Factors Affecting Purchase Intention towards Pre Owned Cars

Abstract

Purchase intention is the willingness of a customer to buy a product. This is influenced by attitudes, product and dealer related factors, subjective norms and perceived behavioural control. Realising the importance of these factors in formulating the marketing strategies of a product, the present research is undertaken to study the influence of these factors on the purchase intention of consumers of pre owned cars in Kerala. This study examines the purchasing intention towards pre owned cars using the Theory of Planned Behaviour because this model takes into account these factors and its impact on purchase intention. The specific objectives are a) To study the relationship between product related factors and consumer attitude towards the purchase intention of pre owned cars b) To study the relationship between dealer related factors and consumer attitude towards the purchase intention of pre owned cars c) To analyse the relationship between consumers' attitude and purchase intention d) To analyse the relationship between subjective norms and purchase intention and e) To analyse the relationship between perceived behavioural control and purchase intention. The study is confined to consumers who own and use pre owned cars purchased from authorised dealers in Kerala. The study was based on field research and made use of both primary and secondary data. Primary data were collected from 300 respondents distributed in five districts of Kerala. The data collected for the study was analysed using PLS. The study found that product related factors plays a vital role in shaping attitude of consumers towards pre owned cars which in turn influence the purchase intention. Purchase intention of pre owned car consumers are significantly influenced by the subjective norms and perceived behavioural control. This study would help marketers to understand the purchase intention of pre owned car consumers and formulate the marketing strategies accordingly.

Introduction

A pre owned car, or pre-owned vehicle, or second-hand car, is a car that was previously owned by one or more owners. Pre-owned cars are considered as one man's trash is another man's treasure. India represents one of the world's largest car markets. For every 100 new cars sold in India, 110 pre-owned cars are sold (Ramnath Subbu, 2015). India used car market is projected to reach over \$ 66 billion by 2022, on the back of growing population and rising urbanization in the country. Pre owned car market in India has grown at a remarkable pace since the beginning of the 20th century. From word-of-mouth references, auto fairs, and newspaper classifieds, the second-hand car market have transformed into an organised and professional

business. The main reason for the same has been the emergence of organized players in the market, as these players have brought in transparency and trust in the sale of pre owned cars which was not there before. Growing inclination of consumers towards pre owned cars owing to their affordability and improved after sales services are some of the other major factors expected to boost demand for used cars in India in the coming years. Moreover, market growth is anticipated to be driven by rising penetration of online platforms such as OLX, Quikr, etc., that enable pre owned car dealers to boost their reach to a larger audience (Techsciresearch, 2017). This is a reason to understand the behavior of consumers towards the purchase of pre owned cars. Pre owned car market is a market with untapped potential hence it is essential for marketers to understand the behavioral aspects of acceptance and purchase of pre owned cars so that marketing strategies can be modified accordingly.

There are many studies examining the purchase intention of new products. But second hand goods are inferior goods (Arthur H, 1957) and pre owned cars are not an exception. However there is hardly any research which looked into matters concerning factors influencing the purchase intention of pre owned cars. Hence, marketers do not have proper idea about knowledge of consumers about the factors affecting the purchase decision. It is also not known whether consumers of pre owned cars would engage in post purchase behaviour. Hence, the present research proposes to study the purchase intention towards the pre owned car consumers and attempts to fill the research gap by incorporating the theory of planned behaviour (Ajzen, 1991) to understand the intention of the consumers towards purchase of pre owned cars. This paper examines the relationship between extent of knowledge about product and dealer related factors and attitude towards pre owned cars. In addition to this, the study also looks at the relationship of purchase intention with variables like attitude, subjective norm, and perceived behavioural control. Hence, the main contribution of this study is to find out the relationship between attitudes towards pre owned cars and purchase intention by integrating other determinants also which affect the purchase intention and eventually purchase behaviour. The study also investigates the relative strength of subjective norm and attitude towards purchase intention for pre owned cars.

