



ANALYZING FACTORS INFLUENCING CONSUMER DECISION MAKING WHEN PURCHASING MOTOR VEHICLES: A CASE OF CFAO MOTORS ZAMBIA LIMITED CUSTOMERS

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Key Words

Automotive Industry, Brand Loyalty, Consumer, Decision Making, Customer Centric Approach, Environmental Awareness, Infrastructure Availability, Pricing, Social Parameters.

ABSTRACT

This study delves into the intricate dynamics guiding consumer choices when purchasing motor vehicles, centering on customers of CFAO Motors Zambia Limited (CFAO) and the company's key brand offerings: Toyota, Ford, Suzuki, and Volkswagen (VW). The research paper aims to identify the primary drivers of consumer decisions and their hierarchical significance, offering practical guidance for CFAO and the automotive sector at large. The study focuses on unraveling the complexities of consumer decision-making, analyzing how factors such as brand loyalty, pricing, infrastructure accessibility, environmental concerns, and social influences influence consumer decision making when buying motor vehicles.

Key findings underscore the pivotal roles of brand loyalty and pricing in consumers' decisions, with infrastructure availability, environmental considerations, and social factors also exerting influence, in that respective order. Notably, a direct link between brand loyalty and the decision to purchase is observed.

The research paper's limitations include the study's narrow focus on CFAO and its brands, potentially constraining its broader applicability. Additionally, the evolving landscape, especially with the rise of electric vehicles (EVs), may affect the study's relevance over time.

Recommendations encompass strengthening weaker brands through targeted marketing and enhancing infrastructure for maintenance and service centers. Embracing a customer-centric approach, sustainability, and leveraging brand loyalty metrics are advised for continual improvement.

Overall, the study enriches understanding of consumer decision-making in the automotive sector, offering actionable insights to enhance industry competitiveness and consumer satisfaction.

1.0 INTRODUCTION

In its 2021 Annual Report, the Road Transport and Safety Agency (RTSA) reported 45,277 new vehicle registrations in Zambia, raising the total vehicle population in the country to 899,186 - marking a 45.9% increase from the previous year. This trend suggests a growing number of Zambians purchasing motor vehicles annually. A study conducted by Handy et al. (2005) in the United States highlighted a societal paradigm shift, deeming motor vehicles as necessities rather than luxuries, with 89% of respondents considering vehicles a necessity. This sentiment resonates in Zambia as well, where vehicles are integral for commuting, business, and social activities, reflecting their increasing importance in the fast-paced modern life.

While owning a vehicle has become a necessity, buyers face complex decisions regarding brands to purchase, acquisition methods, and alignment with intended use, compounded by the diverse market offerings. The Zambian automotive market hosts globally recognized brands, such as Toyota, Ford, Nissan, Volkswagen, Suzuki, Tata, Renault, Isuzu, Kia, Mitsubishi, Land Rover, Range Rover, Bavarian Motor Works (BMW), Benz, and Honda (ZAM Annual Report, 2021), with options extending beyond physical dealerships through e-commerce platforms.

For companies like CFAO navigating Zambia's dynamic automotive landscape, understanding consumer behavior is vital for market leadership. Hence, this study investigates factors influencing vehicle purchase decisions, focusing on unraveling complexities, prioritizing considerations, and assessing brand loyalty's impact to provide insights crucial for market dominance.

1.1 BACKGROUND OF THE STUDY

Zambian motor vehicle consumers, like those globally, exhibit consistent behaviors in purchasing vehicles, prompting significant interest from scholars, marketers, and businesses in understanding consumer behavior. Recognizing the importance of comprehending the drivers behind major purchases, is very crucial for informed business strategies (Nasse et al., 2019).

Over the past four years, CFAO has observed a notable sales trend, with Toyota consistently outperforming its counterparts—Ford, Suzuki, and Volkswagen (CFAO Motors Zambia Limited Sales Report, 2021). This trend raises inquiries into the determinants of consumer preferences within CFAO and the wider automotive industry. Despite CFAO's equitable marketing efforts across all four brands, Toyota stands out with distinct appeal. Hence, this study aims to uncover the reasons behind this preference disparity, offering insights valuable for academic discourse on consumer behavior and CFAO's strategic decision-making.

Consumer decisions in the motor vehicle sector extend beyond objective factors like price, performance, brand features and product quality (Amron, 2018), encompassing psychological, social, and emotional influences. This research seeks to delve into these factors within the context of motor vehicle purchases, examining how consumers perceive and prioritize elements in their decision-making processes.

1.2 STATEMENT OF THE PROBLEM

CFAO operates within Zambia's motor industry, focusing on vehicle supply, distribution of spare parts, and providing after-sales service (CFAO Motors Zambia Limited Financial Statements, 2021). The company deals in four key brands: Toyota, Ford, Volkswagen, and Suzuki.

In 2021, CFAO sold 1,538 vehicles, with Toyota comprising 80%, Ford 16%, and Volkswagen and Suzuki each representing 2% (CFAO Motors Zambia Limited Financial Statements, 2021). This trend has persisted over the past four years.

Brand Name	Breakdown of vehicle units sold (and percentage)							
	2021		2020		2019		2018	
	Units	%	Units	%	Units	%	Units	%
Toyota	1,226	80%	992	77%	1,013	80%	880	81%
Ford	246	16%	196	15%	191	15%	169	16%
VW	33	2%	50	4%	29	2%	7	1%
Suzuki	33	2%	47	4%	27	2%	26	2%
	1,538	100%	1285	100%	1,260	100%	1,082	100%

Source: CFAO Sales Report 2021 – Table 1

Despite the aggressive and equitable marketing efforts across all brands, Toyota consistently dominates sales, capturing 80% of total sales, while Ford, Volkswagen, and Suzuki collectively make up the remaining 20%.

Given the evident preference for Toyota among CFAO's customers, this study aims to uncover the drivers influencing consumer decision-making in motor vehicle purchases. Despite equal marketing resources allocated to all brands, Toyota's overwhelming sales performance prompts further investigation into consumer preferences and decision dynamics.

1.3 OBJECTIVES OF THE STUDY

The main objective of the study was to gain a deep understanding of the factors driving consumer behavior in the motor vehicle market, thereby elucidating the reasons for customers opting for a particular vehicle brand.

