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Customers' expectations towards car in an unorganized environment- A factoral analysis

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The aim of this paper is to make a correlation analysis of the responses of customers regarding various attribute ratings of a car. Further it also seeks to determine the underlying benefits consumers are looking from a new generation car by classifying them according to their relative importance they put in the attribute ratings by the method of principal component analysis. From the study it has been observed that customers are purchasing new generation car because of several considerations and these considerations can be attributed into to major factors which may be labeled as: Economic benefit factor and Social benefit factor.

Key words: New generation car, customers' expectation, factoral analysis.

INTRODUCTION

Car manufacturing companies today are facing new challenges to serve the ever-changing customer attitude towards the purchase of new generation car. New car buyers may be grouped or categorized on the basis of relative emphasis they place on economy, comfort, per-formance, convenience and luxury. Contemporary car marketers are increasingly operating in worldwide mark-ets. As markets grow increasingly international, comp-anies are being required to reflect on how culture has an impact on a variety of marketing variables associated with consumers buying. Almost all countries of the world have a demand for consumer products. Yet, products are used in different ways and under various conditions to meet differing buyer needs. This might result in creating different segmentation of the target markets.

The world is composed of different unique cultures. The countries differ greatly in language, customs, beliefs, reli-gions, race, and income. Such differences can compli-cate the segmenting process. As such, buyer preferences are important factors in the marketplaces. This globaliza-tion process has had an impact on the consumer decision making in various parts of the world.

In general, globalization refers to the processes by whi-ch the world is being made into a single place with sys-tematic properties (Robertson and Lechner, 1985). While globalization is at times alleged to be the same as inte-gration of the world economy, it generally means the long term endeavor to integrate the global elements of life into each nation's economics, politics and cultural systems

(Suh and Kwon, 2002). In essence, it raises the con-scientiousness and sensitivity to other people and other cultures (Shutte and Ciarlante, 1998). As such, people may be interested in other cultures, aware of and have much knowledge about individual nations. They are ge-nerally sensitive to different points of view based on other cultures (Suh and Kwon, 2002). Originating from these notions, one would assume that consumers' cultivated openness to foreign cultures (globalize mind-set) would decrease their ethnocentric tendencies (Suh and Kwon, 2002) . Globalization affects consumer behavior and atti-tudes in many ways (Hofstede et al., 1999). This trend is happening in many product categories, including con-sumer goods, industrial products and business services. International companies focus on the buyer preferences to achieve a market niche that will produce profits and sustainable market growth. Companies many times mark-et essentially the same products in all countries without any changes (Wild et al., 2003) . This activity has increas-ed the international competition of global firms functioning in different parts of the world. These foreign firms not only are offering more variety of products but are also offering them less expensively (Kaynak et al., 1998). In addition, the improved lifestyles of consumers and enhancement of communication systems are making foreign products very attractive to consumers around the world when com-pared to domestic products. Globalization is important to international marketing because it generates new mar-ket and enhances revenues. However, for the market to

markets to produce the profits necessary to sustain their investment, international marketers must constantly monitor consumer behavior so that buyers' needs are not neglected (Wild et al., 2003). Different countries are at different phases of development; hence, their consumers have diverse needs at different times (Perreault and McCarthy, 2000). Increased globalization will lead to the development of various perspectives consumers have on the product's country of origin. This ultimately affects the consumer's decision making (Papadopoulos and Heslop, 1993).

Reviews

The success of a marketing model inherently lies in researchers' ability to come up with variables that readily distinguish people's performance in the marketplace. This becomes even more important in a foreign market environment. Previous research indicates that these variables are far more than just demographic and socio-economic characteristics (Westfall, 1962). Demographic dimensions have received broader acceptance and have lent themselves easily to quantification and easy consumer classification.

