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# FACTORS INFLUENCING CAR PURCHASE DECISIONS OF RURAL CONSUMERS: AN EMPIRICAL ANALYSIS IN TIRUPPUR DISTRICT

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**Abstract**

As many developments and changes taking place around us, within all the industries and firms, within each industry trying to keep pace with the changes and diverse needs of the people. Though for the decades together, marketers have regarded 'customer' as the king and evolved all activities to satisfy him or her, this concept is gaining more momentum and importance today. Not only has competition become intense but over and above with the market being flooded with many me-too products, the challenge before the marketer is to understand the diversity of consumer behaviour and offer goods/service accordingly. Thus the success of the firm will be determined by how effective it has been in meeting the diverse consumer needs and wants by treating each customer as unique and offering products and services to suit his or her needs. Consumer is an individual who buys products or service for personal use and not for manufacture or resale. Today, all the firms are engaged in a process of creating a life time value and relationship with their customers.

**Key words**: Car purchase, Rural Consumers, Empirical analysis and Tirupattur district.

## 1. Customer purchase behaviour

Consumer purchase behavior is the sum total of a consumer's attitudes, preferences, intentions, and decisions regarding the consumer's behavior in the marketplace when purchasing a product or service. The job of marketer is to meet and satisfy target customers needs and wants but "knowing customer" is not a simple task. Understanding the purchase behavior of the target market for its company products is the essential task for the marketing department. The job of the marketers is to "think customer" and to guide the company into developing offers, which are meaningful and attractive to target customers and creating solutions that deliver satisfaction to the customers, profits to customer and benefits to the stakeholders. Marketers must study the customer taste, preferences, wants, shopping and buying behavior because such study provides the clues for developing the new products, price, product changes, messages and other marketing mix elements. In the purchasing process consumer plays a different roles such as Initiator, Influencer, Decider, Buyer and User.

## 2. Automobile industry in India

Overall economic development of a country is determined by the development in the manufacturing sector. Similarly, the quality of life to a great extent depends upon the growth and development in consumer goods segment. Though the entry of quality goods in India is late, to be precise only after liberalization, still India is competing with top nations in terms of range and quality of such goods. Urbanization and

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metropolitan culture have necessitated the need of Fast Foods, Designer Clothes, Luxury Cars, Modern Flats and the like

And besides, the change in the family and in the earning pattern, especially the emergence of double income group families, has resulted in significant changes in the buying behavior of individuals. This is fueled by the growth in the service sector. In economic terms, there is a strong correlation between car sales and GDP growth. With lucrative jobs being available to young people today, there is an increase in the disposable income, having more disposable income on hand, the aspiration of Indians to own a car is highest among the developing countries. Increasing urbanization and proportion of young people in the population coupled with improving consumer finance facilities with the entry of banks into car finance has come as a boon to the Indian car industry. Home car manufacturers too have started offering consumer finance facilities. At present, many models are available with the Indian car manufacturers at competitive prices and manufacturers are reducing the prices in the mid and compact segments to increase the sales volumes. In Indian Passenger car industry, most of them are MNCs, who entered India after the Indian economy opened up, Maruti is one of the few Indian manufacturers on the scene.

Maruti occupies 50 per cent of the market share in the mini and compact cars and is maintaining its share despite the stiff competition from manufacturers like Hyundai and Tata Motors, occupies over 20 per cent of the market share in the small and compact car segment. The Indian car industry is dominated by Korean and Japanese automakers. Western carmakers such as Ford and GM have not been as successful as their Asian counterparts like Hyundai and Suzuki in the Indian market. After understanding the Indian market and its consumers, GM entered in the small car market BMW and Volkswagen are scouting for locations in India to set-up manufacturing facilities. The Indian car industry is still in the growth and evolution stage and is depending on the domestic and regional market.

