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Factors Affecting Purchasing Behavior in Buying of Passenger Cars

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Abstract

This study is about the consumer behavior in buying of passenger cars in Nepal. It aimed to identify the factors affecting the consumer behavior in car purchase. It used primary data, which came from a structured questionnaire on the six-point Likert scale that was sent to Nepalese car owners. Kathmandu was chosen as the sample site for our convenience to reach. Primary data was collected through the structured questionnaire. 411 car users were the sample size. SPSS software was used to prepare and look at the data. Through the path analysis, the effect of attributes, price, appearance, self-congruity, and brand personality on consumer buying behavior was examined using the structural equation modeling. The study found that there is significant positive impact of product attributes (β =.175, p=.012) on consumer behavior. It is also discovered that there is a significant positive effect of brand personality (β =.152, p=.032) and self-congruity (β =.619, p=.000) on consumer choice behavior but it was found that the product price $(\beta=.073, p=.271)$ and product appearance $(\beta=.084, p=.180)$ have no significant influence on consumer buying behavior towards passenger cars in Nepalese market. The study's results show how future researchers and business people can look at the new conditions for market growth.

Keywords: product attributes, product appearance, product price, self-congruity, brand personality, purchasing behavior

Factors Affecting Purchasing Behavior in Buying of Passenger Cars

Horsky et al. (2006) show how important it is to include knowledge of mark choices in a model of brand choice. Brand standards are what people agree on when it comes to a certain label (Overby & Lee, 2006; Rai et al., 2022). Expectations make it easier for people to choose by changing how they feel about the perfect brand. When a consumer's choices and tastes match, they choose choice over attitude's predictive value (Hellier et al., 2003). Sriram et al. (2006) say that the mark scores and market shares show how consumer tastes have changed. Finding out what people expect from a brand is considered an important part of making a good marketing plan, positioning the brand, and getting ideas for how to make the product grow (Alamro & Rowley, 2011; Dahal et al., 2022; Sharma et al., 2023). Understanding what people want from a brand helps build great brands that can have long-lasting relationships with customers.

There are a lot of competitive passenger car models in the market, giving customers a lot of brand options. Kwok et al. (2006) said that middle-class people put price above all else, while elite people put brand image, quality, self-congruity, performance, brand personality, and characteristics of the passenger cars at the top of their list. According to Van Rijnsoever et al. (2009), most customers buy expensive items that make a big difference in their lives in some way. In the car business, passenger cars are very complicated, expensive, and come with a lot of risks. So, to lower business risk, people in business need to figure out what makes customers choose one brand over another when they're buying private cars. In these situations, it's becoming more and more important for companies to understand the different needs, wants, goals, and tastes customers and makes products that meet those needs (Batra, 2015). So, it is important to know what factors Nepalese customers use to decide what to buy when they are looking for passenger cars.

In light of the past empirical evidence, the study results on the issue of consumer purchasing behavior need to be more consistent. But, in these issues the results of the studies are not consistent. For instance, Rai and Budhathoki (2023) discovered that product attributes have a big influence on purchasing behavior, but Rai (2019) found that product attributes do not have a big effect on brand preference. Also, Fathima (2019) found that prices have a big effect on brand choice behavior, whereas Laohakosol et al. (2019) discovered that prices do not have an effect on brand choice behavior. In the same way, Zainudin et al. (2020) looked into how the different aspects of a brand personality affect brand preference. However, Rai (2021) discovered that brand personality does not affect brand choice behavior. Therefore, these are the major issues to understand the consumer buying behavior in relation to the passenger cars. So, more study is needed to come up with a concept that can be used in other situations. These studies have also been done in different places, at different times, and in different countries. Because of this, it is important to know what makes Nepalese people choose one brand over the other when it comes to private cars.

A small number of studies have tried to find out how price, attribute, look, self-congruity, and brand personality affect the brands people choose. There have not been many large-scale studies that look at how these things affect people's decisions about whether or not to buy a car. Also, research done in one setting cannot be applied to another. This is because it is important to consider the specific setting when developing and testing a theory since cultural norms and practices can change based on the situation. The central research question of the study was whether the factors such as product attributes, product appearance, product price, self-congruity and brand personality influence consumer buying behavior in the buying of passenger cars in Nepal.