However, the usage of demographics, for instance, has been questioned, and it has been argued that demographic profiles have not been deemed sufficient because demographics lack richness and often need to be supplemented with additional data (Wells, 1975). Social class adds more depth to demographics, but it, too, often needs to be supplemented in order to obtain meaningful insights into audience characteristics. On the other hand, "Lifestyle segmentation" has been a useful concept for marketing and advertising planning purposes (Wells and Tigert, 1977; Kaynak and Kara, 1996b). Lifestyle, in most areas, has been defined simply as "how one lives." It includes the products one buys, how one uses them, how one thinks about them and how one feels about them. Lifestyles are also an expression of an individual's self-concept. It is the total image one has of him or herself, which is a result of how one was socialized in his or her culture. Essentially, it is the culmination of a person's past decisions and future plans (Hawkins et al., 2004). Individuals and families exhibit unique lifestyles. Frequently these lifestyles are labeled as "career oriented individuals" or "family oriented." These lifestyle orientations are generally determined by conscious and unconscious decisions.

Eventually, lifestyles produce needs and desires that ultimately affect the decision making of each consumer (Hawkins et al., 2004). Feelings and emotions are very important in consumer purchase decisions and have an effect on the analysis of product attributes (Hawkins et al., 2004).

The lifestyles have a major impact on the purchase and consumption behavior of consumers. Marketers can use lifestyle analysis with respect to specific areas of consumers' lives, such as fashions and outdoor activities. Lifestyle analyses can assist marketers understand the relationship of people's lifestyles and the products and services they sell (Hawkins et al., 2004).

In marketing, "lifestyle" describes the behavior of individuals, a small group of interacting people, and large groups of people (e.g., market segments) acting as potential consumers. As such, the concept of the lifestyle represents a set of ideas quite distinct from that of personality. The lifestyle relates to the economic level at which people live, how they spend their money, and how they allocate their time (Anderson and Golden, 1984). Lifestyle segmentation research measures people's activities in terms of

i.) How they spend their time.
ii.) What interests they have and what importance they place on their immediate surroundings.
iii.) Their views of themselves and the world around them.
iv.) Some basic demographic characteristics.

The most widely used approach to lifestyle measurements has been activities, interests and opinions (AIO) rating statements (Wells and Tigert, 1977). The focus of marketers and consumer researchers has generally been on identifying the broad trends that influence how consumers live, work, and play. It allows a population to be viewed as distinct individuals with feeling and tendencies, addressed in compatible groups (segments) to make more efficient use of mass media. In general, researchers tend to equate psychographics with the study of lifestyles. Market researchers can use psychographics to describe a consumer segment so as to help an organization better reach and understand its customers. Consequently, lifestyle patterns provide broader, more three- dimensional views of consumers so that marketers can think about them more intelligently. The basic premise of lifestyle research is that the more marketers know and understand about their customers, the more effectively they can communicate with and serve them (Kaynak and Kara, 1996b). The use of these lifestyle dimensions have been used in many other studies but more recently the scale has been used to study the consumers in emerging economies such as Turkey (Kaynak and Kara, 1998; Kucukemiroglu, 1999).

While a majority of lifestyle studies have been carried out in the Western countries, lifestyle research in India and countries in the region is substantially lacking. This study uses lifestyle analysis, along with other research techniques, to identify consumer market segments sharing similar patterns of social beliefs and behaviors, using Indian consumers. Once these market segments are identified, appropriate marketing strategies and policies can be developed to reach them. Providing a perspective on India as a developing nation provides a context for understanding lifestyle behavior in that country.

Increased nationalism, heavy emphasis on cultural, ethnic identity, and consumer ethnocentrism will be potent

forces in the global business environment in the years to come. Hence, understanding whether the level of ethno-centrism is differentiating customer characteristics for products originating from overseas are useful for the development of marketing strategies for imported products.

Market segmentation centers on the belief that everybody wants the same thing. It consists of dividing a market into identifiable groups of similar consumers (Arnould, 2004). There are several ways to segment a market. Generally, the segmentation of consumer markets is based on one or more of three basic criteria:

i.) Some geographic or demographic criteria.
ii.) Psychographic variables.
iii.) Behavioral variables.

The three consumer criteria attributes presented represent the most popular criteria for segmenting markets.

