CHAPTER 1

INTRODUCTION

1.1 BASIS OF AUTO INDUSTRY

The Indian auto industry was non-existent till the 1940s, as automobiles were imported from General Motors and Ford. In early 1940s, Hindustan Motors and Premier Auto Company’s came into being, by importing know-how from General Motors and Fiat respectively (Piplai T, 2001). Marketing managers are interested in not only the product but also the behavior of the consumers because it gives them the right orientation for the product development. In particular the consumer satisfaction level provides the scope for repeat buying pattern and brand loyalty which lead to optimum profitability. Thus it is recognized as important as the product itself. In this regard it has been pointed out, "specifically satisfaction from the product of today will create a favorable confidence in future.

‘This, in turn, increases the profitability of purchases,’ say Atul Parvatiyar & Jagdish N. Sheth (2001). Sales growth is now coming from developing regions, with South America, India, China and Eastern Europe leading this trend. Sales of automotive vehicles outside the Triad
surpassed 14 million vehicles in 1999, representing around 26% of total new sales (Francisco Veloso, 2000). From 2001-02 to 2005-06, the Indian automobile sector has grown at an average annual rate of over 18 per cent in terms of value of output at constant 1993-94 prices and the auto-component sector has grown at about 26 per cent. During the same period, in terms of domestic sales in numbers, two-wheelers have grown at over 13 per cent per annum; three-wheelers at more than 15 per cent commercial vehicles at about 25 per cent per annum and the number of passenger vehicles by 17 per cent per annum (Badri Narayanan G.Pankaj Vashisht, 2008).

1.2 AUTOMOBILE INDUSTRY IN INDIA - AN OVERVIEW

Economic growth, the need for better conveyance, gradually improving road infrastructure coupled with better credit and financing options, have acted as a major catalyst in encouraging the growth and development of the two wheeler segment in India (ACMA 2006). Further, the new and improved features on the two wheelers, their stylish and trendy looks are a rage with the country’s youth, who, form a substantial influence in determining the consumer behavior have ensured that the two wheelers remain on top of the automobile
industry’s agenda in India (Humphrey, 1999). Drive down any of the roads in India, and one would not miss the pulsars, the Hero Hondas, the Bajaj, TVS bikes, Yamaha variants and many others. The two wheeler segment has played an important role in giving a push to the automobile industry in India. In fact, the production, sales and exports of the two wheelers is a fair indication of the growing importance that it enjoys in this country’s manufacturing economy.

Consumer behavior is the study of how people buy, what they buy, when they buy and why they buy (Kotler Philip, 1997). It blends elements from psychology, sociology, sociopsychology, anthropology and economics. It attempts to understand the buying decisions process, both individually and in groups. It studies characteristics of individual consumers such as demographics, psychographics, and behavioral variables in an attempt to understand people’s wants. It also tries to assess influences on the consumer from groups such as family, friends, reference groups, and society in general.

The deregulation policy on technology acquisition and competitiveness in the Indian automobile industry during the 1980s studied in detail and it was found that competitiveness has depended on the ability to build technological advantages, even in an era of capacity-licensing
The sales of the two wheelers has increased from 28332 (in thousands) in 2001-02 to 32566 (2002-03), 53687 (2003-04), 60699 (2004-05) and 83873 (2005-06).

In his study, he analyses the determinants of growth of Indian automobile firms during three different policy regimes, namely, licensing (1980-81 to 1984-85), deregulation (1985-86 to 1990-91) and liberalization (1991-92 to 1995-96). Unlike the prediction by Narayanan (1998), this study finds that vertical integration is detrimental for growth in a liberalized regime as it potentially limits diversification (Narayanan, 2004). He also finds that vertical integration plays a positive role in a regulated regime, while it is not conducive for export competitiveness in a liberal regime (Narayanan, 2006).

Customer satisfaction has been the subject of many studies since the early 1970, which have shown it to be a construct with reasonably good reliability that is distinct from related constructs such as customer attitude, product performance and service quality (Olidver 1980, Westbrook and Oliver 1981).
1.3 EMERGING POTENTIAL OF THE INDIAN MARKET

The recent Indian market trends are from mass to direct marketing; from transaction to relationship marketing; the new trend is only evolutionary and not revolutionary. The economic boom of the late 1980's and early 1990's and a more open industrial policy in India has brought in a new sense of optimism among the marketing managers, especially those dealing in consumer and durable goods. It has become common place to talk about unlimited opportunities and the market niches awaiting to be tapped in urban as well as rural India. The marketers are no doubt expanding and the very significant growth rates witnessed in the small towns and rural areas over the past few years have opened new vistas for further growth (Rao. B.N., 1990).

