Customer attitude towards customization of high involvement goods online of Hyundai motors in India

A DISSERTATION PRESENTED

BY

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Abstract

The investigations of this study aim to give an overview of the consumers' attitude towards customization of high involvement good online in the Indian market. This study focuses on the Indian citizen and their adaptation to online platforms. The data was collected from existing and potential customers of Hyundai motors using interview method. Both primary and secondary data were gathered during the research. The Z - test long with linear regression was used to measure the customer attitude of different metro city customers. Furthermore, the different factors such as pricing strategies, risk aversion, purchase intention, consumer conformity, consumer reference group, consumer purchasing power, and consumer's past-use experience have a significant impact on the customer decision making. The results portray that car customization is an important and critical decision for most of Indian consumers. They are influenced by the information received from different sources, but with the rapid development of internet connectivity, consumers are actively switching to different online platforms for information gathering. The results of this study factorise "Value for money" as the most important aspect and "internet security" as the second important characteristic when purchasing a car. However, customers were not sure of accuracy of the ordered specification and are hesitant. Furthermore, a positive attitude of customers towards buying of online customized orders directly from the manufacturers online using their websites have a high growth certainty in the Indian market. Indian consumers take "after-sale maintenance" and "exterior design/size" as the next critical criteria when making a high involvement purchase decision. Regression results establish a significant positive linear relationship between consumer attitude and the online purchase of high involvement goods.

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1.   INTRODUCTION

The Indian automotive industry plays an important role in the economy with key segments directly or indirectly linked to the growth and functionality of different manufacturing segments and suppliers (Kumar, 2015). The dynamic nature of the market with constant improvement in technology and comfort has created an increased interest in buyers, inviting new players to enter the market space and compete for the market share. Most automotive manufacturers rely on other players for design or mechanical inputs, using their expertise to reduce cost by directly procuring components (Rastogi & Gupta, 2013). The level of uniqueness reduces due to interdependence of the manufacturers, offering a limited differentiating feature. The accessories market in India takes up another percentage of earning, as customer prefer aftermarket parts which suit their unique taste (Sarwade, 2009). The introduction of vehicle customization, enabling customer to personalise their vehicles with a selection of seats, engine power, paint and an array of unique body kit designs from the manufacturing unit will help automakers offer unique features, improving customer acquisition. The focus of understanding the rate of acceptance and mind share of customers will assist in placing products and services improving brand loyalty and customer engagement (Shoeb & Maqbool, 2017). The understanding of customer responses will further help gauge customer attitude, indicating a pattern to help in devise a cognitive strategy to aim at the target market, achieving reach and building a unique offering resonating with the brand image indicating innovation and customer centricity.

Hyundai motors is the most preferred and the second largest automobile brand in India in the largest selling market segment, a South Korean multinational conglomerate based out of Seoul. The Indian subsidiary of the Hyundai motor company is one fastest and most profitable with a turnover growth of 5% and contribution of 16% to the parent company (Hyundai annual report, 2019), the growing performance of the brand has contributed to an increase in automobile market share of 17% in India . Hyundai India is recognised and perceived by customers as a reliable, customer centric and an economic brand with continuous technological improvements and the innovation is vehicular mobility.

Tesla Motors, an American electric car company with specialities in manufacturing long range electric vehicles offers three models of vehicles segmented and targeted at different

types of vehicle users. The company launched a proactive feature wherein customers can customise and accessories their new cars from the official website before delivery. The personalization model, "Make your own Tesla", proved to be success for the company with growth in annual sales figures and higher traffic on the website (Somssich, 2016).

The use of personalization model by Hyundai in Indian market with modification suiting the different geographical terrains and the taste preferences can improve the buyer interest and assist in penetrating newer market segments. The adaptability and attitude of trying new attributes by the Indian auto buyer has been positive to new concepts and the offerings (Singh (2018), which creates steady environment for introduction and conceptualization of a new business model.

1.1. Research Background

The growth of internet and e commerce platforms have evolved the traditional market spaces marking a paradigm shift in the shopping pattern of customers around the globe, the traditional methods have grown to be more advanced utilizing newer techniques complementing the continuous rapid growth of online payments and use of e-currency, indicating a rapid increase in the online customers database and frequency. (Mukherjee & Roy, 2017). The wide and rapid growth of online shopping and increase has initiated indepth studies and investigations on customer behaviour and recognition, means to improve internet as a purchasing medium (Liu & Forsythe, 2010).

Online presence has become a key factor for growth and expansion in the digitally connected world and automotive websites have gained recognition as a source of information and learning for the new and existing buyers. Automotive firms are continuously developing their online and social presence to be involved in customer engagement to gain competitive advantages (Roux, 2014). The rising number of internet users and the quick accessibility of content from around the world has developed an open mindset of the customer, with the willingness to try and accept new offerings, along with conditioning the attitude for increasing the acceptance of technological changes (Oppenheim & Ward,2006).As per Bansal (2013), mentions that online platforms and brands are an effective medium of brand communication and the sheer flexibility with agility makes it perfect for quick updating and reaching out to consumer.

