# Steering Preferences: Investigating Demographic Influences on Car Buying External Cues

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#### Abstract

Purchasing a car is as important for the consumer, as is, purchasing the house. Currently, there has been a growing demand of cars among the different households. The objective of the present study is to analyse the role of demographics on external cues dimension while buying cars. Findings of the study revealed that for both support and accessibility factor and decision influencer factors, results are significant across different age groups and between gender indicating that the respondents have divergent views for both the factors of external cues dimension based on age groups and gender. For decision influencer factor, demographics i.e. educational qualification and occupation offered significant results highlighting the variation in the opinion of consumers based on these demographics.

Keywords: Automobile industry, car buying, car purchase, external cues

# 1. Background of the study

Indian automobile industry is a highly competitive market wherein the consumers have to do complex decision making at the time of buying cars. Therefore, it is of utmost importance for the car manufacturers and marketers to get an insight regarding different factors that might impact the decision of the consumer. Consumers' opinion during the process of car buying is given shape by external cues like support and accessibility factor and decision influencer factor. Both the factors of external cues dimension may not exert an equal impact on all the consumers owing to the demographics of the consumers which can result in differences in the choice and preferences of consumers.

This study focuses on assessing the relationship between external cues and demographics in relation to car purchase

#### 2. Introduction

Automobile industry, is among the most impactful and dynamic sectors of the world economy. It covers a broad spectrum of activities connected with design, manufacturing, marketing, and distribution of automobiles and its associated components. There is a profound effect of the automotive industry; especially the cars segment on economy, transportation, technology and society at large, making it imperative to undergo an indepth research.

Indian automobile sector is divided into four major segments i.e. two wheelers, three wheelers, passenger vehicles and commercial vehicles where in every segment have their own market leaders. In terms of domestic demand, market is dominated by passenger vehicles and two wheelers (IBEF, 2023; <a href="https://www.ibef.org/industry/automobiles-presentation">https://www.ibef.org/industry/automobiles-presentation</a>)

Car buying process comprises of a multitude of considerations, ranging from design and performance of the vehicle to dealership experience and financing alternatives. All these consideration are not uniform among the consumers. These considerations are impacted by external cues factor such as support and accessibility factor comprising of variables-sales services, maintenance burden, marketability and resale value, availability of spare parts and service network and decision influencer factor comprising of brands, dealers, discounts and loan and payment facilities.

Viewpoints and choices of the consumers are important for car buying decisions and are subject to a host of demographic factors. Different demographic variables like age income, occupation etc. indicate towards the role of demographics in giving shapes as to how the consumers perceive various external cue variables while buying cars. the current study embarks on an investigation into the complexity of consumers decision making in the car industry.

#### 3. Review Of Literature

# 3.1 After Sales Services:

Services are intrinsic part of a product. Based on delivery and sales status, services can be categorised as presales, sales & after sales services. There is a direct link between cars' after sales service quality and customers' retention rate. The poor quality of after sales services offered by a centre results in customers' switching to another other service centre quickly. In today's competitive environment, only a good quality of after sales service can retain the customers (Srivastava & Tyagi, 2013). A study conducted by Fachrodji *et al.* (2022) opined that after-sales services positively and significantly influenced customer satisfaction regarding car purchase. The study reveals that the companies responded promptly and responsively at the time of warranty claims by the consumers for the damaged car and thus significantly influenced consumers' car purchase decision. Contrary to that, a study by Srivastava & Tiwari (2011) showed that the car customers do not lay much emphasis on after sales services for making a decision regarding car purchase.

# 3.2 Maintenance Burden:

Belgiawan *et al.* (2016) conducted a study on the students of Indonesia and revealed that students are not in favour of buying the cars. Students have negatively associated car ownership with maintenance, repair, replacement and accident management. Young respondents in Indonesia viewed maintenance cost of the car as more of a burden and therefore considered maintenance burden as a demerit for car ownership. The study concluded that Indonesian students perceived owning a car as an inconvenient mode in terms of risk of repair and maintenance management which may result in consumers' decision to forgo the car. Kingsly and Kumar (2023) examined the role of maintenance burden of cars on the purchase behaviour of consumers and found that the consumers are more likely to go for the purchase of cars that have low maintenance cost. The study further depicted that consumers are more inclined towards sports utility vehicles (SUVs), therefore, manufacturer can focus on making affordable SUVs which are low in maintenance cost as well because consumers prefer having low maintenance cost cars.