The specific objectives of this study are:

- a) *To identify key factors that influence consumer decision-making when purchasing a motor vehicle.*
- b) *To establish which factors customers, prioritize in their motor vehicle purchasing decisions.*
- c) *To examine the impact of brand loyalty on the consumer's decision to purchase a motor vehicle.*

2.0 LITERATURE REVIEW

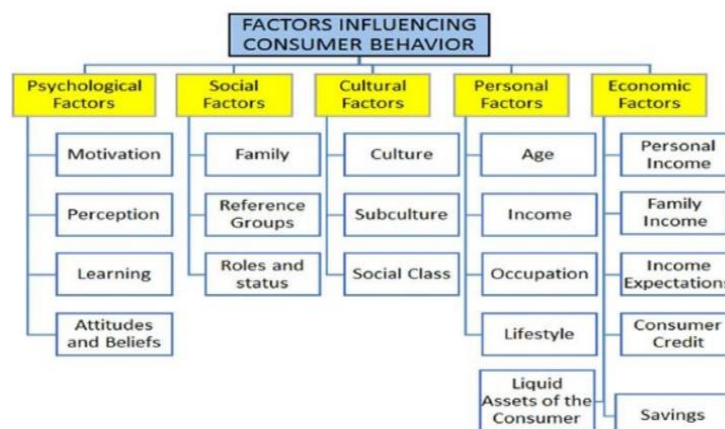
Several scholars have presented numerous definitions of consumer behavior.

In India, consumer behavior encompasses the processes individuals or groups undertake when deciding on purchasing, using, or disposing of products, services, or ideas stated Dholakia (2021). Solomon (2021) in Europe characterizes consumer behaviour as the study of actions and decision-making in acquisition, use, or disposal. Nassè (2021)'s study in Ghana emphasizes consumer behavior as decision-making, investigation, and evaluation modes before purchasing or repurchasing products or services, considering factors like quality, taste, advertising, or pricing.

These definitions collectively highlight consumer behavior's comprehensive nature, covering stages from recognizing needs to post-purchase evaluation.

2.1 FACTORS AFFECTING CONSUMER BEHAVIOUR

Nassè (2021) and Solomon (2021) noted that consumer behavior is intricately influenced by various interacting factors, making it a complex and dynamic area of study. These factors are categorized into internal (psychological and personal) and external (cultural, social, and economic) elements.



Source: Naveen (2022) – Figure 1

2.1.1 PSYCHOLOGICAL FACTORS

Psychological factors heavily influence and shape individuals' thoughts, feelings, and perceptions regarding products and services (Solomon, 2021). For businesses, understanding these psychological factors is essential to effectively market their offerings and sway consumers. Psychological factors include:

Motivation: Human motivation encompasses various needs and wants, including social, security, esteem, and self-actualization. Foundational and security needs take precedence and strongly impact purchasing decisions, influencing consumer desires for goods and services (Naveen, 2022)

Perception: Ali and Ramya (2016) stated that consumer perception involves gathering information about a product and forming beliefs about it, and further added that this process relies on various sources like commercial adverts, social media comments, and customer reviews. These perceptions strongly influence consumer purchasing decisions (Mweemba, Mweshi, and Bbenkele, 2022)

Learning: A person learns more information about a product when they buy it. According to Naveen (2020), over time through experience, individuals learn new things. Learning is dependent on a consumer's knowledge and skills. While practice can help with skill development, experience is the only way to learn new things (Smith, 2020).

Attitudes and Beliefs: Purchasing decisions are influenced by the beliefs and attitudes consumers possess. Consumers behave in a certain fashion towards goods or services based on their frame of mind (Qazzafi, 2020). The brand image of a product is significantly influenced by this way of thinking. Consequently, marketers work hard to comprehend consumer attitudes while designing their marketing strategies.

2.1.2 PERSONAL FACTORS

Dholakia (2021) stated that consumers' personal factors have an impact on what they buy. The individual differences in these personal aspects lead to variations in customer perceptions and behavior. Personal factors include:

Age: Age plays a crucial role in shaping consumer purchasing behavior. Different age groups, such as teenagers, middle-aged individuals, and the elderly, prioritize distinct purchases (Schiffman and Wisenblit, 2015). Teenages may lean towards colorful clothing and cosmetics, while middle-aged consumers focus on vehicles, homes, and family belongings.

Income: Income significantly impacts consumer purchasing behavior. Higher income gives more buying power and the ability to purchase luxury items, while lower-income consumers tend to allocate most of their earnings towards necessities like housing, food, and clothing (Qazzafi, 2020)

Lifestyle: Naveen (2022) noted that lifestyle shapes a person's attitudes and interactions, affecting consumer behavior. For instance, individuals with a healthy lifestyle may opt for nutritious meals over fast foods, showcasing the impact of lifestyle choices on purchasing decisions.

Occupation: Occupation plays a significant role in consumer purchases. According to Qazzafi (2020) and Naveen (2022), individuals typically buy items aligned with their profession; for example, a doctor might choose a work-related vehicle, while a sports athlete might opt for a sports car.

2.1.3 SOCIAL FACTORS

Social factors wield a substantial influence over consumer behavior, according to Mweemba, Mweshi, and Bbenkele (2022). Human beings are inherently social creatures, continually surrounded by others who shape their purchasing choices and vice versa (Smith, 2020). In their quest to conform and belong, individuals tend to mimic and be influenced by those in their social circles. Key elements include the family, whose sway impacts values, preferences, and brand loyalty, and reference groups, such as friends, colleagues, and social networks, who contribute through opinions, recommendations, and peer pressure (Schiffman et al., 2020). Social roles and status also play a role in product selection, as individuals choose items that align with their desired social status. Furthermore, social media and online communities have risen as influential platforms, further impacting consumer decisions (Smith, 2020).

2.1.4 CULTURAL FACTORS

Cultural factors have a profound impact on consumer behavior, emphasized Naveen (2022). Culture, encompassing shared beliefs, values, customs, and rituals within a community, significantly influence consumers' perceptions and preferences. Subcultures, like ethnic or religious groups, introduce additional layers of influence due to their distinct consumption patterns and traditions. Cultural norms dictate acceptable behaviors, which in turn affect product choices, communication styles, and social interactions, as elucidated by Solomon et al. (2020). In essence, culture, subculture, and cultural norms collectively shape consumers' decision-making processes.

2.1.5 ECONOMIC FACTORS

The purchasing habits and decisions of consumers are significantly influenced by the economic state of a country or market. A prosperous nation is one with a healthy economy, which increases the amount of money on the market and increases consumer spending power. Customers are more inclined to spend more money on goods when they believe the economy is doing well (Kotler and Armstrong, 2017). The facets under economic factors are:

Personal Income: The level of disposable income directly affects an individual's purchasing power, noted Ali and Ramya (2016). Disposable income, referring to funds remaining after essential expenses, correlates with higher spending on various items. Conversely, reduced disposable income leads to decreased spending on other goods.