The Year 2013-14 was undoubtedly one of the most challenging ones for the automobile industry. Both vehicle and auto component sales saw and decline during the fiscal year that ended in march 2014. Automotive component Manufacturing Association of India (ACMA) said the industry recorded a decline of 2 percent, with overall turnover standing at Rs.2,11,65 crores against last year’s 2,16,000 crores. However, the auto component industry expects a growth of 4-6 percent in the 2014-2015 fiscal, if the vehicle sales continue to grow like they have in the last couple of months. Export grew by 16.7 percent to Rs 61, 48 crores (USD 10.2 billion) from Rs 52,690 crores (USD 9.7 billion) in 2012 -13. Europe is the leading marketplace with 38 percent contribution, while the US topped the list of top export destinations. Imports of auto components grew by 3.6 percent to Rs 7,160 crores (USD 12.8), which is about 3 billion dollars higher than exports. So, this is an area of concerns; our exports are lower than imports, while an ideal situation dictates the exact opposite. Asia and Europe contributes to 57 percent and 34 percent of imports, respectively. The industry inspected a continuous year –on-year decline in terms of investment. While in 2010 -11 almost USD 2 billion were invested, in 2011-12, it was in the range of USD 1.26 -1.75 billion in 2013 –b13, whereas in 2013 – 14, an investment of around USD 0.5 -0.7 billion was witnessed in the sector. The reason behind this was moderation in vehicle sales and depressed market sentiments.

**3. Rural consumer**

Marketing plays a pivotal role in the growth and development of a country. It significantly contributes to income generation and employment. Efficient marketing strategy enables the markets to provide right product, to right person and at the right time. Indian rural market is much larger than that of urban market in terms of population, number of households and by way of geographic dispersal. Increased income level among rural households, improved infrastructure and favorable government policies offer a huge potential for rural marketing. As a result, manufactures from India as well as aboard have diversified their attention towards rural segment to tap the hitherto untapped potential.

The rural market is the new driving force of the 'Indian Consumption Story'. With only 31.16 per cent of the Indian population living in urban areas and 68.84 per cent residing in the villages, it is only a matter of time before rural India takes its rightful place in the Indian growth story. Businesses are looking for new opportunities and avenues as a result of saturation in urban markets. Developed markets represent a shrinking part of world market. Faced with a threat of declining growth rates in future urban markets, these business have started focusing on the huge and relatively untapped rural Indian market. As a result of rising non-farm employment opportunities coupled with government initiatives and private initiatives, the rural consumption growth rate in India has now surpassed that of urban India (CRISIL Report, 2012). Since the beginning of the economic reforms in India launched in the early 1990s, it is for the first time that rural spending in the country has outpaced urban consumption. According to preliminary data released for 2011 – 2012 by the National Sample survey Organization (NSSO). Between 2009 - 2010 and 2011 – 2012, rural consumption per person grew annually at 19 per cent or at two percentage points higher than its urban counterparts. In absolute terms, the spending by urban India during this period was pegged at US $ 53,607 million and spending by rural India at US$67,144 million

## 4. Review of previous literature

Sambanandam and Lord (1995) opined that in these days, car owners desire to upgrade their models and brands to avail of the new features and environmental changes and comforts of competing brands. . In this confusing scenario, some of the car buyers switch from one brand to another at trade-in time, whereas some other car owners display consistent choice of sticking to their brand / product from purchase to purchase.

Chidambaram *et al*. (2003) in their study on brand preference of passenger car concluded that most of the respondents in Coimbatore city are aware of many popular brands of passenger cars. Their study suggested that marketers should be careful in attracting customers through segmentation in terms of age, education, occupation and income level, because car purchase depends mainly on lifestyle of consumers.

Renganathan (2005) in his study on consumer markets and buying behaviors of cars attempted to know the customers opinion regarding the purpose of owning a car. Finally he suggested that cars should be designed in such a way that the actual fuel efficiency obtained is the same as that being promised. His study also reveals an important finding that car purchase behaviour in India is heavily influenced by a consumer's lifestyle than any other factor.