The paper consists of section on literature review followed by conceptual framework and hypotheses development. The next section is on methodology and measurement which describes the methodology, sampling, data collection and description of the instruments used for measuring the constructs. The section on empirical result discusses the findings of the measurement model which includes evaluation of reliability, convergent validity and discriminant validity of the constructs. The section also covers the result of structural model which includes path estimates and fit indices for the model. The methodology and measurement section is followed by sections on discussion, implications and finally limitations and directions for future research at the end.

Literature Review

The Theory of Planned Behavior (TPB) started as the Theory of Reasoned Action in 1980 to predict an individual's intention to engage in a behavior at a specific time and place. The theory was intended to explain all behaviors over which people have the ability to exert self-control. The key component to this model is behavioral intent. Behavioral intentions are influenced by the attitude about the likelihood that the behavior will have the expected outcome and the subjective evaluation of the risks and benefits of that outcome. The Theory of Planned Behaviour has been used in this study for examining the purchasing behavior towards pre owned cars. The TPB states that behavioral achievement depends on both motivation (intention) and ability (behavioral control). It distinguishes between three types of beliefs - behavioral, normative, and control. The TPB is comprised of following constructs that collectively represent a person's actual control over the behavior.

- 1. Attitudes This refers to the degree to which a person has a favorable or unfavorable evaluation of the behavior of interest. It entails a consideration of the outcomes of performing the behavior.
- 2. Behavioral intention This refers to the motivational factors that influence a given behavior where the stronger the intention to perform the behavior, the more likely the behavior will be performed.
- 3. Subjective norms This refers to the belief about whether most people approve or disapprove of the behavior. It relates to a person's beliefs about whether peers and people of importance to the person think he or she should engage in the behavior.
- 4. Perceived behavioral control This refers to a person's perception of the ease or difficulty of performing the behavior of interest. Perceived behavioral control varies across situations and actions, which results in a person having varying perceptions of behavioral control depending on the situation. This construct of the theory was added later, and created the shift from the Theory of Reasoned Action to the Theory of Planned Behavior.

Overall, TPB is a conceptual framework looking at the factors affecting the behaviour towards a pre owned cars. TPB is an important social cognitive model that aims to explain variance in consumer behavior (Ajzen, 1991) and has been proven to be successful in doing so in many studies(Liao, C.J et al., 2007). TPB also allows taking into consideration the other variables which might explain the behaviour significantly (Ajzen, 1991). This study makes use of background factors about product and dealer related factors as an extra factor affecting the formation of consumer's attitude towards pre owned cars.

Table No: 1

Review of Literature Applying TPB for Purchase Decision

Citation	Focus of study	Outcome	Sample for study	
	Application of theory of	Both Muslim and non-Muslim	Students and staff	
JanMei	planned behaviour in	consumers agreed on the	from a higher	
Soon, Carol	purchasing intention and	importance of animal welfare,	education	
Wallace	consumption of Halal food	but there exist differences in	institution	
(2017)		perceptions of animal welfare		
		in Halal meat production.		
		This research is of value to		
		those working in regulatory		
	J.L.	and food service settings in		
		understanding the differences		
		and needs of consumers		
YunWang (2014)	Consumers' Purchase Inten-	Female consumers who have	450 questionnaires	
	tions of Shoes: Theo <mark>ry of</mark>	higher purchase intentions of	were distributed	
	Planned Behavior and Desired	shoes have significant higher	outside department	
	Attributes	appraisal of shoes attributes in	stores using Mall-	
		style, colour, collocability,	intercept method	
		materials and brand name		
		compare to those who have		
		lower purchase intentions of		
		shoes. In addition, consumers		
		who have higher purchase in-		
		tentions of shoes have better		
		attitude, subjective norm, and		
		behavior control compare to		
		those who have lower pur-		
		chase intentions of shoes.		
Rivista di	Consumer attitudes and Consumer rural residence and		Sample of 260	
Economia	behavior: the theory of	fair-trade purchasing habits,	consumers in Italy	
Agraria, Anno	planned behavior applied to	in addition to intention and		
LXX (2015)	food consumption decisions	perceived behavioural control,		

