

## **ORIGINAL RESEARCH PAPER**

# INFLUENCE OF BRAND NAME AND COUNTRY OF ORIGIN OF TWO-WHEELERS UPON BUYER BEHAVIOUR: A STUDY WITH REFERENCE TO MALAPPURAM DISTRICT OF KERALA

### Management

**KEY WORDS:** Brand Name, Country of Origin (COO), Purchase Behaviour, Buying Decision, Twowheeler, Bike, Scooter, Automobile.

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The preference and taste of consumers around the world is changing day by day. There are many factors that may induce a customer towards a particular product such as technical features, aesthetic appeal, brand name, country of origin etc. Brand name is a word or name, especially one legally registered as a trademark, used by a manufacturer or merchant to identify their products distinctively from others of the same type. Country of origin (COO) is the country of manufacture, production or growth where an article or product comes from. In that context, the present study is intended to investigate and identify the influence of Brand Name and Country of Origin of the two-wheeler upon the purchase decision for two-wheelers. This study also tends to analyze the effect of the socio-economic characteristics of the consumers and relative level of influence of the Brand Name and Country of Origin upon them. This study is based on a questionnaire survey conducted among 681 Two-wheeler users in Malappuram district of Kerala. Statistical tools like Chi-square analysis, ANOVA, Z-Test, Multiple Correlation, Multiple Regression and Friedman Test have been used for the meaningful analysis and interpretation of the data. The findings of this study tend to throw light upon some unrevealed facts regarding the impact of the brand name and country of origin of one of the hottest commodity in the market. This also makes some recommendations for the manufacturers and marketers for effective planning and execution of their production and distribution strategies.

### Introduction

People are living in a fast changing world. The preferences and taste of the consumers towards different commodities change day by day. Everyone know, a **Brand** is a name, term, sign, symbol or design, or a combination of them, intended to identify the goods or services of one seller or group of sellers and to differentiate them from the competitors. Philip Kotler and Gary Armstrong in their book Principles of Marketing define a brand as a "name, term, sign, symbol (or a combination of these) that identifies the maker or seller of the product". When a brand name is registered and legalised, it becomes a Trademark. For example, Hero, Bajaj, Yamaha, Honda, Royal Enfield etc. are some famous brands of two-wheelers. Theoretically the specific brand name gives a high range of satisfaction and trust to the consumers.

And same applies to country of origin. And, **Country of origin (COO)** is the country of manufacture, production or growth where an article or product comes from. Many empirical studies confirm the existence of a strong link between perceptions of the country and the products derived from it. This relationship is defined as 'country of origin effect', which can be described as the impact of associations connected with a country on consumers' evaluation of brands and products coming from it. Products which produced in specific countries give assurance of quality to consumers. For example, Italian Marble, Belgium Glass, Arabian Perfumes etc. This so called 'Country of Origin Effect' has some implications in case of automobiles, particularly two-wheelers. For instance, Harley Davidson motor cycles originated in United States of America while Honda, Yamaha and Suzuki have their roots in Japan. Hero, Bajaj and TVS are our desi brands.

Both the brand name and country of origin tend to have a greater role to play in the purchase decision of the customers when it comes to two-wheelers. This study is intended to analyse the influence of Brand Name and Country of Origin upon the buyer's decision for two-wheelers and also to identify which of these factors have a greater impact on the purchase decision of the customers.

### Review of Literature

Min Han (1990) in his paper titled 'Testing the Role of Country Image in Consumer Choice Behaviour' examines the role of country's image in consumer choice behaviour. Based on a previous view of country image as a "halo", four hypotheses are

developed and tested as to (1) the role of country's image in consumers attitudes towards a brand, (2) its role in purchase intentions, (3) its role in product attribute ratings, and (4) the role of country's image for a product category in other categories from the same country. The test results are mixed, supporting only the second and third hypotheses. Mohammad Shamsuddoha and " Mohammed Alamgir (2011) in their study Influence of Brand Name on Consumer Decision Making Process - An Empirical Study on Car Buyers to create a deeper consideration of what influence a brand name can have, when people go for purchasing, choose the products between different brands, especially private vehicle like car. The study reveals that branded cars have a great place in consumer mind, when they go for purchasing a car. Most of the customers prefer to purchase a well-known branded car. Customers do not want to try new or unknown branded cars because they have not much information about the lesser known brand. Yasin et al. (2007) in their study 'Does image of country-of-origin matter to brand equity?' ventures to explore the effects of brand's country-of-origin image on the formation of brand equity. The study investigates brand equity of durable goods of three product categories namely television, refrigerator and air-conditioner. Factor analysis conducted on brand equity dimensions, produced three factors namely, brand distinctiveness. brand loyalty and brand awareness/associations. The regression analysis results show that the country-of-origin's brand image positively and significantly influences the dimensions of brand equity. The results also show that the country-of-origin's brand image influences the brand equity, either directly or indirectly, through the mediating effects of brand distinctiveness, brand loyalty and brand awareness/associations.

