

PRE OWNED CAR MARKET IN KERALA: A MODEL
LINKING ATTITUDES, PRODUCT AND DEALER
RELATED FACTORS TO POST PURCHASE BEHAVIOUR

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By
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Pre Owned Car Market in Kerala: A Model Linking Attitudes, Product and Dealer related Factors to Post Purchase Behaviour

Ph. D Thesis under the Faculty of Social Sciences

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This is to certify that the thesis entitled “**Pre Owned Car Market in Kerala: A Model Linking Attitudes, Product and Dealer related Factors to Post Purchase Behaviour**” is the record of bonafide research work done by Ms. Deepthi Sankar under my supervision and guidance at the School of Management Studies, in partial fulfillment of the requirements for the Degree of Doctor of Philosophy under the Faculty of Social Sciences, Cochin University of Science and Technology. It is also certified that all the relevant corrections and modifications suggested by the audience during the pre-synopsis seminar and recommended by the Doctoral Committee of the candidate have been incorporated in the thesis.

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DECLARATION

I, Deepthi Sankar, hereby declare that the thesis titled “**Pre Owned Car Market in Kerala: A Model Linking Attitudes, Product and Dealer related Factors to Post Purchase Behaviour**”, submitted to Cochin University of Science and Technology under Faculty of Social Sciences is the record of the original research done by me under the supervision and guidance of Dr. Zakkariya K.A., Associate Professor, School of Management Studies, Cochin University of Science and Technology. I also declare that this work has not been submitted elsewhere for the award of any degree, diploma or any other title or recognition.

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ABSTRACT

Post purchase behaviour is the response of a consumer after purchasing a product. This is influenced by attitudes, product and dealer related factors, subjective norms and perceived behavioural control. Realising the significance of these factors on the marketing strategies of a product, the present research is undertaken to study the influence of these factors on the post purchase behaviour of consumers of pre owned cars in Kerala. This work also identifies the profile of pre-owned car consumers of Kerala. The specific objectives are a) To identify the demographic profile of consumers who purchased pre owned cars b) To study the relationship between product related factors and consumer attitude towards the purchase of pre owned cars c) to study the relationship between dealer related factors and consumer attitude towards the purchase of pre owned cars d) To analyse the relationship between consumers' attitude and post purchase behavior e) To analyse the relationship between subjective norms and post purchase behavior and f) To analyse the relationship between perceived behavioural control and post purchase behaviour

The study is confined to consumers who own and use pre owned cars purchased from authorised dealers in Kerala. The study was based on field research and made use of both primary and secondary data. Primary data were collected from 750 respondents distributed in five districts of Kerala. The study found that product and dealer related factors plays a vital role in shaping attitude of consumers towards pre owned cars which in turn influence the repurchase intention and decision to recommend to friends and relatives. Repurchase intention of pre owned car consumers are significantly influenced by the subjective norms and perceived behavioural control. This study would help marketers to understand the post purchase behaviour of pre owned car consumers and formulate the marketing strategies accordingly.

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List of Abbreviations

CPO	Certified Pre Owned Cars
BCA	British Car Auctions
US	United States
CAGR	Compound Annual Growth Rate
FY	Financial Year
INR	Indian Rupee
CRISIL	Credit Rating and Information Services of India Limited
GDP	Gross Domestic Product
SIAM	Society of Indian Automobile Manufacturers
C2C	Customer to Customer
CEO	Chief Executive Officer
MFC	Mahindra First Choice
M&M	Mahindra &Mahindra
AMOS	Analysis of Moment Structures
SEM	Structural Equation Modeling
eWOM	electronic Word Of Mouth
TPB	Theory of Planned Behavior
PBC	Perceived Behaviour Control
TAM	Technology Acceptance Model
TRA	Theory of Reasoned Action
TR	Technology Readiness
ANOVA	Analysis of Variance
OTC	Over-The Counter
PLS	Partial Least Square analysis
RTD	Ready to Drink
EFA	Exploratory Factor Analysis

CFA	Confirmatory Factor Analysis
COO	Country-of-Origin
SN	Subjective Norms
EPS	Extensive Problem Solving
LPS	Limited Problem Solving
RRS	Routine Response Behavior
CDP	Consumer Decision Process
SSI	Sales Satisfaction Index
AVE	Average Variance Extracted
PRF	Product Related Factors
DRF	Dealer Related Factors
GoF	Goodness-of-Fit
EKM	Ernakulam

1.1 Introduction

Indian automobile industry is considered the fastest growing sector in the world. In auto sales India is in the sixth position globally. In addition to the billions of vehicles that exist now, Indian roads could be carrying the load of nearly nine million new cars by 2020. Pre owned car segment was not considered a potential area of growth in auto sales but has silently grown to a space of its own. But the average Indian saw value in pre owned cars that were discarded after few years of use. While a major portion of car sales in India is still held by customer to customer sales and small dealer, workshops, mechanics and agents brokering the pre owned car sales have helped the sector grow into a strong segment.

Pre owned car segment is growing fast with organised players paying more attention to their pre owned-vehicle operations by opening showroom exclusive for pre owned cars. There has been a paradigm shift in pre owned car market which needs to be reflected in the customer experience and marketing strategies. For evolving marketing strategies it is essential that marketers have an appropriate understanding of the characteristics of consumers, what is their attitude towards pre owned cars, how they buy, from whom they buy, what is their post-purchase experience etc.

Many researchers have investigated consumer behaviour in relation to cars. Marketing decision makers often rely on the buyer behaviour to analyse new car market or durable consumer goods to conceptualize the dynamics of the pre owned car market. The quality and reliability of pre owned cars have grown, consumer attitudes have also evolved. The entry of organized players made the pre owned car market more transparent which generated an element of trust among potential customers there by developing a positive feeling towards pre owned cars. Hardly any research study has been done to examine the purchase behaviour of pre owned cars. Hence, the present study is an attempt to analyse the factors influencing purchase and post purchase behaviour of pre owned car consumers and to identify their profile.

As far as a marketer is concerned it is vital to understand whether the product is liked or not. In addition to this, in order to modify marketing strategy, feedback regarding the product is taken so that corrective action is taken. Post-purchase behaviour is the response of the consumer. The marketer can understand the likes and dislikes, preferences and attitudes and satisfaction of consumer towards the product. It gives an indication that whether the purchase motive have been met or not. The purchase is the means, and post purchase is the end. By analyzing post purchase behaviour marketer can understand whether or not customers will be purchasing a product again, whether he/she will have a positive word of mouth and whether long-term profits can or cannot be expected.

1.2 Significance of the Study

Consumers are the most volatile of all variables which marketers have to deal with. Marketers serve consumers from various walks of life who exhibit

different patterns of behaviour, and these are apparent in their purchasing decisions. To understand better, which consumers purchase pre owned cars and why, it is important to analyse what consumers say and they do, to study what measures they actually take and how they feel post-purchase. There are a variety of factors that drive all purchase intentions regardless of requirements. Consumers want value-added attributes with their products. However, just because of the fact that a product has this value it does not translate into consumer purchase behaviour in the case of all consumers.

Consumers can be segregated based on similar behaviours and patterns. Customer profiling is the identification of relevant information regarding all the existing customers. It is a description of a consumer or group of consumers that comprises demographic, geographic, and psychographic characteristics as well as buying patterns, creditworthiness, and history of purchase. The study aims to identify the factors that influence the purchase behaviour of pre owned car consumers and profile them based on these factors.

Post-purchase behaviour is influenced by emotions, attitude, Subjective norm, and psychology of consumers. Hence anyone dealing with consumers should be aware of the influence of post purchase behaviour. According to Strydom et al. (2000), after purchasing the product, the buyer will experience some level of satisfaction or dissatisfaction which drives their emotions. The marketer's job does not end when the product is bought but continues into the post purchase period. Marketers must monitor post-purchase satisfaction, post-purchase actions, and cognitive dissonance. The buyer's satisfaction or dissatisfaction will influence future behaviour. A satisfied buyer will purchase the product again and / or recommend it to others. Dissatisfied buyers will react

in a different way. They may possibly discontinue using the product, return it, or take some form of public action.

An attitude is a pre-attained disposition of favouring or unfavouring a person, place, situation or an object. Attitude is the result of evaluation of certain aspects in the mind of the consumer which leads to a positive or negative image in consumer's black box. The black box of consumers makes it difficult for a marketer to predict the way a consumer will behave towards a product. In order to understand the post purchase behaviour of consumers, it is necessary to study their attitude towards that product. Attitudes towards a product include a set of beliefs about the product attributes. Marketers of pre owned cars need to know whether consumers have positive or negative attitudes toward pre owned cars, and they must understand the reasons behind these attitudes and what would be the post purchase behaviour of consumers.

Subjective norm is defined as “the perceived social pressure to perform or not to perform the behavior” by the individual (Ajzen, 1991). Perceived behavioral control refers to “the perceived ease or difficulty of performing the behavior”. The psychology of a consumer is complex and uncertain. It is difficult for a marketer to predict the behaviour and understand the post purchase behaviour of consumers towards a product. This study sought to determine what product attributes and dealer attributes are considered important by consumers of pre owned cars, the influence of these attributes in shaping their attitude towards pre owned cars. The study aims to understand the phenomenon of post purchase behaviour based on the belief that inducing repetitive business is the key to a firm's long-term success. The study made use of research model based on Theory of Planned Behaviour to predict the post

purchase behavior of consumers using pre owned cars by studying influence of product and dealer related factors on attitudes, influence of attitudes, subjective norms, and perceived behavioural control on post-purchase behaviour.

1.3 Pre Owned Car Market

A pre owned car, or pre-owned vehicle, or second-hand car, is a car that was previously owned by one or more owners. Pre owned cars are sold through a variety of outlets, such as authorised and independent car dealers, rental car companies, leasing offices, auctions, private party sales etc. As far as pre-owned cars are concerned one man's trash is another man's treasure. Two decades back, a car was considered a luxury, which people from rich class only could afford. But for aspirers of middle-class population, secondhand car was the only economical way to buy a car. During those times, the price of secondhand cars was also on the higher side as compared to the current era. In addition to high price, lack of finance options made owning even a secondhand car a dream. Each Pay Commission in India is boosting consumer spending which positively impact new and pre-owned car sales. There is drastic change in aspirations of consumers which is reflected in purchase behavior of car. According to Information and Credit Rating Agency (ICRA) report (2011) rising income levels, easy availability of finance and extensive models at competitive prices have led to spurt in the demand of new car market. Times of India (2013) reports that car owner used to change vehicles once in 7-8 years whereas the current trend is to change cars once in 3-4 years which resulted in drastic reduction in holding period of the car enabling a boom in second hand car market.

1.4 The Pre Owned Car Market Abroad

According to Aaron (2014) dealers in the United States sold a record-high 2.3 million Certified Pre Owned Cars (CPO) cars in 2014, which is 21 percent of the used car market in the country. The figure represents a significant increase from the 1.53 million CPO cars sold in 2009. According to the 25th edition of the Used Car Market Report by British Car Auctions (BCA 2015) in association with the Centre for Automotive Management, University of Buckingham, the value of used car sales in 2014 reached £45.1 billion – a year on year increase of 5.6% and an all-time high for the sector. The collective value of new and used car in UK market leapt to £88.5 billion in 2014 up from £79.4 billion in 2013, with used vehicles accounting for 51 percent of the total market value. Monetary volume of pre owned car sales is approximately £ 38.1 billion.

According to estimates by Auto Car Professional (2014) in the United States (US), for every new car sold, around three pre owned cars are sold. Khan (2014) reported that in developed markets, the ratio of new passenger vehicle sales to pre owned passenger vehicle sales is 1:3, in Europe, this ratio is 1:2, while currently in India it is 1:1.1

According to Statista (2014) there had been remarkable growth in the demand for used car in China. The number of sold used cars had amounted to 6.05 million units in 2014, generating overall used car sales revenue of approximately 368 billion yuan. This four-fold increase in used car sales over a decade, displays the remarkable growth in demand for used vehicles in China. In 2013, 5.2 million sold used cars stood against 17.5 million registered new cars in China.

1.5 The Pre Owned Car Market in India

India represents one of the world's largest car markets. According to Kalanidhi (2015) "for every 100 new cars sold in India, 110 pre-owned cars are sold. In the U.S., it is four times while in Germany it is 2.2 times". According to Reuters (2014) car manufacturers in India, the world's sixth-largest auto market by unit sales, sold 1.8 million new cars in 2013 as compared to 2 million the previous year, as rising fuel costs, interest rates and a slowing domestic economy hit buyer sentiment. According to Gupta (2014) the pre owned car sales in this market has picked up and has been growing at a Compound Annual Growth Rate (CAGR) of 21.1percent (in revenue terms) during FY (Financial year) 2008-FY 2013 and is expected to grow even further as more carmakers are entering in the pre owned car market. According to India Used Car Market Outlook research report 2020, a press release in PR Newswire (2016), the used car market will grow at a considerable CAGR rate to reach Indian Rupee (INR) 1.5 billion by 2020 due to the increasing number of car dealers and preferences for used cars in India. Credit Rating and Information Services of India Limited (CRISIL) Research, in September 2012, forecast that annual pre owned car sales will treble to approximately 8 million units by 2016-17, making it a 1.5 trillion rupee market. Aditya (2014) reported that factors such as increasing share of organised companies in the business, people switching cars sooner, lower prices in the segment and easy availability of loans are likely to boost demand. Pre owned car market in India is poised for significant growth.

Nandhini (2014) in Times of India reports that according to CRISIL, pre owned cars have grown at a CAGR of 22 percent from a volume of 1 million

units to 2.6 million units during FY 2007 to FY 2012. It is projected to grow at a rate of 22 to 24 percent over the next five years from FY12 through FY17. Pre owned car market now attracts a younger customer base as first time car buyer's move to the pre-owned market in search of better bargains. The average age of the pre owned car buyer is lower than new car buyers with people as young as 25 to 28-year-olds opting for a pre-owned car in cities like Pune and Bangalore.

Previously those who couldn't afford a new car bought secondhand cars. Global market research agency J.D. Power (2014) has suggested that the young customers are turning to the pre owned car market to change and purchase cars of different category. Nandhini (2014) observed that now young customers are using the pre owed option to skip small cars and jump to costlier segments. This could be part of the reason younger demographic has, to do with the purchase motivation of a pre owned vehicle. Pre owned car market is currently worth Rs 52,000 crore with 2.5-million-units a-year and it is expected to reach 8 million units in 2017.

In Kerala, there appears to be no reliable data to picturise the pre owned car sales. According to Kerala Motor Vehicles department data, (2014) average new car registration in Kerala is around 85000 per year and is increasing year by year. It can be assumed that in the case of new and pre owned car sales, Kerala would be following all India trends. Thus, pre owned car business turns out to be a significant sector of the car market in Kerala also.

The pre owned car industry is a mirror reflection of the new car market. According to Khan (2014) consultancy and market research firm Frost & Sullivan has estimated that for every new car sold in the country a pre owned

car was also sold. The entry of reputed car brands into pre owned cars business and increased use of pre owned cars is stimulating demand. That is putting in shape the largely unorganised pre owned car business, at a time when new car sales have slumped for the first time in more than a decade. According to Aditya (2014) customer-to-customer sales and small dealers still dominate pre owned car sales in India, while workshops and mechanics also double up as agents to help people sell or buy cars.

According to Auto car report (2014) in Europe and other mature markets, the number of potential new car buyers is rising, while the number of intended pre owned car buyers is declining. In India, a reverse trend is observed which can be attributed to the rising cost of fuel and increasing disposable income. Though the new car sales have come down due to general economic slowdown, the pre owned car market has shown an increase, clearly indicating that pre owned cars sales will continue to move forward. According to Khan (2014) the organised sector has helped make pre owned car transactions more transparent and ensure fair prices for both buyers and sellers. While Maruti True Value was the first organised player in the pre owned car market in India, many other players also have opened pre owned car showrooms in the past two years recognising the growth potential. According to Economic Times (2014) now Maruti Suzuki's India's pre-owned car business 'True Value', recorded a growth rate of 36 percent in the first half of 2014 while Toyota's pre owned car division Toyota U Trust has been growing at a rate of 20 percent in the past few years.

The Hindu (2015) estimates that the pre owned car market in India is expected to grow at a Compound Annual Growth Rate (CAGR) of more than

20 percent in the next five years, with the organised sector playing a big role in this growth story. As per 2015, India has 15,000 used car dealers, of which less than 1,000 are organized which was 750 in 2014.

1.6 Background of the Study

The Indian auto industry is one of the biggest in the world with an annual production of 23.37 million vehicles in FY 2014-15, following a growth of 8.68 per cent over the last year. According to Indian Brand Equity Foundation (IBEF 2015) the automobile industry accounts for 7.1 per cent of the country's Gross Domestic Product (GDP). According to Mahindra First Choice (2014) based on data from the Society of Indian Automobile Manufacturers (SIAM) in 2013 India's car market ended with a 10 percent fall in sales mainly due to the rising fuel prices and sticky inflation. Despite the current slowdown, the pre owned car market is expected to be almost double the size of the new car market. Total size of pre owned car market is around 3 million units, with organised sector share at 15 per cent. The pre owned car market is bigger than the new car market and is on the rise. According to Khan (2014) senior sales & marketing executives at Toyota Kirloskar opined that customers do consider pre owned vehicle as an alternative option and this has been an increasing trend in the recent past.

Second hand or pre owned cars form an integral part of the car market. The pre owned-car market in the country is witnessing a structural shift from the unorganised sector to the organised sector. From word-of-mouth references, auto fairs, and newspaper classifieds, the second-hand car market is transforming into an organised and professional business. The shift from buying new cars to pre owned cars can be attributed to the increasing number

of the organised pre-owned car players. Aditya (2014) reports that as per the CRISIL report, till 2006-2007, the pre owned car market was dominated by unorganised players and Customer to Customer (C2C) with more than 96 percent of the market share. At the same time organised players had only 4 percent market share in the same year. However, the share of organised players increased to 16 percent in 2012 and is expected to grow to 25 percent by 2017, as companies recognise the potential in this business.

According to Nagi Palle (2014), Chief Executive Officer (CEO) at Mahindra First Choice (MFC), the pre-owned vehicle business arm of Mahindra & Mahindra (M&M), the pre owned market is growing four times faster than the new car sales. While the new car market has grown 4 percent to 5 percent in 2014, MFC has posted a growth of about 20 percent year-on year. It is estimated that the organised pre owned car sales attain an average growth of 15 percent. Palle further added that by 2017, the pre owned car market in India will be around 7.7 million units strong.

Pre owned car sector in India has emerged as one of the major industries. Factors responsible for the increasing popularity of pre owned cars are the multitude of choices available. According to Jagadish (2013) income gain, benefits such as lower rate of depreciation, easy finance options, and hassle-free documentation along with clean history motivated people to upgrade their vehicles more frequently.

1.7 Statement of the Problem

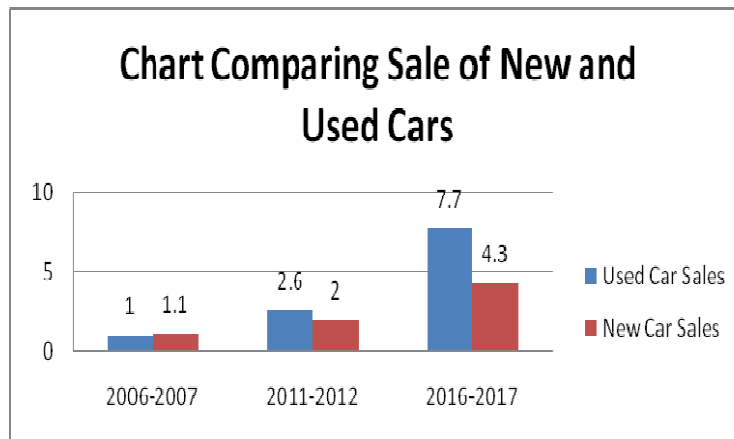
In early days, when there were no organized players the sale of pre owned cars mainly happened through word of mouth which was driven by a 'Circle of Trust'. According to Auto Car Report, Maruti became the first major

organised player to enter the market by launching its pre owned car business, Maruti True Value, in 2001. Today, the Indian consumer has woken up to the optimistic trend towards pre-owned cars. Globally the pre owned car market is three times the new car market while in India the ratio is 1:1.5 indicating strong potential for growth. As per estimates by Car Trade (2016), the Indian pre owned car market will stand strong at 8 million units by the end of 2017, with both unorganised and organised retail operators.

Auto car Professional (2014) observed that in Europe and other mature markets, the number of prospective new car buyers is increasing, while the number of intended pre owned car buyers is declining. A reverse trend is observed in India, which can be attributed to the rising cost of fuel and increasing disposable income which is evident from the CRISIL report. Figure No: 1.1 clearly indicates the growth prospect of pre owned cars. The CRISIL report (2012) indicates that the pre owned car sale which was lagging behind new car sales during 2006-07 increased to 2.6 million units in 2011-12. It is predicted that the pre owned car sales will increase to 7.7 million units by 2017.

The increase in a number of organised players in pre owned car market made the pre owned car transactions more transparent and ensure fair prices for both buyers and sellers. Khan (2014) reported that economic uncertainties have made many prospective first time car buyers cautious about spending money; hence, many are actively considering pre owned cars. Most carmakers have developed a branded pre owned car business that allows customers to buy pre-owned cars certified by original manufacturers and backed by warranty.

Figure No: 1. 1
Comparison of Sale of New and Pre owned Cars



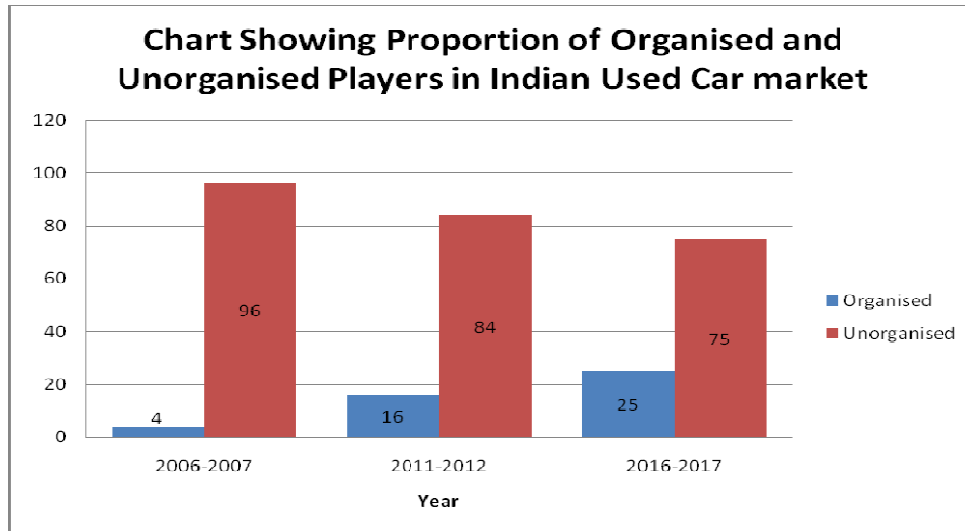
Source: CRISIL 2012

Unit: Million Units

According to CRISIL report of 2012, pre owned car market was dominated by unorganised players with 96 percent of the market share and that of organised players was just 4 percent in 2006-2007. This has increased to 16 percent in 2011-2012. In 2016-17 it is estimated that market share of organized players would increase to 25 percent which is depicted in figure 1.2.

Kerala stands unique among the Indian states in the pattern of consumption. Commercial and consumerist tendencies have overtaken the rationale of the consumers. Pre owned car market is rapidly growing with untapped potential for growth in Kerala. Considering the greater potential of growing car market, car manufacturers are introducing new and new car models every month and parallel the pre-owned car market is also becoming dynamic. Rising demand keeps igniting the pre owned car market.

Figure No: 1.2
Proportion of Organised and Unorganised Players in Indian Pre owned Car Market



Source: CRISIL 2012

The pre owned car market is poised for a huge growth in the country. There would have been a number of reasons for a consumer which prompted him to buy a pre owned car. However there are hardly any research looked into matters concerning factors influencing the purchase of pre owned cars and post purchase behaviour of consumers of pre-owned cars. Hence, marketers do not have proper idea about importance of product related factors, dealer related factors, the attitude of consumer towards pre owned car purchase and the influence of subjective norms on the consumer. It is also not known whether consumers of pre owned cars would engage in post purchase behaviour such as repurchase and recommending the same to others. Hence, the present research proposes to study the post purchase behaviour of the pre owned car consumers

in relation to the product and dealer related factors, attitudes, subjective norms and perceived behavioural control of consumers.

1.8 Objectives

The following are the objectives of the study:

General Objective

- To study the influence of attitude, product and dealer related factors, subjective norms and perceived behavioural control on the post purchase behaviour of consumers of pre owned cars in Kerala and to identify the profile of pre-owned car consumers of Kerala.

Specific Objectives

- To identify the demographic profile of consumers who purchased pre owned cars.
- To study the relationship between product related factors and consumer attitude towards the purchase of pre owned cars.
- To study the relationship between dealer related factors and consumer attitude towards the purchase of pre owned cars.
- To analyze the relationship between consumers' attitude and post purchase behavior.
- To analyze the relationship between subjective norms and post purchase behavior.

- To analyze the relationship between perceived behavioural control and post purchase behavior.

1.9 Scope of the study

Post purchase behaviour is the response of a consumer after purchasing a product. Analysing the post purchase behaviour helps the marketer to understand whether customers will recommend the product to friends and relatives or they will repurchase the product in future. This enables the marketer understand the thoughts and feelings people experience and actions they perform in the process of consumption. Post purchase behaviour towards a product is influenced by certain factors. Hence, the scope of the study is to identify the influence of attitude, product and dealer related factors, subjective norms and perceived behavioural control on the post purchase behaviour. The study is confined to consumers who own and use pre owned cars purchased from authorised dealers in Kerala.

1.10 Limitations of the study

- Authorised dealers having showrooms in all the five selected districts only are considered and therefore, certain authorised dealers who are not active in these districts are not included in the sampling process.
- There are a number of unauthorised dealers who are trading in pre owned cars. Their marketing strategies will be entirely different from that of the authorised dealers. These unauthorised dealers were not included in the study as relevant ownership data was not available.

1.11 Organisation of the study

The thesis is presented in following seven chapters.

Chapter 1- Design of the study gives the introduction to the study, the background of the study, statement of problem, objectives, scope and limitations of the study.

Chapter 2- Review of literature focuses on the literature reviews of the relevant studies conducted in the field of consumer behaviour, factors influencing post purchase behaviour, studies related to automobile purchase and pre owned cars.

Chapter 3- Theoretical framework expounds a theoretical framework of the post purchase behaviour.

Chapter 4- Research methodology describes the methodology of the study, research design, and major variables in the study, sampling plan, data collection, and statistical tools used for analysis.

Chapter 5- Socio-economic profile of pre owned car consumers brings out the profile of pre owned car consumers.

Chapter 6- Explains the relationship between attitudes; product and dealer related factors, subjective norms perceived behavioural control and post purchase behaviour of consumers of pre owned cars.

Chapter 7- Details the summary of findings, implications and conclusion.

1.12 Chapter Summary

This chapter has provided a brief background of the pre owned car market abroad, in India and in Kerala. Pre owned car market was perceived to be asymmetric where in, sellers more bargaining power than buyers had. Now it is becoming transparent with the entry of authorised pre owned car dealers. The pre owned car business is 1.3 times bigger than the new-car market and growing at a faster rate. According to Baggonkar (2016), almost three million second-hand cars were sold in India last year compared to the 2.5 million new cars.

The pre owned car sales has picked up and has been growing during the period 2008-2013 and is expected to grow even further as more car makers are entering in the pre owned car market. Little is known or understood about purchasing behaviour towards pre owned cars in Kerala, factors affecting purchase and post purchase behaviour. Focusing the marketing efforts over a targeted group of consumers is, therefore, difficult and less effective. Thus, this research seeks to explore the determinants of purchase behaviour and post purchase behaviour of consumers of pre owned cars. In order to evaluate past studies, a thorough literature review is performed which is explained in the next chapter.

2.1 Introduction

The market for pre owned cars like any other goods and services depends on the consumer choices and trends. Assessing these choice patterns and trends is essential for the success of marketing effort. It pinpoints where the market is and what the customer wants. Although pre owned car market has grown worldwide, research studies about pre owned cars remains scarce. It is also necessary to understand what drives the choices of the consumers in purchasing a pre owned car and what would be the post purchase behaviour of consumers which forms the basis of this research. In the context of this study, consumers' general attitude towards pre owned cars will be an important predictor of his /her intention to buy such a car. Thus this study will focus on finding out what factors influence the behaviour of consumers of pre owned cars and influence of factors on post purchase behaviour. In order to fully understand consumers' actual purchasing behaviour one needs to obtain information on the following: What are the factors that influence the consumer while purchasing a pre owned car? What will be the post purchase behaviour of consumers after purchasing a pre owned car? Literature review will provide an overview of the prior studies of the factors influencing purchase and post

purchase behaviour. Consumer behaviour as defined by Schiffman and Kanuk (2004) is the study of consumers' actions during searching for, purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs. According to Sheth et al. (1999) consumer behaviour is determined by an individual's character, demographics and motives.

2.2 Studies on factors affecting post purchase behaviour

Post purchase is affected by various factors. The following section discusses various studies affecting the post purchase behaviour of consumers. Studies related to product related features, attributes of dealers, attitude of consumers, subjective norms, perceived behavioural control and other factors are covered accordingly.

2.2.1 Factors affecting post-purchase behaviour

Kazemi et.al; (2013) in an exploratory study examined the relationships among value equity, brand equity, relationship equity, attitude, subjective norms, perceived behavioural control and repurchase intentions through a structural equation model. The data was analysed by Analysis of Moment Structures (AMOS) software. The study found that value equity had indirect effect on repurchase intention through perceived behavioural control, where as brand equity and relationship equity had no significant influences. The results also indicated that the effects of value, brand and relationship equity on attitude are positive and significant, while subjective norms are influenced by value equity and relationship equity. The perceived behavioural control is just influenced by value equity. Attitude and subjective norms have no significant

influence on repurchase intentions, while perceived behavioural control has positive effect on them. Therefore, value equity emerges as the strongest driver of customer equity that effects repurchase intentions indirectly through perceived behavioural control.

Jankingthong et.al; (2012) conducted a research to study the relationships of factors affecting post-purchase behavioural intentions in tourism sector on the basis of the investigated variables from recent relevant literature. The exploratory results of this study led to identification of direct and indirect factors affecting post-purchase behavioural intentions, including corporate social responsibility, destination image, service quality, perceived value, tourist satisfaction and tourist complaints for the development of proposed model.

Wangwiboolkij et.al; (2012) in a study attempts to investigate the factors that influence the repurchase intention of Thai female customers toward Korean cosmetics in Bangkok. A total of 402 current customers were approached to collect data, using self-administered questionnaires. They were analysed utilising the descriptive research technique. The Pearson correlation coefficient was used to test all hypotheses. The results indicate that subjective norms, beliefs, attitudes, advertising & information sources, physical attributes, psychological attributes, and perception play a crucial role in the repurchase intention of Thai female customers. This study will be beneficial to cosmetic manufacturers and marketers as it can help them gain a better understanding of Thai consumers' behaviour and specific requirements.

Mosavi et.al; (2011) conducted a study on behavioural intention in internet shopping. The main purpose of this study is to develop a new model to

investigate the effects of subjective norm, attitude and perceived behavioural control on behavioural intention and explore the effects of behavioural intention on repurchase intention and word-of mouth in the context of internet shopping. Data were collected from 860 online customers in Shiraz (Iran) with a questionnaire methodology. Confirmatory factor analysis was conducted to examine the reliability and validity of the measurement model and the structural equation modeling technique was used to test the research model. The findings suggest that behavioural intentions are influenced by subjective norm (27 percent), attitude (23 percent) and perceived behavioural control (21 percent). Besides, this study shows that the most prominent impact of behavioural intentions are on repurchase intentions (37 percent) and word-of-mouth (WOM, 28 percent). The findings also suggest that attitude is influenced by brand image (26 percent) and marketing mix (20 percent).

Lin (2008) conducted a study on factors influencing online and post-purchase behaviour. Structural Equation Modeling (SEM) causal model was used to verify the capability of the model to explain the online investment and post-purchase behaviour of consumers. In the preliminary fit, the financial support of family members has the highest influence on the decision of consumers (subjective norm), the incorrectness of product information announced by service providers is perceived by consumers as the highest risk (perceived risk), and the attractiveness of products is the most important variable to arouse the interest of consumers to buy (product involvement). As for the actual behaviour, personal requirements for investment are the most decisive factor for consumers to take actions. The correctness of products is the most influential factor for the gap of perceived service quality. Among the parameters under the post-purchase behaviour, the external response and

internal response are most decisive for consumers to take actions after they have made a purchase. As for the internal fit, the subjective norm to actual behaviour, perceived risk to actual behaviour, subjective norm to post-purchase behaviour, and gap of perceived service quality to post-purchase behaviour reach the significant level and the overall goodness-of-fit of the research model was satisfactory.

Mosala (2007) studied post purchase behaviour (cognitive dissonance) amongst students at a selected higher education institution. The objective of this study is to determine the extent of post purchase behaviour amongst tertiary students, with specific reference to the Durban University of Technology. The results of this study show that students experience cognitive dissonance. It was found that accommodation, lecturers, course of study, the institution itself and finances are the major causes of this discomfort.

Chen-Yu et.al; (2001) examined the effects of product image at three stages of the consumer decision process for apparel products: alternative evaluation, purchase and post-purchase stages. The three specific objectives of the study were to examine at the alternative evaluation stage the effect of product image on perceived quality and performance expectation, at the purchase stage the effect of product image on purchase intention and the price the consumer was willing to pay, and at the post-purchase stage the effect of product image on consumer satisfaction and the effect of product image with product consumption performance on consumer satisfaction. Results showed that at the alternative evaluation stage, product image significantly and positively influenced perceived quality and performance expectation. At the purchase stage, product image was not a determinant of purchase intention, but

significantly and positively influenced the price participants were willing to pay for the product. At the post-purchase stage, product image did not directly influence participants' satisfaction, but product image with product consumption performance significantly affected satisfaction. When consumption performance was good, product image significantly and positively influenced satisfaction. When consumption performance was poor, product image significantly and negatively influenced satisfaction.

2.2.2 Studies Related to Theory of Planned Behaviour

Yulin Miao (2015) in a study examined the influence of electronic Word Of Mouth (eWOM) on tourists' behavioural intentions to choose a particular tourism destination. The Theory of Planned Behaviour (TPB) is utilised to investigate how eWOM influences Chinese tourists' intention to visit Thailand. Research objectives of this study are to study the relationship between eWOM and Chinese tourists' decision-making influence factors to visit Thailand, and to investigate how eWOM affects Chinese tourists' intention to travel in Thailand. The results show that eWOM significantly affect tourists' behavioural intention toward visiting Thailand by affecting their attitude, subjective norms and perceived behavioural control of the theory of planned behaviour (TPB).

Mei-Ling Tang (2015) conducted an empirical investigation into consumers' perspectives with regard to green hotel initiatives in Taiwan. It also explored the relationships between revisit intention and three important groups of factors: purchase decision factors, attitudes towards green certification, and satisfaction. A path technique was adopted to analyse the proposed theoretical model. The empirical results show that satisfaction has a mediating effect on

the relationship between purchase decision factors and revisit intention. Among green hotel initiatives, results suggest that recycling is the most influential factor.

Yun Wang (2014) in his research investigated the factors that make the difference in purchase intentions for shoes among females. Factors included shoes attributes, attitude, subjective norm, and perceived behavioural control based on Theory of Planned Behaviour, demographic and shopping behaviour variables. The results indicated female consumers, who have higher purchase intentions of shoes have significant higher appraisal of shoes attributes in style, colour, collectability, materials and brand name compared to those who have lower purchase intentions of shoes. In addition, consumers who have higher purchase intentions of shoes have better attitude, subjective norm, and behaviour control compared to those who have lower purchase intentions of shoes.

Ziadat (2014) tested the sufficiency and application of the Theory of Planned Behaviour (TPB) in tourism of Jordan by examining the antecedents of revisit intention/actual visit behaviour, and the mediating effect of revisit intention in the relationship between Perceived Behaviour Control (PBC) and Actual Visit Behaviour. Results of the study demonstrate the strong predictive power of the original TPB model to explain international tourists' behaviour in Jordan. The findings highlighted that the relationship between tourist attitude and subjective norm are significant and positive on revisit intention. In addition, revisit intention and perceived behaviour control are significant and show positive direct impacts on actual visit behaviour. In contrast, perceived behaviour control yields insignificant impact on revisit intention. Revisit

intention however, does not have mediating effect in the relationship between perceived behaviour control and actual visit behaviour.

Khumrat (2012) in a research explored the demographic factors such as gender, age, income, education and occupation which have effect on behavioural intention to buy tablet, defined the factors that associate with consumer characteristics such as brand loyalty and consumer familiarity with technology, which effect on behavioural intention to buy tablet, to study the subjective norms and perceived behavioural control ,which effect on behavioural intention to buy tablet by applying the Theory of Planned Behaviour (TPB) and to study the perceived usefulness and perceived ease of use which effect on behavioural intention to buy tablet by applying the Theory of Technology Acceptance Model (TAM). The result of this research shows that demographic factor have effect on behavioural intention to buy tablet. Moreover the other factors such as brand loyalty, familiarity with the technology, subjective norm, perceived behavioural control, perceived ease of use and perceived usefulness have a positive effects on behavioural intention to buy tablet.

Siddique (2011) analysed the role of perceived risk, knowledge, price and cost in explaining dry fish consumption in Bangladesh within the Theory of Planned Behaviour (TPB). The general purpose of this study is to apply the general framework of the Theory of Planned Behaviour (TPB), explain attitudes, intention and dry fish consumption in Chittagong city and to extend the traditional TPB-model with some additional variables; perceived risk, knowledge, price and cost. The findings showed that attitude, norms and procedural knowledge emerge as the key determinants of intention, while

intention, attitude, norms and perceived risk effect on the consumption frequency. Perceived Behavioural Control, price and cost had no significant effect on intention and dry fish consumption. Perceived quality is found as the most important attribute to forming consumers' attitude towards dry fish consumption. The study found that people are more concerned about potential long-term risk to their family and others. Therefore, management attention should focus on reducing risks with which consumers may be faced through producing safe and hazard free dry fish.

Kun-Shan et.al; (2011) describes the use of the extended theory of planned behaviour (TPB), together with the additional variable of past behaviour, in their study to investigate the intentions of individuals to visit green hotels in Taiwan. The aim of this study was to use the extended TPB to identify the factors that affect customers' intentions to visit a green hotel; to investigate the effect of past behaviour on customers' visiting intentions; and to examine the mediating role of the variables of the TPB on the relationship between past behaviour and the intention to visit a green hotel. The findings reveal that attitude, subjective norms, perceived behavioural control, and frequency of past behaviour, all positively affect the intention of a customer to visit a green hotel.

Promotosh (2011) attempted to understand young consumers' green purchase intentions based on the Theory of Planned Behaviour (TPB). The study also intended to detect variables that influence young consumers' intentions of buying green products. Results indicate that parental influence is the most important predictor among all the variables studied. Influence of contextual and background factors –parents, peer, and environmental

knowledge – clearly played an important role in influencing young consumers' purchase intentions of buying green products.

Han et.al; (2010) in their study sought to extend the theory of planned behaviour (TPB), to comprehensively explain the formation of customers' intention to revisit a green hotel. TPB is rooted in the Theory of Reasoned Action (TRA). In particular, the extended TPB incorporates the critical constructs in the consumer behaviour and marketing literature (i.e., service quality, customer satisfaction, overall image, and frequency of past behaviour) into the original TPB model. Results of a structural analysis revealed that the new model provides a better fit with the data, and explains significantly greater amounts of variance in revisit intention in comparison to the TRA and TPB. Added constructs in the new model considerably contribute to improve our understanding of the complicated process of green hotel customers' decision making. In this study, all relationships appeared to be significant as conceptualised according to the theory. Additionally, a mediating effect of satisfaction and attitude was also observed.

Muala (2011) in a study which is based on the Theory of Planned Behaviour (TPB), examined the relationships between antecedents of revisit intention, perceived risk and actual visit behaviour, and the mediating effect of revisit intention in the relationship between perceived behaviour control and actual visit behaviour. The findings highlight four significant direct relationships (1) revisit intention (2) perceived risk to actual visit behaviour; (3) tourist attitude and revisit intention (4) subjective norm and revisit intention. Two hypothesis were of insignificant relationships which are; perceived behaviour control and revisit intention and perceived behaviour

control and actual visit behaviour however, does not have mediating effect. This result demonstrates the ability of the original TPB model to explain international tourists' behaviour in Jordan. The findings are discussed in the context of the antecedents of revisit intention and actual visit behaviour of international tourists in Jordan.

Chen et.al; (2010) devoted their effort for developing an integrated model designed to predict and explain an individual's continuous use of e-service based on the concepts of Technology Readiness (TR) and Theory of Planned Behaviour (TPB). Structural Equation Model (SEM) is applied to demonstrate the stability of the proposed model and the results of hypotheses testing. Overall, the research findings showed that the effect of attitude and perceived behavioural control are very important and that subjective norm does not influence an individual's continued usage intention of e-service. Besides, technology readiness has significant influence on attitude, subjective norm and perceived behavioural control.

Knabe (2009) applied Ajzen's Theory of Planned Behaviour to a study of online course adoption in public relations education. All of the main predictor variables (Subjective Norms, Attitude toward the Act and Perceived Behavioural Control) were statistically significant at varying degrees in predicting intent to teach public relations online. Of the three, Subjective Norms was found to be the strongest predictor of Intention. Collectively, Subjective Norms, Attitude toward the Act and Perceived Behavioural Control explained 49% of the variance in intent to teach a public relations course online. Subsequent tests, however, revealed a poor model fit when the Theory of Planned Behaviour is applied to faculty intentions of teaching public

relations online. There were no significant relationships between the demographic variables age, gender and past experience teaching public relations and intentions to teach a public relations course online. Additional analysis revealed a crossover effect, a relationship between Attitude toward the Act and Subjective Norms.

