Consumer Decision-Making Study Regarding the SUV Market in the Indian Context

Shanmugan Joghee [1]
Sajal Kabiraj [2]
Swamynathan Ramakrishnan [3]
Haitham M. Alzoubi [4]

Abstract

Purpose : The automobile industry relied significantly on the interplay between investors, manufacturers, and consumers. Understanding buyers' behavioral intentions, especially regarding sports utility vehicles (SUVs), is crucial for effective strategic planning and market success. This study analyzed the determinants of buyers' behavioral intentions toward SUV cars in the Indian market.

Methodology : A quantitative approach was used to gather data from 1,048 respondents across 10 major Indian cities between October and December 2023. The data was analyzed using the partial least square-structural equation modeling (PLS-SEM) method.

Findings : The factors "attitude" and "perceived conduct" showed a significant positive impact, while "subjective norms" had a relatively low impact. The strongest association was discovered between "perceived behavioral control" and "behavioral intention" (0.776), followed by "attitude" (0.715) and "subjective norms" (0.512). Cronbach's alpha and composite reliability confirmed the replies (>0.7), while average variation extraction (>0.5) demonstrated convergent validity.

Conclusion : The findings confirmed the significant role of the chosen determinants in shaping consumer behavioral intentions toward purchasing SUV cars. This insight would be crucial for stakeholders in the automobile industry to modify their strategies effectively.

Limitations : The limited sample size may not represent the entire population, and emerging trends like electric vehicles or hybrid SUVs are not considered. Future research could focus on a larger sample size and the impact of cultural and economic diversity within India.

Originality : Unlike earlier studies, this study used data from an emerging country to evaluate the determinants impacting behavioral intention among SUV buyers in the Indian market.

Keywords : **decision-making, behavioral intention, sports utility vehicle (SUV) cars, Indian consumers, partial least square-structural equation modeling (PLS-SEM)**

Paper Submission Date : May 5, 2024 ; Paper sent back for Revision : July 15, 2024 ; Paper Acceptance Date : August 20, 2024 ; Paper Published Online : November 15, 2024

---

[1] *Professor,* School of Business, Skyline University College, University City of Sharjah, P.O. Box No - 1797, Sharjah, UAE. (Email : jshanmugan@skylineuniversity.ac.ae) ; ORCID iD : https://orcid.org/0000-0002-4328-5902
[2] *Professor (Corresponding Author),* School of Business, Design and Technology, Häme University of Applied Sciences Ltd. (HAMK), Finland & [2]*Visiting Research Fellow*, United Nations University - CRIS, Belgium. (Email: sajal.kabiraj@hamk.fi) ORCID iD : https://orcid.org/0000-0002-9567-6665
[3] *Assistant Professor,* Amity University, Dubai, UAE. (Email : sramakrishnan@amityuniversity.ae) ; ORCID iD : https://orcid.org/0000-0002-1818-0471
[4] *Professor,* School of Business, Skyline University College, University City of Sharjah, P.O. Box No -1797, Sharjah, UAE. (Email : haitham.alzubi@skylineuniversity.ac.ae) ; ORCID iD : https://orcid.org/0000-0003-3178-4007

DOI : https://doi.org/10.17010/ijom/2024/v54/i11/174628

A nation's progress is propelled and assessed by its advancements in the automobile industry. Thus, considering this fact, India's automobile industry directly contributes to GDP, progressing the country into a superpower (Ahmad et al., 2017; Eapen & Annamalai, 2014). Consumer behavior can reveal broader and potentially more complex concerns that are always changing and difficult to understand. They are vital for anticipating purchasing habits (Bakshi & Verma, 2023). This helps sports utility vehicle (SUV) manufacturers know the ultimate specifications of the models consumers expect. Thus, consumer behavior is essential when purchasing an SUV with varying services and circumstances (Pahari et al., 2023). When there is a noticeable disparity between perceived and actual offerings, purchasing decisions can vary dramatically. Consumers' impressions of the automotive market are highly influenced by their mode of purchase (Attri & Kushwaha, 2024). Thus, automobile market research explores a crucial framework that reflects how consumer behavior has changed with time, highlighting what drives their perceptions (Hasan, 2020; Singh et al., 2017). Over 50% of the cars sold are SUVs with a seating capacity exceeding five passengers. According to Khurana et al. (2023), SUVs are designed to transport people, especially those with multiple family members. In 2020, the Hyundai Creta was the highest-selling mid-sized SUV. The impact of big competitors like Kia Sonet and Suzuki XL6 entering the market with SUV autos at the same time cannot be underestimated. Thus, the variables significantly influencing decision-making to purchase SUV cars must be explored (Amron, 2018; Rashid & Rokade, 2021).

In the automobile industry, the primary challenges are establishing brand trustworthiness and ensuring its long-term sustainability among consumers (Venkatesan & Rohatgi, 2018). Therefore, customers' conclusions are based on how they choose among many options and, in turn, on finding a necessity for the product. Once the primary requirement is identified, the buyer seeks to gather relevant information aligned with it (Kasliwal & Agarwal, 2015). The variables of choice include any general, aesthetic, utility, and technological information. Besides, they assist customers in seeking available alternatives. Buyers choose to acquire cars after considering information such as post-purchase services and practical analyses of other options (Hasan, 2020).

The automobile market is undergoing rapid change. Since different competing brands upgrade their range of vehicles, buyers tend to change their tastes and choices. As such, automobiles always need to be feature-ready. In this context, there are two possibilities: (a) existing car users may be attracted to a particular brand they are familiar with, and (b) they can try a new brand to get a different experience (Chou et al., 2022). The present investigation examines customers' decisions to buy SUV cars by reviewing the opinions of SUV car owners in 10 metro cities in India. Many influential factors are grouped into four categories: social, demographic, brand, and psychology. This research helps companies frame promotional approaches to expand their customer base. Additionally, it is beneficial for marketers to investigate ways to consistently encourage consumer loyalty toward purchasing SUV cars (Hasan, 2020).

Literature Review

Consumers are an integral part of building a nation's economy. Without consumer demand, producers would lack a key motivation for production. Consumers are also essential in the distribution chain, relying on the goods and services provided by industry and society. For example, most people desire a brand-new car from the showroom rather than a pre-owned vehicle. This preference often stems not from affordability but from a desire to maintain their social status. Despite its apparent impracticality, this concept has a significant influence on consumer behavior and market demand. These beliefs influence consumer profiles in the sector (Gautam et al., 2019). Ahmad et al. (2017) compared influential factors between domestic and imported automotive brands. Their study revealed that although Malaysian cars offered reasonable and competitive pricing, they were lacking when evaluated against other vital parameters.