# 3.3 Marketability and Resale Value:

Banerjee & Pillania (2009) conducted a study and found that in developing countries, purchasing a car is regarded as a turning point in an individual's life. At the time of taking the decision regarding the car purchase, consumers stress upon knowing the resale value of cars. This resale value attribute is of so much importance to the consumers that it has been put above the comfort and price attribute. In India, resale value is a predominant factor for car buying among consumers. The study also showed that all the marketing campaigns and specification relating to cars are focused towards highlighting price, style, interiors and technical aspects of the car. Inclusion of information with respect to the resale value of cars can add considerable mileage to the marketing campaigns of car.

# 3.4 Availability of Spare Parts:

Availability of spare parts exerts a positive influence on consumers' car purchase behaviour (Purohit, 2009; Kaushal, 2014). A study conducted by Narteh *et al.* (2012) indicated that the car buyers in Ghana does not just lay emphasis on availability of cars in different dealer showroom, but also emphasize on cars being available in location where accessibility to spare parts is easily achieved. Conversely, a study by Saeed *et al* (2013) stated that the easy availability of spare parts have a very low impact on the buying behaviour of consumers. Therefore, the manufacturers need to make sure that apart from the easy availability of spare parts, the spare parts must be available at low cost in order to let the consumers' shift their car buying preference towards manufacturers' car.

#### 3.5 Service Network:

Achtnicht *et al.* (2012) examined the role of service network in consumers' car purchase decision and found that if the service station networks are not expanded further for the alternative fuels, conventional technologies will continue to dominate the individual road transport in the coming decades. The study further revealed that the customers are ready to pay for the development and majority of the customers are likely to switch to new technologies I.e. fuel efficient cars in case the infrastructure related to the service network improves.

#### 3.6 Brands:

Brand is defined as a "name, term, sign, symbol or design, or a mixture of them, intended to identify the goods and services of one seller or a group of sellers and to differentiate them from those of competitor" (Kotler 2005, p 404). The capitalism culture which is revolving in the present society is focusing on the belief that an individual is known by what he has and not by who he is. This notion has made the individuals desire to possess things that distinguish them from the others. In this context, brand names play a critical role which not only exhibit a specific companys' product or symbol but delineates the general lifestyle of an individual. A particular brand can depict financial background, lifestyle and status of the consumers in the society and influence the behaviour of the customers. Consumers give utmost importance to brands at the time of making car purchase as consumers feel that cars of well known brands have superior quality in comparison to the cars of lesser known brands (Letchumanan & Sam, 2016). This is corroborated by the findings of Saputra & Dinalestari (2017); Wibowo et al. (2017); Joshi D& Bhatt (2018); Febriyantoro (2020) where the authors have found that brands exerts a positive influence on customers' car purchase decision. Gautam (2014) found that brand name and brand loyalty are important considerations for consumers while taking car buying decision. A study conducted by Phuong et al. (2020) analysed the importance of brand as a car attribute among the customers and revealed that the customers are ready to pay a higher amount to buy a car from a well known brand in the similar segment.

# 3.7 Dealers:

Distance of dealers' location from consumers' home significantly influenced the demand for cars. Every dealer has a local area of influence wherein there is high probability that customers are going to buy from that particular dealer. As the distance of dealers from consumers' home increases, the choice of buying from a specific dealer decreases at a fast rate (Albuquerque & Bronnenberg, 2007).

# 3.8 Discount Offers:

Kingsly and Kumar (2023) analysed the role of discounts and offers in his study and found that discounts and offers can be augmenting factors for the consumers to make a car buying decision. Discounts and offers can be provided to the consumers who are purchasing a car especially during the ongoing COVID-19 pandemic. Exchange offers can be provided to the consumers who are already in possession of cars so that the consumers can have the latest model of car exchange for the old one.

