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STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

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RELATIONSHIP BETWEEN CUSTOMER SATISFACTION AND LOYALTY AMONG PASSENGER CAR USERS (AN EMPIRICAL STUDY CONDUCTED IN BANGALORE CITY AMONG SMALL PASSENGER CAR USERS)

SRI.R.SRIVATS

**RESEARCH SCHOLAR, DEPARTMENT OF MANAGEMENT STUDIES, DR MGR UNIVERSITY, MADURAVOYAL
ASST. PROFESSOR
AMITY GLOBAL BUSINESS SCHOOL
KORAMANGALA**

DR. R. K. GOPAL

**DIRECTOR
DEPARTMENT OF M.B.A.
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BANGALORE**

ABSTRACT

Customer satisfaction is the extent to which a product's perceived performance matches buyer's expectations. If the product's performance falls short of expectations, the customer is dissatisfied. If it matches expectations, the customer is satisfied. If it exceeds expectations, the customer is highly satisfied or delighted. The marketing companies, who want to be successful in the long run go out of the way to keep their customers satisfied and delighted. They strive to match customer expectations with company performance. Some companies aim to delight customers by promising only what they can deliver, than delivering more than they promise. This paper aims to emphasize the Relationship between satisfaction and loyalty of customers with specific reference to small passenger car brands like the Maruti, Hyundai and Chevrolet. To succeed in the business and to compete effectively, the firms must build long lasting relations with customers and also aim to create superior customer value. Loyalty comes out of satisfaction and loyal customers are likely to patronize a company's products and services for a long time. Therefore to attract and retain customers, an organization should constantly seek ways to deliver superior customer value and satisfaction. Finally the paper concludes the relationship between Customer satisfaction and loyalty.

KEYWORDS

Customer satisfaction, Loyalty, after-sales service.

INTRODUCTION

Product performance determines consumer satisfaction. A consumer compares the actual benefits. After this appraisal process, positive or negative feelings and emotions occur. Customer satisfaction is the outcome of positive opinions on products or service.

The benefits from the product usage and good customer service experiences leads to satisfied customers. Satisfied customers are the bases on which loyalty builds.

During the millennium, the Small passenger car market has globalized because of the foreign Companies starting their operations in the Indian market because of vast potential foreseen by these companies. CRISIL conducted a study during 2009, which indicated that Honda plans to launch Jazz in 2009. Ford Motors plans to double its existing capacity by 2010. The additional capacity will concentrate on manufacturing small/compact cars.

CRISIL Research expects the annual domestic passenger car sales to touch around 2.32 million units in 2012-13. Rising affordability due to the fall in the car prices with the launch of ultra low cost cars and new model launches are likely to boost demand.

Although hardening interest and augmenting fuel prices may impact demand as it would increase the ownership cost, the expected launch of low cost and growth in incomes will support growth.

Domestic demand is a function of affordability, determined by threshold income and players action in terms of price change. Rising affordability through the launch of ultra low cost cars and increase in disposable income will boost demand. The Automotive mission plan (2006-16) aims at the following:

- ❖ Aims to double the automobile sector contribution to GDP by increasing its turnover to \$145 Billion in 2016 from the current \$36 billion with special emphasis on export of small cars.
- ❖ Creation of automobile hubs near Mumbai, Chennai, Kolkata, Delhi and Bangalore, each equipped to handle 0.5 million vehicles annually by 2015.
- ❖ Global players such as Toyota, ford, and Honda are extending their presence in India across products as part of their strategy to enhance the country's contribution to total global sales. This along with the entry of new players such as Bajaj and Nissan signals the impending rise in competition in Indian Car Industry.
- ❖ As a result of this Intensifying competition, prices are forecast to fall. A shift in the product mix in favor of small cars is also in the offing. While International players are venturing into the mainstream small car segments. Process improvements and rising scale of operations factors that have majorly to the Industry's profitability in the past 5 years are expected to yield significant benefit upto 2012-13.
- ❖ In short the Indian Small Passenger car industry profitability will be determined by the following factors:
 - State of competition
 - Change in the product mix.
 - Productivity improvements-scale/prices.
 - Cost increases.