Hsu et.al; (2005) in their study of online customer loyalty based on the Theory of Planned Behaviour (TPB) focused on the online customer behaviour through examining the relationship between the behaviour intention and the online behaviour itself. The method of Structural Equation Modeling (SEM) is used to evaluate the measurement and structural models. The result indicates that TPB can be used to explain the behaviour of online customer loyalty. The structure relationship between behaviour intention and online customer loyalty is significant. The three constructs influencing behaviour intention including attitude toward behaviour, subjective norm and perceived behavioural control also have indirectly positive effects on the behaviour of online customer loyalty.

Anable (2004) using an expanded version of a psychological theory of attitude-behaviour relations, namely the theory of planned behaviour (TPB), used multi-dimensional attitude statements to segment a population of day trip travelers into potential 'mode switchers' using cluster analysis. Six distinct psychographic groups were extracted, each with varying degrees of mode switching potential. Each group represents a unique combination of preferences, worldviews and attitudes, indicating that different groups need to be serviced in different ways to optimise the chance of influencing mode choice behaviour. Socio-demographic factors had little bearing on the travel

profiles of the segments, suggesting that attitudes largely cut across personal characteristics.

2.2.3 Studies related to influence of Attitudes

Joshi et.al; (2015) reviewed articles related to attitude - behaviour inconsistencies in the context of green purchasing. This review identified various prevalent motives, facilitators and barriers affecting purchase decision-making towards green products and provides possible explanations for inconsistencies reported in green purchase behaviour. All these factors are divided into those unique to the individual decision maker and those considered situational in nature. Consumer's environmental concern and products functional attributes emerged as the two major determinants of consumer green purchase behaviour.

Anvar et.al;. (2014) conducted a study to determine what factors influence attitudes and purchase behaviour of green products among consumers in South Africa. The factors that were under investigation in this study were social influence, environmental awareness and price. Further, this study aimed to investigate whether consumer attitudes can in fact influence consumers' purchase behaviour of green products. The results from the study indicated that social influence, environmental awareness and price, positively influence individuals' attitudes towards green products. The effect of attitude on buying behaviour was also positive; hence consumers with positive attitudes towards green products are more likely to purchase green products. Further, the findings indicated that there is indeed a difference between males and females with regards to buying behaviour of green products.

Palani et al; (2013) analysed consumers' attitudes, behaviour and knowledge in holiday destination decision making. Their findings suggest that Kurdistan has the potential becoming a popular holiday destination. However, much in this lies on the location and safety, and the security of the region. Majority of the interviewees had the interest, knowledge and a positive attitude and considered Kurdistan as a beautiful, modern and attractive place, which was not anticipated at the outset.

Ivan-Damir Anic (2010) in a paper aims to examine the differences in consumers' attitudes towards domestic and foreign retailers in Croatia. It segments the consumers based on their attitudes, and examines the differences among the attitude segments relative to their retail patronage behaviour, consumer spending and consumer attitudes towards buying Croatian-made products. The empirical analysis is based on data obtained from consumer survey. The data were analysed using t-test, chi-square test and Analysis of Variance (ANOVA). The results show that consumers perceive domestic retailers as being similar to foreign retailers on three out of four store attribute factors. The significant differences across segments exist in retail patronage, but not in consumer spending behaviour and the attitudes towards buying Croatian-made products. It may be concluded that consumers' attitudes towards domestic and foreign retailers might predict retail patronage behaviour.

Brown et.al; (2010) analysed the consumer's attitude towards European, Japanese and the US cars. The country of origin plays a significant role in the consumer behaviour. The brand name, lower price and distributor's reputation completely have a significant impact on the sale of passenger car.

Schubert and Franziska (2008) analysed consumers' attitudes and behaviours towards Green Restaurants. The purpose of this study is to explore consumer attitudes towards green practices in restaurants, consumers' willingness to pay for green products and likelihood of consumers visit to green restaurants. The analysis revealed that a majority of consumers perceived the area of "green action" as very important, and many consumers were willing to pay up to ten percent more for green restaurants.

Ismail (2008) in his study analysed factors influencing attitudes towards gray market cars in Malaysia. According to this study consumers intention to buy gray import cars are influenced by factors such as price consciousness, value consciousness, price-quality inference and risk averseness of a person.

Elsy et al; (2009) in their study of male consumer behaviour analysed the purchase intention and purchase behaviour in buying skin care products. . The results of the study indicate that beliefs, self image, normative influences, and attitudes have impact on purchase intention and purchase behaviour. Producers' dictatorship is being replaced with consumers' pressure to diversify the choices and make them as individualistic as possible.

Rowlands et.al;(2003) in their article on "Consumers and green electricity: profiling potential purchasers" revealed that attitudinal characteristics like ecological concern, liberalism and altruism can identify the potential purchasers of green electricity.

Prell et.al;, (2002) conducted a study to examine the factors influencing adolescents' fish consumption. Fish consumption was assessed by observation on four occasions. Attitudes towards the fish, friends' behaviour and perceived control were important predictors of the intention to eat fish. Barriers for fish

consumption were due to smell and accompaniments and fear of finding bones. But the eaters of fish were more satisfied with the taste, texture and appearance of the fish.

Lu et.al; (2002) analysed customer purchasing behaviour in Internet media under the structure of “belief-attitude-behaviour tendency”. The cognition part of “belief-attitude-behaviour tendency” relates to the cognition of brand equity, these include three parts: the cognition of products and service content, the cognition of the servicescape in which products and services are provided and the cognition of hardware facilities for providing products and services. These three factors will directly impact the customer attitude toward products and services, meanwhile customer cognition and attitude will affect repurchase behaviours.

Teare (1998) suggested that the expectations of the customers are fed by the needs, motives and preferences that fuel the decision process. In essence, the enjoyment offered by a product and the resultant feeling of pleasure plays a vital role in consumer decision making.

2.2.4 Studies related to Influence of Subjective Norms

Angerlitha (2015) conducted a study to examine the relationship between the factors educator characteristics, attitude, subjective norm and perceived behavioral control in a hypothesized model that may influence nurse educators’ intention to use instructional methods that promote critical thinking referred to as evidence-based critical thinking (EBCT) and the relationship between intention to use EBCT teaching strategies and actual use. Results from the analysis of the hypothesized model showed that attitude towards use of EBCT teaching strategies had a strong significant positive direct effect on

intention to use subjective norm indicated a significant weak negative effect on intention to use EBCT teaching strategies and no statistically significant relationship was found between perceived behavioral control and intention to use EBCT teaching strategies.

Al-Nahdi et al. (2015) examined the effect of attitude, dimensions of subjective norm, and perceived behavior control, on the intention to purchase real estate in Saudi Arabia conducted by Al-Nahdi (2014, 2015), Al-Nahdi and Abu Hassan (2014, 2015) and) it was found that subjective norms was the more significant factor for Saudi housing purchasing behavior In Jeddah. The study examined the effect of attitude, subjective norm (Spouse, Children, Parents, Friends and Reference group), and perceived behavior control on the intention to purchase real estate. A total of 300 questionnaires were distributed to respondents in Jeddah. Based on 220 questionnaires collected, the results show that there is a positively significant relationship between attitude, children influence, reference group and perceived behavior control toward the intention to purchase real estate, whereas the spouse, parents and friends studies have not.

Marija.et.al (2015) conducted a study to investigate the role that social norms and descriptive norms play in terms of the character of their relationship with purchase intention, as well as their contribution to the predictive power in the model. The study analysed the specific role of two types of subjective norms in forming the intention to purchase green food based on the outcomes of a questionnaire completed by a sample of 411 household primary shoppers from a transitional country in the Southeast Europe region. The results of linear regression analysis confirmed the main postulates of the theory of planned

behaviour; the intention to purchase green food items was found to have a statistically significant correlation with personal attitude, subjective norms, and perceived behavioural control.

Mahmoud (2014) conducted a study to examine the entrepreneurial intention among Nigerian postgraduate students of Universiti Utara Malaysia (UUM) in relation to attitude, subjective norms and perceived behavioural control. Data of the study were collected through a survey questionnaire of 156 Nigerian postgraduate candidates, covering masters (50) and PhD (106) students who are studying under the College of Business, College of Arts and Sciences and College of Legal, Government and International studies. The findings showed that attitude towards entrepreneurship and perceived behavioral control is positively and significantly related to entrepreneurial intention among UUM Nigerian postgraduate students. However, subjective norm, is insignificant to entrepreneurial intention.

Ogutu et.al (2014) in their study sought to determine the effect of attitude towards internet advertising on purchase intention in Kenya with subjective norms, perceived behavioural control and gender as moderators. A cross sectional survey research design was adopted with university students as the target population. A multiple linear regression analysis was used to test for causal relationships among the variables. The study findings showed that internet advertising has an effect on purchase intention. Attitude toward internet advertising did have a significant and positive effect on purchase intention. There was no evidence of PBC, SN and gender moderating the relationship between attitude towards internet advertising and purchase

intention. However, the main effect variable of subjective norms had a significant and positive effect on purchase intention.

Polek et.al (2014) in their study analysed importance of various reference groups which influence the intention to buy a house for the family living in Thailand since a house is a durable asset with a high price compared to earned income of the Thai citizens. The study adopted the well-known theory of planned behavior (TPB) of Ajzen (1991). The hypothesized dimensions of influencing groups, under the subjective norm of TPB, are the decision maker's spouse, their children, their elderly and friends.. When all influential groups are combined into subjective norm construct together with other two important constructs of TPB which are attitude towards behavior and perceived behavioral control, the linear regression analysis shows that all 3 latent variables statistically influence change in home purchase intention. However, children seem to be the most influential dimension under subjective norm, followed by spouse. While elderly parents and friends reveal less Influence under subjective norm.

Xiaoli (2012) in his study investigated the impact of attitude toward the television advertising and subjective norm on purchase intention about the beauty and personal care products in Bangkok, Thailand. The Structural Equation Model was used to investigate the relationships. The findings indicated that both attitude toward advertising and subjective norm were important factors affecting consumers' purchase intention.

Kabiry (2013) in an exploratory study examined the relationships among value equity, brand equity, relationship equity, attitude, subjective norms,

perceived behavioural control and repurchase intentions through a structural equation model. As for repurchase intentions, value equity had significant positive effects indirectly via perceived behavioural control, while brand equity and relationship equity had no significant influences. The results indicate that the effects of value, brand and relationship equity on attitude are positive and significant, while subjective norms are influenced by value equity and relationship equity. The perceived behavioural control is just influenced by value equity. Attitude and subjective norms have no significant influence on repurchase intentions, while perceived behavioural control has positive effect on them.

Lodorfos et.al; (2006) examined the determinants of consumers' attitudes and intentions to exhibit brand loyal behaviour. Specifically, this study employed the theory of planned behaviour to investigate the antecedent factors contributing to an individual's brand choice decision within the Over-The Counter (OTC) pharmaceutical market. This study's empirical evidence suggest that direct experience with the brand, price tolerance, brand trust and the subjective opinions of others are important determinants of repeat purchase behaviour of OTC pharmaceutical products. Price sensitivity had a significant effect on attitude to repurchase, which in turn affected intention to repeat purchase, whilst past experience with the brand is critical in determining trustworthiness beliefs, price sensitivity and purchase behaviour.

2.2.5 Influence of Perceived Behavioural Control

Giantari et.al; (2013) in their research aimed to identify the effect of experience on purchasing intention via online mediated by perceived behavioural control and trust. This research used survey method to collect data on youths in Denpasar City who had ever done purchasing via online. A total of 150 respondents were selected using convenience sampling at three state universities in Denpasar City. Data were analysed by using variance-based SEM with Partial Least Square analysis (PLS). Previous purchasing experiences directly not significantly effect on purchasing intention via online. Perceived behavioural control and trust as complete mediation on experience and purchasing intention via online.

Bipul Kumar (2012) in his study examines the purchasing behaviour for environmentally sustainable products using the framework of the Theory of Planned Behaviour. It investigates the determinants of the purchase intention for environmentally sustainable products leading to the purchase behaviour for the same. The data collected for the study was analysed using Structural Equation Modelling (SEM). The result of the study indicates that environmental knowledge has a significant positive relationship with the attitude towards environmentally sustainable products. The study has helped in understanding the relative strength of determinants of purchase intention with regard to environmentally sustainable products which lead to purchase behaviour for the same.

2.2.6 Studies related to Influence of Product related Factors

Mi Park et.al; (2015) conducted a study to identify Ready to Drink (RTD) tea drinks selection attributes affecting purchase satisfaction and

repurchase intention of RTD tea drinks, and ultimately to understand RTD tea drink users that can improve the long-term and stable business performance of RTD tea drinks in the beverage market. With this aim, a survey was made for the general public with buying experience of RTD tea drinks in metropolitan area and Cheongju. Empirical analysis results show that among RTD tea drinks selection attributes, sensory factors, health-related other factors and images factors had a significant effect on purchase satisfaction, which in turn had a significant effect on repurchase intention. Therefore, to ensure repurchase of RTD tea drinks in the beverage market, it would be desirable to perform product development, manufacturing, and marketing activities focused on sensory factors, health-related other factors and images factors.

Win et.al; (2015) investigated the relationship between functional value, price consciousness, word of mouth, brand image, attitude towards product and repurchase intention of a smartphone brand. The results show that there is a positive and significant relationship among functional value and has a statistically significant effect on attitude towards the product. Word of mouth, price consciousness and brand image, attitude towards product influences repurchase intention.

Ko et al; (2013) conducted a study to understand the roles of product attributes (i.e., intrinsic cues: aesthetic and functional cues, extrinsic cues: brand image) with regard to perceptions of value and repurchase decisions and to understand the moderating effects of price and consumer nationality on the relationships between product attributes (i.e., aesthetic and functional cues, brand image), perceived values (i.e., psychological value, economical value), and repurchase intention. This study investigated cross-cultural differences in

the consumption of jeans in three countries, the USA, France, and Korea. The impact of intrinsic and extrinsic cues on repurchase intentions is different. The intrinsic cues (i.e., aesthetics and functionality) affected repurchase intentions indirectly, mediated by perceived psychological and economic value. The extrinsic cues (e.g., brand image) influenced repurchase intentions directly. These results suggest that extrinsic cues such as brand image are more important than intrinsic cues in post-purchase contexts.

Rim et.al; (2000) examined U.S. consumers' attitude and purchase behaviour toward in-shell peanuts. Fishbein's multiattribute model was the basis for evaluating the effects of perceived product attributes on attitudes toward in-shell peanuts. Consumer purchase behaviour was analysed using a count data model. The results suggest that attitudes toward in-shell peanuts were influenced by attributes such as fat, taste, and healthiness, and that taste was the only attribute influencing consumers' purchase decisions. Consumers, who perceived that in-shell peanuts contained undesirable nutritional ingredients such as fat and cholesterol, developed an unfavorable attitudes toward in-shell peanuts.

Saha et.al ;(2010) performed a case study titled factors affecting consumer buying behaviour of shoes in Kolkata. This study attempts to analyse the factors influencing the purchase decision of shoes by the consumers in Kolkata and to determine the marketing mix that the producers must concentrate on for effective exploitation of the Kolkata market. The study concluded that the factors to be considered by shoe manufacturers are quality and durability of the product.

Doris et.al; (2001) examined the effects of product image at three stages of the consumer decision process for apparel products: alternative evaluation, purchase and post-purchase stages. The three specific objectives of the study were to examine at the alternative evaluation stage the effect of product image on perceived quality and performance expectation, at the purchase stage the effect of product image on purchase intention and the price the consumer was willing to pay, and at the post-purchase stage the effect of product image on consumer satisfaction and the effect of product image with product consumption performance on consumer satisfaction. The experimental design was used to determine the cause-and-effect relationships between the treatment variables (independent variables) and the dependent variables. Sweatshirts were used as the sample product category and 120 university students were recruited as participants. Results showed that at the alternative evaluation stage, product image significantly and positively influenced perceived quality and performance expectation. At the purchase stage, product image was not a determinant of purchase intention, but significantly and positively influenced the price participants were willing to pay for the product. At the post-purchase stage, product image did not directly influence participants' satisfaction, but product image with product consumption performance significantly affected satisfaction. When consumption performance was good, product image significantly and positively influenced satisfaction. When consumption performance was poor, product image significantly and negatively influenced satisfaction.

2.2.7 Studies related to Influence of Dealer Related Factors

Swan et.al;(2016) in an article reported on consumer post purchase communications about a retailer, the retail salesperson, and the product-a newly purchased automobile. Three types of customer communications were included: positive/negative word-of-mouth, recommendations/warnings to other people, and complaints or compliments communicated to the retail organization and/or salesperson. The main hypothesis tested was that as satisfaction or equity perceptions of the retail organization and salesperson increased, all three forms of post purchase communications would become more positive. Findings indicated that both satisfaction and equity were related to more positive post-communications as hypothesized. It is concluded that, although retailers cannot directly control word-of-mouth, steps to insure customer satisfaction and equitable treatment may produce favorable word-of-mouth effects.

Dealership provides a comfortable relaxed atmosphere in which consumers browse and gain familiarity with the company and its product. Dealers have realized that customers notice the cleanliness, décor and volume of a showroom and try to address these concerns. Some dealers have made the effort to make the showroom resemble the interior of a mall. They have designed the showroom with lighting and tile to create a mall environment.

2.3 Studies on factors affecting Consumer Behaviour

Consumers make a thorough research before they decide to purchase a product. The purchase decisions are influenced by various internal and external factors. These factors cause consumers to develop product and brand preferences. Although many of these factors cannot be directly controlled by

marketers, understanding of their impact is essential as marketing mix strategies can be developed to make appealing to the preferences of the target market.

2.3.1 Internal factors influencing Consumer Behaviour

Consumers make rational decisions more easily as they can explain these to themselves better than emotional purchases. However this does not mean that there are more rational purchases in general. According to Sinisalu (2005) “Consumer behaviour is not rational and most purchasing decisions are emotionally motivated”. Purchasing needs are stimulated by emotion. Emotional needs are associated with feelings, attitudes and wishes. These are the internal factors. Feelings play a big part in consumer relationship generation, development as well as termination. Rational factors are economy, prudence, brand value, comfort etc which are identified as external influences. Storbacka et al;. (2001) suggest that behind every rational decision there are often lots of emotions .They buys not for necessity but for the fun of it. Purchasing needs may be motivated emotionally or rationally. Following are some of the studies which focus on the internal factors affecting consumer behaviour.

2.3.2 Perception and Consumer Behaviour

Karin et al. (2014) carried out a comparative study between Thai and UK customer perceptions related to consumer behaviour of luxury automobiles. The study made use of fifteen variables such as reliability, quality, durability, safety, security, performance, efficiency, technology, handling, value, style, comfort, prestige, status, and visual impact. The first nine variables are in the ‘objective’ category. The last six variables are in the ‘subjective’ category.

Referring to the 15 attitude variables identified in a pilot study of dealers at London Motor Show in 1997, Thai customers seek to obtain the attributes in symbolic sense. Whereas prestige and status are the strength of brand association, some of the rest of the variables may be almost neglected by the customers. Customers' perception gets changed and the subjective category can overtake objective category. The study leads to the conclusion that Mercedes will outsell BMW due to above mentioned change in perception in countries with the same socio-economic and cultural profile.

Banati et al. (2008) in their study of consumer behaviour in Hungary investigates consumers' knowledge, attitude, and expectations, as well as risk perceptions associated with genetically modified (GM) foodstuffs. The results demonstrated that differences in the respondents' behaviour are best described by their values and perceptions rather than by traditional demographic categories.

In a study on population movement and changing consumer behaviour of Balasore District in India, Rout et al. (2008) attempted to find out the variation in household article possessions as well as food consumption pattern of the household and role of migration if any, on them. It was found that food consumption behaviour was found to be changing drastically with the process of migration. The most striking features regarding food habit were that the children preferred outside ready to eat food other than homemade food and so in case of the migrants households started consuming outside ready to eat food more after migration. Migrant households were giving more attention to the choice of their children, compared to the natives who indicate that migration by

one way or the other could bring many changes in the perception, attitude and behaviour of the individuals.

2.3.3 Influence of Personality on Consumer Behaviour

Anandakuttan (2003) in his study on influence of personality on consumer behaviour identified the interaction between personality factors that explain differences in consumption of personal care products. From the research, it may be concluded that personality variables are useful for explaining consumption and they must be used together to explain and understand the process. There may not be obvious and conspicuous links between individual measures and behaviour in marketing. However, when used in proper combination and with the help of theoretical models personality offers considerable explanatory power.

Mooradian et al. (1994) attempted to relate the well-known personality construct neuroticism which affect post purchase processes with reasonable degree of success. They believed that while specific behaviours of the consumer may not be predictable with individual personality traits, personality does relate with aggregated behaviours and with cognitive criteria in more complex patterns.

In a paper on personality and ad effectiveness which explores the utility of need for cognition Haugtvedt et al; (1989) describe how a relatively new personality variable i.e. need for cognition may be an aid to understanding how individual differences can systematically influence the processing of advertising stimuli and the formation of product attitudes. Results showed that individuals high in need for cognition were more influenced by the quality of

arguments and that individuals low in need for cognition were more influenced by the peripheral cue of endorser attractiveness.

Dholakia (1978) in an empirical study tested the relevance of personality trait theory in the Indian context. The objective was to define the scope of personality trait theory for research and marketing strategy by overcoming the limitations of past studies. The findings indicated that differences in brand use could be explained by personality theory under certain conditions. The findings showed that brands which occupied different product positions attracted different personality types. These positions might be created by a combination of physical properties and socio-psychological attributes of the product.

2.3.4 Motivation and Consumer Behaviour

Espinoza (2009) investigated how consumers' different motivations affect their cognitive responses and consumption behaviour. Results show that consumers' motivation to rely on their own opinion and make a decision regarding the purchase of a product depends on source credibility and behavioural intentions. The study also found that there is influence of consumers' motivations on product valuation.

Ahmad Jamal et al. (2005) in their paper titled "Profiling consumers: A study of Qatari consumers' shopping motivations" investigates reasons behind shopping in Doha, Qatar. Using both exploratory (EFA) and confirmatory (CFA) factor analysis and cluster analysis, the paper identifies and discusses six homogeneous groups with different emphasis on specific reasons for shopping. The paper profiles clusters on demographics and ethnic group membership to examine similarities and differences among cluster members.

An analysis of consumer behaviour in the Turkish domestic Tourism market by Koc (2003) pointed out that the main motives for domestic holidays were rest and relaxation, followed by the need for safe and secure entertaining environment for children.

2.3.5 Self Concept and Consumer Behaviour

In a study of consumer purchase behaviour about Japanese personal grooming sector conducted by Caroline et al (2010) it was found that emotions play a crucial role in consumer decision-making process. The study found that the needs to create and express identity and build self-confidence are among the various aspects that drive continuous consumption and determine brand choice.

Archana et al. (2009) in their study aimed to determine factors affecting Indian consumers' purchase intentions toward an existing local clothing brand and a US clothing brand available in the Indian market. The study found that Indian consumers' self-concept and NFU (need for uniqueness) had indirect effects on purchase intention of the US brand and the local brand. Emotional value was found to be an important factor influencing purchase intention toward the US as well as the local brand.

Mary Ann et al. (1999) conducted a survey to identify the profile of potential innovators and non-adopters of an interactive electronic shopping medium. Results revealed that strongest predictors of potential innovator and non-adopter group memberships had perceived characteristics of the interactive shopping innovation. This included relative advantage over other shopping formats and compatibility with lifestyles. Also important were the consumers' prior shopping experiences with other non store retailers.

Schouten (1991) in his research paper argued that incompleteness in individuals, drive them to consume goods to protect or reconstruct their selves. The concept of buying for self-emancipation and alteration has been extensively studied. Consumer needs are guided and accentuated by the personal vanity and self-emancipation. Belk et al. (1982) in their research on consumer durable goods reported that there is congruence between self image and product image.

Jacobson et al. (1963) studied the self-perception and consumer attitudes towards small cars. It was found that persons who saw themselves as cautious conservatives expressed a favorable opinion to small cars. They did not consider the small car as an adventure, but rather practical and economical conveyance.

The above studies reveal that individuals develop self concepts and life styles based on a variety of internal factors like individuality, stylish design, colour, fun, similarity, love and prestige.

2.4 Studies related to external factors influencing consumer behaviour

Lagorsen (2001) held the view that consumer behaviour research originated from a rational perspective. The rational perspective of customer behaviour research deals with the purchase of products only to satisfy actual needs. More recently this one sided view has been replaced by more varied approaches that take into consideration the level of involvement and the influence of the environment , relations and social situation (Lagrosen 2001).Customers purchase products not to satisfy their needs but to express their personality and seek affirmation. This is especially true for more conspicuous items like cars .Conspicuous consumption i.e, consumption of luxury goods is a manifestation of the desire to display one's economic ability and hence the direct utility of commodities is not the prime interest. Veblen (1899) postulated that man's needs and behaviour are largely dependent upon and shaped by the social groups and forces. Sometimes they emulate the behaviour norms of higher status groups which they aspire to belong. The study of socio economic characteristics is significant because the socio economic profile and consumption behaviour are closely related.

2.4.1 Reference Groups and Consumer Behaviour

According to Gillian et.al (1983) consumer behaviour may seem to be a highly individualistic process, but there is much to indicate that, it is in fact a highly socially oriented process also, where group norms, reference groups, roles, and status have a significant bearing on the purchasers' behaviour. Reference groups can influence the purchase of a product, the choice of a brand, or both. This influence can be positive or negative and can work in terms of aspirations rather than current status. Reference group influence can

be strong in the case of product purchase decisions for which a persons' individual experience provides little direct help.

Oladele (2011) evaluates the factors influencing consumer choice of telephone handset among students. The study revealed that social factors such as reference group i.e. family, friends and social class influence the respondents' choice of telephone handsets.

Holtzhausen, (2006) in the study provides a consumer profile of marketing students of Tshwane University of Technology (TUT). He held the view that the students are influenced by reference groups and institutional marketing efforts.

Makgosa et. al. (2007) analysed the influence of peer group across various products. The results indicated that there is more normative influence for a public luxury (sunglasses) than for a private luxury (cell phone) and private necessity (toothpaste). Informational influence was also more for a public luxury than a private necessity.

Thesis by Mishre (2006) investigates the influence of reference groups on food purchase decision-making by children from different social classes. The findings indicate that the market size, buying power and influencing role of children in Paramaribo is substantial which indicates growth potential for this segment and kids' marketing. The results reveal that age and social class differences between children give different results on purchase decision-making for various food product categories. Their role as an influencer tends to start at the age of 8 while influence from reference groups starts earlier at the age of 6 years. The influence of reference groups on children shows that children from the lower-class are more influenced by peers than children from

the upper-class who more often agree on the food purchase decisions their parents make. It can be concluded that every food product category needs its own marketing strategy as these target groups influence and are influenced differently by peers and parents.

Bearden et al. (1982) examined reference group influence on product and brand decisions. The results support hypothesized differences in reference group influence between publicly and privately consumed products and luxuries and necessities.

The above studies reveal that reference groups are perceived as credible, attentive powerful, and capable of inducing consumer attitude and behaviour change.

2.4.2 Culture and Consumer Behaviour

Culture is considered to underlie every behavioural dimension. Cultures' influence on consumer behaviour has received attention in the marketing and consumer behaviour disciplines.

Olivieri et al. (2010) in their study on Consumer behaviour and cultural effects on taboo products attempted to understand and figure out the influence of culture on advertisement and how the consumer behaviour might change from one country to another. The study reveals that culture does have an impact on consumers' behaviour.

Fatt et. al; (2010) made a comparison between Malays and Chinese in Malaysia with regard to culture and consumer behaviour focusing on the students from Universiti Teknologi Mara (UiTM) and University Tunku Abdul Rahman (UTAR). The study revealed that these two ethnic groups, although different in their religions, cultures and the means by which wealth is being

acquired, do reflect dissimilarities in their decision-making, choice of products, branding and responses towards advertisements.

Chan (2001) analysed the determinants of Chinese consumers' green purchase behaviour. This study examines the influence of various cultural and psychological factors on the green purchase behaviour of Chinese consumers. The findings from the structural-equation modeling confirm the influence of the subjects' miniature orientation, degree of collectivism, ecological affect and ecological knowledge, on their attitudes toward green purchases. Their attitudes toward green purchases also affect their green purchase behaviour through the mediator of green purchase intention.

The above studies reveal that today's consumers strictly follow their culture, tradition and values. Culture influences decision making, the purchase and the consumer behaviour. A sound understanding of culture is very important for marketing since it has to operate within the boundaries set by the society's culture.

2.4.3 Price and Consumer Behaviour

Price has been studied extensively in the literature and regarded as one of the most important information consumers' use when they make a purchase decision. Price served as a powerful indicator of quality.

Schrader (2013) in a study titled "Price Discrimination in Online Airline Tickets based on Customer Profiling?" attempted to analyse whether customer profiling as a practice of price discrimination enabled through new technologies, such as "Cookies", and is referred to as behavioural tracking. A month-long experiment analyzing the ticket prices of four European carriers (two Full Service Carriers and two Low Cost Carriers) on four different routes found no evidence of price discrimination based on customer profiling. Therefore, in this particular case the usage of personal data of consumers for ticket pricing purposes is not confirmed. However, significant price differences during the observation period of one month show that price discrimination in general is used by airlines. Full Service Carriers are found to be the airlines applying more price discrimination than Low Cost Carriers.

Brown et al (2010) analysed the consumer's attitude towards European, Japanese and the US cars. The country of origin plays a significant role in the consumer behaviour. The brand name, lower price and distributor's reputation significantly influence the sale of passenger car.

In an attempt to understand the influence of factors biasing purchase decisions connected with measurement of consumers' involvement Stavkova et.al; (2008) showed that the most important factors biasing purchases of all commodity groups are products' characteristics and the perceived quality together with the factor price. All these factors proved to be significant in the

purchase of all commodities with the exception of alcoholic drinks, tobacco and recreation.

Aliawadi et al (2001) in their study of consumer price consciousness found that store brand purchases were associated with price consciousness and that it has been regarded as a key issue in sales promotions and store brand purchases.

Sinha & Batra (1999) also found price consciousness as a significant reason behind consumers' decision to buy store brands.

Ragavan (1994) reported that, quality, regular availability, price, accuracy in weighing and billing, range of vegetables and accessibility are the factors in the order of importance which had influenced purchase of vegetables by respondents from modern retail outlet.

Sabeson (1992) in his study stated that quality, price and taste of the product were the major criteria based on which the consumers selected a brand of processed fruits and vegetable products.

Gluckman (1986) studied the factors influencing consumption and preference for wine. The explicit factors identified were, the familiarity with brand name, the price of wine, quality or the mouth feel of the liquid, taste with regards to its sweetness or dryness and the suitability for all tastes. Some of the implicit factors identified through extensive questioning were, colour and appearance. Packaging, appearance, colour, ornateness, use of foreign language and graphics were taken as important clues for quality and price.

Ahtola (1984) presents a view of price that is rather different from prior conceptualization. In this "exchange-theoretic" model, price is seen as a

common and the major element on the "give" side of a give/ get equation that a buyer faces. Lichtenstein et al (1993) defines price consciousness as the degree to which the consumer focuses extensively on paying low prices. The general consensus in research is that price is one of the most important reasons in purchasing decision factors.

2.4.4 Demographics and Consumer Behaviour

Demographics refer to the characteristics of human population and population segments, especially when used to identify consumer markets. Demographics from a marketing perspective is normally defined as a target market which is a combination of socio economic factors such as age, income, sex, occupation, family size and the like (Barron's Dictionary,2000) . Demographic features play a vital role in influencing the consumption behaviour. Demographics are a very important aspect of media planning in matching the media with the market.

A study on consumer behaviour towards fair trade coffee by Karolina et al (2012) deals with the relationship between consumer related, environmental related and product related factors and examined how they influence the Swedish Ethical Consumer. The result showed that product and demographics seemed to be the most affecting factors on ethical consumer behaviour.

Patel (2012) attempted to explore whether religion influences shopping behaviour. Research indicate that shopping behaviour of people differs across different religious group affiliation and degree of faith manifested. It is also found that religious impact on consumption also differs across various product categories and culture.

Jeter (2012) in his study investigates the impact of factors like age, gender, income and education towards consumer's purchase decisions. The results indicate that factors such as age, knowledge, income and gender influence a consumer's decision to purchase screw cap wine. Education and income positively impact the acceptance of screw cap wines and the likelihood of purchasing them. Age has a negative effect on acceptance of screw cap wines in social situations. Gender was found not to be significant in regards to likelihood of screw cap wine purchase generally, however men tended to view screw cap wines as more acceptable in more social situations than women.

Hao et al (2011) conducted a study of Chinese consumers' behaviour in the automotive sector". The study focused on finding relevant factors affecting the changes of the second time car purchase in China, and in which way these factors influence different consumers in different market segments from a demographic perspective. The study concluded that household income, education level, way of using and age are the most important demographic factors affecting consumer's attitude towards a second time car purchase.

Gylfi et al (2011) analysed the influence of various demographic factors including gender, age, and income on their buying process. The results showed vast differences between these demographic segments, gender being the prominent one.

Vani et.al; (2011) in their study aimed to identify the influence of demographic factors on consumer buying behaviour. The results showed that age, gender, educational qualification, marital status, age group of children, family type, and family size are the factors influencing consumer behaviour.

Isa Kokoi (2011) examined the factors affecting the buying behaviour of young (20 to 35 years old) and middle-aged (40 to 60 years old) women. The results indicated that the opinions of friends and impact of advertising seem to have a greater influence on the purchasing behaviour of young women. The two age groups did not show major differences in their purchasing habits related to price perception. In addition manufacturer's promise, in-store displays also influence women buying behaviour.

Praveer et al (2010) attempted in their paper titled "Demographic inclination towards purchase factors-a study on fashion apparels" to evaluate the impact of purchase factors through cluster analysis. The study leads to the conclusion that demographic factors do not have much influence on purchase decision but income and occupation play a significant role. All the factors of purchase behaviour viz. quality, price, promotion, brand variety design and warranty have significant impact on the purchase decision while purchasing apparels.

Mid Sweden University (2007) conducted a case study on mass customisation and consumer behaviour from German consumer perspective. The main purpose of the study was an investigation of relationships between the purchase of mass customised products (MCP) and demographic and psychological influence factors on German consumers. The study revealed that the respondents from Germany always had a positive attitude toward MCP even if they had no experience with mass customization.

In a study titled "the influential factors on consumers' purchasing decision in Bangkok pet retailing business", Chaipradernsak (2007) aims to identify the influential factors on consumers' purchasing decisions in Bangkok

pet retailing business. The result shows that both demographic factors and marketing mix factors do not have significant relationship with the consumers' purchasing decisions in the Bangkok pet retailing business, while they are seen to affect consumer behaviour in this business.

Zietsman (2006) in a study attempted to identify the factors that influence male apparel shopping behaviour. The variables that are relevant to this study include demographic characteristics, lifestyle, shopping orientation, patronage behaviour, and shopping mall behaviour. Eight lifestyle components and three shopping orientation components were identified.

Sidin et.al; (2005) have studied how modernisation influences the role of women in changing the household and its impact on the buying process. They pointed out that besides using economically derived variables, sex role orientation can also be used to segment the market.

Venketa Sessaiah et al (2004) analysed the impact of liberalization on the behaviour of consumers. Their results suggest that openness of the economy has a positive and significant influence on consumption and savings. After liberalization the total scenario has changed. Consumers in India shifted their focus of attention from savings management to expenditure management. This is because of the easy availability of goods and services at lower price finance at low interest rates or zero interest rate and disappearance of monopoly power in many sectors because of the entry of foreign players. The taste and preferences, life style and consumption of the consumers have also changed. People in India have started spending more money on eating out, buying a flat, or car, more number of people has been traveling abroad and there has been a distinct shift from joint family system to that of nuclear families. The

liberalization index showed positive and significant influence on consumption during the period 1970-71 to 2000-01.

Essoo (2001) in his research investigated the influence of religious affiliation and religiosity on selected aspects of consumer behaviour: shopping behaviour, retail store preference and external information search among three religious groups, Hindus, Muslims and Catholics. Significant differences were found in the purchasing behaviour of Hindus, Muslims and Catholics. Devout consumers, those for whom religion is a central focus in life, also differed significantly in their purchasing behaviour from casually religious consumers, those for whom religion is expedient across all three religious groups. Religiosity and religious affiliation were found to be predictors of consumer behaviour in the presence of demographic and lifestyle variables, implying that the influence of religion on the value systems of the society and the effect of these value systems on consumer behaviour cannot be underestimated.

Kamalaveni et al (2000) reported that, there is complete agreement between ranking given by the housewives and working women regarding the reasons promoting them to buy Instant food products. Age, occupation, education, family size and annual income had profound influence on the per capita expenditure on the instant food products.

Gravelly et al (1999) analysed apparel buying behaviour of black and white male's while purchasing business suits. The results showed a significant relationship between color and the purchase decision. Further study concluded that apparel involvement, social class and media are significantly related to race.

Sooryamoorthy (1997) in his studies pointed out that consumption was not necessitated by utility consideration but by the aspiration of consumers for a better standard of living along with social status. He attempted to explain the new trends of consumerism in Kerala with the help of certain socio-economic and geographical variables. He made use of data collected from lower and middle-income households. He was of the opinion that in Kerala, consumerism was rampant at all levels of the society. The variables like income, occupation, and education were found to enhance the expenditure on consumption items like beverages, refreshments and processed food, clothing and footwear. The study identified that the middle income class, fixed income earners, and the well educated spent conspicuously on the above mentioned items.

Ditmar et al, (1995) opined that men and women relate the material possession differently. The research demonstrates that women preference is for items related to elemental values, while men preference is for items related to leisure and finance. The reasons for the respective preference were that women value their possessions for “emotional” and relationship”. Men on the other hand value their possession for “functional instrument reasons”. It was also found that the men purchase items for personal identity reasons. Women on the other hand make purchase for social identity reasons.

Davies and Curry (1993) conducted a study on the impact of gender on car buyer satisfaction and loyalty. The findings revealed clear differences in attitudes between male and female buyers.

Hazell et. al; (1983) examined the expenditure patterns in Malaysia and Nigeria. The principal objective of their study was to estimate the relationships between income and consumption for commodity groups (such as total foods,

locally produced non foods and total non tradable). Total per capita expenditure is used as a proxy for income and Engel relations are estimated using a variant of the working-Leser Model. Their analysis suggests that regional differences in the structure of the household demand are less apparent when expenditure behaviour is analysed by commodity groups and more apparent when analysed by income or farm sized groups.

The influence of the head of the household on consumption expenditure has been studied by research scholars Yung-ping chen et al (1982) Friend and Jones (1960) and Gupta (1973). Their studies indicate that age of the head of the household has a significant influence on expenditure especially durable goods.

Bellenger et.al; (1978) has found a relationship between age and impulsive buying. Impulsive buying tends to increase between the ages 18 to 39 and declines thereafter.

2.4.5 Branding and Consumer Behaviour

Brands are important in the consumer market. Brand image play a crucial role to boost up any business performance as brand image is an implied tool which can positively change people's buying behaviour.

Adedapo (2013) in his study attempts to identify the effect of brand perception on consumers' purchasing behaviour. The study aims to examine brand perception and the effect on consumers' purchasing behaviour and highlight the satisfaction that consumer derives from product branding. It was found that consumer's perception of a product is related to the advertisement and that price largely influences the consumer's attitude and behaviour with respect to the purchase of a product.

Reed (2010) studied brand knowledge and the influence on tween's consumer behaviour. This study sought to determine the level of the informants' knowledge of brands, to determine whether brand knowledge has an influence on tweens, to determine what types of brand knowledge are influential to tweens, and to establish what influences brand loyalty in tweens. The findings reveal that trust in a brand is positively related to brand loyalty.

Thesis titled *Impact of Consumer Perception on Buying Behaviour in Apparel Retail Sector, with special reference to Selected Indian Cities* by Aggrawal (2010) focused on examining the relationships between consumer characteristics, including gender, nationality and level of materialism with brand perception. Consumers perceive brands as providing both emotional benefits (e.g. display of status, wealth and prestige) and utilitarian benefits (e.g. quality and low price). Their brand perception may influence their intention to purchase the brand.

Dutta (2010) conducted a study on how branding affects the purchasing behaviour of the consumers. In the process, it reviews the purchase pattern of Indian consumers and highlights the urban women as a powerful and profitable consumer-segment.

Chidambaram et.al; (2007) postulates that there are certain factors that influence the brand preferences of the customers. Within this framework, the study reveals that customers give more importance to fuel efficiency than other factors. They believe that the brand name tells them something about product quality, utility, technology and they prefer to purchase the passenger cars, which offer high fuel efficiency, good quality, technology, durability and reasonable price.

Lee et.al; (2006) examined the effects of general consumer variables and brand-specific variables on purchase intention. Purchase intention is explained with several variables: normative interpersonal influence, brand consciousness, perceived quality, and emotional value. Their study revealed that brand consciousness is positively related to emotional value, but not to perceived quality.

Malik et al (2003) in their study examined the impact of brand image and advertisement on consumer buying behaviour in the general public at Gujranwala city. Findings show that brand image and advertisement have strong positive influence and significant relationship with Consumer buying behaviour. People perceive the brand image with positive attitude. Study depicted that teenagers are more conscious about their social status so they prefer branded products and advertisement affects their consumer buying behaviour positively.

Kumar (1987) examined the factors influencing the buying decision making of 200 respondents for various food products. Country of origin and brand of the products were cross-tabulated against age, gender and income. Results revealed that the considered factors were independent of age, education and income. The brand image seemed to be more important than the origin of the product, since the consumers were attracted by the brands.

2.5 Studies related to Automobile Purchase

Joseph et al (2011) in their empirical study analysed the behavioural pattern of the passenger car owners consisting of professionals, employees of public and private sector, businessmen and agriculturist. The study showed that

the less processing time, easy documentation and explanation of the financing scheme by the staff are the important factors considered by car purchasers.

Menon et al (2011) conceptualised a model for studying consumer purchase behaviour of passenger cars in the State of Kerala. Their study identified internal as well as external factors influencing the consumer purchase behaviour of passenger cars. It was found that interior and exterior design, car as a status symbol, dealer offers of the specific car model, and projecting personal image to the society were the major considerations of the consumers with regard to their preference of cars. Technology, safety and security were the major determinants on the satisfaction level of the consumers.