# 3.9 Loan and Payment Facilities:

Joseph and Kamble (2011) evaluated the buying behaviour pattern of passenger car customers in Dakshina Kannada district of Karnataka state and found that the availability of consumer credit or auto finance are the key

factors influencing the buying behaviour of car buyers in Karnataka. Some of the major players offering different kinds of funding and financing schemes for automobiles are banking institutions of the government, non banking financial corporations, public sector financial institutions, global finance institutions and global leasing companies. The study further revealed that the loans offered by the banks and non banking financial corporations (NBFC's) are the major factors responsible for making the purchase of cars possible for majority of the customers .Contrary to that, Grunewald *et al.* (2020) depicted that loan and payment facilities have a mixed impact on the purchase of cars. Banks working in the car loan market set the terms and conditions of credit which besides the incentives from the price of the vehicles, as set by the producers, may encourage or discourage the buying of the cars.

# 4. Methodology

Research methodology provides with the methods adopted to carry out any study. Research methodology includes research objectives, hypothesis, questionnaire formulation, sampling design and statistical techniques used

# 4.1 Objective

The main objective of the study is to examine the role of demographics in car buying. To achieve the main objective, following sub objectives are specified:

- i) to analyse the role of demographics on support and accessibility for car purchase
- ii) to analyse the role of demographics on decision influencer for car purchase

# 4.2 Hypothesis of the study

- H1a: Support and accessibility differs significantly across different age groups for car purchase
- H1b: Support and accessibility differs significantly across different educational qualification for car purchase
- H1c: Support and accessibility differs significantly across different occupation for car purchase
- H1d: Support and accessibility differs significantly across different monthly income for car purchase
- H1e: Support and accessibility differs significantly across number of children for car purchase
- H1f: Support and accessibility differs significantly across numbers of member in the family for car purchase
- H1g: Support and accessibility differs significantly between gender for car purchase
- H1h: Support and accessibility differs significantly between marital status for car purchase
- H1i: Support and accessibility differs significantly between residential location for car purchase
- H1j: Support and accessibility differs significantly between type of family for car purchase
- H2a: Decision influencers differs significantly across different age groups for car purchase
- H2b: Decision influencers differs significantly across different educational qualification for car purchase
- H2c: Decision influencers differs significantly across different occupation for car purchase
- H2d: Decision influencers differs significantly across different monthly income for car purchase
- H2e: Decision influencers differs significantly across number of children for car purchase
- H2f: Decision influencers differs significantly across numbers of member in the family for car purchase
- H2g: Decision influencers differs significantly between gender for car purchase
- H2h: Decision influencers differs significantly between marital status for car purchase
- H2i: Decision influencers differs significantly between residential location for car purchase
- H2j: Decision influencers differs significantly between type of family for car purchase

#### 4.3 Questionnaire

The study in terms of research design adopts exploratory cum descriptive research design. Primary data is collected by making use of survey research technique with the aid of a structured questionnaire Questionnaire comprises of 9 variables connected with external cues dimension consisiting of support and accessibility and decision influencer factor and demographic profile of respondents to examine the role of demographics on car buying with regard to external cues.

# 4.4 Sampling

Random cum convenient sampling technique is used to select samples in the study. The study is conducted in Haryana, Chandigarh and Delhi. A total of 650 questionnaires are distributed among the respondents in the

sampling area. Out of 650 questionnaires, 601 questionnaires are found fit for data analysis, leading to a final sample size of 601 respondents. Data is collected from the prospective buyers and users of car.

# 4.5 Statistical Techniques

Statistical techniques in the form of descriptives such as mean, percentage, frequency distribution, standard deviation are used. Factor Analysis is applied on the 10 statements related to external cues dimension to extract the factors. Reliability analysis using Cronbach's alpha is used to examine the internal consistency and reliability of the extracted factors. Analysis of Variance (ANOVA) is employed to examine the differences in the mean values of the dependent variable associated with the impact of the controlled independent variables. T test is applied to examine if there exists a significant difference between the mean of two groups.