Umer Shehzad et.al (2014) in their study 'Influence of Brand Name on Consumer Choice & Decision' tries to examine the effect of brand name on consumer buying behavior of the university students in Gujranwala, Faisalabad and Lahore. Findings show that brand image or brand name has a significant positive relationship with consumer buying behavior. The results show that most of the respondents are brand conscious and prefer branded products. Zafar Ahmed et al. (2010) in their study 'Predicting Consumer Behavior based on Country of Origin (COO): A case study of Lebanese Consumers' attempts to examine the country of origin (COO) and national loyalty effects on Lebanese consumers' quality perceptions, attitudes and purchase intentions with respect to

airlines serving Lebanon. It is found that factors other than personal experience could impact customer perceptions when selecting the airlines of preference in which national loyalty is a key factor. An important finding is that, from the point of view of personal experience, demographic variables influenced customer perceptions, whereas otherwise the country of origin (COO) effect is predominant.

In the present study analyses the influence of Brand Name and Country of Origin (COO) of the two-wheelers upon the buying behaviour for two-wheelers with special reference to the two-wheeler owners in Malappuram district of Kerala.

### Objectives of the Study

The objectives of this study include the following:

- 1. To assess the influence of the Brand Name of two-wheeler upon the purchase decision of the customers.
- 2. To examine the influence of Country of Origin (COO) of twowheeler upon the buying decision of the customers.
- To analyze the demographic characteristics of the respondents and the relative level of influence of Brand Name and Country of Origin (COO) upon their two-wheeler purchase decision.

### Scope of the Study

The present research work is conducted within the Malappuram district of Kerala. According to 2011 census, Malappuram district have a population of 4,110,956. At a population growth rate of 13.39%, the district has a population density of 1,158 inhabitants per square kilometer. The census statistics also indicates a sex ratio of 1096 females for every 1000 males and a literacy rate of 93.55% in this district. Agriculture is the primary occupation of the people which is supplemented by other industries like timber industry, fishery, tourism, textile and spice trading. The income earned abroad by the native migrants in Middle-East is a significant source of revenue to the district. The main reason for selecting this location for study is that this place is one of the booming markets for two-wheelers in Kerala.

### **Research Methodology**

This study covers a period of 3 years from January 2013 to December 2016. Both primary and secondary data are used for this study. Primary data spring from the concerned respondents of the present study using an interview schedule. A total of 1000 Interview schedules are prepared and circulated among the respondents. Out of this, only 714 interview schedules are filled up and collected. A scrutiny of these schedules led to the rejection of 33 interview schedules on account of the incomplete responses. Thus 681 completed interview schedules were used for the present study. There for the actual sample size for the study is 681. Statistical tools like Chi-square analysis, ANOVA, Z-Test, Multiple Correlation, Multiple Regression and Friedman Test are used for the meaningful analysis and interpretation of data using SPSS. Secondary data are collected from various books, journals, research reports, magazines, websites and other records.

# Data Analysis and Interpretation Socio-Economic Characteristics and Two-wheeler Usage Pattern of the Consumers

A proper knowledge of the social, economic, cultural, behavioral, demographic and psychographic pattern of the consumers are very much crucial for the clear cut understanding of the findings of a research project and its further successful implementation. The socio-economic characteristics and two-wheeler usage pattern of the 681 two-wheeler users survey is as below:

Table 1: Socio-Economic Characteristics and Two-wheeler Usage Pattern of the Consumers

Factor	Variable	Frequency	Percentage
Gender	Male	500	73.4
	Female	181	26.6
	Total	681	100