Hundal (2010) conducted a perceptual study titled “Consumer behaviour towards Tata Nano”. The study aimed at examining the consumer behaviour of individuals towards Tata Nano after its launch. The study revealed that customers of Tata Nano were dissatisfied with the car due to bad after-sales service and its noisy engine. It is recommended that Tata Nano is really a people’s car but company need to work on its features and safety and enhance its production so that quick delivery to customer is possible.

Subadra et al (2010) attempted to understand consumer perceptions and behaviour with special reference to car owners in Namakkal District. The study reveals that customers give more importance to driving comfort than other factors. The study concludes that consumer behaviour plays a vital role in marketing of cars.

Lavack (2009) attempted to analyse the purchase of fuel efficient vehicles in Canada. The study is conducted to determine the decision making process when purchasing a new vehicle, what barriers or benefits consumers experience

when purchasing a highly fuel efficient vehicle, which barriers or opportunities would be the most effective to target through mandated/regulatory, educational, or social marketing programs. The research concluded that fuel efficient private vehicles seem to have fewer negatives than alternate transit modes.

Banga et al (2009) analysed the purchase behaviour and level of satisfaction of the customers of Maruti True Value. The findings of the study show that businessmen and professionals comprise the majority of the pre-owned car customer segment. The respondents indicated an overall satisfaction towards the pre-purchase, purchase and post-purchase procedure involved in the buying of pre-owned car from Maruti True Value dealers.

Wang et al (2008) conducted a study on whether country-of-origin matter in the relationship between brand personality and purchase intention in emerging economies from China's auto industry. This study aimed to examine the relationship between brand personality, country-of-origin (COO) image and purchase intention, specifically in China's auto industry. Results revealed that, both brand personality and COO image exert significant positive effect on purchase intention.

Satya Sundaram (2008) analysed how the competition makes the automobile manufacturer to launch at least one new model or a variant of the model every year. This survey also pointed out that diesel cars are becoming popular in India and the announcement of reductions in excise duties by the government has helped to some extent to boost the demand.

Sudhakar et al (2009) studied the influence of peer group in the purchase of car with reference to Coimbatore District. It was found that the influence of friends is higher for the purchase of small sized and mid-sized cars.

Ismail (2008) in the study titled “Factors influencing attitudes towards gray market cars in Malaysia and intention to buy” aimed to propose and test a model that integrates the main predictors of consumers’ attitude and behavioural intentions toward gray import cars in Malaysia. The study reveals that consumer intentions to buy gray import cars are dependent on the attitudes they have toward gray import products, which in turn are influenced by factors such as price consciousness, value consciousness, price-quality inference and risk averseness of a person.

Dongyan et al (2008) conducted an empirical investigation of car purchasing behaviour in Beijing. This study aims to give an overview on young Chinese consumers’ car purchase behaviour. The results of this study shows that Chinese consumers take “safety” as the most important characteristic and value for money and riding comfort as the second and third important characteristics respectively while purchasing a car.

Biswajit et al (2007) conducted a study on changing features of the Automobile Industry in Asia. The objective of the study is to understand the dynamics of Indian automobile sector in comparison to the same sector in other selected Asian countries. The study reveals that China is specialising in components, India in two wheelers and small vehicles, Thailand in pick-up trucks and passenger cars and Indonesia in utility vehicles

Train and Winston (2007) analysed vehicle choice behaviour and the declining market share of U.S. automakers. The analysis developed a consumer-level model of vehicle choice to throw light on the erosion of the U.S. automobile manufacturers' market share during the past decade. The study examined the influence of vehicle attributes, brand loyalty, product line

characteristics, and dealerships. It was found that nearly all of the loss in market share for U.S. manufacturers can be explained by changes in basic vehicle attributes, namely: price, size, power, operating cost, transmission type, reliability, and body type. U.S. manufacturers have improved their vehicles' attributes but not as much as the Japanese.

Kaur and Sandhu (2006) attempted to find out the important features, which customers consider while going for the purchase of a new car. The study covers the owners of passenger cars living in the major cities of the State of Punjab and the Union Territory of Chandigarh. The respondents perceive that safety and comfort are the most important features of the passenger car followed by luxuriousness.

Gilbert and Lee (2006) conducted a study titled “consumer behaviour of automobile enthusiasts and their automotive leisure related pursuits”. The study was conducted with members of the Mississippi Classic Cruisers (Madison, Mississippi), an automobile enthusiast association consisting of owners of re-stored vehicles, street rods and muscle cars. The study leads to a conclusion that technological advances often best reiterate the consumer behaviour of automobile hobbyists on why they do what they do. Consumers involved in car collecting, driving and showing them have a passion for their activities in addition to an on-going desire to gain more related information and knowledge.

Yujie Ge (2004) conducted a study titled an analysis of Chinese-Americans' purchase patterns of automobiles. This study aims to examine the factors determining Chinese-American consumers' perceptions, evaluations and purchase intentions of automobiles from Japan, the United States and

Europe. The results indicate that Chinese-American consumers hold quite favorable attitude towards Japanese and European brands of cars and they hold unfavorable attitudes towards US brands. Membership in the subculture does affect the consumers purchase preference for automobiles and Chinese-American consumers do not seriously take into account the country of origin but they rely on four dimensions of innovativeness, image, design and workmanship.

Dardis and Rachel (1994) investigated the relationship of automobile attributes and household characteristics to consumer preferences for Japanese cars. Analysis indicates that households always prefer cars with lower repair costs or lower frequency of repair to a more fuel efficient and heavier car. Households buy Japanese automobiles because of quality considerations and not because they are small.

Kiel et.al; (1981) in their comprehensive study examined three dimensions of information seeking - sources of information dimension, brand dimension, and time dimension. Examination of the correlates of the individual search dimensions suggests that only certain predictors of search behaviour are related to the different search dimensions.

Lucero and Legorreta (2008) conducted a study on Factors that Influence the Brand Loyalty and Dealer Loyalty of the Automotive Industry: The Case of Mexican Consumers in the Central Region of Mexico. In this study they investigated the factors that determine the automobile brand and dealer loyalty of Mexican consumers, and to what extent this influences the customers. The findings show that the core factor that appears to determine the loyalty of the Mexican consumer in the automotive industry is the satisfaction with the

technical-functional quality of the automobile followed by the satisfaction with the global cost of the vehicle and the dealer after sales service.

Jacobson et al; (1963) studied the self-percept and consumer attitudes towards small cars. It was found that persons who were cautious and conservative were more favorable towards small cars. They did not consider the small car as an adventure, but rather a practical, economical convenience. Confident explorers saw a large car as a means of expressing their ability to control the environment.

2.6 Studies related to Theory of Reasoned Action

Alsughayir et.al; (2013) examines the applicability of Theory Of Reasoned Action (TRA) in a context of internet banking intention using Structural Equation Modeling (SEM). Here it is intended to test whether the theory is acceptable or not in a newly context among non western culture. The simplified theory is tested using survey data from 350 respondents. The results indicated that direct paths from attitude to actual behaviour and when adding a path from Subjective Norms (SN) to attitude would improve the predictive power of the model also a convincing improvement is resulted in fit that create a much better understanding of actual internet banking behaviour among Saudi consumers in Riyadh.

Wendy et.al; (2011) explores social networking behaviour using the Ajzen and Fishbein (1980) model of human behaviour known as Theory of Reasoned Action (TRA). Specifically, findings reveal that both attitude toward social networking and “subjective norm” are positively associated with intention to use social networking. In addition, intention influences use of social networking. The TRA model provides a strong fit with the overall data

and can be used to predict and understand the usage of social networking in the target population.

Kramer (2011) in her study focused on better understanding of the determinants of online shopping for apparel and the interaction between consumers' use of the internet for information search and their choice of channel for their final purchase. The model applied for both men and women. No interaction was found between in-store shopping for apparel and e-shopping and internet search. Results showed that the Fishbein's Theory of Reasoned Action Model (1975) helped explaining e-shopping for apparel with a few alterations. Attitudes towards e-shopping were mediated by internet search instead of having a direct relation on e-shopping intention. Furthermore, subjective norm not only had an effect on the intention to shop online, but also turned out to affect attitude towards e-shopping.

Chuchinprakarn (2005) carried out a study with the objectives of studying the behaviour of Internet users and the effects of key factors on the intention to shop on-line. The theory of reasoned action (TRA) was employed to develop the conceptual framework. The population of interest was confined to full-time employees in Thailand with frequent use of the Internet. The results of hypothesis testing showed that all four key constructs, i.e., trust, confidence in using a credit card, subjective norm, and past behaviour, had significant effects on the on-line shopping intentions.

2.7 Studies Related to Consumer Profiling

Mintz (2011) in a descriptive study on profiling green consumers attempted to segment and profile different types of green consumers, as well as to predict consumer reactions to environmentally-friendly products, eco-labels,

and cause-related campaigns. This research identified clear difference in attitudes, behaviour, and psychographics between the different green consumer segments.

Ahmad Jamal et al. (2005) in their paper titled “Profiling consumers: A study of Qatari consumers’ shopping motivations” investigates reasons behind shopping in Doha, Qatar. Using both exploratory (EFA) and confirmatory (CFA) factor analysis and cluster analysis, the paper identifies and discusses six homogeneous groups with different emphasis on specific reasons for shopping. The paper profiles clusters on demographics and ethnic group membership to examine similarities and differences among cluster members.

In an exploratory study on profile of olive oil consumers in Durban, KwaZulu Natal (KZN) by Adhestra Munian (2003) the most popular reason for purchasing olive oil is its health benefits and taste. The study also showed that the KZN market felt that insufficient exposure is given to olive oil. The typical olive oil consumer in Durban is likely to be aged between 45 to 54 years old, a female with a tertiary education and an income level between R7429 - R13 787.

Taylor et al (2002) conducted a study on profiling later aged female teens mall shopping behaviour and clothing choice. It was found that a typical later aged female teen was born to shop. Making the right choice, especially for her clothing, is important both from a social affiliation and a social influence position. This group felt brand (fit, look, and style) to be the most important attribute to consider in apparel choice.

Mary Ann et al. (1999) conducted a survey to identify the profile of potential innovators and non-adopters of an interactive electronic shopping

medium. Results revealed that strongest predictors of potential innovator and non-adopter group memberships had perceived characteristics of the interactive shopping innovation including relative advantage over other shopping formats and compatibility with lifestyles. Equally important were consumers' prior shopping experiences with other non store retailers.

2.8 Studies Related to Pre owned Cars

Hao et.al; (2011) conducted a study titled "Chinese Consumers and the Second Time Car Purchase-A study of Chinese consumers' behaviour in the automotive sector". The study focused on finding relevant factors affecting the changes of the second time car purchase in China, and in which way these factors influence different consumers in different market segments from a demographic perspective. The study concluded that household income, education level, way of using and age are the most important demographic factors affecting consumer's attitude towards a second time car purchase.

2.9 Research Gap in the study

From the literature review explained in the previous paragraphs, it becomes evident that a number of studies have taken place in the area of consumer behaviour on various consumer products at national and international level. The researcher has identified and summarized the important variables that affect or influence the purchase and post purchase behaviour. They are individuality, stylish design, colour, fun, similarity, love, prestige, age, income, sex, occupation, family size, attitudes, subjective norms, behaviour intention etc. From the literature survey it is noted that these studies are not directly pertaining to pre owned cars. However there are certain traits of a consumer which prevail up on his thinking and action irrespective of the type of product

viz. a consumer product or an automobile. Therefore the literature reviewed in this chapter provides valid inferences pertaining to the behaviour for the pre owned car market. This research pursues these indicators and focuses them to pre owned car market.

Kerala is seen to be unique and very different from other states in many aspects. Kerala is noted for its high consumption expenditure, high literacy, population density and also marked by the difference in culture and climate contributed by the Western Ghats bordering it. Hence it is seen that there is wide research gap in consumer behaviour researches in the field of pre owned cars pertaining to Kerala. Also, specific studies related to pre owned car market of the state of Kerala remain scarce.

Research gap is identified in terms of market behaviour influenced by various parameters. Pre owned car market dominated by individual players or agents is giving way for organized dealers with state wide presence. Identifying those factors which shape the customer thinking and those are specific to this state will help the authorised pre owned car dealers to focus their marketing efforts effectively and efficiently. The main focus of this study is to analyze the influence of attitudes; product and dealer related factors, subjective norms and perceived behavioural control on post purchase behaviour of consumers of pre owned cars in Kerala.

2.10 Chapter Summary

Researchers in consumer behaviour have attempted to relate factors affecting the behaviour and post purchase behaviour of consumers. Literature review revealed that demographic factors and factors such as attitude, subjective norms, perceived behavioural control have profound influence on

purchase and post purchase behaviour of consumers. Available literature lack comprehensive information linking product and dealer related factors to attitude and other factors to post purchase behaviour. Literature review reveals that the Theory of Planned Behaviour is capable of explaining the post purchase behaviour. Theoretical framework for the study is developed on the basis of literature review which is dealt in Chapter Three.

3.1 Introduction

This chapter lays out the theoretical framework for studying the consumer behavior specifically focusing on factors that influence post purchase behaviour. Consumer behaviour involves the use and disposal of products as well as the study of how they are used. According to Schiffmann and Kanuk (2009) Consumer behaviour is “The behaviour that consumers display in searching for, purchasing, evaluating, and disposing of products and services that they expect will satisfy their needs.” The importance of consumer behaviour in marketing is clearly seen in the definition of consumer behaviour, it is a multi-disciplinary field which draws its concepts from several fields of study. The concept of consumer behaviour started from other social sciences, has developed into a full fledged field of research.

According to Kardes (2002) “consumer behaviour is the study of human responses to products, services and the marketing of products and services”. Post-Purchase Behaviour is the stage of the buyer decision process when a consumer will take additional action, based purely on their satisfaction or dissatisfaction. The consumer's level of satisfaction or dissatisfaction is directly related to the varying relationship between their initial expectations of

the product (pre-purchase), and their perception of the actual performance of the product (post-purchase) in their hands. If after the purchase the consumer perceives the product's performance as matching their expectations, or even exceeding them, they will be "satisfied". If their perception of the product's performance is less than their expectations, then the consumer will feel "dissatisfied". Based on the satisfaction or dissatisfaction the consumer will rebuy the product or discontinue the use of the product. Studying post purchase behaviour will help marketers to improve their products and services, undertake better targeted promotional activities, and design more effective strategies to keep existing customers and attract new ones.

3.2 Conceptual Framework

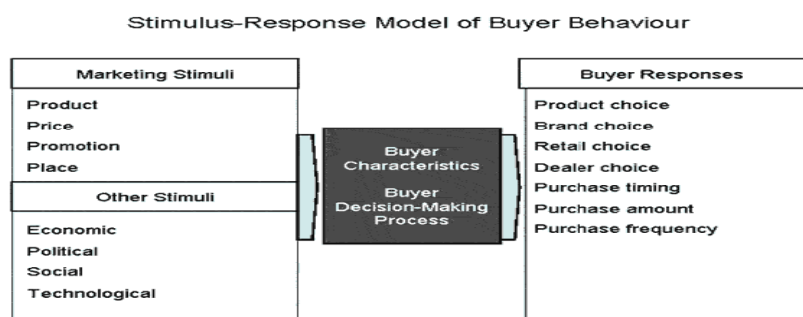
Many different models within an extension of interrelated factors or variables attempt to explain consumer behaviour towards various products. The Theory of Reasoned Action (Fishbein and Ajzen, 1975), the Theory of Planned Behaviour (Ajzen, 1991; Olsen, 2001; Scholderer and Grunert, 2001), the Model of Buying Behaviour and the Behavioural Perspective Model (Leek et al., 2000) has been designed to explain consumption behaviour. Theoretical framework provides a model for organizing the research questions or hypotheses and data collection (Creswell, 2012). In this study, the theoretical framework is centered on post purchase behaviour in the form of repurchase intention and recommendation word of mouth. This is based on Ajzen's 1991 Theory of Planned Behaviour (TPB), an extension of the 1975 Theory of Reasoned Action (TRA). The TPB states intention is formed from a combination of attitude toward the behaviour, subjective norm and perceived behavioural control. The best predictor of an individual's behaviour is his or

her intention to engage in that behaviour (Cascio, Dal Cin, & Falk, 2013; Glasman & Albarracin, 2006).

3.2.1 Stimulus response model

The stimulus response model enables marketers to overcome competition and comparing to other stimuli. In this model, behaviour is a learned experience through exposure to a set of stimuli and their association. The stimulus-response model is summarised by the following scheme that shows how marketing and other stimuli enter the consumer's "black box" which contains the buyer's characteristics and his decisions process, and produce responses in term of product choice. Marketers create stimuli and consumers respond to these stimuli. Marketers must determine what occurs in the mind of the consumer, of what his "black box" is made up. These stimuli are perceived referring to the consumer's characteristics and lead to the purchase decision which is undertaken. The most important stimulus is the marketing mix one, which consists of "everything the firm can do to influence the demand for its product". For that the firm uses the four Ps of marketing- product, price, place and promotion.

Figure No: 3.1



Source: Kotler & Keller (2009)

3.2.2 Psychological theories

The essence of psychological theories (learning theories) lies in the fact that people learn from experience and the results of experience will modify their actions on future occasions. The importance of brand loyalty and repeat purchase makes learning theory more relevant in the field of marketing. Among the learning theories come stimulus response theories and cognitive theories. Contributors of stimulus response theories include Purlon, Skinner Thorindike and Kotler (1998). According to them learning occurs as a person responds to some stimulus and is rewarded with need satisfaction for a correct response. They proved that most frequent and recent stimuli are remembered and responded. This approach is the basis of reported advertisements.

The cognitive theory was propounded by Festinger (1957) mainly to explain certain post buying behaviour. According to cognitive theory stimulation and want are conditioned by a consumer's knowledge, his perception, beliefs and attitudes. The theory further states that even after a well thought out purchase the consumers undergo some sort of discomfort, fear or dissonance. This post decision anxiety is caused by 'nice' (cognitive dissonance) arising from doubts on the decisions taken.

3.2.3 Attitude theory and measurement

Gronhoj (2006) suggests that the tendency of using individualist approaches is widespread. Therefore, predicting the individual consumer's behaviour towards buying pre owned car is used in the attitude or value based model evidenced in the Theory of Planned Behaviour model. Attitude information and decision-making is more complex and closely related to personal values.

a) The Theory of Reasoned Action

The Theory of reasoned action (TRA), also referred to as the Fishbein behavioural intentions model, was proposed by Martin Fishbein and Icek Ajzen in 1975 and elaborated by them in 1980. The Theory of Reasoned Action propounded Fishbein et.al (1975) paved the path for the Theory of Planned Behaviour by Ajzen (1991). TRA is based on the assumption that human beings are usually rational and systematically use the information available to them. The theory excludes social behaviour controlled by subconscious motives or thoughtless affects. The goal of TRA is to decide the determinants of the behaviour of interest to predict and understand individual's behaviour.

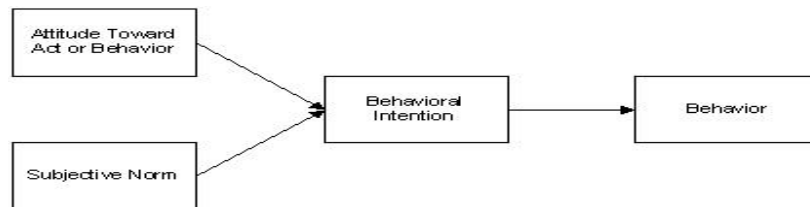
The Theory of Reasoned Action has been used in this study for examining the purchasing behaviour towards used cars. The main tenet in the TRA (Figure 3.2) is that an individual's behavioural intention in a specific context depends on attitude toward performing the target behaviour and on subjective norm, which refers to "the person's perception that most people who are important to him or her think s/he should or should not perform the behaviour in question" (Fishbein et.al). The TRA holds that the practical impact of subjective norm on behavioural intention is that an individual may choose to perform a specific behaviour, even though it may not be favorable to him or her to do so (Venkatesh et.al 2000).

According to the Theory of Reasoned Action (TRA), intention of undertaking or not undertaking the behaviour is the direct predecessor to the behaviour. The intention under discussion is often a result of actions undertaken by individual to evaluate the favorable or unfavorable performance of the behaviour. In many cases, it enunciates disposition of the attitude and the

subjective norm wherein the subjective norm is basically the perception formed by the individual about undertaking or not undertaking that behaviour due to the social pressure. One prominent assumption of TRA is that behaviour under consideration is volitional in nature i.e. person can decide whether he or she performs that behaviour or not. Although true in many cases, behaviour may also depend on other factors such as availability of appropriate opportunities and resources which collectively correspond to the people's actual control over the behaviour.

Figure 3.2

Theory of Reasoned Action



Source: Fishbein, M., & Ajzen, I. (1975)

b) Theory of Planned Behaviour (TPB)

TPB has been developed, tested and refined. Ajzen (1991) states it ‘traces attitudes, subjective norms, and perceived behaviour control to an underlying foundation of beliefs about the behaviour’. According to the Planned Behaviour model (Figure 3.3), intention is the best predictor of behaviour and thus behaviour can be deliberately planned. There are three major determinants embraced in the TPB: attitudes towards the behaviour, subjective norms and perceptions of behavioural control.

Demographic variables become external in social psychological studies because they are external to the cognitive structure associated with making a specific decision. Figure 3.3 illustrates the role of background factors in the TPB. It describes a multitude of variables which may be related to or influence the beliefs consumers embrace. These background factors are divided into three categories: dispositions, demographics and information. The effects of background factors are assumed to indirectly influence intention and behaviour by affecting behavioural, normative and control beliefs. The TPB has been successfully applied to explain aspects of consumer behaviour (Bredahl, et.al 1998).

The theory of planned behaviour or TPB is a theory about the link between attitudes and behaviour. The concept was proposed by Icek Ajzen to improve on the predictive power of the theory of reasoned action by including perceived behavioural control. It has been applied to study the relations among beliefs, attitudes, behavioural intentions and behaviours in various areas such as advertising, public relations, advertising campaigns and healthcare. The theory states that attitude toward behaviour, subjective norms, and perceived behavioural control, together shape an individual's behavioural intentions and behaviours.

Theory of Planned Behaviour Variables

- a) Attitude: Attitude is defined as Individual evaluation of behaviour. It is the personal beliefs that behaviour will result in a specific outcome, evaluation of the outcome and number of beliefs relevant to the behaviour.
- b) Subjective norm: Subjective norm is defined as how society or environment contributes to behaviour. It includes probability that the subject believes the

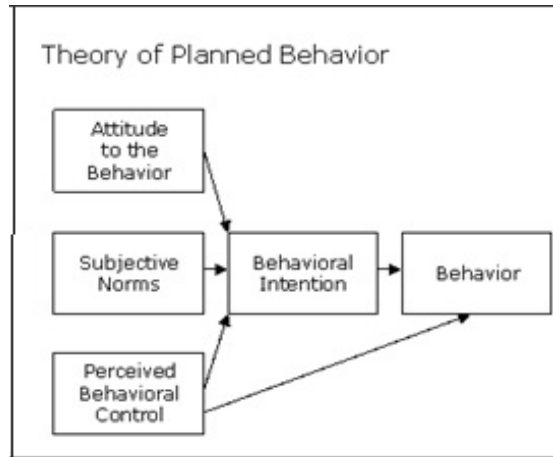
behaviour is appropriate, motivation to comply with this reference point and number of reference points.

c) Perceived behavioural control: Perceived behavioural control is the extent to which the individual believes he or she can control behaviour. This includes beliefs about whether factors that will affect the difficulty of the behaviour, perceived power of these factors and number of factors.

d) Purchase Intention: Intention is an indication of a person's readiness to perform a given behaviour, and it is considered to be the immediate antecedent of behaviour. Intention is based on attitude toward the behaviour, subjective norm, and perceived behavioural control, with each predictor weighted for its importance in relation to the behaviour and population of interest (Ajzen, 1991). A consumer's attitude and external factors construct determine consumer purchase intention, and it is a critical factor to predict consumer behaviour (Fishbein et al., 1975). Consumers usually form expectations about the value and satisfaction that various market offerings will deliver and buy accordingly (Kotler & Armstrong, 2010).

e) Behaviour: An individual's observable response in a given situation with respect to a given target. Ajzen said behaviour is a function of compatible intentions and perceptions of behavioural control in that perceived behavioural control is expected to moderate the effect of intention on behaviour, such that a favorable intention produces the behaviour only when perceived behavioural control is strong.

Figure 3.3

The Theory of Planned Behaviour

Source: Ajzen 2006

3.3 Psycho-analytic theories

This theory developed from the thoughts of Sigmund Freud. He postulates that personality has three basic dimensions, the id, the ego and the super ego. It follows that consumer behaviour is a function of the interaction of these three systems. Here the id urges an enjoyable act, the super ego presents the moral issues involved and the ego acts as the arbitration in determining whether to proceed or not. This has led to motivational research and has proved useful in analyzing buyer's behaviour. This in turn has contributed some useful insights in the advertising and packaging field.

3.4 Economic Theories

The economic theories on consumer behaviour are focused on how consumers allocate their income and how this determines the demands of

various goods and services. The traditional theory of demand starts with the examination of the behaviour of the consumer, since the market demand is assumed to be the summation of the demand of individual consumers. In the traditional theory it is assumed that the consumer has full knowledge about all available commodities their prices and income. In order to attain the objective the consumer must be able to compare the utility (satisfaction) of various baskets of goods, which he can buy with his income. The basic economic theories include marginal utility theory, psychological law of consumption, absolute, relative and permanent income hypothesis etc.

3.5 Socio cultural theories

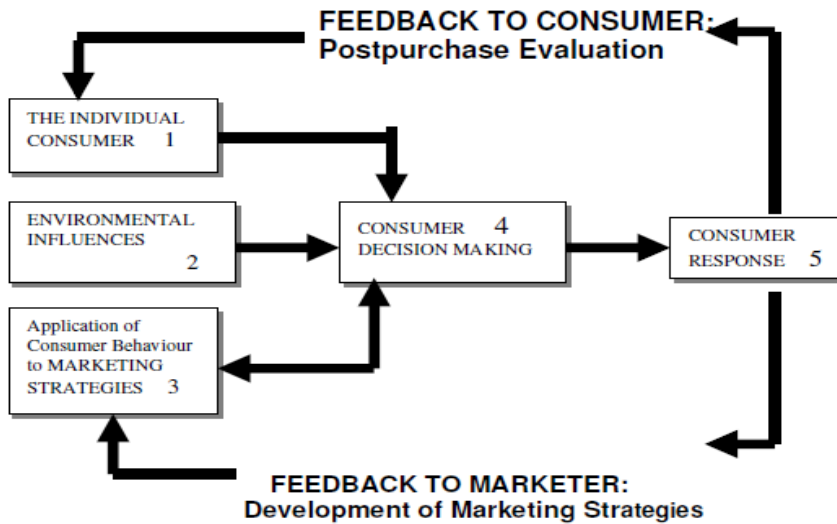
The credit of formulation of this theory goes to Thorstein Veblen (1899) and is known as Veblenian model. According to Veblen's Theory whether a person is rich or poor he/she would like to impress others and seek to gain advantage through conspicuous consumption. All the above theories give guidelines to the marketing managers how a consumer behave in a particular situation and what are the factors which influence their decision making process.

3.6 Consumer Decision Behavioural Models

Consumer behavioural models describe the decision-making or choice process of consumers. Assael (1987) makes use of figure 3.4 in order to explain the process of decision making.

Figure No: 3.4

A consumer behaviour process



Source: Assael

The central point of the model is decision making, that is, the process of perceiving and evaluating product information, considering alternative products and deciding on a product. Three basic factors in the model that influence decision making are:

- Individual consumer
- Environmental influence
- Marketing strategies

The first basic factor in the figure is the individual consumer. His action is related to his thought variables, that is, perception of brand characteristics, attitude towards alternatives and needs, and to his demographic life-style and personality. Individual perceptions serve as the basis on which consumer's

process information displayed by advertisers, suppliers and other sources. Marketing strategy aims at the development of products and promotional stimuli that consumers would perceive as relevant to their needs. When consumers perceive such stimuli, they process the information contained therein with the result that there exists close relationship between consumer perception and information processing. Consumer perception can be selective based on his needs, attitudes, experiences and personality. The consumer may also, in view of the numerous advertisements he is exposed to, involve in some sort of perceptual organization of different or conflicting stimuli. The consumer's attitudes towards brands are his tendencies to evaluate such brands in a consistently favourable or unfavourable way. Consumer attitudes in high and in low involvement differ. In high involvement decisions, the consumer forms beliefs about a brand based on his perceptions of the brand's attributes. He then forms an attitude towards the brand before deciding whether to buy or not to buy. In low involvement decisions, consumers generally buy products without forming an attitude towards brands.

From the figure it is clear that the second factor affecting consumer behaviour is the environmental influences. Environmental influences include culture, social class, groups and situational determinants. Culture is among the most important environmental influences affecting consumer behaviour. According to Schiffman and Kanuk (2004) culture is the sum total of learned beliefs, values and customs that serve to direct the consumer behaviour of members of a particular society. Culture is reflected in the consumer's value system. Social class is an important base for market segmentation in the form of a weighted index of education, occupation and income. Social Class is a hierarchy in which individuals in the same class have the same degree of status.

This is an important criteria used to segment market and develop marketing strategies.

Groups exert considerable environmental influence on consumer behaviour. A group is defined as an association of two or more people who interact to achieve individual goals. Groups can be of different types like primary, secondary, formal, informal, symbolic, friends and fellow workers. A framework to analyze the influence of group is reference group that serve as sources of comparison, influence, norms for peoples' opinions and behaviour.

Another environmental factor which influences consumer behaviour is situation. Very often, behaviour varies with a change in situation. Situational influence has been defined as the influence resulting from factors that are particular to a specific time and place and independent of consumer characteristics, that is influence from product or publicity. Four basic types of consumer situations are generally mentioned. These are communication situations where the consumer is exposed to personal and non-personal communication, purchase situation where the consumer acquires products, usage situation where the environment encourages purchase and consumption and finally the unexpected situation which influences a consumer to alter his decision. Situational determinants are important to marketers as brand preferences vary according to the reason for which the consumer purchased the brand.

The third factor in figure is the marketing strategy which represents variables within the control of the marketer that are used to inform and influence the consumer. These variables include product, price, communication

and distribution and are regarded as stimuli perceived and evaluated by consumers in their decision-making process.

The comprehensive models of consumer behaviour include Economic Model, Psychoanalytical Model, Sociological Model, Howard Seth Model, Nicosia Model and Engel Blackwell Model.

3.7 Economic Model

The model is Synthesized by Alfred Marshall (Early 1900) based on the Theory of Marginal Utility and Micro-Economic Theory. The focus is on the “Act of Purchase” of an “Average Consumer”. The model explains “what” a Consumer would purchase and “in what Quantity”. According to the model individuals allocate their resources to maximize satisfaction of their needs and wants.

3.8 Psychoanalytical Model of Consumer Behaviour

Psychoanalytic theory is attributed to the work of eminent psychologist Sigmund Freud. This model introduced personality as a motivating force in human behavior. Mental framework of a human being is composed of three elements: The Id, The Superego, and The Ego. It follows that consumer behaviour is a function of the interaction of these three systems. Here the id urges an enjoyable act, the super ego presents the moral issues involved and the ego acts as the arbitration in determining whether to proceed or not. This has led to motivational research and has proved useful in analyzing buyer’s behaviour. This in turn has contributed some useful insights in the advertising and packaging field.

3.9 Sociological Model

According to this model individual is a part of the society & various groups. Buying behaviour of an individual is influenced by these groups; family friends and close associates exert the maximum influence. Opinion leader influences the life-style and buying behaviour of an individual. Individual depicts the role to conform the style and behaviour pattern of his / her social class.

3.10 Howard – Sheth Model

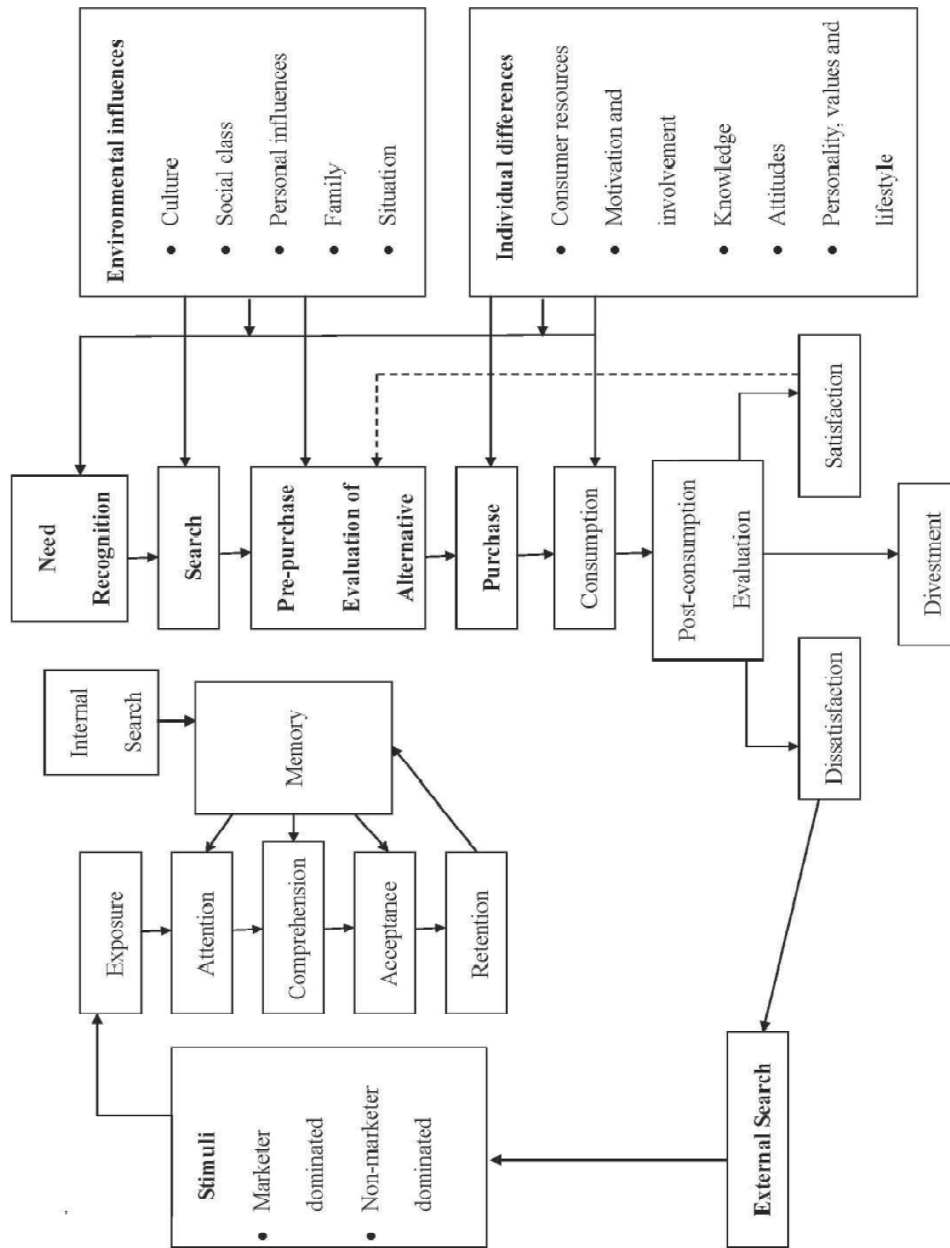
The model distinguishes among three levels of learning viz., extensive problem solving, Limited problem solving and routine response behaviour. Extensive Problem Solving (EPS) takes place when the consumer's knowledge and beliefs about brands are very limited and the consumer actively seeks information concerning a number of alternative brands. When the consumers' knowledge and beliefs about the brands are only partially established and he is not fully able to assess the brand differences Limited Problem Solving (LPS) take place. Routine Response Behaviour (RRS) occurs when the consumers' knowledge and beliefs about the brand and its alternative are well established and the consumer is predisposed to the purchase at one particular band.

3.11 Engel Blackwell Model

There are many models related to consumer behaviour in the marketing discipline. One of the classical models utilised in the measurement of consumer buyer behaviour is the Consumer Decision Process (CDP) model (Blackwell, Miniard & Engel 2006). The CDP model was first proposed in 1968 by Engel, Kollatt and Blackwell. It has been developed and modified to a more advanced

and sophisticated model comprising seven stages. Figure 3.6 portrays the model as ‘a road map of consumers’ mind that marketers and managers can use to help guide product mix, communication and sales strategies’ (Blackwell et al 2006). Consumer decision-making is influenced and shaped by many factors and determinants can be categorized into three sectors: individual differences, environmental influences and psychological processes. A full description of each level of the process is given in following paragraphs.

Figure 3.5 The Consumer Decision Process



Source: Blackwell, Miniard & Engel, 2006, p. 85

a) Problem/need-recognition

Problem/Need-recognition is the first and most important step in the buying decision. Without the recognition of the need, a purchase cannot take place. The need can be triggered by internal stimuli (e.g. hunger, thirst) or external stimuli (e.g. advertising). Maslow held that needs are arranged in a hierarchy. According to Maslow's hierarchy, only when a person has fulfilled the needs at a certain stage, can he or she move to the next stage. The problem/need must be addressed through the products or services available. It's how the problem/need must be recognized.

b) Information search

The information search stage is the next step that the customers may take after they have recognized the problem or need in order to find out what they feel is the best solution. This is the buyers' effort at searching the internal and external business environments to identify and observe sources of information related to the focal buying decision. Consumers can rely on print, visual, voice media and/or electronic media for getting information.

c) Evaluation of alternatives

At this stage, consumers evaluate different products/brands on the basis of varying product attributes, and whether these can deliver the benefits that the customers are seeking. This stage is heavily influenced by one's attitude, as "attitude puts one in a frame of mind: liking or disliking an object, moving towards or away from it". Another factor that influences the evaluation process is the degree of involvement. For example, if the customer involvement is high,

then he/she will evaluate a number of brands; whereas if it is low, only one brand will be evaluated.

d) Purchase

After the pre-purchase evaluation of alternatives stage, consumers move to the next stage which is that of purchase. Consumers first choose the place of purchase, which might be a general store, retail or specialty store, supermarket or online purchase, and then evaluate the alternatives available in-store. They may decide not to proceed further because of their experiences during the purchasing stage. Purchase behaviour is also influenced by shopping location preferences, frequency of purchase and advertising (Blackwell, Miniard & Engel 2006). Other factors influencing their purchase might be branding, type of sales outlets and assistance provided during sales.

e) Consumption

After the purchase is made, the consumption of the products occurs. It is important to identify the products' end user. Sun et.al (2006) contend that the consumption of a product depend on the intended uses of the product, whether it is meant for personal consumption or as a gift to others. Consumers place more importance on the quality of the product if it is meant for the family or for children; whereas they would also look for attractive packaging if it is meant to be a gift.

f) Post-consumption evaluation

Following the purchase and consumption of the product, satisfaction or dissatisfaction occurs. If the products' attributes do not match the buyer's purchase intention, or if the consumer does not use the product properly,

dissatisfaction may occur (Blackwell et.al 2006). When the consumer's expectation matches the product's perceived performance, satisfaction occurs. The consumer may re-purchase the product and also recommend it to others. Emotions play an important role in the post consumption evaluation stage.

g) Divestment

This is the final stage of the CDP model. Consumers might react differently during this stage. For example, they might dispose, recycle or re-sell the product (Blackwell et.al 2006). Post-purchase behaviour is based on satisfaction or dissatisfaction with the consumption.

3.12 Nicosia Model

The model focuses on the relationship between the firm and its potential consumers. It suggests an interactive design where the firm tries to influence consumers and the consumers by their actions (or interaction) influence the firm.

3.13 Sheth-family decision making model

Sheth family decision-making model suggests that joint decision making tends to prevail in families that are middle class – newly married and those who are close knit with few prescribed family roles. In terms of product specific factors, it suggests that joint decision making is more prevalent in situations of highly perceived risk or uncertainty, when the purchase decision is considered to be important and when there is ample time for decision making.

3.14 Bettman's information processing model of consumer choice

This model brings the concept of consumer process information. The model emphasizes that consumer's information processing capacity is limited

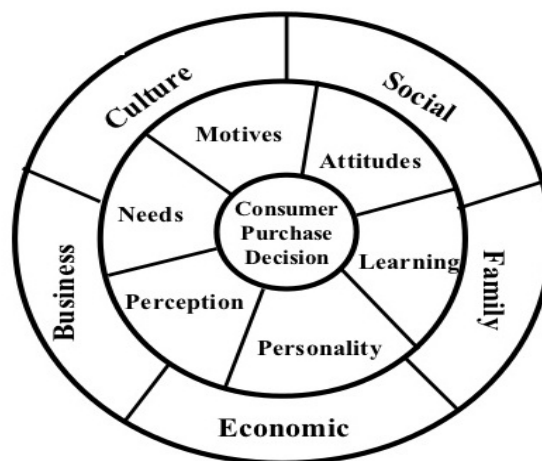
and they rarely undertake complex analysis of available alternatives. The model suggests that consumer normally adopts simple decision strategies (heuristics). This will enable the consumer to arrive at a choice having complete analysis of available alternatives. The Bettman system could be useful to the marketing managers to design marketing strategy by stimulating new insights about his consumers.

3.15 Factors affecting Purchase Decisions

Different authors explain the factors affecting consumer behaviour using different terms. Consumer behaviour is built up of factors like economic, business, culture, social, and family. This is represented in figure 3.13. According to Kotler and Keller (2009) a consumer's behaviour is influenced by three different factors: cultural, social and personal factors.

Figure 3.6

Simple consumer behaviour model



Source: Consumer behaviour & advertising management

Hawkins and Mothersbaugh (2010) classified the factors influencing consumer behaviour as external influences and internal Influences. External influences include culture, subculture, demographics, social status, reference groups, family and marketing activities. Internal influences include perception, learning, memory, personality, emotions and attitudes. This classification is more apt to the present study since it includes many factors. In this section, the various factors influencing consumer behaviour will be discussed.

