

# **Choice Determinants Of Rural And Urban Consumers:- With Special Reference To –Two Wheelars**

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## **ABSTRACT**

Globalization, IT revolution and stiff competition amongst the rival companies forced market strategists to think over business expansion in rural and interior areas of India which was up till recently untouched by the maximum firms. Automobile industry is also one of them. Urban and suburban India is focused heavily by international automobile manufacturers whereas rural India is being focused more by Indian companies as well.

Indian two-wheeler consumers are passing through transition phase. Old generation is the witness of Moped, scooter and only two brand of motorcycle up till 1985. But things were changed many fold after liberalization after 1991. Moped, scooter and traditional motorcycle market is replaced by new bikes and new bikes are now being replaced by world class bikes.

India is the country where more than 50% population is less than 30 year old and maximum of them are exposed by IT revolution. But the choice criteria of rural and urban customers are not comparable because of any or many reasons. This research paper is an endeavor to find out the choice criteria that determine the product selection of rural and urban customers and their satisfaction level. The data is collected from the bike users of district Sultanpur of Uttar Pradesh with the help of factor analysis and Z-Test we try to draw conclusion about the satisfaction level of customers.

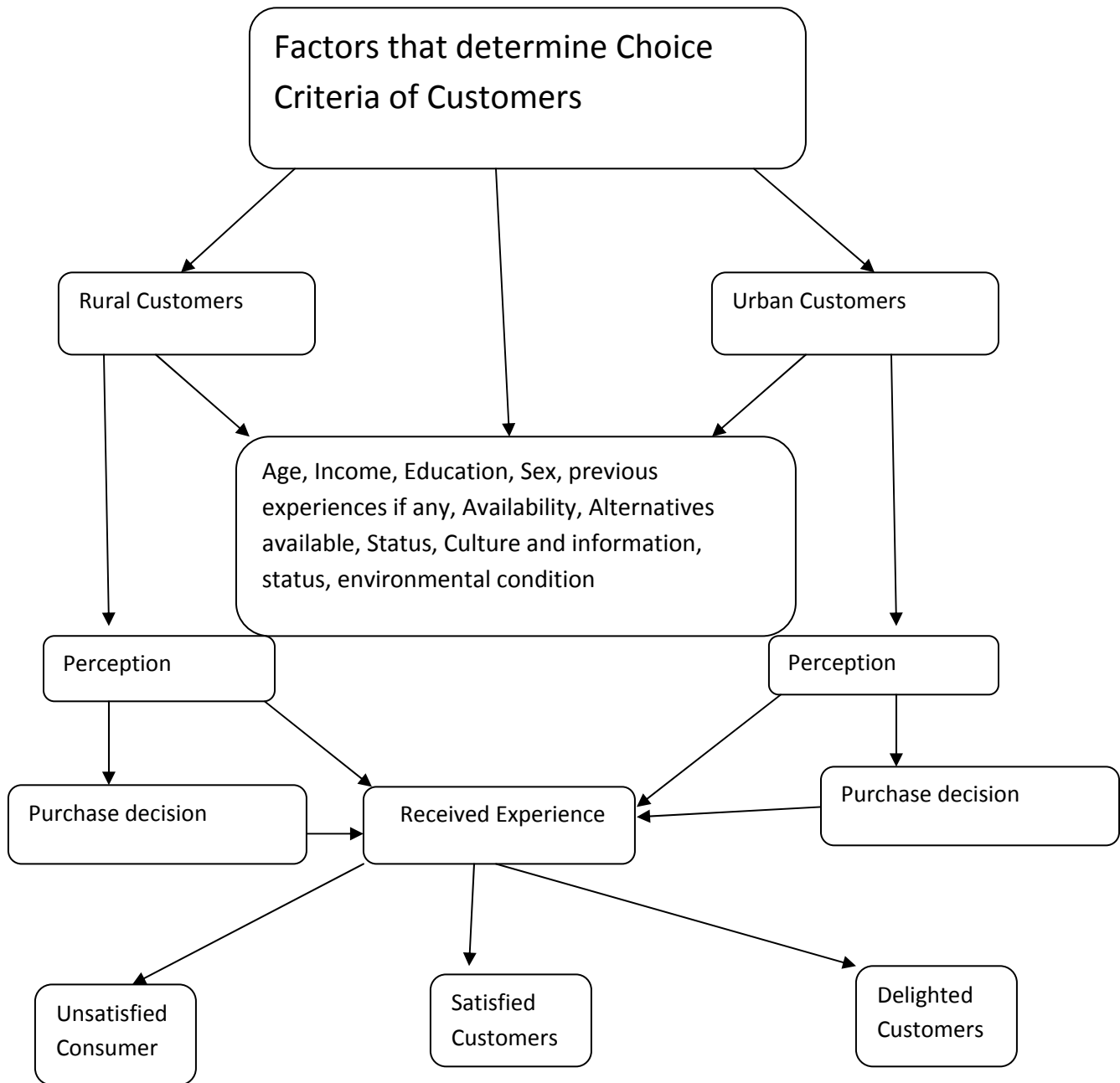
**KEY-WORDS Expectation, Delight, Product Quality, Satisfaction, Performance,**