In this paper, expectation has been used to indicate the Beliefs/ Desire of the human resources that certain attributes ideally considered to be necessary in the post sales scenario. The levels of expectation have been cal-culated based on the scale specially developed for the purpose. This require identification of

(a) Attributes or features of post-performance scenario (Mair, N. F., "The Appraisal Interview", Wiley, N. Y. Tripati, P. C., "Personnel Management and Industrial Relations", Sultan Chand and Sons, New Delhi-02, 1958, p. 195.).
(b) Scaling techniques to be used.
(c) Reliability of the scale.
(d) Interpretation of the scale.

In market there are various types of cars available with different specification to cater the needs of customers. Factor analysis allows us to look at these groups of customers that tend to be related to each other and estimate what underlying reasons might cause these variables to be more highly correlated with each other, (Anderson, 1998). The basic objective of this paper is to make a correlation analysis of the responses of customers, regarding various attribute ratings of a new generation car. Further the paper seeks to determine the underlying benefits consumers are looking from a new generation car by classifying them according to their relative importance they put in the attribute ratings by the method of principal component analysis.

This paper is composed of five sections. The first two sections present the introduction of the globalization of the marketplace, segmentation and lifestyle literature along with a discussion of the essence of consumer ethnocentrism affecting the new generation car market. The section that follows later explains the methodology adopted for the paper. The succeeding section provides an in-depth analysis and discussion of the findings. Finally, the last section offers the interpretation and conclusions of the study.

METHODOLOGY

The sample data consists of 75 respondents (those having a car) at Dibrugarh- a small town in the state of Assam, India. The data has been collected from the respondents who are basically in teaching profession of Dibrugarh University, Assam, India. The respondents were asked to indicate their degree of agree ness with the following statements (V1 to V6) using seven point Likert scale (strongly disagree = 1, strongly agree = 7).

i.) V1- A new generation car should be fuel efficient.
ii.) V2- A new generation car should be spacious and comfortable.
iii.) V3- A new generation car should be available with easy finance scheme.
iv.) V4- A new generation car should enhance the prestige of the owner.
v.) V5-Price is not a important consideration for having a new generation car.
vi.) V6-A new generation car should have better and more safety features.

The data collected (Appendix I) were analyzed using SPSS- 10.0 package under Window-XP environment to meet desired the objectives. A detail statistical analysis and discussion of the results are presented through Tables 1 to 7

ANALYSIS AND DISCUSSION

Table 1 represents the values of approximate chi-square by Bartlett's test of Sphericity with 15 degree of freedom, which is found to be 304.417. Since this value is significant at the 0.05, so we reject the null hypothesis that the population correlation matrix is an identity matrix. This means that there exist correlations among the variables V1, V2,……V6. The value of KMO (Kaiser-Meyer-Olkin Measure of Sampling Adequacy) is found to be 0.593 which is more than 0.5. So, factor analysis is an appropriate technique to analyze the data. The correlation matrix as below (Table 2) presents the extent of relationship among different variables.

Table 2 reveals that there exists high correlations among variable V1 (A new generation car should be fuel efficient), V3 (A new generation car should be available with easy finance scheme) and V5 (Price is not a important consideration for having a new generation car) with the correlation coefficients $r_{v1,v3} = 0.879$, $r_{v1,v5} = -0.871$ and $r_{v3,v5} = -0.755$. It is to be noted that the negative coefficient of a negative variable leads to positive interpretation that price is an important factor. We would expect these variables to be correlated with the same set of factors. Like wise, there is relatively high degree of correlation among variables V2 (A new generation car should be spacious and comfortable), V4 (A new gene-ration car should enhance the prestige of the owner) and V6 (A new generation car should have better and more safety features) with correlation coefficients $r_{v2, v4} = 0.479$, $r_{v2, v6} = 0.600$ and $r_{v4, v6} = 0.647$. Thus we expect these variables to be correlated with the same set of factors. A Principal Component Analysis method is employed to determine the necessary factor extraction.

The Table 3 (Communalities) represents the application

Table 1. KMO and Bartlett's Test.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy 0.593		
Bartlett's Test of Sphericity	Approx. Chi-Square	304.417
	Df	15
	Sig.	0.000

Table 2. Correlation matrix.