These factors made to undertake the research in the area of automobile with respect to small passenger cars with specific area of customer satisfaction and loyalty.

REVIEW OF LITERATURE

Edward Conlon, Sarv Devaraj, Khalil F Matta (2001) in this paper, relationship between quality represented by consumer rating and quality related activities by the consumer, represented by maintenance activities in the automotive industry.

Based on several converging theoretical perspectives, a model is presented and it is tested, relating vehicle initial quality ratings to consumers' routine maintenance. Three types of data were collected for the study: (1) vehicle service records at a local dealership, (2) primary data from a survey of vehicle owners, (3) consumer reports data on quality ratings and initial purchase prices. Results of structural equation analysis of the proposed model indicate significant link between quality and consumers' quality behavior. This link has important strategic implications for both automotive manufacturers and distributors particularly as "leasing" become more prevalent in the industry.

Audhesh K Paswan, Nancy Spears and Gopala Ganesh (2007) the purpose of this study is to focus on the feeling associated with being rejected by the preferred service brand, and its effect on consumer assessment of the alternate brand. Data for this study were collected using self-administered questionnaire in the context of higher education services targeted at the international market. Findings revealed that consumers who do manage to get their preferred service brand tend to be more satisfied with the features of the obtained brand and exhibit higher level of brand loyalty towards that brand. Managers should ensure that one's service brand is high in the consideration set. This has implications for service branding and brand positioning as well fulfilling service brand promise through services elements. It also has implications pertaining to winning over new customers and retaining through superior service delivery-particularly the service augmentation elements, and the selection and training of service delivery personnel.

Bernt Krohn Solvang (2007) through this paper develops and tests model to explain the variation in repurchase behavior between customers shopping for grocery products and furniture. The analysis and results of the research is based on interview data collected from 400 adult consumers in four different stores in Kristiansand, Norway.

While researching the question of what were the main differences in the factors influencing repurchase in grocery stores compared to the furniture stores. The furniture branch is a service branch, dependent on relations between the staff and the customer to a higher degree than a grocery shop. Accordingly, the service quality has stronger effects on satisfaction in the furniture branch than the grocery branch. This study revealed that the effect of service quality on the repurchase is clearly stronger in the furniture branch compared to the grocery branch.

Larry P Pleshko, Samar M. Bager (2008) this study investigates the relationships among customer satisfaction, customer loyalty and market share in a sample of students pertaining to their usage of health club. Data for the study was gathered from a buyer group in a large university town in Southeast USA. Sampling framework comprised of Relationship between customer satisfaction and loyalty under graduate business students. The data are from self-administered questionnaire. 5 health clubs are included for the study based on their membership strength. The spearman rank correlation coefficient is used to analyze the association between the variables in the model. Results of the study indicate that the model is not a broad ranging as might be expected since one of the three proposed relationships are not supported. Findings also suggest that there is a positive relationship in health clubs between loyalty and market share. It is also found that there is Relationship between customer satisfaction and loyalty negative relationship between satisfaction and market share. This is not totally unexpected in service where smaller volumes allow for better customer service.

John Andy Wood (2008) in this paper explains the influence of environmental factors on organizational buyers' satisfaction with service providers using survey data from a cross section of organizational types in a business research context. This research introduces and tests on explicit conceptual connection between perceptions of the environment and buyers' assessments of satisfaction through the evaluation of alternatives in a structural equation model. Further, the model tests the positive relationship between satisfaction and intention to continue in the exchange relationship. Anchoring the study with customer loyalty or intentions to remain in the relationship, as a direct outcome of a buyer's satisfaction with the service relationship, family grounds the research into the existent literature.

The model demonstrates that if the customer is not satisfied, then his or her intention to continue with that supplier is not reinforced and the customer will increase his or her search for a viable alternative. This model also provides insights into the influence of a buyer's perceptions of both the internal and external environment. The supplier must also be aware that perceptions of external environmental uncertainty will cause buyers to increase the search for available alternatives. It is also possible that as conditions of uncertainty decreases; the perceived value of the alternative will increase to the point that they become viable substitutes for the existing service provider. Thus this model indicates that in a business service context, customer satisfaction is still a viable indicator of relationship status.