Family Income: Family income, a sum of all family members' earnings, increases with more wage earners in a household (Qazzafi, 2020). This accords additional spending on both essentials and luxuries. Larger families tend to allocate more for non-essential, luxury items due to their combined financial resources (Mweemba, Mweshi, and Bbenkele, 2022).

Liquid Assets: Consumers with readily convertible assets like bank deposits and securities are more inclined to spend on luxuries, as their liquid funds boost their confidence in purchasing high-end goods (Naveen, 2022).

Income Expectations: According to Qazzafi (2020), anticipated income fluctuations significantly influence consumer spending, with expectations of increased income leading to higher spending on luxury and durable items, while an expected decrease prompts more frugal, necessity-based purchases.

2.2 IMPORTANCE OF UNDERSTANDING CONSUMER BEHAVIOR

Understanding consumer purchasing patterns and behavior is important for businesses to attain competitive advantage emphasized Kotler and Armstrong (2017). By leveraging insights into consumer choices, companies can tailor strategies to meet the specific needs and desires of their target audience, effectively positioning their products and services to outperform competitors.

2.3 GENERAL FACTORS INFLUENCING CONSUMER BEHAVIOR IN MOTOR VEHICLE PURCHASES

While consumers globally undergo similar decision-making processes, their behavior differs due to diverse cultural, economic, social, and psychological factors (Smith, 2020).

2.3.1 FACTORS INFLUENCING CONSUMER BEHAVIOR WHEN BUYING MOTOR VEHICLES IN INDIA

In India, Maruti Suzuki, Hyundai, Mahindra, Tata, and Kia are the top-selling vehicle brands, according to the Seconded European Standardization Expert in India (SESEI) (2020). Indian consumers exhibit a preference for locally made products over imports due to factors like brand recognition, pricing, and product quality, noted Mweemba, Mweshi, and Bbenkele (2022), supported by Verma and Jain (2018). Mahindra and Tata vehicles are particularly popular due to cost savings from reduced import duties. Vehicle price, brand

reputation, government regulations, and environmental concerns are significant factors influencing consumer decisions, according to Sharma (2017), Agarwal and Teixeira (2019), and Biswas and Roy (2020). Recommendations from family, friends, and online reviews, as well as social status considerations, also play a crucial role in purchasing decisions, stated Kumar and Gupta (2021). Biswas and Roy (2020) also point out that Indian consumers prefer smaller vehicles, especially in urban areas, due to rising fuel prices and traffic conditions, aligning with environmental concerns.

2.3.2 FACTORS INFLUENCING CONSUMER BEHAVIOR WHEN BUYING MOTOR VEHICLES IN USA

In the U.S., Ford, Chevrolet, Toyota, Honda, and Nissan are the top-selling vehicle brands (Cox Automotive, 2021). Delwar (2009) found Americans prefer locally produced vehicles, favoring domestic brands like Ford and Chevrolet. Environmental concerns are a significant factor and have driven the shift to electric/hybrid or fuel-efficient models (Graham-Rowe, 2012). Garikapati et al. (2013) further noted established brands' influence due to quality and reliability. Cost is crucial - Heffner and Hilderbrand (2019) highlight customer preference for budget-fitting vehicles. Consumer reviews impact choices (Solomon et al., 2020). Griswold (2021) however sees a trend towards larger vehicles like pickup trucks, contrasting with the preference for smaller, fuel-efficient models among environmentally conscious consumers.

2.3.3 FACTORS INFLUENCING CONSUMER BEHAVIOR WHEN BUYING MOTOR VEHICLES IN EUROPE

The Global Car Market Report (2021) identifies Volkswagen, Renault, Peugeot, Ford, and Opel (Vauxhall) as Europe's top-selling vehicle brands in 2020. European car-buying decisions are influenced by several factors. Rising fuel prices and environmental concerns are foremost considerations, with consumers prioritizing fuel efficiency and low emissions due to stringent EU regulations (European Commission, 2021). Price and maintenance costs are essential, as consumers seek value for money (Kovacevic and Cudanov, 2019). Vehicle brand, model reputation, and safety are significant, with Europeans willing to invest in reliable models (Braun, Krivokapic, and Skoko, 2013). Peer and family recommendations also play a crucial role (Marques and Montezemolo, 2019). Technology, infotainment, and vehicle design reflect the demand for modern features and aesthetics (Komninos et al., 2017). Government incentives and regulations have lesser impact on European consumers (Sierzchula et al., 2014). The Global Electric Vehicle Outlook (2021) indicates a shift towards smaller, more affordable, and fuel-efficient vehicles driven by environmental awareness, urbanization, and economic experiences, aligning with climate concerns and the need for practical, cost-effective mobility solutions.

2.3.4 FACTORS INFLUENCING CONSUMER BEHAVIOR WHEN BUYING MOTOR VEHICLES IN NIGERIA

According to Business Today (2020), Toyota, Honda, Nissan, Ford, and Kia are Nigeria's top-selling vehicle brands, each with local assembly plants in Nigeria. Nigerian consumers prioritize durability and reliability due to rough road conditions, favoring vehicles from local assembly plants that offer ample service centers (Ezenwoke and Amodu, 2017). Price and maintenance costs are crucial, with a strong emphasis on fuel efficiency amid fluctuating fuel prices (Ezenwoke and Amodu, 2017). Brand reputation matters, with Nigerians preferring trusted brands. Family and peer influence drive choices, often favoring brands associated with status (Okeke, 2019). According to Hassan (2020), environmental awareness has minimal impact on Nigerian consumers' decisions, despite green initiatives.

2.3.5 FACTORS INFLUENCING CONSUMER BEHAVIOR WHEN BUYING VEHICLES IN KENYA

In 2020, Toyota, Nissan, Isuzu, Mitsubishi, and Ford were Kenya's top vehicle brands (Business Today, 2020). All the aforementioned brands except Ford are locally assembled, even favoured as this contributes to the dominance of these brands and supports the local economy (Kurgat and Rotich, 2018). Consumers in Kenya prioritize durability and reliability due to challenging road conditions, influencing brand preference (Muthuri and Kang'ethe, 2019). Price and maintenance costs are pivotal factors in purchasing decisions, along with government policies like import tariffs and emissions standards (Muthuri and Kang'ethe, 2019). Social networks, family, and peers significantly influence Kenyan consumers' choices (Wakoli and Mukulu, 2020).