		influenced the behaviour. This	
		evidence is interesting in	
		order to suggest further	
		marketing strategies for	
		farmers in the direction of	
		more ethical and trust-related	
		forms of consumption.	
Yulin Miao	Influence of electronic Word	EWOM significantly affect	400 respondents
(2015)	Of Mouth (eWOM) on	tourists' behavioral intention	who relied on
	tourists' behavioral intentions	toward visiting Thailand by	tourists' online
	to choose a particular tourism	affecting their attitude,	comments about
	destination	subjective norms and	their travel
		perceived behavioral control	experiences to
	J.L.		plan their trip to
			Thailand
Kamonthip	Application of the Extended	Findings indicated that	483 respondents in
Maichum,	Theory of Planned Behavior	consumer attitude, subjective	Thailand
Surakiat	Model to Investigate Purchase	norm and perceived	
Parichatnon and	Intention of Green Products	behavioral control have	
Ke-Chung Peng	among Thai Consumers	significant positive influences	
(2016)		on the purchase intention for	
		green products. Furthermore,	
		environmental concerns have	
		a significant effect on attitude,	
		perceived behavioral control	
		and purchase intention for	
		green products, but subjective	
		norm.Moreover,	
		environmental knowledge had	
		no significant effect on the	
		purchase intention for green	
		products. Instead, it had a	
		distinct indirect effect through	
		attitude towards purchasing	
		attitude towards purchasing	

		norm and perceived	
		behavioral control.	
	The theory of planned	Analysis of the data indicates	193 college
Joey F. George	behavior and Internet	that beliefs about	students
Thomas L.	purchasing	trustworthiness positively	
Williams (2004)		affect attitudes toward buying	
		online, which in turn	
		positively affect purchasing	
		behavior. Beliefs about	
		self-efficacy regarding	
		purchasing positively affect	
		perceived behavioral control,	
		which in turn affects online	
	U.L.	purchasing behavior.	
H. Jessie	Effects of product image at	The alternative evaluation	Sweatshirts were
Chen-Yu, Doris	three stages of the	stage, product image	used as the
H. Kincade	consumer decision process	significantly and positively	sample product
(2001)	for apparel products:	influenced perceived	category and
	alternative evaluation,	quality and performance	university
	purchase and post-purchase	expectation. At the	students
	stages.	purchase stage, product	
		image was not a	
		determinant of purchase	
		intention, but significantly	
		and positively influenced	
		the price participants were	
		willing to pay for the	
		product.	
		1	

Conceptual Framework

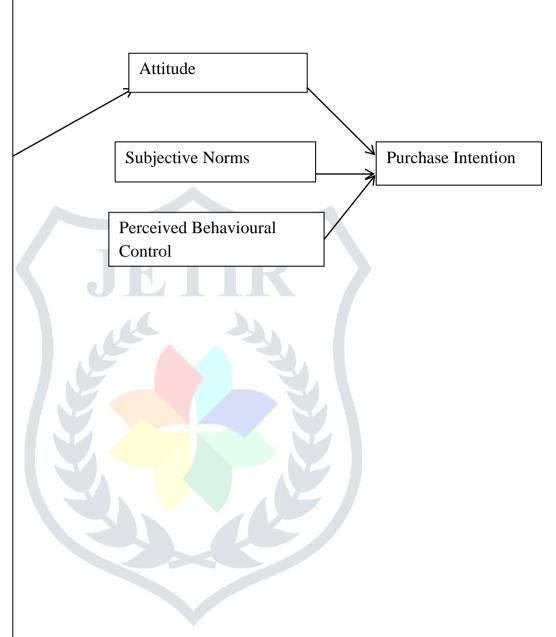
Figure No. 1 displays the conceptual framework based on the Theory of Planned Behaviour (Ajzen, 1991) used in this study.

