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### **3.3.2.1 Research Paper Published in UGC Care Listed Journals**

**CONSUMER BEHAVIOR REGARDING PURCHASING DECISION OF FOUR WHEELER  
IN DHULE DISTRICT**

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**Abstract -**

The study of consumer behavior is the study of how individual make decisions to spend their available resources (money, time, and effort) on consumption-related items. It includes the study of what they buy, why they buy it, how they buy it, when they buy it, where they buy it, and how often they buy it. Consumer behavior is the process whereby, individuals decide whether, what, when, where, how, and from whom to purchase goods and services. The automobile industry today is the most lucrative industry. Due to the increase in disposable income in both rural and urban sector and easy finance being provided by all the financial institutes, the passenger car sales have been significantly increased. In this research paper an attempt has been made to get answer the some of questions regarding brand preferences, brand loyalty, impact of price and quality on the market of four wheeler, consumer preferences regarding selection of dealer and mode of payment and impact of promotional strategies, after sale services, mileage, resale value on the purchase decision of durable goods like four- wheeler.

The term consumer behaviour is defined as the behaviour that consumer display in searching for, purchasing, using, evaluating and disposing of product, services and ideas that they expect will satisfy their needs.

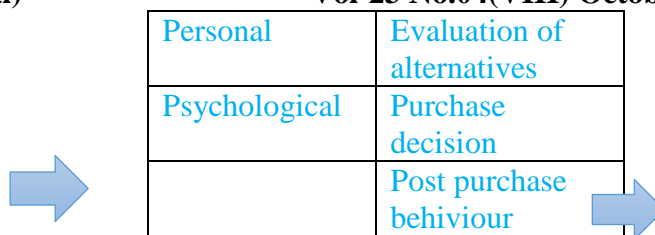
**Key Words:-** Consumer Behaviour; Brand Preferences; Brand Loyalty; Promotional strategies; After Sales Services; Resale Value.

**Introduction-**

The aim of marketing is to meet and satisfy target customers' needs and wants. The field of consumer behavior studies how individuals, groups, and organizations select, buy, use and dispose of goods, services, ideas, or experiences to satisfy their needs and desires. Understanding consumer behavior and "knowing customers "is never simple. Customers may say one thing but do another. They may not be in touch with their deeper motivations. They may respond to influences that change their minds at the last minute. Therefore marketing managers of four-wheeler showroom companies trying to understand their consumers how and why they purchase their brand of four wheeler. Consumer is a king in the kingdom of market. To understand his behaviour is very necessary for the marketing man. Consumer is the focus of all the marketing activities. Knowledge of his activities and behaviour is one of the most important aspects of the marketing. The consumers buy the goods to satisfy a number of needs and drives. Human wants are unlimited and varying time to time; from place to place and man to man. The study of consumer behaviour holds great interest for us as consumers, as students and scientists, and as marketers. The starting point for understanding buyer behavior is the stimulus-response model shown as under-

**Model of Buyer Behaviour-**

<b>Buyers characteristics</b>	<b>Buyers decision process</b>
Cultural	Problem recognition
Social	Information search



Source: Marketing Management, Eleventh Edition By Philip Kotler, Page no.184

Marketing and environmental stimuli enter the buyer’s consciousness. The buyer’s characteristics and decision processes lead to certain purchase decisions. The marketer’s task is to understand what

Marketing stimuli	Other stimuli
Product	Economic
Price	Technological
Place	Political
Promotion	Cultural

happens in the buyer’s consciousness between the arrival of outside stimuli and the purchase decisions. A customer’s buying behavior is influenced by cultural, social, personal and psychological factors. Cultural factors exert the broadest and deepest influence. Consumer Behaviour is a rapidly growing discipline of study. The study of consumer behaviour developed as a separate marketing discipline due to various reasons such as shorter product life cycles, increased interest in consumer protection, growth in marketing services, growth of international marketing, development of computer and information technology

Buyers decisions
Product choice
Brand choice
Dealer choice
Purchase timing
Purchase amount

and increasing competition, etc. Consumer research process involves six major steps (1) defining research objectives (2) collecting and evaluating secondary data (3) primary research design (4) collecting primary data (5) analysing data and (6) report preparation.

