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Abstract:
In increase with infrastructure and development, the use of Automobile & FMCG have been increasing from years. This has paced up speed to shift on two-wheeler vehicles for better convenience. The use of bullock carts and 3-wheeler rickshaws has lowered down to greater extend. India ranks first in the world surpassing china in production of two-wheeler vehicles from 2017. Majority of Indians, especially the youngsters prefer two-wheeler vehicles over cars and other vehicle options. Bikes and scooters account for a significant portion of the two-wheeler market. The current state of rural marketing, particularly the decision-making process for acquiring a two-wheeler in a rural location, as well as its importance, current trends, and certain issues relating to rural marketing are discussed. In this article, we look at the demand for two-wheelers in rural areas, as well as the elements that influence the process of buying a two-wheeler, such as family, friends, dealers, servicing, and mileage.

Keywords: Two-Wheeler Vehicle, Rural Marketing, Decision Making Process.

Introduction:
As agents of rural development, rural markets play a socio-economic role. The potential of rural markets has been compared to that of a "waken up sleeping giant." Three-quarters of the country's consumers live in rural areas, which create half of the country's international income. It's only logical that India's rural markets are a significant component of the overall market. India is 1st in two-wheeler production surpassing china in 2017. It was all time high with a size of 21.18 million units in 2019, which lowered down to 15.12 in 2021 due to global
pandemic of COVID-19 (Statista). According to a study on rural retail, it accounts for around 55% of India's entire retail market. Study reveals that the size of Indian rural market is around $1200 billion dollars out of which $660 billion dollars which is expected to grow by $1750 billion dollars in 2026. (Statista India retail market) This is itself a big figure for an Indian economy. Rural India is a largely untapped opportunity for retail expansion. The organized retail sector, in particular, has a very low penetration rate. Approximately forty-thousand out of six lakh villages in India have access to organized retail services. In rural areas, the conventional market for this has been mostly limited to tractors and two-wheelers. Villages have a 20% two-wheeler penetration compared to 45% in metropolitan regions. The scope of passenger automobiles in the countryside has been limited due to the high investment required, bad conditions of rural roads, a lack of financing facility, and service network.

**Growth/Decline over the years:**
India's semi-urban and rural areas have a significant untapped market. Identifying these niches is critical for the two-wheeler sector. According to industry analysts, with the launch of the second-hand car market by well-known car manufacturers, as well as easy credit facilities for new and used automobiles, the two-wheeler industry will need to expand its reach and product range to capture these new markets. In order to expand their reach, the businesses must concentrate on loan facilities in rural and semi-urban areas. Two key measures, according to experts, will help them expand faster in the future years. It's also critical to take steps to make the Indian two-wheeler industry more visible on the international level. Demand for two-wheelers was predicted by the National Council of Applied Economic Research (NCAER). It displays long-term growth over a ten-year period. The Council predicts that the current high growth rate in the motorcycle industry will settle after a certain point, and after that, an equilibrium condition will determine the growth route. However, this won't significantly change how market share is distributed between regions. The future market for these sectors can be inferred from statistics on motorcycle and scooter ownership by region. The demand for motorbikes will be roughly ten times more than the demand for scooters throughout all of India. Over 40% of demand will be met by the same product at a nearly 20-fold increase in the western region. This will be followed in the south and north central regions. In the northern region, there will be the greatest demand for scooters. In 2016–17, it will represent more than 50% of the demand for scooters. Over the following five years, the two-wheeler market is predicted to grow at a volume CAGR of 10% to 12%, reaching a size of 59 million to 60 million units by 2021–2022. Two-wheeler sales in the domestic market are made up of 50% first-time purchasers, 30% customers looking to upgrade their current cars, and 20% customers looking to add a second vehicle to the home. According to the breakdown, replacement customers currently account for 50% of sales in the domestic two-wheeler market. According to estimates from the industry, the average ownership cycle for two-wheelers is currently less than five years. This demonstrates how customers of two-wheelers are placing an increasing emphasis on technology and value-added features. This is the driving force behind the rise in industry-wide investment in R&D and capacity expansion.
The Indian automobile sector has had a difficult time, with sales falling precipitously by roughly 18% in 2019–20 compared to 2018–19. With a 29% sales decline in 2019–20, the commercial vehicle industry was the most severely affected. Poor customer perceptions, a liquidity crisis, higher acquisition costs due to new safety and environmental regulations, including the transition from BS IV to BS VI, higher upfront insurance premiums, and a decrease in demand for CVs because of the change in axle weight norms are just a few of the reasons for 2019–20's poor performance. However, the effects of COVID-19 and the ensuing lockdown since March 2020 have caused sales to decline even more dramatically during the past four months. Sales of passenger cars and two-wheelers decreased by more than 60% from April to July 2020 in comparison to the previous years. But Three-Wheeler sales have dropped by more than 87%. Similar to how commercial vehicle sales decreased by around 85% from April to June 2020 compared to the prior years. According to SIAM's preliminary projections, the year 2020–21 would end with varied section de-growth ranging from 26% to 45%, assuming some positive momentum in the upcoming months.