Amron (2018) used "price," "brand trust," "product quality," and "brand image" as independent factors when studying customer purchasing decisions for SUVs. This study concluded that the variables played a positive and significant role in influencing consumer decision-making. In particular, the price of SUVs had a remarkable effect on decision-making compared to other variables. Integrating the meta-frontier with the bootstrapping technique, Chou et al. (2022) conducted a comparative analysis of vehicle efficiency between conventional and sports cars. The study found that conventional cars achieved the highest meta-frontier efficiency, while sports cars exhibited the highest group frontier efficiency. These findings provided a valuable reference for decision-making processes. Dahiya and Gayatri (2018) found that marketing through social media triggered the need for recognition regarding the purchase of a car.

Yavorsky et al. (2021) highlighted the significance of visiting dealerships in person for a tactile experience before making purchase decisions, particularly before the advent of the Internet. Nowadays, numerous methods exist to obtain information, eliminating the need for time-consuming visits to dealerships. Additionally, dealers provide substantial benefits to consumers. Yet, consumers appreciate visiting dealerships for more experiential product features. These findings underline the relevance of brick-and-mortar showrooms, even in the Internet age. Dhanabalan et al. (2018) examined various factors influencing car purchasing decisions among 547 customers in Tamil Nadu. Kumar (2014) conducted a study in the northern states of India to identify the key factors influencing car purchase decisions. The research involved over 200 respondents who owned cars from various leading brands. Using the Kruskal–Wallis statistical test, the study found that safety, external and interior aesthetics, technical characteristics, and pre-and post-sale rules have a substantial impact on decision-making.

Abu Kassim et al. (2016) employed self-administered questionnaires to evaluate factors influencing the purchase of cars among Malaysian consumers and found safety was the priority among all other aspects. Lysonski and Durvasula (2013) investigated the evolution of consumer choice patterns in the retail sector over 15 years, focusing on India. They examined the impact of various emotional attributes on decision-making. The long-term study evaluated eight decision-making styles but found significant statistical results for only three variables. Peters et al. (2015) examined the gap between customer intent and actual behavior, identifying it as a crucial factor for cost-effective marketing strategies. The study found that intention was less predictive than actual behavior, influenced by the desire to express oneself and establish social status through car ownership (symbolic motives). Kumar and Mishra (2023) explored the intricate ways GST regulations impacted consumer decision-making processes and sales outcomes in the automotive market. By evaluating aspects such as pricing strategies, taxing implications, and consumer preferences, they clarified how GST influenced consumer behavior and, in turn, sales performance across various segments of the Indian vehicle industry.

Understanding consumer behavior in India's rapidly growing SUV segment is essential for the following reasons. The conclusions of this study can help manufacturers improve their product design and marketing strategies, as well as lawmakers build better regulations and policies to drive innovation, improve customer satisfaction, and boost market efficiency. Moreover, with rapid technological advancements like electric and hybrid vehicles, it is essential to gauge consumer readiness and acceptance of SUVs.

Theoretical Framework

The theory of planned behavior explores the decision-making process of consumers involved in buying SUVs in the Indian context.

Theory of Planned Behavior (TPB)

This popular psychological theory comprises three significant elements: "Attitude" (ATT) toward behavior,

"Subjective Norms" (SN), and "Perceived Behavioral Control" (PBC). It explains and predicts human beings' conduct under particular circumstances. This is frequently used in marketing to understand and influence consumer behavior. Ajzen (1991) developed the concept of "perceived behavioral control" (Rekha & Jain, 2019; She et al., 2024). Santos and Gonçalves (2021) predicted and explained customer behaviors originating from the determinants stated previously. Understanding these components can help organizations develop more successful tactics to influence consumer behavior.

Theoretical Background, Decision-Making Model, and Hypotheses

In marketing research, the proven models include the consumer journey, starting with identifying the requirement, finding relevant data, available choices, decision-making, and the experience after buying. Price and quality are important factors in this journey (Ran et al., 2022).

Objectives of the Study

The three main aims of the present research are to evaluate the determinants of behavioral intention toward the decision-making of SUV car consumers in the Indian context. Focusing on this goal, the following objectives are framed:

- To evaluate the impact of attitude on behavioral intention (BI) toward buying SUV cars.
- To analyze the effect of SN on BI toward buying SUV cars.
- Examining the effect of PBC on BI toward buying SUV cars.

Variables

Dependent Variable

Behavioral Intention

BI refers to the inclination to acquire a service or product from the same entity and share the experiences with friends and family. ATT, SN, and PBC control are all factors to consider while anticipating BI (Asyraf et al., 2023). Positive thinking and a positive SN improve the likelihood of completing the behavior. An accurate behavior forecast is derived from studying BI (Ray et al., 1973). Therefore, it is logical to focus on BI rather than actual conduct.

Independent Variables

Attitude (ATT)

The inclination manifested in an individual toward the evaluation of different entities of varying magnitude of approval or disapproval is called attitude (Eagly & Chaiken, 1993). ATT exists among all as assessments, encompassing all types and categories of evaluation. Shook and Bratianu (2010) emphasized that ATTs are formed based on considerations of potential results — the more affirmative the anticipated outcomes, the greater the intention to participate in the event. In the present research, ATT denotes an individual's overall assessment or perspective on SUVs as a choice of vehicle. It is a predisposition to consistently respond positively or negatively to

a specific item (Fishbein & Ajzen, 1975). The stronger one's preference for another person's behavior, the more likely it is that they will exhibit the same behavior.

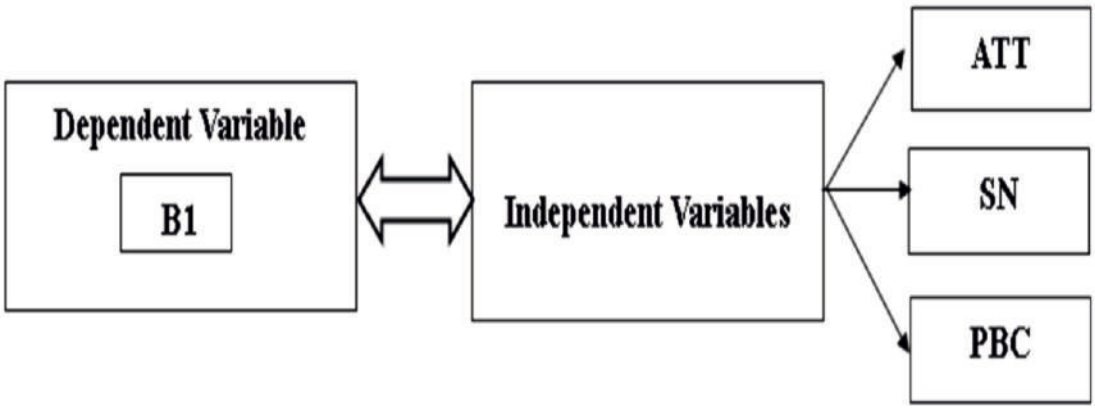
Subjective Norms (SN)

It means the seeming mob mentality to engage or refrain from a given behavior (Ajzen, 1991). SNs are characterized as the viewpoints of influential individuals (family members, relatives, colleagues, associates, or friends) in decision-making (Verma & Chandra, 2018). Herein, it signifies the perceived social pressure to purchase an SUV. Persada (2016), Puspita (2017), Khor and Hazen (2017), and Maichum et al. (2016) demonstrated that SN has a notable positive effect on BI.