To conclude, the literature review highlights studies based on consumer buying behavior with special reference to cars. In the Indian context such studies are very few in numbers. There are innumerable studies on Customer Satisfaction and Loyalty. But it is also very significant that such studies have not been conducted in India especially in the context of purchase of cars.

NEED FOR THE STUDY

The above study will aim to explore the buying behavior of car purchasers in the Indian context. The Customer satisfaction in the context of purchase process, after sales service will be explored. An attempt is undertaken to understand consumers' expectations and customer satisfaction and its effect of loyalty towards the Next purchase.

STATEMENT OF PROBLEM

The Problem under study is to find out the relationship between customer satisfaction and loyalty. The effect of loyalty in repeat purchase of the brand of car will also be studied.

OBJECTIVES OF THE RESEARCH STUDY

Based on Research Literature Review and Gaps identified, the objectives of the research study undertaken are as follows:

1. To study the significance relationship between gender and Loyalty with reference to the Brands of Car owned.
2. To explore the relationship between Dimensions of Customer Satisfaction
3. To find out the association between age and the Brand of cars owned by the users.

SCOPE OF THE STUDY

The study will be conducted among small car owners of Maruti, Hyundai and Chevrolet. These are the three prominent players in the small car segment. The brand owners of Swift, Alto and Zen from the Maruti Udyog Limited will be considered for the study.

Owners of Santro, Getz and i10 from the Hyundai stable will be the respondents for the study. From Chevrolet owners of Spark, Aveo and Aveo U-VA will be third set of respondents considered.

RESPONDENTS

Car owners from each company adding up to a total of 450 respondents and 50 respondents from Tata Nano will be empirically tested for the study. Owners of more than two years and less than six years are considered for the study, as they are the potential customers who will plan to either go in for a new car in the same segment. Small cars owners who will plan to upgrade from a small car to a medium size/luxury car will also be considered for the study. Samples will be restricted to Bangalore.

HYPOTHESIS

The hypothesis indicates the degree of association between variables. There were 3 major hypothesis formulated for the purpose of study which was as follows:

Hypothesis 1: There is significant positive relationship between gender and loyalty with respect to the brand of cars owned.

Hypothesis 2: There is significant positive relationship between Dimensions of customer satisfaction.

Hypothesis 3: There is no significant association between age and the Brand of cars owned.

METHODOLOGY

Questionnaire was constructed addressing to the objectives of the study. Reliability was checked for the instrument.

- **Research Design:** An exploratory study followed with Descriptive study.
- **Sampling Method:** Convenience sampling method was used.
- For the main study, the **sample size** was 500.
- Through Regression analysis conceptual model will be verified to find out the effect of satisfaction during purchase process, satisfaction on after sales service and satisfaction on performance of the car and perceived value and its effects on Loyalty.

LIMITATIONS OF THE STUDY

Since the study is conducted only in Bangalore the results might not be representative of all small car owners throughout India.

ANALYSIS

A Pilot Study was undertaken for 50 customers (Users) of Small Car. The actual sample for the final study will be 500 Small Passenger Car Users. As a thumb rule 10% of the Sample i.e. 50 was selected for Pilot Study. The Questionnaire was administered to 500 selected samples. Detailed Statistical Analysis was carried out using SPSS Software. Some of the Results of Study are discussed in Further Section of this paper.

RELIABILITY ANALYSIS RESULTS

TABLE 1: INDICATING RELIABILITY VALUES

Cronbach's Alpha	Internal Consistency
a> .9	Excellent
.9> a > .8	Good
.8> a > .7	Acceptable
.7> a > .6	Questionable
.6> a > .5	Poor
.5> a	Unacceptable

The Results of reliability test are as shown in Table 2 Cronbach alpha is the coefficient of reliability of test score for a sample of respondents. Cronbach alpha will generally increase as the inter-correlations among the test items increase and is thus known as consistency estimate of reliability of test scores. In general a value of 0.7 is acceptable.

(George D.A.Mallery.P. (2003). SPSS for Windows step by step: A simple guide and reference 11.0. Update (4th Ed.). (Boston Allyn & Bacon). According to above Table cronbach value of 0.7 is acceptable. The scores, which are within the limits of the acceptable range, are used for further statistical applications.