According to Oppenheim and Ward (2006), convenience of buying and the availability of wide range of products are some of the reasons that are primary for the customers to prefer online purchase over traditional brick and mortar. E-commerce has become a significant distribution channel which enables the customers to compare and purchase products from the sellers around the globe (Naralan & Ghaffarzadeh, 2016). The automotive manufacturers move to selling parts and services online has seen a rapid growth in the western market, as the sheer flexibility and effectiveness is recognised by the customers (Huang, Ba & Lu, 2014). Hence it is necessary to identify the factors that are continuously influencing and effecting the online customers (Grant, 2007) and strategise towards improving attractiveness towards purchasing through, "connected devices" (Wu & Li, 2018). The internet has been identified as the most effective contributor in the revolution of the automotive industry, as it has connected buyers more effectively with the manufacturers and become a platform for major business trades (Forman, 2014). The purchase of cars is an economic indicator in many countries showing the growth of the economy with the purchasing power with citizens (Shahabuddin (2009).

The incremental growth in the sales of automobiles in India indicates a significant opportunity for manufactures to reach out to customers with new offerings to further quantify on the relationship (Kumar, 2015). However, when studying consumer online purchase behaviour, customers prefer physically assessing and procuring cars as they are high involvement products, hence adaption and sense of security needs to developed. E - commerce procurement was considered as a fashion (Tuunainen, Virpi & Rossi, 2002), but in the globalised market it is turning into more of a necessity (Akhlaq, Ather & Ahmed, 2014). There is a high increase in purchase and adoption rate of customers to procure spare parts online as compare to traditional purchase (Wagner & Lindemann (2008).

1.2.   Research Focus

There is an increasing outreach of companies to global customers from different parts of the world using on the online platforms. The customers can get in touch with the suppliers and dealers directly, offering different products and services with a variety of selections from domestic to international offerings, hence increasing the competition globally from manufacturers (Kumar, Lee & Kim, 2009). The attitude of customers has been influenced drastically due to the global information and availability exposure, creating dynamic and extremely volatile thinking of the customer (Gürhan-Canli, Sarial-Abi & Hayran, 2018). As per Salehzadeh and Pool (2017), the research focuses on customers' perceptions and social influences to point out some of the implications for online retailers. There appears to be limited research on the deeper topics of the frequently changing customer behaviour in a wider context on the improving online sales. In India as many as 86% of the internet users use online platforms to compare products, out of which 60 % actually buy the products online (Ernst & Young, 2019). There is a strong need to understand the Indian customer in the areas of the perceived value affecting the attitude which influences the future purchase intention (Rastogi, 2010). According to Menon (2017), Indian citizens use the internet extensively and are updated with the latest technological platforms but prefer visiting dealerships for information collection and assessing the vehicles. However, as per (Doshi, Vishal & Parmar 2016), who predicts that in future vehicles sales will be online centric rather than in dealerships, which will hold lesser share. Hence, there is scope for further research in order to understand the wider factors affecting consumer behaviour in vehicle customization online. In order to define and create sustainable online purchase it is essential to evaluate the customer adoption of online buying activities (Kumar, Lee & Kim, 2009). The findings of this research will help determine the success of implementing online services of customization and purchase in the Indian context by acquiring better understanding of customers which in turn will help in developing effective marketing strategies.

1.3.   Research Aims

The aim of this study is to evaluate the extent of customer attitude that influences a potential customer to purchase a product or service of high involvement online as well as the perceived behaviour post purchase helping in understanding the factors leading to repeat online purchase through direct manufacturers' websites or online channels such as social media pages and Instagram handles. Further to understand the in-depth knowledge of the customer, it is necessary to understand the different aspects of the customer perception. The role of customers perception is vital in the complete purchase cycle and future intention for repeat purchase which is investigated in this study. Attitude, accessibility, convenience, risk, and relative advantage towards online shopping are reviewed leading to the formulation of research objectives.

1.4.   Research Objectives

The aim of this research is to accomplish the study of consumer attitude towards online purchase of high involvement products by setting a list of objectives. The literature review is portrayed to highlight the framework and theories to support customer's online buying behaviour, attitude and online procurement.

The objectives are to measure the following areas of customer:

• Perception towards relative advantage of online order over traditional dealerships, describing use of technology (using internet for shopping that has flexibility of accessing anytime and cost and time saving).

• Perception towards accessibility of information, with a focus on enabling buyers to view and compare the customization options online. It also relates to the customers' acceptance towards advice and recommendation of products through the websites.

• Perceived order accessibility including the customers level of convenience.

• Perception towards risk with regards to safety of online payment and his/her preference between dealer or home delivery.

• Attitude towards online shopping that will explain the level of influence it has in the buyer's daily life and how online purchase fits his convenience over offline. It will also relate to how well online buying suit the needs of the other members of the house hold.