Why is two-wheeler use so common in India?

There are a lot more two-wheelers on the highways every day due to the expanding middle class, rich rural India, and the lack of dependable public transportation. Most Indian cities, villages, and towns have tiny roads. Two-wheelers make it simple for people to travel such roadways. Fuel economy is a big benefit. With the price of gasoline continually rising, two-wheelers make daily travel both practical and inexpensive. A two-wheeler is now required in the majority of urban and rural residences because to the easy accessibility to car financing at alluring programs.

Two-wheelers Purchase Trend:
Increasing number of employed people.
More readily available credit and loans with cheaper interest rates.
A greater acceptance of financial items by consumers.
Income levels of households have risen.
By 2025, fast-growing urbanization will increase from 35% to 45%.
The Introduction of EV Vehicles in the market.

Review of Literature:

(Ahamed, 1997) Examined the factors determining purchase and post-purchase behavior of two-wheeler users. His findings revealed that friends and neighbors’ form the most important source which is followed by one’s own experience, family members, news papers and observation.

(Byun, 2001) Assert that a single customer view and accurate customer identification aid the sales team enhance cross-selling. Additionally, using distinction to understand the client might result in marketing strategies that are affordable. They contend that interactions that foster customer pleasure and loyalty may also result in
customer service that is reasonably priced. Additionally, enhancing share of wallet may assist reduce expenses associated with client acquisition and retention by fostering consumer pleasure and loyalty through personalization.

(Shreshta, 2005) Conducted research on Consumer behavior with respect to decision making process of motorbike purchase in Kathmandu city. Where respondents favored motorcycles because they are more inexpensive. When comparing various motorcycle models, purchasers used an alternate assessment method in which they initially considered mileage. Only a few responders used an alternate evaluation procedure that took warranty and credit facility into account.

(Karki, 2007) Studied about the Buying decision making with respect to minibus purchase in bhaktapur district of TATA and Ashok Leyland. The results obtained revealed that Ashok Leyland minibuses are more durable than TATA minibuses; however, TATA minibuses are more fuel efficient. To succeed in the market, it is vital to provide after-sales support for the product and to alter its characteristics in light of the country's terrain.

(Anami & Pagi, 2012) The promotion is important for the brands to put forth the features of their vehicles in front of consumers. Further performance varies according to the size of the sample sets selected for training, with bigger training sets producing higher accuracy. It is possible to improve the work's pinpointing of the fault source in the vehicle's subsystems.

(Sharma & Kumar, 2014) They aimed at improving road safety, it is important to examine the relationship between propensity to speed and a variety of risk-taking behaviors, triggering circumstances, and motivations, as the study makes clear. The part that emotions play in driving fast, especially expected happy feelings, shape, looks, safety, features & interior image and presales and post sales policies have been discussed. Evaluated the customer to select and buy the car.