Perceived Behavioral Control (PBC)

PBC is the individual's insight about properly engaging in a given behavior (Ajzen & Fishbein, 2005; Martinez & Lewis, 2016). Notably, PBC differs from Rotter's locus of control, linked to consistent beliefs across various situations. In contrast, PBC may vary depending on circumstances and the nature of the action to be taken. In this study, PBC refers to an individual's perceived ease or difficulty in acquiring an SUV, depending on their control over the decision (refer to Figure 1).

Figure 1. ***Model Relating Dependent and Independent Variables ; Hypotheses Framed***



Note. *BI* = Behavioral Intention; *ATT* = Attitude; *SN* = Subjective Norms; *PBC* = Perceived Behavioral Control.

Hypotheses

- **H01 :** There is no significant impact of ATT on BI.
- **Ha1 :** There is a significant impact of ATT on BI.
- **H02 :** There is no significant impact of SNs on BI.
- **Ha2 :** There is a significant impact of SNs on BI.
- **H03 :** There is no significant impact of PBC on BI.
- **Ha3 :** There is a significant impact of PBC on BI.

Hypotheses Framed

Three hypotheses were proposed to examine the influence of ATT, SN, and PBC on BI.

- **Ha1 :** There is a significant impact of ATT on BI.

This hypothesis suggests that a positive stance toward SUVs increases the likelihood of intention to buy one.

- **Ha2 :** There is a significant impact of SNs on BI.

This hypothesis posits that more substantial social pressure or influences from friends, family, or society can increase the intention to buy an SUV.

- **Ha3 :** There is a significant impact of PBC on BI.

This hypothesis suggests that as consumers sense a larger level of control over their decision to acquire an SUV, their intention to purchase one increases.

Factors Influencing Consumer Behavior About Decision-Making in Buying SUV Cars

Consumer characteristics are changing as lifestyles change. As a result, the nature of the current scenario forced many clients to adapt properly. In this work, 1,048 individuals were surveyed employing a questionnaire method. The respondents were asked if they had adopted SUV cars and what factors influenced their decision-making regarding buying SUV cars. The influencing factors included realizing the requirement, prior study of facts, choices, before and after purchase, etc.

Attributes of Decision-Making Among SUV Car Consumers

Several factors influence SUV buyers' decision-making. Since car users value ample interior room and cargo capacity, size and space are important. The buyer's lifestyle influences personal preferences like off-road performance or design for regular use. Safety features and current driver-assistance systems have a significant impact on this. Fuel efficiency is a crucial factor in introducing hybrid and electric SUV models. Besides the above, brand reputation, cost, value for money, reviews, and resale value influence consumer choices (Auf et al., 2018; Eberle et al., 2021).

The impact on decision-making is evident when considering the arrival of new cars and the altering lifestyles of consumers living in major metropolitan cities. The growing demand for SUVs is evident from the news that they lead in the passenger vehicle sales list (Das, 2023).

Research Methodology

A systematic strategy has been followed to comprehend customer decision-making. The current study collected relevant background data on decision-making from original research articles, scientific reports, news bulletins, and textbooks. Statistical information was gathered from respondents employing a scientific survey. An empirical investigation was carried out to quantitatively assess the model illustrated in Figure 1 and the hypotheses raised. The aim was to ascertain the inherent connection between the decision-making attributes of car consumers and the factors influencing their behavior while purchasing SUVs. The study focused on the acquisition of SUVs in the Indian environment. Table 1 shows the survey instrument's constructions and their corresponding items.

Table 1. ***Constructs and Items Present in the Survey Instrument***

S. No.	Constructs	References	Items of the Instrument
1.	Behavioral Intention	Ray et al. (1973),	I intend to use an SUV in the near future.
		Ajzen (1991),	I plan to make an effort to use an SUV as my primary mode of transportation.
		Asyraf et al. (2023)	I am determined to incorporate an SUV into my daily life.
			I intend to start using an SUV for my commuting needs.
2.	Attitude	Fishbein & Ajzen (1975),	I believe that using an SUV is enjoyable and provides a sense of comfort.
		Han et al. (2009),	I believe that using an SUV is a responsible choice for my safety
		Shook & Bratianu (2010)	and the safety of my family.
			I believe that using an SUV is stylish and reflects a certain image.
			I think that using an SUV is environmentally friendly and fuel-efficient.
3.	Subjective Norms	Ajzen (1991),	My friends and family support my decision to use an SUV.
		Verma & Chandra (2018)	I feel pressure from my social circle to use an SUV.
			I think that society, in general, expects me to use an SUV.
			I believe that people important to me would approve of me using an SUV.
4.	Perceived	Ajzen & Fishbein (2005),	I feel confident in my ability to drive and maintain an SUV.
	Behavioral Control	Martinez & Lewis (2016)	I believe I have the necessary resources to afford and use an SUV.
			I have the skills and knowledge required to operate an SUV safely.
			I think I have control over whether or not I use an SUV in my daily life.

Data Collection and Sampling

Relevant information from the respondents was gathered using a structured questionnaire and subsequent survey administration through Microsoft Office forms. Based on prior research, the questionnaire incorporated structured questions to guide respondents in assessing their decision-making attributes and the factors impacting their behavior in car purchases. As the questionnaire was constructed, trial studies were eliminated in favor of those previously used by others (Saeedi, 2017; Zia & Sohail, 2016). The variables were gauged through specific items to examine the hypotheses outlined. Three items were used to evaluate need recognition: three for information search, three for evaluating alternatives, and three for post-purchase assessment. Additionally, decision-making was assessed by four parameters formulated from earlier works (Nerurkar et al., 2023; Rout et al., 2022).

The empirical study focused on SUV car consumers, and the sample selection process occurred in multiple stages. Initially, based on the population and per capita income of Indian cities, the cities were categorized into 10 regions: Delhi, Kolkata, Mumbai, Chennai, Bengaluru, Ahmedabad, Hyderabad, Cochin, Pune, and Kanpur. The selection criteria relied on the concentration of consumers in these regions, specifically targeting those who owned at least one SUV. Following sample selection, each individual was emailed with a link to the MS Office form containing the questionnaire. Additionally, to mitigate any potential confusion, the respondents were given support over the phone. Ethical research guidelines were followed. The respondents were not pressured into completing all of the items, and appropriate ethical issues were examined. Between October and December 2023, a total of 1,048 respondents took part in the poll, with almost similar proportions from each city.