1.5. Research Questions

1. What is probability of customers actively being involved in getting their vehicles customized from the manufacturers before delivery?
2. What are the important characteristics considered while customizing a vehicle online?
3. What is the decision-making process of the price conscious buyer online when customizing high involvement products?
4. What is the attitude of the customer towards procurement of high involvement goods online in India?
5. Perception of customer towards online transaction safety in India

2.   LITERATURE REVIEW

2.1.   Introduction

The literature review portrays an array of studies done in the context of consumer behaviour and online shopping. It contrasts the different views and findings of researcher on consumer behaviour and attitude towards online shopping. The factors affecting decision making and influencing customer perception are analysed from initial stages of branding to final procurement stage as well as the post purchase customer experience. Importantly, it discusses the factors that influence and develops trust in the minds of consumer to make purchases online, while highlighting the implications for online users adapting to different platforms and online purchase behaviour. The vast research on online purchase attitude and consumer behaviour focus on consumer attraction, involvement and purchase patterns, however, it is restricted to widely used and particular goods, limited evidence has been found on online purchase of high involvement products. This study focuses on learning and implementing literature in building a platform for examining the factors influencing consumer attitude on purchase of high involvement goods online.

The literature further analyses the probability of customer to make repeated purchases online based on the research objectives.

2.2.   Consumer Behaviour

The study of consumer behaviour examines the processes involved when individuals or groups select, purchase, use an array of ideas, services, products, or experiences to satisfy their needs and desires (Solomon et al., 2010). As per Quester et al., (2007), define consumer behaviour as "*those acts of individuals directly involved in obtaining, using, and disposing of economic goods and services, including the decision processes that precede and determine these acts*". Normal observations and interactions assist in understanding limited insights into the complex pattern of consumer decision making, the more sophisticated concepts and methods of investigation provide behaviour patterns which help in understanding and predicting consumer behaviour more effectively (Hanss and Doran, 2019). As per Young et al., (2009), attitudes of an individual exert an influence on behaviour, attitude research offers a potentially useful device for explaining and predicting consumer behaviour.
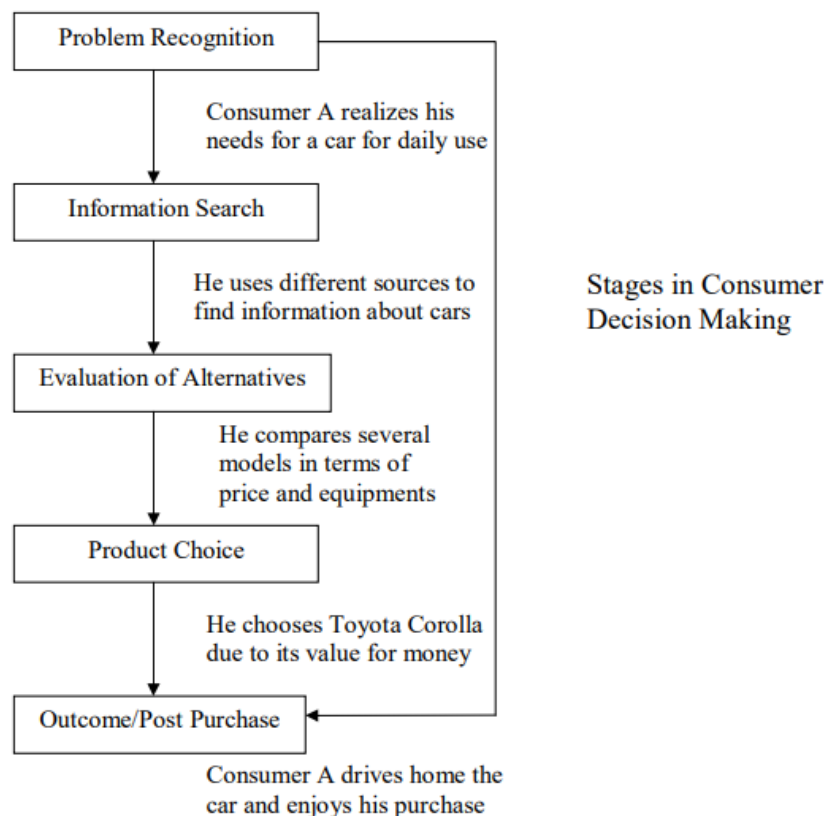

Fig 1. Stages in Consumer Decision Making. Source: *Consumer Behaviour, 6th edition, Michael R. Solomon, p199*

2.3.   E-commerce

As globalization continues to make different market grows and accessible, the use of ecommerce platforms is becoming increasingly significant to maintain sustainability and competitive advantage in the changing market and product scenario (Totonchi & Kakamanshadi, 2011). E-commerce as a platform gives flexibility for businesses to reach out to customers and promote their offerings digitally, bridging the geographical reach virtually and delivery the product through a logistics partner (Akhlaq, Ather & Ahmed (2014). The definitions of e-commerce available are unable to cover the wider aspect of defining the platform. However the most complete definition is given by Kao and Decou, (2003, p.24) as: "*E-commerce involves the undertaking of normal commercial, government or personal activities by means of computers and telecommunications networks; and includes a wide variety of activities involving the exchange of information, data or value based exchanges between two or more parties*". As there is rapid expansion in the fields of ecommerce with introduction of newer methodologies and changing possibilities, it can be concluded that the definition is changing and it needs to be conceived from a broader perspective in the context as it is not only the online environment that is dynamically changing but also the other parties involved in that environment (Totonchi and Kakamanshadi, 2011)

2.4.   Attitude

An attitude is a cognitive behavioural aspect of individuals which empowers mind engaged of individuals to evaluate people, objects or issues (Solomon et al., 2010). Consumer attitudes are defined by beliefs and values that are used to resolve conflicts or make decisions. Consumer values are the criteria used to evaluate behaviour and people (Rahman, 2017). Attitudes defines the determinant of behavioural pattern, a powerful instinct which marketers consider that an individual having a positive attitude toward a product is more likely to procure the product or service (Vantomme et al., 2005).

