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# AN ANALYSIS OF CONSUMER BUYING BEHAVIOUR TOWARDS PURCHASE OF MID-SEGMENT PASSENGER CARS WITH SPECIAL REFERENCE TO BHOPAL AND JABALPUR CITY

**MANISHA KINKAR**  
**PH. D. RESEARCH SCHOLAR**  
**UNIVERSITY INSTITUTE OF MANAGEMENT**  
**RANI DURGA VATI UNIVERSITY**  
**JABALPUR**

**DR. N. K. SHUKLA**  
**PROFESSOR & HEAD, DEPARTMENT OF MBA, GYAN GANGA INSTITUTE OF TECHNOLOGY & SCIENCES; JABALPUR; &**  
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## ABSTRACT

Due to the emergence of liberalization and globalization, there is a stiff competition among the variety of car industries. They are focusing attention in capturing the Indian markets. Cars, yesterday considered as luxury one, are now occupy a part of day to-day life and have become a necessity. Bhopal and Jabalpur which is selected for the study, is one of the main growing markets for car manufactures in India. People who were not ready to spend their money on luxuries have now changed their attitude. At present, on the purchase of cars, people have no reservation in spending money for enjoying the benefits already stated. To become a successful marketer, it is absolutely essential to understand the minds and options of the prospective buyers of cars. In addition to the above, the due weightage which is given by the Government for the growth of passenger car industry and the involvement of the consumers in the selection of a particular brand of car have also made the researcher to undertake a study on the passenger car industry with special reference to the behaviour, preferences and satisfaction of owners of mid-segment passenger cars in Bhopal and Jabalpur city. The study was based on both primary and the secondary data. The primary data was collected by using a structured questionnaire by interviewing personally to the customers in main regions of Bhopal and Jabalpur city and collected data. The statistical tools like percentage and ANOVA test has been used to analysis the primary data. The study throws light on various features that the manufacturers should concentrate on to attract the prospective buyers. This study concludes that consumer behaviour plays a vital role in marketing cars and there is more scope for extensive research in this area.

## KEYWORDS

consumer preference, attitude, intention, Trust, buying behaviour.

## JEL CODE

M3, M31.

## 1. INTRODUCTION

Purchasing a car itself is a form of self-expression. People define themselves through their purchasing. What they buy, where they buy and how they buy serves the purposes of letting people express their desires, their needs and personalities. Purchasing Mid Segment Passenger cars give people a sense of accomplishment. To satisfy psychological needs, Modern consumers buy things to reward themselves, or to make them feel good. Modern shoppers buy things because they are expensive. They buy things to make a statement, to show off their personality or to boost their self-esteem.

This paper presents analysis of research in the area of Consumer Behavior of Passenger Car Customer. Proper understanding of consumer buying behavior will help the marketer to succeed in the market.

### 1.1 CONSUMER BEHAVIOR

The study of consumer behavior deals with the decision process and physical activity, individuals engage in when evaluating, acquiring, using, or disposing of goods and services (Loudon & Bitta, 2002). Consumption is the key to understand why consumer buys products. The study of consumer decision processes has been a focal interest in consumer behavior for over 30 years. Consumer behaviour is concerned with the understanding of individual's consumption and purchasing activities. Depending on buying choices consumer behavior of every individual is different from other which is influenced by buying habits and choices that are turn tampered by social and psychological drivers that affect purchase decision process. Consumer behavior should be primary focus of every aspect of the firm's marketing program.

### 1.2 INDIAN PASSENGER CAR MARKET

In the world, India being the second most populated country and as compared to developed countries the growth rate of Indian economy is also high, which attracts the presence of huge demand in the Automobile Car Industry. India is becoming emerging market for worldwide auto giants. For the growth of the Indian automobile market there are various reasons such as:

- As economy is growing people have more disposable income.
- Need of mobility increasing due to urbanization and leisure travel.
- Availability of Car Finance options from Financial Institutes at reasonable rate of interest.
- Improvement in highway infrastructure.
- Availability of service centers and spare parts in near vicinity.

The Passenger Vehicle Industry is a key sector of the Indian economy. In Asia, India is the 4th largest passenger car market. Current concerns over slowdown in economy is suppressing jobs creation in the country and thereby straining purchasing power. Moreover, factors like increasing fuel prices and high inflation coupled with firm interest rates have considerably raised ownership cost of the vehicles in past couple of years.

### 1.3 CLASSIFICATION OF INDIAN PASSENGER CARS

As India is a developing economy with relatively low GDP per capita, the Indian automobile industry is dominated by 2-Wheelers which comprise of 77% of the overall market. Passenger vehicles are the 2nd largest segment of the industry with a share of 15% and commercial and three wheelers comprise of 8% of the market share. According to Society of Indian Automotive Manufacturers (SIAM) passenger cars in India will now be classified (according to lengths) under eight categories:

- 1) Micro (3,200mm)
- 2) Mini (3,200mm-3,600mm)
- 3) Compact (3,601-4,000mm)
- 4) Super Compact (4,001-4,250mm)
- 5) Mid-size (4,251-4,500mm)
- 6) Executive (4,501-4,700 mm)
- 7) Premium (4,701-5,000mm)
- 8) Luxury (5,001mm and above)

#### 1.4 MID-SEGMENT PASSENGER CARS

A mid-segment passenger car (occasionally referred to as an intermediate) is the North American/Australian standard for an automobile with a size equal to or greater than that of a compact. In Europe mid-size cars are referred to as D-segment or large family cars. In India Mid-size car length is between 4,251-4,500 mm. As per data supplied by (CLSA), Asia-Pacific's largest and most highly rated independent equity broker and financial-services group, the population of millionaires in India will double to hit a staggering 403,000 by 2015. It, thus, conclude that Mid Segment Passenger cars in the country, are in for a pretty steep climb on sales charts over the coming days.