Suresh and Raja (2006) made an attempt to measure the customer satisfaction with small cars. In this study, the customer satisfaction is measured by using the following variable attributes under different dimensions, namely, after sales service, ability to understand customer needs, behaviour and knowledge of the mechanics, warranty, prompt delivery, 24 hours customer care, information about the cars, horse power, engine capacity, power steering, technology, fuel capacity, acceleration, easy finance, convenience and accessibility, ground clearance, easy processing and documentation, price, discount and rebates, fuel efficiency, maintenance cost, luggage capacity, safety measures, model and colour of the car, music accessories, engine pickup, availability of spares, cost of labour and spares. The analysis of the study reveals that demographic variables are highly influencing the purchase decisions of small car owners in India.

Dadfar (2009) in a research entitled "identify and prioritize the factors affecting buying decision of Iran khodro products" investigated and identified factors influencing the purchase decision of the buyer of Iran khodro products. According to him, purchase decisions of car owners are more influenced by their family size, income and age level which are nothing but the lifestyle of the car owners.

Purohit (2009) identified that consumers are mainly satisfied by the company, durability, driving comfort, brand popularity, spare parts availability, travel convenience and overall look. Good product features led the consumers to purchase Maruti product than the others.

Subadra *et al*. (2010) made an attempt to study the perceptions and behaviour of car owners in Namakkal district of Tamilnadu State. The study concludes that age, sex, income, education, occupation, family size, and the consumer's leisure time are the important factors which decides the purchase intension of passenger cars.

Jagwinder Singh (2011) made a study to differentiate the buying behaviour of rural households from that of urban households in India. Three durable goods from three different product categories were selected for the analysis *viz*., Television, Refrigerator, and an Automobile. On the basis of findings of the study, the researcher concludes that consumers lifestyle plays an important role in the purchase decisions of durable goods in India, which includes automobiles**.**

**5. Objectives of the study**

- To study the various demographic factors that influence the purchasing pattern of rural consumers.
- To study the factors influencing car purchase decisions of rural consumers in Tiruppur District.

**6. Need for the study**

The most important area of marketing is Consumer Behaviour. The essence of marketing concept is the satisfaction of the consumer. This requires a thorough understanding of consumer behaviour and their buying decision making process. Consumer behaviour is a fundamental ingredient in the marketing process. Consumer research plays an important role in new product introduction and overall increase in marketing expenditure and growing concern for improving productivity. Studies on rural consumer behviour are found to be limited for countries like India especially when the purchase behavior is for cars. Therefore, an attempt is made here to study the factors influencing car purchase decisions of rural consumers in Tirupur District. This study is considered as highly important because there is no such studies in this nature are found for Tiruppur rural region. Findings of this study would be useful for policy makers who belong to rural car market.

**7. Data analysis and interpretation**

**7.1. Demographic profile of the respondents**

Demographic characteristics of the respondents are considered as the parameters of lifestyle of a customer. Hence, an attempt is made to understand the same with data and statistics for select demographic features of the respondents.

**7.2. Ranking analysis on the factors influencing ultimate decision making for car purchase**

There are number of factors which determine decision making of a consumer when he is going to purchase any product. Purchase behaviour of any consumer depends upon the strength and weakness of these factors only. In the area of car purchase decisions, nearly thirteen factors are given importance. They are: availability of the brand, comfort, exterior design of car, mileage, guarantee period, interior design, maintenance cost, price, resale value, terms of sale, status parameter, safety features, and after sales service. Results pertaining to ranking of these factors would provide knowledge on how the customer is giving weightage to each factor while deciding the car to be purchased by him. This ranking analysis may be useful to the policy makers of the organisations which market products to rural customers.