From Table 2 it can be seen that the alpha value for the first variable viz. Purchase Process to the fifth variable perceived value before purchase is within the acceptable range, i.e. the alpha values were good.

Inference: The range of alpha values for all the variables is between 0.7 and 0.9. Thus the instrument was highly reliable.

TABLE 2: INDICATING CRONBACH ALPHA VALUES FOR VARIABLES

Sl.No	Variables	No of items	Cronbach alpha value
1	Feedback on Dealer: Purchase Process	7	0.8643
2	After sales service	6	0.8143
3	Vehicle performance and perceived value	10	0.8620
4	Loyalty	10	0.7472
5	Perceived value before purchase	8	0.9058

TABLE 3: INDICATING COMBINED MEANS, SD, VARIANCE, SKEWNESS AND KURTOSIS VALUES OF Q9-Q13

Variables in Q9-13	Mean	Std. Deviation	Variance	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Purchase process	28.36	3.885	15.092	-.586	.337	-.019	.662
After sales service	22.58	3.928	15.432	-.309	.337	-.491	.662
Vehicle performance and perceived value	39.16	5.449	29.688	.103	.337	-.802	.662
Loyalty	38.24	4.805	23.084	-.270	.337	-.568	.662
Perceived Value Before Purchase	35.76	9.352	87.451	-.789	.337	-.276	.662

The **Table 3** indicates the analysis of descriptive statistics for the variables that are reliable. The variables from Question 9-13 Includes the purchase process (Includes 7 sub variables), after sales service (Includes 6 sub variables), vehicle performance and perceived value (Include 10 sub variables), loyalty (Includes 10 sub variables), perceived value before purchase (Includes 8 sub variables).

From the above **Table 3** it is evident that combined means of the variables except purchase process and after sales service is between 35 and 39. This indicates that the majority of customers are quite happy with these factors i.e. vehicle performance, loyalty, and perceived value before purchase with respect to the Brands Maruti, Hyundai and Chevrolet.

Skewness measures to what extent a distribution of values deviates from symmetry around the mean. A value of Zero (0) represents a symmetric or evenly balanced.

DISTRIBUTION: A positive skewness indicates a greater number of smaller values and a negative value of skewness indicates a greater no of larger values and a value between ± 1 .0 is considered excellent for most psychometric purposes.

From the above Table 3 it is seen that except variable 11, all the other variables have negative skewness value. It indicates that the variables have greater number of larger values.

Kurtosis is a measure of the peakedness or flatness of a distribution. A kurtosis value near zero indicates shape close to normal. A positive value of the Kurtosis indicates a distribution more peaked than normal. A negative value of Kurtosis indicates a shape flatter than normal. A kurtosis value of ± 1 is considered excellent for most psychometric purposes.

Finally from the above Table 3, it is indicative that all the variables have a value of Kurtosis, which is negative and one of the values are towards zero. The negative value indicates that the curve is more peak. The first variable i.e. Purchase process has a value which is closer to zero.

T-Test Results

Hypothesis 1: There is significant positive relationship between gender and loyalty with respect to the brand of cars owned.

For the hypothesis I, Independent Sample T Test*, was used to test the above hypothesis, which was related to **objective 1**, the results of which are discussed in the following sections. The Independent Sample T Test output Table is indicated in **Appendix Table AB 1-AB 9**.

TABLE 4: INDICATING INDEPENDENT SAMPLE T TEST TABLE FOR H₁ FOR BRAND MARUTI

Dimensions of CS	Gender	N	Mean	Std. Deviation	T value	P Value
Loyalty	Male	127	33.97	3.899	1.830	0.069
	Female	23	35.52	2.695		

Results: Since the P value is greater than 0.05 in case of brand Maruti, with reference to Male Respondents, the hypothesis is accepted at 5 percent level of significance. Hence it is concluded that there is significant positive relationship between gender and loyalty, with reference to the Brand Maruti.