Data Analysis and Results

The AMOS 16 software program and Cronbach's alpha test were used to analyze the hypotheses by SEM and

evaluate the constructs' reliability, respectively. The analysis has two segments: the first encompasses demographic and descriptive studies, and the second discusses results from the PLS-SEM approach.

Partial Least Square (PLS-SEM) Analysis

The PLS-SEM assessments involve scrutinizing and establishing the correlations among the latent variables (LVs) (Quoquab & Mohammad, 2017). Podsakoff et al. (2003) pointed out that before examining and testing the measurement model, it is essential to check for common method variance (variance attributable to measurement methods). To alleviate this fear, we took a few preventative steps. First, there are no correct or improper responses. Furthermore, we guaranteed the comprehension of every item in the questionnaire. Subsequently, the evaluation focused on the measurement model, illustrating the connections between LVs and their corresponding items. This model comprised three reflective constructs: "attitude," "subjective norms," "perceived behavioral control and behavioral intention." The reliability was gauged by Cronbach's alpha and composite reliability (CR). For this study, a Cronbach's alpha ≥ 0.7 (Hair Jr. et al., 2014) was deemed reasonable.

Demographic Results of Respondents

There was no gender bias when describing the demographic profile of the respondents. Considering the respondents' age, monthly income, and occupation, the results show that people in the 45–64 age group, working in the private sector with an income above ₹ 75,000, and families with 3–4 members were more inclined to buy SUVs. The outcomes derived from the SEM analysis of the data are presented in Tables 2 to 4.

Table 2 presents reliability and validity measures for various factors related to the purchase decision of SUVs in the Indian context. The values of Cronbach's alpha for ATT (0.789), PBC (0.740), SNs (0.701), and BI (0.881) are ≥ 0.70. Thus, the analysis ensures the dependability of the survey tool. These measures suggest that ATT and PBC are the most robust and reliable constructs in the context of SUV purchase decisions in India. At the same time, SNs might have lower reliability and validity measures than the other constructs (Mishra & Singh, 2022). The findings suggest that non-response bias has no significant impact on the outcomes.

Table 2. ***Reliability and Validity***

Path	Factor Loading	Cronbach's Alpha	rho_A	Composite Reliability	AVE*
Attitude					
ATT1. I believe that using an SUV is enjoyable and provides a sense of comfort.	16.037	0.789	0.815	0.792	0.501
ATT2. I believe that using an SUV is a responsible choice for my safety and the safety of my family.	37.119				
ATT3. I believe that using an SUV is stylish and reflects a certain image.	16.051				
ATT4. I think that using an SUV is environmentally friendly and fuel-efficient.	7.518				
Behavioral Intention					
BI1. I intend to use an SUV in the near future.	14.888	0.881	0.883	0.884	0.658
BI2. I plan to make an effort to use an SUV as my primary mode of transportation.	78.993				
BI3. I am determined to incorporate an SUV into my daily life.	35.800				
BI4. I intend to start using an SUV for my commuting needs.	19.098				
Perceived Behavioral Control					
PBC1. I feel confident in my ability to drive and maintain an SUV.	10.336	0.740	0.757	0.736	0.502

PBC2. I believe I have the necessary resources to afford and use an SUV.	16.278				
PBC3. I have the skills and knowledge required to operate an SUV safely.	8.889				
PBC4. I think I have control over whether or not I use an SUV in my daily life.	11.758				
Subjective Norms					
SN1. My friends and family support my decision to use an SUV.	2.200	0.701	0.714	0.701	0.522
SN2. I feel pressure from my social circle to use an SUV.	2.970				
SN3. I think that society, in general, expects me to use an SUV.	3.047				
SN4. I believe that people important to me would approve of me using an SUV.	0.380				

Note. *AVE : Average variation extraction.

The literature highlights that adequate discriminant validity occurs when the square root of the AVE from each construct (diagonal values) exceeds the inter-construct correlations (off-diagonal values) (Fornell & Larcker, 1981). Table 3 shows the results of the correlation analysis and the discriminant variability among the four variables associated with the purchasing choice of SUVs in India. The maximum association is found between BI and PBC (0.776). A moderate correlation exists between BI and ATT (0.715) and PBC and ATT (0.612). However, the lowest correlation is between PBC and SN. Consequently, it can be deduced that ATT and PBC positively influence BI. The results indicate that these constructs are separate enough to validate the idea that they measure different aspects pertinent to the decision-making of buying SUVs.

The hypotheses were tested using SEM with AMOS 16. Table 4 shows relevant data exploring the relationships between different determinants affecting the BI regarding the buying decision of SUVs in the Indian context. The findings show that ATT has a strong positive influence on BI ($\beta = 0.476$). The *t*-value of 4.997 is quite high, suggesting the relationship is statistically significant. The *p*-value of 0.000 (or $p < 0.001$) indicates that this correlation is highly significant, supporting the idea that changes in ATT significantly impact BI regarding SUV purchase decisions in India. The SN weakly impacts BI ($\beta = -0.096$). The *t*-value of 0.828 is relatively low, suggesting a lack of significance. The *p*-value of 0.408 is greater than the conventional limiting value of 0.05, indicating that this relationship might not be statistically significant. Therefore, SN might not significantly impact BI in this context. The PBC moderately impacts BI ($\beta = 0.307$). The *t*-value of 2.668 suggests a moderate level of significance. The *p*-value indicates that changes in PBC significantly affect the intention to purchase SUVs in India. Based on the above findings, the following is the acceptance or rejection of hypotheses.