According to Fishbein and Ajzen (1975), the ability of a customer to actively engage in the assessment of a product with actual behaviour is an effective tool to map the probable action than solely relying on their attitude towards a product or service. An intention or interest represents the conscious participation or action taken by a customer to exert an effort to carry out a behaviour (Albarq and Alsughayir, 2013). However, Fishbein and Ajzen (1975), discovered that attitude of person plays a critical role in influencing the consumers

intention, this cognitively influences their behavioural pattern. Their Theory of Reasoned Action (TRA) model by Fishbein and Ajzen (1975), states that the combination of attitudes and intentions helps to predict behavioural intentions. This behavioural intention model is a convention attribute model indicating the perception and engagement of an individual influenced by the attitude towards automotive procurement and customization influencing customer behavioral intentions (Shim et al, 2001 in Kim, 2004). In the model, Fishbein & Ajzen (1975) view attitude as a predictor of intention and finally actual behaviour. As per the study by Verhoef and Langerak (2001), the depiction of TRA model concludes that beliefs, perceptions and intention play a significant role in procurement of products and services online, implying a positive environmental factor, internal and external will promote seem to promote the adaptation of automotive buyers to move online from the traditional purchase method.

Researchers utilize the Multi Attribute Attitude Model by Fishbein for consumer attitude mapping. The model includes three attributes:

- Attitude Toward Object (ATO)
- Attitude toward behavioural (ATB)
- Theory of Reasoned Action.

It is essential to discuss and implement two models of attitudes in this study which measure the attitude of an individual, the object model and the behavioural model. The attitude toward object model measures the attitude of customers toward a service, product and price or towards an organization. Attitude toward behaviour model, focuses on measuring the attitude of consumers in terms of their behaviour towards the object rather than attitude toward it (Wu, 2003). A consumer might have a positive attitude toward the brand however may imbibe a negative attitude towards purchasing expensive product (Schiffman and Kanuk, 2004). An attitude behaviour of a consumer is a psychological function of how strongly an individual believes that the action will lead to specific outcome (Sham and Jiun, 2014). These behaviours are achieved and coherently imbibed by a consumer through experience (Kumar, 2015). Both attitude towards the object and attitude towards behaviour help is predicting the behavioural intention.
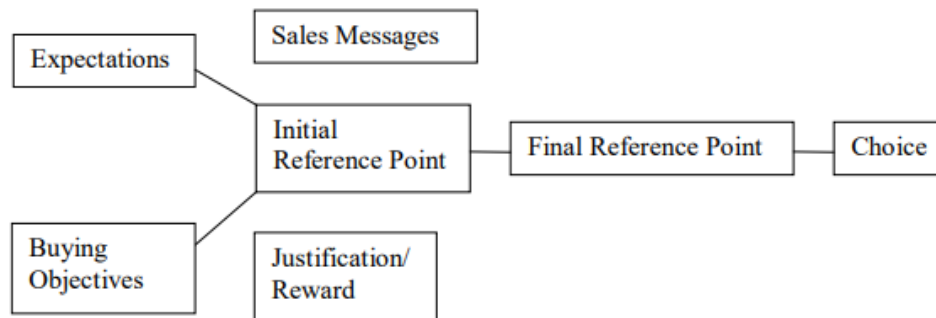
Fig.2. Proposed Conceptual Model of the Buying Decision-Framing Process (Puto, 1987)

2.5. Perceptions

Perception is a psychological variable that influences consumer behaviour, the process of how an individual perceives and understands their environment. The selection, organization and interpretation of stimuli by an individual (Fill, 2002). The external stimuli is processed into a coherent understanding of the world. If two individuals expose the same stimuli and same condition, their response will be different depending on the way they interpret and perceive the stimuli. The difference in result orientation is due to the method interpretation, acceptance and acting towards stimuli is governed by an individual's needs, expectation, value, which are unique to an individual (Schiffman, Kanuk, Hansen, 2012). Kotler (2008, p.135) defines perception as "*the process by which people select, organize and interpret information form a meaningful picture of the world*". Hence while procuring a product, consumer buys it depending on the perception conceived and development towards the particular product.

