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Factors that influence purchase intention of motor vehicles during the COVID-19 pandemic

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Factors that influence purchase intention of motor vehicles during the COVID-19 pandemic

A research report submitted to the Faculty of Commerce, Law and Management, University of the Witwatersrand, in partial fulfilment of the requirements for the degree of Master of Management in Strategic Marketing

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ABSTRACT

The study examined the factors that influenced motor vehicle purchase intention during the COVID-19 pandemic. The Theory of Planned Behaviour, together with the Social Judgement Theory and the Self-Congruency Theory were employed for the study. A quantitative research approach was applied and data was collected using a questionnaire which was successfully completed by 223 respondents selected through a convenience sampling method.

A structural equation model was used to test the proposed conceptual model of the study. The empirical results revealed that perceived value, perceived reliability, brand awareness of the vehicle together with the manufacturer's and/or sellers's website quality, have a positive impact on the consumer's attitude which subsequently impacts their purchase intentions.

The study has both practical and theoretical implications that will improve the existing knowledge and understanding of consumer behaviour during a global pandemic. The findings from the study could assist motor vehicle marketers to develop marketing strategies during a pandemic, as well as provide policy makers with guidelines for the marketing of motor vehicles during a pandemic.

Keywords: perceived reliability, perceived value, brand awareness, website quality, purchase intention

DECLARATION

I, Lebogang Ramososo Gaoaketse (2501487), declare that this research report is my own work except as indicated in the references and acknowledgements. It is submitted in partial fulfilment of the requirements for the degree of Master of Management in Strategic Marketing at the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in this or any other University.

Name and surname : Lebogang Ramososo Gaoaketse

Signed at……Roodepoort, Johannesburg……

On the……day of…….20……

xxxxxx

DEDICATION

This Masters degree is dedicated to my late father, Mr Serapelo Meshack Tulu Gaoaketse, who sacrificed a lot to afford his family a good life and taught us the value of hard work at a young age. Papa, may you continue to rest in eternal peace.

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I would like to give my first and utmost appreciation to God Almighty for entrusting me with this task and seeing me through it. It would not have been possible without His constant love, guidance and care for me. I am eternally grateful and I will forever herald your name!

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Chapter 1: Overview of the study

1.1 Introduction

A detailed outline of the study is provided in this chapter, and it also introduces key marketing concepts used in the study, as well as provides some context and unpacks key problems that the study addresses. The chapter is divided into the following subsections

- Context of the study to provide a clear background and understanding
- Theoretical grounding to outline the academic theories that are employed
- Problem statement, which summarises the issues that the study aims to resolve, with a differentiation between the main problem and the related sub-problems.
- Research objectives in terms of what the study aimed to achieve, together with the related research questions.
- Purpose of the study – a clear understanding of why the study is important to show its significance in the greater body of knowledge.
- Contribution of the study and how it is applied practically in daily life as well as theoretically to the academic world.
- Delimitations.
- Organisation of the study.

1.2 Background of the study

Motor vehicle purchasing during a pandemic has received attention globally because of its impact on various economies and industries across the world (Hoeft, 2021). The motoring industry also accounts for a sizeable portion of most economies and as a result, was heavily impacted by declining sales during the pandemic (Redda & Surujlal, 2021; Kufelová & Raková, 2020). The South African motoring industry contributes 6.8% to its GDP (Roberts, 2021) and as such, is an important sector to be researched. The global pandemic impacted many parts of the vehicle value chain, including production, as there were marked disruptions in both the supply and production chains, leading to insufficient model availability, and in South Africa, this was worsened by on-going load-shedding power cuts (Butt, 2021).

Consumer purchase intention has been researched extensively and for many years, across various industries, products, and services (Choi & Johnson, 2019; Peng, Zhang, Wang, & Liang, 2019; Wang, Cao, & Park, 2019). It is undoubtedly an important factor in the motor vehicle industry, particularly for electric vehicles where consumers are concerned about the environment (Danish et al., 2020; Xu, Prybutok, & Blankson, 2019; Huang & Ge, 2019). It is defined as the consumer's likelihood to firstly plan, and then go through a process where they eventually buy the product or procure the service under consideration (Hien, Phuong, Tran, & Thang, 2020). It therefore follows that the higher the consumer's intention to purchase, the more likely they are to eventually make the final purchase. This indicates the importance of this behavioural factor to marketers, as a whole, because they need to be mindful of how they influence purchase intention of motor vehicles, but more importantly, to business sales, as there seems to be a direct link to profits (Meitiana, Setiawan, Rohman, & Irawanto, 2019).

Given its importance, purchase intention has become a focal point for most researchers and as such, a range of factors have been identified as its key influencers. These include brand awareness, brand loyalty and brand trust, as well as consumer perceptions around value, quality, price, reliability and the actual product (Amir & Asad, 2018). The COVID-19 pandemic was unexpected and rattled the world as we knew it, duly changing how we operate as individuals and businesses (Obrenovic et al., 2020), particularly in the motor vehicle industry. Across industries, consumer behaviour was impacted and this led to a change in the needs and wants of consumers, leading to what became known as 'the new normal' (McQuilkin, 2021). The South African Motoring Industry was no exception to this as physical dealerships were closed during strict lockdown levels (Redda & Surujlal, 2021).

In the initial stages of the pandemic, there was a great move in consumer shopping patterns, especially channel behaviour where customers who were used to physical stores had to transition to using multiple channels, with the on-line channel leading due to restricted human movement (Verhoef, 2021). This shift meant that retailers and marketers had to evolve quickly and find new ways of making products and services accessible to customers (Ketter & Avraham, 2021). As customers adjusted their way of

life, like working from home, for instance, businesses had to adjust accordingly and strengthen their value offerings to support this transition (Sheth, 2020). There was an increase in sales for home based technology and office furniture as people set up home offices, specifically for computers, phones, office, and Wi-Fi speeds (Pahlavan & Krishnamurthy, 2021); this meant that consumers were working from home with very limited usage of motor vehicles. In some instances, businesses had to improve their on-line channel offering to better their customer experience, increase their logistics footprint to deliver products directly to customers (Aryapadi et al., 2020), even in the motor vehicle industry (De Vet et al., 2021).

1.3 Context of the study

1.3.1 Overview of the South African Motoring industry

The South Africa motor industry experienced an overall decrease in new vehicle sales of 29.2% from 2019 (536 612 units) to 2020 (380 206 units), yet 2021 showed a marked improvement in these overall sales as the COVID -19 restrictions were relaxed. The total sales for 2021 ended on 464 122 units, a noticeable year-on-year (YOY) increase of 22.1% from 2020 (NAAMSA, 2022). It is therefore plausible to conclude that a causal relationship exists between strict lockdown levels (restrictions) and new vehicle sales which decrease as a result. As the restrictions were tighter, there was limited movement of people which resulted in fewer motor vehicles being purchased and vice versa (Luke, 2020).

1.3.2 The South African macroeconomic environment

When the global pandemic hit in early 2020, the South African economy was in a technical recession preceded by a quarterly decline of 1.5% in GDP from the third to the fourth quarter of 2019 (Chitiga-Mabugu, Henseler, Mabugu, & Maisonnave, 2021); the motor vehicle industry was also in decline (Luke, 2020) . Added to this strain was an increasing unemployment rate that moved from 27.3% (quarter 1) to 29.1% (quarter 3) in 2019, with a lower motor vehicles uptake (NAAMSA, 2022). Almost half of the country was living below the bread line with poverty recorded at 49.2% (De Villiers, Cerbone, & Van Zijl, 2020). When a decision was taken by the government to immediately move the country

to the harshest lockdown level 5, as well as reduce global economic activities, this plummeted the economy further down a slippery slope (Van Heerden & Roos, 2021).

There was a decrease in motor vehicle exports from 387 092 units in 2019 to 271 288 in 2020 in the South African vehicle industry. The improvement in the 2020/2021 cycle resulted in an increase of 8.8% to 295 268 total units exported in 2021(NAAMSA, 2022). Table 1.1 shows a five-year trend of South African vehicle exports broken into various segments between 2017 and 2021.

Table 1. 1: Five – Year Trend of Vehicle Exports by Segment

	2017	2018	2019	2020	2021	2021 / 2020 % Change
Cars	230,957	221,681	260,843	178,788	170,788	-4.5%
Light Commercials	106,148	128,322	125,422	91,942	123,896	+34.8%
Trucks & Buses	990	1,136	827	558	584	+4.7%
Total Exports	338,095	351,139	387,092	271,288	295,268	+8.8%

Source: naamsa, Lightstone Auto

Source: NAAMSA (2022)

1.3.3 Generational cohorts – vehicle ownership and usage

Very few studies have examined if there are any differences in vehicle usage and ownership between the different generations, with much focus being between the Millennials (generation Y) and Generation X (Zhang & Li, 2022; Azimi, Rahimi, & Jin, 2021; Zhou & Wang, 2019). Another study concluded that there are no fundamental differences in both vehicle ownership and usage between these two generations other than when other internal and external factors are added to the equation (Roach, 2019). These factors include, but are not limited to income, age, parenting status, place of residence and location of work (Bhat & Garikapati, 2017). It is however imperative to understand this differentiation for future planning in terms of consumer behaviour and purchase intentions of motor vehicles in a pandemic.

This study examines the factors which influenced consumer purchase intentions for motor vehicles during the COVID-19 pandemic taking the South African Motoring industry, economy, and different generational cohorts into context.

1.4. Theoretical Grounding

The research study is based on the following theories:

- The Theory of Planned Behaviour (TPB)
- The Social Judgement Theory
- The Self-Congruency Theory

1.4.1 The Theory of Planned Behaviour (TPB)

This theory was initially known as the Theory of Reasoned Action (TRA) which was discovered by Ajzen and Fishbein (1975, 1980) and then later enhanced by Icek Azjen (1988, 1991) into the Theory of Planned Behaviour (TPB), as it is known today. The theory is a summary of one's beliefs and attitude in terms of how they inform one's intention and lead to a specific behaviour in the end. Central to the theory is the thinking that human beings can exert self-control over certain behaviours, also referred to as perceived behavioural control (PBC). It has, for instance, successfully predicted many health-related behavioural changes like eating healthily, exercising, and the need to stop smoking.

TPB variables support a consumer's intention and need to behave in a specific way. These variables or determinants which precede a consumer's intention to behave in a specific way, are attitude, subjective norms (beliefs) and perceived behavioural control (Yadav & Pathak, 2017),

1.4.2 The Social Judgement Theory

Consumers accept or reject new information based on its familiarity to them (Mothersbaugh & Hawkins, 2016). Human beings prefer consistency among their beliefs, attitudes, and behaviours. We can then argue that because they follow and maintain consistency, they reversely reject anything that unsettles them or influences them negatively (Basil & Herr, 2006). Harmony is important to human behaviour and as a result, humans are constantly seeking to align their thoughts, feelings, and behaviours (Lomas, 2021). This is particularly important when a decision must be made but our attitudes and behaviours are not aligned accordingly. The minute that a person's thinking process is started by the introduction of new or unfamiliar information, there will be some misalignment (or dissonance) in their thinking and depending on how aligned the person is with this information, they can either accept or reject it (Li, Liang, Kou, & Dong, 2020).

During the pandemic, too much information was available, particularly on how it affects individuals, economies, science, and politics. (Hong & Kim, 2020). Customers were exposed to all sorts of new information and with decisions that they never had to make before like when to go to the shops, what to buy, where to socialise and even how to access their places of religion. In receiving new information and making decisions, consumers will always try to be as consistent as possible and balance their behaviour (Weismueller, Harrigan, Wang, & Soutar, 2020).

1.4.3 The Self–Congruency Theory

This theory is premised on how we see ourselves as people and how this view of ourselves impacts our final purchase decisions. Self-concept or self-image is defined as a summation of how a person thinks and feels about themselves (Mothersbaugh & Hawkins, 2016). The theory of self-congruency (sometimes referred to as the self-image congruity theory) states that we use self-concept as a foundation to gauge what is happening around us, compare our choices to those of others and finally make a purchase decision that reflects these values (Sirgy, 2018). Our choice of brands is closely linked to this process as they mirror our perceptions and how we see ourselves (Legere & Kang, 2020).

In addition to brand choice and image, our purchase decisions can be defined by the product, the situation within which we are purchasing and our individual circumstances (Mothersbaugh & Hawkins, 2016). For instance, when it comes to COVID-19 and the motoring industry, people bought fewer cars (product), during the strictest lockdown levels (situation) with some even downgrading from big family cars to small cars as they were not moving around in large numbers (individual circumstances). It is therefore clear to see the association between self-concept and self-congruity because this becomes important when a situation, like the pandemic, shifts the way that people see themselves and subsequently their behaviour and eventual purchase decisions.

The identified theories, together with the work that has been done by other researchers, form a good foundation for this study. The Social Judgement Theory and the Self-Congruency Theory are based on external information and perception respectively, and

consumers use these to reference what they know and then make decisions (in this case purchase decisions). These two theories have influenced and informed the decision to use/test the balance of the constructs outside the ones from the Theory of Planned Behaviour (attitude and purchase intention). Based on this information, the following constructs have been identified for this study: perceived reliability, perceived value, brand awareness, website quality, customer's attitude, and purchase intention.

1.5 Problem Statement

There is significant focus on the buying behaviour of people planning motor vehicle purchases in emerging market economies where there is an examination for the preference of either local or imported motor vehicles (Altaf & Hashim, 2016). A study on the Malaysian motor industry revealed that consumers make purchase decisions for motor vehicles based on their personal preferences and requirements (Hasnan, 2020). Positive relationships were confirmed between product cues and purchase intention, together with how consumers feel about the motor vehicle brand and whether they trust it. It therefore follows that people will eventually purchase products that they have a positive attitude towards and ones that they trust amongst their other choices (Hasnan, 2020).

Another study in the motor vehicle industry examined aspects of brand, quality, price, resale and appearance of the cars on purchase intention. The study indicated that brand perception (brand credibility and perceived quality) is the leading factor on brand purchase intention for motor vehicles in Malaysia (Jeong & Aziz, 2018). Subjective Norm, Price Perception and Product Apperance follow closely after Brand Perception and lastly, Perceived After-Sales-Service Quality and Resale Price Perception both have an insignificant impact on purchase intention (Jeong & Aziz, 2018). Another study on purchase intention for sport utility vehicles (SUVs) states that brand awareness positively influences how consumers think about the quality of the product, the credibility of the brand and ultimately, their purchase intention (Eberle, da Cruz, & Milan, 2021). Perceived innovation had little to no bearing on purchase intention in the same study.

Numerous scholars have conducted research on the purchase intention for electric vehicles, some of the constructs studied include perception, personality, vehicle

performance and environmental awareness (Sovacool, Abrahamse, Zhang, & Ren, 2019; Okada, Tamaki, & Managi, 2019; He, Zhan, & Hu, 2018) . In Beijing, China, a model was built to increase the purchase intention and eventual purchase or adoption of electric vehicles; the Theory of Planned Behaviour was central to this study and indicated how a monetary incentive policy can be used by the government to change consumer attitudes positively and get their buy-in regarding the adoption and usage of electric vehicles (Ge & Huang, 2019). Other variables like subjective norms and non-monetary policy measures have an insignificant bearing on purchase intentions, but demographic variables (gender, age, education level, income, and car ownership) have a varying and significant influence on the purchase intentions for these vehicles. For instance, in South Africa, people kept their cars longer than usual during COVID-19 as they were uncertain about future employment and therefore changed their priorities accordingly (NAAMSA, 2022).

Al Jubouri (2021) found that COVID-19 had an insignificant impact on purchase intentions for automobiles. Instead, it was the independent variables related to the actual vehicle, so its looks and performance, affordability and pricing as well as the brand and peer influence that had an impact on purchase intentions (Al-Jubouri, 2021). While a number of studies have been conducted on purchase intention, there seems to be a dearth of information available on how it was impacted by the COVID-19 pandemic, especially for purchase decisions within the South African motoring industry. It is also quite clear that there was a shift in consumer behaviour and related purchase decisions as people's priorities changed during the pandemic. Certain variables have been identified as drivers of purchase intention for different types of vehicles but at a broader level. The study aims to understand the impact of perceived value, perceived reliability, brand awareness and the manufacturer's or sellers website quality on the consumer's attitude, and ultimately, their purchase intention for vehicles specifically during the COVID-19 pandemic. This will be achieved through research objectives which are defined in the next section

1.6 Research objectives

The research study employs the following primary and secondary objectives in line with the identified research problem and research questions:

1.6.1 Primary objective

To examine the influence of attitude on the consumer's final purchase intention.

1.6.2 Secondary objectives

1. To examine the influence of perceived reliability on the consumer's attitude
2. To examine the influence of perceived value on the consumer's attitude
3. To examine the influence of brand awareness on the consumer's attitude
4. To examine the influence of the manufacturer's and/or seller's website quality on the consumer's attitude

1.7 Research questions

The research question that the study answers in line with these objectives are:

1. What is the influence of perceived reliability on the consumer's attitude?
2. What is the influence of perceived value on the consumer's attitude?
3. What is the influence of brand awareness on the consumer's attitude?
4. What is the influence of website quality on the consumer's attitude?
5. What is the influence of the consumer's attitude on their purchase intention?

1.8 Purpose of the study

The purpose of the study is to investigate the factors that influenced the purchase intention of motor vehicles during the COVID-19 pandemic, considering key variables that inform a customer's attitude and essentially impact their purchase intention.

This study looks at the determinants of consumer behavior (particularly their attitude) as explained by the Theory of Planned Behaviour (TPB), The Social Judgement Theory as well as The Self-Congruency Theory in order to better understand what informs consumer behaviour. The theory is a summary of one's beliefs and attitude in terms of how they inform their intention and lead to a specific behaviour in the end. COVID--19 shifted people's beliefs about life as they knew it and changed their attitudes towards certain aspects of their lives (Eisenmann, Nobis, Kolarova, Lenz, & Winkler, 2021).

1.9 Contributions of the study

There are practical and theoretical contributions by the study, and these are discussed below

1.9.1 Practical contribution

The study provides insights to marketers to understand consumer purchase intentions for motor vehicles and how these are shaped by the identified constructs during a global pandemic. The study guides marketers on the trajectory of consumer behaviour through various aspects of a pandemic and therefore enables them to market and sell relevant consumer products and services across various industries. The motoring industry will understand consumer needs for the products and services better during a pandemic and therefore plan accordingly for the future under similar market conditions. The study outcomes could aid policymakers to manage other pandemics of this nature going forward, as well as know how to support citizens and industries.

1.9.2 Theoretical contribution

The study enhances the developing literature on consumer purchase intentions during the global COVID-19 pandemic, but most importantly, it allows aspects of the identified theories to be tested and enhanced accordingly, namely the Theory of Planned Behaviour (TPB), the Social Judgement Theory and the Self-Congruency Theory. The findings of the study could enhance and broaden the existing knowledge base for students to do further research on purchase intention, but also for other key stakeholders who may rely on this information to enable their decision-making process, like vehicle dealers and financiers, for instance.

1.10. Delimitations of the study

The research study specifically focuses on both males and females from the ages of 18 and above who are currently in the market for a vehicle for private use, either as first-time buyers seeking finance or those that have financed before and are repeat purchasers, including cash buyers.

1.11. Definition of key terms

The study is centered on the following key constructs and terms which are defined briefly and are discussed further in Chapter 2.

Perceived reliability: Reliability is defined as the delivery on a said promise by a person or company in question, especially within the stipulated time frame for their customer. There is a genuine interest to find a solution to the problem at hand either in the form of

delivering a required product or service and as conveniently as possible for the customer (Baffour-Awuah, 2018).

Perceived value: Value is a multidimensional concept, meaning it can be defined in more ways than one from qualitative to quantitative aspects, as well as through affective and cognitive means. It is holistically defined as the manner in which a consumer perceives their consumption experience from a product or service, so it is mainly subjective in nature (El-Adly, 2019). In defining this experience, consumers can refer to pleasure, prestige or even self-gratification. There are objective aspects that define value as what the consumer benefits from the money they spend on a product or service, and so relate value to quality and price (Eberle, Milan, De Toni, & Graciola, 2020). The end goal of perceived value in consumer behaviour is customer satisfaction and loyalty to the respective product or service leading to a purchase (Samudro, Sumarwan, Simanjuntak, & Yusuf, 2020). In this research study, perceived value relates to how practical and functional a vehicle is to the customer.

Brand awareness: this is defined as the process whereby a customer recognises and remembers a specific brand, based on their previous exposure to it. It is a reflection of their attitude and feelings towards that specific brand and has a great influence on their purchase intention for the associated product or service (Xiong, Katsumata, Geng, & Tan, 2021). Barakat and Dabbous (2020) define brand awareness as the number of times a particular brand comes to a consumer's mind when they think of buying a certain product and how often they recognise the brand amongst other similar products. Brand awareness also goes beyond just recognition, but leads to the actual purchase of the product and it is the beginning of the brand loyalty process by a consumer (Petrick, Choe, & Kim, 2018)

Website quality: Website quality relates to how people visiting the website experience its content, especially for on-line shopping (Giao, Vuong, & Quan, 2020; Kaya, Behravesh, Abubakar, Kaya, & Orús, 2019). Content quality is based on how the consumer perceives what they deem important to them on that website and ranges from its accuracy, completeness, relevance to their needs, and the timeliness of brand-related content (Barakat & Dabbous, 2020). If consumers think that the quality of the content is

innovative and visually appealing, they will engage more with it which will help capture their attention towards the brand. It subsequently influences their attitude towards the brand, and the related purchase intention. On-line platforms that deliver excellent content will keep customers engaged and improve their experience with each visit (Eigenraam, Eelen, & Verlegh, 2021).