(Valamarthi & Kadhar,, 2015) Customers who were students consider personal variables and product attributes while making purchases. It also revealed that a variety of criteria, including improved appearance and style, pick-up and speed, good mileage, ease of maintenance, new models, after-sales and service, and price, influence the purchase of two-wheelers.

(SriYogi, 2015) Different manufacturers have examined customer perceptions in a variety of methods when analyzing their decisions to buy a Royal Enfield or any other two-wheeler. High trade value, ease of modification, etc. are priorities for Royal Enfield. This study has made it easier to understand why individuals choose Royal Enfield motorcycles to other models on the market, including factors like prestige, muscle, and average bike quality.
(Yogi, 2018) Found that the goal of every company organization in the global business climate is to win the hearts of its clients. The top two-wheeler models on the Indian market were chosen based on respondents' perceptions of price, cylinder capacity, brake horse power, and weight. These factors were also taken into consideration when the top two-wheeler models were chosen.

(Yallagandala, 2020) Observed that customers are increasingly more aware about style. A certain market sector has a new breed of buyers who have mastered the art of buying and are equipped with more disposable cash as a result of their standing and recognition in the corporate world. Marketers have noted that these customers make emotional and rational purchasing decisions. They would rather have specific information on the advantages and components.

(Gokhale, Mishra, & Veluchamy, 2021) Discovered that offering a superior product strategy might not be adequate for marketers to position their goods, they should think about moving their attention to create efficient strategies that might assist customers achieve their social goals. Social parameters, price, style, fuel economy, safety, space, performance and brand are the most critical predictors of purchase intention of luxury cars.

Objective of the Study:

1. To study the rural consumer decision making process of rural consumer with Reference to Umred, Nagpur district.
2. To determine what influences rural consumers' brand choices when buying two-wheelers.
3. To determine the preferences of the rural consumer while buying two-wheelers.

Scope of the Study:

Only Umred, Nagpur district has been the subject of the research. The sources of information, influencing variables, and client preference may all be determined via this research.

Research Methodology:

Research is logical and systematic process for search of new ideas and information on a particular subject. Methodology is the technique to solve the problem arose in due course of time.
About my Research Problem:
The present research is exploratory in nature. Since there is hardly study made in this area, the study finds the significance of decision making while purchase of two-wheeler vehicle.

Problem Statement:
To study on the decision-making process of purchase of Two-wheeler vehicles in Umred, Nagpur District.

Development of Research Plan:
The data for this research paper has been collected by self administration. Due with respect to time constraint and other limitations the data was collected by structured questionnaire method by the help of Google form.

Population:
Population means the whole universe of study in which researcher studies of the population. Currently my population represents the respondents of Umred, Nagpur City.

Sample Design:
The complete study of items in the population is called census inquiry. Sample is taken a group which has been taken from the population. The process of selecting sample is multi stratified in nature. The method of Non-Probability Sampling is chosen, where Convenience sampling method is preferred.

Sample Size:
A sample of 104 customers was included in the study. Respondents have filled Google form which was provided by the researcher in structured format.

Collection of Data:
Primary data was collected from respondents itself by researcher. Secondary data was also gathered from a variety of journals, books, periodicals, newspapers, and research reports, among other sources.

Respondent Profile:
Age group: 48% below the age of 30 years.
Education: 40% of the respondents were educated up to SSC
Occupation: Agriculture (58%), private service (20%), small businessmen (18), others (4%).
Income Profile: 80% of the respondents had annual Income of less than Rs.200000
Source of Finance: 46% of the respondents purchased the two-Wheeler on cash Payments and remaining opted for loans.
Data Analysis:
Statistical and Mathematical methods were used in drafting the data, that includes the chi-square test and simple percentage, have been utilized in this study to examine the aims.

Sources of Information.