2.5.1. Customer Perceived Value

Customer perceived value is the relationship between the perceived costs and the perceived benefits (Eggert and Ulaga, 2002). Customer perceived value is the collection of multiple dimensions such as conditional value, communal value, operational value, psychological value, and cognitive value (Smith and Colgate, 2014). As per Eggert and Ulaga (2002), operational value creates an intention to purchase while psychological value stimulates interests on a particular product. Thus, customer perceived value is the cognition of perception by the customer wherein evaluating the return on an investment to the amount paid for a product (Verhoef, 2003). The importance of this value expresses the benefits received by the customers and creating brand value and recognition along with satisfaction towards the product or service (McDougall and Levesque, 2000). Furthermore, as per

Molinari et al (2008), influences from peers through as word of mouth and perception development is directly related to the decision making of potential customers. Therefore, manufacturers have to focus on delivering content and benefits which are in alignment with the value which is to be received by online interaction for customizations (Heinonen, 2004). Effective communication of concept, benefits and the flexibility through adverbs and demonstrations will engage Indian customers positively combines with active word of mouth marketing (Sánchez-Fernández & Iniesta-Bonillo, 2007).

Zeithaml (1988) expresses that the price-quality relationship is an amalgamation of different factors. The first factor emphasis on the information being shared with the consumers, which received through advertisements and word of mouth which has a direct influence on the purchasing decision prior to price of the product. The second factor emphasises that the consumers do not refer price to quality if they are introduced to the product before disclosing the price. Third factor entails that the consumers use extrinsic references such as brand name, price and package to buy the product, those with lower knowledge about the quality of the product. The fourth factor stresses on that the consumers refer to price as a measure of quality which is proportional in nature. However, if a price variation offers products with marginal difference in quality, the customer will procure lower priced goods.

2.5.2. Perceived Quality

As per Zeithaml (1988, p.145), "*Quality is defined as evaluation of excellence and superiority of the product*". Different researchers argue that quality is objective which can be measured but cannot be defined, while others pursue a different ideology that it cannot be measured. Hence, quality is divided in to objective of quality and perception of quality (Anselmsson, Ulf and Persson, 2007). Objective of quality is defined as the evaluation of the product or service based on physical characteristics or mode of deliver. Perception of quality is defined as the consumers' evaluation of the product and judgment that is based on the evaluation (Hrablik, Henrieta, Korshunov & Babčanová, 2015). Richardson (1996), defines perceived quality as consumer judgment of intrinsic attributes such as taste, ingredients, nutrition value and overall quality. Hence, in the auto industry the portrayal of finished goods with emphasis on product quality and physical attribute is essential for customer acquisition.

According to Collins-Dodd and Lindley (2003), consumer evaluates the quality in association of extrinsic and intrinsic stimulus. Intrinsic stimulus is triggered by the perception of quality through physical characteristics of the product such as colour, size, flavour or aroma while extrinsic stimulus are attributes which are triggered by the relations with external factors such as package, price, advertising and peer pressure.

According to Richardson (1996), quality perception of the consumer determines the willingness to buy a specific brand over the competition. However, a product quality comparison is frequently performed by consumers to determine the value of the product. At times consumers give higher value to lower attributes (Richardson, Jain and Dick, 1996). Hence, the automotive companies in India need to keep the consumer perception positive through continuous improvements in the methods and positive word of mouth. Further, the perception of the consumer tends to change over time due to external factors such as word of mouth, reviews and feedback about the automotive company. Marketers need to track perception at regular intervals through continuous feedback and customer involvement strategies (Thorbjørnsen, 2005).

2.6. Satisfaction and Dissatisfaction

Satisfaction is defined as a sense of fulfilment or an emotional state that occurs in response to a stimuli or post completion of an activity (Tam, 2008). Another definition of satisfaction is "*a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption related fulfilment*" (Zboja et al., 2006, p.90).

Satisfaction maintenance and improvement is essential for automotive manufacturers it is an inherent feature of the product which delivers desirable consumer outcomes, in turn improving the brand and customer image. It is necessary for brands to measure amount of satisfaction reached by the customer post procurement of the product or services (Tam, 2008). Aaker (1996) states that the method to measure satisfaction is based on the active feedback from existing customers i.e., those who have experienced the product or service within a certain period of time. The measurement of satisfaction can be from their perceived experience from the last use or their overall experience (Powers and Bendall, 2009). Importantly, it is essential to analyse the post purchase attitudes, as it helps in determining the overall experience delivered (Gilly and Gelb, 1982). However, if there exists

a post purchase dissonance, the customer is likely to perceive the services ineffective, reducing the probability of repeat purchase (Olejniczak, 2017). Hence, it is of utmost importance that manufacturers focus on successfully completing the entire experience to reduce the dissonance.

2.7. Brand

As per Aaker (1991), brand image is a combination of brand awareness, brand loyalty and brand association, which amalgamates to provide a perception to the consumer of the product for service. Keller (1993), defines brand image to be the sum total of brand associations with the consumer that would lead to perceptions about the brand. Keller further elaborates the associations of brand image to the perspective of quality and affective dimension, provides the organisation with good will and encapsulates trust while creating a "pull" market for the brand. Automobile brands emphasise sensory and cognitive stimulation, to encourage procurement through the use imagery and sound with focus on creation of a lifestyle (Park and Lennon, 2009). For functional brands, the emphasis on utilitarian benefits is essential, as the customer focus is related to the reliability and durability of the product (Kemp and Bui, 2011). The functional brand reinforces the image of their product with the functional concept via an image-bundling strategy to showcase the brand relationship to their other performance-related products (Madupu and O. Cooley, 2010). The image bundling strategy for products with symbolic concepts helps to create a perceived value among the consumers (Danaher, Wilson and Davis, 2003), this will help brands in the Indian market introduce the factory-based customization options and assist in building trust for customers to adapt an online platform for procurement and ordering high involvement product online. Further, the brand image will be perceived as unique and first mover.