2.3.6 FACTORS INFLUENCING CONSUMER BEHAVIOR WHEN BUYING VEHICLES IN ZAMBIA

In Zambia, several researchers have investigated consumer behaviour. For example, Mweemba, Mweshi, and Bbenkele (2022) examined factors affecting consumer buying behavior towards local brands in Zambia; Mwaba and Simukoko (2020) interrogated the Influence of branding on consumer buying behaviour; Kasonde (2019) explored understanding consumer behavior towards renewable energy products in Zambia; Phiri and Mwewa (2018) evaluated factors affecting consumer buying behavior of detergent products in Zambia, while Miti (2017) studied factors influencing consumer buying behaviour of fast moving consumer goods. Of all these studies, not one of them addressed consumer behaviour towards motor vehicle purchases in Zambia. Therefore, this study seeks to address this research gap by examining factors influencing consumer decision making when purchasing a motor vehicle in Zambia.

3.0 THEORETICAL FRAMEWORK

Thompson (2012) defined a theoretical framework as a structured foundation of concepts, theories, and existing knowledge that guides the study's design, methodology, and interpretation. Grant and Osanloo (2014) added that a theoretical framework serves as a guide and conceptual map which helps researchers frame their research questions, hypotheses, and variables within a broader context. Thus, a theoretical framework enhances the validity and relevance of the study (Flick, 2014).

3.1 THE HOWARD-SHETH MODEL

The Howard-Sheth Model, established in 1969, is a framework for understanding consumer behavior. It underscores the interplay between internal and external factors that shape consumer decision-making. This model examines consumer decision making through three lenses:

Inputs: These are external stimuli and influences, such as advertising and sales promotions.

Perceptual and Learning Constructs: This component involves how consumers process and interpret the information they receive from inputs.

Outputs: These reflect consumer responses, such as brand preference and purchase behavior.

Schiffman and Wisenblit (2015) assert that this model holds significance because it underscores that consumers assess products or brands based on various attributes, actively engage in processing information, and are subject to influences from external factors like culture and social influences.

3.2 THE SWITCHING BARRIER MODEL

The Switching Barrier Model, introduced by Jones, Mothersbaugh, and Beatty (2000), delves into the factors contributing to consumer brand loyalty and reluctance to switch to competitors. It examines why consumers remain loyal to a brand instead of switching. This model identifies four distinct types of barriers:

Economic Barriers: These encompass the financial costs and efforts associated with transitioning from one brand to another. Examples include cancellation fees, setup costs, and the time spent researching alternatives.

Psychological Barriers: Emotional attachments, loyalty, and comfort with the current brand can serve as psychological barriers, hindering consumers from switching to another brand due to a sense of inertia.

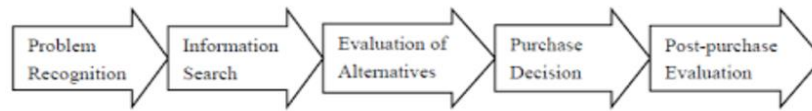
Functional Barriers: Brands offering unique features or benefits that are difficult to replicate can create functional barriers to switching. Consumers may resist switching because they don't want to forfeit these distinctive benefits.

Social Barriers: Social factors, such as the desire to maintain social status or peer pressure, can exert a significant influence on brand loyalty. These social dynamics may lead consumers to remain loyal to a brand despite the existence of better alternatives.

By elucidating these barriers, the model sheds light on why consumers opt to maintain loyalty to a particular brand, even when competitors offer potentially superior benefits.

3.3 CONSUMER DECISION MAKING PROCESS MODEL

The Consumer Decision-Making Process Model, developed by Kotler and Armstrong (2017), outlines the five stages consumers go through when making a purchase decision:



Source: Kotler and Armstrong (2017) – Figure 2

Problem Recognition: This stage is initiated when consumers perceive a discrepancy between their current situation and their desired state, triggered by internal needs or external stimuli like advertisements.

Information Search: Here, consumers actively gather information to identify potential solutions to the problem identified in the previous stage. This search can be internal (relying on memory or past experiences) or external (seeking information from various sources).

Evaluation of Alternatives: Consumers assess the available options based on attributes such as price, quality, features, and brand reputation, aiming to make an informed choice.

Purchase Decision: In this stage, consumers make the final decision to purchase a particular product or service, influenced by personal preferences, budget constraints, and perceived value.

Post-Purchase Behavior: After making the purchase, consumers evaluate their decision. Positive experiences lead to satisfaction and potentially brand loyalty, while negative experiences can result in cognitive dissonance, returns, or negative word-of-mouth.

This model enables marketers to comprehend consumer behaviors and thoughts throughout the purchasing journey, allowing them to tailor their strategies and offerings accordingly.

However, when examining the consumer decision-making process with respect to Zambian consumers, the researcher suggests an adaptation to Kotler and Armstrong (2017)'s model to incorporate socio-cultural influences, as illustrated below.



Source : Own illustration – Figure 3

In a developing nation like Zambia, socio-cultural factors significantly shape consumer behavior. These factors encompass cultural norms, values, beliefs, and traditions. The researcher posits that integrating these socio-cultural factors into every stage of the decision-making process can offer a more comprehensive understanding of consumer behavior in Zambia. This entails recognizing the impact of social networks, family structures, and cultural practices on consumers' purchasing decisions.

Cultural norms and values play a pivotal role in shaping how individuals perceive their needs and desires, thus impacting their ability to recognize problems. Additionally, social networks introduce individuals to new ideas and needs, further influencing their problem recognition process.

In terms of information gathering, accessibility to information platforms varies, and some individuals may lack literacy skills. Consequently, word-of-mouth recommendations from friends and family members hold significant sway in this process.

When evaluating alternatives, individuals tend to favor products that align with cultural norms and values. Socio-cultural factors such as social status also influence brand evaluation, with individuals gravitating towards brands that enhance their social standing.

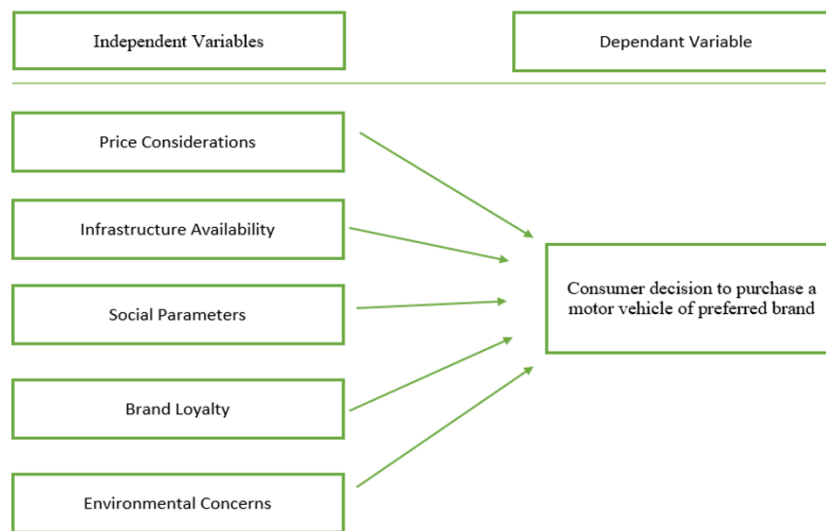
Cultural practices and norms strongly influence purchase decisions, often leading consumers to make purchases to adhere to traditions or fulfill societal expectations. Moreover, decisions made within families often reflect a collective consensus rather than individual preferences.