## 2. REVIEW OF LITERATURE

According to (*Subadra, Murugesan, Ganapathi, 2010*), the market is now predominantly consumer driver. The focus is shifting for product based marketing to need based marketing. Consumer is given many options to decide. Passenger car segment is no exception to this general trend. An effective market communication is imperative for reaching the target audience. So it is important that to study the consumer perceptions and behaviour of the car owners which will give us feedback on how marketing strategies can be worked.

According to (*Monga, Chaudhary & Tripathi, 2012*), Brand personality of a car is enforced by the sellers in the mindsets of the customers and customers react to it by forming their perception about the car and this reflects in the overall brand image of the car. So brand image and brand personality complement each other and the brand perception aids the building of brand images.

(*Rezvani, Dehkordi, Rahman, Fouladivanda, Habibi, & Eghtebasi, 2012*), this paper reviews the country of origin and different variables that influence consumer purchase intention also highlight the relationship of variables and customer purchase intention. Study demonstrate that people care about which country products come from and where they are made and consider these factors when evaluating the quality of product. Stereotypes of country and the preferences of customers, influence the consumer purchase intention. Political system, culture and the economy of the country can be a cause of sensitivity to people.

(*Gupta, 2013*), discussed the availability of many alternatives within the city provides an opportunity to the consumers to make a rational decision after considering all the options. Today is an era which is characterized by a consumer's market where the manufacturers and marketers not only takes into consideration the consumer orientation to make them satisfied but goes one step ahead of achieving consumer delight.

(*Srivastava & Tiwari, 2013*), studied the consumer behavior for A3 segment vehicles such as Honda City and SX4 in a particular region Jaipur. Data collected from 100 respondents 50 each from Honda City and Maruti SX4. Respondents were considered from various backgrounds like Gender, Occupation, and Income class. Also customer purchase parameters considered for study are price, safety, comfort, power & pickup, mileage, max speed, styling, after sales service, brand name and spare parts cost.

## 3. NEED/IMPORTANCE OF THE STUDY

The Mid Segment Passenger cars, In the last couple of years has evolved significantly and demand for mid segment passenger cars has increased rapidly because there are actually three reasons:

- Increased localization of components.
- Government policies (like lower interest rates) that have made mid segment passenger cars affordable.
- In India growing number of young entrepreneurs inclined to drive Mid Segment Passenger cars is bringing about healthy demand for such cars.

## 4. STATEMENT OF THE PROBLEM

From this research I would like to explore:

**Firstly**, what are the influences when customers making Mid Segment Passenger cars purchase?

**Secondly**, to learn more about how consumer behaviour works, and

**Thirdly**, to find out how to improve strategies for promote sales of mid segment passenger cars.

## 5. OBJECTIVES

1. To clarify and get insight into Consumer buying behaviour Towards Mid-Segment Passenger Cars.
2. To study the perceptions of Consumer in respect of demographic profile.
3. To study consumers' expectations of Mid-Segment Passenger Cars.
4. To study the consumers wants and needs.
5. To study factors that influences the consumers towards online shopping.
6. On the basis of conclusions and tools developed, it can be suggested/ used for effective government and purchase policy formulation with a view to overcome present scenario of stagnancy in sales and cultivate future demand for online shopping.

## 6. HYPOTHESIS

**NULL HYPOTHESIS:** Consumers responses towards purchase of Mid Segment Passenger cars of Bhopal city are same as consumer's responses of Jabalpur city.

**ALTERNATIVE HYPOTHESIS:** Consumers responses towards purchase of Mid Segment Passenger cars of Bhopal city are not same as consumer's responses of Jabalpur city.

## 7. RESEARCH METHODOLOGY

The main purpose of study was to study the consumer behavior that purchases Mid Segment Passenger cars in Bhopal and Jabalpur city. Consumer buying behavior is influenced by many factors when making Mid Segment Passenger cars purchase. In order to provide good piece of work and build understanding in this subject we conducted initial research in literature on consumer buying behavior and Mid Segment Passenger cars. We have reviewed those theories and related studies that had similar areas to focus and give particular attention to their consequences.

For this research it is decided to use questionnaire approach that would be filled by people in Bhopal and Jabalpur city especially those people who are in my circle and from the general public and encourage them to respond on this questionnaire in order to increase the response rate, the questionnaire is limited to two sheet of A4 paper. This study is based on exploratory study but developed through exploratory study that's why research starts out with gaining knowledge regarding consumer behavior and then move towards consumer buying behavior. With the help of this knowledge and theories it will identify those factors that are of importance when online consumer is making purchasing especially in Bhopal and Jabalpur city. Then this data used in order to find relationships, means between these variables.