Consumer behaviour never remains the same or constant in every situation it changes time to time. There are various factors which affect consumer behaviour. As these factors change, consumer behaviour also changes. Following are the factors which affect consumer behaviour: (1) age (2) sex (3) marital status (4) income (5) family background (6) education (7) occupation (8) family size (9) geographic factors (10) psychological factors. In this grim battle for snatching maximum share of market, only those producers are destined to emerge victorious who will be able to read the pulse of the buyers? And this is here, where buyer behaviour has a very important role to play.

**REVIEW OF LITERATURE—**

It is necessary to review of literature on the past research Studies. Though voluminous literature is available in these areas, only a few important related studies are reviewed here. Review of literature helps to understand the various dimensions of the present study. Knowledge on consumer behaviour is very essential for the people in the field of marketing to make crucial decisions. Even a very minor aspect cannot be ignored as it may cause very serious repercussions.

The topic taken for research is Consumer Behavior towards Four Wheelers, information obtained from the previous studies about brand awareness in car market, brand preference and factors influencing the brand choice, brand loyalty, impact of advertisement, and buying habits is discussed in the following paragraphs-

**Schmitt, Bernd H. and Laurette, Dube-Rioux (1988)**, using the context of Advertising, packing and consumer choice, three experiments were concluded to test the predictions of gender Schema theory that gender-schematic (sex-typed) individuals and gender-aschematic (non-sex-typed) individuals differ in the way they process and evaluate information related to gender. Results Indicate strong sex effects, but the predicated sex-type effects were not obtained.

**S. Subadra et al. (2007)**, postulates the changing perceptions and behavior of the consumers with special reference to the car owners. Through this research paper the authors discussed how India is witnessing a change in consumerism. Market has now become predominantly consumer-driven. The focus has now been shifted from product based marketing to the need based marketing. Consumer is given many options to choose. This paper discussed the consumer perceptions and behavior of the car owners which was supposed to give a feedback on how marketing strategies work. This study throws light on various features that the manufacturers should concentrate on to attract the prospective buyers. The authors trace the factor-analysis which influencing purchase.

**Yeung, W. M. and Robert, S. (2009)**, when consumers get verbal information about a products attributes, the influence of the affect they are experiencing on their product evaluations depends on their belief that the product should be judged on the basis of hedonic versus utilitarian criteria. When consumers see the product before they receive attributes information, however, the products appearance can stimulate them to form an affect-based initial impression that they later use as a basis for judgments independent of the criteria they would otherwise apply. Consequently, the mood that consumers happen to be in has different effects on their judgments than it would otherwise.

## **RESEARCH METHODOLOGY:**

### **1. METHODOLOGY OF DATA COLLECTION:**

The present study has been conducted with the help of primary and secondary data to understand the consumer behaviour towards Four Wheeler.

**PRIMARY DATA** -The primary data for the study has been collected with the help of interviews, personal observation, pilot survey and questionnaire.

### **SECONDARY DATA -**

The secondary data has been collected from the following sources:

1. Books and journals.
2. Research reports.
3. Dealers.
4. Magazines, articles from newspapers.
5. Websites.

### **2. SAMPLE SIZE AND SAMPLE DESIGN:**

Dhule District acts as the universe and every consumer who has four wheeler of any company in the district under study as on Dec. 31, 2014 is the population for the study. Keeping in view the time factors for the completion of the present study only a sample of 100 consumers has been selected. The sample constitutes proportionately all major brands of four-wheeler sold by different companies in the Dhule District under study. Further, designing a sample, due care has been taken to cover all demographic variables like age, sex, income, education, background of consumers, etc. in order to make the sample more representative.

### **3. SAMPLING METHOD:**

Random sampling method (lottery method) has been used. Fifty percent samples have been taken from rural area and fifty percent samples taken from urban area.

## **OBJECTIVES OF THE STUDY:**

**The objectives of the present study are:**

1. To study the brand preference & brand loyalty of consumer.
2. To examine the impact of price and quality on the market of four wheeler.
3. To study the consumer preference regarding the selection of dealer and mode of payment.
4. To highlights the impact of promotional activities, after sale services, mileage and resale value on the purchase decision of durable goods like four-wheeler.