3.15.1 External Influence

a) Culture

According to Hawkins and Mothersbaugh (2010) culture is the complex whole that includes knowledge, belief, art, law, morals, customs, and any other capabilities and habits acquired by humans as members of society. Culture is a comprehensive concept. It includes almost everything that influences an individual's thought processes and behaviours. Culture is acquired. It does not include inherited responses and predispositions. The complexity of modern societies is such that culture seldom provides detailed prescriptions for appropriate behaviour. This study examines the buying behaviour of consumers of Kerala and marked changes in cultural aspect is not in a major role in the research. According to Hawkins and Mothersbaugh (2010) one behaves, thinks, and feels in a manner consistent with that of other members of the same culture because it seems "natural" or "right" to do so.

b) Subculture

Hawkins and Mothersbaugh (2010) define subculture as a segment of a larger culture whose members share distinguishing values and patterns of

behaviour. The unique values and patterns of behaviour shared by subculture group members are based on the social history of the group as well as its current situation. Subculture of a person influences his/her consumption. Subculture members are also part of the larger culture in which they exist, and they generally share most behaviours and beliefs with the core culture. Ethnic groups are the most commonly described subcultures, but religions and geographic regions are also the bases for strong subcultures in the United States. Generations also function like subcultures. Marketers should strive to understand how multiple sub cultural memberships jointly influence consumers' behaviour.

c) Demographics

Demographics describe a population in terms of its size, structure, and distribution. Size refers to the number of individuals in the society. Structure describes the society in terms of age, income, education, and occupation. Distribution refers to the physical location of individuals in terms of geographic region and rural, suburban, and urban location. Demographics differ widely across cultures and influence cultural value as well as consumption patterns. According to Stafford (1996) demographics influence consumption behaviours both directly and by affecting other attributes of individuals, such as their personal values and decision styles.

d) Occupation

Occupation is probably the widely applied single cue to evaluate and define individuals. It is important to know an individual's occupation to make inferences about his or her probable lifestyle. Occupation is strongly associated with education and income. One's occupation provides status and income. In

addition, the type of work one does and the types of individual's one works with over time also directly influence one's values, lifestyle, and all aspects of the consumption process. Media preferences, hobbies, and shopping patterns are also influenced by occupational class.

e) Education

According to Mathios (1996) education influences what one purchases, how one thinks, makes decisions, and relates to others. Education has a strong influence on one's tastes and preferences. However, education alone seldom provides a complete explanation for consumption patterns. Education widens a person's horizons, refines his tastes and makes his outlook more cosmopolitan. Several personal characteristics have an effect on the influence individuals will have on purchase decisions. Education is one such personal characteristic.

f) Income

Hawkins and Mothersbaugh (2010) consider household's income level combined with its accumulated wealth determines its purchasing power. While many purchases are made on credit, one's ability to buy on credit is ultimately determined by one's current and past income. Income enables purchases but does not generally cause or explain them. Occupation and education directly influence preferences for products, media, and activities; income provides the means to acquire them. Thus, income is generally more effective as a segmentation variable when used in conjunction with other demographic variables. Kotler and Keller (2009) agree on that occupation and the economic circumstances also influence consumption pattern. The product and brand choice is greatly affected by their economic situation such as spendable

income, savings and assets, debts, borrowing power and attitudes toward spending and saving.

g) Age

According to Alreck (2000) age carries with it culturally defined behavioural and attitudinal norms. Henery (2000) believes that it affects our self-concept and lifestyles. According Gardyn (2002) age influences the consumption of products ranging from beer to toilet paper to automobiles. The age of an individual shapes which media he/she uses, where he/she shops, how he/she uses products, and how he/she think and feel about marketing activities. Kotler and Keller (2009) discuss that taste in food, clothes, music and recreational activities is often related to age. It also usually determines the type of products or services they need. Noel (2009) agrees that consumer's interests and needs often change as they grow older. As far as cars are concerned, consumers' age influences the desire for adventure, travelling comfort or driving easiness. Behaviour of young and aged consumers is likely to have marked differences on these aspects.

h) Social Stratification

According to Hawkins and Mothersbaugh (2010) the words social class and social standing are used interchangeably to mean societal rank — one's position relative to others on one or more dimensions valued by society. The social standing of individuals is the result of characteristics that they possess than others in the society desire and hold in high esteem. Their education, occupation, ownership of property, income level, and heritage (racial or ethnic background, parents' status) influence their social standing. Social standing

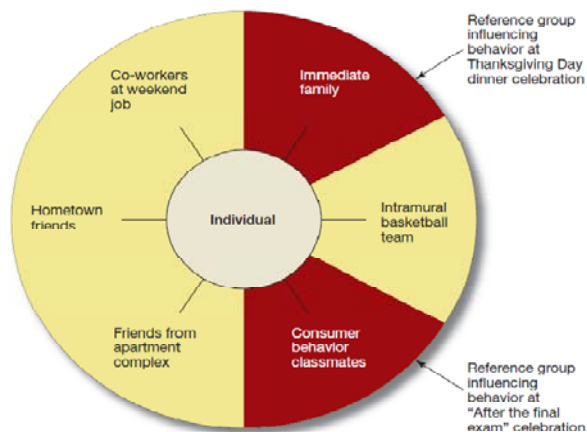
ranges from the lower class, those with few or none of the socioeconomic factors desired by society, to the upper class, who possess many of the socioeconomic characteristics considered by society as desirable. Individuals with different social standings tend to have different needs and consumption patterns. Thus, a social class system can be defined as a hierarchical division of a society into relatively distinct and homogeneous groups with respect to attitudes, values, and lifestyles. According to Kotler and Keller (2009) social classes show distinct product and brand preferences in many areas, including clothing, home furnishings, automobiles etc.

i) Reference Group

Hawkins and Mothersbaugh (2010) defines a reference group as a group whose presumed perspectives or values are being used by an individual as the basis for his or her current behaviour. Thus, a reference group is a group that an individual uses as a guide for behaviour in a specific situation. Most of the individuals belong to a number of different groups and perhaps would like to belong to several others. When we are actively involved with a particular group, it generally functions as a reference group. As the situation changes, we may base our behaviour on an entirely different group, which then becomes our reference group. We may belong to many groups simultaneously, but we generally use only one group as our primary point of reference in any given situation. This tendency is illustrated in Figure 3.7

Figure 3.7

Reference Groups Change as the Situation Changes



Source: Hawkins and Mothersbaugh

According to Kotler and Keller (2009) reference groups having direct influence are called membership groups. Membership groups can be further categorized into primary groups and secondary groups. Some of these are primary groups with whom the person interacts continuously and informally. In addition to the most important reference group, family, primary groups include for example friends, neighbours and co-workers. People also belong to secondary groups such as religious and professional groups which tend to be more formal and require less continuous interaction.

According to Noel (2009) reference groups can have a normative and an informational influence on consumers. Normative influence occurs when a consumer purchases something to adjust to another person's expectations. This notion is also in line with Kotler and Keller's idea of reference group influence on buying behaviour in that reference groups create pressures for conformity.

Informational influence on the other hand, takes place when someone gives information to a consumer and the consumer considers that information when making a buying decision.

Degree of Reference Group Influence

Reference groups may have no influence in a given situation, or they may influence usage of the product category, the type of product used, or the brand used. Brand influence is most likely to be a category influence rather than a specific brand; that is, a group is likely to approve, or disapprove, a range of brands such as imported beers or luxury automobiles. Table 3.1 shows how two consumption situation characteristics—necessity/ non necessity and visible/private consumption—combine to affect the degree of reference group influence likely to operate in a specific situation.

Table 3.1

Two Consumption Situation Characteristics and Product/Brand Choice

Degree Needed		
	Necessity	Non Necessity
Consumption	Weak reference group influence on product	Strong reference group influence on product
Visible Strong reference group influence on product	Public Necessities Influence: Weak product and strong brand Examples: Shoes Automobiles	Public Luxuries Influence: Strong product and strong brand Examples: Snowboard Health club
Private Weak reference group influence on product	Private Necessities Influence: Weak product and brand Examples: Clothes Washer Insurance	Private Luxuries Influence: Strong product and strong brand Examples: Hot tub Home Theater System

Reference group influence typically affects only those aspects (e.g., category or brand) that are visible to the group. Reference groups have strong influence on the ownership of products such as snowboards and designer clothes, but much less influence on necessities such as refrigerators. The degree of reference group influence is the individual's confidence in the purchase situation. This can happen even if the product is not visible or important to group functioning as a result of the importance of the decision and a lack of personal decision confidence. Individual personality traits can influence confidence and thus susceptible to reference group influence. As used car is a public necessity reference group has a strong influence on the category of used car to be purchased.

j) Family and Households

According to Hawkins and Mothersbaugh (2010) the household is the basic consumption unit for most consumer goods. Major items such as housing, automobiles, and appliances are consumed more by household units than by individuals. The family household is the primary mechanism whereby cultural and sub cultural values and behaviour patterns are passed on to the next generation. Purchasing and consumption patterns are among those attitudes and skills strongly influenced by the family household unit.

3.15.2 Internal Influences

a) Perception

According to Hawkins and Mothersbaugh (2010) perception is a process that begins with consumer exposure and attention to marketing stimuli and ends with consumer interpretation. According to Kotler and Keller (2009) the

process by which people select, organize and interpret information in the mind is called perception. With the help of perceptions people create a meaningful picture of the world.

b) Learning and Memory

Learning is essential to the consumption process. People acquire most of their attitudes, values, tastes, behaviours, preferences, symbolic meanings, and feelings through learning. Culture, family, friends, mass media, and advertising provide learning experiences that affect the type of lifestyle people seek and the products they consume. Memory is the result of learning, which involves information processing.

c) Motivation

According to Schiffman and Kanuk (2007) motivation drives consumers to buy and is triggered by psychological tension caused by unfulfilled needs. Unfulfilled needs lead to motivation, which spurs learning. Uncovering consumer motives are the primary objective of marketers, to seek to teach consumers how they can fill their needs by buying certain products and brands.

d) Personality

Personality is an individual's characteristic response tendencies across similar situations. Kotler and Keller define personality as a set of differentiating psychological characteristics that lead to relatively consistent and long-lasting responses to environmental stimuli. Solomon (1955) shares this view by stating that personality concerns the unique psychological features of a person and affects the way people respond to their environment.

e) Attitudes

According to Hawkins (2010) attitude is the way one thinks, feels, and acts toward some aspect of his or her environment. Attitudes have three components: cognitive, affective, and behavioural. The cognitive component consists of the individual's beliefs or knowledge about the object. Feelings or emotional reactions to an object represent the affective component of the attitude. The behavioural component reflects overt actions and statements of behavioural intentions with respect to specific attributes of the object or the overall object.

f) Self-concept

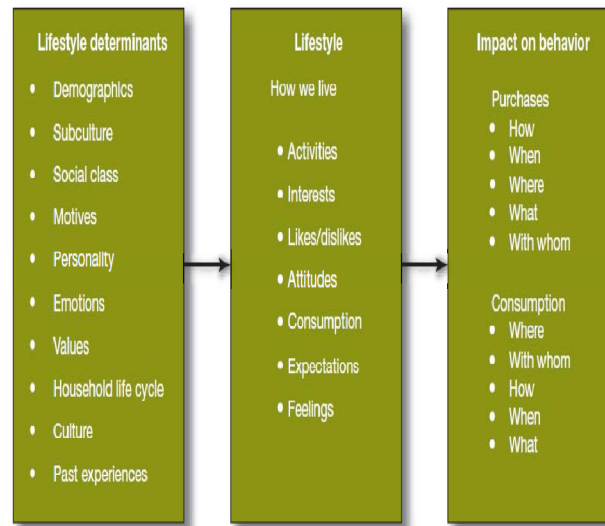
Self-concept is defined as the totality of the individual's thoughts and feelings having reference to himself or herself as an object. It is an individual's perception of and feelings toward him- or herself. Consumers maintain and enhance their self-concepts not only by what they consume, but by what they avoid. Consumers prefer brands that match their self-concepts.

g) Lifestyle

Lifestyle is basically how a person lives. It is how a person enacts her or his self-concept, and is determined by past experiences, innate characteristics, and current situation. One's lifestyle influences all aspects of consumption behaviour and is a function of inherent individual characteristics that have been shaped and formed through social interaction as the person has evolved through the life cycle.

Fig 3.8

Lifestyle and the Consumption Process



Source: Hawkins and Mothersbaugh

Figure 3.8 shows the relationship between lifestyle and consumption process. Lifestyle is the manifestation of the individual's self-concept, the total image the person has of him- or herself as a result of the culture he or she lives in and the individual situations and experiences that comprise his or her daily existence. It is the sum of the person's past decisions and future plans. Lifestyle measures can be macro and reflect how individuals live in general or micro and describe their attitudes and behaviours with respect to a specific product category or activity.

Traditionally these are the five stages involved in the purchase of a product; whether it's a car or furniture. Cars are still bought at dealers, but the decisions are made online. Consumers are changing the way they choose their

cars. The consumer decision-making process is very different from even five years ago. It has become more complex and faster. According to Tim (2014) the decision-making process may be shortening, but marketers still need to think long-term because of the slow purchase cycle.

3.16 Consumer Profiling

Consumer profiling is a branch of marketing research, which involves targeting consumer segments in a way that is similar to sectors such as law enforcement where the objective of creating a profile is to determine some level of subject predictability falling within some significance interval that will possibly yield the desired result. According to Geethal (2007) within the realm of marketing the predictability sought, largely involves consumer behaviour. A consumer profile is a way of describing a consumer categorically so that they can be grouped for marketing and advertising purposes.

It is more profitable to target advertising to a specific market segment. Market segments are often represented by consumer profiles. Consumers can be identified by many different preference, lifestyle, and life stage, attribute, and trait categories. Categorical tiers are useful to represent customers in two tiers. The first tier includes the most common categories for describing consumers, such as demographics, socioeconomic status, and product usage. The second tier extends the concepts of the first tier and includes psychographics, generation, geography, geo demographics, and benefits sought.

Customer profile

It depends on whether the customers are firms or households. In either case, everybody typically start with their own customer data (such as location, purchases, spending volume), append additional consumer or business data, and then group into segments that share similar characteristics which are as follows:

- Demographics - age, income, gender, ethnicity, education level, etc.
- Geo Demographic Clusters - there are many clustering data bases available, and can be used to choose the right one for the specific profiling needs. Some are industry specific. Others are general. They often include data on interests, lifestyles, purchasing behaviour, attitudes and more.
- Survey Data - based on data available for purchase or gathered through primary research.

Purpose of customer profiling

- *To know the customers and understand their needs*

Establishing customer profiles enables the company to really know their customers. In fact, a customer profile includes several different demographic and behavioural data like age, sex, job, hobbies, buying behaviour, products purchase, frequency of purchasing, etc. With excellent data mining tools which locate all their behaviour customers are thoroughly analyzed and all their actions are reported into database system and are added in their customer profile. Knowing the customers is very important today in a world of competition, and fast-moving environment. Indeed, the lifecycle of the products are getting shorter over time so to remain on the market,

companies have to understand and to predict customers' needs as exactly as possible to satisfy them continuously and analyzing their behaviours based on customer profiles allows them to fulfill this goal. Furthermore, knowing the customers allows increasing the likelihood of their loyalty to the company and this is very important today notably with the internet media which enables to easily compare the offers of different competitors by a simple click. Therefore, companies have to build and maintain a strong relationship with its customers by constantly demonstrating that they are their most valuable asset and that they take care of them and of their expectations.

- ***To cluster the different customers in groups (segmentation)***

Once the company has different customer profiles, it can classify them into several homogeneous groups because generally customers don't have the same characteristics, and don't share the same wants and needs. They have different habits and preferences. So if the company doesn't bring together customers by groups, it could be difficult for it to respond to a heterogeneous group and to conduct an efficient marketing campaign. The segmentation allows also finding out new market opportunities. In fact, by grouping people, a company can detect not only real needs but also unfulfilled and potential needs. Thus the company can have a competitive advantage against other competitors who have not seen the new trend. Another reason to segment customers is that it allows defining in which group the company will compete because a company generally can't respond to all the customers' needs. So a company has to make priorities and choose the most valuable segment and concentrate its strengths on this to better respond to this segment. The segmentation has to conduct to different homogeneous groups which have been defined by specific

criteria which are relevant for the company. These criteria can be demographic, geographic, socio-economic, or they can be based on customer's personality or life styles, or based on behaviour and its loyalty to the firm; segmentation based on the volume purchase; or on the consumer modes; or based on their profitability, etc.

- ***To define a better targeting strategy and a better marketing campaign***

Establishing customer profiles allow the companies to better define a strategy and a marketing campaign. In fact, by knowing the customers' preferences and behaviours and by classifying them into homogeneous groups, the company exactly knows the wants and the needs of each customer group and can model its strategy and target its marketing campaign to better satisfy them.

- ***To do product analysis***

The analysis of the customer behaviour and the establishment of customer profiling provides sufficient information to the company about their purchases. In fact, by doing data mining analysis, the company can do a product analysis, with regard to the clientele, frequency of purchase, quantity. This type of information allows the company to find out what types of customers are attracted to the product. So the company can better target its customers by proposing them an adapted offer. By doing such analysis, the company can also find out which products are the most successful. Thus the company can adapt its marketing campaign and focus its investment on the most profitable products.

- ***To improve the profitability of the company***

Customer profiling allow the company to increase the satisfaction of its customers because they feel that their specific needs are very well considered and that the company tries to satisfy them personally by proposing them specific offers. This satisfaction contributes to the loyalty of the customers. This increases the profit of the company and ensures sustainable growth of the company. According to Biegajlo et.al (2008) thus despite customer profiling necessitates a lot of investment in money and time, this is very profitable in the long term.

Steps in Customer Profiling

1) Describe the Customers-Understand which is the ideal customer is and what similarities they have. Define the customers with the following criteria:

- Demographics – their age, gender, income, etc.
- Psychographics – their personality type, preferences, etc.
- Behaviour – their similar likes and dislikes, sports, hobbies, etc.

2) Locate the Customers- Identify the places where the customers are likely to be attracted and gather or hang out. Understand their purchasing process. Review the needs and benefits that make your customers purchase your product or service.

3) Find out the origin of search for the product by the customer- Identify the customer's need or problem, Identify the benefits to the company through finding a solution to the need or problem.

4) Connect with Current Customers- Reach out to the existing, ideal customers to understand the reason for selecting the particular brand others. This can be done by conducting interviews, gathering feed back to understand reasons for selecting the company, reason for continuing the relationship and the specific features that make the company distinct from others.

5) Create Client Profiles (Personas) – According to Whole brain Group (2012) marketers should create profiles that describe specific segments of the current clients. Ensure that the profiles are concrete, so that the motivation of the client could be visualized. Describe the clients in written profiles. Create a specific profile for each identifiable client group and name them. Include images of ideal clients, either real or a hypothetical individual.

Once these five steps are completed there will be a clear picture of what type of customers the business should be targeting. Creating a strategy with these ultimate customers in mind will help the firm avoid wasting time and resources on unsuccessful marketing efforts. Whole brain group (2012) emphasized that through focused and more consistent marketing communications the used car dealers would be able to better reach the new customers they need, to take their business to the next level.

3.17 Research Frame Work

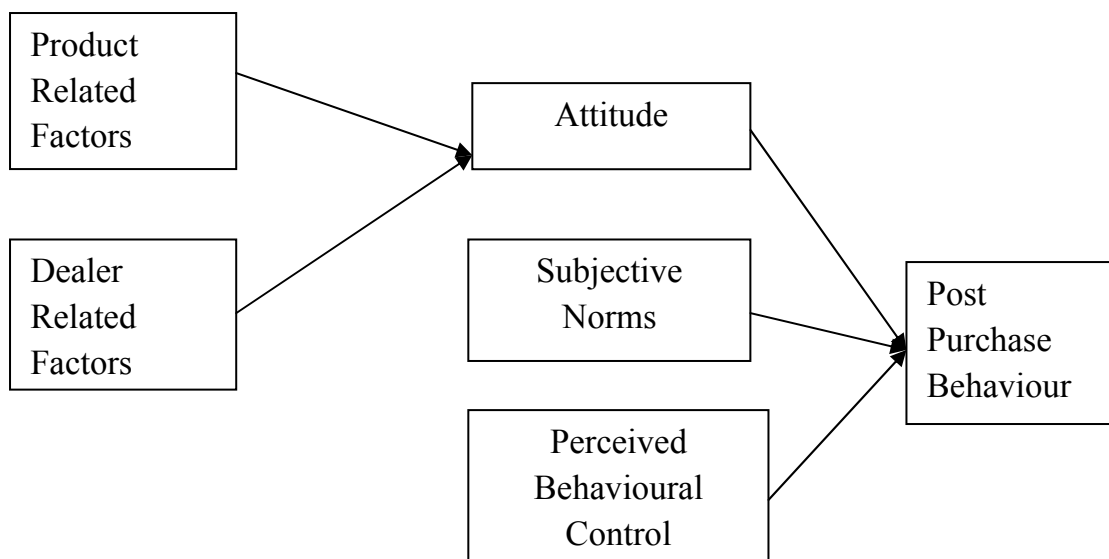
In this competitive environment it is important for marketers to understand the factors influencing purchase decision of a consumer. Brands are perceived by consumers as a means of offering emotional and utilitarian benefits. Consumer Behaviour is a complex phenomenon and factors involved in forming consumers purchase intention should not be taken lightly. The extent of influence of factors such as price, safety, mileage and opinion of

others on consumers' decisions must be understood by marketer. Marketer should understand what factors play a vital role in forming an individuals' attitude toward the product, how far the opinion of others influence the purchase decision and perception of possible difficulties when performing specific behaviour. The chance of person's intention to carry out an action increases if there is a change in these predictors. As discussed above, even though there are many models to explain Consumer Behaviour, each model emphasizes different factors and its influence on consumer behaviour. Generally it is assumed that attitudes determine behaviour. However, according to the theory of planned behaviour, there is more to predicting behaviour than just knowing one's attitude. It is a cognitive model in which central focus is the prediction and understanding of clearly defined behaviour. In the present study researcher attempts to predict and understand the repurchase intention and reasons for recommending a pre owned car based on the actual behaviour. Because of this feature Theory of planned Behaviour is more suitable for the study than other consumer behaviour models discussed in review of literature. According to the theory of planned behavior, the more favourable the attitude and subjective norm with respect to a behavior, and the greater the perceived behavioral control, the stronger should be an individual's intention to perform the behavior under consideration (Ajzen, 1991). Figure 3.9 displays the framework based on Theory of Planned Behaviour used in this study.

Based on the literature the proposed model examines the relationship between attitudes, product and dealer related factors, subjective norms and perceived behavioural control to post purchase behaviour of pre owned car consumers. Post Purchase behaviour is assessed using repurchase intention and

recommendation to friends and relatives through word of mouth. The proposed framework include product related and dealer related factors, attitude, subjective norms, perceived behavioural control, and post purchase behaviour.

Figure 3.9
Research Framework



3.18 Conclusion

This chapter has identified theoretical foundation for research in the areas of consumer buying behaviour. Based on previous studies a framework for research is proposed to analyse relationship between consumers' attitudes, subjective norms, perceived behavioural control and post purchase behaviour towards pre owned cars. Based on the theories and model discussed in this chapter, the methodology of the study is developed. This is discussed in the next chapter.

Introduction

As explained in Chapter 1, the present study, aims at identifying the factors affecting the purchase decision, post purchase behaviour of pre owned cars and also to identify the profile of pre owned car consumers of Kerala. This chapter details the various aspects of the research methodology used and the work done to develop the final instrument used for data collection. The theoretical background pertaining to purchase behavior was established through review of literature and on that basis the methodology of the study is formulated. This chapter elaborates the methodology and the related methods.

4.1 Variables in the study

Major variables of this study are as defined below:

1. Product related factors: Factors related to pre owned car considered by a consumer at the time of purchase are price, low maintenance, resale value, design, brand model, fuel efficiency, performance and comfort features.

- Price means amount paid by the individual to the authorised pre owned car dealer.

- Low maintenance means requiring little work to keep the car in good condition.
- Resale value refers to the price which pre-owned car can achieve when sold in the future.
- Design refers to the visual appearance or aesthetics of the pre owned car.
- Brand model is a particular brand of car sold under a marque by a manufacturer, usually within a range of models, usually of different sizes or capabilities.
- Fuel efficiency refers to how efficiently a pre owned car uses fuel.
- Performance means satisfactory functioning of a car under various conditions of its intended service such as easy to start, sufficient power to climb hill, accelerate, fast pick up, good control, short turning radius etc.
- Comfort features are features that add to the safety of car by making driving easier and relaxed, such as seat height adjustment.

2. Dealer related factors: Factors related to dealer such as certification, location, visit to the show room, test drive, website, benefits etc.come under this.

- Certification refers to the confirmation of certain characteristics of pre owned cars such as extended warranty.
- Location means place where dealer is located.
- Visit to the show room means visit to the area where a dealer displays its various models of cars.

- Test drive is an act of driving a pre owned car by a potential buyer who is considering buying, in order to determine its quality and performance.
- Website is the virtual location of the authorised pre owned car dealer on World Wide Web containing several subject or company related web pages and data files accessible through a browser.
- Benefits are advantages received from a particular dealer due to the purchase of pre owned car.

3. Attitude is a mental state involving beliefs, feelings and dispositions to act in certain ways.

4. Subjective Norms refers to the social pressure that a person feels from his/her social groups such as family, friends, colleagues and groups like clubs with membership to perform or not to perform a behavior.

5. Perceived Behavioural Control refers to people's perceptions of their ability to perform a given behavior.

6. Post Purchase Behavior includes intention to recommend pre owned cars to others and intention to purchase of pre owned cars in the future.

4.2 Hypotheses

Based on the research objectives following hypotheses are formulated:

- H₁: There is significant relationship between product related factors and consumer attitude towards purchase of pre owned cars.
- H₂: There is significant relationship between dealer related factors and consumer attitude towards purchase of pre owned cars.
- H₃: There is significant relationship between attitude and recommendation as post purchase behaviour of pre owned car consumers.

- H₄: There is significant relationship between attitude and repurchase as post purchase behaviour of pre owned car consumers.
- H₅: There is significant relationship between subjective norms and recommendation as post purchase behaviour of pre owned car consumers.
- H₆: There is significant relationship between subjective norms and repurchase as post purchase behaviour of pre owned car consumers.
- H₇: There is significant relationship between perceived behavioural control and recommendation as post purchase behaviour of pre owned car consumers.
- H₈: There is significant relationship between perceived behavioural control and repurchase as post purchase behaviour of pre owned car consumers.
- H₉: Age of pre owned car consumers have no relationship with product related factors when making the purchase decision.
- H₁₀: Education of pre owned car consumers have no relationship with product related factors when making the purchase decision.
- H₁₁: Occupation of pre owned car consumers has no relationship with product related factors when making the purchase decision.
- H₁₂: Income of pre owned car consumers has no relationship with product related factors when making the purchase decision.

4.3 Scope of the study

Scope of the study defines the boundaries of the research. The study is confined to consumers who own and use pre owned cars purchased from authorised dealers in Kerala. The elements characterising the scope of the study are defined as below:

- **Population:** The study is confined to consumers who own and use pre owned cars purchased from authorised dealers in Kerala during the period 2011-2013.
- **Place of study:** The study was conducted among the pre owned car consumers in the districts of Kochi, Kozhikode, Thrissur, Kottayam and Thiruvananthapuram.
- **Data Sources:** Primary data was collected from the individuals who purchased pre owned cars from authorised dealers. The secondary data for the study were collected from authorised car dealers, newspapers, magazines, journals and web sites.
- **Category of pre owned car-** Society of the Indian Automobiles Manufacturers (SIAM) classified cars in India in 2011 into Micro, Mini, Compact, C1, C2, D, E and F classes based on their engine size and dimensions. The study made use of classification given in Table No. 4.1.

Table No. 4.1

SIAM Car Classification 2011

Car Segment	Car model
Micro	Nano
Mini	Maruti 800, Alto, Wagon R, A Star, Santro and Spark
Compact	Ritz, Swift, Estilo, i10, BEAT, Avio, i20, Indica Vista,
C1	Dzire, Accent, Ikon, Logan, Etios
C2	SX4, Indigo Manza, Aveo, Honda City, Linea, Ford Fiesta, Hyundai Verna

Source: www.bharathautos.com

Based on length the pre owned cars can be classified as Micro, Mini, Compact, C1, C2, D, E and F. Micro category includes cars with length less than or equal to 3200mm like Nano. Mini category includes cars with length between 3200-3600 mm. Maruti 800, Alto, Wagon R, A Star, Santro and Spark come under this category. Cars with length between 3600-4000 mm belong to Compact Cars. The cars that come under this category range from Ritz to Indigo CS. Cars like DZire, Accent, Ikon, Logan, Etios whose length is between 4000-4250 mm come under the C1 category. Cars like Manza, Honda City, Ford Fiesta, Hyundai Verna, Aveo, Vento etc. whose length is between 4250- 4500 mm come under the C2 category.

4.4 Research Design

Research is descriptive and analytical in nature. The study describes the influence of product related factors; dealer related factors, attitude, subjective norms and perceived behavioural control on the post purchase behaviour of consumers of pre owned cars in Kerala and also to identify the profile of pre-owned car consumers of Kerala.

4.5 Sampling Design

As compared to new passenger car sales, there is no source giving the details of pre owned cars sold per district. In order to ensure representation across the State, five districts selected based on the sales volume were: Kochi, Kozhikode, Thrissur, Kottayam and Thiruvananthapuram. A total of 850 questionnaires were administered and 750 were recovered. Hence 750 questionnaires were retrieved for analysis. Customer list in the selected state was taken as the sample frame for pre owned car consumers. The researcher

personally spoke/met authorised dealers and collected the details of the pre owned car consumers. Personal discussion, telephone calls and emails were used to contact customers for requesting them to fill the questionnaire. 150 customers from each district were considered for the study.

4.6 Sampling Strategy

Sampling strategy used for the study is multi-stage sampling method. In the first stage top 5 districts which have the highest sales of pre owned cars were selected. These districts were Ernakulam, Thiruvananthapuram, Thrissur, Kottayam and Kozhikode. In the next stage authorised dealers of pre owned cars with showrooms in all these five districts were selected. There were 5 such dealers.

In the next stage customer lists from these dealers were collected. The sample units were chosen using Random Sampling Method. The sample size for a district was calculated as 150, by the Power Analysis method, using Cohen's 'D' Effect Size criterion (Lenth, Russell V., 2001; Cohen, J., 1988). Total sample size was 750, data collected during the months of January to December 2013.

4.7 Tool of the data collection

Questionnaire method was used for data collection. A semi structured questionnaire was developed for collecting data. Details of questionnaire development are given below:

4.7.1 Instrument Development

Attitude and Subjective Norm scale was adapted from Ajzen et.al (1980), Perceived Behavioural Control scale was adapted from Ajzen (1991), and Post Purchase Behaviour scale was adapted from Zeithaml et.al (1996).

4.7.2 Item Generation

Focus in this phase was to develop a comprehensive instrument to measure the factors affecting the post purchase behaviour of pre owned cars. This was done based on the extensive survey of literature described in Chapter 2. This resulted in a draft questionnaire with 9 items for product related factors, 8 items for dealer related factors, 3 items for attitude, 2 items for subjective norm, 3 items for perceived behavioural control, and 2 items for Post Purchase Behaviour. The respondent had to indicate the presence of each item on a five point Likert scale (strongly disagree; disagree; neither agree nor disagree; agree and strongly agree). There were also questions covering the personal details.

4.7.3 Validity analysis

Validity is defined as the extent to which any measuring instrument measures what it is intended to measure (Carmines et.al 1990). Any research instrument should be tested for validity, so that it could be used for meaningful analysis. The initial validity tests, namely content validity and face validity were performed for the draft questionnaire as explained below.

Content validity

Content validity of an instrument refers to the degree to which it provides an adequate depiction of the conceptual domain that it is designed to cover

(Hair et al., 1998). Content validity can be ensured if the items representing the various constructs of an instrument are substantiated by a comprehensive review of the relevant literature (Bohrnstedt, 1983).

The items included in the instrument were identified based on review and analysis of the theoretical and empirical literature, so as to make sure the content validity.

Face validity

Face validity is the subjective assessment of the correspondence between the individual items and through review of the instrument by experts in the field (Hair et al., 1998). The draft questionnaire was given to five senior managers from the industry and five senior professors in management. They were briefed about the purpose of the study and its scope. The experts were requested to examine the questionnaire and to give their opinion about the relevance of contents of the questionnaire. They were requested to critically examine the questionnaire, and to give objective feedback and suggestions with regard to the coverage, consistency and number of items in each variable. Based on the feedback from experts, the researcher modified the draft questionnaire and used for the pilot study.

4.7.4 Pilot Test

The pilot questionnaire was administrated to a convenient sample of 150 pre owned car consumers in Ernakulam. The objective of conducting a pilot study was to obtain a general review of the instrument, to further eliminate items that did not contribute significantly to the value of the instrument. Based on the feedback some of the questions were modified to improve their clarity

and avoid confusion. A couple of questions were deleted and a few questions added based on the pilot study.

4.7.5 Kaiser-Mayer-Olkin (KMO) statistics

Kaiser-Mayer-Olkin (KMO) statistics measured that sampling adequacy was 0.795, which is higher than the required minimum of 0.60 Kaiser (1974) for all the constructs. From the factor loading it is clear that that all the items in the constructs were loaded above 0.5.

Table 4.2

KMO, Variance explained values

Construct	KMO	Sig	Variance Explained
Product Related Factors	0.821	Sig	72.89%
Dealer Related Factors	0.737	sig	65.33%
Attitude	0.757	sig	70.18%
Subjective Norms	0.728	sig	72.76%
Post Purchase Behaviour	0.841	sig	84.08%

4.7.6 Reliability Analysis

Reliability of an instrument is defined as the consistency found in repeated measures (Carmines et.al 1990). It is the extent to which the instrument yields the same results on repeated trials. The instrument is not considered as reliable to the extent to which it contains measurement error (Neale et.al, 1986). Various methods used to establish the reliability of a measuring instrument include test-retest method, equivalent forms, split-halves method and internal consistency method. The internal consistency method is the most popular among all methods. The internal consistency can be estimated using a reliability coefficient called Cronbach's alpha (α). An alpha value of

0.70 or above is considered to be the criterion for demonstrating strong internal consistency of established scales. The reliability of the instrument developed in the current study was tested by computing Cronbach alpha (α) value for each of the factors as well as for the entire set. The values of Cronbach alpha for the factors are presented in Table 4.3 from which it is clear that all the factors had Cronbach alpha value above 0.7, which assured the reliability of the instrument.

Table 4.3
Reliability Analysis of Factors affecting Purchase Behaviour

Sl.No	Factors	No. of items	Cronbach' Alpha (α)
1	Product Related Factors	8	0.889
2	Dealer related Factors	6	0.806
3	Attitude	3	0.775
4	Subjective Norm	2	0.701
5	Perceived Behavioural Control	3	0.720
6	Post Purchase Behaviour	2	0.807

4.8 Analysis design

The statistical package SPSS 16.0 is used for data editing, coding and basic analysis. ANOVA is used for hypothesis testing. The basic models

linking post purchase behaviour and related factors are analysed by using the SMART (PLS) path-modeling algorithm. Partial-Least-Square is used to test the hypothesized relationship among the variables in the model. PLS is a second generation multivariate technique that facilitates testing of psychometric properties of scale used to measure a variable as well as strength and direction of the relationship among the model variables. This model is considered to be the least restrictive of various multivariate models and hence they find more applications in studies concerned with predictive analysis. Test of measurement model includes estimation of reliability co-efficient, composite reliability, as well as convergent and discriminant validity of instrument. In addition models' predictive power is assessed by measured R^2 value for the endogenous variable (Fornell & Larcker 1981). To test the estimated path coefficient, path loadings and t-statistic is calculated. PLS test the relationship within the measures and the hypothesized relationships between the measures simultaneously. According to Pullman, Granzin, and Olsen (1997, IBR) the objective of PLS is explanation of the relationships and prediction of the criterion variables of the model. Hence PLS is more suitable for the study because the objective of the study is to analyze the relationship and predict the post purchase behaviour of pre owned car consumers.

To identify among the various types of reference groups which group is having greater influence the study made use of Garrett's Ranking Technique. Based upon the ranks assigned by the sample, the order of reference groups influencing the consumers to purchase the brand of pre owned cars is identified. Garrett's Ranking Technique is calculated as percentage score and

the scale value is obtained by employing Scale Conversion Table given by Henry Garrett.

$$\text{Percent Position} = \frac{100 (R_{ij} - 0.5)}{N_j}$$

Where R_{ij} = Rank given for the i_{th} factor by the j_{th} respondents.

N_j = Number of factors ranked by J_{th} respondents.

By referring the Garrett table the per cent position is converted into scores. Then for each factor, the scores of each individual are added and then mean value is calculated. The factors having highest mean value is considered to be the most important. Scale value as per Garrett ranking technique for first to four ranks is as: 13, 38, 63 and 88 respectively. The score value (fx) is calculated for each factor by multiplying the number of respondents (f) with respective scale values (x). The total scores are found by adding the score values (fx) of each rank for every factor. The mean score is then calculated to know the order of preference given by the respondents for the factors. Based on the mean score, the overall ranks are assigned for each. The ranking analysis of the factors influencing the respondents in selecting which brand of pre owned car they should purchase was performed through Garrett's Ranking Technique.

4.9 Conclusion

This chapter presented various aspects of research methodology used in the study. According to the research objectives, hypotheses were formulated. The variables of the study and scope of study was established in this chapter. It also explained the questionnaire development process. The draft questionnaire prepared based on literature review was edited by experts to improve its

content and face validity. After incorporating the modifications and corrections, the final instrument to be used for the final survey was developed. The reliability of the instruments has also been established using Cronbach Alpha Method.

ANALYSIS PART-I: SOCIO ECONOMIC PROFILE OF PRE OWNED CAR CONSUMERS

The data for the study have been collected from five districts involving 750 pre owned cars consumers. The data was collected in the pre determined questionnaire format the reliability of which has been established using Cronbach alpha method. This chapter analyses the socio economic characteristics of the sample collected from the five districts. The study of socioeconomic characteristics is very significant because the socio economic profile and consumer behaviour are closely associated. The districts selected were Thiruvananthapuram, Kottayam, Ernakulam, Thrissur and Kozhikode.

5.1 Demographic features of sample population

The primary data collected are analysed to study the demographic features. Total 750 samples are analysed covering 150 samples in each of the five districts. Demographic features play a vital role in determining the consumer behaviour. Demographics describe a population in terms of its size, distribution, and structure. Size means the number of individuals in a population, while structure describes the population in terms of age, income, education and occupation. Distribution of the population describes the location

of individuals in terms of geographic region and rural, urban or suburban location. Each of these factors influence the behavior of consumers and contributes to the overall purchase decisions.

5.1.1 Distribution of sample population according to Gender

In the sample of 750 pre owned car consumers (Table 5.1) makes it clear that males outnumber females in all districts which goes well with the general trend in the state. Gender has an important role in consumer behaviour. According to Swarna (2012) the differences between men and women about expectation, want, need, life-style etc. reflect to their consumption behavior. Looking at gender with different dimensions, gender is not only a market segmentation variable, it is a variable that has a strong impact on the decisions.

Males or females who buy second hand cars from micro sector (Nano) are nil. Out of 670 males 335 males (50 percent) and out of 80 females 63 females (78.75 percent) purchased pre owned cars belonging to mini category (Maruti 800, Alto, Wagon R, A Star, Santro and Spark). So it can be inferred that males and females prefer mini category car. 6.87 percent males prefer C1 category cars like Ritz to Indigo CS and 10.75 percent males prefer C2 category cars like Dezire, Accent, Ikon. 13.75 percent females preferred compact pre owned cars. Pre owned cars belonging to C1 category like Ritz, Indigo CS are not preferred by females. 7.5 percent females' preferred C2 category pre owned cars like Dezire, Accent, Ikon.

Table 5.1

Sex wise distribution of sample

District	Category of car	Gender	
		Male	Female
Thrissur	Mini	79	10
	Compact	41	0
	C1	14	0
	C2	6	0
	Total	140	10
Ernakulam	Mini	63	15
	Compact	14	6
	C1	15	0
	C2	37	0
	Total	129	21
Kozhikode	Mini	23	2
	Compact	94	5
	C1	6	0
	C2	20	0
	Total	143	7

In Thrissur, in a sample of 150, 93.33 percent are males and only 6.67 percent are female consumers. 56.43 percent males in Thrissur purchased mini cars, 29.29 percent purchased compact cars, 10 percent males purchased pre owned cars belonging to C1 category and 4.29 percent purchased pre owned cars like Dezire, Accent, Ikon that belong to C2 category. Thrissur sample constitutes only 10 females and all the 10 purchased pre owned cars belonging to mini category.

Table 5.1 (Contd..)

Sex wise distribution of sample

District	Category of car	Gender	
		Male	Female
Trivandrum	Mini	86	16
	Compact	38	0
	C1	6	0
	C2	4	0
	Total	134	16
	Mini	84	20
Kottayam	Compact	30	0
	C1	5	0
	C2	5	6
	Total	124	26

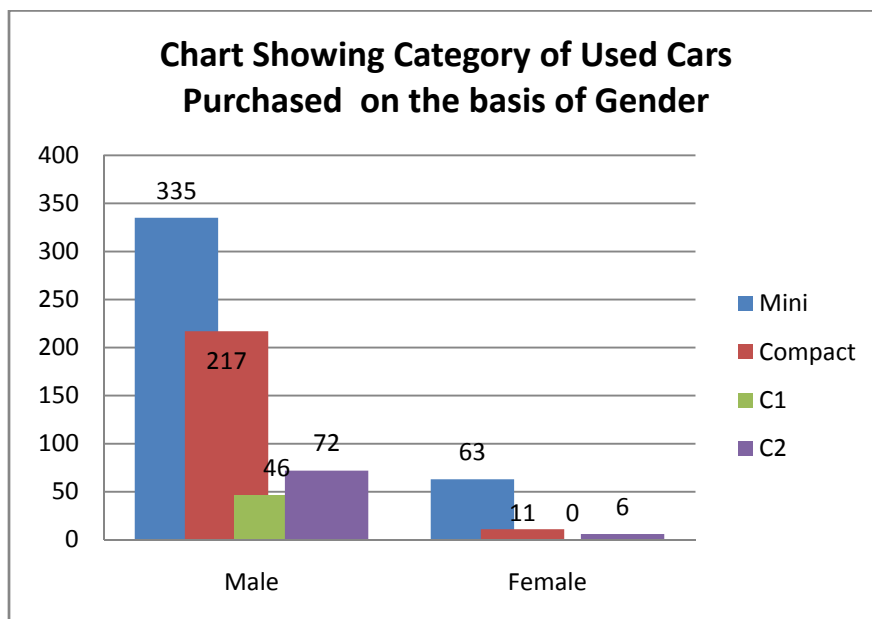
In Ernakulam, out of 150, 86 percent are males and 14 percent are female consumers. Out of 86 percent males 48.84 percent males purchased mini cars, 10.85 percent purchased compact Cars, 11.63 percent males purchased pre owned cars belonging to C1 category and 28.68 percent purchased pre owned cars like Dezire, Accent, Ikon that belong to C2 category. Out of 21 females 71.43 percent purchased mini cars and 28.57 percent purchased compact cars.