Attitude: Attitude is made up of a consumer's thoughts and feelings around a certain behaviour which might either be positive or negative (Soorani & Ahmadvand, 2019). Attitude is informed by one's beliefs which are referred to as their normative beliefs and these are broken down as follows:

- Subjective norms – how other people within the consumer's circles, point of influence or frame of reference, perceive a specific behaviour and how, as a result of this perception, they either endorse or disprove the behaviour (White, Habib, & Hardisty, 2019).This has a direct impact on how the consumer eventually reacts and behaves.
- Social norms - This refers to the way a group of people behave in society and how this has become a standard or normalised (Trudel, 2019). It varies to the way they think, live, and behave on a daily basis, for instance, it is a social norm for most cultures and religions to celebrate Christmas Day on the 25th of December every year.

Purchase Intention: Intention is an individual's tendency or likelihood to take a specific action which leads them to behave in a certain way (Ma, Yang, Liu, & Ding, 2022), for instance, one can have an intention to lose weight which will result in them going to gym regularly or being conscious of what they eat. Essentially, behavioural intention are things that motivate a consumer or person to act in a certain way. The greater the motivation to do something, the higher the likelihood that it will be done in the end (Soorani & Ahmadvand, 2019). Purchase intention therefore entails the things that will influence a consumer's behaviour and lead them to a purchasing decision. It entails the process of planning a future purchase and committing to it (Kowang et al., 2018). The context of this study relates to purchase intentions for motor vehicles.

1.12. Organisation of the study

The research report is divided into six chapters which are organised as shown by Table 1.2 below:

Table 1. 2: Organisation of the study

Chapter 1	Overview of the study
Chapter 2	Literature Review
Chapter 3	Research Methodology
Chapter 4	Data analysis and results presentation
Chapter 5	Discussion of the results
Chapter 6	Conclusions and Recommendations

Source: Author's own construction (2022)

1.13. Chapter 1 summary

The background and context of the study was provided as a base in this chapter. The theories that are employed in the study were identified, followed by the problem statement which clearly marked the main problem from the sub-problems that the study aims to understand better. The research questions and objectives that guide the study were then introduced to streamline its focus, followed by the purpose of the study.

The theoretical and practical contributions that the study hopes to achieve were defined, followed by its delimitations and definition of key terms. Lastly, the format and organisation of the study, according to chapters, were discussed. The literature review, and related theories, is discussed in the next chapter.

Chapter 2: Literature Review

2.1 Introduction

The literature review section provides an overview of the motoring industry. Further to this context, keywords in the form of the specific factors were considered to ensure further focus, so perceived reliability, perceived value, brand awareness, website quality and attitude. There is a special focus on the impact of COVID-19 on consumer behaviour in the motoring industry, the South African macroeconomic environment, as well as car ownership trends amongst different generational cohorts.

The theories that ground the study, namely the Theory of Planned Behaviour (TPB), the Social Judgement Theory as well as the Self -Congruency Theory, are discussed. Lastly, the conceptual framework and the hypotheses development is presented.

2.2 Motoring Industry

2.2.1 An Overview of the South African motoring industry

The South African automotive industry accounts for 6.8% of the total national Gross Domestic Product (GDP) and in most parts, has grown upwards when the total GDP was decreasing (Roberts, 2021). South African passenger vehicle sales have increased over the years from a yearly average of about 30 000 in 1996 to an estimated amount of 50 000 units in 2016 and have remained stable around 65 000 units over the last five years despite a declining GDP (Luke, 2017). This is a pure indication of the need for citizens to own and drive cars, despite the strained and sometimes negative economic growth.

The industry is made up of numerous global brands and 64% of what is produced is exported (Redda & Surujlal, 2021). It is a significant booster to the economic growth of all growing and mature economies around the world and a great contributor to their respective Gross Domestic Product – GDP (Kaitwade, 2021). The World Bank states that South African vehicle sales have grown considerably over the past few years despite the trend being marginally lower in most developing countries compared to developed ones (Luke, 2017).The recorded annual figures for 2020 (all sectors) as presented by the National Association of Automobile Manufacturers of South Africa (NAAMSA) were 380 206 units, a 41% YOY drop from 536 612 in 2019 (see Table 2).The industry was

undoubtedly impacted by the pandemic especially during the strictest lockdown periods when people were moving around less. Table 2.1 provides a six-year trend of new vehicle sales by sector between 2016 and 2021. The impact of the pandemic can be seen in the total vehicle sales numbers for 2020 which dropped to levels last seen in 2009 (395 222)(NAAMSA, 2022).

Table 2. 1: New Vehicle Sales 2016 - 2021

Sector	2016	2017	2018	2019	2020	2021	2021 / 2020 % Change
Cars	361,265	368,114	365,247	355,379	246,541	303,961	+23.3%
Light Commercials	159,316	163,317	159,525	153,221	110,912	133,079	+20.0%
Medium Commercials	8,436	7,890	7,913	8,690	6,735	7,518	+11.6%
Heavy Trucks, Buses	18,535	18,383	19,579	19,322	16,018	19,564	+22.1%
Total Vehicles	**547,552**	**557,704**	**552,227**	**536,612**	**380,206**	**464,122**	**+22.1%**

Source: NAAMSA (2022)

There was also a significant drop in vehicle exports during the peak pandemic period and across all sectors as can be seen in Table 2.2:

Table 2. 2: Total Vehicle Exports 2017 - 2021

	2017	2018	2019	2020	2021	2021 / 2020 % Change
Cars	230,957	221,681	260,843	178,788	170,788	-4.5%
Light Commercials	106,148	128,322	125,422	91,942	123,896	+34.8%
Trucks & Buses	990	1,136	827	558	584	+4.7%
Total Exports	**338,095**	**351,139**	**387,092**	**271,288**	**295,268**	**+8.8%**

Source: naamsa, Lightstone Auto

Source: NAAMSA (2022)

The vehicle industry felt the immediate impact of the COVID-19 pandemic in 2020 (NAAMSA, 2022). In April 2020, at the beginning of the pandemic, there was a year-on-year (YOY) decline in vehicles sales of - 98.4% compared to April 2019 (Chitiga-Mabugu, Henseler, Mabugu, & Maisonnave, 2021). NAAMSA states that the year 2020 was one of the toughest years faced by the South African motoring industry with a marked decline in

sales. December 2020 realised a 10.1% year-on-year decline compared to December 2019, historically the most productive sales month in the motoring calendar (Roberts, 2021). In the corporate and commercial sector, there was a year-on-year decline of 15.5%, a clear indication of the effects of COVID-19 where people movement was decreased, manufacturing slowed down and the global production of vehicles was slowed down because of lockdowns across the world. The drop in vehicle sales declined to levels seen two decades preceding 2020, so circa 2000/2001. The automotive manufacturing centre of South Africa, Eastern Cape, hit the lowest numbers since the country's state of independence in 1994 (Redda & Surujlal, 2021). COVID–19 added more fuel to the fire brought by lockdown restrictions which negatively impacted the labour force and the entire vehicle supply chain (Guan et al., 2020). Major South African (SA) motor industry players like Toyota, Volkswagen AG, Tesla, and Hyundai had to close shop to help contain and manage the spreading of the virus (Kaitwade, 2021).

A third of South African residents drive private vehicles, which leaves two thirds using and relying on public transport to move around, especially from home to places of work (Thomas, 2016).There is an average of about 165 per 1000 people owning a vehicle in South Africa compared to much higher rates in the Unites States (809/1000) and the United Kingdom (519/1000) (Paprotny, 2021).The different forms of transport like taxis, buses and trains were also negatively impacted by the lockdown regulations (Luke, 2020). Other forms of public transport like ride-share services, had mixed experiences when it comes to COVID-19. For example, Uber Eats and Mr. Delivery realised a significant increase in their services as people stayed at home and ordered takeaways, on the other hand, due to the fear of being in a closed car with a stranger, there was a drastic reduction in the request for Uber rides as a means of public transport (Muangmee, Kot, Meekaewkunchorn, Kassakorn, & Khalid, 2021).

2.2.2 The impact of COVID-19 on consumer behaviour and the South African motoring industry

The pandemic brought the world to its knees and had a dire impact across many aspects of our lives like companies shutting down and leading to major job losses (Abodunrin,

Oloye, & Adesola, 2020). On a global scale, an estimated number of about 24 000 people had lost their jobs by November 2020 in the motor industry; this shift immediately impacted consumer behaviour and purchasing power in the motor vehicle industry (Al-Jubouri, 2021).

The South African automotive industry was also hard hit due to similar factors and realised significant declines in sales as a result of a decrease in human movement (Redda & Surujlal, 2021). By 2021, many companies in this industry had to adapt and do things differently to recover the losses realised across new vehicle sales, exports as well as production when the pandemic started (NAAMSA, 2022). Measures introduced by governments, technology and social media were found to be the leading external factors that impacted consumer behaviour as a whole (Cruz-Cardenas, Zabelina, Guadalupe - Lanas, Palacio-Fierro, & Ramos-Galarza, 2021).

When COVID-19 started, a consumer behaviour study was conducted in India and it highlighted a significant shift in consumer attitudes and practices (Agrawal, A, & Baid, 2020). More than half of the respondents were worried that they would catch the virus, so people only stepped out to buy groceries, a further reduction in people movement. In the motoring industry, this shift in behaviour translated to people buying fewer cars and instead choosing what they considered to be more essential products (Redda & Surujlal, 2021).

2.2.3 The South African macroeconomic environment

South Africa is an emerging market economy, and unlike first world countries, it is faced with certain macroeconomic challenges ranging from high inflation to increased levels of unemployment and a negative GDP growth (Xesibe & Nyasha, 2020). It officially slipped into a recession after three consecutive quarters of economic contraction leading to March 2020, before the World Health Organisation (WHO) officially announced the coronavirus as a global pandemic (Chitiga-Mabugu, Henseler, Mabugu, & Maisonnave, 2021). South Africa's response to the pandemic was immediate, robust but too stringent, with a major negative impact on most industries and this spilled over to households

through decreased employment and reduced disposable incomes (Seidman - Makgetla, 2021).

In order to curb the spread of the virus and manage it better, South Africa announced one of the harshest lockdown measures compared to other countries (Luke, 2020). All businesses were requested to close shop from the 27th of March 2020 and only open if they provided what was deemed essential goods and services, for instance the food, banking and public transport industries (Carlitz & Makhura, 2021). This decision also led to a restriction in people movement as most people were forced to stay at home in order to manage the pandemic, so fewer cars were required on the road and this negatively impacted the motoring industry (Ferdman, 2020).

The South African Reserve Bank decreased the prime interest rate several times in the year 2020 with the hopes of stimulating the economy and by December 2020, there was a total reduction of 300 basis points, a near 50-year low (Bom & Khumalo, 2021). Under normal circumstances this would stimulate the economy and encourage people to buy more cars, thereby boosting the motoring industry through increased sales, but it was not to be due to the impact of COVID (Seidman - Makgetla, 2021). There was a decrease in the luxury segment market with consumers preferring more affordable entry level motor vehicles instead, especially because of reduced people movement during strict lockdown levels and the strained macroeconomic environment (NAAMSA, 2022). The reduced people movement also led to a decrease in the global demand for vehicles and a subsequent negative impact on South African vehicle exports which declined by 29.8% year-on-year.

There is a positive correlation between vehicle sales and economic activity with some economists stating that vehicle sales are an indication of consumer confidence (Baghestani, 2019). This implies that vehicle sales started falling as the South African economy went into recession, based on the negative growth for three consecutive quarters leading to March 2020 (Chitiga-Mabugu, Henseler, Mabugu, & Maisonnave, 2021). Vehicles, in general, remain a big purchase consideration for most households and as such, are an indication of consumer confidence to participate in the market

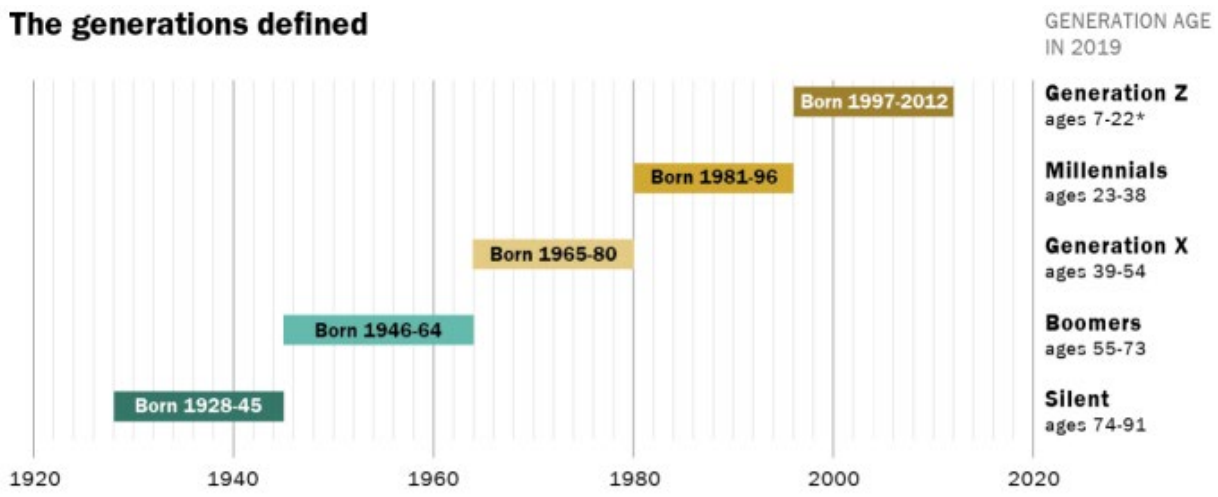
(Wadud, Ahmed, & Tang, 2020). Most consumers delayed their decision to purchase a motor vehicle, due to the uncertainties presented by the various aspects of the pandemic, i.e., lockdown levels, restrictions, different variants of the virus and the vaccine rollouts (Roberts, 2021).

2.2.4 Vehicle usage and ownership across different generational cohorts

A generation is described as a cluster of individuals with similar traits and shared values based on their demographics and key life events they jointly experienced since they were born during a similar time period (Jin, Rahimi, & Azimi, 2021). This research study concentrates on adults from the ages of 18 and above, so it will span four different generations, namely, the Baby Boomers, Generation X, Generation Y (Millennials) and Generation Z (Bialik & Fry, 2019). Figure 2.1 provides a breakdown of these generational cohorts in 2019 and it is followed by a discussion of each cohort in terms of vehicle ownership and usage.

Automobility in the case of generational comparisons is defined in terms of actual vehicle ownership, owning a driver's licence as well as distance travelled, either weekly or yearly, as monitored by different surveys in developed countries like the National Household Travel Survey (NHTS) and the annual Vehicle Miles of Travel (VMT) in the United States of America (USA) (Zhang & Li, 2022).

Figure 2. 1: An Illustration of the Different Generational Cohorts



Source: Bialik & Fry (2019)

Boomers: 1946 – 1964 and motor vehicle usage/ownership

This generation was born after the World War 2 when all aspects of life started booming again (hence their name) and there was great transition, including the civil rights movement (Smoyer, 2020)**.** They had ample opportunities afforded to them post the war where entering the workforce was not problematic so they started their lives early, could afford houses, cars and even invest money as young adults (Hoolachan & McKee, 2019)**.** They used bicycles or even travelled by foot to get around, so when private cars were introduced during their time, they marked the beginning of significant freedom (Zhou & Wang, 2019). It is for this reason that the Baby Boomers are the most car–oriented of the four generational cohorts under study, and they see car ownership as a symbol of status and pride (van Kampen, Pauwels, van der Mei, & Dugundji, 2019). They are the generation that is mostly likely to own and keep their cars forever compared to the younger generations after them (An, Heinen, & Watling, 2021).

Generation X: 1965 – 1980 and motor vehicle usage/ownership

They grew up during the computer revolution era and were the first generation to have computers at home, as well as at schools (Dimock, 2019),. This generation is known to have raised itself as children because in many cases, both parents were working to create

a better life for their families (Coulter, 2018). They are independent and more adaptable to issues that embrace diversity, like religion, sexual orientation, class, race and ethnicity (Gaidhani, Arora, & Sharma, 2019). When it comes to car ownership and mobility, this generation is more likely to explore other alternatives, like shared mobility, Uber, for example, and they are not as stringent as the previous generation about owning a car (Grimal, 2020). They do, however, tend to measure this shared mobility option based on the time it takes as well as its cost, against using an owned vehicle.

Generation Y (Millennials): 1981 – 1996 and motor vehicle usage/ownership

Millennials grew up in the digital era, internet, as well as experienced the Great Recession between 2007-2009 as they became adults (Wang & Wang, 2021). They experienced the 9/11 terrorist attacks and the wars between Iraq and Afghanistan. These life events have shaped their scepticism and caused their delay in certain life stage decisions like having children, buying a house and/or car, as well as leaving school to work or start a steady career (Dimock, 2019). Some Millennials still live with their parents and have no sense of total independence even to a point of getting assistance from their parents to raise their own children (Wood, 2019). They always think for the now and immediate, never for the long-term future and they thrive on instant gratification (Holt, 2018). As a result of this, their focus on mobility is getting from point A to point B as quickly and as conveniently as possible without any stress to themselves, so they will choose shared mobility over driving (Grimal, 2020). This choice is also encouraged by their positive attitude towards the use of technology, where convenience is a click away.

There is a perceptible mistrust on the reliability and quality of public transport by most South African students (Millennials) who have even stated that they are likely to buy a private vehicle at the first opportunity they get and when it becomes affordable even though cost is the main hurdle to accessing it (Luke, 2017). They view car ownership as the best form of travel in comparison to other public transport options. This is also the case for Indian students, but issues of traffic, congestion as well as the need for sustainability discourage them from owning cars (Rith, Abad, Fillone, Doi, & Biona, 2019).

The picture is quite different in more advanced and developed countries with reliable and accessible public transport systems and options like cycling, there is a decreased need for Millennials to own a vehicle (Grimal, 2020). When looking at their mobility trends in the USA, for instance, it is seen that the Millennials do not drive as frequently as generations before and when they do, the distances are shorter (Wang & Wang, 2021). There was also a substantial decrease in vehicle miles travelled in the USA during the period 2002-–2014 and this was linked to a change in Millennials' travel patterns, their places of residence and life course events in comparison to Generation X travel patterns (Wang & Akar, 2020). A study in France confirmed a change in travel patterns amongst Millennials away from driving and vehicle ownership, and more towards transit and mobility (Grimal, 2020). This shift is encouraged by modern living patterns, particularly in developed countries, as well as a delay in Millennials entering the workforce. This delay was also as a result of increased levels of unemployment post the 2008 recession which encouraged Millennials to study longer and be more careful about long-term commitment decisions like owning a vehicle (Zhou & Wang, 2019). This is an undoubtedly different perspective compared to previous generations at the same age. The difference in mobility decisions between Millennials and Generation X was also as a result of their different perspectives and preferences in life and not determined by socio-economic factors (Rahimi, Azimi, & Jin, 2020).

There is an opposing sense that suggests that Millennial automotive and travel patterns are not too different from previous generations, just delayed, and that they will eventually catch up if not exceed them (da Silva et al., 2019). Another empirical study confirmed that Millennials actually owned more vehicles and even travelled more than their preceding generations, and their delayed decisions were more a result of macro-economic factors like the great recession, their attitude or preferences (Knittel & Murphy, 2019). Millennials also tend to be more like the Generation Xers as they grow older, so they tend to have a higher level of car ownership and usage, but generally, they are less focused on cars (An, Heinen, & Watling, 2021). They are more interested in multimodal mobility, the use of multiple modes of transport to get around that do not require them to drive, own a car or even have a licence. One could conclude that these decisions are an extension of a key characteristic of this generational cohort, the enjoyment of freedom and options (Dimock,

2019). They always think for the now and immediate, never for the long-term future and they thrive on instant gratification (Holt, 2018).

Generation Z: 1997 – 2012 and motor vehicle purchase/ownership

They are said to be growing in an era of an ageing population where they will live longer, work longer and even save better for their retirement years because of these factors (McCrindle & Fell, 2019). This is definitely the future generation and in China, it is estimated that they will reach the 40 million mark in population by 2027 (Huang et al., 2022). Generation Z is also shifting away from the traditional nuclear family to a childless couple or even individuals living as singles (McCrindle & Wolfinger, 2009). This will undoubtedly have an influence on the kind of decisions they make around factors that influence vehicle ownership and usage.

They are the most technologically savvy of all generations to date as they were born at the peak of technological advancement (Dimock, 2019). This makes them the most globally connected with a high consumption of social media, gadgets and an inclination towards the acquisition of more material possessions (Francis & Hoefel, 2018). They can therefore access information easily and when it comes to vehicle purchases, they use this to their advantage during the research phase of the process (Huang et al., 2022). They value their independence the same way they desire connectedness so when they own a car, they assign multiple roles to it that mirror this duality in their character. Consumption to this generation is more about having multiple access to goods and services and sharing this access with others, not full ownership thereof (Francis & Hoefel, 2018). When it comes to vehicle usage, they prefer ride-sharing services where trips can be shared with friends, not purchasing, or owning a vehicle.