The general objective of the study was to identify the factors influencing purchasing behavior in the choice of passenger car. The specific goal of this study

was to investigate the influence of product attributes, product price, product appearance, brand personality and self-congruity on consumer buying behavior regarding passenger cars.

This research has not been conducted previously in the Nepalese context of the passenger cars. Therefore, this study will contribute to the existing literature for further study in relation to this topic. The findings of the study provide significant contributions to the theoretical framework. Consequently, the proposed model of consumer behavior provides an explanation for why consumers prefer passenger cars. The finding of the research also contributes to the marketing decision-maker for formulating marketing strategies regarding the consumer behavior of passenger cars. It is assumed that this study would lead to the creation of consumer behavior and demands of passenger cars.

Literature Review

Many factors might influence on consumer buying behavior but in this study product attributes, product price, appearance of the product, self-congruity and brand personality were taken as independent variables.

Product Attributes

Rai and Bhattarai (2024) did a study about factors influencing consumer brand preference of passenger cars. They investigated that the attributes, price and appearance of passenger cars do not influence in brand preference. Rai & Budhathoki (2023) looked into customer behavior and found that price, social factors, features of product all have a big effect on how people buy laptops. In the study of (Kurnia & Hasyim, 2023) looked into how product features affect company preference. It was found by the researchers that the dimensions of product attributes and positive influence on consumer choice was remarkable. Likewise, Customers think that a brand is more useful and stronger if it has more of those qualities (Thompson et al., 2005). Also, customers can say which options they prefer when they have similar features (Chernev et al., 2011). In the same

way, Petruzzellis' (2010) study shows how functional qualities have a big effect on how people choose brands and use their cell phones. When it comes to phone services, Alamro and Roewley (2011) agree that service provider features have a good effect on label preferences. Based on the aforementioned literatures the subsequent hypothesis was formulated:

H1: Product attributes significantly influence consumer buying behavior

Product Price

According to Rai et al. (2023), the price factor has a big effect on how people buy Smartphone. Wahyuningsih et al. (2023) found that people move brands based on the features and prices of the products they buy. Pitso et al. (2023) looked at how price, perceived quality, and brand image were important in predicting which cement brands people would choose. According to Liu et al. (2022), the price of a high-involvement product has less of an effect on sales. E-WOM effects, on the other hand, have a bigger effect. Rai (2021) looked into what makes people want to buy a Smartphone. He found that brand personality, features of product and price have a big effect on people's decisions.

As Petruzzellis (2010) said, rational consumers who rely on observable product characteristics care more about price than irrational consumers; price is still one of the best ways to tell if a consumer will act in a good or bad way (Lichtenstein et al., 1993). According to Verhoef et al. (2009), price had a big effect on how people felt about shopping. On the aforementioned literatures the subsequent hypothesis was formulated:

H2: Product price significantly influences consumer buying behavior

Product Appearance

Fathima (2019) looked into how people choose between brands of cell phones and found that appearance, price, and other factors that affect the choice to buy a cell phone had a bigger effect on brand preference than social factors. Rai (2019) found that price does not have a big effect on the choice of brand for

private cars. When getting a passenger car, on the other hand, brand personality and appearance affect brand choice. In the same way, Rakib (2019) discovered that features of product, brand name, price, and social factors impact on make people more likely to buy cell phones. Researchers Dhanabalan et al. (2018) looked at the study on what makes people decide to buy a car. They found that brand, price, style, cost, technical considerations, and utility are some of the things that matter in consumer preference.

The way something looks is not one of the things that are needed to do the work. Interpretation of attractiveness is a psychological benefit that comes from customers' hopes for the brand's good looks (Chitturi et al., 2008). According to research, a consumer's tastes are linked to how a brand looks or how they feel about its aesthetics (Sheng & Teo, 2012). Visual presence not only improves the way something looks, but it also affects how easy it is to use by using consistency metrics (Ghimire et al., 2021; Sheng &Teo, 2012). Based on aforementioned literature, the subsequent hypothesis was formulated:

H3: Product appearance significantly influences consumer buying behavior **Brand Personality**

Rai and Bhattarai (2024) did a research on factors influencing consumer purchasing behavior of passenger cars. They investigated that the self-congruity and brand personality of passenger cars have significant positive influence in brand preference. A study by Nguyen et al. (2023) found a strong link between brand personality's five aspects and brand choice. According to Mao et al. (2020), brand identity, brand personality, brand image, and brand communication all have a big effect on people's plans to buy. In Tehran, Sharahi and Heshmat (2020) found a strong positive link between brand personality and customers' liking of insurance names.