### 7.1 SAMPLE

The factor that intended to examine can be applied to and investigated in Bhopal and Jabalpur city population that uses the internet and buys electronic goods. Since there is time and resource constraint that is why specific population had been approached in order to generalize the results includes 400 respondents. The questionnaire was mainly distributed in two cities but the major reliance was on the distribution through personal contacts So 400 Respondents are studied for analysis and research.

### 7.1 (A) NON - PROBABILITY AND CONVENIENCE SAMPLING

In this study, we employed non-probability sample technique since it seemed to be suitable as the questionnaire would take place in Bhopal and Jabalpur city. Also, as sampling frame is unknown, in other word, i do not have a complete list of the population who have mid segment passenger car experience. Hence, probability sampling cannot be applied to the study.

### 7.2 DATA COLLECTION

Data can be collected in different ways depending on if it is primary or secondary data it is to be collected. Primary data is collected especially to answer the purpose and research questions of the current study. This data must be gathered by the researcher of the study at hand and can be done by questionnaires. In the first section of questionnaire demographic questions are used which are based on gender, age, income, education, etc. In the second section of questionnaire Likert scales generally are used to assess attitudes. It also can be used to measure the extent to which participants agree or disagree with a particular statement, and are useful for questions where there may be no clear responses, such as "yes" or "no". 5 point Likert scale is used for taking responses. The rating is based on: **1 = strongly agree 2 = agree 3 = Neither Agree nor Disagree 4 = Disagree 5 = Strongly Disagree**

Secondary data is data that has been collected earlier, to fulfill the purpose of some other study. In order to form the conceptual framework of this study, Several Marketing and Management Journals, for example, Journal of Business and Industrial Marketing, books and e-books, newspaper articles, internet websites, and standard thesis were also searched. These data bases supplied us with a great amount of secondary sources, which developed into the foundation of our literature review.

## 8. RESULTS & DISCUSSION

### 8.1 DATA ANALYSIS

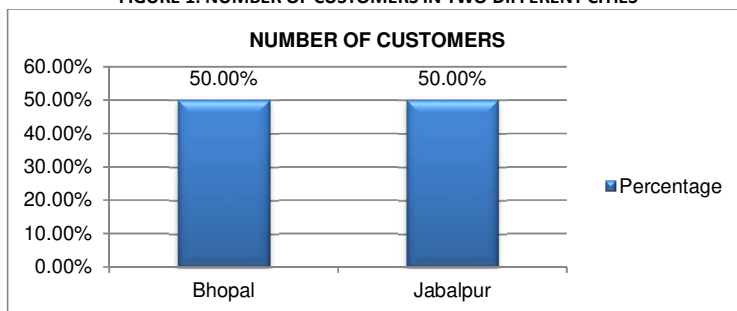
In this chapter presents all the empirical findings from this study. It mainly includes the findings from primary data which was collected by conducting in a quantitative method of a questionnaire among 400 respondents of two cities. The chapter is divided according to the research questions, meanwhile it also makes the findings according with the research model of online shopping behavior for electronic product. The first section illustrates the demographic of respondents which provide the general information about the respondents including their gender, age and monthly income. The second section presents the findings for the questions "how customers' attitude towards purchase of mid-segment passenger cars does influences their intention of starting/continue to buy mid-segment passenger cars". The last section is a summary about the comparison between the theoretical studies with the findings.

### 8.1 DEMOGRAPHY OF RESPONDENTS

TABLE 1: NUMBER OF CUSTOMERS OF TWO DIFFERENT CITIES

CITY	FREQUENCY	PERCENTAGE
Bhopal	200	50.0%
Jabalpur	200	50.0%
GRAND TOTAL	400	100%

FIGURE 1: NUMBER OF CUSTOMERS IN TWO DIFFERENT CITIES



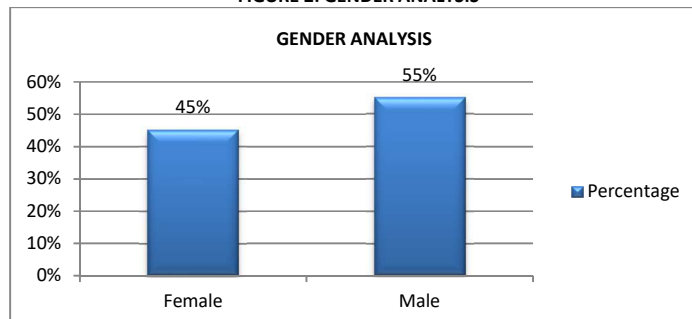
### INTERPRETATION

The following figure shows that 50.0% customers belong to Bhopal city and 50.0% customers are from Jabalpur city.