This shift in mobility patterns is as a result of various factors like demographics, the cost of vehicle ownership, the macro-economic environment and psycho-social characteristics like life events, spatial planning, where people live as well as their use of technology, amongst many other factors (Wang & Wang, 2021). Consumer attitudes, which are central to this study, are also a key determinant (Grimal, 2020). Some of the factors that were used to observe this difference in car usage and/or ownership amongst the different generations are actual possession of a car, driving licence information, as well as the

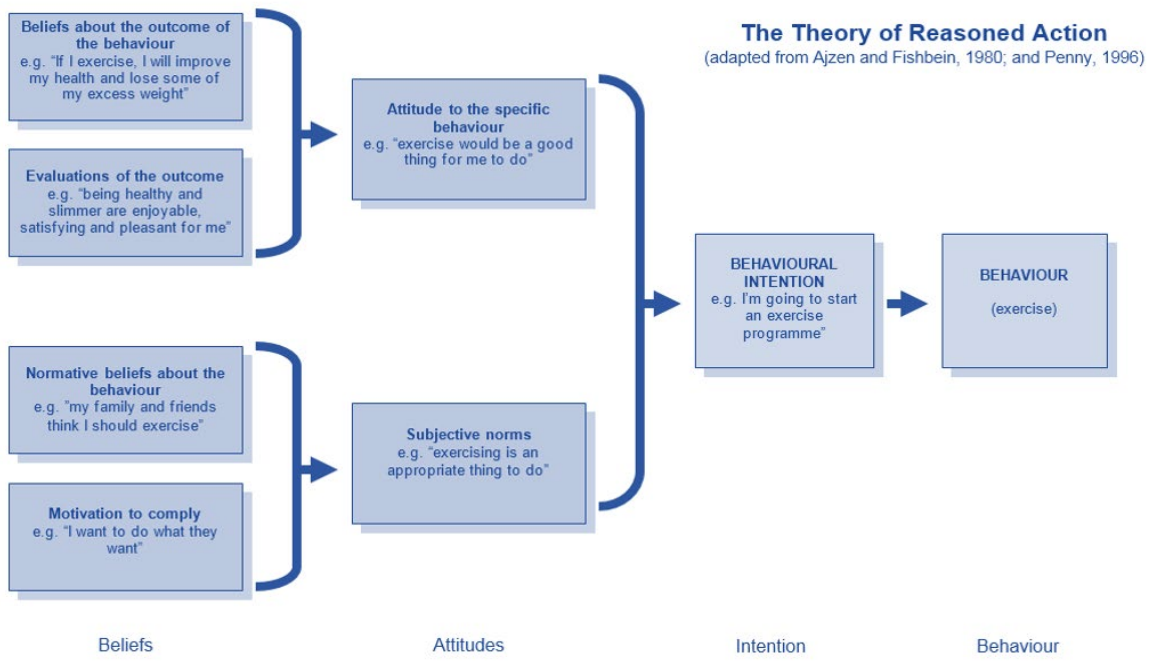
mileage from daily travels (Zhou & Wang, 2019). There are undoubtedly gaps in preferences and attitudes between the younger and older generational cohorts when it comes to car ownership and usage (Knittel & Murphy, 2019).

2.3 Theoretical grounding of the study

2.3.1 The Theory of Planned Behaviour (TPB)

The research study is grounded in the Theory of Planned Behaviour (TPB) (Ajzen, 1985) which was initially the Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1977). The TRA was initially used to predict someone's behavioural intention as an antecedent to their eventual action and it has been applied in various research studies to predict consumer action (Al-Jubouri, 2021). This theory entails a consumer's cognitive, affective, and conative aspects of behaviour. Figure 2.2 shows the initial Theory of Reasoned Action (TRA).

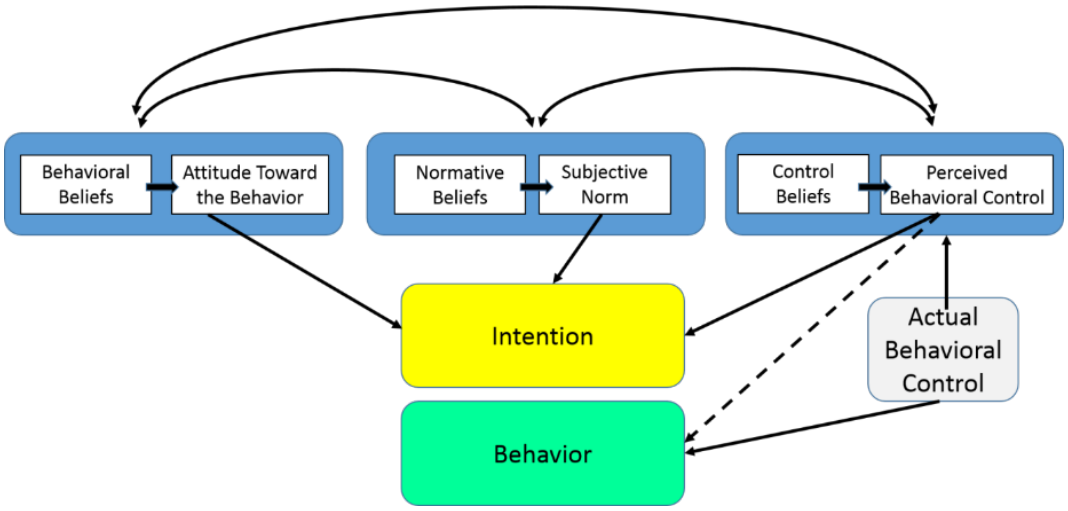
Figure 2. 2: The Theory of Reasoned Action (TRA)



Source: Fishbein & Ajzen (1977)

The TPB summarises one's beliefs and attitude in terms of how they inform their intention and lead to a specific behaviour in the end. Central to the theory is the thinking that human beings can exert self-control over certain behaviours, also referred to as perceived behavioural control (PBC). It has for instance been utilised to successfully understand many health-related behaviours like eating healthily, exercising, and the need to stop smoking (Murnaghan et al., 2010). TPB variables support a consumer's intention and need to behave in a specific way. These variables or determinants are attitude, subjective norms (beliefs) and perceived behavioural control (Yadav & Pathak, 2017), which precede a consumer's intention to behave in a specific way. Figure 2.3 is a diagrammatical representation of the TPB which precedes an explanation of its key constructs.

Figure 2. 3: Theory of Planned Behaviour (TPB)



Source: Ajzen (1985)

i) Attitude

This is the first factor or determinant of consumer behaviour according to the TPB (Du et al., 2018).Attitude is defined as the level of evaluation or appraisal in terms of how a person sees or perceives an end behaviour, mostly either in a positive or a negative way, so how they feel about a specific end behaviour they plan to carry out (Soorani & Ahmadvand, 2019).

ii) Subjective Norms (beliefs)

This is the external pressure, force or influence imposed on someone to behave in a certain way, normally exerted onto them by their social circle or people significant to them like their friends, family or even colleagues (Soorani & Ahmadvand, 2019). In conjunction to subjective norms imposed on the individual, there needs to be a willingness from them to comply, motivated by these external pressures from their significant others (Yadav & Pathak, 2017). This willingness to comply is referred to as their personal norms, and it is believed that these norms are more closely related to the end behaviour than subjective norms (Du et al., 2018).

iii) Perceived Behavioural Control (PBC)

This is the consumer's perceived level (of ease or difficulty) and manner of performing a specific behaviour. It is shaped by an individual's reality, background, and overall frame of reference. So, does an individual think that it is easy or difficult to carry out a specific behaviour? PBC can indirectly influence behavioural intentions or be used to directly predict behaviour (Soorani & Ahmadvand, 2019).

iv) Intention

It precedes behaviour and indicates how ready a person is to carry out a specific behaviour based on what has motivated that behaviour (Ajzen, 2015). Intention is informed by the three determinants, as discussed above, being attitude, subjective norms (beliefs) and perceived behavioural control (PBC) (Aitken, Watkins, Williams, & Kean, 2020).

It is important to note that these constructs of the TPB positively influence the consumer's planned behaviour (La Barbera & Ajzen, 2020). For instance, if someone has a strong and positive attitude towards gym and exercising, is surrounded by individuals who think and feel the same about a healthy lifestyle and are constantly reinforcing how possible it is to the individual, there is a higher chance of them going to gym and vice versa for those who do not value the behaviour the same way (Shalender & Sharma, 2021).

The TPB has also been used to predict consumer behaviour and the purchase of certain products ranging from the need for energy conservation, purchasing of environmentally

friendly and green products, waste recycling and even purchasing electric vehicles (Qi & Ploeger, 2019). It will thus form the basis for this study in understanding the determinants for consumer behaviour for the purchase of vehicles.

In a study investigating determinants of consumers' sustainable purchase behaviour, the authors enhanced the TPB relevant to their research and found that the variables under study go as far as predicting consumer behaviour in a specific order (Joshi & Rahman, 2017). A different model, Maslow's hierarchy of needs, was used in a study predicting consumers' purchase motivation for electric vehicles. The study acknowledges previous research that focuses on consumer perceptions and attitudes as predictors of their behaviour (i.e., the TPB) but elevates the concept of basic human needs that inform their motivation for the purchase of goods and services, in this case electric vehicles (Cui, Wang, Chen, Wen, & Han, 2021). A quantitative approach was used where a questionnaire was sent to participants and multiple regression analysis was used to analyse the results. The results show that consumer purchase decisions are motivated by specific things and in a specific order. This indicates that people place priorities on different variables to inform their purchase decisions. In the case of electric vehicles, environmental concern was the leading motivator and preceded price consciousness.

Another study under review examined how COVID-19 influenced consumer purchasing motivation and behaviour. The study was carried out globally in March 2020, at the highest point of the pandemic and results were collected in real time when and as consumer behaviour was shaped by the pandemic, a relatively objective approach. The results showed shifts in consumer behaviour relating to products, channels and motivations which were shaped by their perceptions of the pandemic (Vazquez - Martinez, Morales-Mediano, & Leal-Rodriguez, 2021). The researchers followed a mixed approach which linked consumer behaviour theories to the purchasing of specific products and services. It is closely linked to this research study and a lot can be gleaned from it in terms of the approach, theories, literature, and the methodology.

COVID-19 undoubtedly shifted people's beliefs and attitudes about life as they knew it and subsequently informed their intentions which lead to specific behaviours, particularly for the purchase of goods and services (Rothengatter et al., 2021). For instance, in the

motoring industry, people kept their cars for longer than usual as they were uncertain about future employment and therefore changed their priorities accordingly (Roberts, 2021). The next section reviews two theories that closely impact consumer behaviour and eventual purchase intention through the external information they receive. These are the Social Judgement Theory and the Theory of Self-Congruency (Sirgy, 1982).

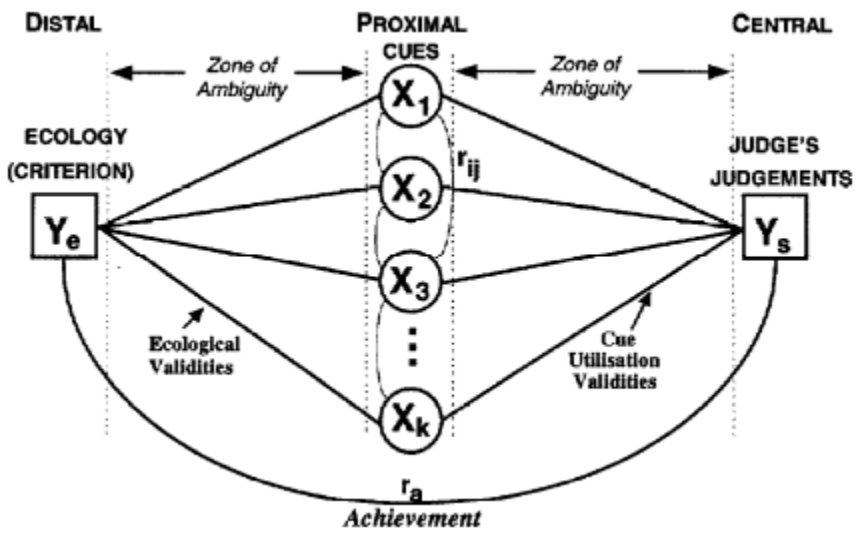
2.3.2 The Social Judgement Theory

The Social Judgment Theory (SJT) is concerned with how consumers receive, interpret and use information that is new to them, based on what they know, i.e., existing information, to make a decision (Graham, 2010). They can either accept or reject this piece of new information depending on where they were cognitively when receiving it. The vaccines that were introduced as part of managing and possibly eradicating the COVID-19 virus, are a good example of SJT in action because some embraced them while others rejected them (Freeman et al., 2021). According to SJT, judgement is the process of integrating cues and information from external sources and using these firstly to alter your existing perception and eventually make a different decision from the newly acquired piece of information (Hammond, Stewart, Brehmer, & Steinmann, 1986).

The theory was researched and penned by the Austrian American psychologist, Egon Brunswik, in 1934 and stems from what is known as Brunswik's probabilistic functionalism (Scholz, 2018). Probabilistic functionalism states that there are two aspects to human perception and judgement, especially in a social setting. The first one is functionalism which states human beings (or organisms) respond to cues or information in their environment to achieve a specific goal, so the focus is on achievement. The second aspect is probabilism which simply states that human beings (or organisms) can never know their environment with certainty, so their response to what happens is probabilistic and unpredictable (Doherty & Kurz, 1996). Using an example to demonstrate probabilistic functionalism, one could say that a person who has the goal of walking from one point to the other will start their journey and on receiving new information along the route, there are multiple possibilities in terms of how they can respond, like change the route, go back home or even stop completely.

SJT has been used and applied extensively in medical studies where physicians are faced daily with situations of uncertainty that require the evaluation of many cues and possibilities before an important decision is made (Wigton, 1996). It has also been applied in other industries, but because of its extensive use in the medical field, it has been remodeled over the years into what is known as the Lens Model, using the analogy of the eye to demonstrate the theory (Brehmer & Joyce, 1988). The Lens Model is illustrated by Figure 2.4 and is discussed briefly in the section that follows:

Figure 2. 4: The Brunswik's Lens Model



Source: Cooksey (1996)

The Lens Model that is illustrated above, is explained as follows (Cooksey, 1996):

Ye – the distal or environment which is external to the subject or customer and where information is predominantly received. This information triggers various proximal cues which are represented by X1 – Xk and once these cues are processed, a final judgement is made by the subject, and this is represented by Ys. The areas on either side of the proximal cues, so between the environment and the final judgement, are known as the zones of ambiguity. Ra is the final outcome of functional achievement.

2.3.3 The Self-Congruency Theory

This theory is also known as the self-consistency theory and is associated with self-concept. Self-concept can be defined as a summary of one's emotions, perceptions and

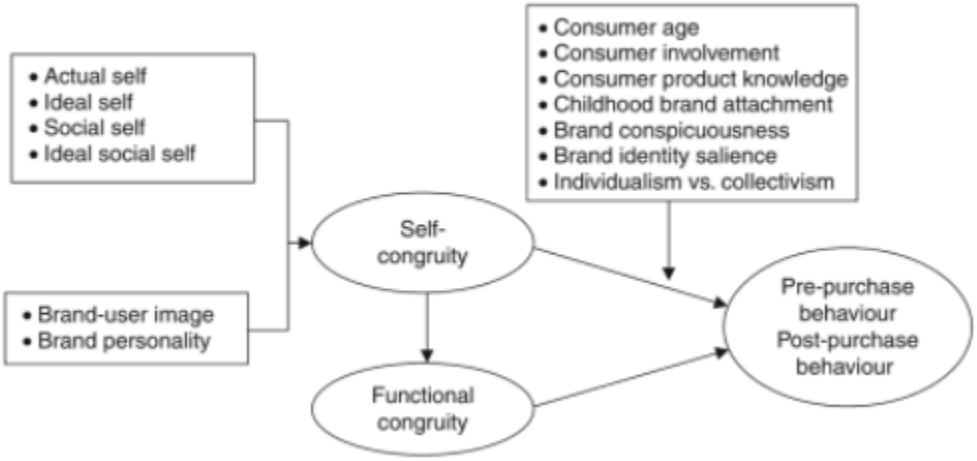
thoughts about themselves (Chen et al., 2021). Self–image is another term that is used interchangeably with self-concept, so they are essentially two sides of the same coin (Vispoel, 2021). Self-image is defined as the way a person sees themselves in society, the roles they play as well as the characteristics they think they possess (Sahour & Dragomir, 2018). The consumption of products by consumers sometimes goes beyond their functionality, but they are consumed to enhance the consumers self-concept, so an extension of who they are as a person and how they view the world around them (Sahour & Dragomir, 2018).

Self-concept can be broken down into various concepts of self from how one objectively views themselves, how they would like to be, who they are socially and privately. Mothersbaugh and Hawkins (2016) have broken down self-concept into the following four parts:

- The actual self – a representation of image attributes that an individual believes they possess
- The ideal self – how individuals would like to see themselves, so what they hope to possess
- The social self – how individuals believe they are seen by those close to them
- The ideal social self – how individuals prefer to be seen by those close to them

Figure 2.5 below shows an integrated model for self-congruity.

Figure 2. 5: The integrated model for self-congruity



Source: Sirgy, Lee, & Grace (2016)

The process of self-congruity is not linear because a consumer can move between the different types of 'self' when making a single purchase decision (Mothersbaugh & Hawkins, 2016). These different aspects of the model also influence other parts of how we live and make decisions like our principles, values, culture and even religion (Thoumrungroje, 2018). For instance, Western cultures are characterised by an independent self-concept (individual and selfish) whereas emerging economies' cultures, like South Africa, are defined by an interdependent self-concept (community and selflessness) (Shavitt & Barnes, 2020).

The self-congruency theory is an important part of consumer behaviour that looks at the relationship between how people see themselves and what they consume as a result, so their purchase behaviour, intentions and eventual decision-making (Li, Zhang, Shelby, & Huan, 2021). It further analyses post purchase variables like customer satisfaction, loyalty, perceived quality and attitude towards the product (Chen et al., 2021).The more congruent or degree of matching between a consumer's self -concept and their chosen brands, the more likely they are to purchase it and use it on an on-going basis. It is the end result of a process that a consumer goes through to identify with a brand, based on who they are and eventually make a purchase (Sirgy, Lee, & Grace, 2016).

Customers sometimes buy products in order to portray a certain image in society, especially if they perceive it to be of a better standard or class, like expensive luxury products (Bazi, Filieri, & Gorton, 2020). Over and above situational and cultural influences that have been discussed, the extent of self-congruity can also be determined by the consumers' characteristics and demographics like age, gender, their involvement in the purchasing decision, how much they know about the brand and their attachment history to it from childhood (Sirgy, Lee, & Grace, 2016). Brand characteristics like image, personality and awareness also play a significant part as illustrated in Figure 2.5.

Companies have adopted the idea of developing brand associations linked to an individual's self-image to help with the marketing process of products and services (Li, Zhang, Shelby, & Huan, 2021) . Product cues involving images help the consumers formulate similar images that are aligned to their self-image (Naletelich & Spears, 2020). For example, when one thinks of Mercedes Benz, images of luxury and sophistication come to mind. Human characteristics and traits are bestowed upon brands for the creation and maintenance of relationships with the desired consumer (Bairrada, Coelho, & Lizanets, 2018). Going back to the Mercedes example, one thinks of a consumer who appreciates the finest things in life and is likely to pay extra to enjoy the related comfort. Socio-demographic variables are great moderators for purchase intention and have a bearing on consumer purchase decisions (Maja, 2020).

When analysing consumer behaviour for internet searching and the purchasing of products on-line to understand if there is a correlation between specific types of goods and search activity, a study deduced that there is a stronger correlation for the search of consumer goods than those of industrial goods (Jun & Park, 2016). This follows logic because consumers will first search for the products that they need rather than those needed by the companies they work for and behind every corporate company is a population of consumers. The study also finds that search traffic is a predictor of the product the consumer will eventually purchase (both durable and non-durable), so it is safe to conclude that search traffic (or the wider consumer on-line activity) can be a predictor of consumer behaviour. This behaviour is all related to products that consumers

know, have bought and used before and not for new products, so brand familiarity (Jun & Park, 2016).

2.4 Empirical Literature

The Social Judgement Theory and the Self-Congruency Theory are based on external information and perception respectively, and consumers use these to reference what they know and then make decisions (in this case purchase decisions). These two theories have influenced and informed the decision to use/test the balance of the constructs outside the ones from the Theory of Planned Behaviour (attitude and purchase intention). The existing empirical literature for all the constructs is discussed next.

2.4.1 Perceived reliability

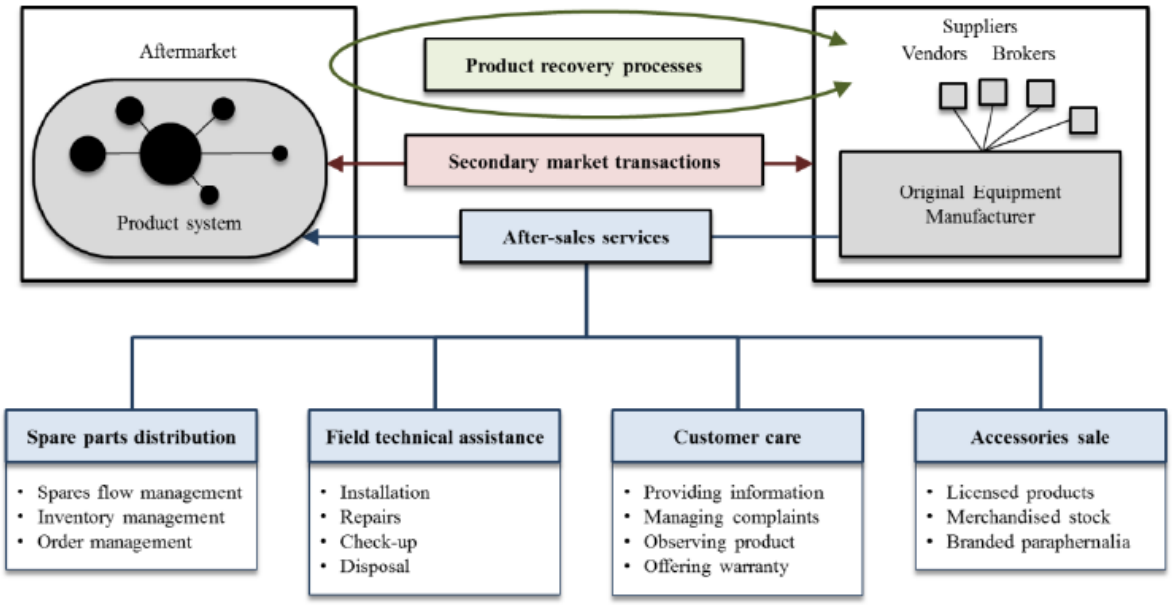
Reliability is defined as the company's ability to deliver on its promise and commitment to its customers with minimal mistakes and reverts (Balinado et al., 2021). It hinges on seeking viable solutions to solve customer problems through the timely and efficient delivery of the required products and services, and to a great extent, at competitive prices too (Bungatang, 2021).