The present day Indian market for durable consumer goods is masterminded by multinationals and their Indian counterparts. The producers are willing to invest large fortunes in competitive advertising and product differentiation. India might not yet be on par with the Asian tigers like, Hong Kong, South Korea, Taiwan and Singapore but it is certainly on the way to becoming one.
Economic liberalisation in India has opened the doors for a massive expansion in investment and production in the entire spectrum of industry. Along side of this substantial growth depending of the industrial structure, the age of high mass consumption also seems to be a foreseeable prospect. Thus, India was identified as one of the largest markets for consumption goods in Asia, next only to China. The 200 million strong middle class consumers in India have clearly sent a message to the world that their appetite for consumer goods is enormous by any standard (Rajni Chada 1996).

The rapid rise in consumer spending which is no doubt derived from higher levels of disposable personal income is not a mere quantitative spurt. It represents a significant qualitative change in the people's perceptions of what they want and how they would go about the job of fulfilling their wants. Thus, the growing numbers of companies are increasingly looking towards orienting their business to go beyond customer needs and wants.
1.4 AN OVERVIEW OF INDIAN CONSUMERS

The extremely complex Indian market is vast and it is scattered over six lakhs villages and five thousand small and big towns. The thick population of the land with their extreme diversities in terms of religion, customs and language provide the most peculiar market of the world. There are six religions and six hundred sects and sub sects. The people speak seventeen different languages and hundreds of local dialects. The diversity in the country and the absence of a common life style and consumption habits are the most challenging characteristics of the marketing environment in India.

Every buyer in the Indian market buys the product to suit his own economic and social environment. One has to be cautious while applying the theories to understand the behavioural dynamics of the Indian consumer. To understand the peculiarities of the Indian consumer and to construct his buying profile, the analysis has to be carried out in relation to his environment, his culture and tradition, his educational and economic status, his level of exposure and the degree of his sophistication.
A comprehensive study on the Indian consumer satisfaction / dissatisfaction has not been undertaken so far, only a few brief studies have been conducted by academic institutions and individual researchers on isolated aspects of the buying behaviour of the Indian consumers.

It is evident from such studies that Indians, as a class, present a striking contrast to the people of the West. Mostly they are not an adventurous, thrill seeking, highly strung community. Basically, they are conservative minded and tradition bound people. It is not an exaggeration to say that more than, it is the past that influences their style of living. They do not seek after great events for their happiness. Expensive holidays and sightseeing are something alien to their normal life style. They are content with the small happenings in the family or community. These are the some general characteristics of the Indian people, but it does not mean that Indians are homogenous people, fitting into a common characteristic (Ravichandran.M 1986).

Although the existing products satisfy a certain need, the manufacturers sense an additional requirement for many of Indian consumers. This is a direct result of the rapidly changing social and economic environment in India during 1990's. The economic
liberalisation that has been sweeping across the country for the last few years has altered the lives of a large section of India's flourishing middle class consumers. They have become far more international in their outlook and aspirations, more sophisticated and flexible in lifestyle and attitudes and certainly more adventurous and demanding in terms of product usage and leisure activities.

Due to the diversity in religion and caste, language and cultural styles, customs and calendars, it will be more practicable to classify the Indian consumer on the basis of his economic status as the rich Indian consumer, the middle class consumer and lower middle class consumer. Numerically the first group is a negligible minority. Though this group indulges in conspicuous consumption of a high order, it does not form a demand base large enough for any manufacturing firm to concentrate upon. It is the middle class that constitute the largest consuming sector for manufacturing goods in the country today. The third category, the lower middle class consumer group, stands out as a striking contrast to the first. Its purchasing power is very low. It receives the benefits of several social, educational and economic programmes of the nation and over a period of years, the upper strata of this group may improve economically and merge into the middle class (Raj Rani 1978).
1.5 NEED AND IMPORTANCE OF CONSUMER SATISFACTION / DISSATISFACTION STUDIES

Czepiel/Rosenberg have rightly stressed the need for the consumer satisfaction / dissatisfaction studies in the following lines, "What we seem to need is a good dose of qualitative research giving answers to the following such questions. What does the presence or absence of satisfaction mean to consumers? What are the social or psychological factors which affect the importance of satisfaction in the consumer's meaning system? How do consumers relate to refer to and evaluate satisfaction generating experiences? In what ways does the consumer perceive and discern satisfaction? What are the experiential manifestations of satisfactions? (John. Czepiel., J. Rosenberg, 1977).