TABLE 2: GENDER ANALYSIS

GENDER	FREQUENCY	PERCENTAGE
Female	180	45%
Male	220	55%
GRAND TOTAL	400	100%

FIGURE 2: GENDER ANALYSIS

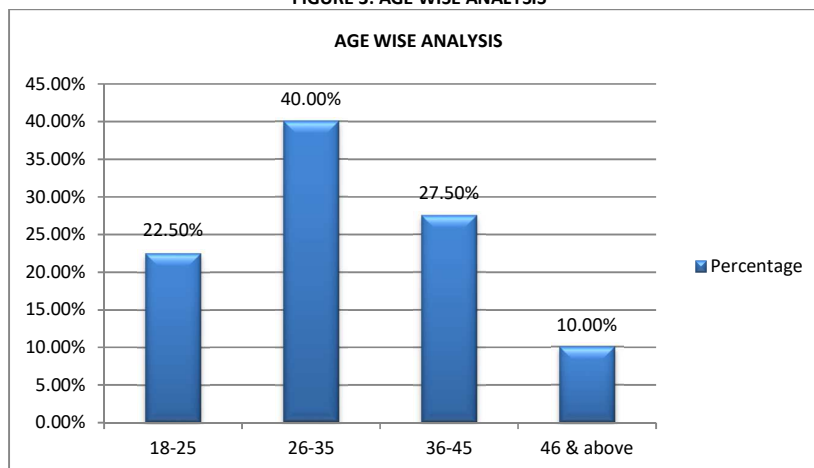


**INTERPRETATION**

From the above table and figure, we can easily analyze that in the survey majority of the respondents are male as compared to females, we found 55% of males and 45% percentage of females have participated in this survey.

**TABLE 3: AGE ANALYSIS**

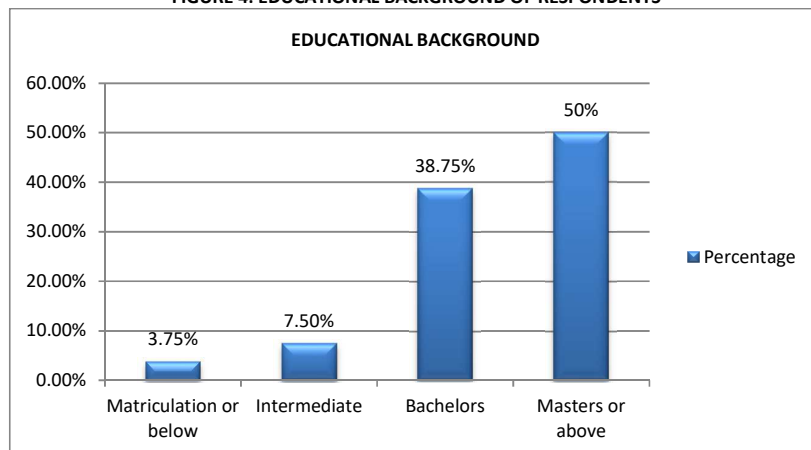
AGE DISTRIBUTION	FREQUENCY	PERCENTAGE
18-25	90	22.5%
26-35	160	40.0%
36-45	110	27.5%
46 & above	40	10.0%
<b>GRAND TOTAL</b>	<b>400</b>	<b>100%</b>

**FIGURE 3: AGE WISE ANALYSIS****INTERPRETATION**

From the figure named as age wise analysis, in this survey it is clear that we have 16 frequencies in the age of 26-35 with percentage 40% which is the highest percentage among other age distribution. In age distribution of 36-45 we have 27% and 23% fall in 18-25 age and rest 10% fall in 46 & above years old respondents. The questionnaire responses mainly show the young generation which is actively part of the research.

**TABLE 4: EDUCATION ANALYSIS**

EDUCATION BACKGROUND	FREQUENCY	PERCENTAGE
Matriculation or below	15	3.75%
Intermediate	30	7.5%
Bachelors	155	38.75%
Masters or Above	200	50.00%
<b>GRAND TOTAL</b>	<b>400</b>	<b>100%</b>

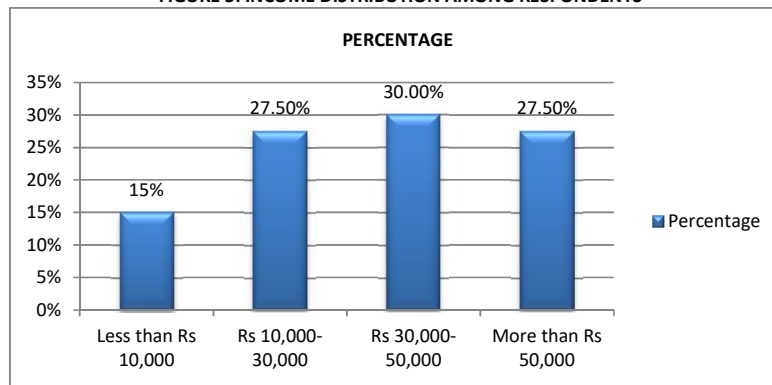
**FIGURE 4: EDUCATIONAL BACKGROUND OF RESPONDENTS****INTERPRETATION**

The highest frequency 50% among the respondents falls under the category of Master's or above level of studies followed by the 38.75% who has the Bachelor's degree. A very nominal percentage of almost 7.5 % categorized in the intermediate level of studies and rest 3.75% fall under Matriculation or below category.