Discussions: It is seen that the Mean value of male customers is less than that of female customers with respect to the brand Maruti. It is also observed that female customers are more loyal as compared to male customers with respect to the brand Maruti

TABLE 5: INDICATING INDEPENDENT SAMPLE T TEST TABLE FOR H₁ (B) FOR BRAND HYUNDAI

Dimensions of CS	Gender	N	Mean	Std. Deviation	T value	P Value
Loyalty	Male	104	32.26	3.491	1.008	0.315
	Female	46	31.57	3.769		

Results: The P value is greater than 0.05 in case of the brand Hyundai; the hypothesis is accepted at 5% significance level. Hence it is concluded that there is significant positive relationship between gender and loyalty for the brand Hyundai.

Discussions: In case of the brand Hyundai, the Mean Value of Male customers are marginally greater than that of female customers. Hence it is observed Male customers exhibit more loyalty as compared to female customers towards the brand Hyundai.

TABLE 6: INDICATING INDEPENDENT SAMPLE T TEST TABLE FOR H₁ (C) FOR BRAND CHEVROLET

Dimensions of CS	Gender	N	Mean	Std. Deviation	T Value	P Value
Loyalty	Male	134	33.08	4.913	1.057	0.292
	Female	16	34.44	4.211		

Results: The P value is greater than 0.05 in case of the brand Chevrolet; the hypothesis is accepted at 5% significance level. Hence it is concluded that there is significant positive relationship between gender and loyalty for the brand Chevrolet.

Discussions: In case of the brand Chevrolet, the Mean Value of Male customers are significantly lesser than that of female customers. Hence it is observed female customers exhibit more loyalty as compared to male customers towards the brand Chevrolet.

TABLE 7: INDICATING INDEPENDENT SAMPLE T TEST TABLE FOR H₁ (D) FOR BRAND TATA NANO

Dimensions of CS	Gender	N	Mean	Std. Deviation	T Value	P Value
Loyalty	Male	44	31.93	2.999	0.782	0.438
	Female	6	30.83	4.750		

Results: the P value is greater than 0.05 in case of the brand Tata Nano, in case of both male and female customers; the hypothesis is accepted at 5% significance level. Hence it is concluded that there is significant positive relationship between genders with respect loyalty in the case of the Brand Tata Nano.

Discussions: In case of Tata Nano, the Mean value of Male customers is significantly greater than that of female customers; hence they are more loyal towards the brand Tata Nano as compared female customers.

Hypothesis 2: There is significant Positive association between Dimensions of customer Satisfaction

For Testing the above Hypothesis, Correlation Analysis was used. The results of Correlation are given below.

TABLE 8: INDICATING CORRELATION COEFFICIENT BETWEEN DIMENSIONS

Dimensions of customer satisfaction	Purchase process	After sales service	Vehicle performance and perceived value	Perceived Value before Purchase	Loyalty
Purchase process	1	.569(**)	.498(**)	.443(**)	.181(**)
After sales service	-	1	.572(**)	.489(**)	.220(**)
Vehicle performance and perceived value	-	-	1	.498(**)	.235(**)
Perceived Value before Purchase	-	-	-	1	.248(**)
Loyalty	-	-	-	-	1

* Correlation is significant at the 0.05 level (2-tailed)

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

Results: The correlation coefficient between purchase process and after sales service is 0.569 which indicates nearly 57% positive relationship between purchase process and after sales service and is significance at 1% level. The correlation coefficient between purchase process and vehicle performance is 0.498, which indicates nearly 50% of positive relationship between purchase process and vehicle performance and perceived value and is significant at 1% level.

The correlation coefficient between purchase process and perceived value before purchase is 0.443, which indicates nearly 43% positive relationship between purchase process and perceived value before purchase and is significant at 1% level. The correlation coefficient between purchase process and loyalty is 0.181, which indicates nearly 18% of positive relationship between purchase process and loyalty and is significant at 1% level.

Similarly, the correlation coefficient between after sales service and vehicle performance is 0.572, which indicates nearly 57% positive relationship between the 2 dimensions and is significant at 1% level. The correlation coefficient between after sales service and perceived value before purchase is 0.489, which indicates nearly 49% positive relationship between the two dimensions and is significant at 1% level.