Reliability is an important factor in the automotive industry as it is directly linked to customer satisfaction (Baber, 2018), and according to the SEVQUAL model (Parasuraman, Berry, & Zeithaml, 2002), it jointly influences customer satisfaction for vehicles, together with empathy (Balinado et al., 2021). Balinado, et al. (2021) also state that the rest of the SERVQUAL model dimensions, being tangibles, responsiveness and assurance, have little to no bearing on whether a customer will be satisfied in the automotive industry. Instead, dealers who are reliable and show empathy will eventually increase the company's profits through customer retention and loyalty. The quality of the service received, measured by reliability, is completely correlated to the market share of a company (Baber, 2018).

One of the leading ways to determine reliability in the automotive industry is through measuring after-sales service, specifically the frequency and efficiency of repairs and maintenance on the vehicles after they have been purchased (Balinado et al., 2021). During the after-sales phase, the seller or manufacturer provides the buyer of the vehicle with a promise or guarantee that they will assist, maintain or repair what they have

purchased (Shokouhyar, Shokoohyar, & Safari, 2020).The level and quality of the after-sales service is also a direct indication of its value and can determine how satisfied customers are in the end (Aziz & Jeong, 2018). The reliabilty of the vehicle is provided for through extended warranties on parts, a maintenance plan to keep the parts in good condition and a service plan to ensure the smooth and co-ordinated functioning of the vehicle (Saidin, Mohd Mokhtar, Saad, & Yusoff, 2018). Figure 2.6 shows the aftermarket ecosystem with a specific focus on after-sales services in the automotive industry. There are essentially four components to after-sales services, namely, spare parts distribution, field technical assistance, customer care and accessories sales (Shokouhyar, Shokoohyar, & Safari, 2020).

Figure 2. 6: Vehicle after- market ecosystem



Source: Shokouhyar (2020)

In order to remain reliable, automotive providers need to improve continuously and bridge any gaps that may exist between customer expectations and the actual service they deliver (Baber, 2018). Employees need to be committed to providing products and services that are aligned to what customers expect at all times (Balinado et al., 2021), and as such, need to have a way of constantly gauging these expectations by engaging

with customers (Hanaysha, 2018). Customer surveys and feedback forms are the most popular way in which any company can get feedback from its customers in order to improve and align its service accordingly (Pakurar, Haddad, Nagy, Popp, & Olah, 2019).

2.4.2 Perceived value

This is the difference between the sacrifices a customer makes to get a product or service and the actual benefits derived from it once they have acquired it from the potential seller (Samudro, Sumarwan, Simanjuntak, & Yusuf, 2020). This definition views value in a uni-dimensional way from a consumer's perspective, yet there is a multi-dimensional view that looks at the actual product according to its quality, reliability, durability and service, for instance (Hamid, 2014).

How a consumer perceives the value of a product, or a service depends mainly on a few constructs and the most important or popular ones are price, quality, and the benefits they can derive from these products and services (Dhanabalan, Subha, Shanthi, & Sathish, 2018). Simply put, it is the balance between the benefits customers will receive against what they are willing to sacrifice or pay for (Haba, Hassan, & Dastane, 2017). Perceived value can also be broken down into two parts, one being perceived acquisition value which is what the consumer perceives they will get from the purchase of products or services like in this context, an actual car. The other is the perceived transaction value which relates to the psychological satisfaction or pleasure of buying a product, in the case of a car it can be comfort or luxury (Sinha & Verma, 2020).

Perceived value is an indication of the number of potential customers that are interested in and want to pay for what the company is selling in return for what they think they will receive or benefit from such transactions (Dhanabalan, Subha, Shanthi, & Sathish, 2018). There seems to be a clear distinction between what customers benefit versus what they sacrifice when it comes to perceived value (Rahmanullah & Nurjanah, 2018). Customers' perceptions and their willingness to stay loyal to a specific product are also informed by how they perceive the value they receive from it (Hanaysha, 2018), it therefore becomes important for companies to closely follow and understand consumer behaviour in order to remain relevant in an increasingly competitive business environment.

2.4.3 Brand awareness

This refers to the consumer's capability to firstly recognise a specific brand as quickly and as easily as possibly, for instance when given its name or shown its logo (brand image) (Dabbous & Barakat, 2020). The customer must then remember the brand to a point of purchasing the related product or service (Dabbous & Barakat, 2020). Brand image, as such, is part of brand awareness and can be defined as a summation of perceptions, pictures and beliefs that the customer has about a product (Amron, 2018). A unique and distinct brand image will not only ensure that a company captures the attention of its relevant target market and influences their purchase behaviour, it will also give the company a competitive advantage over other companies (Hanaysha, 2018).

Further to this, brand awareness is about how well the consumer recalls or remembers the brand within its product category, for this study, that would be vehicle brands (Eberle, da Cruz, & Milan, 2021). The more consumers are aware of a specific brand, the higher their confidence towards it and the more they will trust it as a result (Joshi & Garg, 2021). When consumers consider buying products or services, it is important that these are associated with a specific brand in their mind which differentiates them from many others (Setiadi, Adiwijaya, & Subagio, 2018).

The consumer must go through the process of brand awareness in order for the brand image to be clear to them and remain top of mind (Setiadi, Adiwijaya, & Subagio, 2018). This is achieved through constant and consistent communication where the consumer's behaviour is influenced, thereby increasing brand loyalty, consumer trust and eventually their purchase intention. Communication subtly reinforces the brand into the consumer's thinking and ensures that it is embedded in their memory which will ultimately be reflected in their purchase decisions (Amron, 2018). A good brand awareness strategy must ensure that a brand is well-known, reputable amongst others, acceptable and most importantly, it is remembered in order to be chosen. There are four levels of brand awareness that a consumer can go through (Aaker, Kumar, Leone, & Day, 2013), and Figure 2.7 illustrates these levels:

Figure 2. 7: The four levels of brand awareness

Source: Seitadi et al., (2018)

Brand awareness eventually influences purchases through self-congruency as a mediating variable. This means that a brand has the potential to influence how people see themselves and the world around them and this will eventually influence their purchase intention for that specific product or service (Setiadi, Adiwijaya, & Subagio, 2018).

Another important variable of brand awareness in the purchase intentions for vehicles is brand credibility which is explained as the extent to which the information about the brand's capability and trustworthiness comes across clearly in its positioning (Aziz & Jeong, 2018). Consumers want to spend their hard-earned money on a credible brand when buying a vehicle, especially luxury ones that are expected to be more durable. It therefore follows that companies should constantly work on improving expertise, trustworthiness, and attractiveness to customers in order to enhance brand credibility (Ansari, Ansari, Ghori, & Kazi, 2019).

2.4.4 Website quality

Websites act as another channel through which companies communicate and market their offerings to customers, and as such, they play a critical role (Qalati et al., 2021). What makes them more important is their ability to connect buyers and sellers from

anywhere across the world and at any time, thereby enabling a significant amount of information exchange on an on-going basis (Giao, Vuong, & Quan, 2020). The consumer defines website quality by its ability to meet their needs and for companies this must translate to the eventual sales of products and services (Martínez-González & Álvarez-Albelo, 2021).

It is easy to see how the website has created convenience by bringing a new way of doing things from the distribution, to delivery and even payment of goods (Giao, Vuong, & Quan, 2020). Entities need to constantly engage with their customer to co-create their desired value through the multiple channels and access points they have on offer and in doing so, maintain the standard through these various channels (Hanaysha, 2018). A good quality website becomes the main channel where most information on products and services is kept and referred to by other channels. The website customer experience needs to be fluid throughout to increase the customer's purchasing opportunities. This experience specifically refers to ease of use, useful information that will enable decision making, appealing visuals and safe transacting where required (Giao, Vuong, & Quan, 2020). For instance, customers cannot have a seamless ordering process on-line and then be met with unfriendly employees when they go to the physical shop (Reinartz, Wieganf, & Imschloss, 2019).

One of the key things that will encourage the customer to even start using the website is trust and once they are on-line, customers need to be given the comfort that their information is safe, the transacting process is secure and the website is constantly optimised for ease of use (Giao, Vuong, & Quan, 2020).

2.4.5 Attitude

Attitude is defined as the consumers' consistent response to the world around them whether towards an object, situation or even people (Khurana, Kumar, & Sidhpuria, 2020). For this study, it could be explained as a consumer's valuation of a brand, product, or service. A study on the effect of nostalgic marketing in the automotive industry, concluded that the consumer's attitude is an important mediating factor which will eventually increase their purchase intention for a specific car brand (Bhutto, Shaikh, Amar, Mangi, & Abbas, 2021). There is a positive correlation between a person's feeling

of nostalgia and their attitude, and this can greatly determine if they buy a specific brand or not.

A person's attitude is also informed by people within their close circle, like friends, family and their immediate community, for instance (Khurana, Kumar, & Sidhpuria, 2020). Attitude also predetermines behaviour which then informs the customer's intention, as illustrated by the TPB. Different forms of communication are used to engage with customers, for example, advertisements or activations, with the hope of positively influencing their attitude towards the product and service and thereby increasing their purchase intentions (Paul & Bhakar, 2018).

2.4.6 Purchase intention

When a consumer shows the possibility or interest in purchasing a product or service in future, it is referred to as purchase intention (Amir & Asad, 2018). There is a positive relationship between purchase intention and eventually making a purchase, so the higher the consumers' purchase intention, the more likely they are to buy the product or the service (Alalwan, 2018). Customers behavioural intentions are a summary of how they feel about that behaviour (attitude), what is acceptable to their circles (subjective norm) and whether they believe it is possible to adjust that behaviour or not (PBC) (Aziz & Jeong, 2018). When it comes to purchase intention then, one can say that a consumer is firstly influenced by their response towards that vehicle (i.e., attitude), what other people around them say or think and lastly, the extent to which they would like to and can purchase the vehicle.

There are numerous other influences on a consumer's intention to purchase a car, like its aesthetics (Kowang et al., 2018), which was a leading factor or reason in a study on what influences Malaysian undergraduates to purchase cars. Other factors even go beyond the actual car but are linked to what the purchase means to a consumer or how it makes them feel, like the time spent on research, the price of the vehicle and the customer service they receive from the dealership(s) throughout the process (Altaf & Hashim, 2016).

The purchase intention for different products and services is also informed by different factors depending on how the consumer prioritises these in their lives. For instance, when

purchasing eco-friendly products, the consumers' attitude is a mediating factor which is mainly informed by demographic factors like age, gender, level of education, occupation and income earned (Walia, Kumar, & Negi, 2020). When purchasing food, expectation, perception and product type play a vital role in influencing purchase intention (Kytö, Virtanen, & Mustonen, 2019). Specialised product brands are more likely to be purchased by heavy users, for example, Thule bike racks for cyclists. On the other hand, the purchase intention for personal products like cosmetics, largely depends on the customer's need to seek different experiences (innovativeness), their desire to search for information on new products (novelty) and their readiness to pay for the product (Yildirim, Saygili, & Yalcintekin, 2021).

Different consumers from diverse parts of the world and economies also place different priorities on purchase intentions for vehicles. For instance, in Mexico, the car's country of origin and brand reputation have a significant influence whereas in Brazil, brand love and loyalty play a leading role (Altaf & Hashim, 2016). In Africa, it is more about the aesthetics of the car, how it makes the purchaser feel as well as the opinions of others. Koreans like to do their research about the car and see how it aligns to their lifestyle and image before deciding to purchase. In China, cultural influences as well as government support influence the purchase intention for vehicles (Chen, Ren, Gu, & Zhang, 2019).

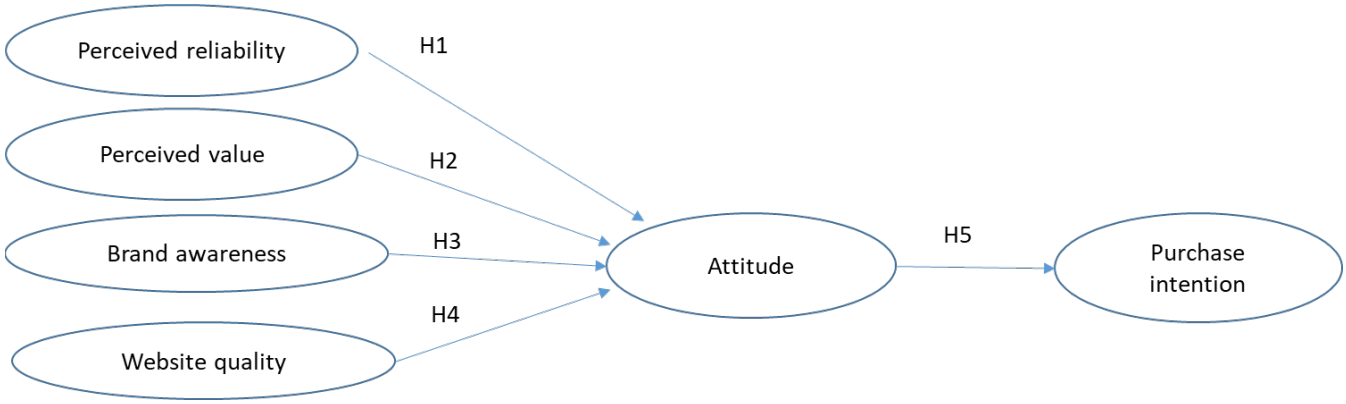
Initial research on this topic focused on market segmentation factors like income, age and gender, for instance (Kowang et al., 2018), so company focused and little attention was given to factors that are important to the consumer. It was only at a later stage between 2011 and 2015 that this focus evolved to more inclusive factors like price, aesthetics, features of the car, interpersonal influence, brand, and reliability. It is important to note though that there are varying and sometimes conflicting views from different researchers, so constant research becomes important.

2.5 Conceptual framework and hypotheses development

The conceptual framework was defined according to the reviewed literature and thereafter, hypothesised relationships were formulated between the key variables of the study. There are four predictor or independent variables in the conceptual framework, namely, perceived reliability, perceived value, brand awareness and website quality.

Attitude is the dependent variable, and the outcome variable is purchase intention. The conceptual framework is depicted in Figure 2.8:

Figure 2. 8: Conceptual Framework



Source: Author's own construction (2022)

2.5.1 Perceived reliability and attitude

The quality and reliability of products or services, in this case motor vehicles, is determined by the consumer as they are the ones who consume or enjoy the product or service (Bungatang, 2021). Amongst many of its definitions, reliability is also known to be the level at which a company performs a service right the first time around thereby leading to customer satisfaction (Bungatang, 2021). There is a correlation between customer satisfaction and their attitudes towards a specific product or service in comparison to their beliefs on the same, so their attitude towards it is a better determinant of how satisfied they will be compared to what they believe about it (Sokhu, Choi, Bujisic, & Bilgihan, 2019). Customer satisfaction predicts the customer's attitude and this will eventually influence their behavioural intention to purchase (or not) (El-Adly, 2019). It is therefore expected that when customers perceive a motor vehicle as reliable, they will have a positive attitude towards it which will eventually increase their purchase intention for it. The following hypothesis is therefore suggested:

H1 – There is a positive relationship between perceived reliability and consumer attitude

2.5.2 Perceived value and attitude

Perceived value is what consumers think they can get from a product or service in exchange of the amount of money they pay for it, i.e., what it costs (Hamid, 2014). There is also a fundamental part of value that is linked to the actual products and its features like quality and durability (Samudro, Sumarwan, Simanjuntak, & Yusuf, 2020; Hanaysha, 2018). The onus is up to the company to translate these product features to shows or create customer value, this starts by educating the customer through constant communication and engagement, i.e., marketing efforts (Hanaysha, 2018). In this way, the customer's attitude towards the product or service can be adjusted in favour of the company and accordingly influence their purchase intention (Karunarathna, Bandara, Silva, & De Mel, 2020).

On the other hand, attitude is directly linked to and positively correlated to customer satisfaction. The more value customers perceive they will receive, the more satisfied they will be. It is therefore expected that when customers perceive the purchase of a vehicle as valuable (Suh & Pedersen, 2010), their attitude towards it will be positive which will increase their purchase intention for it. Based on existing literature, the following can therefore be hypothesised:

H2 – There is a positive relationship between perceived value and consumer attitude

2.5.3 Brand awareness and attitude

A study on brand equity dimensions concluded that brand awareness, on its own, does not directly impact the consumer's purchase intention, but it impacts it through three mediating factors, being consumer loyalty, perceived quality and brand associations (Azzari & Pelissari, 2021). So, it is implied here that consumers must first be loyal to a brand, deem it to be of good quality and have existing associations with the brand before they consider purchasing the related product. Given that attitude is defined as the way in which a consumer reacts to things, people and objects around them (Khurana, Kumar, & Sidhpuria, 2020), it is safe to conclude that the three mediating factors refer to a consumer's attitude.

In order to create brand awareness, companies need to establish and develop customer relationships as well as earn their trust in the brand's products (Ansari, Ansari, Ghori, & Kazi, 2019). Consumers who trust a brand, also tend to believe that its marketers do not use any deceptive means in their marketing communication and advertisements to sell the brand, this leads them to have a favourable attitude towards the brand (Lu, Chang, & Chang, 2014). It therefore follows that when consumers are aware of a specific vehicle brand amongst others and can recall it, they will have a positive attitude towards it which will increase its purchase intention. This study therefore suggests the following hypothesis:

H3 – There is a positive relationship between brand awareness and consumer attitude

2.5.4 Website quality and attitude

The quality of the website directly impacts its ease of use by the intended consumers as well as how frequently they engage with its content (Firdausy & Fernanda, 2021). This means that a good quality shopping website can create a great experience for its users, and this will directly influence their attitude (Gao & Li, 2019). Due to the amount of information available on-line, the website also offers customers the ability to compare products and prices before committing to a final purchasing decision (Dapas, Sitorus, Purwanto, & Ihalauw, 2019). This transparency and availability of information provides more trust and loyalty by the customer, and these again refer to their attitude (Giao, Vuong, & Quan, 2020).

The onus is on the company to ensure that their website has relevant and up-to-date information all the time to positively influence consumer attitude. A positive attitude will likely increase their purchase intention for the product or service on offer. The study therefore aims to test the hypothesised relationship as follows:

H4 – There is a positive relationship between website quality and consumer attitude

2.5.5 Attitude and purchase intention

In a study on purchase intentions for products with green packaging, it was concluded that the consumer's attitude to purchase is positively influenced by their concern for the environment (altruistic value) as well as their concern for their health (egoistic value) (Prakash et al., 2019). Celebrity endorsements can also influence the attitude that customers have towards a brand as well as their views on the company's marketing efforts, duly impacting purchase intentions towards it (Paul & Bhakar, 2018). A consumer's attitude can be as a result of an object, so the actual product, or defined by a specific behaviour like feeling happy or sad, for instance (Haque, Anwar, Tarofder, Ahmad, & Sharif, 2018). As a result of this, their decision to purchase will be impacted by their positive attitude towards a certain product or service (Giao, Vuong, & Quan, 2020; Haque, Anwar, Tarofder, Ahmad, & Sharif, 2018). The following hypothesis is therefore tested by the research study:

H5 – There is a positive relationship between attitude and purchase intention

2.6 Chapter 2 summary

In this chapter, the existing literature on consumer purchase intentions was reviewed, followed by an overview of key themes for the study, starting with the South African motoring industry then the South African macro-economic environment and lastly, vehicle ownership and usage patterns across different generational cohorts. The theories that ground and support the study were discussed next, these are the Theory of Planned Behaviour (TPB), the Social Judgement Theory (SJT) and the Self-Congruency Theory. The current empirical literature for the key constructs and variables was reviewed and this formed a base for the conceptual framework and hypotheses development. Chapter 3 unpacks the methodology for the study.

Chapter 3: Research Methodology

3.1 Introduction

The research methodology chapter unpacks the methodology and the approach of the research study. The specific objectives and sections that are discussed in this chapter pertain to the research paradigm, design, population, and sample. A research instrument has been employed for study. The process for data collection, analysis, and interpretation is discussed. In addition to this, the reliability and validity tests are discussed, together with the limitations of the research procedure and methods.

3.2 Research philosophy

A research philosophy essentially guides the researcher in terms of selecting the most suitable research approach and technique for their study and there are fundamentally two distinct philosophies namely ontology and epistemology (Abu-Alhaija, 2019).Epistemology refers to how researchers go about acquiring truth and knowledge, ontology on the other hand refers to the philosophy or nature of reality which can either be subjective or objective. Epistemology is also known as the research paradigm which is defined as a set of thoughts, values, beliefs, and generalisations held by the researcher in terms of how the world around them operates (Kaushik & Walsh, 2019). It therefore follows that ontology precedes epistemology, i.e., a philosophy about reality takes place before the process of acquiring the truth and knowledge about it.

A researcher's worldview guides their actions and thinking to help them make sense of world complexities, navigate life, and try to find solutions as part of a greater research community. There are different paradigms (or epistemologies) in social research, for example, positivism, interpretivist, constructivism, and pragmatism (Denzin & Lincoln, 2011). These represent elements of beliefs, assumptions, and shared knowledge when it comes to research studies.

This research study is centred on social human behaviour which is observable and measurable using the identified variables, thereby leading to credible and meaningful data that can be used in future. A positivistic paradigm (or epistemology) approach was employed to understand the fundamental relationship between these key constructs and

come up with conclusions that help confirm or refute existing generalisations, rules and laws to support the behaviour under study (Alharahsheh & Pius, 2020).

3.3 Research approach

Once the research paradigm has been chosen, the next step is the research approach which can either be deductive or inductive (Al-Ababneh, 2020). Deductive research moves from the general and abstract, so the unknown to the observable and measurable data (top down approach), the inductive, on the other hand, is the other way around so moves from the specific to the generic (Varpio, Paradis, Uijtdehaage, & Young, 2020). This approach is applied when the study starts by developing a theory, defines hypotheses linked to the theory and study, then finally comes up with a clear strategy to test and report on the hypotheses, an inductive approach is followed when data is collected for the pure development of a theory (Casula, Rangarajan, & Shields, 2021). It is fundamental to link research philosophies to research approaches and existing studies relate the deductive approach to the positivist philosophy, while the inductive approach is matched to the interpretivist philosophy (Al-Ababneh, 2020). Given the positivistic philosophy for this study, a deductive research approach was followed.