Back ground factors

- Product related factors
 - Price
 - Low
 maintenance
 - Resale value
 - Design
 - Brand model
 - Fuel efficiency
 - Performance
 - Comfort features

• Dealer Related Factors

- Certification
- Location
- Visit to the show room
- Test drive
- Website
- Benefits



Background factors and Attitude towards Pre owned Cars

According to (Ajzen, 2005), the behavioural beliefs, normative beliefs and control beliefs people maintain may themselves be influenced by a multitude of background factors such as product and dealer related factors. As a result they influence purchase intention and behavior. The study on factors influencing attitudes towards gray market cars in Malaysia and intention to buy by (Siti Safira Ismail, 2008) reports that consumers intention to buy gray import cars are influenced by factors such as price consciousness, value consciousness, price-quality inference and risk averseness of a

person. The information rich consumers will use the logical ways to analyze and make their decision based on background factors whereas less informed consumers would mostly rely on certain cues. This will lead to difference in the adoption process of products among different set of customers. The consumption experience in such cases may also vary depending upon the degree of attitude of the consumer. Many researchers have estimated the relationship between background factors and attitude. Based on that, following hypotheses are formulated.

- H₁: There is significant relationship between product related factors and consumer attitude towards purchase of pre owned cars.
- H₂: There is significant relationship between dealer related factors and consumer attitude towards purchase of pre owned cars.

Attitude and Purchase Intention for Pre Owned Cars

The attitude acts as an important antecedent to the behavioural intention which is described as the degree of favourable or unfavourable evaluation of the behavior under study (Ajzen, 1991).

(Pande and Soodan, 2015) in their study also confirmed the role played by attitudes, beliefs and subjective norms in predicting the purchase behaviour of personal care products' consumers.

(Alibabic, 2011) examined consumer attitudes, behaviours and perception related to food products in different markets in the northwestern part of Bosnia and Herzegovina. The study proved significant difference in the attitudes and behaviour of consumer with respect to their gender.

(Elsey et al., 2009) in their study of male consumer behaviour analysed the purchase intention and purchase behaviour in buying skin care products. The results of the study indicate that beliefs, self image, normative influences, and attitudes have impact on purchase intention and purchase behaviour. Producers' dictatorship is being replaced with consumers' pressure to diversify the choices and make them as individualistic as possible.

(Cheng et.al., 2010) concluded that a person willing to display a specific behaviour may undertake the cost benefit analysis as a consequence of the action undertaken and favorable attitude is linked with positive evaluation of the action (Ajzen, 1991; Cheng et al., 2006). (Ajzen, 1991) emphasized that positive attitude towards a particular behaviour strengthens the intention to perform that behaviour. Hence it is hypothesized that:

H₃: There is significant relationship between attitude towards pre owned cars and purchase intention.

Subjective Norm and Purchase Intention for Pre Owned Cars

Subjective norm can be comprehended as the perceived social force to carry out a particular behaviour (Ajzen, 1991). According to (Ajzen and Fishbein, 1980), subjective norm can be stated as a form of belief that individuals approve or disapprove certain behavior when undertaking and performing the same. Individuals not only perform behaviour under social pressure but the subjective norm also provides them information about the appropriateness of behaviour under consideration. Subjective norm is perceived to affect purchase intention independently (Robinson & Smith, 2002). Subjective norm is the perceived social pressures to perform a given behavior and the motivation to comply with those pressures (Hyde & White, 2009). Subjective norms are the individual's interpretation of the opinions of important others regarding the behavior in question (Cialdini and Trost). So the following hypothesis is formulated: H₄: There is significant relationship between subjective norms towards pre owned cars and purchase intention.

Perceived Behavioral Control and Purchase Intention for Pre Owned Cars

Consumer purchasing decision is a complex process and at time many situational factors such as perceived behavioural control in addition to attitude help in taking the decision. According to (Ajzen, 1991), an individual's likelihood of disposition of behaviour depends on the extent of availability of linking resources and existence of prospects to behave in that manner. (Giantari et al., 2013) in their research aimed to identify the effect of experience on purchasing intention via online mediated by perceived behavioral control and trust. The study found that perceived behavioral control and trust as complete mediation on experience and purchasing intention via online. Many researchers (Baker et al., 2007) have concluded that confidence in the ability of the individual to control their behavior showed a positive relationship with purchase intention.