The correlation coefficient between after sales service and loyalty is 0.220 which indicates nearly 22% positive relationship between after sales service and loyalty and is significant at 1% level

Similarly the correlation coefficient vehicle performance and perceived value before purchase is 0.498 which indicates nearly 50% of positive relationship between vehicle performance and perceived value and is significant at 1% level. The correlation coefficient between vehicle performance and loyalty is 0.235 which indicates 24% positive relationship between vehicle performance and loyalty and is significant at 1% level.

Lastly the correlation coefficient between perceived value before purchase and loyalty is 0.248 which indicates nearly 25% of positive relationship between perceived value before purchase and loyalty and is significant at 1% level.

Since the P value is less than 0.01, the null hypothesis is rejected at 1 percent significance level. Hence it is concluded that there is relationship between the dimensions of customer satisfaction.

Discussions: The upper portion of each cell identifies the corresponding correlations between the dimensions of customer satisfaction accurate to three decimals. The middle portion indicates the significance of each corresponding correlations. The lower portion records the number of subjects involved in each correlation. The notes below the table identify the meaning of the asterisks and indicate whether the significance levels are one tailed or two tailed. The diagonal of 1.000s shows that a variable is perfectly correlated with itself. It is seen from the table that all the dimensions of customer satisfaction are perfectly correlated with itself. It is also noticed that there is strong positive relationship between loyalty and perceived value before purchase which has (r = .248, p

<.001). Similarly it is also noticed that all the dimensions of customer satisfaction have strong positive correlation p values. The correlation Table is Indicated in Table 8.

Hypothesis 3: There is no significant association between age group and Brand of cars owned.

For testing this hypothesis, Chi Square was used; its results and Clustered Bar Charts are indicated below.