A quantitative study can be too removed from reality by becoming conceptual and therefore challenging to apply in everyday life scenarios, a serious disadvantage (Farghaly, 2018). It is likely to be perceived as a mere experiment by the respondents and this has a negative impact on how they respond to the presented questionnaire. Another challenge with a quantitative study is that it does not always consider the fact that data changes and evolves all the time because people and situations evolve accordingly as life progresses, especially in the case of COVID-19 and consumer behaviour, which are focal to this research (Palmatier & Sriedhar, 2017). It is therefore important to work with the data as soon as it is collected before it changes, and not wait for too long before analysing and reporting on it (Basias & Pollalis, 2018).

3.4 Research design

Research design is essentially the backbone of any research study and is an overview of how the data is collected, measured and analysed (Cooper & Schindler, 2014). A properly defined research design comprises a plan and structure that assist in the answering of

questions and the defined objectives. It also allows the researcher to plan accordingly when it comes to resources and the time needed for the study (Hesse - Biber, 2016). A detailed workplan is outlined which serves as a guideline to how research is conducted and most importantly, assists in managing important research timelines and deliverables (Cooper & Schindler, 2014). It is also important to properly define the research variables, as well as the correct instruments and scales to measure them (Malhotra, Birks, & Wills, 2014). The research design aimed to confirm the relationship between the variables, as discussed in the previous chapter (Rinjit, 2020).

The research observed the causal relationship between the independent variables, being perceived reliability, perceived value, brand awareness and website quality on the consumer's attitude as a mediating variable and how all these variables have influenced their purchase intentions for vehicles during the COVID-19 pandemic. A self–administered on-line questionnaire was used to collect data from the sample which was studied and analysed as soon as possible after collection (before the data evolved) to allow the researcher to make inferences about a greater population (Asenahabi, 2019). An exploratory research design was utilised where quantitative data was gathered from the respondents (Creswell & Creswell, 2017). A quantitative method was chosen because it has a way of simplifying a complex, multi-layered problem into an understandable solution (Rutberg & Bouikidis, 2018). This method is also in line with the chosen epistemology philosophy as discussed in section 3.2 above. A pilot study preceded the main study to allow the researcher the opportunity to gauge the respondents' views on the subject under study as well as review the questions and make the necessary adjustments (Bell, Harley, & Bryman, 2022).

3.5 Population and Sample

3.5.1 Target population

A population in research is known as an entire group of people with similar traits and characteristics for whom the study is aimed (Hesse - Biber, 2016). These similarities can be based on demographics, objects, or events. When conducting a research study, the researcher should carefully identify the right people (a sample of the population) who will become participants in the study by answering the research questions (Igwenagu, 2016).

Over and above just answering the questions, the eligible participants must properly and adequately represent the greater population to allow the researcher to make the right inferences and duplicate the research results to make sense of similar greater populations (Taherdoost, 2017).

The research population was made up of employed adults who are 18 years of age and above across three cities in South Africa that contribute the most to the economic activity being Johannesburg, Western Cape, and Durban. These adults were in the market for a vehicle for a period two years preceding the study. This period was put in place to ascertain the impact of COVID-19 on consumer purchasing intentions for vehicles, especially as the pandemic started normalising across the world. These potential participants were either first time car buyers or those who had owned a vehicle before and were either looking at trading their existing one or buying an additional vehicle.

3.5.2 Sampling frame

This is a list of resources and tools from where the sample is defined and eventually chosen (Turner, 2003). It is essentially the parameters that guide how the sample of research participants should be chosen. An appropriate sample frame must be complete, accurate and up-to-date to enable the correct selection process for a sample (Boryan, Yang, Di, & Hunt, 2014). The process of defining a sample frame is important because it not only assists the researcher in managing the sample size, but also the related costs of the survey and the quality of the sample data (Rahi, Alnaser, & Abd Ghani, 2019).

The target population (and related sample frame) for the study was identified as follows:

- Age: adults who are at least 18 years or older and can either apply for finance for their vehicle or purchase it cash.
- Employment status: currently employed because they must be able to pay for the car whether it is financed or paid for in cash.
- Level of education: minimum matriculation or to be able to understand the terms and conditions of the finance agreement and related processes, as well as be able to independently complete the survey.
- Monthly income: a minimum income of R20 000 to be able to afford an entry level model of R250 000 financed over 60 months with a minimum interest rate of 10%

- Geographic: must be living and working in South Africa when completing the survey.

3.5.3 Sampling method

Sampling is the process a researcher goes through to define and select appropriate items from a greater population for the study (Mweshi & Sakyi, 2020). This is done in various ways using probabilistic and non-probabilistic methods with a clearly defined sample frame that sets boundaries in terms of what must be included or excluded in the sample. It is important to ensure that all elements of the population are well represented and have a fair, unbiased chance of being selected (Boryan, Yang, Di, & Hunt, 2014). As such, a random sampling method is the most preferred to ensure this fairness in selection. With this information at hand, the researcher must make a final decision on the sample size that is appropriate for the study and that properly represents the greater population (Cooper & Schindler, 2014).

Probability (or random) sampling is when each item in the population has the same likelihood of being chosen to form part of the sample, following a defined sample frame (Taherdoost, 2016a).This method is free from researcher bias but can be quite costly given the time it takes to apply it against any sampling errors that may occur. The sampling techniques that are available under probability sampling are simple random, stratified random, cluster sampling, systematic sampling, and multi-stage sampling. Non -probability sampling, on the other hand, focuses on smaller samples where the researcher is more involved, like in a case study or an observation for a qualitative study where the sample does not even need to be random nor representative (Etikan & Bala, 2017). There are four sampling techniques under non-probability sampling, namely, judgement sampling, snowball sampling, quota sampling and convenience sampling.

A non-probability convenience sampling method was used to collect the data where possible respondents were chosen randomly. A convenience sampling method is advantageous in that it requires minimal to no planning of the respondents, it is dependent on the availability of random people to whom the survey is sent (Cooper & Schindler, 2014). For this study, a survey link was sent to a list of random people at the convenience of the researcher when and as these people were available. It was sent to both males

and females from the age of 18 and above who have considered a vehicle purchase in the two years preceding the completion of the survey. A screening question was also used upfront to ensure that the right participants completed the questionnaire.

3.5.4 Sampling size

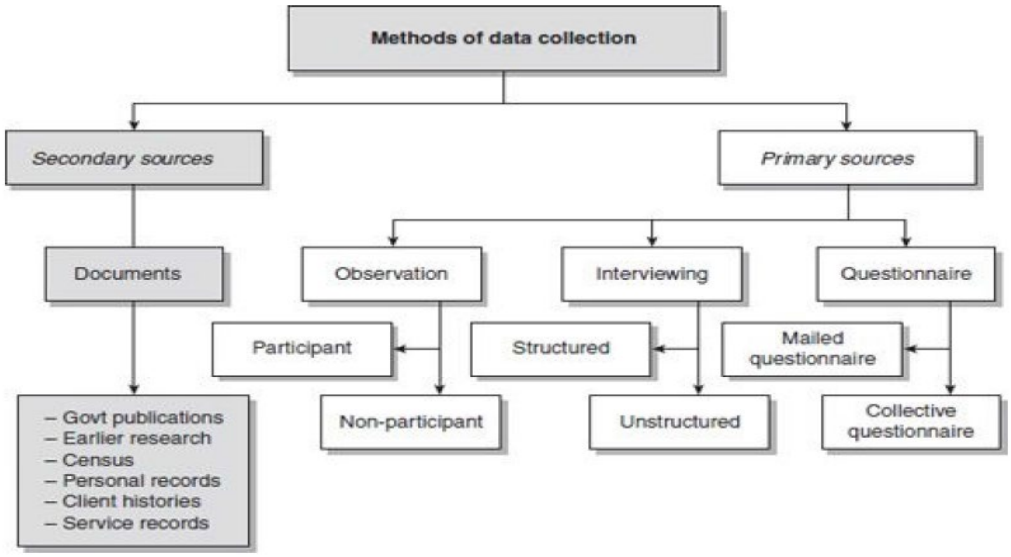
Selecting the sample size from a population is not an easy process because it is quite technical and three things must be taken into consideration by the researcher (Bryman, 2016), including the confidence level at which the defined hypotheses must be tested, followed by the margin of error or accuracy in approximating the population parameters and the standard deviation or acceptable variation of the answers against the main variable under study (purchase intention in this case) (Creswell & Creswell, 2017).

According to the Stats SA census of 2011, there were 29,599 million South Africans over the age of 20 and with an average annual growth of 1,2%, the estimated population for this age to 2021 is 33,749 million (Lehohla, 2011). The SEM AMOS recommends a sample of 250 respondents to be surveyed in order to enable the appropriate inferences to the greater population (Hair, 2010). This is the method that was followed for the research in order to collect data as soon as possible before the respondents' circumstances change and the data becomes irrelevant (due to a long data collection period).

3.6 The research instrument

A research instrument is integral to every study because it allows the researcher to gather data from possible respondents. There are a lot of different instruments available, so one can either reuse an available instrument as is or adapt it accordingly to suit the study objectives (Kumar, 2018). Careful consideration and time must be taken in choosing the most valid and reliable instrument that will assist in achieving the research objectives (Davies & Hughes, 2014). Primary or secondary data can be collected through the use of questionnaires, interviews, observation or even reading existing documents and reports (Bryman, 2016). Figure 3.1 provides an overview of the research methods and instruments available to a researcher.

Figure 3. 1: An overview of research methods and instruments



Source: Bryman (2016)

A self-administered questionnaire was employed to collect primary data for this study, and it was distributed via WhatsApp. The questionnaire was introduced by a participation information sheet (see Annexure A) providing information about the purpose and context of the study. Closed questions and statements were presented to participants requesting them to rate varying degrees of comparison starting with strongly agree (1) and ending with strongly disagree (5) as answer options on a five-point Likert scale. There are various advantages to using closed questions for a study and the main one is that they present a standard set of responses for participants which allows for easier data analysis at a later stage (Dalati & Marx Gómez, 2018). Likert scales are also the most preferred and used in social studies as they measure the attitude, intention and perception dimensions of participants (Taherdoost, 2019), which is what this study aimed to achieve. There were two sections labelled section A – B for respondents to complete. These included twenty-five (25) scale items and five (5) demographical questions, all preceded by one (1) filter question.

Section A is for demographical data to better understand the participants. A filter question was placed at the beginning of the survey to separate the appropriate participants from

the rest and ensure that the questionnaire was completed by the correct participants. The question asked if they have been in the market for a vehicle for the past two years.

Section B was the heart of the study and asks questions related to the key concepts of the study being perceived reliability, perceived value, brand awareness, website quality, attitude, and purchase intention.

The instrument items for each key variable were adapted from several existing scales and this is discussed in the next section

3.6.1 Research instrument items

Items for all questions in the study have been adapted from existing scales using similar constructs presented on a five-point Likert scale and each construct has five questions. Methodologists recommend that each construct includes at least three items so that the true central of each dimension is captured and even up to five items are recommended for a fair representation and inclusivity of constructs across the study (Carpenter, 2018).

A 5-point Likert scale offers enough options, not too many and was used for this reason. It is also the most popular scale understood by most people, so this increased the chances of survey completion as respondents are using something with which they are familiar (Dalati & Marx Gómez, 2018). Various answer options are available for 5-point Likert scales, for example “Excellent – Very Good- - Good – Average – Poor” or “Very Satisfied – Satisfied – Indifferent- Unsatisfied- Very Dissatisfied” (Simms, Zelazny, Williams, & Bernstein, 2019). In this study, the “Strongly disagree- Disagree- Neutral – Agree – Strongly agree” scale was used.

Purchase intention for this study was measured through consumer attitude as a mediating variable influenced by the independent variables of perceived reliability, perceived value, brand awareness and website quality. Measurement scales for these constructs were adapted from various existing questionnaires (studies) and were chiefly linked to the SERVQUAL model of service quality (Parasuraman, Berry, & Zeithaml, 2002) . Table 3.1 provides a breakdown of existing studies from where questionnaire items were adapted:

Table 3. 1: Measurement Instruments

Construct	Number of measurement items	Source
Perceived Reliability (PR)	5	(Samudro, Sumarwan, Simanjuntak, & Yusuf, 2020)
Perceived Value (PV)	5	(Sinha & Verma, 2020)
Brand Awareness (BA)	5	(Azzari & Pelissari, 2021)
Website Quality (WQ)	5	(Firdausy & Fernanda, 2021)
Attitude (ATT)	5	(Bhutto, Shaikh, Amar, Mangi, & Abbas, 2021)
Purchase Intention (PI)	5	(Amir & Asad, 2018)

Source: Author's own construction (2022)

3.7 Procedure for data collection

The data was collected on-line through Google Forms on WhatsApp requesting participants to complete the questionnaire. Questions were themed in line with the theory, literature reviewed and research objectives to ensure that they were easily understood. Each section and construct were labelled accordingly for clarity and the questions were presented using simple and understandable language statements. Participation was voluntary and the respondents were informed that their responses were anonymous and confidential, using a cover letter that introduced the survey questions (see Annexure A).

3.7.1 Pilot testing

A pilot study was conducted with a sample of 20 respondents who were potentially in the market for a new vehicle. Pilot testing provides the researcher with the opportunity to make changes by either rephrasing the questions, providing suitable rating options, or even reviewing the length of the questionnaire where required (Wadood, Akbar, & Ullah, 2021). The pilot study also enabled a better understanding of the constructs and tested their respective reliability in order to ensure that they asked what the researcher intended

to study. This minimised ambiguity in the questioning and ensured that the survey was as objective as possible in order to better the chances of completion as much as possible (Sürücü & Maslakci, 2020). Changes were made from the feedback received before the questionnaire was distributed to a greater sample for the final survey.

3.8 Data Analysis

The research study was conducted to test the variables that influenced consumer purchase intentions for vehicles during the pandemic. Hypotheses were formulated and the relationships were tested. A confirmatory factor analysis (CFA) and path modelling was conducted to assess the strength of the identified relationships between the constructs.

The data was captured onto an Excel spreadsheet as the first part of the analysis and later exported into SPSS for further statistical analysis. When analysing data for business, education, and all forms of science research, it has become imperative to understand statistics (Baig et al., 2020). Given the magnitude and frequency of the data that is dealt with, there is a heavy reliance on modern software to enable the analysis process and the SPSS (Statistical Package for the Social Sciences) software is the most known and used package in business and academic research (Arkkelin, 2014).

The relationships between constructs and their indicator variables were important because these chosen variables needed to indeed represent and measure the constructs as accurately as possible and prove that they are valid for the research study (Watkins, 2018). The variables for each construct in the research instrument have been adapted from existing questionnaires used in similar studies, as explained in section 3.5.1 above.

3.9 Validity and Reliability

Questionnaires should accurately gather and measure the information required as outlined and defined by the research objectives (Patten, 2016). They also need to be easily accessible, understandable, and efficient for the participants to use. Validity looks at the extent to which a particular research instrument, questionnaire in this case, measures what it sets out to measure (Kumar, 2018). It can be broken down into external validity (transferability) and internal validity (credibility).

3.9.1 External validity

External validity measures the level at which the results of the study are good and reliable to be replicated in other similar studies or if they can be generalised to study similar variables in social sciences like groups and societies in different periods (Sheard, 2018)

3.9.2 Internal validity

Internal validity tests if the data analysis put in place reflects the relationships being tested, so it validates the defined hypotheses (Sheard, 2018). It is important to conduct an internal reliability test to control and minimise the impact of variables and explanations that oppose the relationships under study. This will ensure that the relationships tested exist and any conclusions reached are trustworthy (Williamson & Johanson, 2017).

3.9.3 Content reliability

Content reliability tests if the identified constructs are properly represented by their variables and measures (Hair, 2010), for example, does the design and navigation of the website properly represent the website quality construct? It shows the level to which the assessment instrument is relevant and how it represents the constructs under study (Almanasreh, Moles, & Chen, 2019).

3.9.4 Reliability

Reliability is an indication of how a research instrument, questionnaire in this case, provides stable and consistent results, regardless of who completes it and where it is used (Taherdoost, 2016b). This is basically a test of how reliable the instrument is under any circumstance and if it will produce the same outcome no matter where it is used, so there is an element of repeatability that is quite important to reliability testing (Creswell & Creswell, 2017).

A Cronbach alpha test was also conducted to evaluate the reliability of the constructs. An alpha variable between 0.7 and 0.9 must be obtained for the constructs to be deemed reliable (Mohajan, 2017). When evaluating validity and reliability, it is fundamental for the sample size to be appropriate in order to enable fair inferences to the greater population (Creswell & Creswell, 2017). The full validity and reliability measures for this study will be presented and discussed in detail in the next chapter together with the survey results.

3.10 Ethical considerations

Ethics are defined as a collection of morals, principles and values that define our behaviours and decisions as people and customers on an on-going basis (Agarwala, Mishra, & Singh, 2019). In academic research, they are referred to as rules and regulations to protect research participants (Cooper & Schindler, 2014). It is important to provide the full and complete information about the risks as well as the benefits of taking part in the study, so the onus is up to the researcher to guarantee that the study is carried out correctly, fairly, and that it is ethical to everyone especially the participants (Bryman, 2016).

A participation information sheet was included as part of disseminating the questionnaire where these ethical considerations were fully explained to the participants. The researcher obtained approval and ethical clearance from Wits Business School (WBS) to perform the research. The purpose of the participation sheet was to alert participants of their rights to participate or decline at any time if they no longer wished to take part in the survey for any reason without explaining themselves or feeling threatened, compromised, or prejudiced by the researcher (especially if the researcher holds a specific position of power or influence over the participants).

There should be no threat whatsoever posed to the participants and they should take part in the study without coercion, so voluntarily and according to their own terms. Their decision to participate should not be due to force, a threat or even an incentive (Creswell & Creswell, 2017). In addition to this, they should not be prejudiced against receiving any benefits they deserve as a result of participating in the research study (Johnson, 2015).

3.10.1 Confidentiality and anonymity

Participants were reassured that their information would be kept confidential and identities anonymous in the participation letter in order to overcome the fear of completion as well as to minimise social desirability bias, especially for questions that request them to provide information on their behaviour (Sheard, 2018). In South Africa, the POPIA is an act that governs the protection of personal information and, as such stipulates how it should be collected, processed, shared and eventually discarded (Cilliers & Viljoen, 2021). For this research study, the data collected from the respondents was processed

for analysis and results shared in the next chapter. The data will then be stored in a password protected machine which is only accessible to the researcher, kept for a period of five years and then discarded as recommended by POPIA.

3.11 Chapter 3 summary

The research paradigm, design, population, and sample were defined to clarify the approach. The instrument employed was discussed, together with the pilot study. The process on how data was collected, analysed, and interpreted was mapped out. The chapter concluded by outlining ethical considerations to ensure fairness to the participants and transparency of the research process. In the next chapter, the results of the study are presented.

Chapter 4: Data analysis and results presentation

4.1 Introduction

This chapter consists of four main focus areas as a means to present the collected data. The first part presents the descriptive statistics of the respondents. The next section presents the results according to the reliability and validity of the measurement instrument, specifically indicating the Cronbach Alpha, Composite Reliability (CR) and Average Variance Extracted (AVE) scores for each of the leading factors of the survey. The third section presents the results of all the tested hypotheses using Confirmatory Factor Analysis (CFA) to confirm whether these hypotheses were supported (or not) by the research findings. Lastly, the results of the path modelling analysis are presented to conclude the chapter.

4.2 Descriptive profile of respondents

A quantitative approach was followed for this research study and data was collected from the respondents using an on-line questionnaire that was shared with them by sending a link on WhatsApp. The study employed a convenience sampling method where specific individuals were targeted. The data was collected from the 10th of May 2022 to the 15th of May 2022 and there was a total of 274 responses with 223 valid responses and 41 participants could not proceed beyond the filter question.

The demographic information of the respondents was in section A of the questionnaire and in Section B, the identified constructs of the study. The next section presents the demographic profile of the respondents to better understand their make-up and characteristics. This is illustrated by Table 4.1 and then discussed afterwards.

