



“Determinants Of Customer Satisfaction And Loyalty In The Luxury Car Market Of Karnataka”

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Abstract: This study investigates the key factors influencing customer satisfaction and loyalty towards select luxury car brands in Karnataka. With the rapid growth of the automotive sector and increasing consumer interest in premium vehicles, understanding what drives satisfaction and loyalty is critical for sustaining competitive advantage. The research focuses on dimensions such as service quality, price fairness, perceived value, and the ethical behavior of luxury car sellers. A structured questionnaire was administered to 400 respondents across four districts in Karnataka, and the data was analyzed using descriptive and inferential statistical tools including factor analysis, ANOVA, and regression. The findings highlight that younger and middle-income customers form a significant segment of the luxury car market and that factors such as transparent pricing, dependable quality, and responsive service play a vital role in shaping positive customer experiences. The study also reveals strong emotional connections with brands, emphasizing the importance of trust, design, and brand prestige. The results provide actionable insights for luxury car manufacturers and dealers to refine their customer engagement strategies and enhance brand loyalty. This research contributes to the academic understanding of consumer behavior in emerging markets and fills a gap in region-specific studies on luxury automobile customer dynamics.

Index Terms - Customer satisfaction, brand loyalty, luxury cars, service quality, perceived value.

I. INTRODUCTION

The luxury automobile industry in Karnataka has experienced significant growth, driven by rising income levels, evolving consumer preferences, and increasing brand competition. As customers become more discerning, understanding the factors that influence their satisfaction and loyalty becomes crucial for sustaining market share. Key elements such as service quality, price fairness, perceived value, and seller ethics play a vital role in shaping customer experiences and long-term relationships. Despite the sector's expansion, limited research exists on these dynamics within the regional context. This study aims to fill that gap by analyzing the factors affecting customer satisfaction and loyalty towards select luxury car brands.

II. CONCEPTUAL BACKGROUND

Customer satisfaction and loyalty are critical for success in the luxury automobile industry. Satisfaction reflects how well a product or service meets customer expectations, while loyalty indicates repeat purchases and brand preference. Key influencing factors include service quality, price fairness, perceived value, and ethical behaviour of sellers. The SERVQUAL model, which assesses service quality across five dimensions—tangibles, reliability, responsiveness, assurance, and empathy—guides this study. Perceived value and fair pricing enhance customer trust, while ethical conduct strengthens long-term relationships.

Understanding how these factors interact provides deeper insight into customer behaviour in Karnataka's luxury car market, aiding brands in improving retention strategies.

III. REVIEW OF LITERATURE

Several studies have explored the intricate relationship between service quality, satisfaction, and loyalty across different sectors and contexts. Zhang and Li (2025) examined the role of innovation in chain coffee shops using the SOR theory and found that technology-driven services and innovative menus significantly enhance customer satisfaction, which in turn leads to brand loyalty. Similarly, Supriyanto et al. (2025) investigated the impact of academic service quality in Indonesian higher education institutions, concluding that student satisfaction mediates the influence of service quality on student loyalty. In a B2B context, Cárdenas-Muga et al. (2025) analysed shrimp farms' perceptions of service quality and price fairness, revealing that reliability and assurance are critical in shaping satisfaction, which then influences loyalty.

Sottolichio et al. (2025) focused on emotional reactions to service failures in financial services and highlighted that loyalty is driven more by affective factors than cognitive evaluations, indicating the emotional nature of loyalty. El-Adly and Al-Sharif (2024) explored ethical behaviour in the sportswear industry and found that seller ethics significantly boost customer trust and satisfaction, both of which mediate loyalty. Jo and Moura (2024) studied showrooming behaviour among Brazilian consumers and concluded that perceived online benefits positively affect satisfaction and loyalty, with satisfaction acting as a mediator.