2.8. Price

Price is the key factor to determine the successful the business (Kienzler and Kowalkowski, 2017). A market-oriented pricing strategy tends to capitalize on sales by improving the volume output by creating accessibility for purchase, erstwhile an improper pricing strategy tends to reduce the volume and loss of brand value, resulting in lower customer perceived value (Sarel and Marmorstein, 2003). Thus, price plays an important role in the marketing mix. The automobile manufacturers have to focus on effectively studying the marketplace

with accuracy to introduce a price strategy to attract the customers while ensuring to have an advantage over the competitive landscape. The pricing strategy of an organization is directly related to numerous company strategies including manufacturing, distribution, and sales promotion strategies. An organisation uses the price referencing to calculate the difference between the selling price and the cost price, indicating profits or loss (Dien and Douglas, 2010). The selling price of the product has to be calculated while conjunction with the costs associated to produce that product or service and ability of customers to pay, while keeping profits intact (Sarel and Marmorstein, 2003), this practice plays an essential in adapting to newer services and assists customers in purchase decision making. A multistage pricing strategy for a customization service will render desired results for adaptation and promotion by the Indian consumer, the manufacturers can offer promotional discounts or use an "introductory pricing strategy" which would increase the traffic at the website. Following which the market-oriented prices can be published (Patshin and Kulpin, 2017). As per Kalyani (2016), price plays a functional role in the Indian automotive market the country being extremely price sensitive, so the automotive companies need to capitalize offering different band with seasonal pricing to attract maximum potential customers and turn geographies to profit centres.

Fig.3. Perception of pricing on quality. (Heinonen, 2004)

2.9. Intention

Purchase intention is a behaviour incurred by a customer developing willingness to procure a certain product (Ajzen, 1992). There exists a relationship between brand image and purchase intention which is developed by external and internal stimuli, which initiates a cognitive procurement behaviour (Wang and Tsai, 2014). Online branding and digital media

is a major tool to increase brand visibility and recognition amongst the consumers (Taiminen and Karjaluoto, 2015). Manufacturers utilize different online platforms to reach out to potential customers by showcasing the product features and the firm's capacity to deliver different attributes, developing positive behaviour and earning mindshare leading to increased purchase intention (Taiminen and Karjaluoto ,2015). Manufacturers with a higher ability to portray and cognitively satisfy consumer needs have an inherent ability to attract customers, as the tendency of a customer to shift brands increases with the availability of higher value and fulfilment of precise needs (Hashim and Muhammad, 2013). Furthermore, improved customer loyalty and engagement retains the customer with the brand post purchase, as consumers who purchase a specific brand tend not to switch to other brands (Saran, 2018). As per Uslu and Huseynli (2018), the customers that intends to purchase goods online conceive prices to be lower than the brick and mortar stores, while considering price quality ratio to be higher. Satisfied customers develop a positive attitude towards the brand, which influences the purchase intention and loyalty towards the brand (Jiang and Rosenbloom, 2005). The manufacturers have an opportunity to quantify the loyalty through targeted adverts and strategies influencing attitude and purchase intention. Furthermore, if the customers have a negative experience leading to lower attitude post purchase, firms can change the attitude and towards the brand, leading to purchase intention and actual purchase (Byoungho and Yong, 2005)

2.10. Demographic factors

Demographic factors are the essential factors to be considered while introducing online shopping related to high involvement goods, as the identification of target audience and segmentation of population helps to strategies the approach (Homburg, Schwemmle, and Kuehnl, 2015). As mentioned by Lim and Osman (2015), attitude towards online shopping is influenced by demographic factors, such as gender, age and income. As per Hashim et al (2009) five demographic variables such as gender, age, job designation, marital status and salary are important determinants of behaviour towards online shopping. As per Teo (2002), education background and gender directly influence the online purchasing behaviour amongst buyers from urban cities and metropolitan areas. Wei and Yu (2012), also concluded that customers with graduation in highly populated countries are the highest users of online shopping. As per Haque et al (2006), two factors such as gender and family