Table 3. ***Discriminant Validity***

Path	Attitude	Behavioral Intention	Perceived Behavioral Control	Subjective Norms
Attitude	**0.845**			
Behavioral Intention	0.715	**0.882**		
Perceived Behavioral Control	0.612	0.776	**0.789**	
Subjective Norms	0.510	0.512	0.414	**0.545**

Table 4. ***Hypotheses Testing***

Path	β coefficient	*t*-value	*p*-value
Attitude → Behavioral Intention	0.476	4.997	0.000
Subjective Norms → Behavioral Intention	–0.096	0.828	0.408
Perceived Behavioral Control → Behavioral Intention	0.307	2.668	0.000

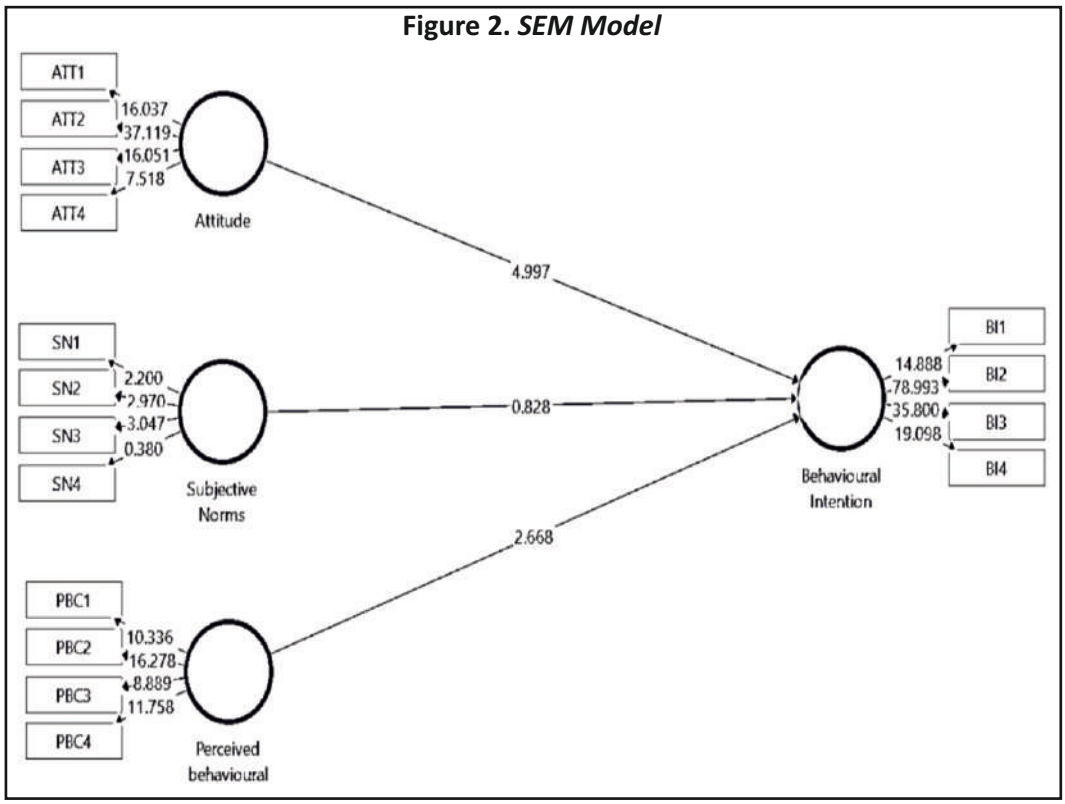
- H01: Rejected ; Ha1: Accepted
- H02: Accepted ; Ha2 : Rejected
- H03 : Rejected ; Ha3 : Accepted

To summarize, the corresponding research hypotheses can be supported. ATT appears to exert a strong and significant influence on BI's decision to buy SUVs. PBC demonstrates a considerable, albeit slightly weaker, impact. However, SNs might not significantly affect SUV purchases' BI in this context, as indicated by the non-significant *p*-value and low *t*-value.

Results of the Measurement Model Assessment

Figure 2 describes the SEM employed in the current study.

Figure 2. ***SEM Model***



Ramayah et al. (2016) indicated that the structures exhibiting a composite reliability value equal to or greater than 0.6 were included for analysis. The presentation was evaluated using AVE, which met the minimum requirements (Table 3). Consequently, the study's convergent validity is confirmed. Discriminant validity serves the purpose of verifying the association among the attributes in PLS. This study uses the heterotrait-monotrait correlation ratio to assess discriminant validity. The data suggest that a consumer's mindset influences the BI's decision to purchase an SUV. The study also confirms that the social networks of consumers have a limited influence on the same. In addition, the findings support the idea that PBC significantly influences BI. A positive PBC influences customers' buying decisions and develops their loyalty for repeat purchases.

Discussion

The study analyzes the influence of determinants, namely, ATT, SN, and PBC, on buyers' BI toward SUV cars in the Indian context. The results suggest that ATT and PBC have significant positive impacts, whereas SNs have a relatively low impact on BI. All Cronbach's alpha values > 0.7 indicate reliability of response, composite reliability > 0.7, and AVE > 0.5 indicate convergent validity. The composite reliability results surpass 0.70, and the AVE indexes exceed 0.50, meeting the recommended index standards (Hair Jr. et al., 2018; Malhotra et al., 2012). The highest correlation in the discriminant study is between BI and PBC (0.776). Also, results show that ATT and PBC positively influence BI. Thus, discriminant validity findings suggest that in the context of SUV purchase decisions in India, four constructs are sufficiently distinct, supporting the idea that they measure different dimensions relevant to the decision-making process.

The empirical results confirm the positive influence of ATT (β = 0.476; t = 4.997) and PBC (β = 0.307; t = 2.668) on the intention to buy SUVs with significant statistics ($p < 0.001$). The observations conform to those found by Auf et al. (2018), where motivation (β = 0.266; t = 4.878), as well as perceived culture importance (β = 0.104; t = 2.530), have a positive and significant impact on consumer buying behavior. In the current study, SNs show a weak influence on BI. The literature studies show that people might adopt the intention to perform a specific behavior due to social impact, even if they initially don't have the desire to be involved in that behavior (Fu et al., 2006; Venkatesh & Davis, 2000).

The research shows that PBC positively and significantly influences consumers' intention to engage in various behaviors (Abbasi et al., 2020; Iranmanesh et al., 2020). Wang et al. (2013) indicated that shifts in PBC exert considerable influence on the intention to buy SUVs in India. Examining the purchase intention of SUVs, Eberle et al. (2021) selected determinant factors from the customer perspective. The results show that brand awareness positively influences customer-perceived quality (β = 0.541; t = 2.702) and significantly influences customer-perceived innovation (β = 0.706; t = 7.041). Thus, constructs like brand awareness, which comes under PBC, play a crucial role in purchase intention, similar to the current findings.

Policy Implications

This study helps manufacturers and marketers understand the preferences, priorities, and pain points of their target audience, enabling them to tailor their products and marketing strategies effectively. Insights into consumer behavior can reveal trends and shifts in demand, such as preferences for fuel efficiency, safety features, or technological advancements. This understanding can drive innovation and competitive differentiation in a crowded market, thus helping policymakers make regulations aligned with consumer needs, promoting sustainable practices, and ensuring safety standards, ultimately promoting a balanced and consumer-centric automotive industry in India.