Baykal et al. (2024) addressed the effects of consumer confusion in hotel services and reported that satisfaction and brand loyalty help mitigate the negative influence of confusion on repurchase intentions. Sann et al. (2024) investigated logistics service quality in Thailand and confirmed that trust, built through high service quality, is essential for customer loyalty in the transport sector. Roberts-Lombard et al. (2024) analysed the retail banking sector in South Africa and showed that satisfaction significantly drives loyalty, with commitment acting as a partial mediator. Lastly, Win et al. (2024) examined the construction industry in Myanmar, finding that brand image and satisfaction together influence loyalty, thereby emphasizing the importance of integrated brand perception in service quality studies.

IV. PROBLEM STATEMENT

Despite the rapid growth of the luxury car market in Karnataka, limited research has explored how factors like service quality, price fairness, perceived value, and ethical behaviour influence customer satisfaction and loyalty. This study addresses the gap by examining these relationships in the context of regional and cultural differences.

V. OBJECTIVES

- To understand how quality and price fairness shape customer satisfaction and loyalty with respect to select luxury cars in Karnataka.
- To evaluate how the ethical behaviour of luxury car sellers influences customer satisfaction and loyalty.

VI. RESEARCH METHODOLOGY

6.1 Research Design

The study follows a descriptive research design to systematically examine the factors influencing customer satisfaction and loyalty towards select luxury car brands in Karnataka. This design helps in understanding current customer perceptions and behaviours.

6.2 Population and Sample

The population consists of individuals in Karnataka who own or have purchased luxury cars. A purposive sampling method was employed to select 400 respondents from four districts: Mandya, Mysore, Ramanagar, and Chamarajanagar, ensuring participants had relevant experience with luxury car brands.

6.3 Data Collection Method

Primary data was collected using structured questionnaires. Data was gathered through face-to-face interviews, online surveys, and telephonic interviews, based on respondent convenience.

6.4 Research Instrument

A structured questionnaire was designed, incorporating both closed-ended questions (using a 5-point Likert scale) and a few open-ended questions to gain qualitative insights into customer perceptions.

6.5 Data Analysis Tools

Data was analysed using descriptive statistics (mean, frequency, percentages) and inferential statistics such as t-tests, ANOVA, correlation, regression analysis, and factor analysis. Tools like SPSS and Microsoft Excel were used for statistical computation and interpretation.

6.6 Hypothesis

- There are no significant factors influencing customer satisfaction and loyalty in connection to select luxury cars in Karnataka.
- There is no significant difference in perceived value towards customer satisfaction and loyalty in connection to select luxury cars in Karnataka.

VII. Analysis and Interpretation

- Objective 1 To understand the quality and price fairness shape customer satisfaction and loyalty with respect to select luxury cars in Karnataka.

Table 4.4 Descriptive Statistics

Variable	Mean	Std. D	Variance	Skewness	S. E	Kurtosis	S. E
Exceeds expectations	4.188	1.211	1.466	-1.437	0.122	0.968	0.243
Preferred design	3.715	0.985	0.971	-0.714	0.122	0.287	0.243
Superior performance	3.815	1.109	1.229	-0.672	0.122	-0.290	0.243
Exceptional service	3.773	1.151	1.324	-0.836	0.122	-0.034	0.243
Expert assistance	3.725	1.197	1.433	-0.769	0.122	-0.297	0.243
Reliable servicing	3.650	1.145	1.311	-0.624	0.122	-0.344	0.243
Fair pricing	3.710	1.183	1.399	-0.682	0.122	-0.431	0.243
Transparent pricing	3.678	1.143	1.307	-0.781	0.122	-0.061	0.243
Value for money	3.630	1.228	1.507	-0.662	0.122	-0.523	0.243
Purchase satisfaction	3.615	1.151	1.325	-0.526	0.122	-0.602	0.243
Fulfill expectations	3.620	1.202	1.444	-0.629	0.122	-0.510	0.243
Brand advocacy	3.600	1.204	1.449	-0.700	0.122	-0.378	0.243
Valid N (listwise)	400						

Source: Primary data SPSS Output

The highest mean is for "Exceeds expectations" (4.188), indicating that this is the most positively rated aspect among respondents. Most variables have mean values between 3.6 and 3.8, showing generally favorable responses (above the midpoint of 3). All variables have negative skewness, especially "Exceeds expectations" (-1.437), indicating a left-skewed distribution—more responses clustered toward higher values. A skewness value between -1 and -0.5 suggests moderate left skew, which is acceptable in social research. Most kurtosis values are near 0 or slightly negative, indicating a distribution close to normal (mesokurtic or slightly platykurtic). "Exceeds expectations" has a slightly leptokurtic distribution (kurtosis = 0.968), suggesting a peak around the mean.