One of the first people to come up with a substantive idea of brand personality was Aaker (1997). He defined brand personality as the collection of

human characteristics associated with a brand. Swaminathan et al. (2009) said brand personality means that the brand has become more like a person. Instead of brands, these models describe the personality traits that customers understand (Phau & Lau, 2000). Brand style is something that professionals think is important for telling competing brands apart. So, it can improve marketing and make customers like a brand more and change how people think about a product (Heding et al., 2009). Customers can express themselves through the brand's engaging personality, which draws attention to the brand's useful benefits. Because of this, it leads to good behavioral reactions. There is direct impact of brand personality on consumer brand choice (Chang & Chieng, 2006). Based on aforementioned literatures, the subsequent hypothesis was formulated:

H4: Brand personality significantly influences consumer buying behavior **Self-Congruity**

Researchers Tsaur et al. (2023) found that self-congruity has a big effect on why people stay in hotels. Zhang (2022) discovered that consumers' self-congruity significantly affects their likelihood of being loyal to a company. Li et al. (2022) found that the self-image link greatly affects brand preference when the

According to Sirgy et al. (1997), the theory of self-congruity is used to show how a consumer acts depends on how much they think their self-concept fits the image of the perfect customer. From this, we can guess how customers will act, like what brands they will stick with and whether they plan to buy something. Aaker (1999) focused on the product and said that customers would pick marks that fit with the product. He did real-world studies to show that self-congruence has an impact on how people think about their own brand. Several empirical studies have shown that self-congruity changes how people choose to buy things. These studies back up the idea of self-congruity. The Self-congruity can also lead

real and ideal self-images are similar.

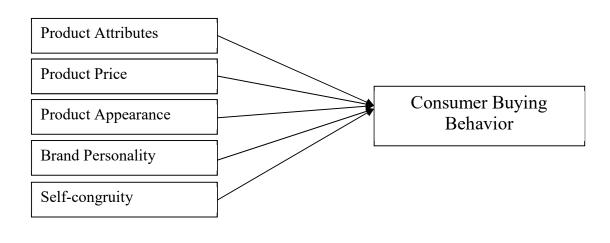
to buying new things (Cowart et al., 2008). On the basis of aforementioned literatures, the subsequent hypothesis is put together:

H5: Self-congruity significantly influence on consumer buying behavior

Many factors might affect consumer choice behavior towards passenger cars but in this study attributes of cars, price of cars, appearance of cars, brand personality of cars and self-congruity of cars were used as independent factors for measuring the consumer buying behavior in the Nepalese context.

Figure 1

Conceptual Framework



Research Methodology

Research methodology in this study includes the population as well sample design, sampling process, data collection processes, and data analysis methods used to look at the data and figure out how the factors that affect brand choice are related to each other. This research was based on quantitative technique. This study used descriptive and causal research designs based on first-hand evidence. The study used first-hand information from people who use cars. The population of the research was car users. The study used a convenient

sampling method. Using the survey method, structured 6-point Likert scale questionnaires were used to car owners in Nepal to get their answers on both dependent and independent factors. The answers were used to look at the points of view of car owners in the Nepalese market. 800 sets of questionnaires were sent to the respondents; among them, only 411 usable responses were received from the respondents. The sample size of the research was 411. The structure of the questionnaire is shown in Table 1.