**DATA ANALYSIS AND INTERPRETATION:**

**TABLE-1.1 BACKGROUND OF CONSUMER AND BRAND OF FOUR WHEELER**

Background	Brand of four wheeler					
	MARUTI SUZUKI	MAHINDRA AND MAHINDRA	TATA MOTORS	HYUNDAI MOTORS	TOYOTA MOTORS	TOTAL
RURAL	22 (44)	12(24)	9(18)	4(8)	3(6)	50 (100)
URBAN	23 (46)	7 (14)	7 (14)	8 (16)	5 (10)	50 (100)
TOTAL	45 (45)	19 (19)	14 (14)	11 (11)	10 (10)	100 (100)

**Note:** Figure in parenthesis depicts the percentage.

**Source:** Data collected through questionnaire.

The table 1.1 shows that the consumer who belongs to rural area, majority of them have purchased four wheeler of Maruti Suzuki, Mahindra & Mahindra and Tata Motors, whereas consumers who belong to urban area majority of them have purchased four wheeler of Maruti, Hyundai, Mahindra and Mahindra and Tata motors. So it can be concluded that the demand of four wheeler of Maruti, Mahindra and Tata Motors is higher in rural area than that of urban area. The demand of Toyota Motors is higher in the urban area than the rural area.

**TABLE-1.2 INCOME OF CONSUMER AND BRAND OF FOUR WHEELER**

INCOME	BRAND OF FOUR-WHEELER					
	MARUTI SUZUKI	MAHINDRA & MAHINDRA	TATA MOTORS	HYUNDAI MOTORS	TOYOTA MOTOR	TOTAL
Up to 20000	4 (66.67)	-	2 (33.33)	-	-	6 (100)
20001-30000	21 (52.5)	5 (12.5)	4 (10)	8 (20)	2 (5)	40 (100)
30001-40000	15 (39.47)	12 (31.58)	7 (18.42)	2 (5.26)	2 (5.27)	38 (100)
40001-50000	4 (28.57)	3 (21.43)	3 (21.43)	3 (21.43)	1 (7.14)	14 (100)
More than 50000	-	1 (50)	1 (50)	-	-	2 (100)
	44 (44)	21 (21)	17 (17)	13 (13)	5 (5)	100

**Note:** Figure in parenthesis depicts the percentage.

**Source:** Primary Data collected through questionnaire.

The table1.2 reveals that the consumers whose income level is less, they have purchased four wheeler of Maruti Suzuki company, Tata Motors and the consumers whose income level is higher, they have purchased four wheeler of Tata Motors, Hyundai Motors and Mahindra and Mahindra brands.

**TABLE-1.3 BRAND OF FOUR WHEELER AND COMMITMENT OF PURCHASE**

BRAND	COMMITMENT TO PURCHASE			
	Take What Showroom co. Offers	Ask for next preference	Same brand from other showroom co.	Total
Maruti suzuki	2 (4.44)	3 (6.67)	40 (88.89)	45 (100)
Mahindra and Mahindra	3 (15)	1 (5)	16 (80)	20 (100)
Tata motors	2 (11.76)	1 (5.88)	14 (82.36)	17 (100)
Hundai motors	2 (16.67)	3 (25)	7 (58.33)	12 (100)
Toyoto motors	-	2 (33.33)	4 (66.67)	6 (100)
	9 (9)	10 (10)	81 (81)	100 (100)

**Note:** Figure in parenthesis depicts the percentage.

Source: Primary Data collected through questionnaire.

The table 1.3 reveals that commitment to purchase Maruti Suzuki, Tata Motors and Mahindra & Mahindra is very strong. Commitment to purchase Hyundai and Toyota brand is quite unsatisfactory.