Table 4. 1: Descriptive statistics

Gender	Frequency	Percent
Male	85	38.1%
Female	136	61.0%
Prefer not to say	2	0.9%
Total	**223**	**100%**
Age	**Frequency**	**Percent**
18 – 25 years old	5	2.2%
26 – 35 years old	85	38.1%
36 – 45 years old	103	46.2%
46 – 55 years old	25	11.2%
55 years old and above	5	2.2%
Total	**223**	**100.0**
Monthly Income	**Frequency**	**Percent**
R0 – R15 000	27	12.1%
R15 001 – R30 000	54	24.2%
R30001 – R50 000	63	28.3%
R50 001 – R100 000	62	27.8%
>R100 001	17	7.6%
Total	**223**	**100.0%**
Highest level of education	**Frequency**	**Percent**
Matriculation	29	13.0%
Diploma/Certificate	66	29.6%
Undergraduate degree	46	20.6%
Postgraduate degree (Honours, Masters, Doctorate)	81	36.3%
Other	1	.4%
Total	**223**	**100.0%**
Motor vehicle financing options	**Frequency**	**Percent**
FNB -WesBank	116	52.0%
Nedbank- MFC	23	10.3%
ABSA Vehicle and Asset Finance	23	10.3%
Standard Bank Vehicle and Asset Finance	28	12.6%
Cash	25	11.2%
Other	8	3.6%
Total	**223**	**100%**

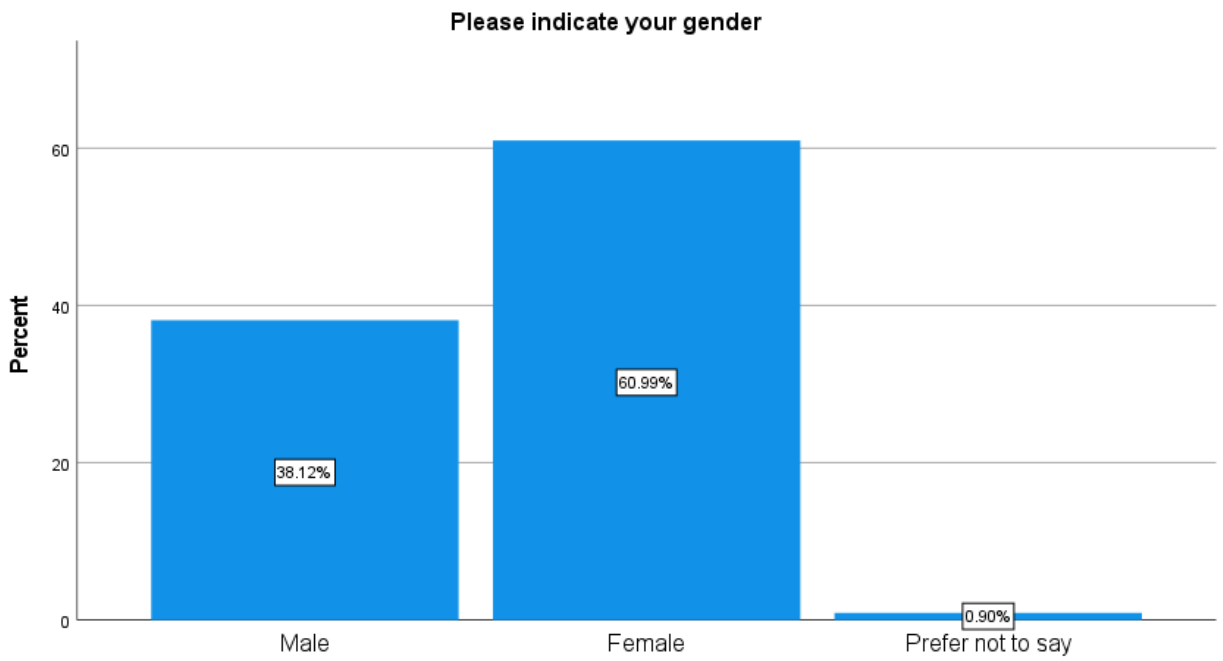
Source: Author's own construction (2022)

4.2.1 Demographics

a) Gender

Most respondents, who completed the survey, were female at 61% followed by 38.1% of males and the balance of 0.9% preferred not to state their gender as represented by Figure 4.1.

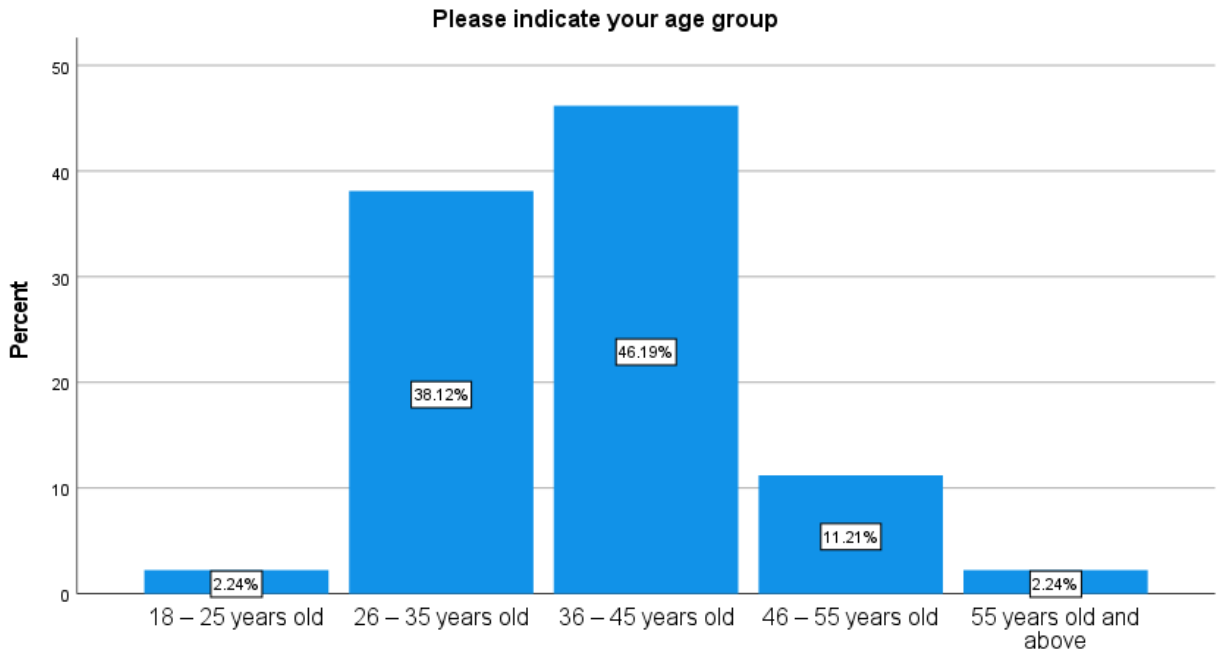
Figure 4. 1: Gender



b) Age Category

The greatest percentage of respondents (46.2%) were between the 36 – 45 years age category, followed by 38.1% in the 26-35 years age category and then 11% in the 46-54 years category. Interesting to observe that the youngest (18-25 years) and oldest (55 years and above) each had an equal number of respondents at 2.2% and were the lowest number of completions. Figure 4.2 illustrates the age group distribution of the respondents.

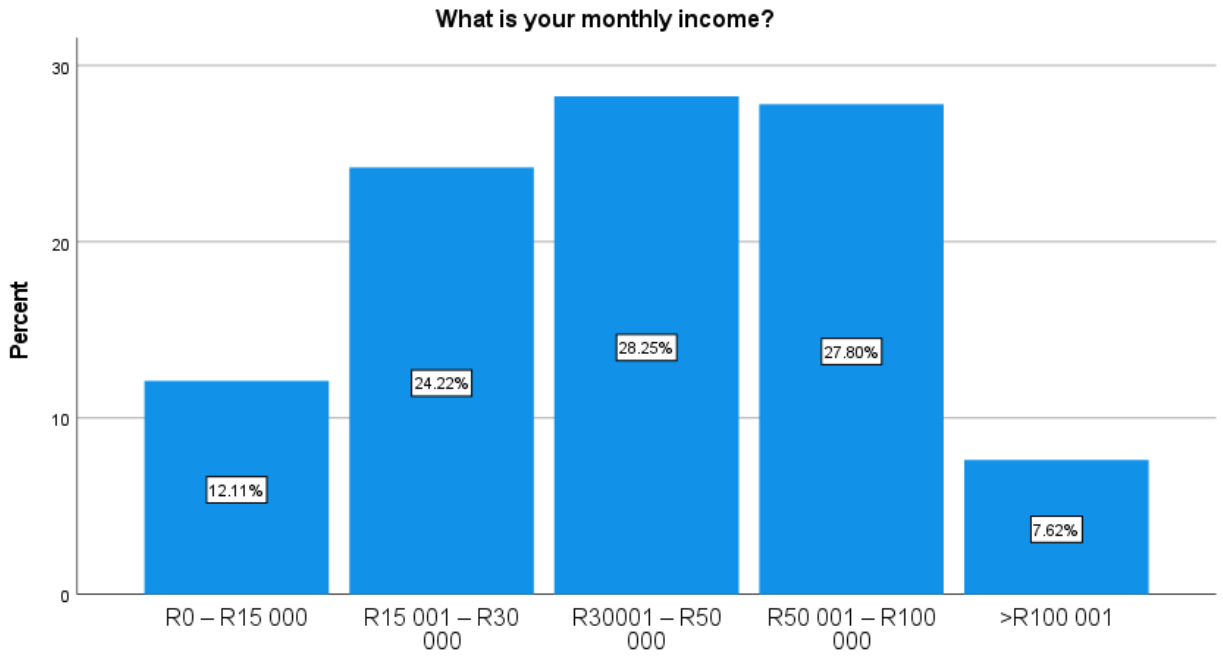
Figure 4. 2: Age Group



c) Monthly Income

As represented by Figure 4.3, most respondents are in the R30 001 – R50 000 monthly income bracket at 28.3%, followed by the R50 001 – R100 000 monthly income bracket at 27.8%. The third highest income bracket was R15 001 – R30 000 monthly income at 24.2% followed by R0 – R15 000 monthly income at 12.1% and only 7.6% of the respondents earn above R100 000 a month.

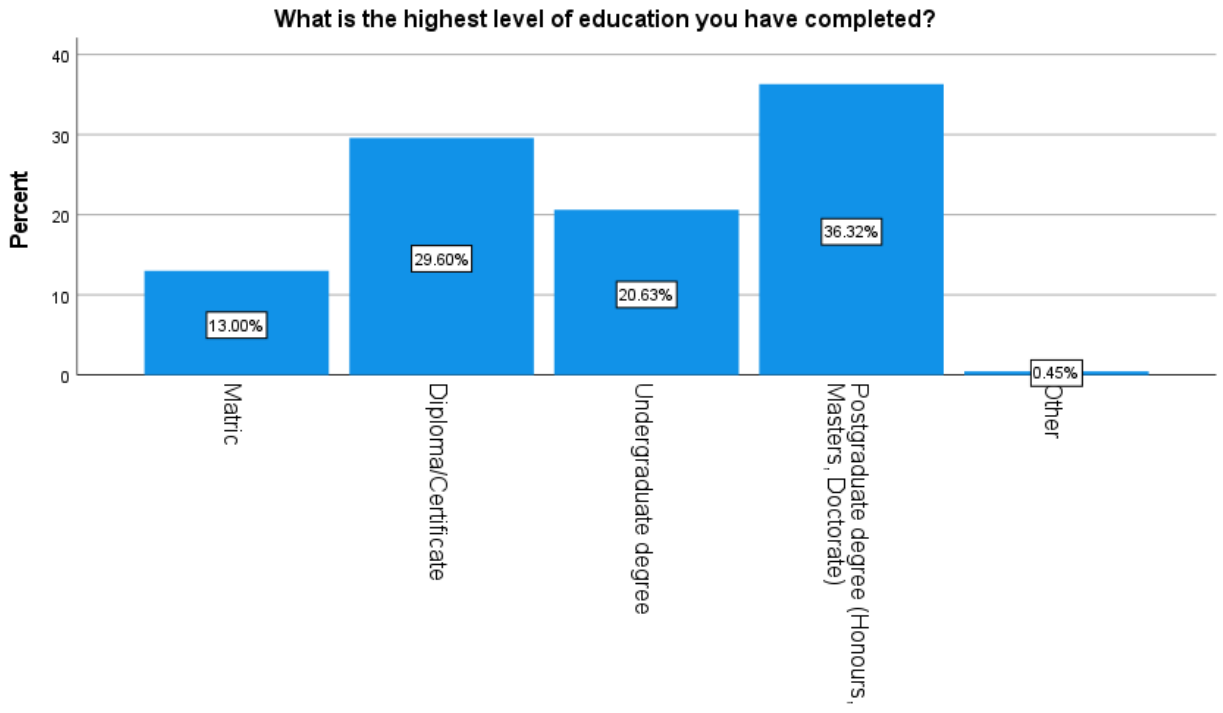
Figure 4. 3: Monthly Income



d) Level of Education

The majority of the respondents have a postgraduate degree at 36.3%. This is followed by those with a diploma or certificate at 29.6%, undergraduate degree at 20.6%, and then matriculation at 13%. Only one respondent had a level of education below matriculation, and this equates to 0.4% of the sample. The respondent's level of education distribution is demonstrated by Figure 4.4.

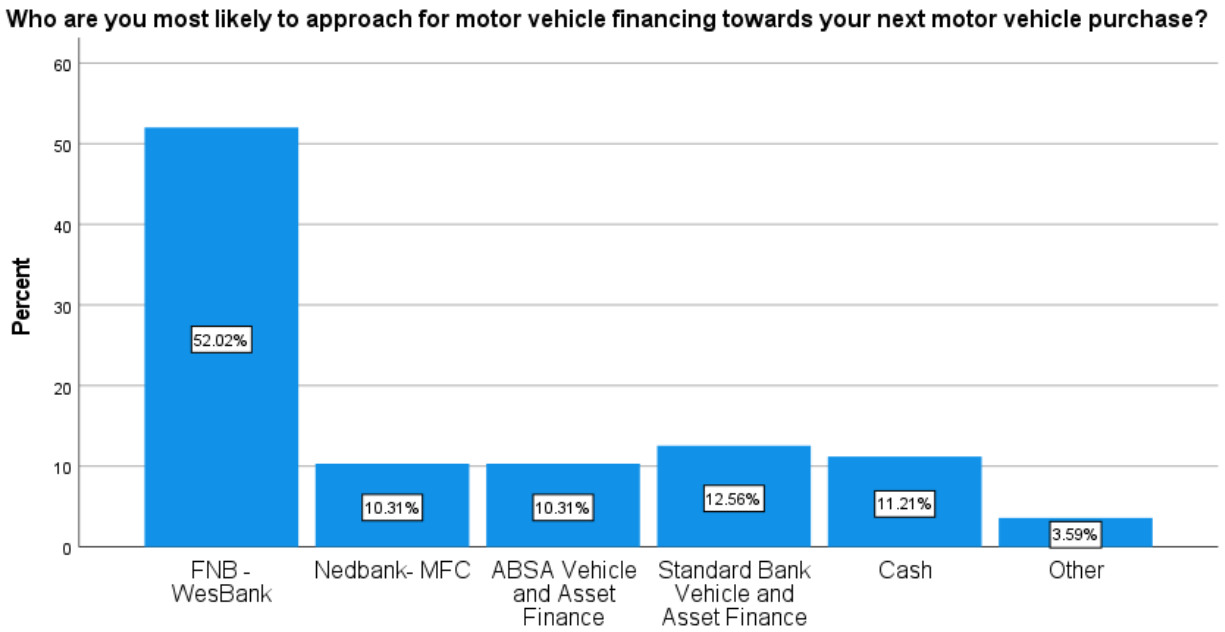
Figure 4. 4: Level of Education



e) Motor vehicle financing options

52% of respondents, the majority, stated that they would approach FNB - WesBank for vehicle finance, followed by Standard Bank at 12.6% and then 11.2% of respondents stated that they would actually buy their motor vehicle using cash. Absa followed closely after cash at 10.3%, followed by Nedbank at 9.4% of the respondents, other means of finance at 3.5% and lastly, the minority at 0.9% stated that their parents would be their source of finance. This demographic variable is demonstrated by Figure 4.5.

Figure 4. 5: Motor Vehicle Finance Options



4.3 Reliability measurements

In this study, three measurements were used to reach a satisfactory level of credibility and integrity, and these are the Cronbach Alpha value (α), the Composite Reliability (CR) and the Average Variance Extracted (AVE). Reliability is tested using the Cronbach's Alpha while the CR and AVE confirm and validate any discriminant reliability (Zurlo, Cattaneo Della Volta, & Vallone, 2020). The next section discusses the results of these reliability and validity tests, and they are also illustrated by Table 6.

4.3.1 Cronbach Alpha

The Cronbach Alpha is a value that is used to demonstrate the reliability of the chosen tests or scales for a study, in this case the five-point Likert scale. The scale must aid the research process by ensuring that it measures the behaviour of the respondents accurately and meets the intended purpose of the study (Taber, 2018). Each construct is assigned a value to determine its internal reliability, and these can range from 0 to 1 (Bryman, 2016). An acceptable Cronbach alpha value in social science research is between 0.7 and 0.9 (Mohajan, 2017). The Cronbach Alpha values for this study are all

within the stipulated benchmark (PR = 0.934, PV = 0.921, BA = 0.842, WQ = 0.931, ATT = 0.953, INT = 0.831). These values are shown in Table 4.2.

Table 4. 2: Reliability Measures

Research Construct		Descriptive Statistics				Cronbach's Test		C.R. Value	AVE Value	Factor Loading
		Mean Value		Standard Deviation		Item - total	α value			
PR	PR1	4.760	4.740	0.736	0.723	0.870	0.934	0.937	0.846	0.896
	PR2	4.740		0.708		0.830				0.859
	PR3	4.660		0.789		0.769				0.812
	PR4	4.720		0.713		0.777				0.805
	PR5	4.820		0.669		0.895				0.947
PV	PV1	4.680	4.748	0.749	0.700	0.778	0.921	0.922	0.836	0.803
	PV2	4.730		0.748		0.861				0.903
	PV3	4.830		0.591		0.792				0.808
	PV4	4.750		0.729		0.814				0.889
	PV5	4.750		0.684		0.749				0.779
BA	BA1	3.230	3.428	1.229	1.179	0.704	0.842	0.847	0.655	0.773
	BA2	3.630		1.143		0.721				0.828
	BA3	4.030		0.995		0.627				0.730
	BA4	2.650		1.264		0.529				0.550
	BA5	3.600		1.262		0.676				0.727
WQ	WQ1	4.370	4.568	0.981	0.883	0.752	0.931	0.934	0.858	0.759
	WQ2	4.500		0.944		0.850				0.865
	WQ3	4.570		0.882		0.866				0.894
	WQ4	4.780		0.740		0.826				0.903
	WQ5	4.620		0.866		0.825				0.869
ATT	ATT1	4.770	4.735	0.735	0.740	0.908	0.953	0.954	0.909	0.944
	ATT2	4.700		0.778		0.892				0.914
	ATT3	4.750		0.702		0.910				0.937
	ATT4	4.720		0.744		0.840				0.869
INT	INT1	3.060	3.590	1.384	1.275	0.505	0.831	0.836	0.635	0.535
	INT2	3.650		1.316		0.658				0.743
	INT3	3.620		1.289		0.722				0.758
	INT4	3.720		1.232		0.665				0.791
	INT5	3.900		1.156		0.615				0.711

4.3.2 Composite Reliability

The next measurements that were used to assess internal reliability of the measurement models was the Composite Reliability (CR), as well as the Average Variance Extracted (AVE). A suitable CR value must exceed 0.70 and the AVE must exceed 0.5. Lastly, a reliable indicator must have a factor loading score of at least 0.50 or above. Table 4.2 indicates that the CR values for the constructs are above 0.70 as follows PR= 0.937, PV=0.922, BA=0.847, WQ=0.934, ATT=0.954, INT=0.836. The AVE values are PR=0.846, PV=0.836, BA=0.655, WQ= 0.858, ATT=0.909, INT=0.635. All the AVE values exceed the 0.5 threshold, so it is safe to conclude that the measurement model is completely reliable.

4.4 Validity measurements

In order to assess validity, convergent and discriminant validity were evaluated, and these are deliberated in the section that follows.

4.4.1 Convergent validity

This measures how closely the used scale (Likert) relates to the elements of one construct in a study. The construct under measure should correlate with similar variables and not correlate with dissimilar ones in order to ensure that the right scales are used to measure the different constructs under study (Sürücü & Maslakci, 2020). Convergent validity was assessed by evaluating correlation estimates and factor loadings. An indicator of a reliable and satisfactory convergent validity is when items load strongly on their shared construct. It is important for this said loading to exceed 0.5. For this study, the items loaded between the range of 0.535 and 0.903, meaning that they are converging well on the intended construct, i.e., they are closely linked and related.

4.4.2 Discriminant validity

When the correlation between the constructs is less than 1.0, this means there is a divergent validity amongst them

Table 4. 3: Correlation Matrix

Discriminant Validity - Inter-correlation Matrix						
Constructs	PR	PV	BA	WQ	ATT	INT
PR	1					
PV	.913**	1				
BA	.235**	.282**	1			
WQ	.766**	.765**	.293**	1		
ATT	.840**	.862**	.395**	.750**	1	
INT	.243**	.247**	.358**	.255**	.331**	1
** Correlation is significant at the 0.01 level (2-tailed).						

Note: PR = Perceived Reliability; PV= Perceived Value; BA= Brand Awareness; WQ = Website Quality; ATT= Attitude; INT= Purchase Intention

The intercorrelation matrix in Table 4.3 shows that there is a multi-collinearity problem where most values are above 0.8, meaning that they are so closely related that they become almost singular and proper inferences or causal relationships cannot be drawn from them (Kim, 2019). The other values are less than 0.5 indicating discriminant validity, especially for brand awareness and purchase intention against the other constructs. This confirms that brand awareness is dissimilar and uncorrelated to other constructs, the same is expected for purchase intention because it is the outcome variable.

4.4.3 Model Fit assessment

This assessment is conducted to ascertain if the suggested conceptual model is well represented by the collected data (Sellbom & Tellegen, 2019). It considers the constraints and limitations of the variables under observation to check how close or far off the model is to reality because in an ideal situation, the collected data and the model should represent each other (Schuberth, Rademaker, & Henseler, 2022). Table 4.4 indicates the results of model fit indices for this study followed by a discussion of each.