In Kozhikode, out of 150, 95.33 percent are males and only 4.67 percent are female consumers. Out of 95.33 percent males 65.73 percent purchased

compact cars, 16.08 percent males purchased mini cars, 13.99 percent males purchased pre owned cars cars like Dezire, Accent, Ikon that belong to C2 category and 4.19 percent purchased pre owned cars belonging to C1 category . Out of 7 females 71.43 percent purchased Compact cars, 28.57 percent purchased mini cars.

In Trivandrum, out of 150, 89.33 percent are males and only 10.67 percent are female consumers. Out of 89.33 percent males 64.18 percent males purchased mini cars, 28.36 percent purchased compact cars, 4.48 percent males purchased pre owned cars belonging to C1 category and 2.99 percent purchased pre owned cars like DeZire, Accent, Ikon that belong to C2 category. All 16 females purchased mini cars.

Figure No: 5.1



Unit: Numbers

In Kottayam, out of 150, 82.67 percent are males and 17.33 percent are female consumers. Out of 82.67 percent males 67.74 percent males purchased mini cars, 24.19 percent purchased compact cars, 4.03 percent males purchased pre owned cars belonging to C1 category and pre owned cars like DeZire, Accent, Ikon that belong to C2 category. 76.92 percent females purchased mini cars and 23.08 percent females purchased pre owned cars like DeZire, Accent, Ikon that belong to C2 category.

It can be inferred that gender influences the preferences of category of pre owned cars. Marketers should understand these differences in the preferences of male and female consumers in order to better satisfy the customers.

5.1.2 Distribution of respondents according to age

The influence of the age of the respondents on consumer behavior has been studied by researchers Yung-ping chen and Kwang-Wen Chu (1982) and found that age of the consumer has a significant influence on expenditure especially on durable goods. The classification of the sample according to age is given in table 5.2.

Table 5.2
Profile based on Age

Age	Frequency	Percent
Less than 30	246	32.8
31-40	204	27.2
41-50	173	23.1
51-60	81	10.8
61 and above	46	6.13
Total	750	100

From the table it can be inferred that 32.8 percent respondents who purchased pre owned cars belong to the age group of less than 30. Percentage of population in the age group of less than 30 outnumbers the other four groups. Proper age positioning is critical for all products. Age has been found to affect the consumption of products ranging from beer to toilet paper to pre owned cars. According to Goode et.al (1996) our age shapes the media we use, where we shop, how we use products, and how we think and feel about marketing activities. Table 5.2 illustrates that the use and purchase of pre owned cars is normally high during the young and middle age and low at old ages which indicates that consumption behaviors vary with age.

From the Table 5.2.1 it can be inferred that 31.66 percent, out of 398 respondents' in mini category of pre owned cars like Maruti 800, Alto, Wagon R, Santro etc belong to the age group of 41-50. Compact cars like Ritz, Indica Vista etc (38.60 percent) and pre owned cars belonging to C1 category like DZire, Accent, Ikon etc. are purchased by respondents (50 percent) belonging to the age group of less than 30. Out of 78 respondents who purchased pre owned cars in C2 category like Tata Indigo, Manza, Fiesta etc. 34.62 percent of respondents belonged to the age group of 31-40.

Age wise response of the consumers in the five districts shows that respondents of Thrissur whose age is less than 30 purchased Compact cars, where as respondents belonging to the age group of 31-40 and 41-50 purchase pre owned cars in mini category. It can be seen that respondents purchasing pre owned cars is decreasing as age increases.

Table 5.2.1

Table showing age and category of pre owned car purchased by the respondents

Age	Mini		Compact		C1		C2	
	N	%	N	%	N	%	N	%
Less than 30	119	29.90	88	38.60	23	50.00	16	20.51
31-40	110	27.64	61	26.75	6	13.04	27	34.62
41-50	126	31.66	36	15.79	0	0.00	11	14.10
51-60	18	4.52	22	9.65	17	36.96	24	30.77
61 and above	25	6.28	21	9.21	0	0.00	0	0.00

Table 5.2.2

Distribution based on district and age of the respondents

District	Category of car	Less than 30	31-40	41-50	51-60	61 and above
Thrissur	Mini	2	30	38	0	8
	Compact	17	10	8	5	1
	C1	14	0	0	7	0
	C2	4	1	5	0	0
	Total	37	41	51	12	9

(Table Contd.. in next page)

In Ernakulam, respondents purchased pre owned cars in mini category irrespective of age group. Trivandrum depicted the same trend as that of Thrissur. In Kozhikode respondents in age group of 61 and above purchased

pre owned cars in mini category whereas those belonging to other age groups purchased compact cars.

Table 5.2.2 (Contd..)

Distribution based on district and age of the respondents

District	Category of car	Less than 30	31-40	41-50	51-60	61 and above
EKM	Mini	20	20	21	11	8
	Compact	11	1	1	7	5
	C1	9	1	0	5	0
	C2	2	16	1	11	0
	Total	42	38	23	34	13
Kozhikode	Mini	2	4	10	2	5
	Compact	27	29	24	10	4
	C1	9	0	0	2	0
	C2	9	6	5	2	0
	Total	47	39	39	16	9
Trivandrum	Mini	10	35	47	0	4
	Compact	19	16	3	0	0
	C1	8	0	0	3	0
	C2	1	4	0	0	0
	Total	38	55	50	3	4

In Kottayam all age groups purchased mini cars except those in the age group of 51-60 and 61 and above. Consumers in the age group of 51-60 purchased pre owned cars in C2 category and consumers in the age group of 61 & above purchased compact cars.

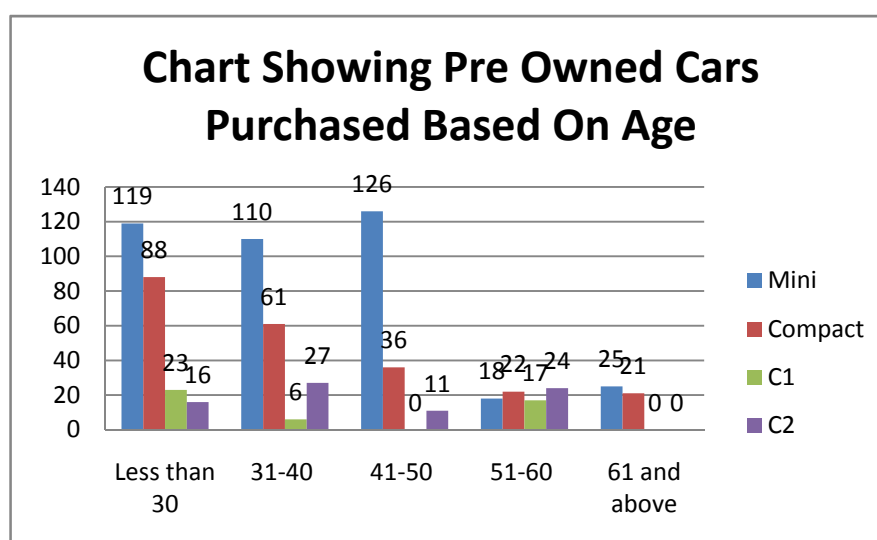
Table 5.2.2 (Contd..)

Distribution based on district and age of the respondents

District	Category of car	Less than 30	31-40	41-50	51-60	61 and above
Kottayam	Mini	63	21	10	5	0
	Compact	14	5	0	0	11
	C1	5	5	0	0	0
	C2	0	0	0	11	0
	Total	82	31	10	16	11

From the Figure 5.2 it can be inferred that respondents in the age group less than 30, 31-40, 41-50 purchased pre owned cars belonging to mini category. It can be inferred from the table that the pre owned cars are mostly preferred by buyers below the age of 50 years.

Figure 5. 2



Unit: Numbers

5.1.3 Distribution of Sample Based on Education

The level of education affects the way consumers make decisions. Education has a strong influence on one's tastes and preferences with regard to pre owned car purchase, as shown in Table 5.3.1.

Table 5.3.1

Table showing level of education of Sample

Education	Frequency	Percent
SSLC	66	8.8
Pre degree	55	7.3
Degree	277	36.9
Post Graduation	352	46.9
Total	750	100

Out of 750 respondents 46.9 percent are postgraduates, 36.93 percent have educational qualification of Degree, 8.80 percent and 7.33 percent of respondents have only qualified SSLC and Pre degree respectively.

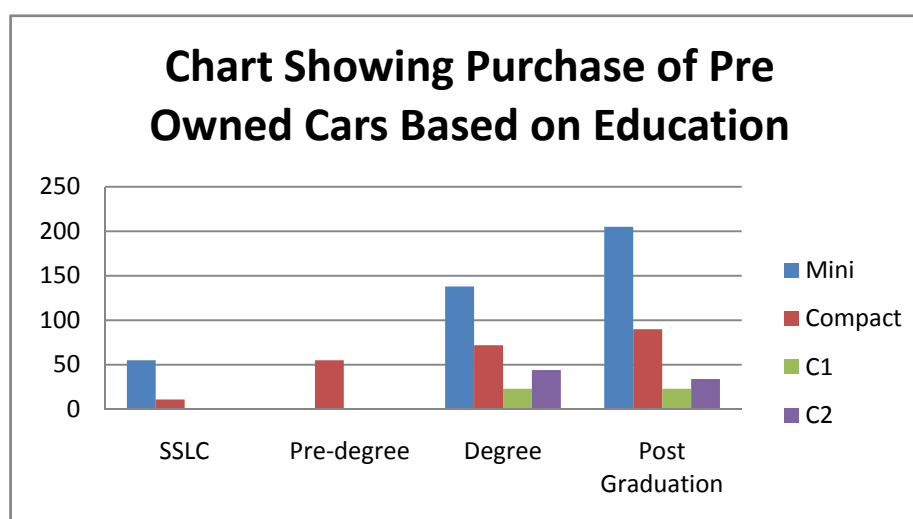
It can be inferred from Table 5.3.2 and Figure 5.3 that respondents with higher educational qualification purchased pre owned cars more. Mini and Compact Cars are mostly purchased by post graduates. Pre owned cars belonging to C2 category are largely purchased by graduates.

Table 5.3.2

Table showing education and category of Pre owned Cars

Education	Mini		Compact		C1		C2	
	N	%	N	%	N	%	N	%
SSLC	55	13.82	11	4.82	0	0.00	0	0.00
Pre-degree	0	0.00	55	24.12	0	0.00	0	0.00
Degree	138	34.67	72	31.58	23	50.00	44	56.41
Post Graduation	205	51.51	90	39.47	23	50.00	34	43.59

Figure 5.3



From the Table 5.3.3 out of 150 respondents, 10 respondents in Thrissur with an educational background of Pre-degree purchased Compact cars and those with educational background of SSLC, Degree and Post Graduation purchased Mini Cars.

In Ernakulam, respondents with education qualification of pre degree are zero. In Ernakulam respondents with educational background of Degree, and Post Graduation purchased Mini cars and those with an educational background of SSLC purchased Compact Cars. Among the various categories of pre owned cars respondents of Kozhikode purchased Compact cars irrespective of the level of education.

In Trivandrum, respondents from educational back ground of SSLC, Degree, and Post Graduation purchased pre owned cars belonging to Mini category. Respondents with pre degree level of education purchased Compact cars. As per the survey, post graduate respondents are less in number in Trivandrum and they purchased pre owned cars belonging to Mini, Compact and C1 category. In Trivandrum, only respondents with degree purchased pre owned cars belonging to C2 category.

In Kottayam respondents with SSLC and Pre degree did not purchase pre owned cars. Respondents of Kottayam who possess an education level of degree, post graduation and who have done a post graduation purchased pre owned cars belonging to Mini category.

In Thiruvananthapuram, Ernakulam, Kottayam and Thrissur districts consumers show more inclination towards mini cars irrespective of level of education. In Kozhikode district, respondents show increasing preference to cars in higher category over mini car segment as the level of education increase.

Table 5.3.3

Distribution of Sample Population Based on Education

District	Category of car	SSLC	Pre-degree	Degree	Post Graduation
Thrissur	Mini	24	0	37	28
	Compact	0	10	17	14
	C1	0	0	7	7
	C2	0	0	6	0
	Total	24	10	67	49
Ernakulam	Mini	0	0	31	47
	Compact	6	0	2	12
	C1	0	0	9	6
	C2	0	0	16	21
	Total	6	0	58	86
Kozhikode	Mini	0	0	12	13
	Compact	5	29	29	36
	C1	0	0	4	2
	C2	0	0	12	8
	Total	5	29	57	59

(Table Contd.. in next page)

Table 5.3.3 (Contd..)**Distribution of Sample Population Based on Education**

District	Category of car	SSLC	Pre-degree	Degree	Post Graduation
Trivandrum	Mini	31	0	48	23
	Compact	0	16	19	3
	C1	0	0	3	3
	C2	0	0	4	0
	Total	31	16	74	29
Kottayam	Mini	0	0	10	94
	Compact	0	0	5	25
	C1	0	0	0	5
	C2	0	0	6	5
	Total	0	0	21	129

5.1.4 Distribution of Sample Based on Occupation

Occupation also influences consumption patterns. From the table 5.4.1 it can be inferred that pre owned cars are purchased more by salaried respondents other than professionals when compared to businessmen, professionals and retired respondents.

Table 5.4.1**Distribution of Sample Based on Occupation**

Occupation	Frequency	Percent
Salaried other than Professionals	300	40.0
Businessmen	272	36.3
Professional	121	16.1
Retired	57	7.6
Total	750	100

From the Table 5.4.2 it can be inferred that salaried other than professionals 198 (49.75 percent) purchased pre owned cars belonging to the category of mini car like Maruti 800, Alto, Wagon R, Santro etc. Compact cars

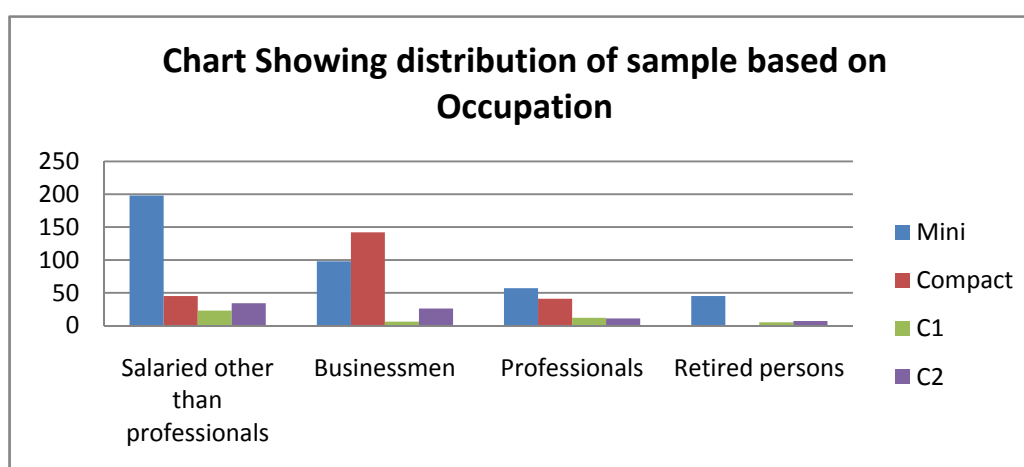
like Ritz, Indica Vista etc are purchased by businessmen. Out of 46 respondents who purchased C1 category pre owned cars like Dezire, Accent, Ikon etc (50 percent) and pre owned cars belonging to C2 category like Tata Indigo, Manza, Fiesta (43.59 percent) are purchased by salaried other than professionals.

Table 5.4.2

Table showing occupation and category of Pre owned Cars

Occupation	Mini n=398 (53.07)		Compact n=228 (30.4)		C1 n=46 (6.13)		C2 n=78 (10.40)	
	N	%	N	%	N	%	N	%
Salaried other than Professionals	198	49.75	45	19.74	23	50	34	43.59
Businessmen	98	24.62	142	62.28	6	13.04	26	33.33
Professional	57	14.32	41	17.98	12	26.09	11	14.1
Retired	45	11.31	0	0	5	10.87	7	8.97

Figure 5.4



Unit: Numbers

District wise analysis indicates that 35 salaried other than professional respondents, 28 businessmen, 16 professionals and 10 retired persons of Thrissur purchased pre owned cars belonging to mini category. Six salaried other than professional persons, 34 businessmen and only one professional of Thrissur purchased compact cars. None of the retired persons prefer compact cars. In Thrissur salaried other than professionals, professionals and retired persons purchased pre owned cars belonging to Mini category like Maruti 800, Alto, Wagon R, Santro etc when compared to other categories whereas business men purchased Compact cars.

In Ernakulam salaried (52) and retired respondents (10) purchased Pre Owned cars belonging to mini category. Businessmen and professionals purchased C2 category cars.

In Kozhikode salaried, businessmen and professionals purchased Compact cars. Respondents purchasing pre owned cars belonging to C1 and C2 are comparatively less. C1 category is not purchased by salaried other than professional persons whereas C2 category is purchased by salaried, businessmen and retired persons. None of the professionals purchased pre owned cars belonging to C2 category. Retired persons of Ernakulam purchased either pre owned cars belonging to C1 category or C2 category.

In Trivandrum and Kottayam mini and compact cars are the most preferred category of pre owned cars. Salaried respondents purchased pre owned cars belonging to mini category and businessmen purchased compact cars. Compact cars are purchased only by businessmen.

Table 5.4.3**Distribution of Sample Population Based on Occupation**

District	Category of Car	Salaried other than professionals	Businessmen	Professionals	Retired persons
Thrissur	Mini	35	28	16	10
	Compact	6	34	1	0
	C1	14	0	0	0
	C2	5	1	0	0
	Total	60	63	17	10
Ernakulam	Mini	52	15	1	10
	Compact	1	10	9	0
	C1	2	4	5	4
	C2	14	9	10	4
	Total	69	38	25	18
Kozhikode	Mini	16	9	0	0
	Compact	38	30	31	0
	C1	1	2	2	1
	C2	10	6	1	3
	Total	65	47	34	4

(Table Contd.. in next page)

Table 5.4.3 (Contd..)**Distribution of Sample Population Based on Occupation**

District	Category of Car	Salaried other than professionals	Businessmen	Professionals	Retired persons
Trivandrum	Mini	36	32	19	15
	Compact	0	38	0	0
	C1	6	0	0	0
	C2	0	4	0	0
	Total	42	74	19	15
Kottayam	Mini	59	14	21	10
	Compact	0	30	0	0
	C1	0	0	5	0
	C2	5	6	0	0
	Total	64	50	26	10

5.1.5 Nature of family

The family structure in Kerala has undergone rapid and radical change from the joint family system to the present individualistic society. From the table 5.5.1 it can be seen that 26.13 percent of families are joint families and 73.87 percent of families are nuclear in the sample survey.

Table 5.5.1**Distribution of sample based on Nature of Family**

Nature of family	Total	Percent
Joint Family	196	26.13
Nuclear family	554	73.87

From the Table No. 5.5.2 and figure 5.5 it can be inferred that when compared to joint families', nuclear families purchased pre owned cars. Among

the various categories of pre owned cars 57.04 percent nuclear families purchased pre owned cars belonging to the Mini category like Maruti 800, Alto, Wagon R, Santro etc, 24.55 percent purchased compact cars like Ritz, Indica Vist, 12.27 percent purchased pre owned cars belonging to C2 category like Tata Indigo, Manza, Fiesta etc and 6.13 percent purchased pre owned cars belonging to C1 category like Dzire, Accent, Ikon etc. So among the various categories pre owned cars Maruti 800, Alto, Wagon R, Santro are most referred by nuclear families and cars like DZire, Accent and Ikon are least preferred by nuclear families.

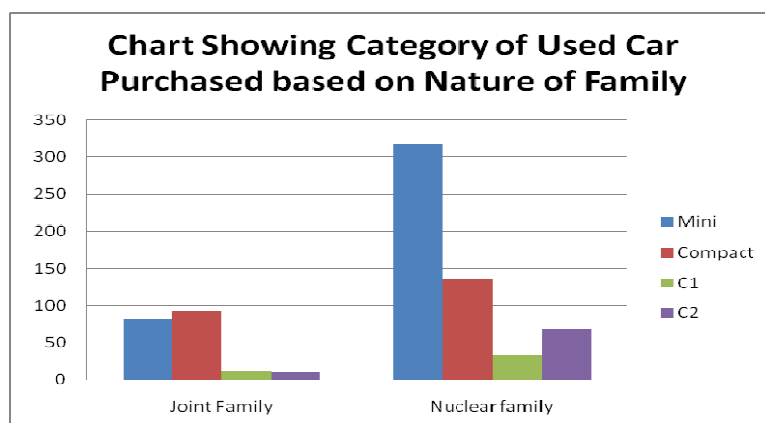
46.94 percent of joint family purchased compact cars like Ritz, Indica Vista etc; 41.84 percent purchased pre owned cars belonging to the Mini category like Maruti 800, Alto, Wagon R, Santro etc. 6.12 percent purchased pre owned cars belonging to C1 category like Dzire, Accent, Ikon etc and only 5.10 percent purchased pre owned cars belonging to C2 category like Tata Indigo, Manza, Fiesta etc.

Table No: 5.5.2

Table showing nature of family and category of pre owned car purchased by the respondents

Nature of Family	Mini		Compact		C1		C2	
	N	%	N	%	N	%	N	%
Joint Family	82	41.84	92	46.94	12	6.12	10	5.10
Nuclear family	316	57.04	136	24.55	34	6.14	68	12.27

Figure 5.5



Unit: Numbers

District wise analysis indicates that in Thrissur, Ernakulam, Thiruvananthapuram and Kottayam nuclear families purchased pre owned cars in mini category. In Kozhikode both joint and nuclear families and in Trivandrum joint families purchased compact cars. In Thrissur, Ernakulam and Kottayam joint families purchased pre owned cars in mini category like Maruti 800, Alto, Wagon R, Santro etc.

Table 5.5.3

Nature of family of sample households

District	Category of Pre Owned Car	Joint Family	Nuclear family
Thrissur	Mini	20	69
	Compact	19	22
	C1	0	14
	C2	0	6
	Total	39	111

(Table Contd.. in next page)

Table 5.5.3 (Contd..)

Nature of family of sample households

District	Category of Pre Owned Car	Joint Family	Nuclear family
EKM	Mini	9	69
	Compact	2	18
	C1	8	7
	C2	7	30
	Total	26	124
Kozhikode	Mini	2	23
	Compact	29	70
	C1	4	2
	C2	3	17
	Total	38	112
Trivandrum	Mini	31	71
	Compact	32	6
	C1	0	6
	C2	0	4
	Total	63	87
Kottayam	Mini	20	84
	Compact	10	20
	C1	0	5
	C2	0	11
	Total	30	120

5.1.6 Distribution of sample population according to Income

Income distribution refers to the share of total income in society that goes to each fifth of the population, or, more generally, to the distribution of income among households. Annual income is usually chosen as the indicator of a household's ability to meet its needs, primarily because the necessary statistical data are easily accessible. The household income includes income from all sources such as salaries and wages, pensions and income from property. No matter how important family size, location and occupation may be, consumption operate within the framework of the income of the households.

From the table 5.6.1 and Chart 5.6 it can be inferred that as income increases the consumers purchasing pre owned cars is decreasing.

Table No: 5.6.1

Profile Based on Income

Monthly Income	Frequency	Percent
Less than 25000	317	42.3
25001-40000	254	33.9
40001-55000	141	18.8
55001-70000	16	2.1
70001 & Above	22	2.9
Total	750	100

From the table 5.6.2 it can be inferred that respondents having income less than Rs. 25000, have found it attractive to purchase pre owned cars belonging to mini, compact and C1 category. Pre owned cars like Indigo Manza, Linea, Verna etc that belong to C2 category are purchased by respondents having income between Rs. 25001-40000. Among the various categories of pre owned cars mini cars like Maruti 800, Alto, Wagon R, Santro etc are most preferred category of pre owned cars purchased by all income groups except higher income group. None of the consumers with a monthly income greater than Rs.70001 purchased mini cars.

Table 5.6.2

Distribution based on Monthly Income across Category of Pre Owned Cars

Income	Mini n=398		Compact n=228		C1 n=46		C2 n=78	
	(53.07)		(30.4)		(6.13)		(10.40)	
	N	%	N	%	N	%	N	%
Less than 25000	182	45.73	102	44.74	22	47.83	11	14.1
25001-40000	133	33.42	74	32.46	18	39.13	29	37.18
40001-55000	73	18.34	41	17.98	6	13.04	21	26.92
55001-70000	10	2.51	6	2.63	0	0	0	0
70001 & Above	0	0	5	2.19	0	0	17	21.79

In Thrissur 54 consumers with monthly income less than Rs 25000 purchased mini cars. Compact cars are also purchased by this income group but

it constitutes only 31.31 percent. In Thrissur, Ernakulam, Trivandrum and Kottayam Mini cars are purchased by households with monthly income up to Rs 40000. In Kozhikode irrespective of the income group compact cars are the most preferred category.

Table 5.6.3

Income wise Distribution of Sample

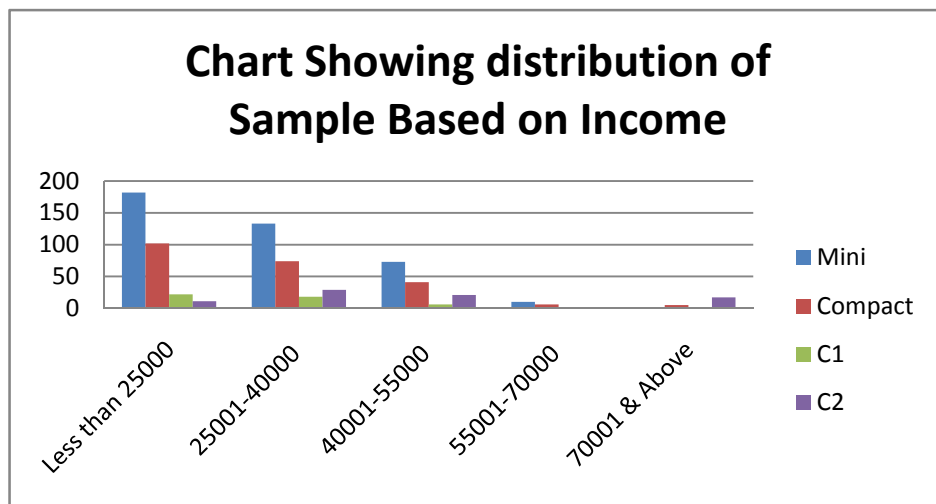
District	Category of car	Less than 25000	25001-40000	40001-55000	55001-70000	70001 & Above
Thrissur	Mini	54	20	10	5	0
	Compact	31	2	8	0	0
	C1	14	0	0	0	0
	C2	0	1	0	0	5
	Total	99	23	18	5	5
EKM	Mini	31	14	28	5	0
	Compact	2	13	1	1	3
	C1	2	9	4	0	0
	C2	6	11	13	0	7
	Total	41	47	46	6	10
Kozhikode	Mini	5	11	9	0	0
	Compact	34	34	29	0	2
	C1	0	4	2	0	0
	C2	5	2	8	0	5
	Total	44	51	48	0	7

Table 5.6.3 (Contd.)

Income wise Distribution of Sample

District	Category of car	Less than 25000	25001-40000	40001-55000	55001-70000	70001 & Above
Trivandrum	Mini	86	16	0	0	0
	Compact	35	0	3	0	0
	C1	6	0	0	0	0
	C2	0	4	0	0	0
	Total	127	20	3	0	0
Kottayam	Mini	6	72	26	0	0
	Compact	0	25	0	5	0
	C1	0	5	0	0	0
	C2	0	11	0	0	0
	Total	6	113	26	5	0

Figure 5.6



Unit: Numbers

5.2 Influence of Socio Economic Demographic Variables on Product and Dealer Related Factors

When purchasing a pre owned car each consumer will take into account certain factors related to car and dealer which will have a significant influence on the attitude of consumers. This in turn will influence the purchase decision and post purchase behaviour. Following section explains the results of ANOVA conducted to test for significant difference, if any, between respondents of selected variables like age, education, occupation and income.

5.2.1 Age and Influencing Factors

Table 5.7.1 and Table 5.7.2 give the results of mean scores and ANOVA conducted to test for significant difference if any, between different age groups on product related factors.

H_0 : Age of pre owned car consumers have no relationship with product related factors when making the purchase decision.

H_1 : Age of pre owned car consumers have relationship with product related factors when making the purchase decision.

Table 5.7.1

Mean Scores of Product related factors for age groups

Age	Less than 30	31-40	41-50	51-60	61 & above
Resale value	4.54	3.72	3.9	3.64	3.25
Low maintenance	3.46	3.99	3.64	4.04	3.86
Price	2.91	3.63	2.98	3.16	3.31
Brand model	4.00	4.01	3.76	3.29	3.93
Fuel efficiency	3.48	3.68	3.57	3.6	3.52
Design of car	4.42	4.3	4.18	3.45	4.14
Performance	4.13	4.52	3.92	3.79	4.42
Comfort features	4.12	3.97	4.00	3.59	3.51

From the mean scores it can be inferred that consumers in less than 30 age group consider resale value as the very important factor. Respondents in 31-40 & 61 and above age group consider performance, 41-50 age groups consider design, 51-60 consider low maintenance as the very important factor that influence the purchase decision.

Table 5.7.2

ANOVA on Product related factors for age groups

		Sum of Squares	df	Mean Square	F	Sig.
Resale value	Between Groups	56.415	4	14.104	7.190	.000
	Within Groups	1461.452	745	1.962		
	Total	1517.867	749			
Low maintenance	Between Groups	26.823	4	6.706	4.979	.001
	Within Groups	1003.477	745	1.347		
	Total	1030.300	749			
Price	Between Groups	57.217	4	14.304	12.320	.000
	Within Groups	864.981	745	1.161		
	Total	922.199	749			
Brand model	Between Groups	58.372	4	14.593	21.160	.000
	Within Groups	513.794	745	.690		
	Total	572.167	749			

(Table Contd.. in next page)

Table 5.7.2 (Contd..)

ANOVA on Product related factors for age groups

		Sum of Squares	df	Mean Square	F	Sig.
Fuel efficiency	Between Groups	37.504	4	9.376	13.19	0.000
	Within Groups	529.58	745	0.711		
	Total	567.08	749			
Design of car	Between Groups	93.167	4	23.292	27.691	0.000
	Within Groups	626.63	745	0.841		
	Total	719.8	749			
Performance	Between Groups	79.687	4	19.922	21.561	0.000
	Within Groups	688.37	745	0.924		
	Total	768.06	749			
Comfort features	Between Groups	50.958	4	12.739	13.77	0.000
	Within Groups	689.26	745	0.925		
	Total	740.22	749			

The analysis of variance test is applied to test for significant difference among different age groups for each product related factor separately. From Table 5.2.2 it can be inferred that importance of product related factors such as resale value, low maintenance, price, brand model, fuel efficiency, design of car, performance and comfort features differ significantly among respondents of different age groups. Hence the null hypothesis that age of pre owned car

consumers have no relationship with product related factors when making the purchase decision is rejected and alternate hypothesis is accepted.

5.2.2 Post Hoc Analysis for Resale Value

The post-hoc Tukey's test results between groups for "resale value" variable show a significant difference between less than 30 years and all other age groups and between 41-50 years and 61 and above years ($p = .004$, significant at .01 level).

Table No: 5.7.3

Post Hoc Analysis on Resale Value for age groups

Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.
Resale value	Less than 30	31-40	.828*	0.225	0.002
		41-50	.646*	0.229	0.039
		51-60	.908*	0.232	0.001
		61 and above	1.297*	0.259	0
	31-40	Less than 30	-.828*	0.225	0.002
		41-50	-0.182	0.133	0.648
		51-60	0.08	0.139	0.979
		61 and above	0.469	0.179	0.069
	41-50	Less than 30	-.646*	0.229	0.039
		31-40	0.182	0.133	0.648
		51-60	0.261	0.145	0.372
		61 and above	.650*	0.184	0.004

(Table Contd.. in next page)

Table No: 5.7.3 (Contd..)

Post Hoc Analysis on Resale Value for age groups

Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.
Resale value	51-60	Less than 30	-.908*	0.232	0.001
		31-40	-0.08	0.139	0.979
		41-50	-0.261	0.145	0.372
		61 and above	0.389	0.189	0.238
	61 and above	Less than 30	-1.297*	0.259	0.000
		31-40	-0.469	0.179	0.069
		41-50	-.650*	0.184	0.004
		51-60	-0.389	0.189	0.238

5.2.3 Post Hoc Analysis for Low maintenance

The post-hoc Tukey’s test results between groups for “low maintenance” variable show a significant difference between less than 30 years and 31-40 years ($p = .036$, significant at .05 level) and 51-60 ($p = .021$, significant at .05 level) and between 31-40 years and 41-50 years ($p = .015$, significant at .05 level) and between 41-50 years and 51-60 years ($p = .008$, significant at .01 level).

Table No: 5.7.4

Post Hoc Analysis on Low maintenance for age groups

Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.
Low maintenance	Less than 30	31-40	-.531*	0.186	0.036
		41-50	-0.186	0.189	0.864
		51-60	-.584*	0.193	0.021
		61 and above	-0.408	0.214	0.317
	31-40	Less than 30	.531*	0.186	0.036
		41-50	.346*	0.11	0.015
		51-60	-0.053	0.115	0.991
		61 and above	0.124	0.149	0.921
	41-50	Less than 30	0.186	0.189	0.864
		31-40	-.346*	0.11	0.015
		51-60	-.398*	0.12	0.008
		61 and above	-.222*	0.152	0.591

Table No: 5.7.4 (Contd..)

Post Hoc Analysis on Low maintenance for age groups

Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.
Low maintenance	51-60	Less than 30	.584*	0.193	0.021
		31-40	.053*	0.115	0.991
		41-50	.398*	0.12	0.008
		61 and above	0.176	0.156	0.792
	61 and above	Less than 30	0.408	0.214	0.317
		31-40	-0.124	0.149	0.921
		41-50	.222*	0.152	0.591
		51-60	-0.176	0.156	0.792

5.2.4 Post Hoc Analysis for Price

The post-hoc Tukey’s test results between groups for “price variable show a significant difference between less than 30 years and 31-40 years ($p = .000$, significant at .01 level) and between 31-40 years and all other age groups except 61 & above and between 41-50 years and 51-60 years ($p = .008$, significant at .01 level).

.Table No: 5.7.5

Post Hoc Analysis on Price for age groups

Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.
Price	Less than 30	31-40	0.717	0.173	0.000
		41-50	-.067*	0.176	0.995
		51-60	-.243*	0.179	0.654
		61 and above	-0.396	0.199	0.273
	31-40	Less than 30	0.717	0.173	0.000
		41-50	0.65	0.102	0.000
		51-60	.474*	0.107	0.000
		61 and above	0.321	0.138	0.137
	41-50	Less than 30	.067*	0.176	0.995
		31-40	-0.65	0.102	0.000
		51-60	-.176*	0.111	0.512
		61 and above	-0.328	0.142	0.14

(Table Contd.. in next page)

Table No: 5.7.5 (Contd..)

Post Hoc Analysis on Price for age groups

Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.
Price	51-60	Less than 30	.243*	0.179	0.654
		31-40	-0.474	0.107	0.000
		41-50	.176*	0.111	0.512
		61 and above	-.153*	0.145	0.831
	61 and above	Less than 30	0.396	0.199	0.273
		31-40	-0.321	0.138	0.137
		41-50	0.328	0.142	0.14
		51-60	.153*	0.145	0.831

5.2.5 Post Hoc Analysis for Brand model

The post-hoc Tukey’s test results between groups for ‘’ brandmodel’’ variable show a significant difference between less than 30 years and 51-60 years and between 31-40 years and 41-50 years and between 31-40 years and 51-60 years (p = .000, significant at .01 level).

Table No: 5.7.6

Post Hoc Analysis on Brand model for age groups

Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.
Brand model	Less than 30	31-40	-.008*	0.133	1.000
		41-50	.235*	0.136	0.413
		51-60	.711*	0.138	0.000
		61 and above	.074*	0.153	0.989
	31-40	Less than 30	.008*	0.133	1.000
		41-50	0.243	0.079	0.017
		51-60	0.719	0.082	0.000
		61 and above	0.082	0.106	0.938
	41-50	Less than 30	-.235*	0.136	0.413
		31-40	-0.243	0.079	0.017
		51-60	0.476	0.086	0.000
		61 and above	-.161*	0.109	0.577

Table No: 5.7.6 (contd..)

Post Hoc Analysis on Brand model for age groups

Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.
Brand model	51-60	Less than 30	-.711*	0.138	0.000
		31-40	-0.719	0.082	0.000
		41-50	-0.476	0.086	0.000
		61 and above	-0.637	0.112	0.000
	61 and above	Less than 30	-.074*	0.153	0.989
		31-40	-0.082	0.106	0.938
		41-50	.161*	0.109	0.577
		51-60	0.637	0.112	0

5.2.6 Post Hoc Analysis for Fuel efficiency

The post-hoc Tukey’s test results between groups for “fuel efficiency” variable show a significant difference between less than 30 years and all other age groups and between 31-40 years and 41-50 years (p = .000, significant at .01 level).

Table No: 5.7.7

Post Hoc Analysis on Fuel efficiency for age groups

Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.
Fuel efficiency	Less than 30	31-40	.861 [*]	.135	.000
		41-50	.872 [*]	.138	.000
		51-60	.948 [*]	.140	.000
		61 and above	1.025 [*]	.156	.000
	31-40	Less than 30	-.861 [*]	.135	.000
		41-50	.011	.080	1.000
		51-60	.088	.084	.834
		61 and above	.164	.108	.548
	41-50	Less than 30	-.872 [*]	.138	.000
		31-40	-.011	.080	1.000
		51-60	.076	.087	.906
		61 and above	.153	.111	.639

(Table Contd.. in next page)

Table No: 5.7.7 (Contd..)

Post Hoc Analysis on Fuel efficiency for age groups

Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.
Fuel efficiency		Less than 30	-.948*	0.14	0.000
		31-40	-0.088	0.084	0.834
		41-50	-0.076	0.087	0.906
		61 and above	0.077	0.114	0.961
	51-60	Less than 30	-1.025*	0.156	0.000
		31-40	-0.164	0.108	0.548
		41-50	-0.153	0.111	0.639
		51-60	-0.077	0.114	0.961

5.2.7 Post Hoc Analysis for Design of car

The post-hoc Tukey’s test results between groups for “design of car” variable show a significant difference between 51-60 years and all age groups (p = .000, significant at .01 level).

Table No: 5.7.8

Post Hoc Analysis on design of car for age groups

Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.
Design of car	Less than 30	31-40	0.247	0.147	0.450
		41-50	0.367	0.15	0.103
		51-60	1.098*	0.152	0.000
		61 and above	0.408	0.169	0.114
	31-40	Less than 30	-0.247	0.147	0.450
		41-50	0.12	0.087	0.638
		51-60	.852*	0.091	0.000
		61 and above	0.161	0.117	0.647
	41-50	Less than 30	-0.367	0.15	0.103
		31-40	-0.12	0.087	0.638
		51-60	.731*	0.095	0.000
		61 and above	0.041	0.12	0.997

Table No: 5.7.8 (Contd..)

Post Hoc Analysis on design of car for age groups

Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.
Design of car	51-60	Less than 30	-1.098*	0.152	0.000
		31-40	-.852*	0.091	0.000
		41-50	-.731*	0.095	0.000
		61 and above	-.691*	0.123	0.000
	61 and above	Less than 30	-0.408	0.169	0.114
		31-40	-0.161	0.117	0.647
		41-50	-0.041	0.12	0.997
		51-60	.691*	0.123	0.000

5.2.8 Post Hoc Analysis of Performance

The post-hoc Tukey’s test results between groups for “performance” variable show a significant difference between less than 30 years and all age groups (except 61 & above and between 31-40 years and all age groups except 61 & above and between 51-60 years and all age groups except 61 & above (p = .000, significant at .01 level).

Table No: 5.7.9

Post Hoc Analysis of performance for age groups

Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.
Performance	Less than 30	31-40	0.023	0.154	1.000
		41-50	.622*	0.157	0.001
		51-60	.757*	0.159	0.000
		61 and above	0.124	0.177	0.957
	31-40	Less than 30	-0.023	0.154	1.000
		41-50	.599*	0.091	0.000
		51-60	.734*	0.095	0.000
		61 and above	0.101	0.123	0.926
	41-50	Less than 30	-.622*	0.157	0.001
		31-40	-.599*	0.091	0.000
		51-60	0.135	0.099	0.651
		61 and above	-.498*	0.126	0.001

Table No: 5.7.9 (Contd..)

Post Hoc Analysis of performance for age groups

Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.
Performance	51-60	Less than 30	-.757*	0.159	0.000
		31-40	-.734*	0.095	0.000
		41-50	-0.135	0.099	0.651
		61 and above	-.634*	0.129	0.000
	61 and above	Less than 30	-0.124	0.177	0.957
		31-40	-0.101	0.123	0.926
		41-50	.498*	0.126	0.001
		51-60	.634*	0.129	0.000

5.2.9 Post Hoc Analysis of Comfort features

The post-hoc Tukey’s test results between groups for “comfort features” variable show a significant difference between less than 30 years and all age groups ($p = .000$, significant at .01 level) and between 31-40 years and all age groups except 41-50 ($p = .000$, significant at .01 level) and between 51-60 years and all age groups except 61 & above ($p = .000$, significant at .01 level).