## **INTRODUCTION-**

In the era of globalization rural Indian consumers has exposed by many changes in terms of information technology, industrialization, employment, infrastructural development, service sector boom, retail boom, agricultural reformation, tourism, health tourism, education. All these factors initiated a consumption constrain among the rural population as well. That results an emergence of Indian rural marketing.

Choice criteria and satisfaction level of customers are the question of preferences based on expectation and received experiences of customers after use of any particular product. Any mismatch between expectation and after use experience shall caused dissatisfaction amongst the users. The basic factors that determine the choice criteria of any customers are Age, income, education, sex, previous experiences if any, availability, alternatives available, status, culture and information etc.

The past studies has suggested that measuring customer's satisfaction with the firm's past performance induces more favorable evaluations of the firm and has a positive effect on purchase behavior and loyalty (Dholkia and Morwitz, 2002), they explain about the possibility that



**Fig-1.Consumer decision model**

Satisfaction surveys can be used strategically to develop customer relationships. It is widely accepted that exceeding customer expectations is key to customer satisfaction, delight and loyalty (Kotler 2000). The recent growth in rural markets and focus of marketers on rural customers are the demand of today’s environment. Marketers are forever seeking fresh challenges and exploring for more and more clientele to be drawn into their sphere of influence. They are coming in a big way to attract this

large and relatively untapped market. New variety of products specially designed for these markets, price costs, lucrative schemes, appealing advertisements and logistical support by way of e-chaupals and rural malls have affected rural consumers in various ways. An analysis of the National Sample Survey (NSS) suggests that out of the total expenditure on manufactured consumer goods, nearly 75% is spent in rural India. The rural environment in India is attractive and demanding, it offers large scope on account of its sheer size and demand base. The Indian rural markets began demonstrating their potential in the 1960s that further executed in many fold after liberalization and globalization commensurate in 1991.

### **Automobile Market in India**

Increased opportunities of employments and purchasing power of rural customers could be seen in their transportation means. Bicycles are replaced by scooters and scooters are replaced by motorcycles. That results tremendous growth in two Wheeler industries. Bikes are ruling the Indian automobile sector since more than 50 years. In 1955, the Indian government needed sturdy and reliable motorcycles for its Army and police to patrol the rugged border highways. The first batch of 350cc Bullet were received from the Royal Enfield Company of UK and assembled at Chennai. Since then, bikes have been flourishing in India in the segment of two-wheelers. India is the manufacturer of some of the best bikes in the world. Hero Honda, TVS Motor, Kinetic Motor, LML India are some of renowned bike manufacturers in India. Ever year, a series of latest bike launch keep the sector buzzing. Bajaj Pulsar 135 LS, Kawasaki Ninja and Honda Unicorn Dazzler are some of the popular models of the past.

Total Two Wheelers sales registered a growth of 14.16 percent during April-March 2012. Mopeds, Motorcycles and Scooters grew by 11.39 percent, 12.01 percent and 24.55 percent respectively. If we compare sales figures of March 2012 to March 2011, the growth for two wheelers was 8.27 percent. During April-March 2012, Two Wheelers segments recorded growth of 27.13 percent in export. For the first time in history car exports crossed half a million in a financial year. In March 2012 compared to March 2011, overall automobile exports registered a growth of 17.81 percent.