H₅: There is significant relationship between perceived behavioural control towards pre owned cars and purchase intention.

Methodology and Measurement

The study is confined to consumers who own and use pre owned cars purchased from authorized dealers in Kerala in the districts of Kochi, and Thrissur. Questionnaire method was used for data collection. A semi structured questionnaire was developed for collecting data. 300 questionnaires were administered. Customer list in the selected state was taken as the sample frame for pre owned car consumers. 150 customers from each district were considered for the study. The

researcher personally spoke/met authorized dealers and collected the details of the pre owned car consumers. Personal discussion, telephone calls and emails were used to contact customers for requesting them to fill the questionnaire.

The survey questionnaire was segregated in different sections in order to assess all variables used in this study. The questionnaire also captured the demographic profile of the respondents. Prior to mailing the questionnaire to the respondents, validity and reliability were tested. The items included in the instrument were identified based on review and analysis of the theoretical and empirical literature, so as to make sure the content validity. The draft questionnaire was given to five senior managers from the industry and five senior professors in management. Based on the feedback from experts, the researcher modified the draft questionnaire and used for the pilot study. The reliability of the instrument developed in the current study was tested by computing Cronbach alpha (α) value for each of the factors as well as for the entire set. All the factors had Cronbach alpha value above 0.7, which assured the reliability of the instrument.

Instrument Development

Attitude and subjective norm scale was adapted from (Ajzen et.al., 1980), perceived behavioural control scale was adapted from (Ajzen, 1991), purchase intention from (Hardesty et al., 2002). The scales used for measuring the responses were measured on a 5-point Likert scale where 1 denoted strongly disagree and 5 denoted strongly agree.

Empirical Results

The study utilized Smart PLS to verify the research framework and the hypotheses. Hypotheses testing results are presented in Table No: 2 and Figure No: 2 illustrates the model linking Attitudes, Product and Dealer Related Factors to purchase intention towards pre owned cars.

Table No: 2

Summary of Hypothesis Testing

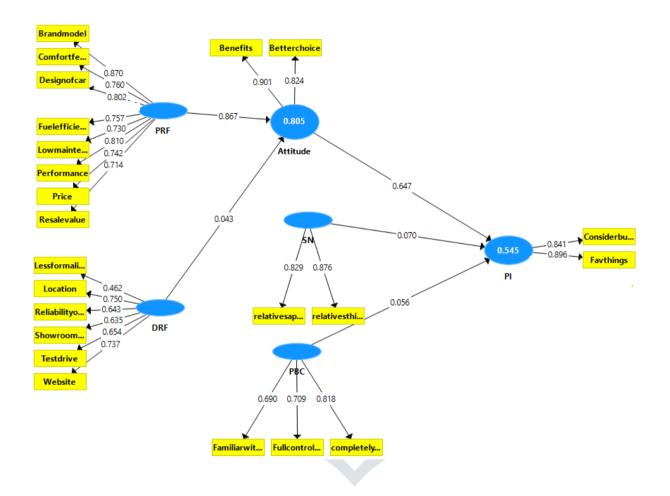
H1: PRF=>Attitude	Supported
H2: DRF=>Attitude	Not Supported
H3: Attitude=> Purchase Intention	Supported
H4: SN=> Purchase Intention	Supported