Table 1Questionnaire Structure

Group and Area	Questions	Measurement	Remarks
		Scale	
Group A: Demographic	4	Various Options	
information			
Group B: Product Attribute	4		1=Strongly
Group C: Product Price	5	6-point Likert	Disagree to
Group D: Product	4	Scale	6=Strongly
Appearance			Agree
Group E: Brand personality	4		
Group F: Self-congruity	4		
Group G: Consumer Buying	4		
Behavior			
Total	29		

Table 2 *Respondents Profile*

Variables Categorizations Frequency Percentage	;

	Male	343	83.5
Gender	Female	68	16.5
	Below 21	1	0.2
	21-30	54	13.1
Age	31-40	131	31.9
	41-50	170	41.4
	Above 50	55	13.4
Total		411	100

Data was analyzed using mean and standard deviation to identify the actual situation of responses. Correlation Coefficient was used to find out the relationship between antecedent factors and consumer choice behavior. The impact of independent factor on consumer choice behavior was identified by using Structural Equation Modeling.

The results of the exploratory factor analysis can be checked with confirmatory factor analysis (CFA). The CFI, GFI, RMSEA, IFI, AGFI, and NFI were used to check the model fit. The right values for the model were found. As shown in Table 3, all the values of model fit are within the acceptable range set by Byrne (2010). In this case, it is possible to evaluate the result drawn from the structural model.

Table 3

An Overview of Model Fit

Fit Indices	Suggested range of	Model Value	Results
	fit by Byrne (2010)		
CMIN/DF	<5	2.104	Good
CFI	>0.9	.971	Good

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GFI	>0.9	.906	Good
AGFI	>0.8	.881	Good
IFI	>0.9	.972	Good
NFI	>0.9	.947	Good
RMSEA	<0.08	.052	Acceptable

Composite Reliability (CR) and Average Variance Extracted (AVE) were tested to check the convergent validity of the separate hidden variables. Hu and Bentler (1999) recommend that to prove convergent validity, the value of CR must be greater than 0.7, the AVE value should be higher than 0.5, and the CR value should also be higher than the AVE value. In this case, Table 4 indicates that all of the numbers are within the acceptable range. The AVE value must be higher than the Maximum Shared Variance (MSV) value to prove discriminant validity. According to Hu and Bentler (1999), the value of AVE should also be higher than the inter-construct correlations. This means that all of the numbers are found to be within the ranges that were suggested. In this case, it means that the study's model is true and there are no problems with its validity. This means that the general measurement model is ready to be processed further.

Table 4 *Model Validity*

	CR	AVE	MSV	MaxR (H)	PRI	APP	BPR	ATT	SCO
PRI	0.91 9	0.691	0.039	0.976	0.831				
APP	0.90 5	0.696	0.085	0.977	0.163**	0.834			

BPR	0.88 8	0.653	0.170	0.968	0.057	0.150**	0.808		
ATT	0.87 4	0.621	0.107	0.986	0.198** *	0.283**	0.209** *	0.788	
sco	0.80 1	0.456	0.170	0.829	0.153**	0.292** *	0.412** *	0.327**	0.675

Note. There is no validity concern

Results

The study has used descriptive as well as inferential statistics for analyzing the data. Mean and standard deviation have been used as descriptive analysis, which is presented as belows;

Table 5Descriptive and Correlation Insights

Variables	Mean	SD	AT	PR	AP	BP	SC	CB
AT	4.88	.69	1					
PR	5.04	.72	.198**	1				
AP	5.09	.74	.282**	.179**	1			
BP	4.80	.72	.221**	.054	.149**	1		
SC	4.34	.71	.311**	.158**	.253**	.394**	1	
CB	4.39	.77	.311**	.157**	.247**	.339**	.503**	1

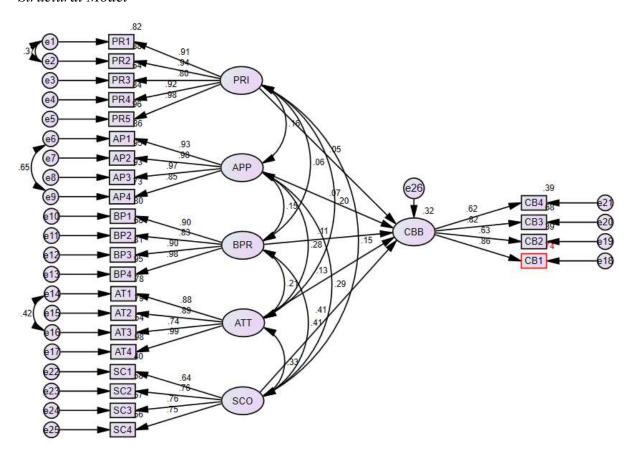
Based on the Table 5, the mean values of all factors, i.e., product attributes, product price, product appearance, brand personality, self-congruity, and consumer buying behavior are 4.88, 5.04, 5.09, 4.80, 4.34, and 4.51, respectively, which were more than the mean value 3. This reveals that all responses were prone toward consumer buying behavior. All the scores of standard deviation were less than 1. This reveals that the data are more reliable

with the maximum value of 6 and minimum value of 1. It is good for further analysis.