Table No: 5.7.10

Post Hoc Analysis on comfort features for age groups

Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.
Comfort features	Less than 30	31-40	.576*	0.155	0.002
		41-50	.543*	0.157	0.005
		51-60	.954*	0.16	0.000
		61 and above	1.037*	0.178	0.000
	31-40	Less than 30	-.576*	0.155	0.002
		41-50	-0.033	0.091	0.997
		51-60	.378*	0.095	0.001
		61 and above	.461*	0.123	0.002
	41-50	Less than 30	-.543*	0.157	0.005
		31-40	0.033	0.091	0.997
		51-60	.410*	0.099	0.000
		61 and above	.494*	0.126	0.001

Table No: 5.7.10 (Contd..)

Post Hoc Analysis on comfort features for age groups

Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.
Comfort features	51-60	Less than 30	-.954*	0.16	0.000
		31-40	-.378*	0.095	0.001
		41-50	-.410*	0.099	0.000
		61 and above	0.083	0.129	0.968
	61 and above	Less than 30	-1.037*	0.178	0.000
		31-40	-.461*	0.123	0.002
		41-50	-.494*	0.126	0.001
		51-60	-0.083	0.129	0.968

Table 5.7.11 and Table 5.7.12 give the results of mean scores and ANOVA conducted to test for significant difference if any, between different age groups on dealer related factors.

H₁₃0: There is no significant difference among age groups regarding the importance of dealer related factors on purchase decision.

Table No: 5.7.11

Mean Scores of Dealer related factors for age groups

Age Group	Certification	Show room visit	Location	Test drive	Website	Benefits Offered
Mean						
Less than 30	3.00	4.46	3.18	4.17	4.85	4.54
31-40	3.91	3.80	3.83	3.12	3.74	3.05
41-50	3.45	3.38	3.36	3.31	4.15	2.73
51-60	3.70	2.74	2.64	3.48	3.49	3.03
61 & above	2.86	3.94	3.99	3.80	3.73	3.01

From the mean scores it can be inferred that consumers in age groups less than 30 and 41-50 consider website as the very important dealer related factor. Respondents in 31-40 and 51-60 consider certification of dealer as important & 61 and above age group consider location of dealer as the important factor that influence the purchase decision.

Table No: 5.7.12

ANOVA on Dealer related factors for age groups

		Sum of Squares	Df	Mean Square	F	Sig.
Certification	Between Groups	103.691	4	25.923	22.716	.000
	Within Groups	850.176	745	1.141		
	Total	953.867	749			
Show room visit	Between Groups	223.265	4	55.816	42.696	.000
	Within Groups	973.935	745	1.307		
	Total	1197.200	749			
Location	Between Groups	283.218	4	70.805	53.711	.000
	Within Groups	982.090	745	1.318		
	Total	1265.308	749			
Test drive	Between Groups	58.773	4	14.693	15.049	.000
	Within Groups	727.399	745	.976		
	Total	786.172	749			

Table No:5.7.12 (Contd..)**ANOVA on Dealer related factors for age groups**

		Sum of Squares	Df	Mean Square	F	Sig.
Website	Between Groups	61.649	4	15.412	13.639	0.000
	Within Groups	841.83	745	1.13		
	Total	903.48	749			
Benefits	Between Groups	131.61	4	32.901	22.018	0.000
	Within Groups	1113.2	745	1.494		
	Total	1244.8	749			

The analysis of variance test is applied to test for significant difference among different age groups for each dealer related factor separately. From Table 5.2.12 it can be inferred that importance of dealer related factors such as certification; show room visit, location, website, test drive and benefits offered differ significantly among respondents of different age groups. Hence the null hypothesis that there is no significant difference among age groups regarding the importance of dealer related factors on purchase decision is rejected.

5.3.1 Education and Influencing Factors

Table 5.8.1 and Table 5.8.2 give the results of mean scores and ANOVA conducted to test for significant difference if any, between respondents of different educational levels on product related factors.

H₀: Education of pre owned car consumers have no relationship with product related factors when making the purchase decision.

H₁: Education of pre owned car consumers have relationship with product related factors when making the purchase decision.

Table No: 5.8.1

Mean Scores of Product related factors for Education

Product Related Factors	SSLC	Pre degree	Degree	Post Graduation
Resale value	3.12	3.45	4.01	3.46
Low maintenance	3.67	3.64	3.74	4.02
Price	2.83	3.64	3.26	3.3
Brand model	3.24	4.09	3.75	3.82
Fuel efficiency	3.38	3.55	3.83	3.67
Design of car	3.24	3.6	4.08	4.07
Performance	3.17	3.64	4.38	4.3
Comfort features	3.55	3.44	3.91	3.73

From the mean scores it can be inferred that consumers with SSLC as educational qualification consider low maintenance as the very important

factor. Respondents with pre degree as educational qualification consider brand model, graduates and post graduates consider performance as the important product related factor that influence the purchase decision.

Table No: 5.8.2

ANOVA on Product related factors for Education

		Sum of Squares	Df	Mean Square	F	Sig.
Resale value	Between Groups	160.426	3	53.475	29.388	.000
	Within Groups	1357.441	746	1.820		
	Total	1517.867	749			
Low maintenance	Between Groups	18.286	3	6.095	4.493	.004
	Within Groups	1012.014	746	1.357		
	Total	1030.300	749			
Price	Between Groups	20.231	3	6.744	5.577	.001
	Within Groups	901.968	746	1.209		
	Total	922.199	749			

Table No: 5.8.2 (Contd..)

ANOVA on Product Related Factors for Education

		Sum of Squares	Df	Mean Square	F	Sig.
Brand model	Between Groups	25.114	3	8.371	11.416	0.000
	Within Groups	547.05	746	0.733		
	Total	572.17	749			
Fuel efficiency	Between Groups	12.801	3	4.267	5.743	0.001
	Within Groups	554.28	746	0.743		
	Total	567.08	749			
Design of car	Between Groups	92.772	3	30.924	36.792	0.000
	Within Groups	627.03	746	0.841		
	Total	719.8	749			
Performance	Between Groups	99.693	3	33.231	37.091	0.000
	Within Groups	668.37	746	0.896		
	Total	768.06	749			
Comfort features	Between Groups	84.574	3	28.191	32.076	0.000
	Within Groups	655.65	746	0.879		
	Total	740.22	749			

The analysis of variance test is applied to test for significant difference among respondents of different educational levels for each product related factor separately. From Table 5.3.2 it can be inferred that importance of product related factors such as resale value, low maintenance, price, brand model, fuel efficiency, design of car, performance and comfort features differ significantly among respondents of different educational levels. Hence the null

hypothesis that education of pre owned car consumers has no relationship with product related factors when making the purchase decision is rejected.

5.3.2 Post Hoc Analysis for Product Related Factors for Educational Groups

The post-hoc Tukey's test results between groups for "resale value" variable show a significant difference between SSLC and all other educational groups except post graduation.

Table No: 5.8.3

Post Hoc Analysis for Resale value for Educational Groups

Dependent Variable	(I) Education	(J) Education	Mean Difference (I-J)	Std. Error	Sig.
Resale value	SSLC	Pre degree	-1.879*	.246	.000
		Degree	-.890*	.185	.000
		Post Graduation	-.339	.181	.240
	Pre degree	SSLC	1.879*	.246	.000
		Degree	.989*	.199	.000
		Post Graduation	1.540*	.196	.000
	Degree	SSLC	.890*	.185	.000
		Pre degree	-.989*	.199	.000
		Post Graduation	.551*	.108	.000
	Post Graduation	SSLC	.339	.181	.240
		Predegree	-1.540*	.196	.000
		Degree	-.551*	.108	.000

The post-hoc Tukey’s test results between groups for “low maintenance” variable show a significant difference between SSLC and all other educational groups except post graduation.

Table No: 5.8.4

Post Hoc Analysis for Low Maintenance for Educational Groups

Dependent Variable	(I) Education	(J) Education	Mean Difference (I-J)	Std. Error	Sig.
Low maintenance	SSLC	Pre degree	.030	.213	.999
		Degree	-.077	.160	.963
		Post Graduation	-.356	.156	.104
	Pre degree	SSLC	-.030	.213	.999
		Degree	-.107	.172	.924
		Post Graduation	-.386	.169	.102
	Degree	SSLC	.077	.160	.963
		Pre degree	.107	.172	.924
		Post Graduation	-.279*	.094	.016
	Post Graduation	SSLC	.356	.156	.104
		Pre degree	.386	.169	.102
		Degree	.279*	.094	.016

The post-hoc Tukey's test results between groups for "price" variable show a significant difference between SSLC and all other educational groups.

Table No: 5.8.5

Post Hoc Analysis for Price for Educational Groups

Dependent Variable	(I) Education	(J) Education	Mean Difference (I-J)	Std. Error	Sig.
Price	SSLC	Predegree	-.803*	0.201	0.000
		Degree	-.423*	0.151	0.026
		Post Graduation	-.462*	0.147	0.010
	Pre degree	SSLC	.803*	0.201	0.000
		Degree	0.38	0.162	0.090
		Post Graduation	0.341	0.159	0.142
	Degree	SSLC	.423*	0.151	0.026
		Predegree	-.380*	0.162	0.090
		Post Graduation	-0.039	0.088	0.971
	Post Graduation	SSLC	.462*	0.147	0.010
		Predegree	-.341*	0.159	0.142
		Degree	.039*	0.088	0.971

The post-hoc Tukey's test results between groups for "brand model" variable show a significant difference between SSLC and all other educational groups.

As level of education increases there is no significant between educational groups for brand model.

Table No: 5.8.6

Post Hoc Analysis for Brand Model for Educational Groups

Dependent Variable	(I) Education	(J) Education	Mean Difference (I-J)	Std. Error	Sig.
Brand model	SSLC	Predegree	-.848*	0.156	0.000
		Degree	-.512*	0.117	0.000
		Post Graduation	-.581*	0.115	0.000
	Predegree	SSLC	0.848	0.156	0.000
		Degree	.336*	0.126	0.040
		Post Graduation	.267*	0.124	0.138
	Degree	SSLC	0.512	0.117	0.000
		Predegree	-0.336	0.126	0.040
		Post Graduation	-0.069	0.069	0.745
	Post Graduation	SSLC	0.581	0.115	0.000
		Predegree	-0.267	0.124	0.138
		Degree	0.069	0.069	0.745

The post-hoc Tukey’s test results between groups for “fuel efficiency” variable show a significant difference between SSLC and all other educational groups. But between other educational groups there is no significant difference.

Table No: 5.8.7

Post Hoc Analysis for fuel efficiency for Educational Groups

Dependent Variable	(I) Education	(J) Education	Mean Difference (I-J)	Std. Error	Sig.
Fuel efficiency	SSLC	Pre degree	-0.167	0.157	0.715
		Degree	-0.448	0.118	0.001
		Post Graduation	-.295*	0.116	0.054
	Pre degree	SSLC	0.167	0.157	0.715
		Degree	-0.281	0.127	0.121
		Post Graduation	-.128*	0.125	0.736
	Degree	SSLC	.448*	0.118	0.001
		Predegree	.281*	0.127	0.121
		Post Graduation	.153*	0.069	0.120
	Post Graduation	SSLC	.295*	0.116	0.054
		Predegree	0.128	0.125	0.736
		Degree	-0.153	0.069	0.120

The post-hoc Tukey's test results between groups for "design of car" variable show a significant difference between and all educational groups except degree and post graduation.

Table No: 5.8.8

Post Hoc Analysis for design of car for Educational Groups

Dependent Variable	(I) Education	(J) Education	Mean Difference (I-J)	Std. Error	Sig.
Design of car	SSLC	Predegree	-1.758*	0.167	0.000
		Degree	-.833*	0.126	0.000
		Post Graduation	-0.823	0.123	0.000
	Predegree	SSLC	1.758*	0.167	0.000
		Degree	.924*	0.135	0.000
		Post Graduation	.935*	0.133	0.000
	Degree	SSLC	.833*	0.126	0.000
		Predegree	-.924*	0.135	0.000
		Post Graduation	.010*	0.074	0.999
	Post Graduation	SSLC	0.823	0.123	0.000
		Pre degree	-.935*	0.133	0.000
		Degree	-.010*	0.074	0.999

The post-hoc Tukey's test results between groups for "performance" variable show a significant difference between and all educational groups except degree and post graduation.

Table No: 5.8.9

Post Hoc Analysis for performance for Educational Groups

Dependent Variable	(I) Education	(J) Education	Mean Difference (I-J)	Std. Error	Sig.
Performance	SSLC	Pre degree	-0.47	0.173	0.034
		Degree	-1.212	0.13	0.000
		Post Graduation	-1.129	0.127	0.000
	Pre degree	SSLC	0.47	0.173	0.034
		Degree	-0.743	0.14	0.000
		Post Graduation	-0.659	0.137	0.000
	Degree	SSLC	1.212	0.13	0.000
		Predegree	0.743	0.14	0.000
		Post Graduation	.084*	0.076	0.690
	Post Graduation	SSLC	1.129	0.127	0.000
		Predegree	0.659	0.137	0.000
		Degree	-.084*	0.076	0.690

The post-hoc Tukey's test results between groups for "comfort features" variable show a significant difference between pre degree and all educational groups.

Table No: 5.8.10

Post Hoc Analysis for Comfort Features for Educational Groups

Dependent Variable	(I) Education	(J) Education	Mean Difference (I-J)	Std. Error	Sig.
Comfort Features	SSLC	Pre degree	-1.455*	0.171	0.000
		Degree	-.368*	0.128	0.022
		Post Graduation	-0.185	0.126	0.457
	Pre degree	SSLC	1.455*	0.171	0.000
		Degree	1.087*	0.138	0.000
		Post Graduation	1.270*	0.136	0.000
	Degree	SSLC	.368*	0.128	0.022
		Pre degree	-1.087*	0.138	0.000
		Post Graduation	0.183	0.075	0.072
	Post Graduation	SSLC	0.185	0.126	0.457
		Pre degree	-1.270*	0.136	0.000
		Degree	-0.183	0.075	0.072

*. The mean difference is significant at the 0.05 level.

Table 5.8.11 and Table 5.8.12 give the results of mean scores and ANOVA conducted to test for significant difference if any, between respondents of different educational levels on dealer related factors.

H2b: There is no significant difference among respondents of different educational levels regarding the importance of dealer related factors on purchase decision.

Table No:5.8.11

Mean Scores of Dealer related factors for Education

Education	Certification	Show room visit	Location	Test drive	Website	Benefits Offered
SSLC	3.67	3.23	3.17	3.62	3.59	2.83
Pre degree	3.64	3.24	3.18	3.09	3.01	2.64
Degree	3.76	3.67	3.67	3.54	3.80	3.06
Post Graduation	3.61	3.50	3.51	3.84	3.74	3.01

From the mean scores it can be inferred that consumers with SSLC and Pre degree as educational qualification consider certification of dealer as the very important factor. Respondents with graduation and post graduation consider performance as the important dealer related factor that influences the purchase decision.

Table No: 5.8.12

ANOVA on Dealer related factors for Education

		Sum of Squares	Df	Mean Square	F	Sig.
Certificati on	Between Groups	19.616	3	6.539	5.221	.001
	Within Groups	934.251	746	1.252		
	Total	953.867	749			
Show room visit	Between Groups	16.577	3	5.526	3.492	.015
	Within Groups	1180.623	746	1.583		
	Total	1197.200	749			
Location	Between Groups	20.900	3	6.967	4.176	.006
	Within Groups	1244.408	746	1.668		
	Total	1265.308	749			

Table No: 5.8.12 (Contd..)

ANOVA on Dealer related factors for Education

		Sum of Squares	Df	Mean Square	F	Sig.
Test drive	Between Groups	32.801	3	10.934	10.827	0.000
	Within Groups	753.37	746	1.01		
	Total	786.17	749			
	Within Groups	1233.1	746	1.653		
	Total	1244.8	749			
Website	Between Groups	82.416	3	27.472	24.961	0.000
	Within Groups	821.06	746	1.101		
	Total	903.48	749			
Benefits	Between Groups	11.764	3	3.921	2.372	0.069
	Within Groups	1233.1	746	1.653		
	Total	1244.8	749			

The analysis of variance test is applied to test for significant difference among respondents of different educational levels for each dealer related factor separately. From Table 5.3.6 it can be inferred that importance of dealer related factors such as certification, show room visit, location, website and test drive offered differ significantly among respondents of different educational levels.

Hence the hypothesis that there is no significant difference among respondents of different educational levels regarding the importance of dealer related factors on purchase decision is rejected. But for one dealer related factor i.e for benefits offered hypothesis that there is significant difference among respondents of different educational levels regarding the importance of benefits offered by dealer on purchase decision is rejected.

Table 5.9.1 and Table 5.9.2 give the results of mean scores and ANOVA conducted to test for significant difference if any, between different occupational status on product related factors.

H3a: Occupation of pre owned car consumers has no relationship with product related factors when making the purchase decision.

Table No: 5.9.1

Mean Scores of Product related factors for different Occupational status

Product Related Factors	Salaried other than Professionals	Business	Professional	Retired
Resale value	3.66	3.69	4.11	3.68
Low maintenance	3.81	3.71	4.2	4.09
Price	3.05	3.3	3.78	3.14
Brand model	3.65	3.79	4.39	3.63
Fuel efficiency	3.63	4.23	3.96	3.67
Design of car	3.98	3.66	4.06	3.52
Performance	4.31	4.03	4.07	3.75
Comfort features	3.59	4.16	4.01	3.72

From the mean scores it can be inferred that consumers who are salaried other than professionals consider design as a very important factor.

Businessmen consider fuel efficiency as the important product related factor that influences their purchase decision. Professionals consider brand model where as retired respondents consider low maintenance as the important product related factor that influences their purchase decision.

Table No: 5.9.2

ANOVA on Product related factors for different Occupational Status

		Sum of Squares	Df	Mean Square	F	Sig.
Resale value	Between Groups	18.892	3	6.297	3.134	.025
	Within Groups	1498.975	746	2.009		
	Total	1517.867	749			
Low maintenance	Between Groups	23.320	3	7.773	5.759	.001
	Within Groups	1006.980	746	1.350		
	Total	1030.300	749			
Price	Between Groups	46.321	3	15.440	13.151	.000
	Within Groups	875.878	746	1.174		
	Total	922.199	749			
Brand model	Between Groups	16.691	3	5.564	7.472	.000
	Within Groups	555.476	746	.745		
	Total	572.167	749			

(Table Contd.. in next page)

Table No: 5.9.2 (Contd..)

ANOVA on Product Related Factors for different Occupational Status

		Sum of Squares	Df	Mean Square	F	Sig.
Fuel efficiency	Between Groups	10.23	3	3.41	4.568	0.004
	Within Groups	556.85	746	0.746		
	Total	567.08	749			
Design of car	Between Groups	16.37	3	5.457	5.787	0.001
	Within Groups	703.43	746	0.943		
	Total	719.8	749			
Performance	Between Groups	26.819	3	8.94	8.997	0.000
	Within Groups	741.24	746	0.994		
	Total	768.06	749			
Comfort features	Between Groups	49.129	3	16.376	17.678	0.000
	Within Groups	691.09	746	0.926		
	Total	740.22	749			

The analysis of variance test is applied to test for significant difference between respondents of different occupational status on product related factors. From Table 5.9.2 it can be inferred that importance of product related factors such as resale value, low maintenance, price, brand model, fuel efficiency, design of car, performance and comfort features differ significantly among respondents of different occupational status. Hence the null hypothesis that

occupation of pre owned car consumers has no relationship with product related factors when making the purchase decision is rejected.

5.3.3 Post Hoc Analysis for Product Related Factors for Occupational Groups

The Post- Hoc Tukeys' test results between groups for "resale value" variable show no significant difference between occupational groups.

Table No: 5.9.3

Post Hoc Analysis for Resale value for Occupational Groups

Dependent Variable	(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	Sig.
Resale value	Salaried other than professionals	Business	-.028	.119	.995
		Professional	-.444*	.153	.019
		Retired	-.021	.205	1.000
	Business	Salaried other than professionals	.028	.119	.995
		Professional	-.416*	.155	.037
		Retired	.007	.206	1.000
	Professional	Salaried other than professionals	.444*	.153	.019
		Business	.416*	.155	.037
		Retired	.423	.228	.247
	Retired	Salaried other than professionals	.021	.205	1.000
		Business	-.007	.206	1.000
		Professional	-.423	.228	.247

The post-hoc Tukey’s test results between groups for “low maintenance” variable show a significant difference between salaried other than professionals and professionals, between businessmen and professionals.

Table No: 5.9.4

Post Hoc Analysis for Low Maintenance for Occupational Groups

Dependent Variable	(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	Sig.
Low maintenance	Salaried other than professionals	Business	0.100	0.097	0.732
	Business	Salaried other than professionals	-0.100	0.097	0.732
		Professional	-.485*	0.127	0.001
		Retired	-0.374	0.169	0.121
	Professional	Salaried other than professionals	.385*	0.125	0.012
		Business	.485*	0.127	0.001
		Retired	0.111	0.187	0.934
	Retired	Salaried other than professionals	0.274	0.168	0.36
		Business	0.374	0.169	0.121
		Professional	-0.111	0.187	0.934

The post-hoc Tukey's test results between groups for "price" variable show a significant difference only between professionals and other occupational groups.

Table No: 5.9.5

Post Hoc Analysis for Price for Occupational Groups

Dependent Variable	(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	Sig.
Price	Salaried other than professionals	Business	-.244*	0.091	0.036
		Professional	-.724*	0.117	0.000
		Retired	-0.087	0.157	0.945
	Business	Salaried other than professionals	.244*	0.091	0.036
		Professional	-.479*	0.118	0.000
		Retired	0.157	0.158	0.751
	Professional	Salaried other than professionals	.724*	0.117	0.000
		Business	.479*	0.118	0.000
		Retired	.637*	0.174	0.002
	Retired	Salaried other than professionals	0.087	0.157	0.945
		Business	-0.157	0.158	0.751
		Professional	-.637*	0.174	0.002

The post-hoc Tukey's test results between groups for "brand model", "fuel efficiency", "design of car", "performance", "comfort features" variables show

a significant difference between salaried other than professionals and professionals, between businessmen and professionals.

Table No: 5.9.6

Post Hoc Analysis for Brand Model for Occupational Groups

Dependent Variable	(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	Sig.
Brand model	Salaried other than professionals	Business	-0.137	0.072	0.232
		Professional	-.424*	0.093	0.000
		Retired	0.018	0.125	0.999
	Business	Salaried other than professionals	0.137	0.072	0.232
		Professional	-.288*	0.094	0.013
		Retired	0.155	0.126	0.605
	Professional	Salaried other than professionals	.424*	0.093	0.000
		Business	.288*	0.094	0.013
		Retired	.443*	0.139	0.008
	Retired	Salaried other than professionals	-0.018	0.125	0.999
		Business	-0.155	0.126	0.605
		Professional	-.443*	0.139	0.008

Table No: 5.9.7

Post Hoc Analysis for Fuel efficiency for Occupational Groups

Dependent Variable	(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	Sig.
Fuel efficiency	Salaried other than professionals	Business	-0.031	0.072	0.973
		Professional	-.332*	0.093	0.002
		Retired	-0.04	0.125	0.989
	Business	Salaried other than professionals	0.031	0.072	0.973
		Professional	-.301*	0.094	0.008
		Retired	-0.009	0.126	1.000
	Professional	Salaried other than professionals	.332*	0.093	0.002
		Business	.301*	0.094	0.008
		Retired	0.292	0.139	0.153
	Retired	Salaried other than professionals	0.04	0.125	0.989
		Business	0.009	0.126	1.000
		Professional	-0.292	0.139	0.153

Table No: 5.9.8

Post Hoc Analysis for Design of car for Occupational Groups

Dependent Variable	(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	Sig.
Design of car	Salaried other than professionals	Business	-0.248*	0.081	0.012
		Professional	-0.075	0.105	0.892
		Retired	0.264	0.14	0.237
	Business	Salaried other than professionals	0.248*	0.081	0.012
		Professional	0.174	0.106	0.358
		Retired	.512*	0.141	0.002
	Professional	Salaried other than professionals	0.075	0.105	0.892
		Business	-0.174	0.106	0.358
		Retired	0.339	0.156	0.133
	Retired	Salaried other than professionals	-0.264	0.14	0.237
		Business	-.512*	0.141	0.002
		Professional	-0.339	0.156	0.133

Table No: 5.9.9

Post Hoc Analysis for Performance for Occupational Groups

Dependent Variable	(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	Sig.
Performance	Salaried other than professionals	Business	.281*	0.083	0.005
		Professional	-0.078	0.107	0.885
		Retired	.556*	0.144	0.001
	Business	Salaried other than professionals	-.281*	0.083	0.005
		Professional	-.359*	0.109	0.006
		Retired	0.275	0.145	0.231
	Professional	Salaried other than professionals	0.078	0.107	0.885
		Business	.359*	0.109	0.006
		Retired	.634*	0.16	0.000
	Retired	Salaried other than professionals	-.556*	0.144	0.001
		Business	-0.275	0.145	0.231
		Professional	-.634*	0.16	0.000

Table No: 5.9.10

Post Hoc Analysis for Comfort features for Occupational Groups

Dependent Variable	(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	Sig.
Comfort features	Salaried other than professionals	Business	-.565*	0.081	0.000
		Professional	-.415*	0.104	0.000
		Retired	-0.126	0.139	0.802
	Business	Salaried other than professionals	.565*	0.081	0.000
		Professional	0.15	0.105	0.484
		Retired	.439*	0.14	0.010
	Professional	Salaried other than professionals	.415*	0.104	0.000
		Business	-0.15	0.105	0.484
		Retired	0.289	0.155	0.242
	Retired	Salaried other than professionals	0.126	0.139	0.802
		Business	-.439*	0.14	0.010
		Professional	-0.289	0.155	0.242

Table 5.9.11 and Table 5.9.12 give the results of mean scores and ANOVA conducted to test for significant difference if any, between respondents of different occupational status on dealer related factors.

H3b: There is significant difference among respondents of different occupational status regarding the importance of dealer related factors on purchase decision.

Table No: 5.9.11

Mean Scores of Dealer related factors for different Occupational status

Dealer Related Factors	Salaried other than professionals	Business	Professional	Retired
Certification	3.65	3.89	4.34	3.96
Show room visit	3.45	3.6	3.4	3.75
Location	3.48	3.58	3.34	3.77
Test drive	3.56	3.51	3.99	4.09
Website	3.79	3.4	3.85	3.86
Benefits	2.66	3.13	3.69	2.89

From the mean scores it can be inferred that consumers who are salaried other than professionals consider website as the very important factor. Businessmen and professionals consider certification of dealer as the important dealer related factor that influences their purchase decision. Retired respondents consider test drive as the important dealer related factor that influences their purchase decision.

Table No: 5.9.12

ANOVA on Dealer related factors for different Occupational Status

		Sum of Squares	Df	Mean Square	F	Sig.
Certification	Between Groups	91.462	3	30.487	26.372	.000
	Within Groups	862.405	746	1.156		
	Total	953.867	749			
Show room visit	Between Groups	8.013	3	2.671	1.676	.171
	Within Groups	1189.187	746	1.594		
	Total	1197.200	749			
Location	Between Groups	9.274	3	3.091	1.836	.139
	Within Groups	1256.034	746	1.684		
	Total	1265.308	749			
Test drive	Between Groups	32.641	3	10.880	10.772	.000
	Within Groups	753.531	746	1.010		
	Total	786.172	749			

Table No: 5.9.12 (Contd..)**ANOVA on Dealer related factors for different Occupational Status**

		Sum of Squares	Df	Mean Square	F	Sig.
Website	Between Groups	1.466	3	0.489	0.404	0.750
	Within Groups	902.01	746	1.209		
	Total	903.48	749			
Benefits	Between Groups	96.849	3	32.283	20.978	0.000
	Within Groups	1148	746	1.539		
	Total	1244.8	749			

The analysis of variance test is applied to test for significant difference among respondents of different occupational status for each dealer related factor separately. From Table 5.9.12 it can be inferred that importance of dealer related factors such as certification, test drive and benefits offered differ significantly among respondents of different occupational status. Hence the null hypothesis that there is no significant difference among respondents of different occupational status regarding the importance of dealer related factors on purchase decision is rejected. But for show room visit, location and website hypothesis that there is significant difference among respondents of different occupational status regarding the importance of these dealer related factors on purchase decision is rejected.

Table 5.10.1 and Table 5.10.2 give the results of mean scores and ANOVA conducted to test for significant difference if any, between respondents of different income levels on product related factors.

H_{4a}: Income of pre owned car consumers has relationship with product related factors when making the purchase decision.

Table No: 5.10.1

Mean Scores of Product related factors for different Income levels

Income	Less than 25000	25001-40000	40001-55000	55001-70000	70001 & above
Resale value	3.53	3.91	3.82	3.35	4.95
Low maintenance	3.45	4.09	4.28	3.19	4.91
Price	3.97	4.4	4.32	2.56	3.5
Brand model	3.44	3.99	3.89	2.88	4.23
Fuel efficiency	3.51	3.96	3.68	2.56	4.18
Design of car	3.92	4.21	4.2	3.22	4.23
Performance	3.06	3.51	3.33	2.56	4.75
Comfort features	3.79	4.13	3.7	2.56	4.23

From the mean scores it can be inferred that consumers with income less than Rs 25000, those income between Rs 25001-40000 and 40001-55000 consider price as the very important factor. Respondents with income between 55001-70000 and 70001 and above consider resale value as the important product related factor that influences their purchase decision.

Table No: 5.10.2

ANOVA on Product related factors for different Income levels

		Sum of Squares	df	Mean Square	F	Sig.
Resale value	Between Groups	60.152	4	15.038	7.686	.000
	Within Groups	1457.714	745	1.957		
	Total	1517.867	749			
Low maintenance	Between Groups	122.805	4	30.701	25.204	.000
	Within Groups	907.495	745	1.218		
	Total	1030.300	749			
Price	Between Groups	38.442	4	9.611	8.102	.000
	Within Groups	883.756	745	1.186		
	Total	922.199	749			
Brand model	Between Groups	48.489	4	12.122	17.246	.000
	Within Groups	523.677	745	.703		
	Total	572.167	749			

Table No: 5.10.2 (Contd..)

ANOVA on Product related factors for different Income levels

		Sum of Squares	df	Mean Square	F	Sig.
Fuel efficiency	Between Groups	54.412	4	13.603	19.768	0.000
	Within Groups	512.67	745	0.688		
	Total	567.08	749			
Design of car	Between Groups	27.51	4	6.877	7.401	0.000
	Within Groups	692.29	745	0.929		
	Total	719.8	749			
Performance	Between Groups	84.871	4	21.218	23.137	0.000
	Within Groups	683.19	745	0.917		
	Total	768.06	749			
Comfort features	Between Groups	53.376	4	13.344	14.474	0.000
	Within Groups	686.84	745	0.922		
	Total	740.22	749			

The analysis of variance test is applied to test for significant difference between respondents of different income levels on product related factors. From Table 5.10.2 it can be inferred that importance of product related factors such as resale value, low maintenance, price, brand model, fuel efficiency, design of car, performance and comfort features differ significantly among respondents of different income levels. Hence the null hypothesis that income of pre owned car consumers has no relationship with product related factors when making the purchase decision is rejected.

5.3.4 Post Hoc Analysis for Product Related Factors for Income Groups

H_0 : Income of pre owned car consumers have no relationship with product related factors when making the purchase decision.

H_1 : Income of pre owned car consumers have relationship with product related factors when making the purchase decision.

The post-hoc Tukey's test results between groups for "resale value" variable show a significant difference between 25001-40000, 70001 & above and less than 25000.

Table No: 5.10.3

Post Hoc Analysis for Resale Value for Income Groups

Dependent Variable	(I) MI	(J) MI	Mean Difference (I-J)	Std. Error	Sig.
Resale value	< 25000	25001-40000	-.387*	0.118	0.010
		40001-55000	-0.289	0.142	0.248
		55001-70000	0.339	0.358	0.878
		70001 & above	-1.428*	0.308	0.000
	25001-40000	< 25000	.387*	0.118	0.010
		40001-55000	0.098	0.147	0.964
		55001-70000	0.726	0.361	0.261
		70001 & above	-1.041*	0.311	0.008
	40001-55000	< 25000	0.289	0.142	0.248
		25001-40000	-0.098	0.147	0.964
		55001-70000	0.628	0.369	0.433
		70001 & above	-1.139*	0.321	0.004

Table No: 5.10.3 (Contd..)

Post Hoc Analysis for Resale Value for Income Groups

Dependent Variable	(I) MI	(J) MI	Mean Difference (I-J)	Std. Error	Sig.
Resale Value	55001-70000	< 25000	-0.339	0.358	0.878
		25001-40000	-0.726	0.361	0.261
		40001-55000	-0.628	0.369	0.433
		70001 & above	-1.767*	0.46	0.001
	70001 & above	Less than 25000	1.428*	0.308	0.000
		25001-40000	1.041*	0.311	0.008
		40001-55000	1.139*	0.321	0.004
		55001-70000	1.767*	0.46	0.001

The post-hoc Tukey’s test results between groups for “low maintenance” variable show a significant difference between 25001-40000, 40001-55000, less than 25000 and between 70001 & above and 25000-40001 .

Table No: 5.10.4

Post Hoc Analysis for Low Maintenance for Income Groups

Dependent Variable	(I) MI	(J) MI	Mean Difference (I-J)	Std. Error	Sig.
Low maintenance	<25000	25001-40000	-.636*	0.093	0.000
		40001-55000	-.833*	0.112	0.000
		55001-70000	0.264	0.283	0.884
		>70001	-1.458*	0.243	0.000
	25001-40000	<25000	.636*	0.093	0.000
		40001-55000	-0.197	0.116	0.434
		55001-70000	.899*	0.284	0.014
		>70001	-.822*	0.245	0.007
	40001-55000	<25000	.833*	0.112	0.000
		25001-40000	0.197	0.116	0.434
		55001-70000	1.096*	0.291	0.002
		>70001	-0.625	0.253	0.098
	55001-70000	<25000	-0.264	0.283	0.884
		25001-40000	-.899*	0.284	0.014
		40001-55000	-1.096*	0.291	0.002
		>70001	-1.722	0.363	0.000

Table No: 5.10.4 (Contd..)

Post Hoc Analysis for Low Maintenance for Income Groups

Dependent Variable	(I) MI	(J) MI	Mean Difference (I-J)	Std. Error	Sig.
Low Maintenance	>70001	<25000	1.458	0.243	0.000
		25001-40000	.822*	0.245	0.007
		40001-55000	0.625	0.253	0.098
		55001-70000	1.722	0.363	0.000

The post-hoc Tukey’s test results between groups for “price” variable show no significant difference between income groups.

Table No: 5.10.5

Post Hoc Analysis for Price for Income Groups

Dependent Variable	(I) MI	(J) MI	Mean Difference (I-J)	Std. Error	Sig.
Price	<25000	25001-40000	-0.452	0.092	0.000
		40001-55000	-.266*	0.11	0.112
		55001-70000	0.497	0.279	0.385
		>70001	-0.44	0.24	0.355
	25001-40000	<25000	0.452	0.092	0.000
		40001-55000	.186*	0.114	0.483
		55001-70000	.949*	0.281	0.007
		>70001	.012*	0.242	1.000
	40001-55000	<25000	.266*	0.11	0.112
		25001-40000	-.186*	0.114	0.483
		55001-70000	.764*	0.287	0.061
		>70001	-.174*	0.25	0.957

Table No: 5.10.5 (Contd..)

Post Hoc Analysis for Price for Income Groups

Dependent Variable	(I) MI	(J) MI	Mean Difference (I-J)	Std. Error	Sig.
Price	55001-70000	<25000	-0.497	0.279	0.385
		25001-40000	-.949*	0.281	0.007
		40001-55000	-.764*	0.287	0.061
		>70001	-0.938	0.358	0.068
	>70001	<25000	.440*	0.24	0.355
		25001-40000	-.012*	0.242	1.000
		40001-55000	.174*	0.25	0.957
		55001-70000	0.938	0.358	0.068

The post-hoc Tukey's test results between groups for "brand model" variable show a significant difference between 70001 & above and less than 25000 and 55001-70000.

Table No: 5.10.6

Post Hoc Analysis for Brand Model for Income Groups

Dependent Variable	(I) MI	(J) MI	Mean Difference (I-J)	Std. Error	Sig.
Brand model	< 25000	25001-40000	-.450 [*]	0.071	0.000
		40001-55000	-0.351	0.085	0.000
		55001-70000	0.668	0.215	0.017
		>70001	-.685 [*]	0.185	0.002
	25001-40000	< 25000	.450 [*]	0.071	0.000
		40001-55000	0.099	0.088	0.797
		55001-70000	1.117	0.216	0.000
		>70001	-.235 [*]	0.186	0.715
	40001-55000	< 25000	0.351	0.085	0.000
		25001-40000	-0.099	0.088	0.797
		55001-70000	1.019	0.221	0.000
		>70001	-.334 [*]	0.192	0.412

Table No: 5.10.6 (Contd..)

Post Hoc Analysis for Brand Model for Income Groups

Dependent Variable	(I) MI	(J) MI	Mean Difference (I-J)	Std. Error	Sig.
Brand model	55001-70000	< 25000	-0.668	0.215	0.017
		25001-40000	-1.117	0.216	0.000
		40001-55000	-1.019	0.221	0.000
		>70001	-1.352*	0.275	0.000
	>70001	< 25000	.685*	0.185	0.002
		25001-40000	.235*	0.186	0.715
		40001-55000	.334*	0.192	0.412
		55001-70000	1.352*	0.275	0.000

The post-hoc Tukey's test results between groups for "fuel efficiency" variable show a significant difference between 25001-40000, and less than 25000, between 25001-40000 and 55001-70000, between 40001-55000 and less than 25000.

Table No: 5.10.7

Post Hoc Analysis for Fuel Efficiency for Income Groups

Dependent Variable	(I) MI	(J) MI	Mean Difference (I-J)	Std. Error	Sig.
Fuel efficiency	<25000	25001-40000	-.450*	0.07	0.000
		40001-55000	-.170*	0.084	0.256
		55001-70000	0.949	0.213	0.000
		>70001	-.671*	0.183	0.002
	25001-40000	<25000	.450*	0.07	0.000
		40001-55000	0.28	0.087	0.012
		55001-70000	1.398*	0.214	0.000
		>70001	-.221*	0.184	0.752
	40001-55000	<25000	.170*	0.084	0.256
		25001-40000	-0.28	0.087	0.012
		55001-70000	1.118*	0.219	0.000
		>70001	-0.501	0.19	0.065

Table No: 5.10.7 (Contd..)

Post Hoc Analysis for Fuel Efficiency for Income Groups

Dependent Variable	(I) MI	(J) MI	Mean Difference (I-J)	Std. Error	Sig.
Fuel efficiency	55001-70000	< 25000	-0.949	0.213	0.000
		25001-40000	-1.398*	0.214	0.000
		40001-55000	-1.118*	0.219	0.000
		>70001	-1.619	0.273	0.000
	>70001	< 25000	0.671	0.183	0.002
		25001-40000	.221*	0.184	0.752
		40001-55000	0.501	0.19	0.065
		55001-70000	1.619	0.273	0.000

The post-hoc Tukey's test results between groups for "design of car" variable show a significant difference between 25001-4000 and 40001-55000 and between 25001-40000 and 55001-70000.

Table No: 5.10.8

Post Hoc Analysis for Design of Car for Income Groups

Dependent Variable	(I) MI	(J) MI	Mean Difference (I-J)	Std. Error	Sig.
Design of car	< 25000	25001-40000	-0.291	0.081	0.003
		40001-55000	-.277*	0.098	0.037
		55001-70000	0.734	0.247	0.025
		>70001	-0.306	0.213	0.602
	25001-40000	< 25000	0.291	0.081	0.003
		40001-55000	.014*	0.101	1.000
		55001-70000	1.025*	0.248	0.000
		>70001	-.015*	0.214	1.000
	40001-55000	< 25000	.277*	0.098	0.037
		25001-40000	-.014*	0.101	1.000
		55001-70000	1.011*	0.254	0.001
		>70001	-.029*	0.221	1.000

Table No: 5.10.8 (Contd..)

Post Hoc Analysis for Design of Car for Income Groups

Dependent Variable	(I) MI	(J) MI	Mean Difference (I-J)	Std. Error	Sig.
Design of car	55001-70000	< 25000	-0.734	0.247	0.025
		25001-40000	-1.025*	0.248	0.000
		40001-55000	-1.011*	0.254	0.001
		>70001	-1.04	0.317	0.009
	>70001	< 25000	.306*	0.213	0.602
		25001-40000	.015*	0.214	1.000
		40001-55000	.029*	0.221	1.000
		55001-70000	1.04	0.317	0.009

The post-hoc Tukey's test results between groups for "performance" variable show a significant difference between 25001-40000, 70001 & above and less than 25000, between 70001 & above and 40000-55000.

Table No: 5.10.9

Post Hoc Analysis for Performance for Income Groups

Dependent Variable	(I) MI	(J) MI	Mean Difference (I-J)	Std. Error	Sig.
Performance	< 25000	25001-40000	-.436*	0.081	0.000
		40001-55000	-0.354	0.097	0.003
		55001-70000	1.403	0.245	0.000
		>70001	-.989*	0.211	0.000
	25001-40000	< 25000	.436*	0.081	0.000
		40001-55000	0.082	0.101	0.925
		55001-70000	1.839	0.247	0.000
		>70001	-.553*	0.213	0.072
	40001-55000	< 25000	0.354	0.097	0.003
		25001-40000	-0.082	0.101	0.925
		55001-70000	1.757	0.253	0.000
		>70001	-.635*	0.22	0.032

Table No: 5.10.9 (Contd..)

Post Hoc Analysis for Performance for Income Groups

Dependent Variable	(I) MI	(J) MI	Mean Difference (I-J)	Std. Error	Sig.
Performance	55001-70000	< 25000	-1.403	0.245	0.000
		25001-40000	-1.839	0.247	0.000
		40001-55000	-1.757	0.253	0.000
		>70001	-2.392*	0.315	0.000
	>70001	< 25000	.989*	0.211	0.000
		25001-40000	.553*	0.213	0.072
		40001-55000	.635*	0.22	0.032
		55001-70000	2.392*	0.315	0.000

The post-hoc Tukey's test results between groups for "comfort features" variable show a significant difference between 25001-40000 and less than 25000, between 55001-70000, 25001-40000 and 40001-55000.