Table 4.6 ANOVA

Variable	Age		Income		Place	
	F	Sig.	F	Sig.	F	Sig.
Exceeds expectations	1.956	0.120	2.201	0.087	2.955	0.032
Preferred design	15.634	0.000	6.900	0.000	5.911	0.001
Superior performance	3.584	0.014	0.701	0.552	1.352	0.257
Exceptional service	5.473	0.001	1.592	0.191	1.263	0.287
Expert assistance	8.847	0.000	2.585	0.053	3.393	0.018
Reliable servicing	4.023	0.008	2.928	0.034	1.609	0.187
Fair pricing	15.637	0.000	5.209	0.002	3.445	0.017
Transparent pricing	10.929	0.000	3.027	0.029	3.037	0.029
Value for money	12.398	0.000	6.311	0.000	2.065	0.104
Purchase satisfaction	12.325	0.000	8.175	0.000	5.734	0.001

Fulfill expectations	23.758	0.000	11.264	0.000	2.222	0.085
Brand advocacy	8.903	0.000	4.617	0.003	1.483	0.219

Source: Primary data SPSS Output

Based on $p < 0.05$ as the threshold for statistical significance:

- I. Reject the null hypothesis for Age on 10 variables
- II. Reject the null hypothesis for Income on 7 variables
- III. Reject the null hypothesis for Place on 5 variables

In all other cases where $p > 0.05$, accept the null hypothesis, indicating no significant difference.

- Objective 2 To evaluate the ethical behaviour of luxury car sellers influences of customer satisfaction and loyalty.

Table 4.20 Descriptive Statistics

Variable	Mean	Std. D	Variance	Skewness	S. E	Kurtosis	S. E
Honest communication	4.035	1.236	1.528	-1.243	0.122	0.540	0.243
Clear terms	3.628	1.030	1.061	-0.588	0.122	-0.036	0.243
Transparent dealings	3.678	1.132	1.282	-0.581	0.122	-0.344	0.243
Fair treatment	3.620	1.122	1.259	-0.570	0.122	-0.359	0.243
Ethical practices	3.593	1.212	1.470	-0.637	0.122	-0.514	0.243
Relationship focus	3.528	1.174	1.378	-0.529	0.122	-0.501	0.243
Customer understanding	3.563	1.191	1.420	-0.515	0.122	-0.573	0.243
Customer respect	3.553	1.200	1.441	-0.579	0.122	-0.531	0.243
Professional conduct	3.520	1.236	1.528	-0.498	0.122	-0.687	0.243
Ethical satisfaction	3.548	1.215	1.476	-0.562	0.122	-0.616	0.243
Confidence through ethics	3.525	1.187	1.408	-0.508	0.122	-0.636	0.243
Ethics-driven loyalty	3.548	1.238	1.532	-0.580	0.122	-0.6152	0.243
Valid N (listwise)	400						

Source: Primary data SPSS Output

Descriptive statistics indicate that customers generally perceive ethical behavior and communication from luxury car sellers positively, with all variables scoring above 3.5. The highest agreement was observed for "Honest communication" ($M = 4.035$), suggesting a strong reputation for truthfulness. Most variables showed slight negative skewness and near-normal kurtosis, supporting the reliability of responses and their suitability for further parametric testing.