<table>
<thead>
<tr>
<th>Sources of Information</th>
<th>No. of respondents</th>
<th>Percentage( % )</th>
</tr>
</thead>
<tbody>
<tr>
<td>Friends/Relatives</td>
<td>58(26)</td>
<td>55.77(38.385)</td>
</tr>
<tr>
<td>Previous experience</td>
<td>34(26)</td>
<td>32.69(2.462)</td>
</tr>
<tr>
<td>Media</td>
<td>7(26)</td>
<td>6.73(13.884)</td>
</tr>
<tr>
<td>Showrooms</td>
<td>5(26)</td>
<td>4.81(16.962)</td>
</tr>
</tbody>
</table>

Total 104 100

(Figures given in the brackets represent the expected frequency)

The aforementioned Exhibit 1 demonstrates that the majority of respondents are affected by their friends and family (55.77%), with past experience coming in second (32.69%). It is significant to highlight that the public media and showroom ads that are anticipated to play fairly significant roles in metropolitan areas are not entirely applicable here.

Hypotheses:
(H0): There is no Significance relationship between sources of information and the influence on purchase decision of two wheelers.
(H1): There is Significance relationship between sources of information and the influence on purchase decision of two wheelers.

X2 Cal= 72.6922.
Degree of freedom = (r-1) = (4-1) = 3.
X2 Table for 3 df at 5% level of significance = 7.815.
X2 Cal= 72.6922.
X2 Calculated Value > X2 Table Value.
Hence, there is a significant relationship between sources of information and the influence on purchase decision of two-wheelers.

**Influencing Role on the Brand selection.**

<table>
<thead>
<tr>
<th>Influencing Factors</th>
<th>No. of respondents</th>
<th>Percentage( % )</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Members</td>
<td>52(26)</td>
<td>50.00(26)</td>
</tr>
<tr>
<td>Friends/Relatives</td>
<td>37(26)</td>
<td>35.58(4.654)</td>
</tr>
<tr>
<td>Media</td>
<td>7(26)</td>
<td>6.73(13.885)</td>
</tr>
<tr>
<td>Sales Person at Showroom</td>
<td>8(26)</td>
<td>7.69(12.462)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>104</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

(Figures given in the brackets represent the expected frequency)

Consumer purchasing behavior is impacted by cultural, societal, and individual characteristics such as age, employment, lifestyle, personality, and money. The aforementioned Exhibit 2 shows that the majority of respondents were affected by family members (50.00%) and friends/relatives (35.58%) while reaching a final decision. It is important to emphasize that the function of the media (6.73%) and showroom salespeople (7.69%) is quite little.

**Hypotheses:**

(H0): There is no significant relationship between sources of influencing factors on brand selection for purchasing two-wheelers.

(H1): There is a significant relationship between sources of influencing factors on brand selection for purchasing two-wheelers.

\[ X^2 \text{Cal} = 56.9999 \]

Degree of freedom = \((r-1) = (4-1) = 3\)

\[ X^2 \text{Table for 3df at 5% level of significance} = 7.815 \]

\[ X^2 \text{Cal} = 56.9999 \]

\[ X^2 \text{Calculated Value} > X^2 \text{Table Value} \]
Hence, there is Significance relationship between sources of influencing factors on brand selection for purchasing two-wheelers.

3. Person accompanying at the Time of Purchase.

<table>
<thead>
<tr>
<th>Person accompanying</th>
<th>No. of respondents</th>
<th>Percentage( % )</th>
</tr>
</thead>
<tbody>
<tr>
<td>Friends/Relatives</td>
<td>56(26)</td>
<td>53.85(34.615)</td>
</tr>
<tr>
<td>Family Members</td>
<td>31(26)</td>
<td>29.81(0.962)</td>
</tr>
<tr>
<td>Alone</td>
<td>13(26)</td>
<td>12.5(6.50)</td>
</tr>
<tr>
<td>Mechanic</td>
<td>4(26)</td>
<td>3.85(18.615)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>104</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

(Figures given in the brackets represent the expected frequency)

Marketers need to have a thorough understanding of both the ideal and actual consumer behavior. Cultural, societal, and individual aspects all have an impact on a consumer's purchasing decisions. Friends are the biggest influencer when it comes to goods purchases. In the aforementioned Exhibit.3, it can be seen that 29.81% of respondents were accompanied by family members, while 12.5% of respondents went alone and 53.85 % of respondents were with friends or relatives at the time of purchase.