The lack of adequate knowledge on satisfaction / dissatisfaction is definitely a major hindrance to public staff, to legislators, marketing managers, consumerists and consumer behaviour theorists. Hence, the development of both the conceptual and measurement aspects of consumer satisfaction and dissatisfaction is needed. Therefore, the Corporate blue prints for growth are becoming synonymous with strategies for customer satisfaction.
Customer Satisfaction' can be basically a complicated mix of "Hardware" (Technology, Product, Price quality, etc.) and "Software" (attitude, responsiveness, deliverance, communication etc.). On the one hand it is a curious mix of facts, and on the other the perceptions of consumers. Customer satisfaction thus means not only giving the customer a good product and services but also ensuring that the customer feels that he has genuinely got a good product and service. Therefore, customer satisfaction is a guide and product and technology are the forces to achieve business objectives. As the expectations of consumers keep changing with changing environment, customer satisfaction becomes a dynamic issue and determined efforts are to be made continuously to assess it (Anil Jaokar, 1995).

Consumer satisfaction occupies a central position in marketing thought and practice. Satisfaction is a major outcome of marketing activity and serves as the link process culminating in purchase and consumption with post purchase phenomena such process culminating in purchase and consumption with post purchase phenomena such as attitude change, repeat purchases and brand loyalty. Most of the
corporations are generating their profits mainly by satisfying consumer needs and wants.

Customer satisfaction is important not only for small and growing organizations but even major corporations cannot escape from the customer scrutiny. This is evident from the following case study. Literally and figuratively 31.1. 1984 was the longest day for Sony, Japan. Its stockholders meeting, which lasted thirteen hours and thirty minutes was a record time for Japan companies. That year Sony and its allies lost rather decisively to Matsushita and its associates in the VCR battle, Beta, whose market share was 81% in 1977 dropped to 25% in 1983 with remaining market captured by VHS. This was criticized by major dealers as "They don't tell us anything about a new product till a day before its introduction" and further they added, "they are arrogant, thinking that their technology is so superior it can take care of everything, they do not realise the customer needs, meeting their latent demands and identifying the opportunities. The mighty Sony had fumbled because it forgot to survey the field and remember its customers (David J.Lu., 1987). Smaller corporation are even more vulnerable to this concept.
Many successful organisations are thriving on the promise that
customer satisfaction is not merely a means of avoiding legislation, but
more positively it is the vital adjunct to effective marketing positioning
and a cornerstone of continuing success. Fully satisfied customers
generate success, while dissatisfied customers on the other hand are
disloyal, vociferous in passing on their adverse experience and become
generators of the complaints which fuel movements towards legal
control.

The insight gained from the consumer behaviour studies is
always transform the marketing situation. Thus, the study on consumer
satisfaction essentially tries to answer the questions on what are
consumer perception of the product and which is indeed helpful in
identifying the preference aspect of consumers. These data on consumer
satisfaction / dissatisfaction give a guideline for the manufacturers to
plan for the technological advancement (Keith Hunk.H 1977)

Consumer behaviour is rather unpredictable. It is because it
arises from people's deep seated needs, cultural background, beliefs,
attitudes and value systems. However, it can he partially understood in terms of the frameworks of behavioural science and other disciplines. There is no simple cookbook formula for working with people. There is no idealistic solutions to marketing problems. All that can be done is to increase one's understanding and skills, so that consumer satisfaction can be improved.

Managements need information about consumer satisfaction in order to make some concrete product decisions. These surveys can produce favorable or neutral or negative results, but usually they bring a number of benefits. Thus the field needs to develop many additional principles, and they must become the basis for sound, realistic practice, that can be discovered and demonstrated most rapidly by a carefully and well-planned research. With a view to develop a sound theoretical framework for the investigation, a review of literature on consumer behaviour has been done.
1.6 STATEMENT OF THE PROBLEM

Why does the bikes segment deserve the attention that it gets? An overview of these industries makes it clear that the bikes are among the most sought after automobiles in India for some time and the trend is likely to stay for a while (FADA 2008).