### **Automobile Exports Trends-Table-1**

<b>Category</b>	<b>2007-08</b>	<b>2008-09</b>	<b>2009-10</b>	<b>2010-11</b>	<b>2011-12</b>	<b>2012-13</b>
Passenger Vehicles	1,549,882	1,552,703	1,951,333	2,501,542	2,618,072	2,686,429
Commercial Vehicles	490,494	384,194	532,721	684,905	809,532	793,150
Three Wheelers	364,781	349,727	440,392	526,024	513,251	538,291
Two Wheelers	7,249,278	7,437,619	9,370,951	11,768,910	13,435,769	13,797,748
<b>Grand Total</b>	<b>9,654,435</b>	<b>9,724,243</b>	<b>12,295,397</b>	<b>15,481,381</b>	<b>17,376,624</b>	<b>17,815,618</b>

**Overall growth in automobile sector Table-2**

Automobile Industry	Domestic Market Share for 2011-12
Passenger Vehicles	15%
Commercial Vehicles	4%
Three Wheelers	3%
Two Wheelers	77%

**Automobile Exports Trends Table-3**

Category	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Passenger Vehicles	218,401	335,729	446,145	444,326	507,318	554,686
Commercial Vehicles	58,994	42,625	45,009	74,043	92,663	79,944
Three Wheelers	141,225	148,066	173,214	269,968	362,876	303,088
Two Wheelers	819,713	1,004,174	1,140,058	1,531,619	1,947,198	1,960,941
<b>Grand Total</b>	<b>1,238,333</b>	<b>1,530,594</b>	<b>1,804,426</b>	<b>2,319,956</b>	<b>2,910,055</b>	<b>2,898,659</b>

Keeping the growing demand and importance of Motorcycle in rural part of the country every manufacturer is trying to capture this market by offering new models as well as brands. The brand development and modifications in the existing brands should be done as per the consumer expectations; specific need (choice factors) and then only they could capture the market of bikes and win the combat in this global spirited market.

**Automobile companies and Major Brands Table-4**

S.N	Company	USP	Brand
1	Bajaj	India's second largest motorcycle company, performance, Avenger range of motorcycles. Upgrading motorcycle categories.	<a href="#">Bajaj Avenger</a> , <a href="#">Bajaj Discover</a> , <a href="#">Bajaj Platina</a> , <a href="#">Bajaj Pulsar</a>
2	Hero Moto Corp	Country's leading bike-maker, bringing enthusiastic large commuter segment existing in India with its iconic models.	<a href="#">Achiever</a> , <a href="#">Glamour</a> , <a href="#">Glamour PGM Fi</a> , <a href="#">HF Dawn</a> , <a href="#">Deluxe</a> , <a href="#">Hunk</a> , <a href="#">Ignitor</a> , <a href="#">Karizma</a> , <a href="#">Maestro</a> , <a href="#">Passion XPro</a> , <a href="#">Pleasure</a> , <a href="#">Splendor</a> , <a href="#">Xtreme</a>
3	<a href="#">Honda</a>	The third largest two-wheeler company in India and is steadily climbing up the ranks effectively. Established brand ,Engine efficiency, fuel efficiency,	<a href="#">Activa</a> , <a href="#">Aviator</a> , <a href="#">CB Trigger</a> , <a href="#">CB Twister</a> , <a href="#">CB Unicorn</a> , <a href="#">CB Unicorn Dazzler</a> , <a href="#">CB1000R</a> , <a href="#">CBFStunner</a> , <a href="#">CBR 1000RR</a> , <a href="#">CBR150R</a> , <a href="#">CBR250R</a> , <a href="#">CBS Shine</a> , <a href="#">Dio</a> ,