In the post-purchase stage, positive experiences shared within social networks foster brand loyalty, while negative experiences may result in social stigma.

Overall, socio-cultural factors profoundly shape consumer behavior throughout the decision-making process.

4.0 CONCEPTUAL FRAMEWORK

According to Trochim (2021), a conceptual framework is a visual or written representation that depicts how various variables, concepts, and ideas interconnect within the context of a study. It offers a structure for organizing and illustrating relationships between different elements of the research (Green and Thorogood, 2018).



Source: Own illustration – Figure 4

4.1 PRICE CONSIDERATIONS

Price consideration, a factor influencing consumer decision making encompass the following:

Purchase Price: Defined by Chatterjee et al. (2019), as the amount a consumer pays for their preferred vehicle. Sajeesh and Kandasamy (2020) emphasized the significant role of purchase price in consumer decision-making as it directly impacts affordability and the perceived value of the motor vehicle, forcing consumers to assess if the price aligns with their budget.

Maintenance Cost: Maintenance cost encompasses all expenses related to keeping a vehicle operational and well-maintained, including insurance, road tax, routine servicing, and fuel costs (Sivakumar, Grewal, and Sharma, 2015).

Resale Value: Li and Yang (2021) highlighted vehicle's resale value is important for future financial planning, because higher resale value implies better trade-in opportunities for future upgrades.

Financing Options: Yang and Nayga (2022) affirmed that consumers consider financing options (such as loans and leases) when purchasing a vehicle. Consumers world over, both in developed and developing nations, are attracted to lower interest rates and affordable monthly loan repayments or lease rentals when buying a vehicle.

4.2 SOCIAL PARAMETERS

Social parameters, examines how factors like social status, societal recognition, reference groups, and lifestyle influence consumers' vehicle purchase decisions.

Consumers with higher social status often opt for premium brand vehicles to symbolize success and prestige (Pham, 2021). Consumers in different social strata choose vehicles aligning with their preferred lifestyles, whether eco-conscious, adventurous, or sophisticated. Solomon (2021) observed that socially prominent individuals may favor instantly recognizable, well-branded vehicles, as they reinforce status and lifestyle. Some vehicles are considered status symbols, chosen to display an elevated lifestyle (Schiffman and Kanuk, 2019). Additionally, many consumers seek advice from peers and family, which significantly impacts their decision-making.

4.3 INFRASTRUCTURE AVAILABILITY

Availability of infrastructure, with respect to the subject of factors influencing consumer decision making in purchasing motor vehicles, refers to two elements:

Quality Roads: Dissanayake (2020), observed that having access to well-maintained roads significantly influences a vehicle's performance, as high-quality roads lead to smoother rides, improved vehicle handling, and decreased wear and tear on the vehicle. Further, they enhance safety by reducing the risk of accidents and ensuring the safety of the driver and passengers. The overall driving experience is greatly improved on well-maintained roads.

Readily Available Service Centers: Huang, Zhang, and Wu (2021) discovered that consumers frequently opt for vehicle models with nearby service centers to guarantee timely and efficient vehicle servicing.

4.4 BRAND LOYALTY

Brand loyalty is described as a consumer's unwavering commitment to consistently purchase a particular brand's products or services over those of competitors (Chien et.al, 2021). It represents that deep-seated preference and attachment to a specific brand which often leads to repeat purchases and positive endorsements. According to Hull (2016), consumers tend to stick with brands they trust and have had good experiences with.

Brand loyalty in the automotive industry, is underpinned on:

Emotional Attachment: Strong brand loyalty usually involves emotional connections and sentiments towards the brand, arising from positive and memorable experiences with the brand (Hull,2016). This arises from a deep trust in the brand, built over time through consistent and reliable interactions (Kotler and Keller, 2015).

Repeated Purchases: Loyal customers consistently choose one brand's product offerings over readily available alternatives. Kotler and Keller (2015) posited that Brand loyalists often develop resistance to competitive appeals as they are less likely to be influenced by marketing efforts from competitors and not only do they continue to buy, but also recommend the brand to others through word of mouth.

Reduced Price Sensitivity: Loyal customers prioritize brand value over price, often willing to pay premium prices for their preferred brand. They perceive the brand's products and services as offering benefits and features worth the cost, reducing their price sensitivity (Vahdat et al., 2017). Brands with unique features create switching costs, making loyal customers hesitant to switch to a cheaper competitor due to these associated costs (Wirtz and Lovelock, 2016).

Trust and Confidence: Brand loyalty is closely associated with trust in the brand's reliability, quality, and ability to meet consumer expectations (Kotler and Keller, 2015). Trust and confidence in a brand signify that consumers believe in the brand's ability to fulfill their expectations and meet their needs. (Vahdat et al., 2017).

4.5 ENVIRONMENTAL AWARENESS

Environmental awareness has a significant influences on consumer decisions especially due to rising concerns about climate change. Consumers now prioritize vehicles with lower greenhouse gas emissions and enhanced fuel efficiency (Khan et al., 2021). Stavrakas and Glyptou (2020) noted that governments, especially in developed nations, face pressure to enforce stricter emissions standards, compelling manufacturers to create cleaner vehicles to meet regulations. In Europe, the European Union has stringent emission standards, affecting consumer choices (European Commission, 2021). This push has led to a shift towards electric vehicles that emit zero tailpipe emissions. Zhang and Chen (2020) argue that the pursuit of lower emissions and better fuel efficiency has led to the production of electric and hybrid vehicles, marking a progressive environmental shift.

5.0 RESEARCH METHODOLOGY

Research methodology is the systematic and structured approach used by researchers to conduct a study, gather data, analyze information, and draw conclusions (Sekaran and Bougie, 2016). It is a researcher’s roadmap. The researcher adopted a post-positivism philosophical standpoint. Post-positivism philosophy accepts that scientific inquiry can produce useful knowledge about the world but argues that this knowledge is always tentative and subject to revision based on new evidence or perspectives. It emphasizes the importance of considering the context, values, and assumptions that shape both the researcher and the research process (Denzin and Lincoln, 2018).

Given that the quantitative nature of the study, the researcher employed deductive reasoning approach (Saunders et al., 2019).