**TABLE-1.4 BRAND OF FOUR WHEELER AND SATISFACTION WITH THE QUALITY**

BRAND	SATISFACTION WITH THE QUALITY			
	HIGH SATISFIED	MODERATELY SATISFIED	LOW SATISFIED	TOTAL
MARUTI SUZUKI	25 (55.56)	19 (42.22)	1 (2.22)	45 (100.0)
MAHINDRA & MAHINDRA	15 (75.0)	5 (25.0)	-	20 (100.0)
TATA MOTORS	9 (60)	6 (40)	-	15 (100.0)
HYUNDAI MOTORS	6 (60)	3 (30.)	1 (10.0)	10 (100.0)
TOYOTA MOTORS	7 (70.0)	2 (20)	1 (10)	10 (100.0)
<b>Total</b>	<b>62 (62)</b>	<b>35 (35)</b>	<b>3 (3)</b>	<b>100 (100)</b>

Note: Figure in parenthesis depicts the percentage.

Source: Primary Data collected through questionnaire.

It is apparent from table 1.4 that majority of the consumers are highly satisfied with the brand they have purchased. But the consumers of Toyota Motors, Mahindra and Mahindra other brand are higher in percentage who strongly opine that they are highly satisfied with the quality of their brand, whereas consumer of Maruti Suzuki, Tata Motors and Hyundai Motors, have not supported the statement strongly that they are highly satisfied with the quality of their four wheeler.

**TABLE-1.5 CLASSIFICATION OF CONSUMERS RESPONSES ON THE BASIS OF THEIR OPINION REGARDING PRICE AFFECT THE PURCHASE DECISION OF CONSUMER REGARDING FOUR WHEELER.**

NATURE OF RESPONSES	SCALING	PRICE AFFECT THE PURCHASE DECISION OF CONSUMER REGARDING FOUR WHEELER	
		FREQUENCY	Percentage
HIGH IMPACT	4	62	62
MODERATE IMPACT	3	33	33
LOW IMPACT	2	3	3
NO IMPACT	1	2	2
TOTAL	----	1,00	100

Source: Primary Data.

It is evident from the table 1.5 that 62% consumers have opined that price highly affects the purchase decision of consumers regarding four wheeler and only 2% consumers opined that it does not affect the purchase decision of consumers of four wheeler. This shows that majority of the respondents have agreed that price affects the purchase decision of four wheeler.

**TABLE-1.6 CLASSIFICATION OF CONSUMERS RESPONSES ON THE BASIS OF THEIR OPINION REGARDING QUALITY AFFECT THE MARKET OF FOUR WHEELER.**

NATURE OF RESPONSES	SCALING	AFFECT OF QUALITY ON THE MARKET OF FOUR WHEELER	
		FREQUENCY	PERCENTAGE

HIGH IMPACT	4	65	65
MODERATE IMPACT	3	34	34
LOW IMPACT	2	1	1
NO IMPACT	1	0	0
TOTAL	----	1,00	100

Source: Primary Data.

The table 1.6 reveals that 65% consumers have opined that quality highly affects the purchase decision of consumers in the market of four wheeler, no consumer has opined that it does not affect the market of four wheeler.

**TABLE-1.7 BACKGROUND OF CONSUMER AND SELECTION OF DEALER**

BACKGROUND	SELECTION OF DEALER		TOTAL
	AUTHORISED DEALER	ANY OTHER DEALER	
RURAL	47 (94 )	3 (6 )	50 (100 )
URBAN	43 (86 )	7 (14 )	50 (100 )
TOTAL	90 (90 )	10 (10 )	100 (100 )

Source: Primary Data.

It is obvious from table 1.7 that 94% rural and 86% urban consumers have opined that they would like to buy four wheeler from authorized dealer only. Only 6 % rural and 14 % urban consumers have replied that they would like to purchase the four wheeler from any other dealer only.

**TABLE-1.8 BACKGROUND OF CONSUMER AND SELECTION OF MODE OF PAYMENT**

BACKGROUND	SELECTION OF MODE OF PAYMENT		TOTAL
	CASH PAYMENT	INSTALLMENT PAYMENT	
RURAL	13 (26 )	37 (74 )	50 (100 )
URBAN	9 (18 )	41 (82 )	50 (100 )
TOTAL	22 (22 )	78 (78 )	100 (100 )

Source: Primary Data.

It has been observed from table 1.8 that irrespective of their background majority of consumers i.e. 74 % of rural and 82% of urban have opined that they like installment method of payment for purchasing four wheeler. Only 26% rural and 18% of urban consumers would like to purchase four wheeler by cash payment.