	V1	V2	V3	V4	V5	V6
V1	1.000	-.024	.879	-.088	-.871	-.058
V2	-.024	1.000	-.106	.479	-.098	.600
V3	.879	-.106	1.000	-.216	-.755	-.031
V4	-.088	.479	-.216	1.000	.010	.647
V5	-.871	-.098	-.755	.010	1.000	-.092
V6	-.058	.600	-.031	.647	-.092	1.000

Table 3. Communalities.

Variables	Initial	Extraction
V1	1.000	0.942
V2	1.000	0.663
V3	1.000	0.879
V4	1.000	0.708
V5	1.000	0.876
V6	1.000	0.791

Extraction Method: Principal Component Analysis.

Table 4. Total Variance Explained for Initial Eigen values.

Factors	Initial Eigen values		
	Total	% of Variance	Cumulative %
1	2.705	45.081	45.081
2	2.155	35.909	80.990
3	0.520	8.673	89.664
4	0.355	5.920	95.584
5	0.201	3.347	98.931
6	6.414E-02	1.069	100.000

Extraction Method: Principal Component Analysis

of principal component analysis to the attribute ratings of new generation car by different respondents. "Communality" is the amount of variance a variable shares with all other variables being considered. This is also the proportion of variance explained by the common factors. Under "communalities", "Initial" column it can be seen that communality for each variable V1 to V6 is 1.0 as uni-ties were inserted in the diagonals of the correlation matrix.

Table 4 represents the table for initial Eigenvalues. An Eigen values represents the total variance explained by each factor. Principal component analysis is recommended as we are interested to determine the minimum number of factors that will account maximum variance in the data. From the above table Factor-1 account for variance of 2.705 which is (2.705/6)*100, that is, 45.081%. Similarly, factor-2 accounts for variance of 2.155, which is (2.155/6)*100, that is, 35.909% and so on. The next step is to determine the number of factor to be extracted through Eigen value approach. In this approach only factor with Eigen values greater that 1.0 are retained which is presented in Table 5. From Table 5 it has been observed

that the Eigen values greater than 1.0 (default option) resulted two factors being extracted. This is also depicted through the Screen plot (a plot of the Eigen values against the number of factors in order of extraction) in figure 1 where a distinct break occurs at three factors.

Again from the accumulative percentage of variable accounted for, we found that the first two factors account for 80.990 percentage of the variance, and that the gain achieved in going to three factors is marginal. Thus two factors appear to be reasonable in this situation. The second column "Extraction" of table 3 gives the amount of variance explained by each variable (V1 to V6) after the desired numbers of factor have been extracted. The communalities for the variables under "Extration" are different from that under "Initial" because all the variances associated with variables are not explained unless all the factors are retained.

The total variances explained by the two factors retained are presented in Table 5. The "extraction sums of squared loading" give the variable associated with the factors that are retained. Thus factor-1 accounts for (2.705/6)*100 or 45.081% of the variance of the six variables. Likewise the second factor accounts for (2.155/6)*100 or 35.909% of the variance.

Table 6 represents the factor matrix, which is an important output of principal component analysis. The coefficients are the factor loadings which represents the correlation between the factors and the six variables (V1 to V6). From the above factor matrix it is found that coefficients for factor-1 has high absolute correlations with variable V1, V3 and V5, that is, 0.957, 0.935 and0.887 respectively. Similarly factor-2 has high absolute correlation with variable V2, V4 and V6, that is, 0.799, 0.794 and 0.874 respectively.

Although the factor matrix indicates the relationship between the factors and individual variables, it seldom results in factors that can be interpreted, because the factors are correlated with many variables. For example in our study, factor-2 is at least somewhat correlated with four of the six variables with absolute value of factor loading greater than or equal to 0.3. In such a complex matrix it is difficult to interpret the factor. So we proceed to compute the rotated factor matrix.

Table 5. Total Variance Explained.

Factors	Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.705	45.081	45.081	2.680	44.669	44.669
2	2.155	35.909	80.990	2.179	36.321	80.990
3						
4						
5						
6						

Extraction method: Principal component analysis.