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Age	Less than 25	301	44.2
	26-35	209	30.7
	36-45		17.8
	Above 45	50	7.3
	Total	681	100
Education	SSLC	151	22.2
Qualification	Higher Secondary	195	28.6
-	UG	243	35.7
	PG	56	8.2
	Others	36	5.3
	Total	681	100
Occupation	Unemployed	98	14.4
Occupation	Daily wage	98	14.4
	Private	161	23.6
	Teacher	41	6
		115	16.9
	Own Business		
	Student	115	16.9
	Government	53	7.8
	Total	681	100
Monthly Income		208	30.5
	Less than 10,000	210	30.8
	10,001 to 20,000	170	25
	20,001 to 30,000	52	7.6
	30,001 to 40000	22	3.2
	Above 40,001	19	2.8
	Total	681	100
Marital Status	Married	368	54
	Single	313	46
	Total	681	100
Family Size	Up to 3 members	82	12
	4-5 members	379	55.7
	6-7 members	160	23.5
	More than 7 members	60	8.8
	Total	681	100
Nature of	Joint family	124	18.2
Family	Nuclear family	557	81.8
'	Total	681	100
Regional	Urban	156	22.9
Background	Rural	525	77.1
- Dacity Garra	Total	681	100
Brand of Two-	Hero	285	41.9
wheeler owned	TVS		8.1
Wileelei Owiled	Yamaha	55 68	10
	Suzuki	37	5.4
	Honda	150	
	Royal Enfield	16	2.3
	Bajaj	58	8.5
	Mahindra	12	1.8
	Total	681	100
Type of Two-	Bike	365	53.6
wheeler owned	Scooter	316	46.4
	Total	681	100
First Two-	Yes	546	80.2
wheeler	No	135	19.8
ownership	Total	681	100
Duration of	Less than 1 Year	235	34.5
using the	1 – 2 Years	129	18.9
present Two-	Above 2 Years	317	46.5
wheeler	Total	681	100
Point of	Dealer	476	69.9
Purchase	Sub dealer	205	30.1
	Total	681	100
Mode of	Ready Cash	403	59.2
Purchase	Bank Loan	146	21.4
	Private Finance	80	11.7
	Company Loan	13	1.9
	Society Loan	28	4.1
	Others	11	1.6
			393

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	Total	681	100
	Less than 55000	229	33.6
Price of Two-	55001 to 66000	291	42.7
wheeler	66001 and Above	161	23.6
	Total	681	100
	100 CC	170	25
	101-110 CC	171	25.1
Displacement of	111-125 CC	196	28.8
Two-wheeler	126-250 CC	127	18.6
	Above 250 CC	17	2.5
	Total	681	100
	Less than 20 Km	432	63.4
Distance	21 – 40 Km	163	23.9
travelled per day in Two-	41 – 60 Km	62	9.1
wheeler	Above 60 Km	24	3.5
VVIICCICI	Total	681	100
	up to Rs.1000	377	55.4
Avg. monthly	Rs.1001 to 2000	216	31.7
expenditure on	Rs.2001 to 3000	70	10.3
Two-wheeler	Above Rs.3001	18	2.6
	Total	681	100
	1-3 Years	344	50.5
Period of using	4-6 Years	208	30.5
a Two-wheeler	More than 6 Years	129	18.9
	Total	681	100
	1	422	62
No of Duomala	2	152	22.3
No. of Brands considered	3	78	11.5
Considered	4 and above	29	4.3
	Total	681	100
N. 6.T.	1	562	82.5
No. of Two- wheelers	2	95	14
owned	3	24	3.5
	Total	681	100
Planning to buy	Yes	113	16.6
one more Two-	No	568	83.4
wheeler	Total	681	100
Planning to	Yes	164	24.1
exchange the	No	517	75.9
two-wheeler	Total	681	100

Source: Primary data

Two-wheelers are mostly used by men than women. Hence the researcher has given emphasis to males for this study. The survey states that 73 percent of the two-wheeler users are males. As twowheelers are more popular among the youth, that too in the age group of 15-35, almost 75 percent of the two-wheeler users are below 35 years of age. With respect to Educational Qualification 36 percent of the two-wheeler users are Graduates while 50 percent of them comprises of higher secondary and below. Also majority of the two-wheeler users are students with no income or working class with an income level less than Rs.20000. This clearly states that two-wheelers are mostly preferred by students and the customers with a monthly income of less than Rs.20000. It is also clearly understood from the above table that 82 percent of the two-wheeler users are members of nuclear family and hence it is assumed that two-wheelers are mostly preferred by nuclear family with a size of 3-4 members. It is a known fact that the rural customers are more inclined towards two-wheelers than their urban counterparts because of poor rural road infrastructure and non-affordability of cars. In the present study also almost 77 percent of the two-wheeler users surveyed are hailing from a rural background.