**TABLE 5: INCOME DISTRIBUTION AMONG RESPONDENTS**

INCOME DISTRIBUTION	FREQUENCY	PERCENTAGE
Less than Rs10,000	60	15.0%
Rs10,000-30,000	110	27.5%
Rs30,000- 50,000	120	30.0%
More than Rs50,000	110	27.5%
<b>GRAND TOTAL</b>	<b>400</b>	<b>100%</b>

FIGURE 5: INCOME DISTRIBUTION AMONG RESPONDENTS

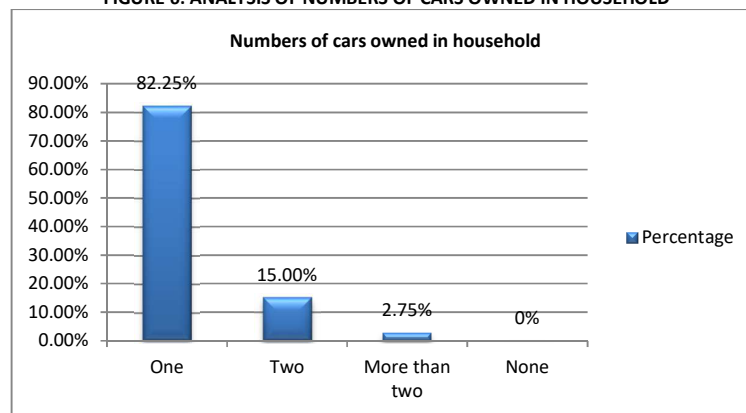
**INTERPRETATION**

From the survey it was analyzed that the highest frequency 30% in income distribution falls under Rs30, 000-50,000 and 27.5% fall under Rs10, 000-30,000 and more than Rs50, 000, smallest frequency 15% falls under less than Rs. 10, 000.

TABLE 6: ANALYSIS OF NUMBERS OF CARS OWNED IN HOUSEHOLD

NUMBERS OF CARS OWNED IN HOUSEHOLD	FREQUENCY	PERCENTAGE
One	329	82.25%
Two	60	15.00%
More than two	11	2.75%
None	0	0%
<b>GRAND TOTAL</b>	<b>400</b>	<b>100%</b>

FIGURE 6: ANALYSIS OF NUMBERS OF CARS OWNED IN HOUSEHOLD

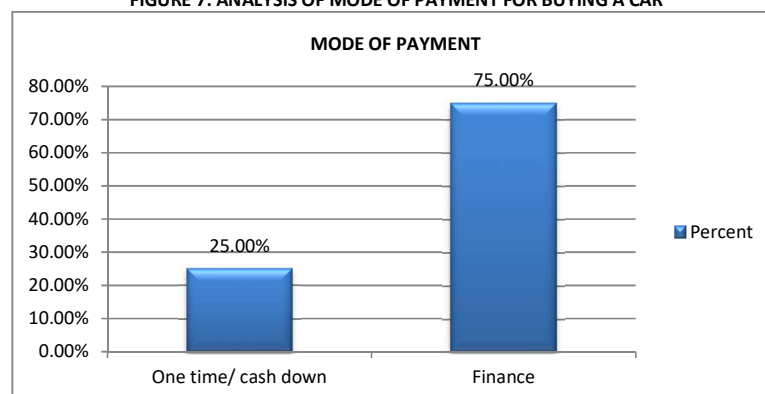
**INTERPRETATION**

From the above table and figure, we can easily analyze that in the survey majority of the respondents 82.25% have one car owned in their household, 15% respondents having two cars and very nominal 2.75% having more than two cars in their household.

TABLE 7: ANALYSIS OF MODE OF PAYMENT FOR BUYING A CAR

MODE OF PAYMENT	FREQUENCY	PERCENTAGE
One time/Cash Down	100	25.0%
Finance	300	75.0%
<b>GRAND TOTAL</b>	<b>400</b>	<b>100%</b>