- The total sale of bikes in India has touched a figure of 7.86 million units by March 2008, up 11.42 from the previous financial figures of 7.05 million. Production during the period reached 8.63 million units.

- The production of bikes in India is expected to reach a staggering 17.85 million units by 2011-12, more than double of the current production level.

- The production capacity is to reach 22.31 million units in 2011-12 compared with 10.78 in 2006-07.

- India is likely to export 1.39 units in 2011-12 compared with 590,000 in 2007-08.

- Total investment for new capacity generation in this segment is likely to be more than $2.2 billion (INR 10,000 crore)
• Hero Honda, Bajaj Auto and TVS Motor remain the leading players in terms of sales and popularity of their brands.

In the last two decades, significant changes have taken place as far as the two wheeler industry is concerned. Earlier, there used to be a few manufacturers who held a monopoly (Sharma.S, 2006). However, this situation has changed with the entry of other competitors, especially after liberalization and globalization. The foreign collaboration saw production going up tremendously due to the availability of many alternative choices, consumer preferences and needs changed. Suddenly, the buyer came into focus. The degree of consumer involvement in a product category has widely been recognized as a major variable relevant to strategy (Laurent, Kapferer, 1985). Thus, to know the level of consumer involvement is very important to a manager. The two-wheeler industry in India has grown at a compounded annual growth rate of more than 10 per cent (in number) during the last five years and has also witnessed a shift in the demand mix, with sales of motorcycles showing an increasing trend. Indian two wheelers comply with some of the most stringent emission and fuel efficiency standards worldwide (Narayanan G. Badri, Vashisht Pankaj, 2008).
Hence, this study makes an attempt to identify the changes in the markets relating to motorcycles and the mediating factors involved in the purchase of bikes. The study aims to understand the consumer preferences, mediating factors and the sources of information they use to make the purchase decision, and importance given to various evaluation criteria. The study will also help the manufacturers to take care of significant factors while designing a new product as well as promoting it.

1.7 RESEARCH OBJECTIVES

The main objective of this study is to identify factors affecting the purchase decisions of a motorcycle in an era of deregulation and suggest a model to capture the constraining factors in a better way.

Several specific goals are formulated to achieve this main objective. Based on the literature review and gaps, such as lack of in-depth study of the factors, effects of deregulations, following specific objectives are formulated to study the various factors that play crucial role in evolving purchase decision and the shifts in consumer preferences, needs, wants and external factors.
➢ To study the mediating factors involved in the purchase of bikes particularly 100 cc segment.

➢ To study the impact of consumer buying decision process in the purchase of bikes with special reference to Kancheepuram district in Tamil Nadu.

➢ To identify the critical factors involved in the purchase of 100 cc bikes and thereby evolves a conceptual model that captures the key dimensions.

➢ To suggest a suitable business model for providing significant information to bikes manufacturers in designing and promoting bikes, for the market.

1.8 RESEARCH QUESTIONS

The following research questions are quite relevant to the primary objective and the scope of the study and seeking to understand the key dimensions like the needs and want of the informed consumer shifts in perceptions.

1. What is the significance of the relationship between various demographic variables and purchase decision?
2. Whether the basic consumer buying model holds good for the bikes market in Kancheepuram District?

3. What are the criteria in making the purchase decision with regard to bikes in India and especially in Tamil Nadu?

4. What is the impact of the growing youth market in the purchase of bikes in Kancheepuram district, Tamil Nadu and India?

Based on these questions the following conceptual model is derived by the researcher.
1.9 CONCEPTUAL RESEARCH MODEL

1.9.1 MODEL FOR MEDIATING EFFECTS OF PURCHASE DECISION

Fig 1.1 SEM-CPD MODEL
1.10 SIGNIFICANCE OF THE STUDY

Delivering superior customer value has become an ongoing concern in building and sustaining competitive advantage; although there is a significant body of knowledge about the concept of customer value and its relationships with product attributes and customer satisfaction, there has been relatively little empirical research on the subject (Wang et al 2004). Kendall and Russ (1975) have felt and expressed that warranties and promises of complaint resolution and they often encourage dissatisfied customers to return. They concluded that expectations of warranty services are greater for durable goods than non-durable goods. Consumer characteristics in connection with two-wheeler are need, motive and personality and awareness that determines the type of the good and a particular brand which are the basic deterministic have direct impact on the final purchase decision (Sharma 1997). All buyers are consumers and all consumers are not buyers. Buyers’ have different tastes, likes and dislikes and adopt different behavioral pattern while making buy decisions (Sudarsana Reddy 2004). Friends, relatives advice; joint decision of the family and credit facility; finally the word of mouth are
responsible for purchase of consumer durables or force new buyer attitude (Losarwar SG, 2002).

