	.036	.193	4.334	.000
	Empathy	.198	.043	.186	4.546	.000
	Patriotic Purchasing Altruism	.089	.042	.095	2.105	.037
	Action Altruism	.187	.044	.188	4.262	.000
	Personal Altruism	.151	.034	.181	4.391	.000

a. Dependent Variable: Buyer Vulnerability

Source : Primary data

It is interpreted from Table 2 that the regression value ‘R’ of this model is at 91.8%, the R Square value is at 84.3%, and the adjusted R Square value is at 83.6%. Hence, it can be understood from the R Square value that the weighted combination of the predictor variables explicates 84.3% of the discrepancy in the dependent variable. Table 3 demonstrates the outcomes of ANOVA for the

observed variables. It is noticed from Table 4 that all the sub-scales of Service-Quality Factors and altruistic Consumer Buying Behavior are significant with Buyer Vulnerability.

***H<sub>3</sub>: Buyer vulnerability will significantly influence purchase intention and usage gratification***

The impingement of Buyer Vulnerability towards Purchase Intention and Usage Gratification is evaluated using Multivariate General Linear Model. In this regard, Buyer Vulnerability is reserved as fixed factor and Purchase Intention and Usage Gratification are reserved as dependent variables.

Dependent Variable : Buyer Vulnerability

**Table 5. Tests of Between-Subjects Effects**

Source	Type III Sum of Squares	Df	Mean Square	F	Sig.
Corrected Model	79.130 <sup>a</sup>	90	.879	3.343	.000
Intercept	901.374	1	901.374	3427.506	.000
Purchase Intention	46.101	22	2.095	7.968	.000
Usage Gratification	3.680	10	.368	1.399	.193
Purchase Intention * Usage Gratification	17.413	58	.300	1.142	.280
Error	24.983	95	.263		
Total	3451.000	186			
Corrected Total	104.113	185			

a. R Squared = .760 (Adjusted R Squared = .533)

Source : Primary data

Wilks' Lambda multivariate effect is assumed as an adequate value in the Multivariate General Linear Model. From Table 5 it can be detected that the Wilks' Lambda multivariate effects are significant for both Purchase Intention and Usage Gratification with Buyer Vulnerability. Hence, it is ciphered that buyer vulnerability is a major prognosticator towards purchase intention and usage gratification of commercial vehicle industry.

***Structural Equation Modeling (SEM)***

The proposed "SAM Usage Gratification Model" is statistically analyzed using SEM in AMOS after accepting the primary assumptions.<sup>33,34,35,36,37</sup>

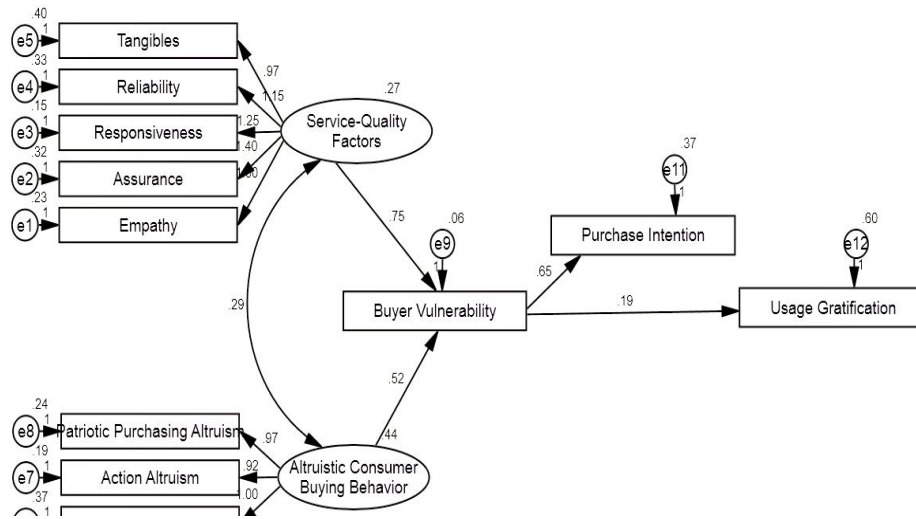


Fig. 2. Unstandardized Estimates of the Proposed – “SAM Usage Gratification Model”

The Chi-Square value of the proposed SAM Usage Gratification Model is ascertained to be significant ( $p = .000$ ). The CMIN/DF value of the proposed SAM Usage Gratification Model is 2.227 establishing a good fit. The Expected Cross-Validation Index (ECVI) value of the proposed SAM Usage Gratification Model is 0.936 manifesting a reliable fit. It is also observed that the Comparative fit indices: Normed Fit Index, Incremental Fit Index, Comparative Fit Index, and Relative Fit Index of the proposed SAM Usage Gratification Model are at 0.914, 0.909, 0.923, and 0.898 expressing impetuous, downright, absolute, and marginal fit respectively.<sup>33,34,36,37,38,39</sup> Hence, it is interpreted that the proposed SAM Usage Gratification Model has a satisfactory fit to accept the proposed model.

## 5. CONCLUSION AND LIMITATIONS:

The unflagging findings of this article expose the faultless apprehension of service-quality factors and altruistic buying behavior towards buyer vulnerability with regard to commercial vehicles segment. Accordingly, this paper portrays the essential agglomeration of tangibles, reliability, responsiveness, assurance, empathy, patriotic purchasing altruism, action altruism, and personal altruism towards buyer vulnerability eventually contributing the antecedents of purchase intention and usage gratification. By confirming the role of two concepts, service-quality factors and altruistic consumer buying behavior, this paper determines the impression that consumer buying behavior is a multidimensional domain. Thence, this paper aspirates the managerial implications for automotive researchers and policy makers to comprehend the consumer buying behavior. Since this article engrosses the commercial vehicle owners in Tamil Nadu, it may be that more prominent research



across other states in India would have disclosed much generalizable outcomes. There is also a possibility of common method disagreement exists. All these research limitations should be deliberated before carrying on future research in this domain.

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