**7.3. Correlation analysis**

The relationship exists among the factors influencing the ultimate decision making for car purchase are analyzed through Karl Pearson correlation Coefficients. The correlation analysis is used to evaluate the interrelationship among the factors. If the result shows is equal to 1, then it is directly related with each other. The positive result reveals that both the factors are moving in the same direction, one has much impact on other. The negative value indicates the reciprocal relationship between the factors influencing car purchase decision

**Table - 1**

| Sl. No. | FACTORS | CATEGORY | FREQUENCY | VALID % | CUM. % |
|---|---|---|---|---|---|
| 1 | **AGE LEVEL** | Below 25 years | 13 | 17.8 | 17.8 |
| | | 26 - 35 years | 17 | 22.4 | 40.2 |
| | | 36 - 45 years | 20 | 26.2 | 66.4 |
| | | 46 - 55 years | 11 | 14.4 | 80.8 |
| | | Above 55years | 14 | 19.2 | 100 |
| 2 | **EDUCATIONAL STATUS** | 2 | 6 | 8.6 | 8.6 |
| | | Diploma | 12 | 15.8 | 24.4 |
| | | UG Degree | 14 | 18 | 42.4 |
| | | PG Degree | 22 | 29.2 | 71.6 |
| | | Others | 21 | 28.4 | 100 |
| 3 | **MARITAL STATUS** | Married | 47 | 63.2 | 100 |
| | | Un-married | 28 | 36.8 | 36.6 |
| 4 | **MONTHLY INCOME** | Above 20,000/- | 7 | 9.2 | 9.2 |
| | | Rs.20,001/- 40,000/ | 12 | 16.2 | 25.4 |
| | | Rs.40,001/- 60,000/- | 15 | 20.6 | 46 |
| | | Rs.40,000/-80,000 | 19 | 25.8 | 71.8 |
| | | Above Rs.80,000/- | 21 | 28.2 | 100 |
| 5 | **TOTAL FAMILY INCOME LEVEL** | Below Rs.35,000 | 3 | 4.2 | 4.2 |
| | | Rs.35,001–55,000 | 4 | 5 | 9.2 |
| | | Rs.55,001- 75,000 | 5 | 6.6 | 15.8 |
| | | Rs.75,001–95,000 | 23 | 30.2 | 46 |
| | | Above Rs.95,000 | 41 | 54 | 100 |
| 6 | **FAMILY'S MAIN SOURCE OF INCOME** | Agricultural Income | 13 | 17.4 | 17.4 |
| | | Salary Income | 17 | 22.4 | 39.8 |
| | | Income from Business | 20 | 27 | 66.8 |
| | | Income from Investment | 17 | 22 | 88.8 |
| | | Other Income | 8 | 11.2 | 100 |
| 7 | **NUMBER OF FAMILY MEMBERS** | Only 2 members | 13 | 17.8 | 17.8 |
| | | 3 Members | 21 | 28 | 45.8 |
| | | 4 Members | 19 | 25.8 | 71.6 |
| | | 5 Members | 18 | 24 | 95.6 |
| | | Above 5 Members | 3 | 4.4 | 100 |
| 8 | **OCCUPATIONAL STATUS** | Government Employee | 23 | 30.4 | 30.4 |
| | | Private Employee | 18 | 23.8 | 54.2 |
| | | Self Employed | 28 | 37.2 | 91.4 |
| | | Unemployed | 1 | 0.8 | 92.2 |
| | | Others | 6 | 7.8 | 100 |
| 9 | **NUMBER OF EARNING MEMBERS** | Only one member | 3 | 3.8 | 3.8 |
| | | Two Members | 38 | 51.2 | 55 |
| | | Three Members | 32 | 43 | 98 |
| | | Four Members | 2 | 2 | 100 |
| | | Five & Above Members | - | | -- |
| 10 | **SAVINGS SCHEMES PREFERRED** | Bank Deposits | 28 | 37.2 | 37.2 |
| | | Insurance Polices | 10 | 13.4 | 50.6 |
| | | Post office savings | 15 | 19.6 | 70.2 |
| | | Chit Funds | 18 | 24.6 | 94.8 |
| | | Others | 4 | 24.6 | 100 |
| 11 | **TOTAL MONTHLY SAVINGS** | Below Rs.10,000/- | 4 | 5.6 | 5.6 |
| | | Rs.10,001/- 15,000/ | 11 | 14.6 | 20.2 |
| | | Rs.15, 001/- 20,000/- | 18 | 23.4 | 43.6 |