Expectation of customers regarding after-sales report as warranties, parts availability and other post-purchase services will be a factor determining customer satisfaction particularly for durables (Lele et al 1998). Decision making process is the analysis of how purchasers choose between two or more alternative products or why they consider only one. It focuses on the stages through which consumers pass when deciding which products or services to purchase and their behavior after that choice (Howard and Sheth, 1969; Hoyer and MacInnes 1997).

1.10.1 RATIONALE BEHIND USING EXTERNAL FACTORS AS THE MEDIATING VARIABLE IN THE SEM – CPD OF CONSUMER PURCHASING DECISIONS OF BIKES IN KANCHEEPURAM DISTRICT IN TAMIL NADU, INDIA

Though, many research activities are carried on the consumer preferences of automobiles and particularly motorcycles. But, the studies focus on motorcycles as a single product not the differentiated product within that category. In spite of the differences across the genders and across green buying variables, the commonalities may provide a guide to advertisers interested in speaking to the consumers
(Shrum, L, 1995). All product categories in the survey of online stores are less acceptable overall than traditional stores. Online stores are perceived to have competitive disadvantages with respect to shipping and handling charges, exchange-refund policy for returns, providing an interesting social or family experience, helpfulness of sales people, post-purchase service, and uncertainty about getting the right item (Jacqueline J. Kacen and others, 2002).

With the opening of the economy in the 1980s there was a growth in the number of alliances with multinational agencies and an expansion in advertising though foreign network participation in agency ownership was limited. There was a massive expansion in advertising in India in the mid 1990s and increased competition among multinationals made big budgets a necessity (Lynne Ciochetto 2004). Advertising differentiates products and thus works as a barrier to entry (Bain 1956; Comanor and Wilson 1967). An important observation is that advertising is not the strongest determinant of purchase behavior. Without question, loyalty is the strongest determinant of purchase behavior: brand loyalty on brand choice and volume loyalty on units bought (Gerrad J Tellis 1988).
Information is generated by advertising because of consumer power in the product market. The nature of that power will vary significantly by the nature of the product being advertised. If the advertised properties of the product differ from the actual properties, the consumer will know about that difference prior to purchase in the case of search qualities. This reduces considerably—but not entirely—incentives for misleading advertising (Nelson Phillip 1974). Recent research in consumer behavior and social psychology has focused on the concept of “involvement” as an important moderator of the amount and type of information processing elicited by a persuasive communication. Under “high involvement” attitudes in response to an advertisement would be affected via the central route, but that under “low involvement” attitudes would be affected via the peripheral route (Richard E. Petty, John T. Cacioppo, David Schumann 1983).

The socio-cultural, demographic, and physical environments are but three of six major components of the macro environment. The other three are the political/legal, economic, and technological components. In any case, management needs systems to help identify, evaluate, and respond to environmental events that may affect the firm’s longer-term profitability and position. One such approach uses an opportunity/threat
matrix to better assess the impact and the timing of an event, followed by the development of an appropriate response strategy (Boyd 1997). Auster (2001) describes that motorcycling is perceived as a “masculine activity” in the United States both intuitively and objectively. Intuition and observation indicate that the image of the motorcycle is still regarded as masculine by the general population (Auster, Carol J 2001). In both, the online and offline media, some attribute information relevant for decision making may not be readily available (i.e., search costs for those attributes are high). This occurs, either because information on an attribute is simply not accessible in a given medium (e.g., the scent of a detergent or softness of paper towel are difficult to discern online) or the information can only be obtained with considerable effort (e.g., generating a comparative listing of the nutritional facts of different brands of margarine is more effortful offline than online) (Alexandru M. Degeratu, Arvind Rangaswamy, Jianan Wu 1999).