income have a striking relationship with the behaviours and purchase decisions while shopping online. The viability of purchase decisions is favourable and consistent with technologically sound men and as compared to women (Monsuwe et al, 2004). On the contrary, it is observed that the women are more frequent active users in online searching and purchasing of goods lower is value (Monsuwe et al, 2004). As per, Kim et al (2000), consumers with higher disposable income are prone to online purchase. Swinyard and Smith (2003), concluded that highly educated active users with higher income are more likely to buy online than compared to individuals less involvement and lower income groups. According to Slyke et al (2002), the perceptions and level of security of online shopping are more favourable with men got higher involvement products those of female consumers. However, Alreck and Settle (2002) found that there was no difference in term of gender and age for procurement of higher involvement goods or higher purchase goods. Contextualizing the different findings indicates that the knowledge, involvement, gender and purchasing power creates a strong platform for online sales, as users are inclined towards testing and trying products over the internet (Nagra and Gopal, 2013). As per Korgaonkar et al (2006), The millennials are identified as high involvement consumers with higher risk-taking ability, better technological profoundness and the sheer attitude of exploring different options or selection available while selecting the products and tailoring it to their specific needs. While, generation X are considered to the targeted audience with lower involvement, but higher spending capacity to procure goods. However, this group creates an audience which are potential customers when educated and familiarized with online shopping platforms (Lian and Lin, 2008). However, as per Khandelwal & Bajpai (2013), age has no significant relationship with attitude towards online purchasing behaviour. However, Zuroni and Goh (2012) find that age plays no significant difference in attitude towards online shopping among different age groups. Monsuwe et al (2004), states that the attitude towards e commerce versus brick and mortar affected by geographical location and willingness to put in efforts to physically procure a product. Robin (2009), further conceptualizes the role of geographical location in progressive growth of ecommerce, as changed behaviour intruded efforts of distant travelling and entails procure from different geographies through internet.

3.   RESEARCH METHODOLOGY

3.1.   Introduction

A qualitative research consists of multiple stages that guides the study through different stages from conceptualization and follows through analysis to arrive at a final conclusion that helps derive recommendations supporting the nature of study and portrays the subjectivity versus hypothesis. The process of research provides a systematic, planned approach to the research objectives and ensures consistent performance of the study within defined parameters while articulating the findings for result orientation.

The focus of the research aims to understand the research methodology establishing a structure for evaluating the primary and secondary research. The fundamentals concepts when used with techniques which help in arriving at results from primary research continue to further logical deductions towards the analysis and results.

3.2.   Research philosophy

As per Saunders et al. (2007, p.134), "*the idea of research philosophy as a term in broad sense discusses the development of knowledge and the nature of that knowledge*". Researchers of different disciplines portray their thinking with words that are widely used in the research community, and articulate approaches and definitions using these words which are paradigm, epistemologies & ontologies, or broadly conceived research methodology for research philosophy (Creswell, 2009). Lincoln and Guba (1990) further illustrate that the philosophy is a term that designs "a basic set of beliefs that guide action" (Creswell, 2009). In other words, the assumptions on the basis of which researchers conceive their environment will play a significant role in the selection of research strategy and design (Hammarberg, Kirkman, de Lacey, 2016). Despite of multiple philosophies being illustrated to contextual different objectives; many concepts are limited to the fundamental of researchers' perspective. Saunders et al. (2007) notes three key words used inherent in the theoretical perspectives which are epistemology, ontology, and axiology.

3.3.   Research Strategy

There are three research strategies which aim at data processing and articulation comprising of quantitative, qualitative and mixed method (Creswell, 2007). The qualitative method focuses on exploratory research, to seek an understanding of the underlying motives which resonates with the reasons, opinions and motivation to shed light on the problem statement or assist in development of ideas (Schwarzkopf and Gries, 2010). It further enables in studying trends of the thought process which helps in understanding the structure of the problem. The common method used for extracting information or reaching these goals is through focus groups, ethnography or narrative approach (Creswell, 2007).

Quantitative research method aims to test theory by segmenting down a problem into smaller hypotheses, then constructing a data collection method to support or refute hypotheses (Creswell, 2007). It is used for the quantification of attitudes, behaviours, and other variables which utilize measurable data to formulate facts and draw conclusions which generalize results from a larger sample population (Crescentini, Alberto, Mainardi and Giuditta, 2009). The quantitative data collection methods are structured and portray a calculative figure which translates to accurate hypothesis, the data collection methods include surveys (online surveys, paper surveys, mobile surveys and kiosk surveys), face-to-face interviews, telephone interviews, polls and systematic observations (Apuke, 2017).

Mixed method of research is a methodology of conducting amalgamated research comprising of quantitative and qualitative research. It is used for better understanding of the research problem (Harrison and Reilly, 2011). The advantageous narrative of conducting mixed research is the possibility of creating triangulation with the use of several means such as data sources and researchers to examine the same phenomenon. Triangulation enables the identification multiple phenomenon more accurately by assessing the data from different vantage points using different methods and techniques (Terrell, 2012).

For understanding the attitude of customers towards the online customization process, the researcher has chosen qualitative method as a choice of data collection and evaluation. The said method is common for mapping the social behavioural sciences. This research strategy would focus on interviewing the subjects to assess their approach towards the stimuli which

will lead to generation of data to be used to describe their attitudes or opinions. Further the chosen method would help in gaining insight information of the consumers and benefit by gauging the success rate of the new service. Further, the data collected through interview method will be assistive in association to access consumer attitude. Theoretically, the research tends to adopt inductive reasoning of qualitative research where the Indian consumer' attitude is determined and recorded through an interview.