Table 4. 4: Model Fit (CFA)

Model Indices	Threshold	Outcome	Accepted or not accepted
CMIN/DF	<0.3	1.507	Accepted
GFI	>0.9	0.900	Accepted
NFI	>0.9	0.916	Accepted
RFI	>0.9	0.905	Accepted
IFI	>0.9	0.97	Accepted
TLI	>0.9	0.964	Accepted
CFI	>0.9	0.97	Accepted
RMSEA	<0.08	0.048	Accepted

Note: CMIN/DF= minimum discrepancy per degree of freedom; GFI = Goodness of Fit Index; NFI= Normed Fit Index; RFI=Relative Fit Index; IFI= Incremental Fit Index; TLI= Tucker-Lewis Index; CFI= Comparative Fit Index; RMSEA = Root Mean Square Error Approximation

a) **Minimum discrepancy per degree of freedom (CMIN/DF)**

The recommended value for a minimum discrepancy per degree of freedom is below 0.3 and for this study it is 1.507 so it is safe to conclude that a satisfactory fit exists.

b) **Goodness of Fit Index (GFI)**

An acceptable goodness of fit value must be above 0.9. The study has a GFI value of 0.9 which means that the model has an acceptable goodness of fit.

c) **Normed Fit Index (NFI)**

The normed fit index must have a value that exceeds 0.9 in order to be acceptable. The NFI for this study is 0.916 which is above the suggested threshold, this means that there is a suitable fit.

d) **Relative Fit Index (RFI)**

An acceptable relative fit index must exceed the threshold of 0.9 and for this study, the RFI was 0.905 which means there is an adequate fit.

e) **Incremental Fit Index (IFI)**

In order to have an acceptable fit, the IFI must equal to or exceed 0.9. The study has an Incremental Fit Index of 0.97, meaning that there is an acceptable fit.

f) **Tucker-Lewis Index (TLI)**

An acceptable Tucker-Lewis Index must be equal to or exceed 0.9. Because the study has a TLI of 0.964, it means there is an acceptable fit.

g) **Comparative Fit Index (CFI)**

A Comparative Fit Index must meet or exceed 0.9 to be deemed as a good fit and for this study, it was 0.97 which indicates a satisfactory fit.

h) **Root Mean Square Error of Approximation (RMSEA)**

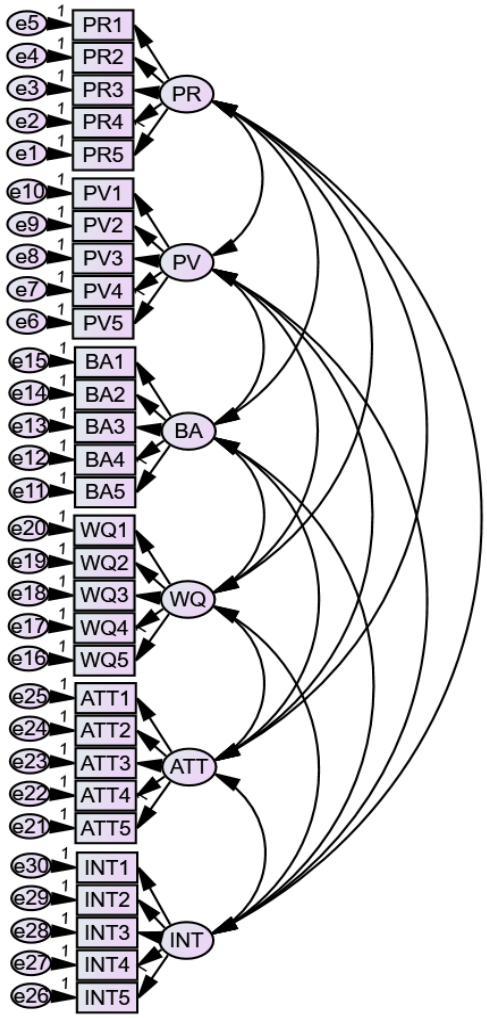
A RMSEA value must range between 0.05 and 0.08 for a decent model fit. The RMSEA for this study is 0.048, confirming a good and acceptable fit.

The above model fit indices all indicate a good and acceptable model fit by the collected data.

4.5 Confirmatory Factory Analysis

The point of the confirmatory factor analysis is to confirm the theoretical model by using the collected empirical data (Alavi et al., 2020). A confirmatory factor analysis (CFA) was done to test the validity of each variable to its construct (Bandalos & Finney, 2018). The CFA model is illustrated in Figure 4.6 where rounded shapes represent latent variables and rectangles represent observed variables. The measurement errors are adjacent to the observed variables and are also signified by circles. The two-way arrows show the relationships amongst the latent variables.

Figure 4. 6: CFA Model

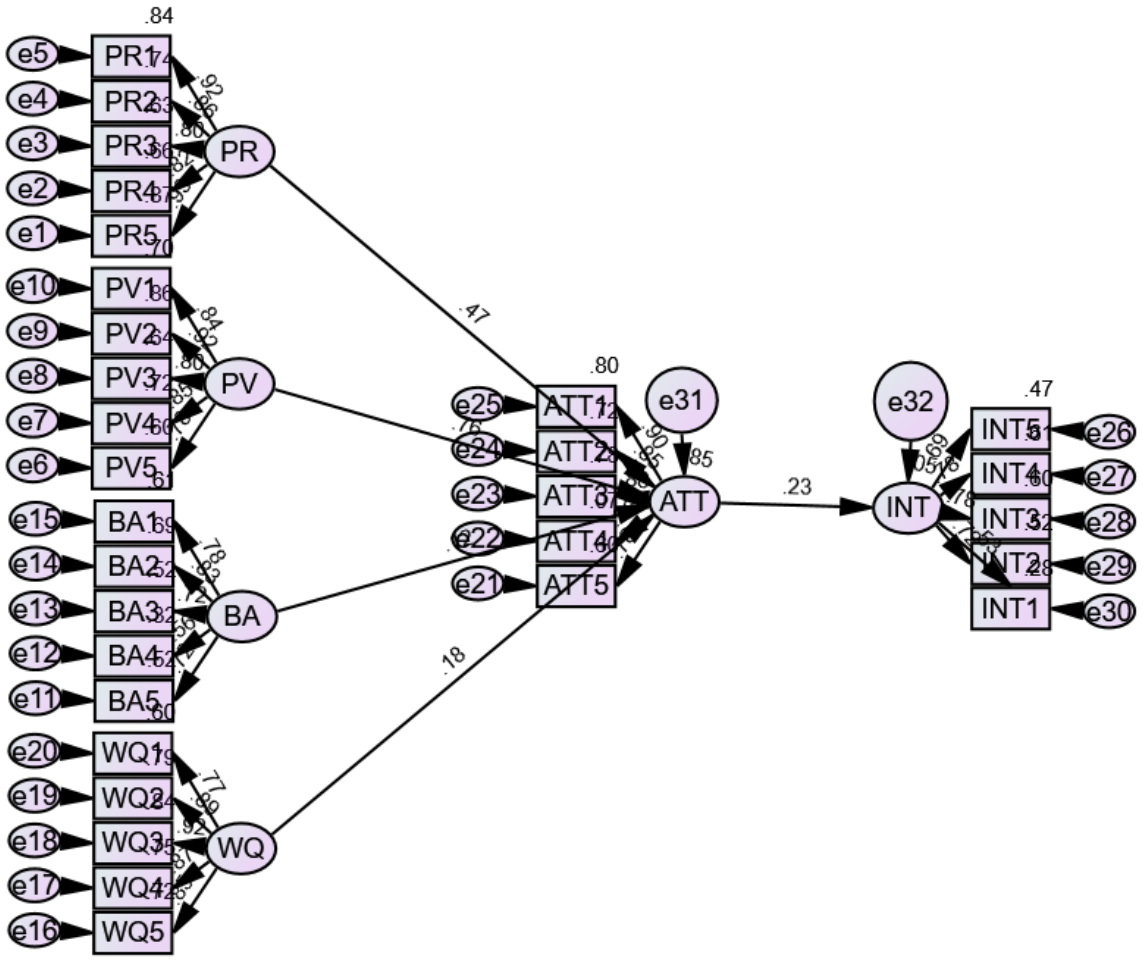


4.6 Path Modelling

Path modelling is the same as the Structural Equation Model and the two terms are often used interchangeably. Path modelling assesses the connection between the respective blocks in the model in accordance with the discussed theory, as well as what is being analysed. It evaluates the extent of any causal relationship amongst the latent variables, and uses multiple regression analysis, together with path analysis to model the relationships between these latent variables (Mueller & Hancock, 2019).

Figure 4.7 shows the Path model where the rectangles are the measurement items and the unidirectional arrow shows the influence of one variable on another, thereby showing the causal relationship.

Figure 4. 7: Path Model



4.7 Hypothesis Testing Results

Table 4. 5: H1 – Perceived Reliability (PR) and Attitude (ATT)

Proposed hypothesis relationship	Hypothesis	Estimate	P-Value	Outcome
PR ➡ ATT	**H1**	**0.467**	***	**Supported and significant**

*Note: c***= p<0.01*

The coefficient for H1 is 0.467, meaning that a strong relationship exists between PR and ATT. The P value represents a 0.01 confidence level, so it is safe to conclude that this hypothesis is supported and significant as indicated by Table 4.5.

Table 4. 6: H2 – Perceived Value (PV) and Attitude (ATT)

Proposed hypothesis relationship	Hypothesis	Estimate	P-Value	Outcome
PV ➡ ATT	**H2**	**0.762**	***	**Supported and significant**

*Note: c***= p<0.01*

The coefficient for H2 is 0.762, meaning that a strong relationship exists between PV and ATT. The P value represents a 0.01 confidence level, symbolising a supported and significant hypothesis as indicated in Table 4.6 above.

Table 4. 7: H3 – Brand Awareness (BA) and Attitude (ATT)

Proposed hypothesis relationship	Hypothesis	Estimate	P-Value	Outcome
BA ➡ ATT	**H3**	**0.117**	**0.004**	**Supported and significant**

*Note: c***= p<0.01*

The coefficient for H3 is 0.117, showing a strong relationship between BA and ATT. The P value represents a 0.01 confidence level, signifying a supported and significant hypothesis. This is illustrated by Table 4.7.

Table 4. 8: H4 – Website Quality (WQ) and Attitude (ATT)

Proposed hypothesis relationship	Hypothesis	Estimate	P-Value	Outcome
WQ ➡ ATT	**H4**	**0.185**	***	**Supported and significant**

*Note: c***= p<0.01*

The coefficient for H4 is 0.185, indicating that a strong relationship exists between WQ and ATT. The P value represents a 0.01 confidence level, suggesting a significant and supported hypothesis. Table 4.8 confirms this hyphothesised relationship.

Table 4. 9: H5 – Attitude (ATT) and Purchase Intention (INT)

Proposed hypothesis relationship	Hypothesis	Estimate	P-Value	Outcome
ATT ➡ INT	**H5**	**0.234**	**0.002**	**Supported and significant**

*Note: c***= p<0.01*

The coefficient for H5 is 0.234, symbolising a solid relationship between ATT and INT. The P value represents a 0.01 confidence level; therefore, the hypothesis is supported and significant as demonstrated in Table 4.9.

4.8 Chapter 4 summary

The results of the survey were presented in this chapter using the data that was collected from the respondents through a questionnaire. The data was analysed using the Statistical Package for the Social Sciences (SPSS) and AMOS 27. Descriptive statistics of the respondents were then presented and discussed followed by measurements of reliability and validity for all the study constructs. The validity of the questionnaire scales, model fit, and reliability were assessed using the Confirmatory Factor Analysis (CFA). In addition to this, Path Modelling was done to check model fit as well as to test the hypotheses. The next chapter provides feedback on the results in conjunction with the research problem and the proposed hypotheses.

Chapter 5: Discussion of the results

5.1 Introduction

This chapter discusses the results of the study alongside the main research problem, research objectives and research questions. The respondents' profiles are discussed in detail followed by the different hypotheses and the relationships defined by the conceptual framework. These themes are all discussed in relation to the results of the study.

5.2 Respondent's profiles

The first section discusses the demographic profiles of the respondents to better understand their characteristics and make up, particularly in line with the research study being the purchase intention for motor vehicles during the COVID-19 pandemic.

5.2.1 Demographic profiles

The study targeted individuals who were in the market to purchase a motor vehicle during the two years preceding the survey, referencing back to the time when the pandemic started in 2020. The decision for the two-year period was to gauge if the purchase intention was influenced by the different levels of the pandemic, but most importantly, what impact the identified constructs had on this purchase intention. Table 5.1 below shows the demographic profile of the respondents.

Table 5. 1: Demographic profile of respondents

Gender	Frequency	Percent
Male	85	38.1%
Female	136	61.0%
Prefer not to say	2	0.9%
Total	**223**	**100%**
Age	**Frequency**	**Percent**
18 – 25 years old	5	2.2%
26 – 35 years old	85	38.1%
36 – 45 years old	103	46.2%
46 – 55 years old	25	11.2%
55 years old and above	5	2.2%
Total	**223**	**100.0%**

Monthly Income	Frequency	Percent
R0 – R15 000	27	12.1%
R15 001 – R30 000	54	24.2%
R30001 – R50 000	63	28.3%
R50 001 – R100 000	62	27.8%
>R100 001	17	7.6%
Total	**223**	**100.0%**
Highest level of education	**Frequency**	**Percent**
Matric	29	13.0%
Diploma/Certificate	66	29.6%
Undergraduate degree	46	20.6%
Postgraduate degree (Honours, Masters, Doctorate)	81	36.3%
Other	1	.4%
Total	**223**	**100.0%**
Motor vehicle financing options	**Frequency**	**Percent**
FNB -WesBank	116	52.0%
Nedbank- MFC	23	10.3%
ABSA Vehicle and Asset Finance	23	10.3%
Standard Bank Vehicle and Asset Finance	28	12.6%
Cash	25	11.2%
Other	8	3.6%
Total	**223**	**100%**

The majority of the respondents were female (61%) compared to males (38.1%) and the rest preferred not to state their gender (0.9%). This representation is in line with the greater South African population with 53% females and 48% males, according to the 2011 census (Lehohla, 2011). The key consideration was to target respondents from the age of 18 years and above because they must have a vehicle license, some driving experience and be in a position to possibly finance the car independently as working adults. The bulk of the respondents were between the age category 36 – 45 years (46.2%), and based on this age category, it is interesting to note that they span two generations, X and Y, who have varying needs and reasons for vehicle ownership and

usage. The next age category with the most completion was 26 – 35 year old who are purely Generation Y. Millennials live differently to Baby Boomers, i.e., in urban areas, marry later and have smaller families; as a result, this means that they travel less than the generations before them (van Kampen, Pauwels, van der Mei, & Dugundji, 2019). According to the current literature, this reduces their vehicle needs substantially (Roach, 2019) and in other instances, they end up not even owning a car, based on these lifestyle variables (Basu, 2019). The case is different in South Africa though due to the unreliable public transport (Luke, 2017), and the findings of the study also confirm that Millennials are constantly seeking to finance motor vehicles. Millennials also have different lifestyle views on the general ownership and usage of assets like houses and cars, not necessarily constrained by their socio-economic or demographic status (Jin, Azimi, & Rahimi, 2020). Their focus and preferences are on mobility, not ownership as we know it (Knittel & Murphy, 2019), and the availability of alternatives like Uber and shared rides makes it easier for Millennials and Zeds not to own cars even when they can technically afford them (Lee, Circella, Mokhtarian, & Guhathakurta, 2020).

Given the fact that the study is about the purchase of motor vehicles, the monthly income of the respondents had to be determined as it would be linked to affordability regardless of how they choose to finance the motor vehicle. There were slight differences in the number of respondents in three of the middle-income brackets. The highest number of completions were in the middle most income bracket R30 001 – R50 000 at 28.3% and this confirms that middle income earners, also known as the middle class, are the most economically active in South Africa (Schotte, Zizzamia, & Leibbrandt, 2018). Generations X and Y are the largest generations of our times in terms of the number of people that are alive in each, and in South Africa, they are economically active to own and/or use a vehicle (Eger, Komárková, Egerová, & Mičík, 2021). Baby Boomers and the Generation X have lived much longer and by virtue of their ages, they have acquired more material wealth than Millennials which means that they can afford to buy cars more than Millennials (Jarvis, 2022). This is confirmed by the respondent's biographical data in terms of age and income level. The older generations consider the time and cost benefit of using shared mobility services, whereas the Millennials (Y) and Generation Z are influenced by the technology usage of these services, their convenience as well as the relief of not

driving (Azimi, Rahimi, & Jin, 2021). Young people focus more on moving around as freely and as conveniently as possible, and not necessarily on car ownership and as a result, car ownership and the number of younger generations owning drivers' licences has reduced over the years in developed countries (Zhou & Wang, 2019).

The other important factor for the study was the level of education, because in an emerging economy like South Africa, there seems to be a correlation between one's education and their chances of being employed, therefore earning an income (Schotte, Zizzamia, & Leibbrandt, 2018). Most respondents have a postgraduate degree at 36.3% and this correlates with the middle-income level discussed earlier.

When being asked about their motor vehicle financing options, more than half of the surveyed sample chose FNB-WesBank. The rest of the banks are almost competing closely with the cash option with the least of the respondents (3.6%) stating other as an option. Vehicle finance is undoubtedly a popular option for most South Africans, constituting 85.2% according to this study. In a country with an unreliable public transport system and a strained macro-economic environment marked by high inflation, declining economic growth and increasing unemployment, vehicle financing through the major banks seems to be a viable option.

5.3 Hypothesis discussion

All hypotheses were supported and significant, thereby confirming that the identified variables have a direct and positive impact on the consumers' attitude and eventually influenced their purchase intention for motor vehicles during the pandemic. A similar study on consumer purchase intentions towards automobiles in Pakistan confirmed that there is a positive relationship between purchase intention and the related price, product and brand product quality (Amir & Asad, 2018). After sales service and brand loyalty however, had no impact on purchase intention in the same study.

5.3.1 Hypothesis 1

H1 – There is a positive relationship between perceived reliability and consumer attitude

The results of the study confirmed that the proposed positive relationship between perceived reliability and the consumer's attitude exists. The H1 coefficient of 0.467 further suggests a strong relationship and the p level indicating a 0.01 level of confidence denotes that this hypothesised relationship is supported and significant. This also confirms that the arguments presented under this hypothesis in the literature, are true.

In the literature review, it was stated that when a company (the seller and/or manufacturer of the vehicle in the case of this study) performs the service right the first time around, this will lead to customer satisfaction and positively impact their attitude towards the product or service in question (Bungatang, 2021). This satisfaction will even supersede any other beliefs they may have about the product or service and duly increase their purchase intention for it (Sokhu, Choi, Bujisic, & Bilgihan, 2019). According to the outcome of the study, this customer satisfaction is achieved by delivering on all promises made to the customer by showing sincere interest in solving their problems through excellent pre-sales service. Trust is also an important component of perceived reliability as customers would like to feel safe and have confidence in buying the motor vehicle. One way of showing this trust is through offering competitive prices.

This positive H1 relationship between perceived reliability and attitude, supports the Theory of Planned Behaviour (TPB), which delineates one's attitude as an important construct of the theory and further states its impact on their final behaviour, in this case, purchase intention. The outcome of this hypothesis confirms that perceived reliability has a positive and direct impact on the consumer's purchase intention for a product or service through positively impacting their attitude.

5.3.2 Hypothesis 2

H2 – There is a positive relationship between perceived value and consumer attitude

The outcome of the study confirmed that a significant relationship exists between perceived value and the consumer's attitude. The coefficient for H2 was 0.762 which suggests a solid relationship between these two variables. The p value which indicates a 0.01 level of confidence means that the hypothesis is supported and significant, denoting that the proposed argument (in the literature review) on this hypothesis is true.

The hypothesis is further supported in literature where value is firstly defined as what the consumer thinks they will get for the price they pay (Hamid, 2014) and then related to the quality and duration of the actual products and services. There is a positive correlation between these variables and customer satisfaction. Depending on how the seller and/or manufacturer of the motor vehicle packages this value for their customers, there will be a direct impact on customer satisfaction, with a follow-on impact on their attitude towards the product and eventually their purchase intention for it. The respondents stated that high quality is important when purchasing a vehicle. Further to this, they stated that it must deliver on its expected performance to provide the desired value and quality for the money paid. Excellent customer service is also an important aspect of value creation together with professional workers who work for a reputable company.

This relationship reinforces the Theory of Planned Behaviour (TPB) around the customers' subjective norms which are their beliefs on value, and again their attitude towards products which leads to a change in their behaviour (Ajzen, 1985). It also confirms the Social Judgment Theory around how the perception of value and customer service can be influenced by external parties (i.e., professional employees from a reputable company) and subsequently change consumer behaviour.

5.3.3 Hypothesis 3

H3 – There is a positive relationship between brand awareness and consumer attitude

The proposed relationship between brand awareness and the consumer's attitude was confirmed by the results of the study. The coefficient for H3 was 0.117, meaning that although there is a relationship between these two variables, it is not strong. The p value indicates a 0.04 level of confidence meaning that the hypothesis is supported and significant. This also means that the arguments presented for this hypothesis in the literature review are true.

Literature confirms that the development of customer relationships by companies builds trust and leads to positive brand awareness (Ansari, Ansari, Ghori, & Kazi, 2019). When customers trust the company, they also believe that its communication and marketing efforts are genuine and not manipulative, this in turn, positively influences their attitude towards the product and service (Lu, Chang, & Chang, 2014). The confirmation of this relationship also reinforced the theory of Self-Congruency as consumers sometimes use brands to enhance how they see themselves, so beyond just the practicality of the product (Sirgy, Lee, & Grace, 2016). The idea of self-concept influences how we behave as people because it is linked to how we see ourselves and this has a direct impact on our purchasing decisions, especially with the brands with which we associate ourselves (Gomez-Suárez, Quiñones, & Yagüe, 2019). This also means that when our decisions are influenced by those close to us, as defined by the subjective norms aspect of the TPB, we are being influenced by their process of self-concept.

When it comes to brand awareness, respondents stated that they are loyal to a specific vehicle brand because they know and understand it, so they will be able to easily recognise it amongst other brands. Respondents also stated that once they have this specific brand in mind, they do not consider other ones and their preferred brand remains top of mind when they make purchase decisions.

5.3.4 Hypothesis 4

H4 – There is a positive relationship between website quality and consumer attitude

The study suggested a positive relationship between website quality and consumer attitude which was confirmed by the empirical results, even stating that it is significant. The coefficient for H4 was 0.185 and the p value indicates a 0.01 level of confidence which means that the hypothesis is supported and significant and therefore the arguments put forward on it hold true.

The existence of this relationship confirms what the literature has stated regarding the relationship between the website quality and the consumers' attitude. Scholars state that the quality enables ease of use by customers which in turn, increases the number of times they revisit and engage with the website (Giao, Vuong, & Quan, 2020). A good website must not only have good, engaging content, but it must have enough information to enable proper decision making. The availability of information that allows customers to research and make comparisons before making a purchase also builds trust and the knock-on effect of this is a positive attitude towards the product or service.

In this study, the majority of the respondents strongly agreed that the website must look good with well-organised pages and be fully functional, i.e., fast navigation and easy to use. They also stated that the website must offer them relevant information that will enable decision making and provide them with solutions to their problems. Their personal information must be safe, and queries must be responded to on time and efficiently. The Theory of Planned Behaviour (TPB) is once again confirmed here because ease of use refers to perceived behavioural control, a construct of the model. The relationship also highlights the importance of non-tangible constructs on the consumer's attitude.