For this quantitative study, data was collected using a self-administered structured questionnaire, from a sample size of 291 customers. This sample was computed using Yamane’s formula (defined as: $n=N/[n+1Ne^2]$) and was drawn from a population of 1,071 customers. As the study was quantitative, probability sampling was employed (Mweshi and Sakyi, 2020). The study utilized stratified sampling, a method in quantitative research where a population is divided into subgroups (strata) based on specific characteristics (Babbie, 2016). These subgroups are then sampled independently to ensure representation of the entire population. According to Mweshi and Sakyi (2020), this approach is recommended when a population is diverse, and it is important to ensure fair representation of each characteristic in the population.

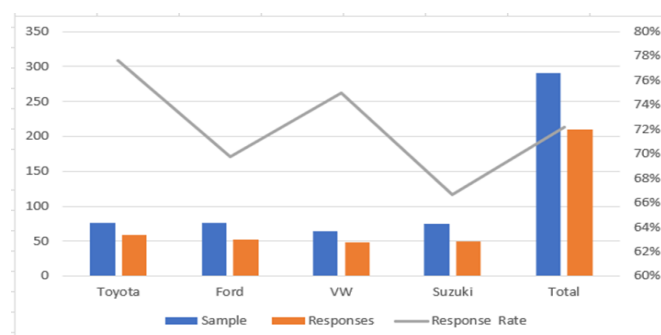
This study was a case study.

6.0 ANALYSIS OF RESULTS

6.1 RESPONSE RATE

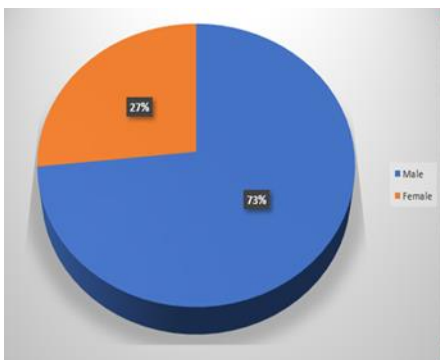
Fowler (2013) defined response rate as the proportion of completed and usable responses received from the total number of individuals in the sample.

For the quantitative phase, 291 questionnaires were administered, and 210 responses were received translating into a response rate of 72.2%.



Response Rate Vs Sample Size – Figure 5

6.2 DEMOGRAPHIC INFORMATION

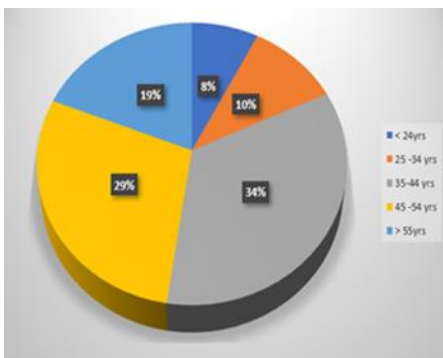


Distribution by Gender – Figure 6.

Figure 6 – shows distribution of the respondents by gender.

73% of the respondents were males, while only 27% were females.

There are more males (73%) buying vehicles compared to females (27%).

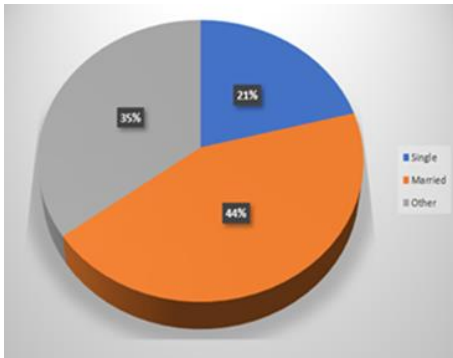


Distribution by Age – Figure 7.

Figure 7 – on the left illustrates distribution of the respondents by age.

In terms of age 34% of respondents were aged between 35 -44 years, 29% aged between 45 – 54 years, 19% were above 55 years old, 10% were aged between 25 – 34 years and only 8% were aged below 24 years.

Most vehicle buyers (82%) are above the age of 35, and only 18% of vehicle buyers are aged 34 years and below.

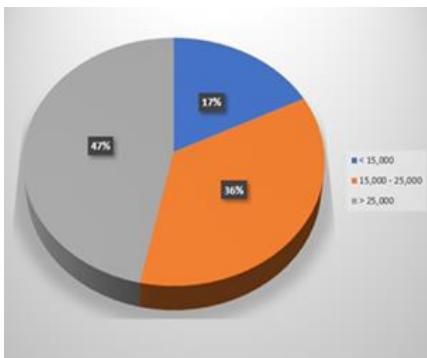


Distribution by Marital Status – Figure 8

Figure 8 – depicts the distribution by marital status of respondents.

By marital status - 44% of respondents were married, 21% were single and 35% fell in the others category (either divorced or widowed). Most vehicle buyers are married people.

This is informed by Figure 7 above. With only 18% of vehicle buyers being younger than 34 years, there is only 21% of unmarried people buying vehicles and mostly these should be young people.

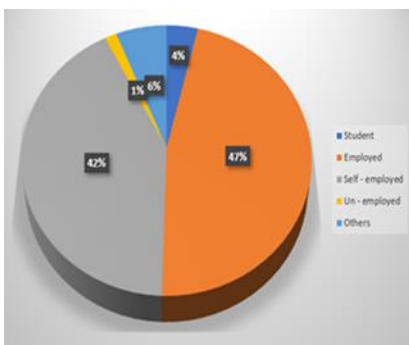


Distribution by income level – Figure 9

Figure 9 – on the left shows distribution by income level.

Majority of respondents – 47% earned above ZMW 25,000, 36% earned between ZMW 15,000 – ZMW 25,000 and 17% earned below ZMW 15,000.

Figure 9 is informed by Figure 7 above, as young people are usually just getting into employment and have less work experience to demand reasonable or higher salaries.

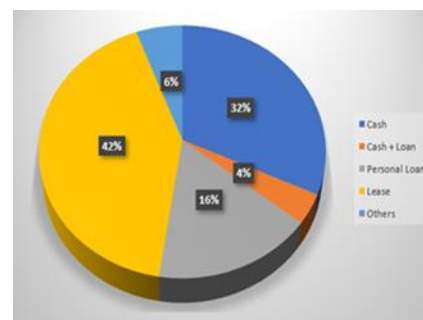


Distribution by employment status – Figure 10

Figure 10 – on the left shows distribution by employment status.

By employment status - 47% of respondents were in formal employment, 42% were self-employed, 6% were either retired or redundant, 4% were students and 1% were unemployed.