FIGURE 7: ANALYSIS OF MODE OF PAYMENT FOR BUYING A CAR

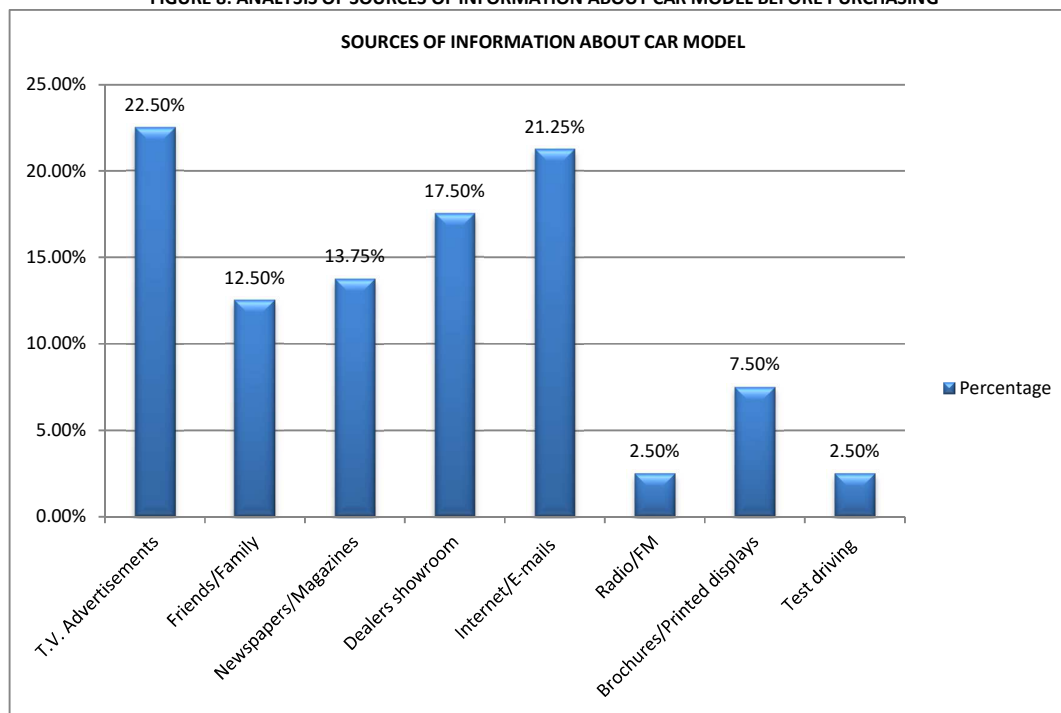


**INTERPRETATION**

From the above table and figure, we can easily analyze that majority of the respondents prefer finance as mode of payment for buying a car in the survey as compared to one time/cash down, we have 75% customers prefer Finance and 25% customers prefer one time/cash down in this survey.

**TABLE 8: ANALYSIS OF SOURCES OF INFORMATION ABOUT CAR MODEL BEFORE PURCHASING**

SOURCES OF INFORMATION ABOUT CAR MODEL	FREQUENCY	PERCENTAGE
T.V. Advertisements	90	22.5%
Friends/Family	50	12.5%
Newspapers/Magazines	55	13.75%
Dealers showroom	70	17.5%
Internet/E-mails	85	21.25%
Radio/FM	10	2.5%
Brochures/Printed displays	30	7.5%
Test driving	10	2.5%
<b>GRAND TOTAL</b>	<b>400</b>	<b>100%</b>

**FIGURE 8: ANALYSIS OF SOURCES OF INFORMATION ABOUT CAR MODEL BEFORE PURCHASING****INTERPRETATION**

From the figure named as Analysis of Sources of Information about car model before purchasing, it is clear that in this survey we have 90 frequencies of the T.V. Advertisements with percentage of 22.5% which is the highest percentage among other Sources of Information. In Sources of Information about car model before purchasing we have Internet/E-mails with percentage of 21.25% and 17.5% comes under dealer's showroom. Test driving, radio/FM very nominal percentage of almost 2.5% categorized in the Test driving, radio/FM.

TABLE 9 given Below Is A List Of Variables That Affects An Individual In Selecting A Mid-Segment Passenger Car. Please Indicate Your Degree Of Agreement With The Following Statements:

1 = STRONGLY AGREE, 2 = AGREE, 3 = NEITHER AGREE, NOR DISAGREE, 4 = DISAGREE, 5 = STRONGLY DISAGREE.

TABLE 9

DESCRIPTIVE									
		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
A Mid-segment car is a Luxurious Item	1	225	1.53	.620	.041	1.45	1.61	1	3
	2	175	4.03	.880	.067	3.90	4.16	3	5
	Total	400	2.63	1.446	.072	2.48	2.77	1	5
Good after sales service is necessary	1	225	1.02	.148	.010	1.00	1.04	1	2
	2	175	2.91	.999	.076	2.77	3.06	2	5
	Total	400	1.85	1.154	.058	1.74	1.96	1	5
A mid-segment car is a Symbol of social status	1	225	1.11	.315	.021	1.07	1.15	1	2
	2	175	2.69	.823	.062	2.56	2.81	2	5
	Total	400	1.80	.981	.049	1.70	1.90	1	5
A car is a Source of entertainment	1	225	1.16	.363	.024	1.11	1.20	1	2
	2	175	3.71	1.087	.082	3.55	3.88	2	5
	Total	400	2.28	1.485	.074	2.13	2.42	1	5
I have purchased a car because of Family requirement	1	225	1.00	.000	.000	1.00	1.00	1	1
	2	175	2.89	1.093	.083	2.72	3.05	1	5
	Total	400	1.83	1.182	.059	1.71	1.94	1	5
I prefer Friends/family members recommendation	1	225	1.00	.000	.000	1.00	1.00	1	1
	2	175	2.26	1.081	.082	2.10	2.42	1	5
	Total	400	1.55	.949	.047	1.46	1.64	1	5
Easy finance influence me to purchase a mid-segment car	1	225	1.00	.000	.000	1.00	1.00	1	1
	2	175	2.14	1.294	.098	1.95	2.34	1	5
	Total	400	1.50	1.026	.051	1.40	1.60	1	5
Safety is a necessary feature	1	225	1.00	.000	.000	1.00	1.00	1	1
	2	175	3.23	1.224	.093	3.05	3.41	1	5
	Total	400	1.98	1.371	.069	1.84	2.11	1	5
Latest technology influence me to purchase a mid-segment passenger car	1	225	1.00	.000	.000	1.00	1.00	1	1
	2	175	2.71	1.489	.113	2.49	2.94	1	5
	Total	400	1.75	1.301	.065	1.62	1.88	1	5
Guarantee/Warranty of a car motivates me to purchase	1	225	1.00	.000	.000	1.00	1.00	1	1
	2	175	1.74	.733	.055	1.63	1.85	1	3
	Total	400	1.33	.609	.030	1.27	1.38	1	3
Brand image is necessary to purchase a mid-segment Passenger car	1	225	1.31	.510	.034	1.24	1.38	1	3
	2	175	4.26	.842	.064	4.13	4.38	3	5
	Total	400	2.60	1.611	.081	2.44	2.76	1	5