H5: PBC=> Purchase Intention	Supported

Figure No: 2

Model linking Attitudes, Product and Dealer Related Factors to Purchase Intention towards

pre owned cars



In PLS, individual factor reliability is assessed by examining the loadings of respective factors on their respective latent constructs. Criteria of 0.50 recommended by (Hulland, 1999) are adopted for the retention of factors. The higher loadings imply that there is more shared variance between the construct In PLS, individual factor reliability is assessed by examining the loadings of respective factors on their respective latent constructs. Criteria of 0.50 recommended by (Hulland, 1999) are adopted for the retention of factors. The higher loadings imply that there is more shared variance between the construct and its measures than error variance. The factor loadings from the final PLS measurements are reported in Figure. Cronbach's α is also the measure of reliability. The minimum

cut off value for Cronbach's α is 0.5. As shown in table, value of Cronbach's α for the constructs in this study i.e. for product related factors, dealer related factors, attitude, subjective norm, perceived behavioral control and purchase intention vary from 0.590 to 0.826. The measurements for all the constructs are acceptable for reliability as the numerical values of these are more than 0.5 (Hulland, 1999).

Table No: 3

Factor Loading (λ), Cronbach's α, AVE and Composite Reliability

Items	Loadings	Cronbach's α	AVE	Composite Reliability
	Product Rel	lated Factors		
Brand model	0.871			
Comfort features	0.761	K -		
Design of car	0.804			
Fuel efficiency	0.757			
Low maintenance	0.726			
Performance	0.808			
Price	0.743			
Resale value	0.717	0.858	0.534	0.898
	Dealer Rel	ated Factors		
Less formalities	0.462			
Location	0.750			
Reliability of dealer	0.643			
Show room visit	0.635			
Test drive	0.654			
Website	0.737	0.729	0.503	0.814

Table No: 3 (Contd..)

Items	Loadings	Cronbach's α	AVE	Composite	
nems		Cronbach s a		Reliability	
	Attitud	le			
Beneficial	0.923				
Better choice	0.787	0.826	0.740	0.895	
	Subjective .	Norms			
Relatives approve my decision	0.827				
Relatives think I should buy					
Pre Owned Car	0.877	0.627	0.727	0.842	
Percet	ived Behavio	oural Control			
Familiar with Availability	0.686				
Full control over Purchase	0.718	0.590	0.550	0.784	
Completely up to me	0.826	0.390	0.550	0.784	
Purchase Intention					
Consider buying in future	0.824	0.569	0.536	0.751	
Recommend	0.917	0.309	0.550	0.751	

Factor Loading (λ), Cronbach's α, AVE and Composite Reliability

The degree to which the construct's items indicate the latent construct is given by measure of composite reliability. The value of composite reliability of the constructs in this study ranges from 0.751 to 0.898 which is more than the recommended level of 0.7 suggested by (Gefen et al., 2000). The composite reliability and the value of Cronbach's α in all the scales were acceptable. In order to verify the validity of the constructs in this study, convergent and discriminant validity is assessed. The factor loadings, Cronbach's alpha, composite reliability and Average Variance Extracted (AVE) values calculated by PLS algorithms are tabulated in Table

Structural Model Analysis

Relationship between Product Related Factors and Attitude

The relationship between Product Related Factors and Attitude is significant with coefficient = 0.867 and t = 18.8056 (table value is 1.96 at 0.05 degree of freedom > 120) indicating that the Product Related Factors have direct positive influence on the Attitude. This clearly indicates that a

100 points change in Product Related Factors will bring 87 points change in the Attitude of preowned car consumers.

Relationship between Dealer Related Factors and Attitude

The relationship between Dealer Related Factors and Attitude is insignificant indicating that the Dealer Related Factors have no significant influence on the Attitude. This clearly indicates that a 100 points change in Dealer Related Factors will not bring change in the Attitude.

Relationship between Attitude and Purchase Intention

The relationship between Attitude and Purchase Intention is significant with coefficient = 0.647 and t = 4.3910 (table value is 1.96 at 0.05 degree of freedom > 120) indicating that the Attitude has direct positive influence on the Purchase Intention. The Purchase Intention changes in direct proportion to the Attitude of pre owned car consumers with a coefficient of 0.647. This clearly indicates that a 100 points change in Attitude will bring 65 points change in the intention to purchase pre owned cars.