Figure 10 is informed by Figure 9 above, as most vehicle buyers are those in formal employment and have a reasonable and stable income that can finance their vehicle purchases.



In terms of vehicle financing - 42% of respondents used vehicle lease finance to purchase vehicles, 32% used cash, 16% used personal loans, 6% were either gifted or traded in vehicle and only 4% used a combination of cash plus personal loan.

Figure 11 – depicts distribution by vehicle finance.

Figure 11 is informed by Figure 9 and 10, as majority vehicle buyers used vehicle lease finance which requires employment or stable business with a guaranteed source of income or salary.

Distribution by vehicle finance – Figure 11

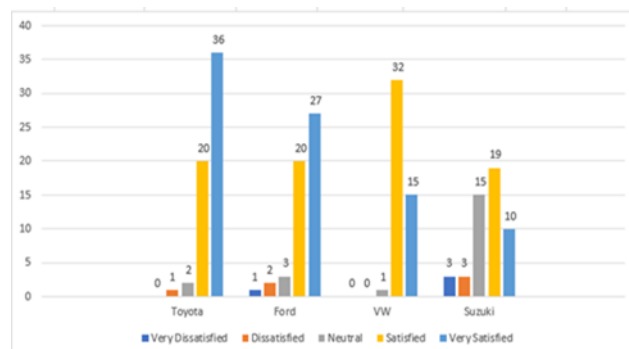
6.3 PURCHASE BEHAVIOUR

In terms of vehicle brand choice, 28% of respondents preferred Toyota, 25% chose Ford, 24% went for Suzuki and 23% preferred VW – As shown in Figure 9 below. This is informed by the consumer satisfaction levels presented in Figure 13.



Vehicle Choice – Figure 12

By satisfaction levels, 95% of Toyota customers were satisfied with their brand choice, 3% were undecided and only 2 % were dissatisfied. 89% of Ford owners were satisfied, 5% were dissatisfied and 6% were not sure about the brand. 98% of VW customers were satisfied and only 2% were neutral. 58% of VW customers were satisfied, 30% were undecided, 12% were dissatisfied.



Satisfaction levels with vehicle brand choice – Figure 13

6.4 THE PRIMARY FACTORS CONSUMERS CONSIDER WHEN PURCHASING A MOTOR VEHICLE

Brand loyalty emerged as a highly significant factor, with 80% of the respondents either agreeing or strongly agreeing that it is a crucial consideration in their decision to purchase a motor vehicle.

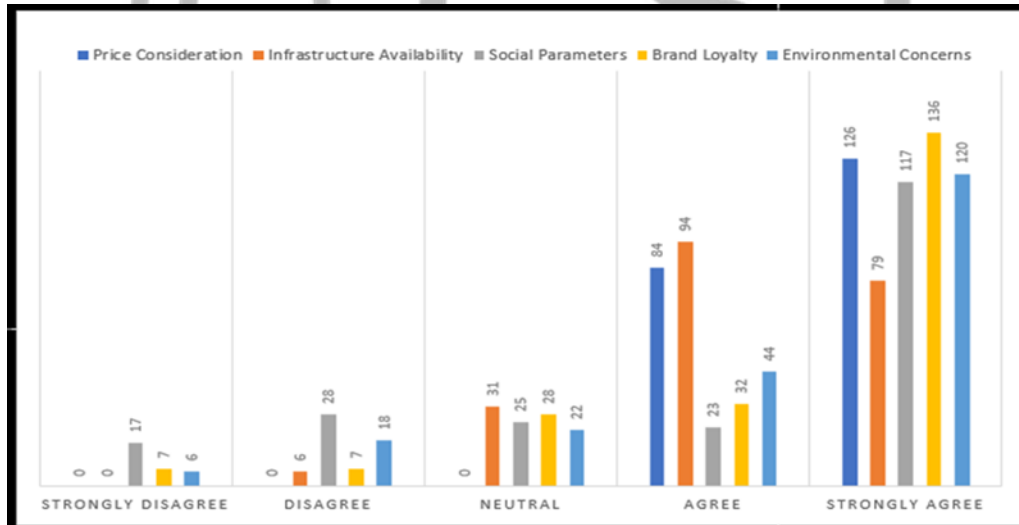
For price consideration, all respondents (100%) agreed or strongly agreed that price is a key consideration when purchasing a motor vehicle. This indicates a consensus among respondents regarding the importance of price considerations.

On infrastructure availability, 82% of respondents either agree or strongly agree, suggesting that respondents generally consider infrastructure availability as an important factor in their decisions.

For social parameters, there is some variability in responses, with a portion of respondents being neutral or disagreeing about the importance of it. However, when combining Agree and Strongly Agree responses, 67% still lean towards considering social parameters important.

Environmental concerns show a spectrum of opinions, but the combined numbers for Agree and Strongly Agree (78%) responses indicate that a substantial majority sees environmental concerns as important.

Summarily, respondents generally agreed to price considerations, brand loyalty, environmental concerns, social parameters and infrastructure availability being key factors consumers consider in their decision making when buying a motor vehicle.



Respondents' overall perception of primary factors – Figure 14

6.5 RANKING THE PRIMARY FACTORS THAT INFLUENCE CONSUMER DECISION MAKING

Factor	Price Consideration	Infrastructure Availability	Social Parameters	Brand Loyalty	Environmental Concerns
Factor Coding	1	2	3	4	5
210 Respondents' Aggregate Score	893	578	308	955	416
Percentage Score	85%	55%	29%	91%	40%
Factor Ranking by % score	2	3	5	1	4
Mean	4.25	2.75	1.47	4.55	1.98
Factor Ranking by mean score	2	3	5	1	4
Calculated Value = $100(R_{ij}-0.5)/N_j$	30	50	90	10	70
Garret Score - From Garret Table	60	50	24	75	39
Garret Rank	2	3	5	1	4

Factor ranking using Garret Score – Table 2

Respondents were asked to rank factors that influenced their decision making when purchasing motor vehicles. The factors were ranked on a 5-point Likert scale, with 1 being the least influential and 5 the most influential. The results, as presented in the Table 2 above, revealed: 1st – Brand Loyalty, 2nd – Price Consideration, 3rd – Infrastructure Availability, 4th – Environmental Considerations and 5th – Social Parameters.

Descriptive statistics (mean) were used to summarize and present the data in a more meaningful way, to allow the researcher identify trend and patterns. The results are similar to those discussed in the previous paragraph.

The researcher used the Garrett Score to triangulate and confirm the consistency of these rankings. The value of each factor, as presented in Table 2 above was calculated using the formula $100(R_{ij} - 0.5)/N_j$ – where R_{ij} is the Rank given for the i th variable by j th respondents, and N_j is the number of variables ranked by j th respondents. The results of the Garrett score prove the consistency of rankings obtained from the respondents in the questionnaire.