QUESTIONS	STRONGLY AGREE	AGREE	NEITHER AGREE NOR DISAGREE	DISAGREE	STRONGLY DISAGREE
A Mid-segment car is a Luxurious Item	12	9	8	4	7
Good after sales service is necessary	22	8	5	2	2
A mid-segment car is a Symbol of social status	20	11	7	1	1
A car is a Source of entertainment	19	6	6	3	6
I have purchased a car because of Family requirement	24	5	7	2	2
I prefer Friends/family members recommendation	27	7	4	1	1
Easy finance influence me to purchase a mid-segment car	30	4	4	0	2
Safety is a necessary feature	22	6	4	3	4
Latest technology influence me to purchase a mid-segment passenger car	27	5	3	1	4
Guarantee/Warranty of a car motivates me to purchase	30	7	3	0	0
Brand image is necessary to purchase a mid-segment Passenger car	16	6	5	4	9



ANOVA TABLE						
		Sum of Squares	d. f.	Mean Square	F	Sig.
A Mid-segment car is a Luxurious Item	Between Groups	612.893	1	612.893	1104.476	.000
	Within Groups	220.857	398	.555		
	Total	833.750	399			
Good after sales service is necessary	Between Groups	352.397	1	352.397	785.282	.000
	Within Groups	178.603	398	.449		
	Total	531.000	399			
A mid-segment car is a Symbol of social status	Between Groups	244.063	1	244.063	694.152	.000
	Within Groups	139.937	398	.352		
	Total	384.000	399			
A car is a Source of entertainment	Between Groups	644.480	1	644.480	1090.251	.000
	Within Groups	235.270	398	.591		
	Total	879.750	399			
I have purchased a car because of Family requirement	Between Groups	350.036	1	350.036	670.701	.000
	Within Groups	207.714	398	.522		
	Total	557.750	399			
I prefer Friends/family members recommendation	Between Groups	155.571	1	155.571	304.369	.000
	Within Groups	203.429	398	.511		
	Total	359.000	399			
Easy finance influence me to purchase a mid-segment car	Between Groups	128.571	1	128.571	175.588	.000
	Within Groups	291.429	398	.732		
	Total	420.000	399			
Safety is a necessary feature	Between Groups	488.893	1	488.893	745.923	.000
	Within Groups	260.857	398	.655		
	Total	749.750	399			
Latest technology influence me to purchase a mid-segment passenger car	Between Groups	289.286	1	289.286	298.500	.000
	Within Groups	385.714	398	.969		
	Total	675.000	399			
Guarantee/Warranty of a car motivates me to purchase	Between Groups	54.321	1	54.321	231.406	.000
	Within Groups	93.429	398	.235		
	Total	147.750	399			
Brand image is necessary to purchase a mid-segment Passenger car	Between Groups	854.349	1	854.349	1871.894	.000
	Within Groups	181.651	398	.456		
	Total	1036.000	399			

**INTERPRETATION**

The above table shows that the calculated value of F is greater than the table value i.e. 3.864 at 5% level of significance with d. f. being  $v_1 = 1$  and  $v_2 = 398$ . This analysis not supports the null-hypothesis that there is difference in sample means. I may, therefore, conclude that Consumers responses towards purchase of Mid Segment Passenger cars of Bhopal city are same as consumer's responses of Jabalpur city is insignificant and this supports the alternate hypothesis that the Consumers responses towards purchase of Mid Segment Passenger cars of Bhopal city are not same as consumer's responses of Jabalpur city. So there is difference between consumer responses.

**9. FINDINGS**

- 1) 50.0% customers belong to Bhopal city and 50.0% customers are from Jabalpur city.
- 2) Majority of the respondents are male as compared to females, we found 55% of males and 45% percentage of females.
- 3) Age of 26-35 with percentage 40% which is the highest percentage among other age distribution. In age distribution of 36-45 we have 27% and 23% fall in 18-25 age and rest 10% fall in 46 & above years old respondents.
- 4) The highest frequency 50% among the respondents falls under the category of Master's or above level of studies followed by the 38.75% who has the Bachelor's degree. A very nominal percentage of almost 7.5 % categorized in the intermediate level of studies and rest 3.75% fall under Matriculation or below category.
- 5) From the survey it was analyzed that the highest frequency 30% in income distribution falls under Rs. 30, 000-50,000 and 27.5% fall under Rs. 10, 000-30,000 and more than Rs. 50, 000, smallest frequency 15% falls under less than Rs. 10, 000.
- 6) In the survey majority of the respondents 82.25% have one car owned in their household, 15% respondents having two cars and very nominal 2.75% having more than two cars in their household.
- 7) Majority of the respondents prefer finance as mode of payment for buying a car in the survey as compared to one time/cash down, we have 75% customers prefer Finance and 25% customers prefer one time/cash down in this survey.
- 8) It is clear that in this survey we have 90 frequencies of the T.V. Advertisements with percentage of 22.5% which is the highest percentage among other Sources of Information. In Sources of Information about car model before purchasing we have Internet/E-mails with percentage of 21.25% and 17.5% comes under dealer's showroom. Test driving, radio/FM very nominal percentage of almost 2.5% categorized in the Test driving, radio/FM.
- 9) From the ANOVA table it can be analyzed that this analysis not supports the null-hypothesis that there is difference in sample means. Therefore, it concludes that Consumers responses towards purchase of Mid Segment Passenger cars of Bhopal city are same as consumer's responses of Jabalpur city is insignificant and this supports the alternate hypothesis that the Consumers responses towards purchase of Mid Segment Passenger cars of Bhopal city are not same as consumer's responses of Jabalpur city. So there is difference between consumer responses.