Relationship between Subjective Norm and Purchase Intention

The relationship between Subjective Norm and Purchase Intention is significant with coefficient= 0.070 and t = 3.0400 (table value is 1.96 at 0.05 degree of freedom > 120) indicating that the Subjective Norm have significant influence on the Purchase Intention. Purchase Intention changes in direct proportion to the subjective norms with a coefficient of 0.070.

Relationship between Perceived Behavioural Control and Purchase Intention

The relationship between Perceived Behavioural Control and Purchase Intention is significant with coefficient = 0.050 and t = 3.4747 (table value is 1.96 at 0.05 degree of freedom > 120) indicating that the Perceived Behavioural Control have significant influence on the Purchase Intention. Purchase Intention changes in direct proportion to change in perceived behavioural control with a coefficient of 0.050.

Findings

• The attitude changes in direct proportion to the product related factors which indicate that there is a significant relationship between product related factors and consumer attitude towards purchase intention of pre owned cars (**Hypothesis 1: Accepted**).

• Attitude does not change in direct proportion to the dealer related factors indicating that there is no significant relationship between dealer related factors and consumer attitude towards purchase intention of pre owned cars (**Hypothesis 2: Rejected**).

• Change in attitude will bring change in the purchase intention indicating that there is significant relationship between attitude and purchase intention of pre owned car consumers (**Hypothesis 3: Accepted**).

• There is significant relationship between subjective norms and purchase intention of pre owned car consumers (**Hypothesis 4: Accepted**) which indicate that change in Subjective Norm will bring change in the purchase intention of consumers of pre owned cars.

• There is significant relationship between perceived behavioural control and purchase intention of pre owned car consumers (**Hypothesis 5: Accepted**) which indicate that change in Perceived Behavioural Control will bring change in purchase intention of pre owned car consumers.

Discussion and Implications to marketers

The study explored the relationship of product and dealer related factors, attitudes, subjective norms and perceived behavioural control to post purchase behaviour in the case of pre owned cars. In order to understand the effect of different determinants of post purchase behaviour the entire study is done using the framework of the theory of planned behaviour by (Ajzen, 1991). The results obtained from the model indicate a good fit. It become evident that the attitude is the most important determinant of the repurchase intention for pre owned cars.

According to (Kinnear, T.C and J.R Taylor, 1996) consumers' attitude is the consumer er likes, endorsement or preference for product attributes, which summarizes the criteria that consumers use to make decisions regarding what products to buy. Previous studies have found that product attributes play a significant role in influencing a positive attitude towards product. The results of the present study indicate that product related factors have direct positive influence on attitude is in line with previous findings in the literatures.

The demand for pre owned cars among youngsters is increasing every day because pre owned cars are affordable and it allows them to explore a large number of options. Youngsters, being tech savvy authorised dealers can list their car according to specifications such as manufacturer's name,

model, year of manufacture, number of miles covered, fuel variant, type of ownership, and specific features of car which younger generation is looking for, in their website.

The findings suggested that pre owned car marketers should pursue the excellent attributes and services that induce customers' positive evaluations and stimulate the formation of favorable attitudes toward purchase of pre owned cars.

Authorised pre owned car dealers should formulate strategies to create awareness about their attributes such as certification, additional benefits such as free service, warranty, etc to the public through various information sources which improve referents' favorable perceptions of a pre owned car. The study revealed that customers depend largely on internet for gathering information before decision is made. Hence marketers should develop efficient strategies for enhancing their image by advertising services to potential customers using internet and other information sources. Dealers should be active in social media thereby providing potential customer a platform to interact with dealers.

Conclusion

The findings of this study have revealed attitude, subjective norms and perceived behavioral control have significant influence on repurchase intention and willingness to recommend to relatives and friends. Product related factors play a significant role in shaping attitude of consumers. The theoretical and marketing implications have significantly contributed to widen the understanding of purchase behaviour and post purchase behaviour of consumers of pre owned car. This is going to be beneficial to the stake holders of the pre owned car market, like marketers, customers, and financiers leading to the overall healthy growth of the industry.

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