**TABLE- 1.9 INCOME OF CONSUMER AND SELECTION OF MODE OF PAYMENT**

INCOME (MONTHLY)	SELECTION OF MODE OF PAYMENT		TOTAL
	CASH PAYMENT	INSTALLMENT PAYMENT	
Up to 20000	2 (33.33)	4 (66.67)	6 (100)
20001-30000	11 (27.5)	29 (72.5)	40 (100)
30001-40000	8 (21.05)	30 (78.95)	38 (100)
40001-50000	2 (14.29)	12 (85.71)	14 (100)
More than 50000	1 (50)	1 (50)	2 (100)

Total	24 (24)	76 (76)	100
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Source: Primary Data.

It is depicted from the table 1.9 that majority of consumers whether they belong to lower income group or higher income group like installment method of payment. The consumers whose income level is low are less in percentage who have opined that they prefer installment method, whereas the consumers whose income level is higher they are higher in percentage who have opined that they prefer installment method of payment. Only those consumers whose income is more than Rs.50000 have preferred fifty-fifty percent cash and installment method of payment.

**TABLE-1.10 BRAND OF FOUR WHEELER AND RATING OF PROMOTIONAL ACTIVITIES**

BRAND	RATING OF PROMOTIONAL ACTIVITIES				TOTAL
	EXCELLENT	VERY GOOD	GOOD	POOR	
MARUTI SUZUKI	13 (28.89)	24 (53.33)	8 (17.78)	-	45 (100.0)
MAHINDRA & MAHINDRA	4 (20)	7 (35)	6 (30)	3 (15)	20 (100.0)
TATA MOTORS	6 (40)	4 (26.67)	3 (20)	2 (13.33)	15 (100.0)
HYUNDAI MOTORS	6 (60.0)	4 (40.0)	-	-	10 (100.0)
TOYOTA MOTORS	3 (30)	2 (20)	4 (40)	1 (10)	10 (100.0)
TOTAL	32 (32)	41 (41)	21 (21)	6 (6)	100 (100.0)

Source: Primary Data.

It is evident from the table 1.10 that promotional activities of Hyundai, Maruti and Tata Motors are very good, promotional activities of Mahindra & Mahindra and Toyota Motors are average. So, it is suggested to Mahindra & Mahindra and Toyota Motors brand of four wheeler companies to improve the level of their promotional activities.

**TABLE-1.11 BRAND OF FOUR WHEELER AND RATING OF AFTER SALE SERVICES**

BRAND	RATING OF AFTER SALE SERVICES					TOTAL
	EXCELLENT	VERY GOOD	GOOD	POOR	VERY POOR	
MARUTI SUZUKI	15 (33.33)	24 (53.33)	5 (11.11)	1 (2.23)		45 (100)
MAHINDRA & MAHINDRA	-	2 (10)	6 (30)	10 (50)	2 (10)	20 (100)
TATA MOTORS	-	-	2 (13.33)	11 (73.33)	2 (13.34)	15 (100)
HYUNDAI MOTORS	-	-	4 (40)	5 (50)	1 (10)	10 (100)
TOYOTA MOTORS	-	-	2 (20)	6 (60)	2 (20)	10 (100)
TOTAL	15 (15)	26 (26)	19 (19)	33 (33)	7 (7)	100 (100)

Source: Primary Data.

It is obvious from the table 1.11 that consumers are highly satisfied with after sale services of Maruti Suzuki. Majority of consumers unsatisfied with after sale services of Mahindra and Mahindra, Tata Motors, Toyota Motors and Hyundai Motors companies.



**TABLE-1.12 BRAND OF FOUR WHEELER AND RATING OF MILEAGE**

BRAND	RATING OF MILEAGE					TOTAL
	EXCELLENT	VERY GOOD	GOOD	POOR	VERY POOR	
MARUTI SUZUKI	11 ( 24.44)	23 (51.11)	11 (24.45)	-	-	45 (100)
MAHINDRA & MAHINDRA	-	6 ( 30 )	10 ( 50)	4 (20)	-	20 (100)
TATA MOTORS	-	2 (13.33)	11 ( 73.33)	2 (13.34)	-	15 (100)
HYUNDAI MOTORS	7 (70)	3 (30)	-	-	-	10 (100)
TOYOTA MOTORS	3 (30)	4 (40)	3 (30)	-	-	10 (100)
TOTAL	21 (21)	38 (38)	35 (35)	6 (6)	-	100 (100)

Source: Primary Data.