		models, technology	<a href="#">Dream Neo</a> , <a href="#">Dream Yuga</a> , <a href="#">VFR</a> , <a href="#">VT 1300CX</a>
4	Mahindra	The newest Indian two-wheeler company Mileage., Price, New additional features	<a href="#">Centuro</a> , <a href="#">Duro</a> , <a href="#">Duro DZ</a> , <a href="#">Flyte</a> , <a href="#">Kine</a> , <a href="#">Pantero</a> , <a href="#">Rodeo RZ</a>
5	Royal Enfield	One of the oldest motorcycle companies in the world, lifestyle, and brand promotion, competitive products. Retro-charm with modern technologies, Royal Enfield has smack.	<a href="#">Bullet 350</a> , <a href="#">Bullet 500</a> , <a href="#">Bullet Electra</a> , <a href="#">Classic</a> , <a href="#">Continental GT</a> , <a href="#">Thunderbird</a>
6	Suzuki	high-end superbikes via the CBU route including the iconic Suzuki Hayabusa.	<a href="#">Access</a> , <a href="#">Bandit</a> , <a href="#">GS150R</a> , <a href="#">GSX</a> , <a href="#">Hayabusa</a> , <a href="#">Hayate</a> , <a href="#">Intruder</a> , <a href="#">Slingshot Plus</a> , <a href="#">Swish</a>
7	Triumph	Conic British Motorcycle manufacturer, first established in 1902. Adventure bikes and Supersports models.	<a href="#">Bonneville T100</a> , <a href="#">Daytona 675R</a> , <a href="#">Rocket III Roadster</a> , <a href="#">Speed Triple</a> , <a href="#">Street Triple</a> , <a href="#">Thrupton</a> , <a href="#">Thunderbird Storm</a> , <a href="#">Tiger 800XC</a> , <a href="#">Tiger Explorer</a>
8	<a href="#">TVS</a>	quality of parts and good reliability,	<a href="#">Apache RTR 160</a> , <a href="#">Apache RTR 180</a> , <a href="#">Flame</a> , <a href="#">Heavy Duty Super XL</a> , <a href="#">Jive</a> , <a href="#">Jupiter</a> , <a href="#">MAX4R</a> , <a href="#">TVS Phoenix</a> , <a href="#">Scooty Pep Plus</a> , <a href="#">Scooty Streak</a> , <a href="#">Star Sport</a> ,
9	Yamaha	Premium products, performance oriented motorcycles. With exceptionally high part quality and superb engineering,	<a href="#">Crux</a> , <a href="#">Fazer</a> , <a href="#">FZ</a> , <a href="#">FZ1</a> , <a href="#">Gladiator</a> , <a href="#">RAY</a> , <a href="#">Ray Z</a> , <a href="#">SZ</a> , <a href="#">VMAX</a> , <a href="#">YBR</a> ,

### Research Gap –

The objective of the present study is, to find out the role of various factors that determine the choice of particular brands amongst the rural and urban customers and their expectation from and performance of product purchased. As shown in table -4 the major automobile players have different USP to offer their customers. The major USPs of all the brands are – Brand name, Technology, style, fuel efficiency, Price, comfort reliability and quality of product. Rural and urban customers may have different preference and perception that influence their purchase decision taking into consideration these facts the present study is covering the various choice criteria and satisfaction of the rural consumers with respect to the existing bikes brands.

### Objectives:

The objectives of the study are as follows:

1. To study the factors that determines the decision of consumer with respect to the purchase of Bikes.
2. To analyze the satisfaction level of the rural and urban consumers with the performance of their Bikes.

## **Research Methodology**

In order to accomplish the objectives of the study, proposed research work passes through three stages. In First phase items related to the factors that determine the choice criteria were generated. In second stage based on that items questionnaire were developed .Finally in third stage exploratory and confirmatory factor analysis were applied for data reduction and finding the factors. Non- probability sampling (Convenience sampling) technique was used for survey of 270 respondent from city and up country areas of Sultanpur district of eastern Uttar Pradesh was collected so that rural and urban customers could be ensure. The data was collected with the help of a structured questionnaire containing 14 items. All the items were measured by the responses on a five –point likert scale ranging from ‘very important to ‘not important at all’.

Five major brands have been used for collecting the samples for this study. These brands have been chosen because of their good market share and latest technology. For secrecy point of view the name of brands shall not be disclosed

## **Statistical tools applied**

The analysis of primary data was carried out by using statistical package for the (SPSS)-17 for windows Z-Test has been applied at (95% significance<sup>4</sup> with 0.05% confidence to test the significance of two populations.