**Hypotheses**

(H0): There is no Significance relationship between sources of Person accompanying at the time of purchasing two-wheelers.

(H1): There is Significance relationship between sources of Person accompanying at the time of purchasing two-wheelers.

X2 Cal= 60.6923

Degree of freedom = (r-1) = (4-1) =3

X2 Table for 3df at 5% level of significance = 7.815

X2 Cal= 60.6923

X2 Calculated Value >X2 Table Value.

Hence, there is Significance relationship between sources of Person accompanying at the time of purchasing two-wheelers.
Factors Influencing the Purchase Decision.

<table>
<thead>
<tr>
<th>Preferences</th>
<th>No of Respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mileage</td>
<td>24(17.33)</td>
<td>23.07 (2.56)</td>
</tr>
<tr>
<td>Quality</td>
<td>30(17.33)</td>
<td>28.84 (9.26)</td>
</tr>
<tr>
<td>Design</td>
<td>18(17.33)</td>
<td>17.30 (0.025)</td>
</tr>
<tr>
<td>Price</td>
<td>12(17.33)</td>
<td>11.53 (0.11)</td>
</tr>
<tr>
<td>Offer/Gift</td>
<td>9(17.33)</td>
<td>8.65 (4.00)</td>
</tr>
<tr>
<td>Service</td>
<td>11(17.33)</td>
<td>10.57 (8.654)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>104</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

When buying a two-wheeler, a lot of aspects are important to consider. These include the cost, mileage, quality, and accessibility of the service, among others. Exhibit 4 above shows that 23.08% of respondents chose mileage, 28.85% preferred quality, 17.03% liked style, 11.54% preferred price, 8.65% preferred offers/gifts, and just 10.58% preferred service.

**Hypotheses**

(H0): There is no Significance relationship between sources of preferences factors influencing at the time of purchasing two-wheelers.

(H1): There is Significance relationship between sources of preferences factors influencing at the time of purchasing two-wheelers.

\[ X^2_{\text{Cal}} = 88.955 \]

Degree of freedom \( = (r-1) = (6-1) = 5 \)

\[ X^2_{\text{Cal}} = 88.955 \]

\[ X^2_{\text{Table for 3df at 5% level of significance}} = 11.070 \]

\[ X^2_{\text{Cal}} > X^2_{\text{Table Value}} \]

Hence, there is Significance relationship between sources of preferences factors influencing at the time of purchasing two-wheelers.

**Findings & Suggestions:**

The majority of sample participants are impacted by friends, family, advertisements, and services when choosing a brand.
1. Rural regions have a high demand for two-wheelers, but prospective buyers have limited access to comparative and accurate information. Therefore, marketers should concentrate on creating a plan to target the rural consumers.
2. Family and friends are major sources of influence for responders when choosing a brand.
3. The vast majority of rural consumers solely prioritize mileage.
4. Financial resources have an impact on rural customers; thus, two-wheeler manufacturers should raise the loan availability in rural areas to boost sales.

**Conclusion:**

With the help of the above methodology and researcher’s hypothesis testing results hereby conclude that marketers do not completely surround the rural market. The study finds that these markets now have a significant demand for two-wheelers since the construction of roads and infrastructure has been a key element connecting distances throughout the city. People rely more on friends and relatives while purchasing a new two-wheeler vehicle whereas the media and showroom didn’t impact much. They preferred verbal marketing experiences from peers over sales person explanation. They are more concerned about mileage, quality and design, however the offers and gifts response was meager. They now have more discretionary cash because to the expanding economy, which they may use to buy two-wheelers to fulfill their requirements for mobility. Besides, Loan programmes with appealing interest rates and manageable payment lengths available from banks have also attracted some of them; it will provide boost to the automotive industry for increasing turnover in the upcoming future. Therefore, focus on rural regions by automakers could dramatically grow their market share.

**References:**