Table 2: ANOVA Table: Relationship between the personal attributes of the respondents and the influence of Brand Name and Country of Origin (COO) of Two-Wheeler

Factors	Group	N	Mean	Std. Deviati on	F	Sig.
Gender	Male	500	38.87	6	-3.64	.00(*)
	Female	181	40.77	6.01		
	Total	681	41.15	10.36		
Monthly	No Income	208	39.84	5.48	2.26	.05(*)
Income	Less than Rs.10,000	210	39.7	6.76		
	Rs.10,001 to Rs.20,000	170	38.67	5.8		
	Rs.20,001 to Rs.30,000	52	40.33	5.61		
	Rs.30,001 to Rs.40000	22	37	5.63		
	Above Rs.40,001	19	37.21	6.84		
	Total	681	41.15	10.36		
Type of Two- wheeler	Bike	365	38.92	5.88	-2.14 6	0.03(
owned	Scooter	316	39.91	6.22		
	Total	681	41.15	10.36		
Point of	Dealer	476	38.89	6.03	-3.23	.00(*)
Purchase of	Sub dealer	205	40.51	5.99		
Two-wheeler	Total	681	41.15	10.36		
Intention to	Yes	113	41.04	6.02	3.22	.00(*)
buy one	No	568	39.05	6.02		
more Two- wheeler	Total	681	41.15	10.36		
Intention to	Yes	164	40.36	5.55	2.39	.02(*)
exchange	No	517	39.07	6.19		
the existing Two-wheeler for a new one	Total	681	41.15	10.36		

<sup>\* -</sup> Significant at 0.5 level

Through the results of ANOVA test it is find that there is a significant difference in the mean scores of the influence of Brand Name and Country of Origin based on Gender, Monthly Income, Type of two-wheeler used, Point of Purchase of Two-wheeler, Intention to buy one more two-wheeler and Intention to exchange the existing two-wheeler (from Table 2). It is understood that there is no significant difference in the mean scores of the influence of Brand Name and Country of Origin (COO) of the two-wheeler based Age, Educational Qualification, Occupation, Marital Status, Family Size, Nature of Family, Regional Background, Brand of Twowheeler owned, First time buyer, Duration of usage, Mode of purchase, Price of Two-wheeler, Displacement of Two- wheeler, Distance travelled per day on Two-wheeler, Average Monthly Expenditure on Two-wheeler, Duration of changing Two-wheeler, Number of Brands considered and Total number of Two-wheelers owned

### Effect of Socio-Economic Variables and Two-wheeler Usage Pattern of the Respondents on the Influence of Brand Name and Country of Origin

Multiple regression analysis is used to find out the effect of several socio-economic variables and Two-wheeler Usage Pattern like Age, Gender, Educational Qualification, Occupation, Monthly Income, Marital Status, Family Size, Nature of Family, Regional Background, Brand of Two-wheeler owned, Type of Two-wheeler owned, First time buyer, Duration of usage, Point of Purchase, Mode of purchase, Price of Two-wheeler, Displacement of Two-wheeler, Distance travelled per day on Two-wheeler, Average Monthly Expenditure on Two-wheeler, Duration of changing Two-wheeler, Number of Brands considered, Total number of Two-wheelers owned, Intention to buy one more Two-wheeler and Intention to exchange existing Two-wheeler and the psychographic attributes such as Negative emotionality, Extroversion, Openness, Agreeableness, Conscientiousness and Self-esteem on the influence of Brand Name and Country of Origin

(COO) of the two-wheeler on their purchase.