5.3.5 Hypothesis 5

H5 – There is a positive relationship between attitude and purchase intention

The study proposed that there is a positive relationship between the consumer's attitude and purchase intention. This relationship and its significance were both confirmed by the results of the study. The coefficient for H5 was 0.234, suggesting that a relationship exists between these two variables. The p value indicates a 0.002 level of confidence, therefore meaning that the hypothesis is supported and significant. The arguments put forward for this hypothesis are therefore true.

The results of the empirical study indicate that attitude is an important mediating factor that will eventually lead to purchase intention if influenced positively. As indicated by the previous hypotheses, there is a strong relationship between attitude and the other four constructs. In addition to this, the respondents stated that in order to have confidence in the motor vehicle brand and make a purchase, it must meet their expectations in terms of satisfaction and excellent customer service.

The vehicle brand must also be familiar to and known by those close to them. This asserts the existence of the subjective norm, a key aspect of the TPB which states that people consider the opinions of those close to them in making behavioural changes (Soorani & Ahmadvand, 2019). The social–self aspect of the Self–Congruency Theory is also confirmed, where individuals behave and make decisions according to how they think others close to them see or perceive them (Mothersbaugh & Hawkins, 2016).

5.4 Chapter 5 summary

The results of the study were discussed in detail alongside the main research problem and hypotheses. All the hypotheses were supported at a 0.01 level of confidence and were discussed in relation to the outcomes of the study. It can therefore be settled that before a customer has an intention to purchase a vehicle, his attitude will be influenced by perceived reliability, perceived value, brand awareness and website quality. The next chapter of the study presents the conclusions, implications of the study and recommendations. Lastly, suggestions for further studies are also put forward based on the identified limitations of the study.

Chapter 6: Conclusions and Recommendations

6.1 Introduction

The results of the study were presented and discussed in the previous two chapters. In this chapter, an overview of the study is presented together with some conclusions and implications. Recommendations are provided to key stakeholders as well as suggestions for future research.

6.2 Conclusion of the study

Data was collected from respondents across urban cities in South Africa, specifically Johannesburg, Cape Town, and Durban. These respondents were in the market to purchase a motor vehicle within the two-year period preceding the survey. The results of the empirical study indicated that all five of the proposed hypotheses were significantly supported.

Firstly, consumer attitudes towards motor vehicles have an effect on their purchase intention, at the same time, it is influenced by the vehicle's perceived reliability, perceived value, brand awareness and the manufacturer and/or seller's website quality. Secondly, the results confirm the mediating effect of consumer's attitude towards motor vehicles, for instance, the vehicle must meet their expectations, they must have confidence in the brand, satisfaction must be guaranteed, and the brand must also be familiar to people close to them before they consider purchasing it. This confirmed the Theory of Planned Behaviour (TPB) which states that a consumer's behaviour is informed by their attitude towards that behaviour, the influence of loved ones as well as whether they think it will be easy or difficult to change that behaviour (Al-Jubouri, 2021).

Although there was a general decline in motor vehicle sales during the pandemic, people were still making enquiries and applying for vehicle finance. It would seem that the decline was caused more by the different lockdown levels and restrictions on people's movement, rather than a lack of interest in vehicle purchases. The pandemic did not decrease consumer purchase intentions for motor vehicles.

The results also highlight a variance in the behaviour of generational cohorts across different countries. The literature review states that the younger generations in the USA

and United Kingdom, developed countries, generally have no appetite to own vehicles (Wang & Wang, 2021). The reality in South Africa is different because most respondents were generations Y and Z, these are the people seeking to purchase (and/or finance) vehicles even during the pandemic.

Exceptional customer service came up as a top priority for respondents who are looking for solutions to their problems. This was translated as reliability of the product, trust in the seller and manufacturer and customer satisfaction through varying touchpoints of the vehicle purchase journey. Value followed closely and this was defined as being offered a good price, for a quality vehicle that performs as promised, once again building trust between the consumers and the seller and/or manufacturer. Respondents also noted how their purchasing behaviour is influenced by those close to them being their family and friends. Further to this, they stated that a website that is safe, easy to use, appealing and reliable is an important part of their purchase journey. This became particularly relevant during COVID-19 where there were restrictions in terms of how people could move and shop. Physical dealerships are still an important channel in the motoring industry, and they always have to be considered because of the tangible nature of vehicles. This is where potential customers get to see, feel, and experience the actual motor vehicle.

Lastly, the results indicate that respondents have their own preferred vehicle brands to which they are loyal and that they would choose amongst other competing brands without thinking twice. This is reasonable given the cost price of vehicles and other important considerations that a consumer makes before purchasing a vehicle. Purchase intention has been studied for years and through many different industries. This study confirms its importance in consumer behaviour through the significant and supported hypotheses. Respondents have unreservedly stated that if all these constructs are in place, they will purchase the vehicle of their choice.

6.3 Implications of the study

The current study has implications in both academia (theoretical) and in business (practical) which are discussed in the next section.

6.3.1 Theoretical implications

The study enhances the existing knowledge and literature on consumer behaviour by proving the impact of attitude on purchase intention. It further confirms the strong and significant relationships that exist between attitude and the identified independent variables. All the proposed theories are significantly supported by the findings of the study. Respondents clearly stated the impact that those close to them have on the decisions they make as well as their behaviour. They further indicated how specific things like value for money, good customer service and professional staff can increase their intention to purchase.

6.3.2 Practical Implications

During the pandemic, the motoring industry struggled to create value for vehicles in a manner that is understandable and accessible to customers. It also struggled to communicate this value in a way that would lead to positive consumer action, i.e., purchase decisions. The study offers practical implications to businesses, particularly the field of marketing, on how to market during a pandemic. Businesses must intentionally promote on-line purchases through offering special promotions and discounts to encourage customers to shop on-line (because they cannot go in-store). Websites must be enhanced to be one-stop channels where consumers can do everything on-line from researching, to comparing prices and eventually transacting securely without any problems. Marketing efforts need to be directed to packaging and communicating the value offering as well as to reassure the product's reliability in the absence of a physical store visit (during pandemic restrictions). On-line channels must take the lead to support customers during a pandemic while fairly incorporating bricks and mortar, especially for tangible products like vehicles.

6.4 Recommendations

The motoring industry is made up of various important role players from manufacturers to sellers and financiers. The outcome of this research study is therefore quite important to many stakeholders even though the study focused on consumer behaviour. The empirical study confirmed the positive impact of independent variables on consumer attitude, the mediating variable. Recommendations must therefore be centred around promoting a positive customer attitude in order to increase their purchase intention.

Respondents are undoubtedly loyal to their brand and their attitude towards vehicle purchases is influenced by people in their close circles like family, friends, and colleagues. This creates an opportunity to improve brand presence and build trust across the varying motor vehicle brands. An integrated marketing communications (IMC) plan which co-ordinates all marketing activities will ensure consistent messaging across all channels, thereby building trust and leading to a positive consumer attitude. IMC can also be used to build the brand and image of the company publicly through extensive PR campaigns. Cause related campaigns like community projects, sponsorships, and donations, can help put the company in a positive light, one that cares for people beyond profit (especially during a pandemic).

The constant improvement of the website becomes necessary to provide customers with good and engaging content, enable ease of use when it comes to navigation and most importantly, ensure the security of their information through a proper authentication and verification process. Customer brand perceptions can be managed through the provision of good on-line content which can inform how they feel about the brand and how reliable they perceive it to be (Eigenraam, Eelen, & Verlegh, 2021). Customers should also be given a compelling reason to transact on-line, so the clever usage of on-line sales promotions becomes important during the pandemic because it will encourage more on-line activity, but also create value for customers through better pricing options. The different channels must be coordinated and work in unison to encourage customer on-line engagement (Moreno, Lafuente, Carreón, & Moreno, 2017).

Social media is a powerful tool to reach many people across different generations and it is clear in the results that different generational cohorts have different needs, so it is important to communicate to each one accordingly. 88% of South African Millennials use their mobile phones or personal computers (PCs) to access social media, and 61% of this cohort engage daily across different social media channels (Duffett, 2020). Content should be planned to drive traffic from all channels to the website as the main channel where all product information can be housed, enabling proper research, decision making and eventually, transacting. In order to support all marketing efforts, a clear customer relationships management (CRM) strategy should be adopted to provide contextual

solutions to the different generational cohorts and ensure that each customer receives communication at an individual level and through their preferred channel, for instance. Given the fundamental differences in generational cohorts, it is quite clear that different ways are required to engage and market to the various cohorts (Delbert & Mothersbaugh, 2016).

Lastly, the respondents stated the importance of dealing with professional individuals from a reputable company when purchasing a motor vehicle. It will be valuable for the company to invest in the constant training and development of their staff to build a strong knowledge base that provides exceptional customer service and increases customer satisfaction on an on-going basis. The use of customer satisfaction surveys will assist in gauging performance in order to deliver as expected.

6.5 Study limitations

All research studies have limitations; in order to provide more meaning and clarity, it is an ethical obligation for the researcher to state these limitations and not ignore them as some believe that they can take away from the essence of the study (Cooper & Schindler, 2014). These limitations also compromise the level of data collection, interpretation, and analysis. The following limitations must be noted for this research study:

- Method - a quantitative study is one-dimensional in terms of the responses that the participants can offer and does not always elicit in-depth responses. It also tends to be too removed from reality and too focused in proving the existing theories or relationships (Farghaly, 2018). It would be ideal to have free format open-ended questions that allow participants to offer their full uninhibited views, especially for interpersonal constructs like attitude and brand awareness in the case of this study. A mixed research method would be the most suitable under such circumstances as it offers the best of both worlds (Bell, Harley, & Bryman, 2022).
- Design – a cross sectional study means that it can only be done over a certain period time (Creswell & Creswell, 2017), a maximum of two weeks in this case, which can firstly put undue pressure on the researcher and secondly, might not allow for enough sample data collection which means that inferences to the greater

population cannot be made fairly (Hair, 2009). For example, if less than 250 responses are collected within this period, the study might not be concluded.

- Instrument – a closed questionnaire may be too limiting in comparison to an observation form if more in-depth information is required from participants (Cooper & Schindler, 2014). The use of a five-point Likert scale may also be too limiting for some answer options, especially when the participant has mid-ground views on a particular statement, so does not 'strongly agree' nor simply 'agree' but maybe 'slightly agrees'. A seven-point Likert scale may be more suited in such instances as it offers more options.
- Sampling method – a convenience sampling method to major cities of Johannesburg, Durban and Cape Town might miss important data from potential car buyers in other smaller cities and provinces. The study also does not account for people who move between provinces because of other commitments like school or work. For instance, someone may be working in one of the three identified cities, but originates from a smaller city. This method might also lead to the initial participants forwarding the questionnaire to others who are not representative of the required sample and do not complete the survey as anticipated because they were not briefed properly (Cooper & Schindler, 2014), a classic case of sample misjudgement. These referrals may also have inter-rater bias where they do not truthfully complete the survey based on their actual situation, but complete it based on what they think is desired in order not to disappoint their referees (Dalati & Marx Gómez, 2018).

6.6 Suggestions for further research

The research study contributes practically to the marketing field and its stakeholders as well as increases existing knowledge on how the pandemic influenced consumer purchase intention. There are however limitations, as discussed in the previous section, so suggestions for further research (to improve these limitations) are discussed next.

Firstly, a qualitative study can be conducted to allow for more in-depth and detailed feedback from the respondents. This could be followed by a longitudinal study where data is collected over a longer period to understand how the constructs evolve as people's

needs and wants change over time. Human beings are constantly evolving, and COVID-19 is a classic case of this because consumer behaviour changed during the different lockdown stages and against the challenging macro-economic context of South Africa. The next consideration for future research would be to test the conceptual framework using different moderating variables like the price of the vehicle, the respondent's geography, size of their family and the type of job they do. In addition to these, more personal variables like their social status, culture and religion could be tested as they are likely to influence their attitude towards the purchase intention for vehicles. Customer satisfaction was highlighted as an end result of two variables in the study, being perceived reliability and perceived value, so it would be worthwhile to test its impact as a mediating variable in a future study.

The constructs of the discussed theories could also be used as they are, for example, in an empirical study that predicts consumers reactions to food waste; Soorani and Ahmadvand (2019) extend the TPB by adding a construct of guilt which they deemed relevant for their research and their findings indicate that the theory, together with the added construct can not only be used to manage the intention that precedes the behaviour, but it can be used to predict future behaviour accordingly. Another study on consumers' intentions to purchase green and eco-friendly products, Yadav and Pathak followed the same approach by again adding constructs applicable to their study, being perceived value and willingness to pay a premium, to measure consumer purchase intentions and behaviour (Yadav & Pathak, 2017). The extension of the TPB once again proved that consumer intention precedes their behaviour to act in a specific way, i.e., purchase the products.

Respondents who completed the survey were from Johannesburg, Durban, and Cape Town (Western Cape). According to census 2011, these three cities make up 54.23% of the country's population (Lehohla, 2011), by implication the balance of the provinces make up the remaining 45.77% which cannot be ignored. It is also important to note that provinces like the Eastern Cape (13.55%) and Limpopo (10.98%), have a higher population than the Western Cape (10.45%). It is therefore important for future studies to expand to all parts of the country and reach a bigger or more representative sample for

fairer comparisons. Finally, the study could be replicated in other industries and sectors like the Fast-Moving Consumer Goods (FMCG) or the telecommunications sector to monitor the performance of similar constructs, especially during the same period of the pandemic.

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Appendices

Appendix A: Participation Information Sheet

PARTICIPATION INFORMATION SHEET

Dear Sir / Madam

I am conducting a research study titled "factors that influence purchase intention of motor vehicles during the COVID-19 pandemic". Please spare 5 – 10 minutes of your time to complete the accompanying questionnaire below. Your response is important to the study and there are no right or wrong answers. Your name will be kept anonymous, and your responses are strictly confidential, so you will not be identified as a respondent in this study or any articles that may emanate from it.

Kindly note that participation is voluntary, so if you do not wish to participate, please feel free to opt out at any point in time. Please note that voluntarily completing the self-administered assessment will be regarded as your consent. There is no risk, penalty, or loss of benefits whether you participate or not. It is therefore our request that you answer all questions honestly and as best as you can.

If you have any questions afterwards about this research, please feel free to contact me on the details listed below. If you have any queries, concerns or complaints regarding the ethical procedures of this study, you are welcome to contact the University Human Research Ethics Committee (non-medical), telephone + 27(0)11 717 1408, email Shaun.Schoeman@wits.ac.za

Thank you for your willingness to participate in the study.

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Appendix B: Research Instrument

1. SCREENING QUESTION: Have you considered purchasing a motor vehicle in the past two years?

Yes	1
No **If NO, CLOSE INTERVIEW**	2

SECTION A – BIOGRAPHIC QUESTIONS

Please answer the following questions by circling the appropriate number.

A1. Please indicate your gender:

Male	1
Female	2
Prefer not to say	3

A2. Please indicate your age group:

18 – 25 years old	1
26 – 35 years old	2
36 – 45 years old	3
46 – 55 years old	4
55 years old and above	5

A3. What is your monthly income?

R0 – R15 000	1
R15 001 – R30 000	2
R30001 – R50 000	3
R50 001 – R100 000	4
>R100 001	5

A4. What is the highest level of education you have completed?

Below Matric	1
Matric	2
Diploma/Certificate	3

Undergraduate degree	4
Postgraduate degree (Honours, Masters, Doctorate)	5
Other	6

A5. Who are you most likely to approach for motor vehicle financing towards your next motor vehicle purchase?

FNB -WesBank	1
Nedbank- MFC	2
ABSA Vehicle and Asset Finance	3
Standard Bank Vehicle and Asset Finance	4
Parents Financing	5
Cash	6
Other	7

SECTION B

In this section, please indicate the extent to which you disagree or agree with each of the following statements. You can indicate the extent to which you disagree or agree with the statement by selecting the corresponding number on the 5-point scale ranging from:
(1) = Strongly disagree; (2) = Disagree; (3) Neutral; (4) = Agree; (5) = Strongly agree

THE QUESTIONS BELOW ARE ALL BASED ON THE OPTION YOU HAVE INDICATED ABOVE IN QUESTION A5

PERCEIVED RELIABILITY

		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
PR1	The vehicle must **deliver on all the promises made** by the seller and or manufacturer	1	2	3	4	5

PR2	The seller and or manufacturer of the vehicle must **show sincere interest in solving my problems**	1	2	3	4	5
PR3	The seller and or manufacturer of the vehicle must **provide excellent pre-sales service**	1	2	3	4	5
PR4	The **prices** offered on the vehicle must be **competitive**	1	2	3	4	5
PR5	It is important for me to **trust** the seller and or manufacturer, **feel safe** and have **confidence in buying the vehicle.**	1	2	3	4	5

PERCEIVED VALUE

		Strongly disagree	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
PV1	**High quality** is important when considering a vehicle purchase	1	2	3	4	5
PV2	The vehicle must **deliver the expected performance**	1	2	3	4	5
PV3	I must get **good value and quality for the price offered**	1	2	3	4	5
PV4	**Excellent customer service** is important when purchasing a vehicle	1	2	3	4	5
PV5	I must deal with **professional individuals from a reputable company** when purchasing a vehicle	1	2	3	4	5

BRAND AWARENESS

		Strongly disagree	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
BA1	I am **loyal** to a specific vehicle brand	1	2	3	4	5

BA2	I **know and understand** this specific vehicle brand	1	2	3	4	5
BA3	I can **easily recognise** my preferred vehicle brand amongst other competing brands	1	2	3	4	5
BA4	I **do not consider other brands** when mine is not available	1	2	3	4	5
BA5	My preferred **brand is top of mind** when I make purchase decisions	1	2	3	4	5

MANUFACTURE/SELLER WEBSITE QUALITY

		Strongly disagree	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
WQ1	The website in use must **look good, pages well organised and function properly**	1	2	3	4	5
WQ2	Queries raised on the website must be **responded to timeously and efficiently**.	1	2	3	4	5
WQ3	The website must provide **relevant information to enable decision making and solve my problems**	1	2	3	4	5
WQ4	My **personal information must be safe** and the **transacting process secure** when I use the website	1	2	3	4	5
WQ5	The **navigation must be fast**, the **enquiry process efficient** thereby **enabling ease of use**	1	2	3	4	5

ATTITUDE TOWARD PURCHASING A VEHICLE

		Strongly disagree	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
ATT1	The vehicle **must meet my expectations**	1	2	3	4	5
ATT2	It is important for me to **have confidence in the vehicle brand**	1	2	3	4	5

ATT3	The vehicle brand must **guarantee satisfaction** and offer value for money	1	2	3	4	5
ATT4	The vehicle brand and product **must be familiar** to me and known to people close to me (friends and family)	1	2	3	4	5
ATT5	The overall **service associated with the product must be excellent**	1	2	3	4	5

PURCHASE INTENTION

		Strongly disagree	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
INT1	I am **actively in the market** to purchase a vehicle	1	2	3	4	5
INT2	I have a **specific vehicle brand in mind** that I would like to buy	1	2	3	4	5
INT3	I **will immediately purchase** the specific vehicle if I get a good deal	1	2	3	4	5
INT4	I will **immediately purchase the specific vehicle because I trust the brand**	1	2	3	4	5
INT4	My **overall willingness and likelihood to purchase my preferred vehicle brand are high**	1	2	3	4	5

Thank you for your time and participation!

Appendix C: Ethical Clearance Certificate

Graduate School of Business Administration
University of the Witwatersrand, Johannesburg

Wits Business School Ethics Committee
Constituted under the University Human Research Ethics Committee (Non-Medical)

Ethics Clearance Certificate

Ethics protocol number: WBS/SM2501487/692

This certificate is only valid with a legitimate ethics protocol number and signed by the Researcher (below).

Project title	Factors that influence purchase intention of motor vehicles during the Covid-19 pandemic
Investigator / Researcher	Mr Lebogang Gaoaketse
Nature of Project	MM (Strategic Marketing)
Decision of the Committee	Approved, provided stakeholders and participants are guaranteed anonymity and confidentiality.
Issue Date of Certificate	2022-05-04
Expiry date	Date of submission of the project / research report
Chairperson	Prof Anthony Stacey ☎ +27 11 717 3587 📱 +27 82 880 4531 ✉ anthony.stacey@wits.ac.za

Declaration by Researcher

One copy must be signed by the Researcher and returned to the Chairperson of the Wits Business School Ethics Committee.

I fully understand the conditions under which I am authorized to carry out the abovementioned research and I guarantee to ensure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I undertake to resubmit the protocol to the Committee.

Signature

04 May 2022
Date:

Appendix D: Standardised Regression Weights

			Estimate
PR1	<---	PR	0.896
PR2	<---	PR	0.859
PR3	<---	PR	0.812
PR4	<---	PR	0.805
PR5	<---	PR	0.947
PV1	<---	PV	0.803
PV2	<---	PV	0.903
PV3	<---	PV	0.808
PV4	<---	PV	0.889
PV5	<---	PV	0.779
BA1	<---	BA	0.773
BA2	<---	BA	0.828
BA3	<---	BA	0.73
BA4	<---	BA	0.55
BA5	<---	BA	0.727
WQ1	<---	WQ	0.759
WQ2	<---	WQ	0.865
WQ3	<---	WQ	0.894
WQ4	<---	WQ	0.903
WQ5	<---	WQ	0.869
ATT1	<---	ATT	0.944
ATT2	<---	ATT	0.914
ATT3	<---	ATT	0.937
ATT5	<---	ATT	0.869
INT1	<---	INT	0.535
INT2	<---	INT	0.743
INT3	<---	INT	0.758
INT4	<---	INT	0.791
INT5	<---	INT	0.711

Appendix E: Turnitin Report

MMSM Final Research Report LR Gaoaketse (2501487) .docx

ORIGINALITY REPORT

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Lebogang Gaoaketse (2501487)

MMSM Marketing Management

12 August 2022