Table No: 5.10.10

Post Hoc Analysis for Comfort Features for Income Groups

Dependent Variable	(I) MI	(J) MI	Mean Difference (I-J)	Std. Error	Sig.
Comfort Features	< 25000	25001-40000	-.341*	0.081	0.000
		40001-55000	.087*	0.097	0.901
		55001-70000	1.226	0.246	0.000
		>70001	-.439*	0.212	0.233
	25001-40000	< 25000	.341*	0.081	0.000
		40001-55000	0.428	0.101	0.000
		55001-70000	1.567*	0.247	0.000
		>70001	-.097*	0.213	0.991
	40001-55000	< 25000	-.087*	0.097	0.901
		25001-40000	-0.428	0.101	0.000
		55001-70000	1.140*	0.253	0.000
		>70001	-0.525	0.22	0.120

Table No: 5.10.10 (Contd..)**Post Hoc Analysis for Comfort Features for Income Groups**

Dependent Variable	(I) MI	(J) MI	Mean Difference (I-J)	Std. Error	Sig.
Comfort Features	55001-70000	< 25000	-1.226	0.246	0.000
		25001-40000	-1.567*	0.247	0.000
		40001-55000	-1.140*	0.253	0.000
		>70001	-1.665	0.315	0.000
	>70001	< 25000	0.439	0.212	0.233
		25001-40000	.097*	0.213	0.991
		40001-55000	0.525	0.22	0.120
		55001-70000	1.665	0.315	0.000

Table 5.10.11 and Table 5.10.12 give the results of mean scores and ANOVA conducted to test for significant difference if any, between respondents of different income levels on dealer related factors.

H_{4b} : There is no significant difference among respondents of different income levels regarding the importance of dealer related factors on purchase decision.

Table No: 5.10.11

Mean Scores of Dealer related factors for different Income levels

Dealer Related Factors	Less than 25000	25001-40000	40001-55000	55001-70000	70001 &above
Certification	3.61	3.7	3.9	2.88	4.18
Showroom visit	3.39	3.63	3.58	2.75	4.08
Location	3.35	3.66	3.62	2.56	4.27
Test drive	3.5	3.86	3.64	2.81	4.23
Website	4	3.71	3.79	2.56	4.26
Benefits	2.68	3.53	2.87	3.25	3.45

From the mean scores it can be inferred that consumers with income less than Rs 25000 consider website as important factor, those with income between Rs 25001-40000 consider test drive, 40001-55000 and 70001 and above consider certification as the very important factor. Respondents with income between 55001-70000 consider benefits offered as the important dealer related factor that influences their purchase decision.

Table No: 5.10.12

ANOVA on Dealer related factors for different Income levels

		Sum of Squares	Df	Mean Square	F	Sig.
Certification	Between Groups	22.070	4	5.517	4.411	.002
	Within Groups	931.797	745	1.251		
	Total	953.867	749			
Show room visit	Between Groups	27.957	4	6.989	4.453	.001
	Within Groups	1169.243	745	1.569		
	Total	1197.200	749			
Location	Between Groups	42.058	4	10.514	6.404	.000
	Within Groups	1223.250	745	1.642		
	Total	1265.308	749			
Test drive	Between Groups	37.177	4	9.294	9.245	.000
	Within Groups	748.995	745	1.005		
	Total	786.172	749			

Table No: 5.10.12 (Contd..)

ANOVA on Dealer related factors for different Income levels

		Sum of Squares	df	Mean Square	F	Sig.
Website	Between Groups	42.623	4	10.656	9.222	0.000
	Within Groups	860.86	745	1.156		
	Total	903.48	749			
Benefits	Between Groups	119.46	4	29.864	19.77	0.000
	Within Groups	1125.4	745	1.511		
	Total	1244.8	749			

The analysis of variance test is applied to test for significant difference among respondents of different income levels for each dealer related factor separately. From Table 5.7.16 it can be inferred that importance of dealer related factors such as certification, show room visit, location, test drive; website and benefits offered differ significantly among respondents of different income levels. Hence the null hypothesis that there is no significant difference among respondents of different income levels regarding the importance of dealer related factors on purchase decision is rejected.

5.4 Concluding Observations

- Males or females who buy second hand cars from micro sector (Nano) are nil. One of the reason for this may be that micro cars like Tata Nano are so

cheap that consumers of Kerala can afford to buy it as a first hand car rather than purchasing it as a pre owned car. Out of 670 males 335 males (50 percent) and out of 80 females 63 females (78.75 percent) purchased pre owned cars belonging to mini category (Maruti 800, Alto, Wagon R, A Star, Santro and Spark). So it can be inferred that males and females prefer mini category car. Pre owned cars belonging to C1 category like Ritz, Indigo CS belonging to C1 category are not normally preferred by females. 6.87 percent males prefer C1 category cars like Ritz to Indigo CS and 10.75 percent males prefer C2 category cars like Dezire, Accent, Ikon.

- District wise analysis indicate that males purchasing pre owned cars are large in number than females. Analysis indicates that in all districts except Kozhikode irrespective of gender, males and females purchased pre owned cars belonging to Mini Category. Consumers of Kozhikode purchased pre owned cars belonging to Compact segment.
- Percentage of population in the age group of less than 30 outnumber the other four groups. From the analysis it can be inferred that the use and purchase of pre owned cars is normally high during the young age. It is comparatively higher in middle age and low at old ages. This indicates that consumption behavior vary with age.
- Age wise response of the consumers in the five districts shows that respondents of Thrissur, whose age is less than 30 purchased Compact cars, where as respondents belonging to the age group of 31-40 and 41-50 purchase pre owned cars in mini category. It can be seen that respondents purchasing pre owned cars is decreasing as age increases. In Ernakulam respondents purchased pre owned cars in mini category irrespective of age group. Trivandrum

depicted the same trend as that of Thrissur. In Kottayam all age groups purchased mini cars except those in the age group of 51-60 and 61 and above. In Kozhikode, respondents in age group of 61 and above purchased pre owned cars in mini category whereas those belonging to other age groups purchased compact cars.

- Out of 750 respondents 46.9 percent are postgraduates, 36.93 percent have educational qualification of Degree, 8.80 percent and 7.33 percent of respondents have only qualified SSLC and Pre degree. It can be inferred from the analysis that respondents with higher educational qualification purchased pre owned cars. Mini and Compact Cars are purchased by post graduates. Pre owned cars belonging to C2 category are purchased by graduates.
- In Thiruvananthapuram, Ernakulam, Kottayam and Thrissur districts consumers show more inclination towards mini cars irrespective of level of education. In Kozhikode district respondents show increasing preference to cars in higher category over mini car segment as the level of education increase.
- From the analysis it can be inferred that pre owned cars are purchased by salaried respondents other than professionals. From the analysis it can be inferred that salaried other than professionals 198 (49.75 percent) purchased pre owned cars belonging to the category of mini car like Maruti 800, Alto, Wagon R, Santro etc. Compact cars like Ritz, Indica Vista etc are purchased by businessmen. Out of 46 respondents who purchased C1 category pre owned cars like Dezire, Accent, Ikon etc (50 percent) and pre owned cars belonging to C2 category like Tata Indigo, Manza, Fiesta (43.59 percent) are purchased by salaried other than professionals.

- District wise analysis indicates that in Thrissur salaried other than professionals, professionals and retired persons purchased pre owned cars belonging to Mini category like Maruti 800, Alto, Wagon R, Santro etc when compared to other categories whereas business men purchased Compact cars. None of the retired persons prefer compact cars. In Ernakulam salaried (52) and retired respondents (10) purchased pre owned cars belonging to mini category. Businessmen and professionals purchased C2 category cars. In Kozhikode salaried, businessmen and professionals purchased Compact cars. None of the professionals purchased pre owned cars belonging to C2 category. Retired persons of Ernakulam purchased either pre owned cars belonging to C1 category or C2 category. In Trivandrum and Kottayam mini and compact cars are the most preferred category of pre owned cars. Salaried respondents purchased pre owned cars belonging to mini category and businessmen purchased compact cars. Compact cars are purchased only by businessmen.
- From the analysis it can be inferred that as income increases the consumers purchasing pre owned cars is decreasing. Respondents having income less than Rs. 25000 have found it attractive to purchase pre owned cars belonging to mini, compact and C1 category. Pre owned cars like Indigo Manza, Linea, Verna etc that belong to C2 category are purchased by respondents having income between Rs. 25001-40000. Among the various categories of pre owned cars mini cars like Maruti 800, Alto, Wagon R, Santro etc are most preferred category of pre owned cars purchased by all income groups except higher income group. None of the consumers with a monthly income greater than Rs.70001 purchased mini cars.

- In Thrissur 54 consumers with monthly income less than Rs 25000 purchased mini cars. Compact cars are also purchased by this income group but it constitutes only 31.31 percent. In Thrissur, Ernakulam, Trivandrum and Kottayam Mini cars are purchased by households with monthly income up to Rs 40000. In Kozhikode irrespective of the income group compact cars are the most preferred category.
- The family structure in Kerala has undergone rapid and radical change from the joint family system to the present individualistic society. From the analysis it can be inferred that when compared to joint families nuclear families purchased pre owned cars. Among the various categories of pre owned cars Maruti 800, Alto, Wagon R, Santro are most preferred by nuclear families and cars like DZire, Accent and Ikon are least preferred by nuclear families. 46.94 percent of joint family purchased compact cars like Ritz, Indica Vista etc; 41.84 percent purchased pre owned cars belonging to the Mini category like Maruti 800, Alto, Wagon R, Santro etc which indicates that as the number of members increases the category of car preferred by respondents also changes.
- District wise analysis indicates that in Thrissur, Ernakulam, Thiruvananthapuram and Kottayam nuclear families purchased pre owned cars in mini category. In Kozhikode both joint and nuclear families purchased compact cars. In Thrissur, Ernakulam and Kottayam joint families purchased Pre Owned cars in mini category like Maruti 800, Alto, Wagon R, Santro etc. In Trivandrum joint families purchased compact cars.
- From the analysis of variance test it can be inferred that importance of product related factors such as resale value, low maintenance, price, brand model, fuel efficiency, design of car, performance and comfort features differ

significantly among respondents of different age groups. Hence the hypothesis that there is significant difference among age groups regarding the importance of product related factors on purchase decision is accepted.

- From the analysis of variance test it can be inferred that importance of dealer related factors such as certification, show room visit, location, website, test drive and benefits offered differ significantly among respondents of different age groups. Hence the hypothesis that there is significant difference among age groups regarding the importance of dealer related factors on purchase decision is accepted.
- From the analysis of variance test it can be inferred that importance of product related factors such as resale value, low maintenance, price, brand model, fuel efficiency, design of car, performance and comfort features differ significantly among respondents of different educational levels. Hence the hypothesis that there is significant difference among respondents of different educational levels regarding the importance of product related factors on purchase decision is accepted.
- From the analysis of variance test it can be inferred that importance of dealer related factors such as certification, show room visit, location, website and test drive offered differ significantly among respondents of different educational levels. But for one dealer related factor i.e for benefits offered hypothesis that there is significant difference among respondents of different educational levels regarding the importance of benefits offered by dealer on purchase decision is rejected.
- From the analysis of variance test it can be inferred that importance of product related factors such as resale value, low maintenance, price, brand

model, fuel efficiency, design of car, performance and comfort features differ significantly among respondents of different occupational status. Hence the hypothesis that there is significant difference among respondents of different occupational status regarding the importance of product related factors on purchase decision is accepted.

- From the analysis of variance test it can be inferred that importance of dealer related factors such as certification, test drive and benefits offered differ significantly among respondents of different occupational status. Hence the hypothesis that there is significant difference among respondents of different occupational status regarding the importance of dealer related factors on purchase decision is accepted. But for show room visit, location and website, hypothesis that there is significant difference among respondents of different occupational status regarding the importance of these dealer related factors on purchase decision is rejected.

- From the analysis of variance test it can be inferred that importance of product related factors such as resale value, low maintenance, price, brand model, fuel efficiency, design of car, performance and comfort features differ significantly among respondents of different income levels. Hence the hypothesis that there is significant difference among respondents of different income levels regarding the importance of product related factors on purchase decision is accepted.

- From the analysis of variance test it can be inferred the importance of dealer related factors such as certification, show room visit, location, test drive, website and benefits offered differ significantly among respondents of different income levels. Hence the hypothesis that there is significant difference among

respondents of different income levels regarding the importance of dealer related factors on purchase decision is accepted.

5.5 Chapter Summary

This chapter summarizes respondents' general information and demographic profile that have been analysed by using descriptive analysis. Furthermore, reliability and validity tests were conducted to test reliability of all constructs. In addition, ANOVA is used to test for significant difference if any, between respondents belonging to different groups based on product and dealer related factors.



ANALYSIS PART II- FACTORS AFFECTING PURCHASE AND POST PURCHASE BEHAVIOUR TOWARDS PRE OWNED CARS

6.1 Introduction

Consumer behaviour is influenced by an individual's attitude, motivation to consume, influence of reference groups, product and dealer related factors, brand, service, or company, and the goals or needs that he or she may obtain through consumption. Apart from this, socio economic factors like culture, subculture, demographics, reference groups, family and marketing activities also have profound influence on consumer behaviour. The process of decision making of a consumer involves pre-purchase information and post-purchase behaviour. Post-purchase behavior is the last stage in the consumer decision making process when the consumer evaluates whether he is satisfied or dissatisfied with a purchase. How the customer feels about a purchase will significantly influence whether he will purchase the product again or he will recommend others also to buy the product. This chapter focuses on the analysis of such factors affecting the consumer behaviour of pre owned cars. The necessary data for analyzing the influence and relationship between factors and

post purchase behaviour are obtained from the primary investigation of consumers who purchased pre owned cars.

6.2 Category of Pre Owned Car

In India Pre Owned Car market is growing from year to year. Businessline (2013) reported that according to the JD Power Asia Pacific 2013 India Sales Satisfaction Index (SSI) Study, around 13 per cent of new-vehicle buyers considered buying pre-owned vehicles before making a purchase decision. Increase in the price of a new car make buying a pre owned car more attractive for consumer. The rapidly growing middle class, rising per capita income and relatively easier availability of finance have been driving the vehicle demand in India. With car makers focusing on used-car business in India, the percentage of new vehicle buyers considering buying pre-owned vehicle during their shopping process increased by 10 per cent in past three years, according to a study by market research firm JD Power Asia pacific. As explained in Chapter 4, the pre owned cars can be classified as Micro, Mini, Compact, C1, C2, D, E and F based on length. Micro category includes cars with length less than or equal to 3200mm like TATA Nano. Mini category includes cars with length between 3200-3600mm. Maruti 800, Alto, Wagon R, A Star, Santro and Spark come under this category. Cars with length between 3600-4000mm belong to Compact category of Cars. The cars that come under this category range from Ritz to Indigo CS. Cars like DZire, Accent, Ikon whose length is between 4000-4250 mm come under the C1 category. Cars like Indigo, Manza, Honda City, Ford Fiesta, Hyundai Verna, Aveo, Vento whose length is between 4250-4500 mm come under the C2 category. The category of pre owned cars purchased by the respondents of the study is shown in Table 6.1.

As we could see from the Table 6.1 there are 398 respondents out of 750 respondents, who owned mini cars with length between 3200-3600mm which accounted for 53.07 percent. It can also be inferred that mini cars are purchased and owned significantly more by the respondents of Kottayam (104) and Trivandrum (102) districts. 30 percent of sample respondents owned compact cars with length between 3600-4000mm. Compact cars are purchased and owned more by the respondents of Kozhikode district. Consumers purchasing C1 category is comparatively less here. From the table it is clear that consumers of Ernakulam and Thrissur purchased more pre owned cars belonging to C1 category than in other districts. C2 category cars are purchased in more numbers by consumers of Ernakulam when compared to other districts.

Table 6.1

Category of Pre owned Car Purchased by Respondents

District	Mini	Compact	C1	C2	Total
Thrissur	89	41	14	6	150
EKM	78	20	15	37	150
Kozhikode	25	99	6	20	150
Trivandrum	102	38	6	4	150
Kottayam	104	30	5	11	150
Total	398	228	46	78	750

Unit: Numbers

6.3 Brand Model of Pre owned Car Purchased by respondents

Company-owned pre owned car outlet and dealer certification programmes increased demand for pre owned cars. Pre owned car market is

getting increasingly attractive, both in terms of its prospective sales volumes and higher margins. This is apparent from the increase in the number of car manufacturers entering the pre-owned car business. Biswas (2008) in Economic Times reported that making the right choice before buying a pre owned car is very important. Table 6.2 exhibits the brands of pre owned cars chosen by sample respondents.

It can be inferred from the table that in the category of Mini segment the popular brands of petrol variant pre owned car is Maruti Suzuki Alto, Hyundai i10 and Maruti Suzuki 800. Out of total 380 petrol variant pre owned cars 75 cars are Maruti Suzuki Alto, 73 Hyundai i10 and 71 Maruti 800. It can also be seen that Hyundai petrol brands in mini segment are popular in districts like Thrissur and Ernakulam and Maruti petrol car brands in mini segment are more popular in Kozhikode, Trivandrum and Kottayam.

Among the diesel variant pre owned cars in Mini segment Ford Figo is the only brand sold across the different districts which indicates the less popularity of diesel variant pre owned cars in mini segment. Diesel variant pre owned cars in compact segment is popular than the petrol variant cars of the same segment. Maruti Suzuki Swift and Hyundai i20 are the models popular within the petrol variant pre owned cars. It can be also be inferred that both these brands are popular among the sample respondents of Kozhikode. Among the diesel variant pre owned car brands also Maruti brands are popular when compared to others. Swift and Ritz are the popular brands in this category.

In the C1 category of pre owned cars also, diesel variants are popular than petrol variants. Popular diesel variants in this category include Hyundai

Accent, Ford Fiesta and Hyundai Verna. Among the various districts C1 category diesel variant cars are popular in Thiruvananthapuram. Out of 150 diesel variant pre owned cars 42 are owned by respondents of Thiruvananthapuram and 34 of Kottayam.

Table 6.2.1

Brand Model of Pre Owned Car Purchased by sample respondents

<i>Petrol Variant Mini Cars</i>						
Brand Name of Car	Thrissur	EKM	Kozhikode	Trivandrum	Kottayam	Total
Hyundai i10	24	22	16	5	6	73
Santro Xing	13	14	11	8	8	54
Suzuki Alto	17	11	18	17	12	75
Maruti800	5	10	6	23	27	71
Wagon R	7	10	5	11	9	42
Zen	4	6	4	8	9	29
A Star	0	4	8	5	0	26
Ford Figo	0	3	0	0	0	3
Santro	0	0	0	6	0	6
Total	70	81	68	83	78	380
<i>Diesel Variant Mini Cars</i>						
Brand Name of Car	Thrissur	EKM	Kozhikode	Trivandrum	Kottayam	Total
Ford Figo	7	0	3	6	0	16
Total	7	0	3	6	0	16

Petrol variant pre owned cars of C2 category are popular than diesel. In this category sample respondents purchased only petrol variants. Among the

various brands, variants of Honda rule this market segment. This segment is popular in Ernakulam , Thrissur and Kottayam. It can be inferred that petrol variant pre owned cars are popular in central parts of Kerala and diesel variants are popular among the southern zone of Kerala. According to The Car Trade survey (2014) also 51 percent of consumers prefer petrol models.

Table 6.2.2

<i>Petrol Variant Compact Cars</i>						
Brand Name of Car	Thrissur	EKM	Kozhikode	Trivandrum	Kottayam	Total
Hyundai i20	4	0	6	6	0	10
Maruti Swift	9	0	11	5	6	31
Total	13	0	17	5	6	41
<i>Diesel Variant Compact Cars</i>						
Brand Name of Car	Thrissur	EKM	Kozhikode	Trivandrum	Kottayam	Total
Hyundai i20	3	0	4	0	0	7
Tata Indica	3	0	0	5	5	12
Indica Vista	0	0	6	7	0	13
Indica V2	0	3	0	0	0	3
Maruti Swift	8	7	14	8	8	45
Maruti Ritz	0	5	5	0	0	10
Swift Dezire	9	12	5	0	10	36
Total	23	27	33	20	22	126

Table 6.2.3

<i>Petrol Variant C1 Category cars</i>						
Brand Name of Car	Thrissur	EKM	Kozhikode	Trivandrum	Kottayam	Total
Accent	0	0	6	0	0	60
Total	0	0	6	0	0	60
<i>Diesel Variant C1 Category cars</i>						
Brand Name of Car	Thrissur	EKM	Kozhikode	Trivandrum	Kottayam	Total
Ford Fiesta	6	8	3	8	4	29
Hyundai Verna	5	5	6	5	5	26
Accent	6	9	9	12	8	44
Tata Indigo CS	6	2	0	0	12	20
Manza	4	2	3	5	5	19
Total	28	26	21	42	34	150

Table 6.2.4

<i>Petrol Variant C2 Category cars</i>						
Brand Name of Car	Thrissur	EKM	Kozhikode	Trivandrum	Kottayam	Total
Honda City (C2)	5	11	8	0	6	30
Honda City ZX (C2)	0	4	0	0	0	4
Honda Civic (C2)	5	0	0	0	4	9
Total	10	15	8	0	10	43

6.4 First Time Car Buyers

It can be inferred from the Table 6.3 that the pre owned car market is driven by first-time car buyers. It can be seen that 73.8 percent of the total sample respondents who are first time car buyers purchased pre owned cars. The reason for this could be many. One of the reasons is the entry of authorised car dealers in the pre owned car market which helped to reduce asymmetric information prevailed in the pre owned car market.

The influence of age in pre owned car purchase indicates the following inferences. 41.34 percent consumers in the age group of 31-40 and 24 percent of respondents within the age group of 51-60 opted for pre owned cars for their first time purchase. This could suggest that the respondent is likely to purchase their vehicle when they complete their studies or join the economically active population.

Table 6.3

First Time Car Buyers

Age	Non First Time Buyers	First Time Buyers	Total
Less	25	21	46
31-40	17	229	246
41-50	78	126	204
51-60	40	133	173
61	36	45	81
Total	196	554	750

6.5 Car usage by family members

It will be interesting to know who mostly uses the car in the family. Table 6.4 depicts this information. It can be seen that 82.13 percent of sample responded that they themselves use the car, 11.07 percent responded that car is mostly used by their spouse. Instances of car usage by children and parents are comparatively less at 3.07 percent and 3.73 percent respectively.

Table 6.4

Car usage by family members

District	Self	Spouse	Children	Other Family Members
Thrissur	114	22	7	7
Ernakulam	125	8	6	11
Kozhikode	107	34	2	7
Trivandrum	125	19	3	3
Kottayam	145	0	5	0
Total	616	83	23	28

6.6 Frequency of Usage

Table 6.5 reveals the frequency of the use of cars by owners. The numbers of owners in mini segment who use the car daily constitute 155 (38.94 percent) and those who use once in a week are 187 (46.98 percent). Only 14.08 percent are occasional users. The pre owned cars in C1 category also follow the same trend. More owners in Compact segment 167 (73.25 percent) use the car daily. Usage of cars in C2 category also depicts the same pattern.

District wise analysis indicate that in Thrissur, Trivandrum and Kottayam mini cars are used weekly whereas in Ernakulam and Kozhikode

respondents use mini cars daily. Compact cars like Ritz, Indigo CS etc are used by respondents of all districts daily. Respondents using C1 category pre owned cars are comparatively less and these cars are used once in a week but C2 category of pre owned cars are used daily. Respondents of Thrissur used C2 category of pre owned cars for occasions only.

Table 6.5

Frequency of Usage of Cars

Category of Car	District	Daily	Weekly	Occasionally
Mini	Thrissur	28	42	19
	EKM	58	19	1
	Kozhikode	20	5	0
	Trivandrum	3	68	31
	Kottayam	46	53	5
	Total	155	187	56
Compact	Thrissur	31	1	9
	EKM	19	1	0
	Kozhikode	70	29	0
	Trivandrum	22	0	16
	Kottayam	25	5	0
	Total	167	36	25
C1	Thrissur	7	7	0
	EKM	5	9	1
	Kozhikode	2	4	0
	Trivandrum	3	3	0
	Kottayam	0	0	5
	Total	17	23	6
C2	Thrissur	6	0	6
	EKM	32	5	0
	Kozhikode	18	2	0
	Trivandrum	4	0	0
	Kottayam	0	5	0
	Total	60	12	6

6.7 Type of Car

Table 6.6.1 depicts the frequency of usage of car based on whether it's a petrol or diesel variant. From the table it can be inferred that frequency of usage is high for buyers who own a petrol variant pre owned cars. It can be seen that 67.42 percent of daily users are petrol variant owners. 89.02 percent of buyers of who are weekly users are owners of petrol variant cars. 71.26 percent of occasional users are petrol variant owners. Diesel variant cars are used daily basis but proportion is less (32.58 percent) when compared to petrol variant owners.

Table 6.6.1

Frequency of usage based on fuel type

Fuel	Daily	Weekly	Occasionally
Petrol	269	235	62
Diesel	130	29	25
Total	399	264	87

In Thrissur numbers of petrol variant owners are equal for daily as well as weekly use (43 respondents). Diesel variants are used daily only by 29 respondents. In Ernakulam, Kozhikode and Kottayam petrol variant cars are used more, than diesel variant pre owned cars. In Thiruvananthapuram the frequency of use of petrol variant pre owned cars are predominantly on a

weekly basis. In Thiruvananthapuram frequency of use of cars are seen more weekly or occasionally compared to other districts.

Table 6.6.2

District wise frequency of usage based on fuel type

District	Fuel	Daily	Weekly	Occasionally	Total
Thrissur	Petrol	43	43	19	105
	Diesel	29	7	9	45
	Total	72	50	28	150
EKM	Petrol	68	28	2	98
	Diesel	46	6	0	52
	Total	114	34	2	150
Kozhikode	Petrol	86	38	0	124
	Diesel	24	2	0	26
	Total	110	40	0	150
Trivandrum	Petrol	6	68	31	105
	Diesel	26	3	16	45
	Total	32	71	47	150
Kottayam	Petrol	66	58	10	134
	Diesel	5	11	0	16
	Total	71	69	10	150

6.8 Media that led respondent to the dealer for purchase of Pre owned cars

Table 6.7 shows the media that led respondents to the dealer. Usually people prefer traditional ways to get information, such as newspaper, friends,

family, and magazines. But with the rapid development of information technology, internet has become part of people's daily life.

Internet is the primary source of information for 36.67 percent of respondents which led them to the authorised dealers. This shows the influence of internet over other information media. As far as pre owned car information is concerned, websites of dealers give a lot more information like price, usage years, vehicle details, etc than other sources. This could be one of the reasons for the increased influence of the websites.

From the table it is clear that only 18.67 percent consider newspaper as the media that led them to the dealer for purchase, 16.67 percent of respondents were guided by friends, 14.67 percent has got information from family and 13.33 percent through magazines. The results point to the increasing influence of online automotive advertising on dealer choice and make/model, compared to the overall declining influence of traditional media.

Table 6.7

Media that led respondent to the dealer for purchase of Pre owned cars

Media	No: of respondents	Percent
Internet	275	36.67
Newspaper	140	18.67
Friends	125	16.67
Family	110	14.67
Magazines	100	13.33

6.9 Duration of Collecting Pre-purchase Information

Like any other product, pre owned car purchase also involve search for pre-purchase information. Table 6.8 exhibits how long the respondents searched for information from various sources before arriving at the purchase decision. It can be inferred from the table that 40.70 percent respondents spent nearly from two weeks to one month before arriving at the decision to purchase pre owned cars. Only for 4.9 percent respondents, search has extended more than 6 months.

Table 6.8

Duration of Collecting Pre-purchase Information

Collection of Pre Purchase Information	Respondents	Percent
Less than 2 weeks	146	19.5
2 weeks-1 month	305	40.7
1 month-3 month	156	20.8
3-6 months	106	14.1
More than 6 months	37	4.9
Total	750	100

6.10 Mode of Payment

Table 6.9 exhibits the mode of payment opted by the respondents to purchase pre owned cars. It can be inferred that 77.90 percent respondents made use of their own fund to purchase pre owned cars rather than availing loans. This may be because auto loans are not tax deductible, financing may

lead to reduction in discounts, paying interest can drain finance and above all for pre owned cars, the depreciation is more.

Table 6.9

Mode of Payment

Mode	No: of Users	Percent
Own fund	584	77.9
Bank loan	125	16.7
Private finance	12	1.6
Loan from employer	29	3.9
Total	750	100

6.11 Influence of Reference Group on the Choice of Brand Model of Pre Owned Car

Reference group have strong influence on choice of brand of pre owned car. According to Rao (1992) an individual uses reference group as a guide for behaviour in specific situation. Reference groups include family, friends, peers and social groups. Bearden and Etzel (1982) in their study examined the influence of reference groups and identified that reference group influence is strong with respect to the choice of brand. To identify among the various types of reference groups which group is having greater influence the study made use of Garrett's Ranking Technique. Based upon the ranks assigned by the sample, the order of reference groups influencing the consumers to purchase the brand of pre owned cars is identified. Garrett's Ranking Technique is calculated as

percentage score and the scale value is obtained by employing Scale Conversion Table given by Henry Garrett.

$$\text{Percent Position} = \frac{100 (R_{ij} - 0.5)}{N_j}$$

Where R_{ij} = Rank given for the i_{th} factor by the j_{th} respondents.

N_j = Number of factors ranked by J_{th} respondents.

By referring the Garrett table the per cent position is converted into scores. Then for each factor, the scores of each individual are added and the mean value is calculated. The factors having highest mean value is considered to be the most important. Scale value as per Garrett ranking technique for first to four ranks is as: 13, 38, 63 and 88 respectively. The score value (fx) is calculated for each factor by multiplying the number of respondents (f) with respective scale values (x). The total scores are found by adding the score values (fx) of each rank for every factor. The mean score is then calculated to know the order of preference given by the respondents for the factors. Based on the mean score, the overall ranks are assigned for each. The ranking analysis of the factors influencing the respondents in selecting which brand of pre owned car they should purchase through Garrett's Ranking Technique is shown in Table 6.10.

From the analysis it is clear that reference group have a strong influence on choice of brand of pre owned car. It can be inferred from the table that among the various reference groups most influential group which influence the decision to purchase the brand of pre owned cars is the peers (43.57) of consumers followed by family (36.77), friends (34.03), and least influential is social groups (32.07).

Table 6.10

Reference Groups Influencing the Purchase Decision of Brand of Car

Factor	Ranks	I	II	III	IV			
	Scale Value	13	38	63	88	Total Score	Mean Value	Rank
Family	F	329	210	115	96	27575	36.77	2
	f(x)	4113	7875	7188	8400			
Friends	F	343	195	177	35	25725	34.03	3
	f(x)	4288	7313	11063	3063			
Peer	F	261	183	169	137	32675	43.57	1
	f(x)	3263	6863	10563	11988			
Social Groups	F	337	290	72	51	24050	32.07	4
	f(x)	4213	10875	4500	4463			

6.12 Importance of Product Related Factors across Category of Pre Owned Cars

Product related factors like price, resale value, performance and various other factors have a significant influence on the purchase decision of a consumer. The study made use of factors such as resale value, low maintenance, price, brand model, fuel efficiency, and design of car, performance and comfort features that are related to pre owned cars. The analysis of variance test is conducted to test for significant difference if any,

between respondents of different category of car about the importance of product related factors.

Table 6.11.1

Mean scores of Product Related Factors across Category of Cars

Product Related Factors	Mini	Compact	C1	C2
Resale value	3.86	3.78	3.78	3.08
Low maintenance	3.95	3.6	4.5	3.78
Price	3.06	3.59	3.76	3.06
Brand model	3.50	4.09	4.00	4.06
Fuel Efficiency	3.79	3.56	3.39	3.78
Design of car	3.93	4.36	4.13	3.85
Performance	4.08	4.23	4.63	4.28
Comfort features	3.78	4.16	4.13	3.36

Source: Survey data

From the mean scores it can be inferred that among the product related factors, performance got the highest mean, followed by design of car and comfort features for the total sample. Performance got the highest mean for Mini, C1 and C2 category of pre owned cars where as design got the highest mean for Compact cars.

H₁₃: There is no significant difference among owners of the category of pre owned cars regarding the importance of product-related factors on the purchase decision.

Table 6.11.2

ANOVA of Product Related Factors across Category of Cars

		Sum of Squares	Df	Mean Square	F	Sig.
Resale value	Between Groups	40.073	3	13.358	6.743	.000
	Within Groups	1477.793	746	1.981		
	Total	1517.867	749			
Low maintenance	Between Groups	38.535	3	12.845	9.662	.000
	Within Groups	991.765	746	1.329		
	Total	1030.300	749			
Price	Between Groups	55.531	3	18.51	15.933	0
	Within Groups	866.668	746	1.162		
	Total	922.199	749			
Brand model	Between Groups	61.744	3	20.581	30.08	0
	Within Groups	510.423	746	0.684		
	Total	572.167	749			
Fuel efficiency	Between Groups	12.878	3	4.293	5.778	0.001
	Within Groups	554.201	746	0.743		
	Total	567.079	749			

Table 6.11.2(Contd..)

ANOVA of Product Related Factors across Category of Cars

		Sum of Squares	Df	Mean Square	F	Sig.
Design of car	Between Groups	29.902	3	9.967	10.778	0
	Within Groups	689.896	746	0.925		
	Total	719.799	749			
Performance	Between Groups	15.128	3	5.043	4.996	0.002
	Within Groups	752.931	746	1.009		
	Total	768.059	749			
Comfort features	Between Groups	46.075	3	15.358	16.506	0
	Within Groups	694.144	746	0.93		
	Total	740.219	749			

The analysis of variance test is applied to test for significant difference between respondents of different category of pre owned cars regarding product related factors. From Table 6.11.2 it can be inferred that importance of product related factors such as resale value, low maintenance, price, brand model, fuel efficiency, design of car, performance and comfort features differ significantly among respondents of different category of pre owned cars. Hence the hypothesis that there is no significant difference among owners of different

category of pre owned cars regarding the importance of product related factors on purchase decision is rejected.

6.13 Importance of Dealer Related Factors across Category of Pre Owned Cars

In a Research commissioned by St Ives Group it was revealed that the dealer plays a critical role in influencing a pre owned car buyer's purchase decision. According to Bennett (2013) test drive, dealer website and a look around the vehicle in a showroom plays a fundamental part, whatever brand they are considering. The study made use of five factors that are related to authorised pre owned car dealers and their influence on purchase decision of pre owned cars.

Table 6.12.1

Means Scores of Dealer Related Factors across Category of Pre Owned Cars

Dealer Related Factors	Mini	Compact	C1	C2
Certification	3.59	3.56	4.24	4.06
Show room visit	3.38	3.54	3.98	3.84
Location	3.31	3.58	3.01	3.5
Test drive	3.65	3.6	3.78	3.77
Website	3.70	4.18	3.78	3.58
Benefits	3.17	2.97	3.02	2.36

From the mean scores it can be inferred that mini and compact car owners consider website of dealer as important. C1 and C2 category car owners

consider certification of dealer as an important factor that influence the purchase decision.

6.12.2 ANOVA of Dealer Related Factors across Category of Pre Owned Cars

H₁₄: There is no significant difference among owners of category of pre owned cars regarding the importance of dealer related factors on purchase decision.

Table 6.12.2

ANOVA of Dealer Related Factors across Category of Pre Owned Cars

		Sum of Squares	Df	Mean Square	F	Sig.
Certification	Between Groups	19.796	3	6.599	5.270	.001
	Within Groups	934.070	746	1.252		
	Total	953.867	749			
Show room visit	Between Groups	31.356	3	10.452	6.688	.000
	Within Groups	1165.844	746	1.563		
	Total	1197.200	749			
Location	Between Groups	52.330	3	17.443	10.728	.000
	Within Groups	1212.978	746	1.626		
	Total	1265.308	749			

Table 6.12.2 (Contd..)

ANOVA of Dealer Related Factors across Category of Pre Owned Cars

		Sum of Squares	Df	Mean Square	F	Sig.
Test drive	Between Groups	2.575	3	0.858	0.817	0.485
	Within Groups	783.597	746	1.05		
	Total	786.172	749			
Website	Between Groups	38.617	3	12.872	11.103	0
	Within Groups	864.862	746	1.159		
	Total	903.479	749			
Benefits	Between Groups	43.405	3	14.468	8.984	0
	Within Groups	1201.433	746	1.611		
	Total	1244.839	749			

The analysis of variance test is applied to test for significant difference among owners of different category of pre owned car for each dealer related factor separately. From Table 6.12.2 it can be inferred that importance of dealer related factors such as certification, show room visit, location, test drive; website and benefits offered differ significantly among respondents of different

category of pre owned cars. Hence the hypothesis that there is no significant difference among owners of different category of pre owned cars regarding the importance of dealer related factors on purchase decision is rejected.

6.14 Making Prediction Using Partial Least Squares (PLS)

Hypotheses testing results are presented in Table and Figure illustrates the model linking Attitudes, Product and Dealer Related Factors to Post Purchase Behaviour towards pre owned cars.

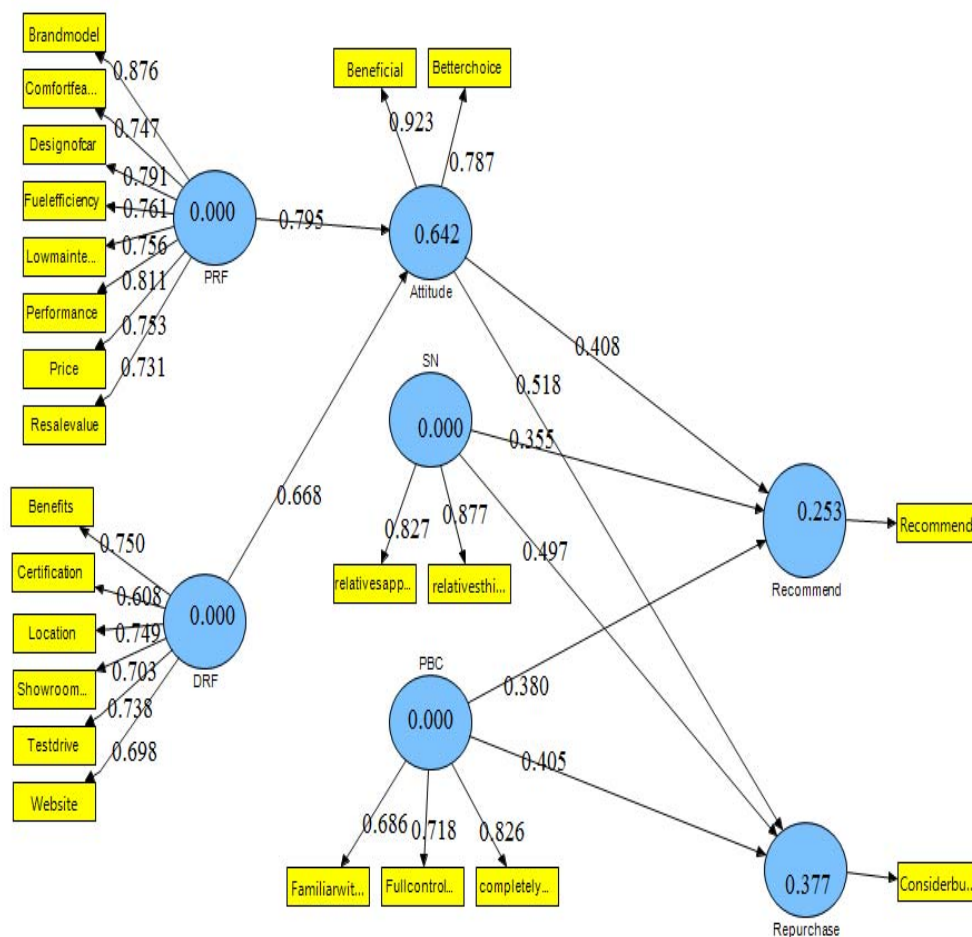
Table 6.13.1

Summary of Results of Hypotheses Testing

H1: PRF=>Attitude	Supported
H2: DRF=>Attitude	Supported
H3: Attitude=> Recommendation	Supported
H4: Attitude=>Repurchase	Supported
H5: SN=>Recommendation	Supported
H6: SN=>Repurchase	Supported
H7: PBC=>Recommendation	Supported
H8: PBC=>Recommendation	Supported

Figure No: 6.1

Model linking Attitudes, Product and Dealer Related Factors to Post Purchase Behaviour towards pre owned cars



In PLS, individual factor reliability is assessed by examining the loadings of respective factors on their respective latent constructs. Criteria of 0.50 recommended by Hulland (1999) are adopted for the retention of factors. The higher loadings imply that there is more shared variance between the construct

and its measures than error variance. The factor loadings from the final PLS measurements are reported in Figure 6.1. Cronbach's α is also the measure of reliability. The minimum cut off value for Cronbach's α is 0.7. As shown in table 6.13.2, value of Cronbach's α for the constructs in this study i.e. for product related factors, dealer related factors, attitude, subjective norm, perceived behavioral control and post purchase behaviour vary from 0.777 to 0.908. The measurements for all the constructs are acceptable for reliability as the numerical values of these are more than 0.7 (Hair et al., 2011).

Table 6.13.2

Factor Loading (λ), Cronbach's α , AVE and Composite Reliability

Items	Loadings	Cronbach's α	AVE	Composite Reliability
<i>Product Related Factors</i>				
Brand model	0.876	0.908	0.616	0.918
Comfort features	0.747			
Design of car	0.791			
Fuel efficiency	0.761			
Low maintenance	0.756			
Performance	0.811			
Price	0.753			
Resale value	0.731			
<i>Dealer Related Factors</i>				
Benefits	0.750	0.804	0.503	0.864
Certification	0.608			
Location	0.749			
Show room visit	0.703			
Test drive	0.738			
Website	0.698			

Table 6.13.2 (Contd..)