# 5. Analysis

Table 1: Demographic profile of respondents

Variables	Category	Frequency	Percentage
Age	Upto 25 years	137	22.8
	26-35 years	260	43.3
	36-45 years	123	20.5
	Above 45 years	81	13.5
Gender	Male	383	63.7
	Female	218	36.3
Educational Qualification	Matric	23	3.8
	HSSC	11	1.8
	Undergraduate	136	22.6
	Postgraduate	299	49.8
	Professional	105	17.5
	Others	27	4.5
Occupation	Government employee	222	36.9
	Private employee	214	35.6
	Self-employed	103	17.1
	Others	62	10.3
Income Per Month(Monthly Income)	Upto 40,000	267	44.4
	40,001-80,000	204	33.9
	80,001-1,20,000	78	13.0
	Above 1,20,000	52	8.7
Marital Status	Married	412	68.6
	Unmarried	189	31.4
Do you have any children(Number of Children)	Not Applicable(N.A.)	263	43.8

	One	120	20.0
	Two	182	30.3
	Above two	36	6.0
In which area, do you reside(Residential Location)	Rural area	194	32.3
	Urban area	407	67.7
Type of family	Nuclear family	302	50.2
	Joint family	299	49.8
Number of members in the family	Two	21	3.5
	Three	55	9.2
	Four	169	28.1
	Above four	356	59.2

Source: Primary Data

The impact of various demographic factors on external cues dimension affecting car buying decision is explored

Table 2: Age(in years) and mean values for external cues

	Upto 25 years	26-35 years	36-45 years	Above 45 years	Total
Support and Accessibility	4.1387	4.1062	4.2894	4.0864	4.1484
Decision Influencers	4.2190	3.9531	4.0618	3.9679	4.0932

Source: Primary Data

Table 2 outlines the mean values for support and accessibility factor and decision influencer factor impacting the car buying decision. Comparison based on mean values reveals that among the various age groups, the older generation i.e. the respondents falling in the age group of above 45 years are least concerned with support and accessibility factor (mean value x=4.0864). And in case of decision influencers factor, those falling in the middle age group i.e. 26-35 years are least impacted by this factor(mean value=3.9531) at the time of car buying.

Table 3: Anova test statistic for age of respondent and external cues

	Levene statistic	Sig.	F	Sig.
Support and Accessibility	1.011	.387	5.853	.001
Decision Influencers	1.243	.293	3.413	.017

Source: Primary Data

Table 3 delinates the difference in the opinion of consumers regarding external cues across various age groups. Levene test statistic for homogeneity of variance gave insignificant results for both the factors of external cues

dimension (p <.05). The results depict that variance across different age groups of external cue dimension is homogeneous. F statistic is calculated as variance is homogeneous across different age group. F statistic depicted significant results for both the factors of external cue dimension at 5 percent significance level (p<.05)

Table 4: Educational Qualification and mean values for external cues

	Matric	HSSC	Undergraduate	Postgraduate	Professional	Others	Total
Support and Accessibility	4.0870	4.1273	4.1279	4.1826	4.0762	4.2148	4.1484
Decision Influencers	4.1913	4.0182	4.0765	4.0368	3.9714	3.9926	4.0379

Source: Primary Data

Table 4 states the mean value comparison of respondents on the basis of educational qualification of the respondents and indicates that support and accessibility factor is of utmost importance to the respondents possessing other educational qualification such as Ph.D. and is of least importance to the respondents possessing professional qualification like MBA. On a similar note, for decision influencers factor, a closer look at the tail depicts that this factor is least considered by the respondents possessing other qualification for example PhD is most considered by those who belongs to basic education level i.e. Matric

Table 5: Anova test statistic for educational qualification of respondent and external cues

	Levene statistic	Sig.	F	Sig.
Support and Accessibility	1.011	.387	2.750	.042
Decision Influencers	1.243	.293	5.853	.001

Source: Primary Data

Table 5 demonstrates difference in the viewpoints of the respondents classified on the basis of educational qualification regarding external cues dimension. Levene test statistic for homogeneity of variance did not offer statistically significant results for both the factors of external cues  $1 \, (p < .05)$ . The results indicate that variance across respondents with varied degree of educational qualification of external cues dimension is homogeneous. Consequently, F statistic calculated highlight that the results as significant at 5(%) level of significance suggesting that the respondents have divergent views for support and accessibility factor and decision influencer factor across different educational backgrounds.