Table 6. Factor matrix.

	Factors	
Variables	1	2
V1	0.957	0.161
V2	-0.156	0.799
V3	0.935	7.268E-02
V4	-0.279	0.794
V5	-0.887	-0.300
V6	-0.162	0.874

Extraction Method: Principal Component Analysis.
A 2 Factors extracted.

Table 7. Rotated factor matrix.

Variables	Factors	
	1	2
V1	0.970	-4.571E-02
V2	1.681E-02	0.814
V3	0.929	-0.127
V4	-0.104	0.835
V5	-0.930	-0.105
V6	2.706E-02	0.889

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a.) Rotation converged in 3 iterations.

By rotating the factor, we would like each factor to have non zero or significant loadings for only some variables. Likewise, we would like each variable to have non zero or significant loadings with only few factors. Rotation does not affect the communalities and the percentage of total variance explained. Table 7 represents the rotated factor matrix.

Interpretation

Interpretation is facilitated by identifying the variables that have large loadings in the same factor. The factor can then be interpreted in terms of the variables that load high on it. In the rotated factor matrix of Table 7, factor-1 has high coefficients for variable V1 (Fuel Efficiency), V3 (Easy Finance Scheme) and V5 (Price Consideration). Therefore these factors may be labeled as one factor, that is, 'Economic benefit factor'. It is to be noted that the negative coefficient of a negative variable leads to positive interpretation in case of variable V5, that is, Price is an important consideration for the purchase of a new generation car for the economic class customers. Thus the Economic benefit factor affects customers of economic class who seek benefits of fuel efficiency, easy finance scheme and the Price consideration, which they can afford.

Factor-2 is highly correlated with variable V2 (Spacious and comfortable), V4 (Enhancement of prestige) and V6 (Safety measures). Thus these variables may be grouped into one factor and can be labeled as 'Social benefit factor'. So we can say that the Social benefit factor affects customers of aristocrat class. They intend to seek benefit from a new generation car that can provide them more space and comfort, more and better safety features and which can enhance their prestige for being the owner of a luxury car.

Another useful aid in the interpretation is to plot the variables using the factor loadings as co-ordinates. Variables at the end of an axis are those that have high loadings on only that factor and hence describe the factor (Figure 2).

A plot of the factor loading given in Figure 2 shows V1, V3 lies at the extreme ends with V5 at the opposite end of factor -1. Similarly V2, V4 and V6 lie at the upper end of factor-2 which confirms our factor extraction.

Epilogue

From the above study it can be concluded that customers are purchasing new generation car because of several considerations and these considerations can be attributed into to major factors which may be labeled as:
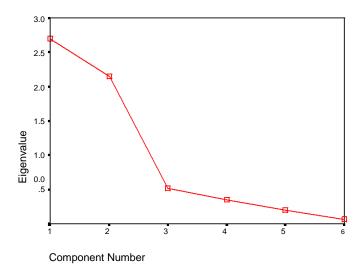
i.) Economic benefit factor.

Figure 1. Scree plot.

Figure 2. Component plot in rotated space.

ii.) Social benefit factor.

The factor affecting customers who prefer to purchase a new generation car by putting more emphasis on fuel efficiency, easy finance and whose price is within their affordable range may be labeled as Economic benefit factor. They are ready to compromise with luxury to some extent at the cost of economic benefit. On the other hand customers of second type are of aristocrat class who are least concerned with fuel efficiency and price of the car. They seek benefits of luxury, safety and dignity from a new generation car at any cost. Factor affecting custommers of this class may be labeled as Social benefit factor. There are some limitations to this study and, therefore, the findings must be viewed as tentative. The first limitation is that this study was specifically focused on consumer behavior in Dibrugarh town, which is a very small representation to the universe. Secondly, while the data set used in this study was sizable, it was a convenience sample. A larger sample is needed for more conclusive results. While these limitations exist, one must understand that the cultures and economies in the region are by and large very similar. Hence, we could suggest that the findings in this study may be generalized to apply to countries in the region. Further research using the same methodologies in consumer behavior analysis should be conducted in neighboring countries having unorganized environment to verify or refute the findings found in this study.