6.6 THE IMPACT OF BRAND LOYALTY ON CONSUMER DECISIONS TO PURCHASE A MOTOR VEHICLE

To determine the impact brand loyalty has on consumers' decision to purchase motor vehicles, respondents were asked about their likelihood to repurchase the same vehicle brand (on a 3-point Likert scale) and their brand loyalty (on a 5-point Likert scale). Regression was then used to analyze the correlation between brand loyalty and the decision to purchase.

Regression Statistics								
Multiple R	0.894632614							
R Square	0.800367514							
Adjusted R Square	0.600735028							
Standard Error	1.263748348							
Observations	3							
ANOVA								
	df	SS	MS	F	Significance F			
Regression	1	6.402940113	6.40294	4.009204768	0.294874676			
Residual	1	1.597059887	1.59706					
Total	2	8						
	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95.0%	Upper 95.0%
Intercept	1.625135559	1.001913865	1.622031	0.351714297	-11.10538713	14.35565825	-11.10538713	14.35565825
Likelihood	0.019640921	0.00980918	2.0023	0.294874676	-0.104996534	0.144278375	-0.104996534	0.144278375

Brand Loyalty regression results – Table 3

The regression statistics showed Multiple R (Correlation Coefficient) at 0.89. A strong positive correlation indicates a relationship between the two variables – brand loyalty and the decision to purchase. The R Square (Coefficient of Determination) was 0.80, meaning 80% of the variability in the likelihood to purchase can be explained by Brand Loyalty. A high R-squared is generally desirable. The likelihood co-efficient of 0.02, entails a change in the likelihood to purchase for a one-unit change in brand loyalty. It is positive, suggesting a positive relationship.

In summary, the strong positive correlation between brand loyalty and likelihood to purchase explains 80% of the variability in likelihood to purchase. The positive coefficient (0.02) suggests that as brand loyalty increases by one unit, likelihood to purchase also increases by 0.02. Therefore, brand loyalty impacts the decision to purchase a motor vehicle.

7.0 DISCUSSION AND CONCLUSION

7.1 CONCLUSIONS FROM THE STUDY

In the pursuit of understanding the intricate web of influences governing consumer decisions in motor vehicle purchases, as the aim of the study was, this research – centered around CFAO and its four distinct brands, Toyota, Ford, Suzuki, and VW, has uncovered pivotal insights.

The identified factors—price considerations, brand loyalty, infrastructure availability, environmental concerns, and social parameters—form a cohort of key factors motor vehicle consumers consider in their decision-making.

Ranking of these factors further refines our understanding, emphasizing the nuanced hierarchy in which consumers weigh these considerations. Brand loyalty emerged as the paramount factor. The proximity of price considerations to brand loyalty in the ranking signals a delicate equilibrium that companies, including CFAO, must navigate—balancing competitive pricing with the cultivation of brand loyalty. Infrastructure availability ranking third emphasizes the need to have facilities available, such as service centres and a good road network, for purposes of proper vehicle maintenance and longevity. Consumers ranked environmental concerns and social parameters fourth and fifth respectively indicating that they entertain the green ideology concept and the societal reflection on them arising from vehicles they decide to buy.

The revelation of a strong direct linear relationship between brand loyalty and the decision to buy, validated through single regression analysis, emphasized the impact brand loyalty has on consumer decision making to purchase vehicles. This is tangible empirical evidence that brand loyalty significantly impacts vehicle buying decisions.

7.2 RECOMMENDATIONS ARISING FROM THE STUDY

The research has dissected the factors that influence consumer decision making when buying motor vehicles. Based on the research findings, some recommendations to enhance CFAO's strategic approach are:

Strengthen Brand Loyalty Initiatives: Empirical evidence reveals a direct linear relationship between brand loyalty and the decision to buy. CFAO should leverage the paramount influence of brand loyalty by investing in strategic brand building initiatives that foster emotional connections and trust. Across the lesser performing brands — Ford, Suzuki, and VW, the company should allocate more resources to close the material gap in sales by implementing loyalty programs, personalized customer experiences, and exclusive perks to cultivate lasting relationships with consumers.

Brand-Specific Marketing Strategies: CFAO should develop and implement targeted marketing campaigns for each brand, emphasizing their individual strengths and unique selling points. Tailor messaging and promotional activities to resonate with the distinct demographics and preferences of each brand's target audience. Highlighting brand-specific innovations, features, and customer benefits. This brand specific marketing strategy will only be possible upon providing comprehensive training for sales and service teams to enhance their product knowledge for all four brands. Thus, equipping staff with in-depth product knowledge will ensure they can effectively communicate the unique value propositions of each brand, helping to build consumer confidence and trust.

Invest in Infrastructure Availability for all brands: Given the importance of infrastructure availability in consumer decision making, CFAO should prioritize the development and optimization of service centers and maintenance facilities for all four brands. The already existing Toyota service centres (dotted across the country) should be expanded to accommodate the other three brands, ultimately converting them to multi-brand service and maintenance centres.

Customer-Centric Approach: CFAO should adopt a customer-centric approach by prioritizing consumer feedback and preferences, regularly engaging with consumers to understand their evolving needs and expectations.

7.3 SUGGESTIONS FOR FUTURE RESEARCH

This study was a case study, analyzing factors that influence consumer decision making in motor vehicle purchases. To compliment the findings of this study, future research should be:

Broadened beyond the scope confined to CFAO, to encompass the entire automotive industry. A comprehensive study across multiple companies and brands would provide a more holistic understanding of the factors influencing consumer decision-making. Emphasizing a more industry-centric approach would offer valuable insights on the automotive industry level, and contribute to the generalizability and applicability of findings, facilitating a deeper comprehension of consumer dynamics in the broader automotive landscape.

As the Zambian government is currently driving the automotive industry towards electric vehicles (EVs), future research should conduct an in-depth analysis of environmental concerns in this transformative era. Investigating consumer perceptions, preferences, and decision-making in light of EVs would provide critical insights. Researchers can explore factors such as the influence of eco-friendly features, charging infrastructure, and government incentives on consumer choices, as well as assessing the societal and environmental implications of transitioning to EVs.

8.0 CONCLUSION

This study has identified the factors CFAO customers consider when making vehicle purchases and have ranked these factors in order of most influential – with brand loyalty and price considerations emerging as linchpins, followed by infrastructure availability, environmental concerns and lastly social parameters. Further a strong direct linear relationship has been revealed between brand loyalty and the decision to buy emphasizing how brand loyalty is a critical factor in consumers' decision making.

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