Table 6: Occupation and mean values for car external cues

	Government Employee	Private Employee	Self-employed	Others	Total
Support and Accessibility	4.1982	4.1383	4.0660	4.1419	4.1484
Decision Influencers	3.9459	4.0682	4.1049	4.1516	4.0379

Source: Primary Data

Based on different occupational backgrounds, table reveals that the respondents who are self employed does not pay much attention to the support and accessibility factor whereas in case of decision influencer factor, government employee does not pay much attention in terms of mean value comparison.

Table 7: Anova test statistic for occupation of respondent and external cues

	Levene statistic	Sig.	F	Sig.
Support and Accessibility	.162	.922	1.074	.360
Decision Influencers	.411	.745	2.817	.038

Source: Primary Data

Levene test statistic for homogeneity of variance does not offer significant results for support and accessibility and decision influencer factor (p <.05). Levene's statistic result depicted that variance across different occupation of external cues dimension is homogeneous. F statistic provided significant results for decision influencer factor indicating that the respondents have divergent views for this factor of external cues dimension across different occupations.

Table 8: Income Per Month and mean values for external cues

	Upto 40,000	40,001-80,000	80,001-120000	Above 120000	Total
Support and Accessibility	4.1363	4.0990	4.2615	4.2346	4.1484
Decision Influencers	4.0959	3.9510	4.0872	4.0077	4.0379

Source: Primary Data

Table 8 states that support and accessibility factor impacted the respondents falling in the income group of 80,001-1,20,000 the most (mean value x=4.2615)and the decision influencer factor impacted the lower income group i.e. Upto 40,000 the most (mean value x= 4.0959) at the time of car purchase.

Table 9: Anova test statistic for income of respondent and external cues

	Levene statistic	Sig.	F	Sig.
Support and Accessibility	.608	.610	1.624	.183
Decision Influencers	1.046	.372	2.253	.081

Source: Primary Data

Table 9 depicts difference in the consumers' viewpoint regarding external cues dimension across various income categories. Levene test statistic for homogeneity of variance provided non significant results for support and accessibility factor and decision influencer factor (p < .05). The results indicate that the variance across different income groups of external cues dimension is homogeneous. F test also supported that there are insignificant differences across the varied income groups for both the factors of external cues dimension suggesting that the respondents hold similar opinion for both support and accessibility factor and decision influencer factor.

Table 10: Number of children (do you have any children) and mean values for external cues

	Not Applicable (N.A.)	One	Two	Above two	Total
Support and Accessibility	4.1133	4.2050	4.1813	4.0500	4.1484
Decision Influencers	4.0692	3.9617	4.0440	4.0333	4.0379

Source: Primary Data

Table 10 describes the viewpoint of respondents towards the external cues based on the number of children at the time of car purchase. Comparison based on mean values depicts that while going for car purchase, support and accessibility is the most sought after factor for the respondents having one children and decision influencer is the most sought after factor for respondents having no children.

Table 11: Anova test statistic for number of children in the family of respondent and external cues

	Levene statistic	Sig.	F	Sig.
Support and Accessibility	.498	.684	1.057	.367
Decision Influencers	1.982	.115	.804	.492

Source: Primary Data

Levene test statistic for homogeneity of variance does not offer significant results for both the factors of external cues dimension (p < .05). F statistic does not provide significant results for support and accessibility factor and decision influencer factor meaning thereby that there is not much difference in the opinion of consumers on the basis of number of children in the family.

Table 12: Number of members in the family and mean values for external cues

	Two	Three	Four	Above four	Total
Support and Accessibility	4.2476	4.1127	4.1669	4.1393	4.1484
Decision Influencers	4.0286	3.8909	4.0710	4.0455	4.0379

Source: Primary Data

Table 12 gauges the mean values for external cues dimension on the basis of number of members in the family. On the basis of mean value comparison, respondents having two members in their family stresses on support and accessibility factor at the time of car buying whereas respondents having four members in their family focuses on decision influencer factor while buying cars.