The correlation between independent variables and dependent variable was analyzed using the correlation coefficient. Table 5 presents a significant and positive relationship between product attributes and consumer choice behavior, product price and consumer choice behavior, product appearance and consumer choice behavior, brand personality and consumer choice behavior, and self-congruity and consumer choice behavior in passenger car buying.

The final refined model is taken as the structural model for the study for testing the proposed hypotheses. Structural model were confirmed from validity and reliability assessment from CFA. The path diagram of the final refined measurement model has shown in Figure 2.

Figure 2
Structural Model



Structural Equation Modeling (SEM) was adopted to test the predetermined hypotheses that there is a link between different factors and how people buy things. Two numbers were used to look at the model. The first is R^2 , which shows how well the expected model can predict values by showing how much of the variance can be explained by the independent factors. The second part is a path coefficient (β), which shows how much the independent factors can change the dependent variable.

Five independent factors in the study could only explain 32% of the differences in how people in Nepal bought passenger cars. This reveals that all of

the independent factors were good at predicting what people would buy. These variables could not explain 68% of the variation, but the other factors will be able to do so.

Table 6Summary of Hypotheses Testing

DV	Path	IV	Estimate	SE	CR	P	Results
			(β)				
CBB	←	ATT	.175	.069	2.525	.012	Accepted
CBB	←	PRI	.073	.066	1.101	.271	Rejected
CBB	\leftarrow	APP	.084	.063	1.340	.180	Rejected
CBB	←	BPR	.152	.071	2.145	.032	Accepted
CBB	←	SCO	.619	.101	6.160	***	Accepted

Discussions

The major goal of the study was to find out what factors influence in buying private cars. The study used self-congruity, brand personality, product price, product attributes, and product appearance as independent factors to look at how people buy cars. The structural model led to a path analysis that looked at how self-congruity, appearance, price, brand personality and attributes affect people's decisions to buy a passenger car.

In Table 6, the result of hypothesis testing shows that the feature of passenger cars has a big effect on people's buying decisions (β = 0.175; p = 0.012), which means the hypothesis (H1) is true. This result showed that the features of the private car affect in the Nepalese market choose to buy them. This result was similar to the findings of Kurnia and Hasyim (2023) as well as Rai and Budhathoki (2023) that the attributes have a big effect on what people choose. This finding is consistent with the theory of consumer choice behavior. The

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features like ground clearance and safety features are considered due to off road of Nepal.

In Table 6 above, another result shows that price does not have a significant positive effect on how people buy cars (β = -0.073; p = 0.271), which means that H2 is not supported by the result. This result shows that the price of passenger cars doesn't change how people decide to buy them. Rai et al. (2023), Pitso et al. (2023), and Wahyuningsih et al. (2023) contrasted with this conclusion. They found that price factors have a significant effect on consumer choice. This finding is controversial with the price economics theory. People thought that the passenger cars were high-class items, and the price is not a factor in purchasing these items. For high-involvement goods, the brand name is more important than the price. The earlier findings came from various studies examining a range of products, situations, countries, socio-economic groups, and products. So, the study's results may differ from those of earlier studies.

The next thing the study found was that the way a passenger car looks do not affect brand choice. The study's results (β = 0.084; p = 0.180) shows that H3 is false. This means that how passenger cars look does not affect people's buying decisions. This finding is different from what Fathima (2019), Rai (2019), and Rakib (2019) found, which is that the way a product looks affects how people decide to buy it. The consumer buying behavior theory doesn't match up with this result. When buying expensive things, people do not think about rational factors, they think about the emotional factors. Brand is important rather than the appearance of prestigious products. Passenger cars are also prestigious products, therefore appearance is not considered in the buying of passenger cars.