Limitations and Scope

The study has several limitations. The limited sample size may not represent the entire population, and urban-centric sampling might not capture rural consumer behavior, leading to potential bias. Regional variations in preferences, purchasing power, and cultural and economic diversity may not be completely considered. Purchase decisions can be influenced by rapidly changing consumer preferences, market conditions, and seasonality impacts. Inflation, fuel prices, government policies, and tax rules may be underrepresented. Advances in technology and the growing popularity of electric or hybrid SUVs might impact consumer preferences. The competitive market, brand loyalty, and marketing campaigns may impact decisions and are challenging to

measure accurately. The psychological, social, and personal factors and differences between first-time and repeat buyers may not be fully explored. Environmental awareness and social responsibility issues might affect decisions. The study may not fully capture the impact of external factors such as global economic trends, geopolitical events, pandemics, and changes in consumer lifestyle.

Future Implications

The reports support that ATT and PBC significantly and positively impact the BI when buying SUV cars ; whereas, SNs do not support the BI. The study's outcomes impact both consumers and car dealers. Car dealers should recognize that business sustainability is crucial for achieving competitive advantages. Car companies must focus on innovative approaches to win customer satisfaction in today's dynamic market. The framework can help consumers integrate critical determinants in their decision-making when buying SUVs.

Authors' Contribution

All the authors — Shanmugan Joghee, Sajal Kabiraj, Swamynathan Ramakrishnan, and Haitham M. Alzoubi have — equally contributed to the study conception and design, data collection, analysis and interpretation of results, and manuscript preparation.

Declaration of Conflicting Interests

The authors declared no potential conflicts of interest concerning the research, authorship, and/or publication of this article.

Funding

The authors received no financial support for the research, authorship, and/or publication of this article.

Acknowledgments

The authors wish to thank the reviewers for their kind advice, which helped improve the manuscript.

References

Abbasi, G. A., Yow, B. C., & Goh, Y. N. (2020). Does the milk powder scare matter? A survey examining Penang's consumer purchase intention with attitude as the mediator. *International Food Research Journal*, *27*(2), 327–338. https://www.cabidigitallibrary.org/doi/pdf/10.5555/20203241443

Abu Kassim, K. A., Md Isa, M. H., Ahmad, Y., Osman, I., & Arokiasamy, L. (2016). Consumer behavior towards safer car purchasing decisions. *Journal of Engineering Technological Sciences*, *48*(3), 359–366. https://doi.org/10.5614/j.eng.technol.sci.2016.48.3.9

Ahmad, M. F., Mohd Khedir, M. H., Wei, C. S., Nor, N. H., Hassan, M. F., & Hashim, F. B. (2017). Comparative study of critical attributes towards purchasing decision between national and foreign car in Malaysia. *Proceedings of the 3rd International Conference on Industrial and Business Engineering* (pp. 6–9). ACM Digital Library. https://doi.org/10.1145/3133811.3133821

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, *50*(2), 179–211. https://doi.org/10.1016/0749-5978(91)90020-T

Ajzen, I., & Fishbein, M. (2005). The influence of attitudes on behavior. In D. Albarracín, B. T. Johnson, & M. P. Zanna (eds.), *The handbook of attitudes* (pp. 173–221). Lawrence Erlbaum Associates. https://www.researchgate.net/publication/264000974

Amron, A. (2018). The influence of brand image, brand trust, product quality, and price on the consumer's buying decision of MPV cars. *European Scientific Journal*, *14*(13), p. 228. https://doi.org/10.19044/esj.2018.v14n13p228

Asyraf, A., Zakaria, Z., & Jamil, R. (2023). Behavioural intention to purchase remanufactured automotive components: The mediating effect of attitude. *International Journal of Professional Business Review*, *8*(8), e01673. https://doi.org/10.26668/businessreview/2023.v8i8.1673

Attri, R., & Kushwaha, P. S. (2024). Electric vehicles in India: Identifying the adoption predictors. *Prabandhan: Indian Journal of Management*, *17*(6), 46–62. https://doi.org/10.17010/pijom/2024/v17i6/173560

Auf, M. A., Meddour, H., Saoula, O., & Majid, A. H. (2018). Consumer buying behaviour: The roles of price, motivation, perceived culture importance, and religious orientation. *Journal of Business and Retail Management Research*, *12*(4), 177–186. https://doi.org/10.24052/JBRMR/V12IS04/ART-18

Bakshi, M., & Verma, R. (2023). Cause-related marketing and purchase intention: A study on Indian millennials. *Prabandhan: Indian Journal of Management*, *16*(10), 32–45. https://doi.org/10.17010/pijom/2023/v16i10/173196

Chou, H.-C., Hung, S.-W., & Lu, W.-M. (2022). Exploring competition efficiency of automobile brands: An extensional data envelopment analysis-metafrontier framework. *Managerial Decision Economics*, *43*(1), 206–208. https://doi.org/10.1002/mde.3378

Dahiya, R., & Gayatri. (2018). A research paper on digital marketing communication and consumer buying decision process: An empirical study in the Indian passenger car market. *Journal of Global Marketing*, *31*(2), 73–95. https://doi.org/10.1080/08911762.2017.1365991

Das, B. (2023, July 13). SUVs lead PV sales list with 6 out of top 10 in June 2023. *ET Auto*. https://auto.economictimes.indiatimes.com/news/passenger-vehicle/suvs-lead-pv-sales-list-with-6-out-of-top-10-in-june-2023/101475575

Dhanabalan, T., Subha, K., Shanthi, R., & Sathish, A. (2018). Factors influencing consumers' car purchasing decision in Indian automobile industry. *International Journal of Mechanical Engineering and Technology*, *9*(10), 53–63. https://iaeme.com/Home/article_id/IJMET_09_10_004

Eagly, A. H., & Chaiken, S. (1993). *The psychology of attitudes*. Harcourt Brace Janovich. https://doi.org/10.1002/mar.4220120509

Eapen, M., & Annamalai, S. (2014). A study on job satisfaction among employees in an automobile sales and service company. *Prabandhan: Indian Journal of Management*, *7*(1), 15–26. https://doi.org/10.17010/pijom/2014/v7i1/59238

Eberle, L., da Cruz, L. H., & Milan, G. (2021). Purchase intention of SUV category automobiles: Determinant factors from the customer perspective. *Brazilian Business Review*, *18*(4), 397–414. https://doi.org/10.15728/bbr.2021.18.4.3

Fishbein, M., & Ajzen, I. (1975). *Belief, attitude, intention, and behaviour: An introduction to theory and research*. Addison-Wesley.

Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, *18*(1), 39–50. https://doi.org/10.2307/3151312

Fu, J.-R., Farn, C.-K., & Chao, W.-P. (2006). Acceptance of electronic tax filing: A study of taxpayer intentions. *Information & Management*, *43*(1), 109–126. https://doi.org/10.1016/j.im.2005.04.001

Gautam, A., Mohanty, B., Vadera, M. L., & Bansal, R. (2019). Industrial approach towards consumer's needs, wants and demands in automobile industry: A societal paradigm. *International Journal of Control and Automation*, *12*(5), 679–686. http://sersc.org/journals/index.php/IJCA/article/view/5071

Hair, Jr., J. F., Hult, G. T., Ringle, C. M., & Sarstedt, M. (2014). *A primer on partial least squares structural equation modeling (PLS-SEM)* (3rd ed.). Sage Publications.

Hair Jr., J. F., Black, W. C., Barry, J. B., & Anderson, R. E. (2018). *Multivariate data analysis* (8th ed.). Cengage Learning India Pvt. Ltd. https://www.cengage.co.in/book-list/ebook/multivariate-data-analysis-bp

Han, H., Hsu, L.-T., & Lee, J.-S. (2009). Empirical investigation of the roles of attitudes toward green behaviors, overall image, gender, and age in hotel customers' eco-friendly decision-making process. *International Journal of Hospitality Management*, *28*(4), 519–528. https://doi.org/10.1016/j.ijhm.2009.02.004

Hasan, A. (2020). *Consumer buying behavior in the automobile industry in Bangladesh* (Bachelor's Thesis, Centria University of Applied Sciences). Theseus. https://urn.fi/URN:NBN:fi:amk-2020121127734

Iranmanesh, M., Mirzaei, M., Hosseini, S. M., & Zailani, S. (2020). Muslims' willingness to pay for certified halal food: An extension of the theory of planned behaviour. *Journal of Islamic Marketing*, *11*(1), 14–30. https://doi.org/10.1108/JIMA-03-2018-0049

Kasliwal, N., & Agarwal, S. (2015). A study on Indian consumers' attitude and choice of preferences for green attributes of the hotel industry. *Prabandhan: Indian Journal of Management*, *8*(1), 21–33. https://doi.org/10.17010/pijom/2015/v8i1/61258

Khor, K. S., & Hazen, B. T. (2017). Remanufactured products purchase intentions and behaviour: Evidence from Malaysia. *International Journal of Production Research*, *55*(8), 2149–2162. https://doi.org/10.1080/00207543.2016.1194534

Khurana, A., Ahuja, V., & Adidam, P. T. (2023). Estimating demand for passenger cars: A model for the Indian market. *Prabandhan: Indian Journal of Management*, *16*(5), 37–56. https://doi.org/10.17010/pijom/2023/v16i5/170124

Kumar, A., & Mishra, R. L. (2023). Exploring market dynamics: How GST influences consumer behaviour and sales performance in the Indian automobile market. *Journal of Survey in Fisheries Sciences*, *10*(1). https://doi.org/10.53555/sfs.v10i1.2097

Kumar, G. R. (2014). Purchase decision of Indian consumers: The factors of attraction while purchasing car. *Studies in Business and Economics*, *9*(3), 29–42. https://magazines.ulbsibiu.ro/eccsf/articole/vol93/933gautam.pdf

Lysonski, S., & Durvasula, S. (2013). Consumer decision-making styles in retailing: Evolution of mindsets and psychological impacts. *Journal of Consumer Marketing*, *30*(1), 75–87. https://doi.org/10.1108/07363761311290858

Maichum, K., Parichatnon, S., & Peng, K.-C. (2016). Application of the extended theory of planned behavior model to investigate purchase intention of green products among Thai consumers. *Sustainability*, *8*(10), 1077. https://doi.org/10.3390/su8101077

Malhotra, N. K., Birks, D. F., & Wills, P. (2012). *Marketing research: Applied approach* (4th ed.). Pearson Education.

Martinez, L. S., & Lewis, N. (2016). The moderated influence of perceived behavioral control on intentions among the general U.S. population: Implications for public communication campaigns. *Journal of Health Communication*, *21*(9), 1006–1015. https://doi.org/10.1080/10810730.2016.1204378

Mishra, A., & Singh, P. (2022). Attitude, subjective norms, and perceived behavioural control as predictors of entrepreneurial intentions among engineering students. *Prabandhan: Indian Journal of Management*, *15*(5), 43–58. https://doi.org/10.17010/pijom/2022/v15i5/169580

Nerurkar, V., Barge, P., Bhatt, V., Rastogi, S., & Agarwal, B. (2023). Factors influencing consumer decision to purchase a car. *Marketing and Management of Innovations*, *14*(1), 24–40. https://doi.org/10.21272/mmi.2023.1-03

Pahari, S., Ghosal, I., Prasad, B., & Dildar, S. M. (2023). Which determinants impact consumer purchase behavior toward online purchasing of organic food products? *Prabandhan: Indian Journal of Management*, *16*(1), 25–41. https://doi.org/10.17010/pijom/2023/v16i1/172667

Persada, S. (2016). *Pro-environmental planned behavior model to explore the citizens' participation intention in environmental impact assessment: An evidence case in Indonesia*. National Taiwan University of Science & Technology.

Peters, A., de Haan, P., & Scholz, R. W. (2015). Understanding car-buying behavior: Psychological determinants of energy efficiency and practical implications. *International Journal of Sustainable Transportation*, *9*(1), 59–72. https://doi.org/10.1080/15568318.2012.732672

Podsakoff, P. M., MacKenzie, S. B., Lee, J.-Y., & Podaskoff, N. P. (2003). Common method biases in behavioral research: A critical review of the literature and recommended remedies. *Journal of Applied Psychology*, *88*(5), 879–903. https://doi.org/10.1037/0021-9010.88.5.879

Puspita, G. C. (2017). *Investigating the intention of female consumers for purchasing green skincare by using the pro-environmental planned behavior model*. Institut Teknology Sepuluh Nopember.

Quoquab, F., & Mohammad, J. (2017). *Crafting literature review: A guide for doctoral students*. Pearson. www.researchgate.net/publication/316637007_Crafting_Literature_Review_A_Guide_for_Doctoral_Students

Ramayah, T., Cheah, J.-H., Chuah, F., Ting, H., & Memon, M. A. (2016). *Partial least squares structural equation modeling (PLS-SEM) using SmartPLS 3.0: An updated and practical guide to statistical analysis* (1st ed.). Pearson Malaysia. https://www.researchgate.net/publication/312460772

Ran, Y., Lewis, A. N., Dawkins, E., Grah, R., Vanhuyse, F., Engström, E., & Lambe, F. (2022). Information as an enabler of sustainable food choices: A behavioural approach to understanding consumer decision-making. *Sustainable Production and Consumption*, *31*, 642–656. https://doi.org/10.1016/j.spc.2022.03.026