Factor Loading (λ), Cronbach's α , AVE and Composite Reliability

Items	Loadings	Cronbach's α	AVE	Composite Reliability
<i>Attitude</i>				
Beneficial	0.923	0.777	0.741	0.851
Better choice	0.787			
<i>Subjective Norms</i>				
Relatives approve my decision	0.827	0.785	0.722	0.838
Relatives think I should buy Pre Owned Car	0.877			
<i>Perceived Behavioural Control</i>				
Familiarwith Availability	0.686	0.801	0.548	0.784
Full control over Purchase	0.718			
Completely up to me	0.826			
<i>Post Purchase Behaviour</i>				
Consider buying in future	0.824	1	1	1
Recommend	0.917			

The degree to which the construct's items indicate the latent construct is given by measure of composite reliability. The value of composite reliability of the constructs in this study ranges from 0.784 to 0.918 which is more than the recommended level of 0.7 suggested by Gefen et al. (2000). The composite reliability and the value of Cronbach's α in all the scales were acceptable. In order to verify the validity of the constructs in this study, convergent and discriminant validity is assessed. The factor loadings, Cronbach's alpha, composite reliability and Average Variance Extracted (AVE) values calculated by PLS algorithms are tabulated in Table 6.13.2.

6.14.1 Convergent Validity

Convergent validity refers to the degree of agreement in two or more measures of the same construct (Camines and Zeller, 1979). Evidence of convergent validity was assessed by inspection of variance extracted for each factor. According to Fornell and Larcker (1981), convergent validity is established, if the variance-extracted value exceeds 0.50. Results indicated that the variance extracted for four scales ranged from 0.503 to 0.741 (Table 6.13. 2). This shows that the scales used for Product Related Factors, Dealer Related Factors, Attitude, Subjective Norm, Perceived Behavioural Control and Post Purchase Behaviour possessed convergent validity.

6.14.2 Discriminant Validity

Discriminate validity is the degree to which any single construct is different from the other constructs in the model. The Discriminate validity is adequate when constructs have an AVE loading greater than 0.5 meaning that at least 50% of measurement variance was captured by the construct (Chin, 1998). In addition, discriminate validity is confirmed if the diagonal elements are significantly higher than the off-diagonal values in the corresponding rows and columns. The diagonal elements are the square root of the AVE score for each construct (i.e., Product Related Factors, Dealer Related Factors, Attitude, Subjective Norm, Perceived Behavioural Control and Post Purchase Behaviour) These values are shown in Table 6.13.3. Result revealed that all the constructs possess Discriminant validity.

Table 6.13.3

Showing the Discriminant Validity Results

	Atti	DRF	PBC	PRF	Recom	Repur	SN
Attitude	1	0	0	0	0	0	0
DRF	0.6872	1	0	0	0	0	0
PBC	0.5978	0.8474	1	0	0	0	0
PRF	0.8106	0.8218	0.7569	1	0	0	0
Recommend	0.4887	0.4731	0.3798	0.4956	1	0	0
Repurchase	0.5159	0.6542	0.5573	0.7197	0.6817	1	0
SN	0.5726	0.5991	0.6486	0.7754	0.355	0.4972	1

6.14.3 Structural Model Analysis

There are two parts in a PLS path model: 1) a measurement model relating the observable variables to their own latent variables and 2) a structural model relating some endogenous latent variables to other latent variables. The measurement model is also called the outer model and the structural model the inner model (Tenenhaus et al.2005).

In Partial Least Squares (PLS) method, structural model and hypothesis were tested by computing path coefficients. In PLS distributed data is evaluated with R-squared calculation for dependent latent variables and the average Variance extracted. The first item that PLS provides to determine how well the model fits the hypothesized relationship is the squared multiple correlations (R^2) for each dependent construct in the model. The R^2 measures a construct's percent variation that is explained by the model.

The quality of the structural model for each endogenous block can be assessed by the Redundancy index. Redundancy is the capacity of the model to predict its manifest variables from the indirectly connected latent variables. Since the objective of PLS is to maximize variance explained rather than fit, therefore prediction-oriented measures such as R2 are used to evaluate PLS models. According to Chin's (1998) recommendations, a bootstrapping procedure using 1000 sub samples was performed to evaluate the statistical significance of each path coefficient. Table 6.13.4 shows hypothesized path coefficients along with their bootstrap values, 'T' values.

Table 6.13.4

Showing the path coefficients along with their bootstrap values, 'T' values

(Inner Model)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (O/STERR)
Attitude -> Recommend	0.4083	0.4931	0.1114	0.1114	4.391
Attitude -> Repurchase	0.5181	0.5195	0.0824	0.0824	6.2848
DRF -> Attitude	0.6683	0.6864	0.0729	0.0729	9.3876
PBC -> Recommend	0.3808	0.3919	0.1093	0.1093	3.4746
PBC -> Repurchase	0.4053	0.5698	0.0726	0.0726	7.6717
PRF -> Attitude	0.7948	0.7974	0.0423	0.0423	18.8056
SN -> Recommend	0.355	0.3525	0.1168	0.1168	3.04
SN -> Repurchase	0.4972	0.5038	0.0888	0.0888	5.5956

6.14.4 Relationship between Attitude and Recommendation as Post Purchase Behaviour

The relationship between Attitude and Recommendation as Post Purchase Behaviour is significant with coefficient = 0.4083 and $t = 4.3910$ (table value is 1.96 at 0.05 degree of freedom > 120) indicating that the Attitude has direct positive influence on the recommending pre owned cars to friends and relatives. The Recommendation changes in direct proportion to the Attitude of pre owned car consumers with a coefficient of 0.4083. This clearly indicates that a 100 points change in Attitude will bring 41 points change in the decision to recommend pre owned car to friends and relatives.

6.14.5 Relationship between Attitude and Repurchase as Post Purchase Behaviour

The relationship between Attitude and Repurchase as Post Purchase Behaviour is significant with coefficient = 0.5181 and $t = 6.2848$ (table value is 1.96 at 0.05 degree of freedom > 120) indicating that the Attitude has direct positive influence on the repurchase of pre owned cars. The willingness to repurchase changes in direct proportion to the attitude of pre owned car consumers with a coefficient of 0.5181. This clearly indicates that a 100 points change in Attitude will bring 51 points change in the willingness to consider purchase of pre owned cars in future.

6.14.6 Relationship between Dealer Related Factors and Attitude

The relationship between Dealer Related Factors and Attitude is significant with coefficient = 0.6683 and $t = 9.3876$ (table value is 1.96 at 0.05 degree of

freedom > 120) indicating that the Dealer Related Factors have significant influence on the Attitude. Attitude changes in direct proportion to the Dealer Related Factors with a coefficient of 0.6683. This clearly indicates that a 100 points change in Dealer Related Factors will bring only 67 points change in the Attitude.

6.14.7 Relationship between Perceived Behavioural Control and Recommendation as Post Purchase Behaviour

The relationship between Perceived Behavioural Control and recommendation as Post Purchase Behaviour is significant with coefficient = 0.3808 and $t = 3.4747$ (table value is 1.96 at 0.05 degree of freedom > 120) indicating that the Perceived Behavioural Control have significant influence on the recommendation. Recommendation changes in direct proportion to change in perceived behavioural control with a coefficient of 0.3808. This clearly indicates that a 100 points change in Perceived Behavioural Control will bring only 38 points change in recommendation as a Post Purchase Behaviour.

6.14.8 Relationship between Perceived Behavioural Control and Repurchase as Post Purchase Behaviour

The relationship between Perceived Behavioural Control and repurchase is significant with coefficient = 0.4053 and $t = 7.6717$ (table value is 1.96 at 0.05 degree of freedom > 120) indicating that the Perceived Behavioural Control have significant influence on the repurchase. Repurchase intention changes in direct proportion to change in perceived behavioural control with a coefficient of 0.4053. This clearly indicates that a 100 points change in Perceived

Behavioural Control will bring only 41 points change in willingness to consider buying in future.

6.14.9 Relationship between Product Related Factors and Attitude

The relationship between Product Related Factors and Attitude is significant with coefficient = 0.7948 and $t = 18.8056$ (table value is 1.96 at 0.05 degree of freedom > 120) indicating that the Product Related Factors have direct positive influence on the Attitude. The Attitude changes in direct proportion to the Product Related Factors with a coefficient of 0.7948. This clearly indicates that a 100 points change in Product Related Factors will bring 79 points change in the Attitude of pre owned car consumers.

6.14.10 Relationship between Subjective Norm and Recommendation as Post Purchase Behaviour

The relationship between Subjective Norm and Recommendation is significant with coefficient= 0.3550 and $t = 3.0400$ (table value is 1.96 at 0.05 degree of freedom > 120) indicating that the Subjective Norm have significant influence on the recommendation. Recommendation changes in direct proportion to the subjective norms with a coefficient of 0.3550. This clearly indicates that a 100 points change in Subjective Norm will bring 36 points change in the recommendation of pre owned cars.

6.14.11 Relationship between Subjective Norm and Repurchase as Post Purchase Behaviour

The relationship between Subjective Norm and Repurchase is significant with coefficient= 0.4972 and $t = 5.5956$ (table value is 1.96 at 0.05 degree of

freedom > 120) indicating that the Subjective Norm have insignificant influence on the repurchase. Repurchase changes in direct proportion to the subjective norms with a coefficient of 0.4972. This clearly indicates that a 100 points change in Subjective Norm will bring 50 points change in the repurchase of pre owned cars.

Summary: All the eight paths used to connect the measures in the structural model are supporting the hypothesis that Attitude has a direct positive influence on the recommendation and repurchase as Post Purchase Behaviour, Product Related Factors and Dealer Related Factors have direct positive influence on the Attitude, Perceived behavioral control have direct positive influence on Post Purchase Behaviour and Subjective Norms have a direct positive influence on Post Purchase Behaviour.

6.14.12 Model evaluation

The PLS structural model is mainly evaluated by Goodness-of-Fit. Goodness-of-Fit (GoF) was employed to judge the overall fit of the model, GoF, which is the geometric mean of the average communality and the average R^2 . For this model the GoF index was 0.3671 (See Table 6.13.5). Wetzels et al. (2009) suggest using 0.50 as the cut off value for communality (Fornel and Larcker 1981) and different effect sizes of R^2 (Cohen 1988) to determine GoF small (0.10), GoF medium (0.25) and GoF large (0.36). These may serve as baselines for validating the PLS based complex models globally. For the model depicted in Fig.6.1, this study obtains a GoF value of 0.6567 (66%). It indicates that the model has a better prediction power in comparison with the baseline

values (GoF criteria). This finding adequately validates the complex PLS model.

Table 6.13.5

GoF index

	R Square	Communality	Redundancy
Attitude	0.65850	0.74080	0.06270
DRF		0.50490	
PBC		0.54810	
PRF		0.61560	
Recommend	0.25290	1.00000	0.22890
Repurchase	0.37570	1.00000	0.18940
SN		0.72210	
Average	0.5193	0.72910	
GoF = $\sqrt{\text{Average } R^2 \times \text{average communality}} = \sqrt{0.431111} = 0.6567$			

6.15 Conclusion

This chapter analyzed the relationship between product and dealer related factors and variables of theory of planned behaviour. Model is tested using Partial Least Squares, and the study results indicated that the proposed model had a satisfactory fit to the data. Results revealed that attitude towards pre owned cars is affected by product and dealer related factors and attitude affects the post purchase behaviour of a consumer. This influences his decision to purchase again in future or recommend pre owned cars to his/her friends and relatives. The implications of the analysis will be discussed in the next chapter.



7.1 Introduction

Chapter 6 has detailed the results of analysis. In this chapter the findings and implications are summarized. In tune with the research objectives, this chapter is structured into various sections. The entire study was conducted to examine the influence of product related factors; dealer related factors, attitude and subjective norms on the post purchase behaviour of consumers of pre owned cars in Kerala and also to identify the profile of pre-owned car consumers of Kerala. The Theory of Planned Behaviour (TPB) is used in developing the conceptual framework for this research study. This chapter discusses the implications and findings regarding factors that influence purchase behaviour and consumer profile of pre owned car consumers. It becomes evident that there are implications for the various stakeholders like dealers, consumers etc. involved in this industry. These implications are very important for utilizing the full potential of the pre owned car market. Converting these implications to real marketing strategies is essential for sustained growth of the industry. In addition, this chapter also suggests future

research directions and finally provides concluding remarks to this research study.

7.2 Findings based on Hypothesis

Major findings with respect to the hypothesis are reported below:

- The attitude changes in direct proportion to the product related factors which indicate that there is a significant relationship between product related factors and consumer attitude towards purchase of pre owned cars (**Hypothesis 1: Accepted**).
- Attitude changes in direct proportion to the dealer related factors indicating that there is significant relationship between dealer related factors and consumer attitude towards purchase of pre owned cars (**Hypothesis 2: Accepted**).
- Change in attitude will bring change in the decision to recommend pre owned car to friends and relatives indicating that there is significant relationship between attitude and recommendation as post purchase behaviour of pre owned car consumers (**Hypothesis 3: Accepted**).
- The willingness to repurchase changes in direct proportion to the attitude of pre owned car consumers which indicate that there is significant relationship between attitude and repurchase as post purchase behaviour of pre owned car consumers (**Hypothesis 4: Accepted**).
- Change in Subjective Norms will bring change in the recommendation of pre owned cars indicate that there is significant relationship between subjective norms and recommendation as post purchase behaviour of pre owned car consumers (**Hypothesis 5: Accepted**).

- There is significant relationship between subjective norms and repurchase as post purchase behaviour of pre owned car consumers **(Hypothesis 6: Accepted)** which indicate that change in Subjective Norm will bring change in the repurchase intention of consumers of pre owned cars.
- There is significant relationship between perceived behavioural control and recommendation as post purchase behaviour of pre owned car consumers **(Hypothesis 7: Accepted)** which indicate that change in Perceived Behavioural Control will bring change in recommending pre owned cars to relatives and friends.
- Repurchase intention changes in direct proportion to change in perceived behavioural control which indicates that there is significant relationship between perceived behavioural control and repurchase as post purchase behaviour of pre owned car consumers **(Hypothesis 8: Accepted)**.

7.3 Findings from Profile of Pre owned Car Consumers

Major findings with respect to the profile of pre owned car consumers are organized under relevant headings and given below:

7.3.1 Gender

- Pre owned cars of micro sector have not evinced much interest among car users of both genders. District wise analysis reveals majority preference is towards mini cars except in Kozhikode district where more customers prefer pre owned cars in compact segment.

7.3.2 Age

- The survey revealed that pre owned cars in mini category like Maruti 800, Alto, Wagon R, Santro etc are more liked by respondents belonging to the age group of 41-50.
- Compact cars like Ritz, Indica Vista etc and pre owned cars belonging to C1 category like DZire, Accent, Ikon etc. are purchased by respondents belonging to the age group of less than 30.
- C2 category like Tata Indigo, Manza, Fiesta etc. are purchased by respondents belonged to the age group of 31-40.
- Age wise response of the consumers in the five districts shows that respondents of Thrissur whose age is less than 30 purchased Compact cars, where as respondents belonging to the age group of 31-40 and 41-50 purchase pre owned cars in mini category.
- In Ernakulam respondents purchased pre owned cars in mini category irrespective of age group.
- Trivandrum depicted the same trend as that of Thrissur. In Kottayam all age groups purchased mini cars except those in the age group of 51-60 and 61 and above.
- In Kozhikode respondents in age group of 61 and above purchased pre owned cars in mini category whereas those belonging to other age groups purchased compacts cars.

- Mean scores indicate that consumers in less than 30 age group consider resale value as the very important factor while purchasing a pre owned car, respondents in 31-40 & 61 and above age group consider performance, 41-50 age groups consider design, 51-60 consider low maintenance as the very important factor that influence the purchase decision.
- Age of pre owned car consumers have relationship with product related factors such as resale value, low maintenance, price, brand model, fuel efficiency, and design of car, performance and comfort features when making the purchase decision. **(Hypothesis 9: Accepted)**
- There is significant difference among age groups regarding the importance of dealer related factors such as certification, show room visit, location, website, benefits and test drive on purchase decision. **(Hypothesis 13: Accepted, 5.1.12 Table)**

7.3.3 Education

- Mini and Compact Cars are purchased by post graduates. Pre owned cars belonging to C2 category are purchased by graduates.
- Mini cars are preferred by consumers in Thiruvananthapuram, Ernakulam, Kottayam and Thrissur districts irrespective of level of education.
- Mean scores indicate that consumers with SSLC as educational qualification consider low maintenance where as respondents with pre degree as educational qualification consider brand model, graduates and post graduates consider performance as the important product related factor that influence the purchase decision.

- Education of pre owned car consumers have relationship with product related factors when making the purchase decision. (**Hypothesis 10: Accepted**).
- Mean scores indicate that consumers with SSLC and Pre degree as educational qualification consider certification of dealer where as respondents with graduation and post graduation consider performance as the important dealer related factor that influences the purchase decision.
- Importance of dealer related factors such as certification, show room visit, location, website and test drive offered differ significantly among respondents of different educational levels. For benefits offered by the dealers no such significant difference is found.

7.3.4 Occupation

- Pre owned cars belonging to the category of mini car like Maruti 800, Alto, Wagon R, Santro etc. are purchased by salaried respondents other than professionals.
- Businessmen have shown more preference to compact cars like Ritz, Indica Vista etc.
- Mean scores indicate that consumers who are salaried other than professionals consider design as the very important factor.
- Businessmen consider fuel efficiency as the important product related factor that influences their purchase decision.

- Professionals consider brand model where as retired respondents consider low maintenance as the important product related factor that influences their purchase decision.
- Importance of product related factors such as resale value, low maintenance, price, brand model, fuel efficiency, design of car, performance and comfort features differ significantly among respondents of different occupational status. **(Hypothesis 11: Accepted)**
- Post hoc analysis reveals that resale value shows no significant difference between occupational groups.
- Low maintenance shows a significant difference between salaried other than professionals and professionals, between businessmen and professionals.
- Price shows a significant difference only between professionals and other occupational groups.
- Brand model, fuel efficiency, design of car, performance, comfort features a significant difference between salaried other than professionals and professionals, between businessmen and professionals.
- Businessmen and professionals consider certification of dealer as the important dealer related factor that influences their purchase decision. Retired respondents consider test drive as the important dealer related factor that influences their purchase decision.
- Importance of dealer related factors such as certification, test drive and benefits offered differ significantly among respondents of different

occupational status. But for show room visit, location and website no significant difference is found.

7.3.5 Income

- Respondents having income less than Rs. 25000, have found it attractive to purchase pre owned cars belonging to mini, compact and C1 category.
- Pre owned cars like Indigo Manza, Linea, Verna etc that belong to C2 category are purchased by respondents having income between Rs. 25001-40000.
- None of the consumers with a monthly income greater than Rs.70001 purchased mini cars.
- Mini cars are purchased by households with monthly income up to Rs 40000 in Thrissur, Ernakulam, Trivandrum and Kottayam. In Kozhikode irrespective of the income group compact cars are the most preferred category.
- Income of pre owned car consumers has relationship with product related factors when making the purchase decision. Importance of product related factors such as resale value, low maintenance, price, brand model, fuel efficiency, design of car, performance and comfort features differ significantly among respondents of different income levels. **(Hypothesis 12: Accepted)**
- The importance of dealer related factors such as certification, show room visit, location, test drive, website and benefits offered differ significantly among respondents of different income levels.

7.3.6 Nature of Family

- Nuclear families purchased pre owned cars when compared to joint families.
- Among the various categories of pre owned cars Maruti 800, Alto, Wagon R, Santro are most preferred by nuclear families.
- Joint family purchased compact cars like Ritz, Indica Vista etc.

7.4 Category of Pre owned Car Purchased

- Mini cars are used more by the respondents of Kottayam and Trivandrum districts.
- Compact cars are purchased and owned more by the respondents of Kozhikode district.
- Consumers of Thrissur purchased pre owned cars belonging to C1 category.
- C2 category cars are purchased by more consumers of Ernakulam when compared to other districts.

7.4.1 Brand Model Purchased based on Fuel Variant

- In the category of Mini segment the popular brands of petrol variant pre owned car is Maruti Suzuki Alto, Hyundai i10 and Maruti Suzuki 800. Among compact cars Maruti Suzuki Swift and Hyundai i20 are the models popular among the sample respondents.

- Hyundai petrol brands in mini segment are popular in districts like Thrissur and Ernakulam and Maruti petrol car brands in mini segment are popular in Kozhikode, Thiruvananthapuram and Kottayam.
- Among the diesel variant pre owned cars in Mini segment, Ford Figo is the only brand sold across the different districts which indicates the less popularity of diesel variant pre owned cars in mini segment.
- Among the diesel variant pre owned car in compact segment brands like Swift and Ritz are popular.
- In the C1 category of pre owned cars also diesel variants are popular than petrol variants. Popular diesel variants in this category include Hyundai Accent, Ford Fiesta and Hyundai Verna. Among the various districts C1 category diesel variant cars are more popular in Thiruvananthapuram.
- Petrol variant pre owned cars of C2 category are popular than diesel. In this category sample respondents purchased only petrol variants. Among the various brands, variants of Honda rule this market segment. This segment is popular in Ernakulam and Thrissur.

7.5 First time car buyers

- Majority of the total sample respondents who purchased pre owned cars are first time car buyers.

7.6 Frequency of Usage, Media and Duration of collecting Pre –purchase Information

- Frequency of usage is high for buyers who own a petrol variant pre owned cars.

- Internet is the primary source of information more than any other media that led them to the authorised dealers where they bought pre owned car.
- Like any other product, pre owned car purchase also involve search for pre-purchase information. From the analysis it can be that majority (40.7 percent) of respondents searched for 2 weeks to one month before arriving at the final decision to purchase pre owned cars.

7.7 Mode of Payment and Influence of reference groups

- 77.9 percent respondents made use of their own fund to purchase pre owned cars rather than availing loans.
- Among the various reference groups most influential group who influence the intention to purchase the brand of used cars include the peers (43.57) of consumers followed by family (36.77), friends (34.03), and least influential are social groups (32.07).

7.8 Importance of Product Related Factors across Category of Pre Owned Cars

- Among the product related factors, such as resale value, low maintenance, price, brand model, fuel efficiency, design of car, performance and comfort features performance got the highest mean, followed by design of car and comfort features for the total sample. For Mini, C1 and C2 category of pre owned cars performance got the highest mean and for Compact cars design got the highest mean.
- Importance of product related factors for purchase of pre owned cars differ significantly among respondents of different category of pre owned cars.

7.9 Importance of Dealer Related Factors across Category of Pre Owned Cars

- Among various dealer related factors such as certification, show room visit, location, test drive; website and benefits offered mini and compact car owners consider website of dealer as very important. C1 and C2 category car owners consider certification of dealer as an important factor for the purchase decision.
- Importance of dealer related factors for purchase of pre owned cars differ significantly among respondents of different category of pre owned cars.

7.10 Discussion and Implications to marketers

The study explored the relationship of product and dealer related factors, attitudes, subjective norms and perceived behavioural control to post purchase behaviour in the case of pre owned cars. In order to understand the effect of different determinants of post purchase behaviour the entire study is done using the framework of the theory of planned behaviour by Ajzen (1991). The results obtained from the model indicate a good fit. It become evident that the attitude is the most important determinant of the repurchase intention for pre owned cars.

According to Kinnear, T.C and J.R Taylor (1996) consumers' attitude is the consumer likes, endorsement or preference for product attributes, which summarizes the criteria that consumers use to make decisions regarding what products to buy. Previous studies by Mashahadi et.al (2015) have found that product attributes play a significant role in influencing a positive attitude towards product. The results of the present study, that product related factors

have direct positive influence on attitude is in line with previous findings in the literatures. Product related factors influenced repurchase intention and recommendation indirectly.

Previous studies by Swan et.al (2016), Kirkup (1957) and Young (1972) investigated the role of dealer in purchase behaviour. Studies found that although dealers cannot directly control word of mouth and repurchase intention they play a significant role in attitude formation. Findings of the present study also indicate that change in dealer related factors will bring change in attitude towards purchase of pre owned cars.

Product and dealer related factors have impact on repurchase intention. Product related factors have more significant influence than dealer related factors. This shows the necessity on the part of dealers to focus on certain aspect of their service will definitely attract more business for the dealers and ultimately prompt repurchase intention of pre owned cars.

A number of studies such as Ajzen (1991), Conner and Armitage (1998), Fishbein and Ajzen (2005), Honkanen et. Al (2006), Olsen (2001), Shepherd and Raats (1996), Saba and Vassallo (2002), Verbeke and Vackier (2005) confirmed that attitude was the strongest predictor of intention. Parallel to other studies the present study also confirmed that attitude is the strongest predictor of post purchase behaviour. This study supports that the impact of attitude was highly significant on repurchase and also on recommendation as post purchase behaviour. Those who have positive attitude about pre owned cars are likely to have repurchase intentions.

A number of studies related to consumer durables by Ajzen (1991), Armitage and Conner (2001), Fishbein and Ajzen (1975), Tuu et al. (2008) etc.

argued that subjective norms are the weakest predictor of intention and behaviour in TPB framework; where as some other studies confirmed that social pressure is a significant indicator of intention (Berg et al., 1999; Olsen, 2001; Shepherd, 1989). However, the present study confirmed that subjective norm is significant indicator of recommending pre owned cars and of repurchase intention.

The result of this study found that perceived behavioral control has a significant effect on recommendation and repurchase intention to buy pre owned cars. The results are consistent with other previous researches from Novak et al(2003), Sanchez-Franco (2010) and Roldan (2005). Their results indicate that the consumers' perceived behavioral control has a positive effect on post purchase behaviour.

According to Dodd et al (1991) repurchase intention is the willingness to buy the same product or service by a customer. Loyal customers repurchase from the same service provider, and continue to propose a positive attitude towards the service provider. Anderson & Narus (1990) concluded that once the customer become loyal he has repurchase intention. Recommendation is the extent that a customer informs colleagues, friends and relatives about an experience that he/she had from a product or service. According to Fornell & Wernerfelt (1987) positive word of mouth is a behavioural intention to recommend the product or service. Reichheld & Sasser (1990) found that satisfied customers talk about their experiences with products or services to their friends and colleagues, workers and others that influence other potential customer to purchase the same product The TPB proposes that behavioural intention is the function of three constructs, namely, attitude, social norm and

perceived behavioural control (PBC). This study also confirms that repurchase intention and recommendation is the function of attitude, social norm and perceived behavioral control.

According to Chidambaram and Alfreed (2007) brand name tells them something about product quality, utility, technology and customers prefer to purchase the passenger cars which offer high fuel efficiency, good quality, technology, durability and reasonable price. Studies by Rao and Kumar (2012), Alamgir, Shamsuddoha, Nasir & Nedelea (2010) and Gaedebe (2007) revealed that customers consider safety, dealer service, customer relationship and availability of spares, brand name, pricing and distributor's reputation as the most important factors. . This study revealed that customers give importance to product and dealer related factors while purchasing a pre owned car.

Cosser and Du Toit (2002) found that friends had a large influence on decision making. Stone et.al (2001) also concluded that Generation Y consumers were strongly influenced by peer group pressure. Both these observations compare to the results of this study, which indicated that among the various reference groups most influential group which influences the decision to purchase the brand of pre owned cars is the peers of consumers followed by family and friends.

Women Straughan & Roberts (1999) suggests that the typical profile for a green consumer is that these individuals are highly educated, young, high income, urban. The higher income consumer can justifiably be more green-minded as their income levels allow them to bear the premiums often associated with green products and services. There are a great number of

studies on the in-home shopper profile by Cunningham and Cunningham (1973), Darian (1987), Gillet (1970), Korgankoar and Moschis (1987), May and Greyser (1989), Mulhern (1997) Peterson et al. (1989) Reynolds (1974), Reynolds and Darden (1972), Wotruba and Pribova (1995), and the Internet shopper profile studies by Dholakia and Uusitalo (2002), Vrechopoulos et al. (2001), Sim and Koi (2002) but there are no specific studies on the pre owned car consumer profile. Generally, profile of a pre owned car consumer is that they are youngsters, males, educated and with monthly income less than 25000.

Researchers like Jain & Kaur (2006), Parker et al (2003), Diamantopoulos et al (2003), Mainieri et al (2010) found that gender has a direct impact on consumers' choice of green products. For pre owned cars too gender has impact on consumer choice. When compared to males, females buying pre owned cars in C1 and C2 category are comparatively less which shows that women are practical and tend to connect the purchase to the ideas of freedom and independence. They prefer small and maneuverable cars when compared to men.

Previous study by Mousavi (2006) showed that factors such as income and its changes, occupation, gender affect the purchase of Iran khodro cars. Similarly occupation, income age etc affect the purchase of pre owned cars. Studies by Darian (1987), Modahl (2000), Mulhern (1997), Rogers (2003), Schiffman and Kanuk (2003), Steenkamp, Ter Hofstede and Wedel (1999), Wotruba and Pribova (1995) concluded that consumer needs, interests and attitudes vary with age, and the youngest consumers have the most positive attitude toward innovation. Car owners in the age group less than 30 are the biggest buyers of pre owned cars. Youngsters are in the beginning of their

career and the disposable income available to them in the younger ages is limited. A pre owned car is the alternative which they can easily or satisfactorily afford. Another purchasing motivation of this age group may be because it allows them to jump and skip segments which otherwise is expensive if they purchase new cars. Also with the increase in availability of jobs more numbers of people are buying pre owned cars for easy travel to and from work. As age increases less number of respondents are purchasing pre owned cars.

Salaried other than professional respondents are the major buyers of pre owned cars which may be because the economic side of pre owned cars makes it attractive to the salaried class who always look for maximum value for money they spend.

Income level is much related to consumer behaviour while taking purchasing decisions. Robert (1999) and Zarnika (2003) conclude that consumers with higher salaries are more willing to adopt green products. Parker et al (2003) and Jain & Kaur (2006) argue that the consumers belonging to higher income groups respond positively to the green energy programmes; moreover they are also willing to pay more for green energy. But for pre owned cars it is found that as income increases the consumers purchasing pre owned cars is decreasing which may be because respondents with high income prefer and can afford new cars.

Losarwar (2002) attempted to examine the influence of socio-economic profile, role of family and reference groups, life style, brand awareness, factors influencing, buying motives, effectiveness of promotional plans on the

purchase decision in respect of select five durable products - Television, Washing Machine, Refrigerator, Mixer and Fan. The results of the study revealed that majority of the consumers purchased the television, washing machine and refrigerator from authorised dealers whereas mixer and fan from retailers. In the present study consumers who purchased pre owned cars from authorised dealers are considered. Certification, location, website, test drive and benefits offered by dealer are the factors that influenced the choice of consumers.

Majority of consumers purchased pre owned cars in mini category. Pre owned cars belonging to other segments are purchased by people whose number is comparatively less which could be because of economic considerations. Mini cars are purchased and owned significantly more by the respondents of Kottayam as it is a hilly terrain and majority of people are engaged in plantation field. They prefer those category of pre owned cars which can be used easily on narrow roads and which can be purchased economically.

Respondents of Trivandrum also prefer pre owned cars in mini category which could be due to the presence of more proportion of salaried other than professional employees who can comfortably own cars of this segment. Compacts car are more preferred by respondents of Kozhikode district. Kozhikode inhabitants are predominantly trading class who can afford a higher segment of pre owned cars.

C1 category of pre owned cars are preferred more by respondents from Thrissur which is a commercial and business centre of Kerala. This provides

them enough funds to own and use higher segment pre owned cars. Respondents of Ernakulam district are inclined towards pre owned cars in C2 category. Ernakulam is industrial and business centre of Kerala which provides them a higher standard of living which influences their taste and preferences. Preferring pre owned cars in higher segment could be because of this reason.

The study identified the potential group of consumers purchasing pre owned cars. This would help the marketers to formulate specific marketing strategies and focus the marketing efforts specifically so as to increase the effectiveness.

Respondents with higher educational qualification purchased pre owned cars because normally highly educated group will be better employed and have savings. Education also helps them to search for information about pre owned car availability through internet advertisements. They are better placed to collect information to buy good and reliable pre owned cars when compared to other lesser educated groups.

Authorised dealers should give importance to product related factors since they play a very important role in shaping the customer attitude towards pre owned cars. They should try to become trust worthy partners in post purchase stage also by providing service alerts, service scheduling and other notifications and person-to-person interaction.

While formulating marketing strategies to attract more female owners marketers should focus less on performance and user imagery and more on quality and safety, brand reliability, and superiority of the brand her feelings toward the brand and her overall relationship with the brand.

Free pickup and delivery after service will be helpful for both male and female employed customers. Dealers should promote this facility.

The demand for pre owned cars among youngsters is increasing every day because pre owned cars are affordable and it allows them to explore a large number of options. Youngsters, being tech savvy authorised dealers can list their car according to specifications such as manufacturer's name, model, year of manufacture, number of miles covered, fuel variant, type of ownership, and specific features of car which younger generation is looking for, in their website.

The findings suggested that pre owned car marketers should pursue the excellent attributes and services that induce customers' positive evaluations and stimulate the formation of favorable attitudes toward purchase of pre owned cars.

Authorised pre owned car dealers should formulate strategies to create awareness about their attributes such as certification, additional benefits such as free service, warranty, etc to the public through various information sources which improve referents' favorable perceptions of a pre owned car.

The study revealed that customers depend largely on internet for gathering information before decision is made. Hence marketers should develop efficient strategies for enhancing their image by advertising services to potential customers using internet and other information sources. Dealers should be active in social media thereby providing potential customer a platform to interact with dealers.

It is evident from the results of this study that pre owned car market is becoming organized, transparent and trustworthy. The purchase of pre owned car is especially attractive for younger consumers and also for potential new buyers. They should attempt to influence their target audience by creating awareness about the transparency and reduction of asymmetric information in used car market.

The current study would help authorised dealers in understanding an important element of the marketing strategy which is the post behaviour of consumers. Attitudes have significant impact on post purchase behaviour which is repurchase and recommending to others. So dealers should formulate marketing strategies to develop positive attitude.

As the role of subjective norms is significant in driving consumers toward purchasing, the marketers need to target the opinion leaders who can speak positive word of mouth about pre owned cars which would raise the level of interest and confidence toward use of pre owned cars among potential customers.

The influence of perceived behavioral control suggests the importance of non-motivational factors in consumer's intention to buy pre owned cars. Authorised dealers should reassure consumers regarding their reliability of service.

7.11 Contribution of the research

It is widely believed that Kerala is a consumer state. Kerala is well known for its consumerism due to higher purchasing power, foreign remittance, and high literacy. This state has become a fast growing auto market over the past

one to one and half decade. Growth has been driven by rapid economic growth, increasing wealth, double digit average wage gains and more than twofold surge in equity shares. For most people, purchasing a car is a dream and an important investment next to purchase of a house. The market for pre owned cars changed rapidly and it requires the manufactures and car dealers to know consumers preference in time and take fast decisions to react to market changes quickly. Thus it is very essential to know about consumer behaviour so that they can plan appropriate strategies. But none of the studies so far, have examined consumer behavior towards pre owned cars in Kerala. The present study has tried to bridge this research gap and the same is the most important contribution of this study. This study contributes to the existing literature by establishing a valid means of influence of consumer attitude through conceptual model and algorithm.

7.12 Areas of further Research

The primary focus of this work was to identify and analyze purchase behaviour of pre owned car consumers. This was attempted under two general objectives and five specific objectives. No research work is complete in all respects. But a dedicated and systematic work will help the researcher to identify further areas of research. Some of them are listed below.

- The focus of this study was only to identifying and analyzing factors influencing purchase behavior of pre owned car consumers. But there are a number of factors and issues behind consumer behavior which are not enquired in this study. The presence of authorised dealers in premium segment and unauthorised players in pre owned market their concept of market and their

contribution towards an expanding market. There is scope for further research on analyzing the market behavior including dealers too.

- Another possibility is conducting similar studies in other districts of Kerala and integrating with this study to project an overall consumer behavior pattern for the whole state of Kerala.
- Any growing market needs financing. Today automobile financing is mainly about new cars, because valuation- depreciation assessment is easier and more reliable in this case. Once the consumers are identified and their purchase behavior is understood, it is necessary to have appropriate financing models also to give thrust to marketing. There is good scope for further research in this area leading from this study.

7.13 Conclusion

Liberalisation of economy has opened up the global markets and it has prompted the markets grow beyond the geographical boundaries. In India, liberalisation has transformed the automobile market. In the last decade every major global automobile manufacturers have established their presence in India. Instead of the old design cars, the market is now full of fuel efficient, stylishly designed, comfortable cars of renowned brands from all over the world. This transformation of the new cars market has reflected in the pre owned car market also. In the place of old agents and word of mouth selling of few age old models of very old poorly maintained cars, the market is dealing pre owned cars of renowned brands of attractive designs and comparably newer vehicles. This has made the market of pre owned cars more attractive than before, which has enlarged the potential of pre owned car market. This

booming market has thus attracted a number of organised players including the manufacturers who directly deal pre owned cars. The attendant professionalism, marketing innovation and service quality is likely to further strengthen the market. But this requires the backing of a thorough understanding of the consumer behavior to focus and attend the market. This study has sought to contribute to this understanding.

The findings of this study have revealed attitude, subjective norms and perceived behavioral control have significant influence on repurchase intention and willingness to recommend to relatives and friends. Product and dealer related factors play a significant role in shaping attitude of consumers. The influence of demographic and segmentation variables is also examined. This study has explored a model linking attitudes, product and dealer related factors to repurchase intention and recommendation to relatives and friends using PLS approach to utilize the advantages of soft modeling with the large sample. Results obtained by the final path model have demonstrated that PLS path Model is an effective statistical technique to analyze the influence of attitudes, subjective norms and perceived behavioural control on the post purchase behaviour of pre owned cars. The theoretical and marketing implications have significantly contributed to widen the understanding of purchase behaviour and post purchase behaviour of consumers of pre owned car. This is going to be beneficial to the stake holders of the pre owned car market, like marketers, customers, and financiers leading to the overall healthy growth of the industry.

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APPENDICES

APPENDIX-I

Questionnaire on “Pre owned Car Market in Kerala: A model linking Attitudes, Product and Dealer Related Factors to Post Purchase Behaviour”

This is an instrument designed for collecting the response of pre owned car users. As a consumer of a pre owned car, you are in a unique position to comment on this research. Based on your experience during the purchase process, I humbly request you to provide information in order to complete the research smoothly. The responses collected through this questionnaire would be kept confidential and used for academic purpose only.

Personal Profile

Name of the respondent:

Age:

Gender:

Education:

Occupation:

Monthly Income:

Nature of the family: 1) Joint Family 2) Nuclear Family

Details related to Pre Owned Car

1. Brand name of the pre owned car
2. Mention the brand you are using is Petrol/Diesel
 - a) Petrol b) Diesel
3. Name of dealer from whom the purchase is made:
4. Have you purchased pre owned car before?
 - a) Yes b) No
5. If yes, Please mention how many times you have purchased Pre owned car.
6. Who uses the car most?
 - a) Myself b) Spouse c) Parents d) Children e) Other family members e) All mentioned above f) Others, please specify
7. Frequency of usage
 - a) Daily b) Weekly c) Once in a month d) Occasionally
8. How long did you collect pre-purchase information?
 - a) Less than 2 weeks b) 2 weeks-1 month c) 1 month-3 month d) 3 month-6 month e) More than 6 month
9. Mode of Payment
 - a) Own fund b) Bank loan c) Private finance d) Loan from employer e) Dealer finance f) Any other please specify
10. Which media led you to the dealer for purchase?
 - a) Newspaper b) Magazines/Journals c) TV ads d) Family e) Friends f) Websites g) Other sources please mention

Product Related Factors

Indicate how important are following for your decision to purchase a pre owned car.

Put a tick mark in the column that best describes your opinion.

Factors	Very Important	Important	Moderately Important	Of Little Importance	Unimportant
Resale value					
Price of pre owned car					
Brand model of the car					
Fuel efficiency of the car					
Low maintenance					
Comfort features					
Design of the car					
Performance of the car					

Dealer Related Factors

Indicate how important are following for your purchase decision

Factors	Very Important	Important	Moderately Important	Of Little Importance	Unimportant
Certification of dealer					
Visit to the show room of dealer					
Website of the dealer					
Test drive facility provided by dealer					
The location of dealer influence your purchase decision					
Benefits offered by the dealer					

Attitude

Indicate your degree of agreement or disagreement on the influence of following statements on your purchase decision

	Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree
Buying pre owned car is a better choice					
Buying a pre owned car benefits the consumer					
Considering Price I Prefer to buy a pre owned Car					

Subjective Norms

Indicate your degree of agreement or disagreement on the influence of following statements on your purchase decision

	Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree
My relatives and friends approve of my decision to buy Pre Owned Car					
My relatives and friends think that I should buy Pre Owned Car					

Perceived Behavioral Control

Indicate your degree of agreement or disagreement on the influence of following statements on your purchase decision

	Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree
I am familiar with availability of Pre Owned Car					
I have full control over my Purchase Behavior					
Its completely up to me to decide whether or not to perform the behavior					

Post Purchase Behaviour

Indicate your degree of agreement or disagreement on the influence of following statements on your purchase decision

	Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree
Will recommend to your friends and relatives that they should buy a Pre Owned Car?					
Will consider Pre Owned Car as a choice when buying a car?					

Rank the Influence of following Reference Groups on your Purchase Decision?

Factors	Ranks	I	II	III	IV
Family					
Friends					
Peer					
Social Groups					

Thank You Very Much for the Participation!

APPENDIX-II

List of Publications

- **Deepthi Sankar.** Dr.Zakkariya K A. “Changing face of Car Market: A Review of Market Growth and Changing Sales Trends in Indian Passenger Car Market” in International Journal of Research in Commerce, IT & Management in January 2012, Open Access International e-Journal - Included in the International Serial Directories, Vol.No.2 Issue 1, 94-98.
- **Deepthi Sankar.** Dr.Zakkariya K A. “Trends and Patterns in Passenger Car Market of BRIC Countries” in International Journal of Current Research in November 2012, Vol.No.4 Issue 11, 044-048.
- **Deepthi Sankar.** “Role of Brand Name in Purchase Decision of Passenger Cars”, in Indian Journal of Applied Research in September 2013, Vol.No.3 Issue 9, ISSN - 2249-555, 310-311
- **Deepthi Sankar.** “Consumer Behaviour Towards Gold Purchase”, in International Journal of Research in Computer Application & Management in June 2014, Vol.No.4 Issue No.6, ISSN - 2231-1009, 55-57.
- **Deepthi Sankar.** “Emerging International Business Order”-Achieving Competitiveness for Indian Business, in Perspectives on Emerging International Business Order by Directorate of Public Relations and Publications, CUSAT, Kochi Pg:No: 28-37.