Hence, the medium of advertising, advertising tools, environmental factors and the word of mouth or referral, play a key role in the purchase behavior of a consumer (Kotler Philip 1997). Therefore, it is necessary to use the external factors, which play a crucial role as the mediating
factor in analyzing the causes and effects of purchase decisions of a consumer.

1.11 VARIOUS DIMENSIONS IN UNDERSTANDING THE OVERALL PURCHASE DECISIONS OF CONSUMER OF BIKES

1.11.1 ATTRIBUTES OF THE PRODUCT (ATP)

The following critical indicators have been identified as core to this criterion after consultation with previous research work, marketing management consultants, and industry executives: Regarding the price of the product which includes, reasonable pricing in commensuration with the product value, range of pricing from low to exorbitant, Regarding the features, which include color and style, fuel consumption, smoothness of ride, transmission torque ratio, stability and road safety and braking, Regarding the infrastructure which includes parking requirement, road conditioning, traffic movement and ease of riding.

1.11.2 AFFORDABILITY AND DESIRE OF PRODUCT (ADP)

The crucial indicators have been identified as essential under this criterion after consulting reputed industrialist, marketing associations and literature: Regarding the needs and wants of the consumer which
include savings, neighbor use, time compulsions, influence of social groups, urge of family, Regarding the availability of credit which includes the income size, family from demographics and cheaper finance, flexible monthly payment, simplicity in documentation and low initial commitment.

1.11.3 AFTER SALES SUPPORT OF PRODUCT (ASP)

The following core indicators have been identified under this criterion as critical success factors for the sales and support; Regarding the service quality, Regarding the availability of replacement or spares, pricing of the spares, Regarding the personnel who are well trained and experienced, Regarding the timeliness in delivery of serviced motorcycles, and dissemination of proper information to consumers on the product. According to the literature the after sales service and support is affected by the personnel and infrastructure.
1.12 LIMITATIONS OF THE STUDY

It is important that the findings of this empirical research be evaluated in the background of certain limitations carried along, since acknowledgement of these limitations could suggest new directions for future research.

✓ The present study was confined to a particular product category, namely, 100cc Motorcycles sold in a single district unit of a state, thus some of the results particularly dimensions of purchase decisions may be specific to the orientation in making production decisions of the particular product setting.

✓ Data on both dependent and independent variables were collected from random sample of consumers of motorcycles through questionnaire approach. Findings, therefore, will represent a casual approach.

✓ Though the reliability of the sampling technique and data collection has been within tolerable limits. The exclusion of female consumers from the study might be valid insofar as the male consumers’ are concerned. Generalization of the findings of the study may result in distortions in decision-making.
The findings related to consumer behavior are related to Kancheepuram district and may not hold true for any other district in Tamil Nadu. Hence, the researchers attempting to study the consumer behavior for this product may have to formulate different strategy relevant to their particular geographical locations.

1.13 ORGANIZATION OF THE STUDY

Chapter I: This chapter deals with a general introduction/background of the study tracing the automobile industry in India. It also presents the significance of the study, statement of problem of the study, limitations of the present study, and finally outlines the structure of the study.

Chapter II: Reviews literature with respect to the emergence of automobile industry in modern era and deals with role of external environment in the consumer purchase behavior. Presents various important factors affecting the purchasing behavior of the consumer contained in works of several researchers, identifies the gap in past research, outlines the objectives of the study, the previous empirical
findings and models developed to analyze the mediator and factors affecting consumer behavior are thoroughly examined.

**Chapter III:** Presents a detailed discussion on research design, the research hypotheses to be tested, and the methodology used to test the critical factors affecting performance and its hypotheses, presents a simple conceptual model for testing the critical dimensions.

**Chapter IV:** Summarizes the outcomes of the statistical and econometric analysis that are used to test the hypotheses.

**Chapter V:** Identifies the findings of the study pertaining to the hypotheses, the implications, for the sector as a whole and individually, drawn from the findings of the research, the limitations of the study, recommendations for future research, and conclusions of the study.
1.14 CONCLUSION

This chapter examined the key external environmental dimensions and affordability and desire dimensions and attributes of product dimensions affecting the purchase decision making. The background for the research is discussed and the research questions in this study raise the propositions to be tested. Research problem is discussed with the objective for the study and the variables associated with conceptual model significance of the study are defined and the following chapter will review the literature of previous studies and the propositions are hypothesized to capture the criticality of the study.