CLUSTERED BAR CHART 6.5: INDICATING ASSOCIATION BETWEEN AGE AND INCOME

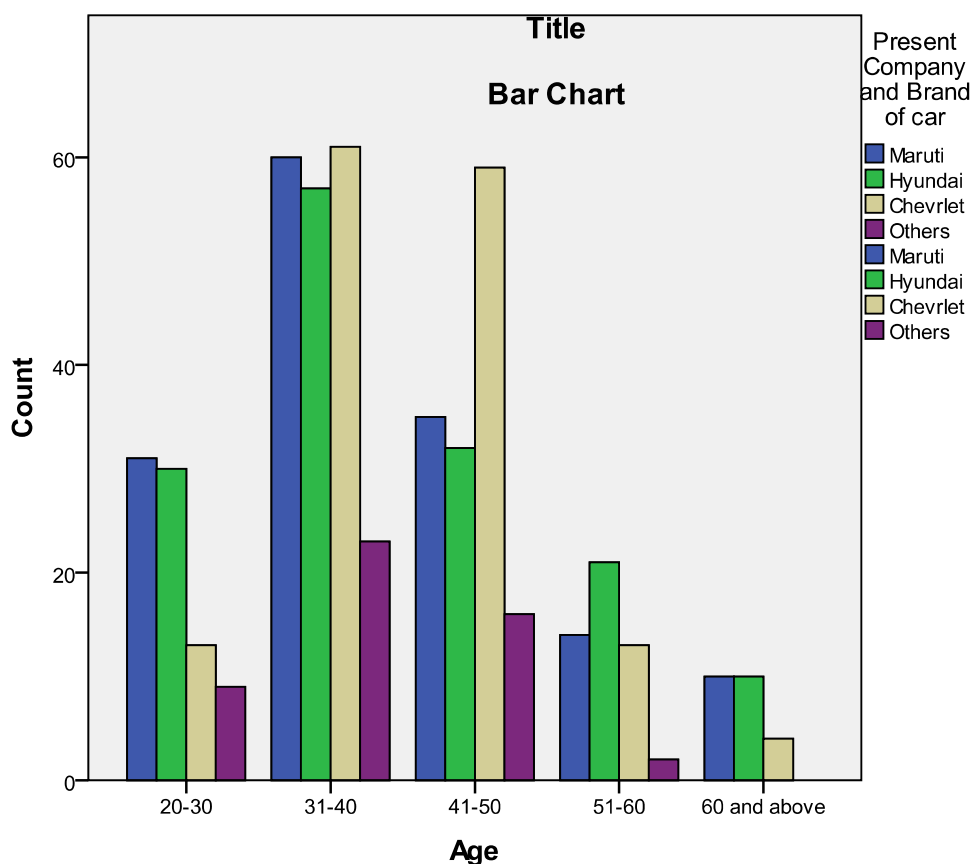


TABLE 9: INDICATING CHI-SQUARE OUTPUT FOR AGE GROUP VS BRAND OF CARS FOR HYPOTHESIS III

Age Group of Respondents	Present Company and Brand of car				Total	Chi-Square Value	P Value
	Maruti	Hyundai	Chevrolet	Others			
20-30	31 (24.9) [37.3]	30 (24.9) [36.1]	13 (24.9) [5.7]	9 (8.3) [10.8]	83	29.962	** 0.003
31-40	60 (60.3) [29.9]	57 (60.3) [28.4]	61 (60.3) [30.3]	23 (20.1) [11.4]	201		
41-50	35 (42.6) [24.6]	32 (42.6) [22.5]	59 (42.6) [41.5]	16 (14.2) [11.3]	142		
51-60	14 (15.0) [28.0]	21 (15.0) [42.0]	13 (15.0) [26.0]	2 (5.0) [4.0]	50		
60 and above	10 (7.2) [41.7]	10 (7.2) [41.7]	4 (7.2) [16.7]	0 (2.4) [0]	24		
Total	150	150	150	50	500		

Note: () indicates Row Total, [] Indicates Column Total,

** Indicates Significant at 1 percent level

Results and Discussions: Since the P Value is less than 0.01, for the variables Age, the hypothesis is rejected at 1 percent significance level. Hence it is concluded that there is significant association between Brands of car with respect to age of the users.

Discussions: It is indicated from the clustered bar diagram and Table 9 that, in the age group of 20-30, Maruti was preferred by maximum number of users, followed by Hyundai, Chevrolet and Tata Nano. In the age group 31-40 and 41-50, Chevrolet was preferred the most followed by Maruti, Hyundai and Tata Nano. In the age group 51-60, Hyundai, Maruti were the most preferred brands, followed by Chevrolet and Tata Nano. Similarly in the senior citizen age group Maruti, Hyundai had equal preferences, while Chevrolet had third preference with Tata Nano having no preferences in the Senior Citizen (above 60 age group).

Interpretation: The Leading brands like Maruti, Hyundai and Chevrolet was preferred by all age groups, while Tata Nano was preferred by all age groups except senior citizens.

FINDINGS

The following are some of the key findings of the study

- It was seen that there was a positive relationship between gender and loyalty.
- It was inferred that females depict greater loyalty as compared to male customer for the Brand Maruti.
- Male customers exhibit more loyalty as compared to female customers towards the brand Hyundai.
- It was also inferred that Female customers are more loyal as compared to male customers towards the Brand Chevrolet.
- In case of Tata Nano, the Male Customers were more loyal as compared to female customers.
- Loyalty is one of the variable influencing purchase dimensions.
- There is positive association between the Dimensions of customer satisfaction such as Loyalty and other Dimensions such as Purchase Process, After sales service, Vehicle performance and perceived value and perceived value before purchase.
- It was found that the in the age group of 20-30, the most preferred brands was Maruti. Similarly in the age group of 31-40 and 41-50, Chevrolet and Maruti were the most preferred brands. In the age group of 51-60, Hyundai and Maruti were the most preferred brands, followed by Chevrolet and Tata Nano. Lastly in the senior citizen age group of above 60, Maruti and Hyundai had equal preferences, while Chevrolet had the third preference. The Brand Tata Nano did not have any preference among the Senior Citizen age group.

CONCLUSIONS

The study is indicative that there is a positive relationship between Gender and Loyalty with reference to Brand of cars owned.

The Dimensions of customer satisfaction namely loyalty and other dimensions of customer satisfaction such as purchase process, after sales service, vehicle performance and perceived value and perceived.

There is significant association between age group and Brand of cars owned by the user.

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