## **Sample Profile:**

**Age:** A great majority (70% ) of the respondents are coming from young age i.e. up to the age group of 30 years, followed by (23%) middle age group i.e. up to 50 years of age, and rest (7%) are from old age group (more than 50 years of age).

**Education:** (59%) of the respondents are highly educated i.e. post graduate onwards, while (27%) of the respondents are graduates education and rest (14%) of the respondents are having higher secondary education.

**Gender:** All (100%) of the respondents are male

**Income:** A great majority (75%) of the respondents are having high monthly income (upto Rs. 2,5000=00), and (25%) of the respondents are having lower monthly income i.e. upto Rs. 15,000

**Table-5**

S.N	Sample profile	Age	Total Respondents	%
1	Between 20-30 year		161	70%
2	Between 30-50 year		53	23%
3	Above-50 year		16	7%
	<b>Total</b>		230	100%
	<b>Education</b>			
1	Highly educated		136	59%
2	Graduates		62	27%
3	Under Graduates		32	14%
	<b>Income</b>			
	High monthly income(upto Rs. 2,5000)		173	75%
	Lower monthly income Rs. 15,000		57	25%
	<b>Total</b>		230	100%

**Hypothesis Formulation**

Working hypothesis has been developed as-

1-H0= There is no difference between rural and urban customers on the basis of choice criteria

H1= There is difference between rural and urban customers on the basis of choice criteria..

**Analysis and Interpretation**

To determine the factors that are responsible for choice of particular product by rural and urban customers, 14 per decided statement have been ranked on 5-point Likert scale. Before the application of factor analysis the following five techniques were used for the analysis of data.

- 1- **Correlation Matrix was computed** and examined, by using primary data and it was found that there are strong positive correlations amongst the statements, and these statements are appropriate for the factor analysis procedure

- 2- **KMO Measure of sampling adequacy** focuses on the diagonal elements of partial correlation matrix. The entire diagonal correlation matrix was sufficiently high for the factor analysis.
- 3- **The Test of Sample Adequacy** was performed, where the statistical calculation shows  $(8.789/14 = .627)$  that the statements are good enough for sampling.
- 4- **A scree plot is drawn**. This is the plot of Eigen values against the number of user,s factors in order of extraction. Total 5 factors came out from the 14 variables of scree plot where Eigen value is greater than 1, but for the study purpose only 4 factors related to the choice criteria of rural and urban customers have been taken.

**Table-6 ----- Explanation of Variance**

**Total Variance Explained**

Component	Initial Eigen values			Extraction sums of squared loadings			Rotation sums of squared loading		
	Total	%of variance	Cumulative %	Total	%of variance	Cumulative %	Total	%of variance	Cumulative %
1	2.309	16.494	16.494	2.309	16.494	16.494	2.062	14.727	14.727
2	2.109	15.063	31.557	2.109	15.063	31.557	2.002	14.300	29.026
3	1.735	12.393	43.949	1.735	12.393	43.949	1.840	13.143	42.169
4	1.502	10.726	54.675	1.502	10.726	54.675	1.751	12.507	54.675
5	1.133	8.092	62.767						
6	.924	6.598	69.365						
7	.868	6.197	75.561						
8	.755	5.391	80.952						
9	.672	4.803	85.755						
10	.574	4.099	89.855						
11	.451	3.022	93.076						
12	.424	3.030	96.106						
13	.308	2.199	98.306						
14	.237	1.694	100.00						

Table -5 explained the total variance .In present study 4 Eigen values were selected. It indicates that 4 factors extracted from 15 statements have cumulative % more than 54% of total variance. The remaining variance was explained by other variables.

**Cornbach,s Alpha Scale –**

Cornbach scale is used as a measure of reliability and its estimated values .589 reveals satisfactory level of scale reliability because satisfactory values is required to be within 0.5 to 1.0 for the scale to be reliable(Malhotra,2004,Pg268).



## **Factor Loading**

The role of factor loading becomes important for interpretation of the factors. Loading represents a correlation between and the factors. The criteria given by the J.Hair, where factor loading was based on the sample size, are taken as the basis for the decision about the significant factor loading which was adopted for the proposed study. it had been more than 200 sample size ,therefore a factor loading of .400 has been considered significant.