Table 3: Multiple Regression Analysis: Personal Attributes of the Respondents and the influence of Brand Name & Country Origin (COO) of Two-wheelers

Variables	Mea n	Std. Devi atio	Regres sion coeffic	t	Sig
		n	ient		
Age		0.95	0.04		.529(NS)
Gender		0.44	0.13	2.09	,
Educational Qualification		1.08	0		.988(NS)
Occupation	3.78		-0.06		.117(NS)
Monthly Income		1.23	-0.03		.542(NS)
Marital Status	1.46		0.05		.356(NS)
Family Size	2.29	0.79	0.02	0.4	.693(NS)
Nature of Family	1.82	0.39	0	-0.07	.943(NS)
Regional Background	1.77	0.42	-0.01	-0.24	.812(NS)
Brand of Two-wheeler owned	4.08	2.17	-0.1	-2.47	.014(*)
Type of Two- wheeler owned	1.46	0.5	-0.02	-0.39	.697(NS)
First time buyer	1.2	0.4	-0.06	-1.1	.271(NS)
Duration of usage	2.12	0.89	-0.05	-1.12	.261(NS)
Point of Purchase	1.3	0.46	0.06	1.4	.161(NS)
Mode of purchase	1.75	1.16	0.03	0.77	.441(NS)
Price of Two-wheeler	1.9	0.75	0.01	0.22	.826(NS)
Displacement of Two- wheeler	2.49	1.13	0.01	0.2	.839(NS)
Distance travelled per day on Two-wheeler	1.53	0.8	-0.05	-1.21	.225(NS)
Average Monthly Expenditure on Two-wheeler	1.6	0.78	0.02	0.56	.578(NS)
Duration of changing Two- wheeler	1.87	1.12	0	0.07	.945(NS)
Number of Brands considered	1.58	0.85	0.07	1.63	.104(NS)
Total number of Two- wheelers owned	0.21	0.49	0.07	1.42	.157(NS)
Intention to buy one more Two-wheeler	1.83	0.37	-0.11	-2.55	.011(*)
Intention to exchange existing Two-wheeler	1.76	0.43	-0.05	-1.29	.199(NS)

<sup>\*-</sup> Significant at 5% level, NS - Not Significant,  $r=0.315,\ r^2=0.099,F=2.389*$ 

According to Table 3, the Multiple Correlation value is 0.315 (r) which indicates that there is moderate level of correlation between the influence of Brand Name and Country of Origin of the two-wheeler and the set of predictor variables. r2value (0.099) when expressed in terms of percentage shows that 9.90% of the variation in the influence of Brand Name and Country of Origin of the two-wheeler is explained by the set of independent variables.

When the individual correlation between influence of Brand Name and Country of Origin of the two-wheeler and other set of independent variables are calculated, it shows that the socio economic variables like Age, Educational Qualification, Occupation, Monthly Income, Marital Status, Family Size, Nature of Family, Regional Background, Type of Two- wheeler owned, First time buyer, Duration of usage, Point of Purchase, Mode of purchase, Price of Two-wheeler, Displacement of Two-wheeler, Distance travelled per day on Two-wheeler, Average Monthly Expenditure on Two-wheeler, Duration of changing Two-wheeler, Number of Brands considered, Total number of Two-wheelers owned, Intention to exchange existing Two-wheeler and the psychographic attributes such as Negative emotionality, Extroversion, Conscientiousness and Self-esteem have very low correlation with the influence of Brand Name and Country of Origin on two-wheelers. Whereas Gender, Brand of Two-wheeler owned, Intention to buy one more Two-wheeler and the psychographic attributes such as Openness and Agreeableness have moderate correlation with the influence of Brand Name and Country of Origin on two-wheelers.

The regression coefficient gives the effect of each independent variable separately on the influence of Brand Name and Country of Origin on two-wheelers. Among the selected variables Occupation, Monthly Income, Regional Background, Brand of Two-wheeler owned, Type of Two-wheeler owned, First time buyer, Duration of usage, Distance travelled per day on Two-wheeler, Intention to buy one more Two-wheeler, Intention to exchange existing Two-wheeler and the psychographic attributes such as Negative emotionality, Extroversion and Conscientiousness have negative effect on the influence of Brand Name and Country of Origin on Two-wheelers.

Hence among the socio economic and Two-wheeler Usage Pattern variables Gender, Brand of two-wheeler owned and Intention to buy one more two-wheeler are chosen to be the predictor variables for influence of Brand Name and Country of Origin on Two-wheeler purchase. Among the psychographic attributes Openness and Agreeableness are also chosen to be the predictor variables for influence of the Brand Name and Country of Origin on Two-wheeler purchase.