Rashid, A., & Rokade, V. (2021). Multi - criterion decision making approach to assess retail service quality: A market perspective from Iraq. *Prabandhan: Indian Journal of Management*, *14*(3), 49–63. https://doi.org/10.17010/pijom/2021/v14i3/158156

Ray, M. L., Sawyer, A. G., Rothschild, M. L., Heeler, R. M., Strong, E. C., & Reed, J. B. (1973). *Marketing communications and the hierarchy of effects* (Working Paper No. 180). https://www.gsb.stanford.edu/faculty-research/working-papers/marketing-communication-hierarchy-effects

Rekha, & Jain, P. (2019). Consumer management in internet age: A study of Indian car buyers digital communication adoption by applying competing models. *FIIB Business Review*, *8*(4), 279–291. https://doi.org/10.1177/2319714519883107

Rout, D., Mishra, S. J., Kantha, R., & Bhatta, P. (2022). Study of the SUV market and consumer purchase decision analysis in Bhubaneswar. *International Journal of Research Publication and Reviews*, *3*(7), 3090–3093. https://doi.org/10.55248/gengpi.2022.3.7.17

Saeedi, H. (2017). Deming quality culture questionnaire: Automobile industry. *Imperial Journal of Interdisciplinary Research*, *3*(9), 1187–1193.

Santos, S., & Gonçalves, H. M. (2021). The consumer decision journey: A literature review of the foundational models and theories and a future perspective. *Technological Forecasting and Social Change*, *173*, Article ID 121117. https://doi.org/10.1016/j.techfore.2021.121117

She, L., Rasiah, R., Weissmann, M. A., & Kaur, H. (2024). Using the theory of planned behaviour to explore predictors of financial behaviour among working adults in Malaysia. *FIIB Business Review*, *13*(1), 118–135. https://doi.org/10.1177/23197145231169336

Shook, C. L., & Bratianu, C. (2010). Enterpreneurial intent in a transitional economy: An application of the theory of planned behavior to Romanian students. *International Entrepreneurship and Management Journal*, *6*, 231–247. https://doi.org/10.1007/s11365-008-0091-2

Singh, H., Saufi, R. A., Tasnim, R., & Hussin, M. (2017). The relationship between employee job satisfaction, perceived customer satisfaction, service quality, and profitability in luxury hotels in Kuala Lumpur. *Prabandhan: Indian Journal of Management*, *10*(1), 26–39. https://doi.org/10.17010/pijom/2017/v10i1/109101

Venkatesan, M., & Rohatgi, A. (2018). Personality dispositions, resilience, and decision making and their impact on psychological well-being of management graduates. *Prabandhan: Indian Journal of Management*, *11*(1), 22–38. https://doi.org/10.17010/pijom/2018/v11i1/120821

Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management Science*, *46*(2), 186–204. https://doi.org/10.1287/mnsc.46.2.186.11926

Verma, V. K., & Chandra, B. (2018). Sustainability and customers' hotel choice behaviour: A choice-based conjoint analysis approach. *Environment, Development and Sustainability*, *20*, 1347–1363. https://doi.org/10.1007/s10668-017-9944-6

Wang, Y., Wiegerinck, V., Krikke, H., & Zhang, H. (2013). Understanding the purchase intention towards remanufactured product in closed-loop supply chains: An empirical study in China. *International Journal of Physical Distribution & Logistics Management*, *43*(10), 866–888. https://doi.org/10.1108/IJPDLM-01-2013-0011

Yavorsky, D., Honka, E., & Chen, K. (2021). Consumer search in the U.S. auto industry: The role of dealership visits. *Quantitative Marketing and Economics*, *19*, 1–52. https://doi.org/10.1007/s11129-020-09229-4

Zia, N. U., & Sohail, M. (2016). Factors affecting consumer brand preferences in automobile industry. *Singaporean Journal of Business Economics, and Management Studies*, *5*(3), 55–65. https://doi.org/10.12816/0031492

About the Authors

Dr. Shanmugan Joghee is a Professor of Marketing and Discipline leader of the Marketing Department at the School of Business, Skyline University College, Sharjah, UAE. He holds an MBA in Marketing and Systems, a Ph.D. in Business Administration (Marketing), and a GMP from IIM-A. He was awarded the Decadal Award (2021–2022), the Overall Academic Excellence Award for the academic year 2014–2015, and the Excellence in Teaching Award for the academic year 2019–2020 at Skyline University College. His research interests include branding, consumer behavior, digital marketing, marketing information, business economics, and entrepreneurial marketing. His papers appeared in the *Journal of Brand Management* (SSCI), *International Journal of Sustainable Society*, *International Journal of Business Perspectives*, *Journal of Business Economics and Management*, *European Journal of Business Management*, and *International Journal of Financial Studies*, to name a few.

Dr. Sajal Kabiraj specializes in strategic management consulting and innovation-based market research studies. He has strong international practice areas and research experience in multinational corporations and currently teaches at the School of Business, Design and Technology, Häme University of Applied Sciences (HAMK), Finland. He is also a Visiting Research Fellow at the United Nations University – CRIS, Belgium. Through his teaching career in China as a tenured Full Professor and elsewhere, he has been awarded the Best Teacher Awards in 2008, 2011, 2014, and 2018 for academic research and teaching excellence. His research interests lie in strategy, sustainability, innovation, entrepreneurship, and international business. Dr. Sajal received the Outstanding Contribution Award for Research and Teaching from Dongbei University of Finance and Economics, Dalian, China, in 2018. He has been awarded the highest honor to foreign experts "Xinghai Friendship Award 2015," by the Mayor of Dalian City, Dalian Municipal Government, China. He has supervised theses at the postgraduate level, including MBA, M.Sc, and Doctoral students.

Dr. Swamynathan Ramakrishnan has a Ph.D. in business management studies from Bharathiar University, India, and is an expert in the field of marketing and supply chain. He is currently serving at Amity Business School, Amity University, Dubai, UAE. With 25 years of academic experience, he has 50 papers in high-indexed journals, six case studies, seven book chapters, and eight IEEE-indexed conferences. He has guided and awarded Ph.D. to seven scholars at Anna University, Chennai, India, during his tenure. He is also a consultant for SMEs in the area of market potential assessment. Dr. Swamynathan was the Program Leader for the US-India MBA program (University of Toledo MBA and PGDM) at PSG College of Technology in Coimbatore, India.

Dr. Haitham M. Alzoubi is a Professor at the Skyline University College, UAE. He has been in the academic field since 2002. He received a Ph.D. in Management. His research interests lie in the areas of operations management, quantitative management, supply chain management, human resources and information systems, as well as e-supply chain management. He has served on roughly 40 research papers as well as conferences and academic committees. Aside from that, he is the author of seven books and has attended dozens of training courses. He has professional experience as a human resources consultant with large corporations for the last six years.