## **Naming of Factors**

All four factors extracted from 15 statements have been given name on the basis of variables included in each case, by considering the factor loading all the statements are loaded on 4 factors.

**Table-6 Principal Component Analysis: Rotated Factor Matrix**

Statements	Components			
	1	2	3	4
Price of the bike		.852		
Durability of the bike		.721		
Brand name of the bike	.804			
Fuel efficiency of the bike	.875			
Pickup of the bike			.578	
Height of the bike				.511
Riding comfort of the bike				.782
Bodyweg. of the bike				.614
color of the bike				.567
Overalllook of the bike				.579
Maintenacecost of the bike		.677		
Resalevalue of the bike			.506	
Enginepower of the bike			.523	
Selfstart of the bike			.750	

## **Factor -1 BRAND NAME AND FEUL CONSUMPTION FACTOR**

This factor is most important because it explained 20.403% of variance. The statement related to the price of bike and fuel efficiency of the bike is highly correlated with each other. This is also reflects that brand name and fuel efficiency of bike plays important role in the purchase decision.

### **Factor-2ECONOMIC FACTOR**

The second factor explained 14.300% of variance. The statements as Price of the bike.852, Durability of the bike.721, and Maintenancecost of the bike.677 are highly related with each other. This factor indicates that price of bike in relation with that the durability and maintenance cost of the bike shall play vital role in purchase decision.

### **Factor-3TECNOLOGY**

This factor explained 13.143% of variance, the statements Pickup of the bike.578, Resalevalue of the bike.506, Enginepower of the bike.523, self start of the bike.750 is highly related with each other that shows how customers are influenced during the decision making.

### **Factor-4PHYSICAL FEATURES &COMFORTABILITY**

This factor explained 12.507% of the total variance. The statements Height of the bike.511, riding comfort of the bike.782, Bodyweight of the bike.614color of the bike.614 and Overalllook of the bike.579. These statements reflect the role bike's features and comfort in decision making.

### **Difference in choice perception amongst Rural and Urban Customers**

Z- Test was used to test the statistical difference between the means of each choice determinant factors extracted out of 14 statements. In such conditions working hypothesis has been developed as-

1-H<sub>0</sub>= There is no difference between rural and urban customers on the based on 4choice determinant factors.

H<sub>1</sub>= There is difference between rural and urban customers on the based on 4choice determinant factors.

Z-Test has been applied to test the statistical difference between the means for each of the 4choice determinant factors between rural and urban customers. In such an approach the null hypothesis that there is no any difference in the means between groups is rejected is larger to be significant. The probability level accepted for statistical significance of z-statistics in the present study was set at  $p < 0.05$ . The table value at 95% significance for z is 1.96. The above mentioned table-7 shows that there is no differences between rural and urban customers on the basis of choice determinant factors. Therefore null hypothesis shall be accepted here.

Table-7

SN.	Choice determinant	Mean	Standard deviation	Z-Statistics	Significance
1	<b>BRAND NAME AND FEUL CONSUMPTION</b>				
	Rural Customers	3.4092	1.02199	0.136	NS
	Urban Customers	3.4675	0.96138		
2	<b>ECONOMIC FACTOR</b>				
	Rural Customers	3.2315	1.1151	0.206	NS
	Urban Customers	3.2640	1.1408		
3	<b>TECNOLOGY</b>				
	Rural Customers	3.2694	0.9855	0.506	NS
	Urban Customers	3.3409	1.0256		
4	<b>PHYSICAL FEATURES &amp; COMFORT</b>				
	Rural Customers	2.9753	1.01041	0.470	NS
	Urban Customers	3.04154	1.16186		

### **Conclusion**

The analysis of data after applying Z-statistics clearly indicating that of the basis of Price and fuel consumption, Economic factor, Technological aspects and Physical features and comfort are concern, customers are indifferent. This finding is indicating that companies cannot bifurcate the customers as per rural and urban concept is concern. Today’s customers are being exposed by global enverinnemt and having the bunch of information ,that is why technological aspect could not be treated as discounted dimension of product in the case of rural customers.The findings of the present study are also indicating the impact of globalization on customers and their decision making. Therefore all the automobile companies should make their marketing strategies in such a way so they could serve the customers in better ways.

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