Table 4: Ranking of the Brand & Country of Origin related Aspects of Two-wheelers

Brand Name & COO Factors	Mea n	Std. Devi ation	Mean Rank	Ranki ng Order
I consider my two-wheeler brand to be a part of myself.	3.75	0.98	6.39	3
I often feel a personal connection between me and my two-wheeler.	3.73	0.97	6.36	4
I feel that the brand image of my two- wheeler is an indication of my self- esteem.	3.45	1.09	5.56	8
I will always go for the two-wheeler brand with a high public image.	3.79	1.07	6.66	2
I will buy the same brand again if I need one more two-wheeler.	3.32	1.02	5.12	11
I will recommend the same brand to my friends & relatives.	3.69	1.02	6.34	5
Technology is an important factor for me while selecting a two-wheeler.	4.09	0.85	7.53	1
I feel foreign brands have better quality than Indian brands of two-wheeler.	3.55	1.06	5.87	6
I prefer Indian two-wheeler brands than foreign brands.	3.27	1.19	5.19	10
Indian two-wheeler models are more suitable for Indian roads.	3.44	1.21	5.76	7
I feel indigenous brands are more reliable than foreign brands.	3.31	1.14	5.21	9

Test Statistics <sup>a</sup>				
N	681			
Chi-Square	463.059			
df	10			
Asymp. Sig.	0			
a. Friedman Test				

Through the use of Friedman Test the order of importance of the influence of Brand Name and Country of Origin related aspects of the two-wheeler upon the buying behaviour of the respondents is understood from this descriptive table. In this table, the significance (.000) is less than 0.05 which means that the ranks given to the factors are not the same. Here we can see that most of the customers agree that technology is an important factor to be considered during the purchase decision for two-wheeler, followed by the Brand Image. Majority of the respondents have a personal connection with their two-wheeler and consider it as a part of them. Almost a greater proportion of the respondents surveyed here are ready to recommend their brand of two-wheeler to others. While some of the respondents feel that foreign brands have better quality than Indian brands, some others feel that Indian brands are more suitable for Indian roads.

### **Findings**

- a) Customers tend to be inclined or not inclined to a particular brand name or country of origin while buying a two-wheeler depending upon their Gender, Monthly Income, Type of twowheeler used, Point of Purchase of Two-wheeler, Intention to buy one more two-wheeler and Intention to exchange the existing two-wheeler.
- b) Gender, Brand of two-wheeler owned and Intention to buy one more two-wheeler are the major determinants of the influence of Brand Name and Country of Origin of Twowheeler during its purchase.
- c) Most of the customers consider Engine Technology and Brand Image to be the most important factors while making the purchase decision for two-wheeler.
- Majority of the respondents have a personal connection with their two-wheeler and consider it as a part of them.
- e) A greater proportion of the existing two-wheeler users are ready to recommend their brand of two-wheeler to others.
- f) While some of the respondents feel that foreign brands have better quality than Indian brands, some others feel that Indian brands are more suitable for Indian roads.

### **Future Scope of Study**

In the light of the above findings more in-depth analysis can be done on the influence of Brand Name and Country of Origin upon two-wheelers as well as many other products. This study tends to open new avenues for specialized research on how customers differ in the level of influence of Brand Name and Country of Origin upon their purchase decision on the basis of their gender, monthly income and other demographic attributes.

#### Conclusion

The tastes and aspirations of the worldwide customers are changing day by day. Most of the people give importance to the brand name or brand image of the products they are buying. And by brand image they don't mean a mere logo or name. On the contrary, customers want high quality products for the money they spend. So no companies can just stand and move forward on their brand image. They have to show what they have kept in the store for the customers in their products. This is very much applicable in the case of two-wheelers as well. Similarly people could see a greater inclination from the part of the customers towards twowheelers with superior technology. At the same time customers are varying in equal proportion on their preference between foreign two-wheelers and indigenous two-wheelers. This clearly states that customers today no longer bother about from where the two-wheeler comes from, but what they need is enhanced technology and competency of the two-wheelers. This is also an indicator to Indian two-wheeler brands that if they can upgrade their technology and product performance in par with that of the foreign brands, they can surely win over their foreign counterparts in the market and can derive better results with respect to sales as well as customer loyalty.

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