The table 1.12 depicts that consumers are highly satisfied with the mileage of Maruti Suzuki and Hyundai Motors, moderately satisfied with the mileage of Toyota Motors and less satisfied with the mileage of Mahindra & Mahindra and Tata Motors brand of four wheeler

**TABLE-1.13 BRAND OF FOUR WHEELER AND RATING OF RESALE VALUE**

BRAND	RATING OF RESALE VALUE					TOTAL
	EXCELLENT	VERY GOOD	GOOD	POOR	VERY POOR	
MARUTI SUZUKI	11 ( 24.44)	26 (57.78)	8 (17.78)	-	-	45 (100)
MAHINDRA & MAHINDRA	-	3 ( 15 )	7 ( 35)	9 (45)	1 (5)	20 (100)
TATA MOTORS	-	4 (26.67)	5 ( 33.33)	6 (40)	-	15 (100)
HYUNDAI MOTORS	-	-	3 (30)	6 (60)	1 (10)	10 (100)
TOYOTA MOTORS	-	-	2 (20)	5 (50)	3 (30)	10 (100)
TOTAL	11 (11)	33 (33)	25 (25)	26 (26)	5 (5)	100 (100)

Source: Primary Data.

It observed from the table 1.13 that consumers have rated the resale value of Maruti Suzuki as very good, resale value of Tata Motors as average and resale value of Mahindra, Hyundai and Toyota Motors brand as poor.

**TABLE-1.14 CLASSIFICATION OF CONSUMERS RESPONSES ON THE BASIS OF THEIR OPINION REGARDING AFTER SALE SERVICES AFFECT THE PURCHASE DECISION**

NATURE OF RESPONSES	SCALING	AFFECT OF AFTER SALE SERVICES ON PURCHASE DECISION	
		NO	OF PERCENTAGE

		RESPONSES	
STRONGLY AGREE	3	70	70
MODERATELY AGREE	2	26	26
DISAGREE	1	4	4
TOTAL	---	1,00	100

Source: Primary Data.

It has been observed from the table 1.14 that there is significant difference in the opinion of consumers over the affect of after sale services on the purchase decision of consumer.

**TABLE-1.15 CLASSIFICATION OF CONSUMERS RESPONSES ON THE BASIS OF THEIR OPINION REGARDING SATISFACTION AFFECTS THE PURCHASE DECISION**

NATURE OF RESPONSES	SCALING	SATISFACTION WITH THE AFTER SALE SERVICES	
		NO OF RESPONSES	PERCENTAGE
STRONGLY AGREE	3	54	54
MODERATELY AGREE	2	36	36
DISAGREE	1	10	10
TOTAL	---	100	100

Source: Primary Data.

It is observed from the table 1.15 that majority of the respondents have opined that their satisfaction with after sales services affects the purchase decision.

**TABLE-1.16 CLASSIFICATION OF CONSUMER RESPONSES ON THE BASIS OF THEIR OPINION REGARDING MILEAGE AFFECT THE PURCHASE DECISION OF CONSUMER**

NATURE OF RESPONSES	SCALING	AFFECT OF MILEAGE ON THE PURCHASE DECISION	
YES	3	83	83
NO	2	12	12
CAN NOT SAY	1	5	5
TOTAL	---	1,00	100

Source: Primary Data.

It is evident from the Table 1.16 that majority of consumers opined that mileage affects the purchase decision of consumer.

**TABLE 1.17 CLASSIFICATION OF CONSUMER RESPONSES ON THE BASIS OF THEIR OPINION REGARDING PROMOTIONAL ACTIVITIES AFFECT THE PURCHASE DECISION.**

NATURE OF RESPONSES	SCALING	AFFECT OF PROMOTIONAL ACTIVITIES ON THE PURCHASE DECISION	
		FREQUENCY	PERCENTAGE
HIGH IMPACT	4	63	63
MODERATE IMPACT	3	37	37
LOW IMPACT	2	0	0
NO IMPACT	1	0	0
TOTAL	-	1,00	100

Source: Primary Data.