Table 13: Anova test statistic for number of members in the family of respondent and external cues

	Levene statistic	Sig.	F	Sig.
Support and Accessibility	.361	.781	1.169	.321
Decision Influencers	2.345	.072	.637	.591

Source: Primary Data

Levene test statistic for homogeneity of variance offer non significant results for support and accessibility factor as well as decision influencer factor (p < .05). The result states that variance across the different number of members in the family of external cues dimension is homogeneous. So, F statistic is computed. F statistic offered non significant results at 5 percent significance level suggesting that respondents across the number of members in the family have similar opinions .

Table 14: T test analysis regarding car attributes based on gender

	Mean Value Comparison			T-test for equality of means	
	Male	Female	Mean Difference	Т	Sig. (2 tailed)
Support and Accessibility	4.1065	4.2220	11549	-2.171	.030
Decision Influencers	3.9462	4.1991	25287	-5.074	.000

Source: Primary Data

Table 14 demonstrates variations in respondents' opinion for external cues dimension on the basis of gender. Results of the table suggest significant differences between males and females regarding the impact of external cues faactor on car buying. Mean value of the factors also highlight that females are more affected by both of these factors i.e. support and accessibility factor and decision influencer factor as compared to males.

Table 15: T test analysis regarding car attributes based on marital status

	Mean Value Co	Mean Value Comparison			T-test for equality of means	
	Married	Unmarried Mean Difference		T	Sig. (2 tailed)	
Support an	d 4.1786	4.0825	09285	1.742	.082	

Accessibility					
Decision Influencers	4.0087	4.1016	.00163	-1.591	.113

Source: Primary Data

Table 15 outlines the impact of external cues dimension on the basis of marital status. Results of the table indicate that there are insignificant differences between married and unmarried respondents while analysing the effect of both the factors of external cues on car purchase. Result suggest that on the basis of mean values, married respondents considered the support and accessibility factor to be more likely impacting the consumers' car buying decision as compared to unmarried respondents.

Table 16: T test analysis regarding car attributes based on residing area

	Mean Value Comparison			T-test for equality of means	
	Rural Area Urban Area Mean Difference			T Sig. (2 tailed)	
Support and Accessibility	4.0928	4.1749	06820	-1.442	.150
Decision Influencers	3.9918	4.0600	08216	-1.164	.245

Source: Primary Data

The table 16 demonstrates respondents preference for various factors of external cues on the basis of residential location. Results explain that there are no significant differences between respondents residing in urban and rural areas concerning the effect of external cues dimension (i.e. support and accessibility factor, decision influencer factor) on car buying decision. But a closer view of the mean values in the table suggest that the respondents residing in urban areas are more impacted by both the external cues factor than those residing in rural areas.

Table 17: T test analysis regarding car attributes based on type of family

	Mean Value Comparison			T-test for equality of means		
	Nuclear Family	clear Family Joint Family Mean Difference			T Sig. (2 tailed)	
Support and Accessibility	4.1861	4.1134	.07267	1.418	.157	
Decision Influencers	4.0662	4.0107	.05549	1.076	.282	

Source: Primary Data

Table 17 measures factors of external cues dimension based on the type of family. No significant difference is observed between nuclear family and joint family for support and accessibility and decision influencers factor. Mean value comparison between both the types of family points that nuclear family is more impacted by support and accessibility factor and decision influencer factors.

# **5 Findings and Conclusions**

The present study stresses on analysing the relationship between external cues and demographics with regard to car purchase. Results of the study revealed that across different age groups and based on the gender of respondents, F statistic indicated significant results for both the factors of external cue dimension i.e. support and accessibility factor and decision influencer factor suggesting that respondents hold diverse opinion for these factors on the basis of age groups and gender. Eduactional qualification and occupational backgrounds offered significant results for decision influencer factor indicating that the respondents have diverse views for this factor of external cues dimension. F statistic gave insignificant result for rest of the demographics. The study offers valueable insights for both the marketers and car manufacturers, aiding them in customizing the strategies to cater to the diverse needs and preferences of consumers.

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