| | | | | | |
|---|---|---|---|---|---|
| | | Rs.20,000/-25,000/- | 24 | 31.8 | 75.4 |
| | | Above Rs.25,000/- | 18 | 24.6 | 100 |
| 12 | **STATUS OF HOUSE OWNERSHIP** | Own House | 54 | 72.6 | 72.6 |
| | | Rented House | 21 | 27.4 | 100 |
| 13 | **TYPE OF HOUSE** | Individual | 33 | 43.8 | 43.8 |
| | | Apartment | 6 | 7.8 | 51.6 |
| | | Joint House | 2 | 3.2 | 54.8 |
| | | Farm House | 30 | 39.6 | 94.4 |
| | | Others | 4 | 5.6 | 100 |
| 14 | **AVAILABILITY OF PARKING FACILITY** | Available | 73 | 96.8 | 96.8 |
| | | Not Available | 2 | 3.2 | 100 |
| 15 | **SOURCE OF FUNDS FOR BUYING CAR** | Own Fund | 42 | 56.2 | 56.2 |
| | | Loan from banks | 21 | 27.8 | 84 |
| | | Loan from financial institution | 6 | 27.8 | 91.6 |
| | | Loan from relatives & friends | 4 | 4.8 | 96.4 |
| | | Others | 3 | 3.6 | 100 |

## 8. Findings of the study

- Based on the study majority of the rural buyer are in middle age group and married.
- Most of the car owners in Tiruppur rural area are receiving monthly income more than Rs.80,000/- per month.
- More than 84 percent of the respondents' family income is found to be more than Rs.95,000/- per month and majority income from business.
- More than 80 percent of car owners of Tiruppur rural area are from more than 3 member family.
- There are more than two earning members in the family which influence the rural consumer to own a car.
- More than 75 percent are having a habit of saving more than Rs.15,000/- per month. It is common to say that level of savings decides the purchasing power of a consumer.
- Majority of consumers are living in own house and they are having good parking facilities.
- Majority of consumer are using their own fund for purchasing the car and some banks loan.
- In ranking analysis respondent ranked interior design as the most important and availability as second factor. Even though, price is the most important factor in the purchase decision, Tiruppur rural customers of car market gave only third place to price of the car.
- Majority of the statistics shows significant correlation with each other. This reflects that respondents are more concerned about interrelated aspects while taking decisions for car purchase. The respondents are giving more importance to factors like mileage, guarantee and interior design of the care when they think about resaleability of the car.

## 9. Conclusion

According to the results obtained from the analysis, it is certain that owners of the car in the rural areas of Tiruppur are mostly middle and high income consumers. Further, Government servants and business class consumers mostly own cars and they really having space for parking in their own house. While selecting a particular brand or even model, rural consumers were giving utmost importance to three important aspects like availability of the brand or model, comfort in using and exterior design of the car. Findings of the study further reveal that for rural consumers, car is not a status symbol. Least importance is given to factors like safety and after sales service. However, findings of the study indicate an important aspect of the rural consumer behviour. (i.e.) rural consumers bother more about the resaleability of their car. Hence, they gave more importance to features like mileage, guarantee and interior design etc., which were considered as valuable points of consideration when a car comes to second hand market.