Table 4.22 ANOVA

Variable	Age		Gender		Income		Place	
	F	Sig.	F	Sig.	F	Sig.	F	Sig.
Honest communication	0.384	0.765	7.220	0.008	0.440	0.724	4.313	0.005
Clear terms	8.454	0.000	2.321	0.128	1.787	0.149	1.807	0.145
Transparent dealings	1.483	0.219	3.620	0.058	0.910	0.436	2.969	0.032
Fair treatment	2.046	0.107	0.727	0.394	0.566	0.638	0.618	0.604
Ethical practices	1.377	0.249	3.332	0.069	0.825	0.481	2.624	0.050
Relationship focus	6.680	0.000	0.286	0.593	2.046	0.107	1.430	0.233
Customer understanding	7.429	0.000	0.718	0.397	1.390	0.245	5.374	0.001
Customer respect	10.786	0.000	0.077	0.781	1.619	0.184	4.624	0.003
Professional conduct	10.155	0.000	0.029	0.865	2.244	0.083	5.762	0.001
Ethical satisfaction	13.965	0.000	0.722	0.396	3.271	0.021	8.800	0.000
Confidence through ethics	8.991	0.000	0.004	0.951	2.892	0.035	4.689	0.003
Ethics-driven loyalty	11.421	0.000	0.852	0.357	1.544	0.203	7.642	0.000

Source: Primary data SPSS Output

Based on $p\text{-value} < 0.05$, the decision to reject or accept the null hypothesis for each variable across demographic factors is:

Age

- Reject null for: Clear terms, Relationship focus, Customer understanding, Customer respect, Professional conduct, Ethical satisfaction, Confidence through ethics, Ethics-driven loyalty
- Accept null for: Honest communication, Transparent dealings, Fair treatment, Ethical practices

Gender

- Reject null for: Honest communication
- Accept null for: All others (Clear terms, Transparent dealings, etc.)

Income

- Reject null for: Ethical satisfaction, Confidence through ethics
- Accept null for: All others

Place

- Reject null for: Honest communication, Transparent dealings, Customer understanding, Customer respect, Professional conduct, Ethical satisfaction, Confidence through ethics, Ethics-driven loyalty
- Accept null for: Clear terms, Fair treatment, Ethical practices, Relationship focus

Age and Place show significant effects on 8 variables each, Income on 2, and Gender on only 1, leading to rejection of the null hypothesis in those cases.

VIII. Results and Discussion

- Respondents across all districts expressed strong satisfaction with luxury car features. Design, build quality, and driving performance were particularly praised. These aspects consistently exceeded customer expectations across regions.
- Reliable servicing and expert assistance were highly valued by customers. Quick response times and knowledgeable staff contributed to positive experiences. These service-related factors significantly enhanced customer satisfaction.
- Fair and transparent pricing was a major contributor to trust. Respondents felt pricing aligned well with product value. This increased their sense of receiving a worthy investment.
- Emotional attachment to brands like Mercedes-Benz and BMW was evident. Pride in ownership and driving prestige reinforced brand loyalty. Customers were also highly likely to recommend their brand.
- Ethical practices such as honesty and respectful dealings mattered greatly. Clear communication and fair treatment-built customer trust. This led to stronger emotional connection and repeat loyalty.
- Younger customers (18–35) reported higher satisfaction and engagement. Middle-income groups were especially value- and service-sensitive. Students and professionals dominated the respondent demographic.
- ChamaraJanagar showed the highest satisfaction and brand advocacy scores. Mysore and Ramanagar had more neutral views in certain areas. Regional preferences suggest the need for localized brand strategies.
- ANOVA and t-tests revealed significant group differences. Age, income, and place of residence influenced satisfaction levels. These results support rejecting the null hypotheses of the study.
- Customer satisfaction and loyalty are shaped by multiple interrelated factors. Service quality, perceived value, fair pricing, and ethics all matter. Together, they drive brand trust, emotional engagement, and repeat buying.

IX. Conclusion

The study concludes that customer satisfaction and loyalty towards select luxury car brands in Karnataka are significantly influenced by service quality, price fairness, perceived value, and ethical behaviour of sellers. Younger and middle-income customers showed the highest satisfaction levels, valuing transparent pricing, reliable servicing, and strong brand trust. Emotional drivers like pride in ownership and brand attachment also played a key role in fostering loyalty. Regional differences in responses highlight the need for localized marketing and service strategies. Overall, the findings confirm that both rational and emotional factors shape customer loyalty, offering valuable insights for luxury car brands to enhance customer experience and long-term engagement in a competitive market.

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