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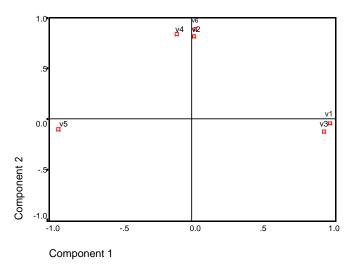
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Appendix 1

	V1	V2	V3	V4	V5	V6
Respondent 1	6	5	5	6	2	5
Respondent 2	1	2	2	3	6	2
Respondent 3	6	3	6	4	2	4
Respondent 4	5	2	6	3	4	4
Respondent 5	6	4	7	4	1	4
Respondent 6	3	4	2	3	6	3
Respondent 7	1	4	2	6	6	6
Respondent 8	6	4	7	3	2	3
Respondent 9	2	3	1	4	5	4
Respondent 10	7	2	6	4	1	3
Respondent 11	4	6	4	5	3	6
Respondent 12	6	2	7	4	3	4
Respondent 13	1	3	2	4	5	4
Respondent 14	7	2	6	4	2	3
Respondent 15	1	3	2	2	6	4
Respondent 16	3	5	3	6	4	6
Respondent 17	1	3	2	3	5	3
Respondent 18	5	4	5	4	2	4
Respondent 19	2	2	1	5	4	4
Respondent 20	4	6	4	6	4	7
Respondent 21	6	5	4	2	1	4
Respondent 22	3	5	4	6	4	7
Respondent 23	4	4	7	2	2	5
Respondent 24	3	7	2	6	4	3
Respondent 25	4	6	3	7	2	7
Respondent 26	2	3	2	4	7	2
Respondent 27	7	4	7	3	3	4
Respondent 28	5	3	6	3	3	4
Respondent 29	7	3	7	4	1	4
Respondent 30	2	4	3	3	6	3
Respondent 31	1	4	2	6	6	6
Respondent 32	6	4	7	3	2	3
Respondent 33	2	3	1	4	5	4
Respondent 34	7	2	6	4	1	3
Respondent 35	4	6	4	5	3	6
Respondent 36	6	2	7	4	3	4
Respondent 37	1	3	2	4	5	4
Respondent 38	7	2	6	4	2	3
Respondent 39	1	3	2	2	6	4
Respondent 40	3	5	3	6	4	6
Respondent 41	1	3	2	3	5	3
Respondent 42	5	4	5	4	2	4
Respondent 43	2	2	1	5	4	4
Respondent 44	4	6	4	6	4	7
Respondent 45	6	5	4	2	1	4
Respondent 46	3	5	4	6	4	7
Respondent 47	4	4	7	2	2	5
Respondent 48	3	7	2	6	4	3
Respondent 49	4	6	3	7	2	7

	V1	V2	V3	V4	V5	V6
Respondent 50	2	3	2	4	7	2
Respondent 51	7	4	7	3	3	4
Respondent 52	6	5	5	6	2	5
Respondent 53	1	2	2	3	6	2
Respondent 54	6	3	6	4	2	4
Respondent 55	5	2	6	3	4	4
Respondent 56	6	4	7	4	1	4
Respondent 57	3	4	2	3	6	3
Respondent 58	5	3	6	3	3	4
Respondent 59	7	3	7	4	1	4
Respondent 60	2	4	3	3	6	3
Respondent 61	1	4	2	6	6	6
Respondent 62	6	4	7	3	2	3
Respondent 63	2	3	1	4	5	4
Respondent 64	7	2	6	4	1	3
Respondent 65	4	6	4	5	3	6
Respondent 66	6	2	7	4	3	4
Respondent 67	1	3	2	4	5	4
Respondent 68	7	2	6	4	2	3
Respondent 69	1	3	2	2	6	4
Respondent 70	3	5	3	6	4	6
Respondent 71	1	3	2	3	5	3
Respondent 72	5	4	5	4	2	4
Respondent 73	2	2	1	5	4	4
Respondent 74	4	6	4	6	4	7
Respondent 75	6	5	4	2	1	4