**Table – 2: Ranking analysis for factors influencing ultimate decision making for car purchase**

| S. No. | FACTORS | HIGHLY INFLUENCED | | INFLUENCED | | AVERAGE | | NOT INFLUENCED | | HIGHLY NOT INFLUENCED | | TOTAL SCORE | RANK |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | No | % | No. | % | No. | % | No. | % | No. | % | | |
| 1 | Availability | 60 | 79.4 | 15 | 20.20 | 0 | 0.4 | 0 | 0 | 0 | 0 | 359 | 2 |
| 2 | Comfort | 49 | 65.6 | 15 | 20.40 | 10 | 12.8 | 0 | 0.6 | 0 | 0.6 | 337 | 4 |
| 3 | Exterior Design | 43 | 57.4 | 21 | 28.20 | 11 | 14.4 | 0 | 0 | 0 | 0 | 332 | 5 |
| 4 | Mileage | 32 | 42.8 | 30 | 39.60 | 8 | 11 | 3 | 3.4 | 0 | 3.2 | 309 | 8 |
| 5 | Guarantee | 48 | 63.8 | 15 | 19.60 | 6 | 8.4 | 5 | 6.6 | 1 | 1.6 | 328 | 6 |
| 6 | Interior Design | 60 | 80.2 | 13 | 17.40 | 3 | 4.4 | 0 | 0 | 0 | 0 | 363 | 1 |
| 7 | Maintenance Cost | 31 | 41.4 | 17 | 22.80 | 11 | 15.2 | 6 | 7.6 | 10 | 13 | 279 | 10 |
| 8 | Price | 56 | 74.8 | 15 | 20.40 | 4 | 4.8 | 0 | 0 | 0 | 0 | 353 | 3 |
| 9 | Resale Value | 32 | 42.4 | 28 | 37.80 | 11 | 15.2 | 3 | 4.2 | 2 | 0.4 | 314 | 7 |
| 10 | Terms of Sale | 29 | 38 | 17 | 23.20 | 15 | 20.4 | 9 | 12.2 | 23 | 6.2 | 300 | 9 |
| 11 | Status | 14 | 18.4 | 13 | 17.40 | 10 | 13 | 17 | 23 | 21 | 28 | 206 | 12 |
| 12 | Safety Feature | 11 | 15.2 | 15 | 19.60 | 12 | 16.6 | 23 | 30.8 | 13 | 17.8 | 213 | 11 |
| 13 | After Sales Service | 10 | 12.8 | 11 | 14.40 | 15 | 20.2 | 26 | 35 | 13 | 17.6 | 202 | 13 |

**Table – 3: Karl person rank correlation among the factors influencing ultimate decision making for car purchase**

| FACILITY | F1 | F2 | F3 | F4 | F5 | F6 | F7 | F8 | F9 | F10 | F11 | F12 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F1 | .230** | .053 | .183** | .193** | .022 | .241** | .234 | .217** | .011 | .231 | .022 | .053 |
| F2 | .234** | .211 | .031** | .110* | .051 | .021** | .290* | .222* | .022 | .034 | .051 | .211 |
| F3 | .201* | .321* | .019* | .901* | .034* | .110* | .302 | .310* | .098 | .021* | .034* | .321* |
| F4 | .320* | .431* | .452* | .563* | .023* | .023* | .098 | .091 | .921 | .231* | .023* | .431* |
| F5 | .431* | .521* | .671 | .621* | .023* | .781* | .901 | .021* | .901 | .671 | .023* | .521* |
| F6 | .542* | .349 | .562* | .345 | .892* | .934* | .231 | .543 | .920* | .110** | .892* | .349 |
| F7 | .431* | .301* | .856* | .718* | .202 | .342* | .302 | .945** | .105 | .249* | .202 | .301* |
| F8 | .119* | .231* | .294* | .378* | .653 | .741* | .341* | .119* | .320* | .228* | .653 | .231* |
| F9 | .641* | .761* | .116 | .271 | .278* | .381 | .671 | .234** | .201* | .234* | .278* | .761* |
| F10 | .889* | .309* | .371* | .346* | .286* | .845* | .371* | .271* | .237* | .389* | .286* | .309* |
| F11 | .431* | .301* | .856* | .718* | .202 | .342* | .302 | .945** | .105 | .249* | .202 | .301* |
| F12 | .320* | .431* | .452* | .563* | .023* | .023* | .098 | .091 | .921 | .231* | .023* | .431* |

Note : **. Correlation is significant at the 0.01 level
*. Correlation is significant at the 0.05 level

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