It is revealed from the table 1.17 that promotional activities highly as well as moderately affect the purchase decision. No consumer opined that promotional activities do not affect the purchase decision.

It is observed from the study that the demand of the four wheeler of Maruti Suzuki, Mahindra and Mahindra and Tata Motors is higher in rural area than that of urban area. On other hand, in urban area the demand of Maruti Suzuki, Hyundai, Mahindra and Mahindra and Toyota motors brand is higher. It is evident from the research that commitment to purchase Tata Motors, Maruti Suzuki and Mahindra & Mahindra is very strong. Commitment to purchase Hyundai and Toyota brand is quite unsatisfactory.

It is observed that 62% consumers have opined that price highly affects the purchase decision of four wheeler and only 2% consumers opined that it does not affect the purchase decision of four wheeler. This shows that majority of the respondents do agree that price affects the purchase decision of four wheeler. It is evident from the research that 65% consumers have opined that quality highly affects the market of four wheeler; no consumer has opined that it does not affect the market of four wheeler. The study revealed that majority of consumers opined that they would like to buy four wheeler from authorized dealer only. It has been observed that irrespective of their background majority of consumers have opined that they like installment method of payment for purchasing four wheeler. It is depicted from the study that majority of consumers whether they belong to lower income group or higher income group like installment method of payment. Only 50% consumers whose monthly income is more than Rs.50000/ like purchasing four wheeler by cash payment.

It has been observed from the research that there is significant difference in the opinion of consumers over the affect of after sale services on the purchase decision of consumer. The research revealed that majority of the respondents have opined that resale value affects the purchase decision. It is evident from the research that majority of consumers opinioned that mileage affect the purchase decision of consumer. It is revealed from research that promotional activities moderately affect the purchase decision. No consumer opined that promotional activities do not affect the purchase decision.

#### **SUGGESTIONS:**

##### **(A) For the Consumers:**

- 1) It is suggested for the consumers that if they are going to purchase four wheeler, then they should purchase any of the four wheeler from the following list, which is arranged in order of their performance (a) Maruti Suzuki, (b) Mahindra & Mahindra, (c) Tata Motors, (d) Hyundai Motors, (e) Toyota Motors.
- 2) It is suggested to the buyers that such product should be purchased after getting adequate information from published and unpublished sources.
- 3 It is also suggested to the buyers to take the opinion of their family members, relatives, friends and neighbors before the purchase of four wheeler.
- 4 The price, quality, brand of product, warranty period, mileage, resale value and after sale services should be taken into consideration before the purchase of four wheeler.
- 5 It is advised to the buyers to purchase four wheeler from authorized showroom dealer only.
- 6 It is suggested to the consumers that the price of the product must be taken into consideration but the quality should also not to be ignored.

##### **(B) For show companies Dealer:**

1. It is advised to Hyundai Motors and Toyota Motors brands to improve the quality, improve the after sale services, enlarge warranty period and spend huge amount on advertisement so that the demand of their four wheelers could be increased.
2. It is suggested to all the four wheeler manufacturing companies to appoint more authorized dealer and service stations in rural areas.
3. It is advised to Hyundai Motors and Toyota Motors brand of four wheeler companies to improve the features of their four wheelers.
4. It is advised to Mahindra & Mahindra and Toyota Motors brand of four wheeler companies to improve the level of their promotional activities.

5. All four wheeler companies should take necessary steps towards providing better after sale services.
6. It is suggested to Mahindra & Mahindra, Hyundai Motors and Tata motors brand of four wheeler to take necessary actions to increase the resale value of their four wheelers.
7. It is advised to Maruti Suzuki, Tata Motors and Hyundai Motors to extend the warranty period of their four wheelers.
8. It is suggested to the manufacturers to introduce low price four wheeler in the rural areas.
9. Finding revealed that quality and durability of Mahindra, Hyundai and Tata motors brand of four wheeler is not up to the mark as compared to other popular brands. Thus these brands need to improve the quality and durability.
10. Customers should be informed about the quality, price, mileage, resale value, after sale services and warranty period of the four wheeler by comparing these with other brand of four wheelers. It may be helpful in attracting more customers.

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