**10. RECOMMENDATIONS/SUGGESTIONS**

- Study in other states of India. So that it explores understanding of consumer behaviour towards mid-segment passenger cars in other regions in India too.
- This study is related consumer behaviour, but it specified to electronic product field, even if the further research will be focused on other fields, it also can take this study as a basis.
- Study in other countries where online shopping is equally popular and have equal market shares, gives feasible area for a comparative study.
- The further research should take wider places and more general samples.

## 11. CONCLUSIONS

With the blooming of car shopping activities, the mid-segment passenger car market takes a high percent of individuals shopping on it. Understand the customers' car purchasing behavior for mid-segment passenger car field, improving the important specific factors influencing the purchase of mid-segment passenger car in two different cities will help the manufacturers and dealers become more competitive. Therefore, this study is to investigate the specific factors affecting customers' attitude to mid-segment passenger car in two different cities. I believed that the findings can offer the mid-segment passenger car manufacturers and dealers a detailed picture about how to make effective efforts on specific factors to lead the customers to have positive attitudes toward purchase of mid-segment passenger car and form strong buying intention toward mid-segment passenger car.

## 12. LIMITATIONS

- This study is mainly focuses on the behavior of the consumers in the process of mid-segment passenger car purchasing in Bhopal and Jabalpur city.
- This study is limiting itself on the scenario to identify consumer behavior variables in the buying process of mid-segment passenger car.
- This study limits itself only to consumer buying behaviour towards mid-segment passenger cars.
- This study was concentrated on consumer buying behaviour, but narrowed down to a specific mid-segment passenger cars field; however, there is lack for the consumer buying behaviour towards mid-segment passenger cars research. Thus, we utilized the limited sources to support our research.

## 13. SCOPE FOR FURTHER RESEARCH

- Study in other states of India. So that it explores understanding of consumer buying behaviour towards mid-segment passenger cars in other regions in India too.
- This study is related to consumer buying behaviour, but it specified to mid-segment passenger cars field, even if the further research will be focused on other fields, it also can take this study as a basis.
- Study in other countries where consumer buying behaviour are equally popular and have equal market shares, gives feasible area for a comparative study.
- The further research should take wider places and more general samples.

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## APPENDIX/ANNEXURE

### QUESTIONNAIRE

#### KINDLY TICK WHERE APPROPRIATE:

##### 1. From which city you belong

- a. Bhopal    b. Jabalpur

##### 2. What is your gender?

- a. Male    b. Female

##### 3. Your age?

- a. 18 - 25    b. 26-35  
c. 35 - 45    d. 46 & above

##### 4. What is your level of education?

- a. Matriculation or below    b. Intermediate  
c. Bachelors    d. Masters or Above

##### 5. What is your monthly income?

- a. Less than Rupees 10,000    b. Rupees 10,000-30,000  
c. Rupees 30,000- 50,000    d. More than Rupees 50,000

##### 6. How many cars do you owned in your household?

- a. One    b. Two  
c. More than two    d. None

##### 7. Mode of payment you did opt for buying a car:

- a. One time/Cash Down    b. Finance

##### 8. Sources of information about car model before you purchased it:

- |                        |                   |                               |                     |
|------------------------|-------------------|-------------------------------|---------------------|
| a. T.V. Advertisements | b. Friends/Family | c. Newspapers/Magazines       | d. Dealers showroom |
| e. Internet/E-mails    | f. Radio/FM       | g. Brochures/Printed displays | h. Test driving     |

9. Given Below is a List of Variables that affects an individual in selecting a mid-segment passenger car. please indicate your degree of agreement with the following statements:

1 = STRONGLY AGREE, 2 = AGREE, 3 = NEITHER AGREE, NOR DISAGREE, 4 = DISAGREE, 5 = STRONGLY DISAGREE.

A Mid-segment car is a Luxurious Item	
Good after sales service is necessary	
A mid-segment car is a Symbol of social status	
A car is a Source of entertainment	
I have purchased a car because of Family requirement	
I prefer Friends/family members recommendation	
Easy finance influence me to purchase a mid-segment car	
Safety is a necessary feature	
Latest technology influence me to purchase a mid-segment passenger car	
Guarantee/Warranty of a car motivates me to purchase	
Brand image is necessary to purchase a mid-segment Passenger car	

THANK YOU FOR YOUR CO-OPERATION

(Signature of Respondent)

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