The next study showed that the brand personality factor of passenger cars has a big effect on brand choice (β = 0.152; p = 0.032), so H4 is true. This result was similar to the findings of Rai and Bhattarai (2024), Nguyen et al. (2023), and Mao et al. (2020) that brand personality has a big effect on what people buy. The

idea behind this result comes from the fact that brand personality may affect what people choose. Instead of rational reasons, brand personality is the most important thing for a high-involvement and prestigious product.

Last variable was self-congruity that has significant effect on brand choice $(\beta = 0.619; p = 0.000)$. This means that H5 is also true. This result agrees with those findings of Rai and Bhattarai (2024), Tsaur et al. (2023), Zhang (2022), and Li et al. (2022) which said that self-congruity may affect brand choice. It is also a common theory that the self-congruity affects how people choose brands, which is why this result makes sense. It fits with the theory of customer behavior. It means the rational factors are less considered rather than the emotional factors in the buying of prestigious products.

Conclusions

The goal of the research was to find out which factors influence consumer choice behavior in Nepal in the buying of private cars. The study looked at how attributes, appearance, price, brand personality, and self-congruity affect in the buying cars.

The first goal of the study was to find out how different attributes of private cars affect people's decisions to buy them. The results of the study show that the attributes of private cars affect what people buy. So, it can be said that consumers think about the practical aspects of a passenger car when they are picking one out. It shows that adding the existing attribute of passenger cars might make people more likely to buy them.

The second goal of the research was to explore how the looks of private cars affect people's decisions to buy them. The passenger car's look includes parts that are not useful. The study's result shows the passenger car's look is not an important factor in Nepal when selecting a passenger car.

The next goal of the study was to look at how the price of private cars affects people's decisions to buy them. The study's results show that prices for

private cars do not affect in the brand choice of people. It can be said that the passenger car' price was not considered as a major factor in how people in Nepal chose the passenger cars.

The study's other goal was to look into how brand personality affects people's decisions to buy private cars. The finding shows that the personality of a brand affects to the consumer choice. Therefore, it can be said that customers put more weight on the personality of the passenger car brand when choosing a brand. Researchers have found that personality traits may make people more likely to buy private cars. Nepalese people usually buy private cars based on how well-known the brand name is. This affects how people buy things. People want to feel personally connected to well-known brands. For high-involvement products, the brand is seen as an important feature.

In addition, the study's last goal was to look into how self-congruity affects people's decisions to buy private cars. Researchers discovered that self-congruity has a big effect on how people buy private cars. It can be said that self-congruity has been seen as a major factor in changing people's decisions to buy a private car. People's self-images and brand images of private cars may be more similar, which may make people more likely to buy those cars. It means that people who buy passenger cars try to match the self-image with the brand of passenger car. This could be because people want to improve their self-image through the brand image of the passenger car and want to be in a situation where their sense of self is strong. In Nepal, people think of passenger cars as very expensive and for these expensive items, people do not look at the price, they look at the brand and image. It is also decided that the emotional factors are more important than the rational factors.

The study's outcomes might add the value to the theory of consumer behavior. In theory, when people buy a passenger car, they are more emotional than rational. This is because reasonable factors like attributes have less effect on their buying behavior, and a car's price and appearance do not have a big effect. However, emotional factors like self-congruity and brand personality have a big and positive effect on their buying behavior when they choose a passenger car. When making marketing plans, the marketing manager and buyers should not focus on rational factors instead of emotional ones.

Limitations and Future Research Directions

There were some limitations of the study that point out for future research direction. The limitations with the study point the way for future research direction. First, this study has been conducted in the developing county Nepal. This research can be done in both developed and developing countries, with people from a wide range of backgrounds, cultures, beliefs, habits, attitudes, and levels of wealth. Second, this model can be used in more service areas. Third, this study have used only five independent variables such as product attributes, product price, and product appearance, brand personality and self-congruity to measure the consumer behavior towards passenger cars in Nepal. More independent variables which are not included in the study can be used to really examine the consumer behavior towards passenger cars. Fourth, this study has been conducted in passenger cars product only. Therefore, the study can be done with other products than passenger cars such as Smartphone, two wheelers, service sectors etc. These results will be the first real-world evidence and set the stage for more study to come.

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