As per to Fisher et al. (2007), there are three kinds of interviews which to be practiced for recording responses

1. Open interview
2. Pre-coded interview
3. Semi-structured interview.

In an open interview, the respondents are allowed to lead the direction of the interview while the interviewer plays the role of active interactor, with only basic role in direction (Frances, Coughlan & Cronin, 2009). The pre-coded interview is used the researchers to sequence the questions in a structured format to gain maximum information while interacting with interviewee. semi-structured interview is a combination of the interview methods whereby the interviewer allows interviewee to lead however the questions are structured and follow format (Knapik, 2006).

The interviewer designs the script of the main points and issues to be addressed while interviewing the respondents to achieve necessary information. The author tends to achieve the perception and attitude of the interviewees which can directly answer the research questions for this study. Parallelly the respondents can have much latitude to respond to the questions in manner that deems to be fit, so as to share the maximum information. The researcher gains answers to the focused problem and also additional information in terms of their overall perception of the Indian automotive market and towards Hyundai from the interviewees which would be assistive to the research. Also, the researcher delivers the questions in most simplistic manner and explain through different examples to suit the understanding patterns. Further, throughout the interview process, any concerns regarding the responds were noted and assured of anonymity. In case of any confusions or difficult circumstances, the interviewee could immediately ask to stop interviewer and seek

clarification avoid misunderstanding. Hence, the semi-structured interview was chosen for this study.

4. DATA COLLECTION METHOD

For the purpose of this study, both primary and secondary data was collected in order to have clarity and reliability on the conceptualization and achieving desired results proper results. Primary data was collected through broad and in-depth interviews while secondary data was collected through text book and databases available offline and online.

4.1. Primary data collection

The research of the costumers' attitude toward online customization of high involvement products is a new concept with a focused approach towards the middle class in the Indian market, hence, precise data collection is essential and important for deriving results. Primary data collection is of the nature which includes collection from selected target market of individuals with characteristic which is well suited for the research.

First, the researcher applies the convenience sampling approach, which is categorized under the non-probability sampling (Bryman & Bell, 2007). This famous method provides the much-needed accessibility of the population to the researcher. The most important advantage of convenience sampling method comes in the virtue to the researcher as multiple responses can be received from the interviewed candidates; while the crucial disadvantage attached to this method is the sheer length of time need for the completion of interviews and the availability of the interviewee (Saunders et al., 2000; Bryman & Bell, 2007). For this study, the researcher reached out and interviewed, twenty existing and potential customers of Hyundai motors in India, to learn their association and willingness to adapt to new services offered by the manufacturer.

The limitations of convenience sampling are due to the criticisms that the sample does not represent the entire population due the biasness of the selection by the researcher, as result to maintain transparency, *simple quota* method is incorporated help sample a subgroup of customers which is of great interest to this study (Taherdoost, 2016). The purpose of quota sampling is to develop a sample consisting of individuals which reflect a

population by choosing a relative equal proportion of people in different categories, e.g. age group, ethnicity, gender, region of residence etc. (Bryman & Bell, 2007).

The study aims to focus on different individuals to have a mixed number of participants representing the buyers from different geographies with different educational backgrounds, age groups, and pattern of purchasing. The availability and selection of interviewee has been set to the defined parameters, as Hyundai research team has segregated data along with contact information of the existing and potential customers in the specific areas or metro cities of India. The main participants for the study, who are decision makers were selected from the core cities with high risk-taking ability and conscious spending, so as to reach out to the most relatable of the participants for this study.

However, due to the geographical distances between the cities and the availability of the participants, the actual interviews were not carried out entirely in person but over video calls using online tools with high levels of encryption to ensure data security and participant anonymity. To avoid biasness and decrease sampling errors, participants who were decision makers were chosen. In specific, the chosen participants from the data shared by Hyundai, owners and influencers were chosen to interview post complete briefing and making them fully aware of the study as well as the security of their responses noted. In regard to this study, the researcher believes the sample considerably increases in its representativeness on the population due to the sheer mix of participants from different backgrounds and price sensitivity. Secondly, the convenience sampling will be illustrated the from the type of strategic questions which will enable the interviewee to share clear responses.

4.1.1. Participants

Under the following qualitative research, the purpose of the study is to gain insights, understand and create explanations. To obtain the needed information careful select of the relevant respondents is important and necessary (Ghauri and Gronhaug, 2010). In order to achieve the proper sample of respondents, it is necessary to select respondents who are users and decision makers. The nonprobability sample is an alternative technique to select respondents based on a subjective judgment. In order to successfully articulate research findings and answer question to meet the objectives while gaining the respondents insights, the researcher needs to focus on an in-depth study that describes different apprehensions of the customers. Thus, self-selection sampling would be beneficial allowing respondents to identify their desire and associate themselves in the research. (Saunders et al., 2007).

The researcher reached out and scheduled twenty respondents for an interview from the database of Hyundai motors. The respondents were selected, along with initial criteria, on the basis of their ages and geographical location. Groups of five respondents was created from each metro city to be interviewed, each group had a selection of two generation X and Y respondents respectively and one from generation Z, as the firm believes generation Z is not the target audience for this study as they lack sheer cognizance of decision-making power and purchasing power, rather just users biased to other decision makers. The respondents from Bangalore, Chennai, Kolkata were connected using video calling application, while interview in Mumbai were done in person. The selected members were decision makers, influencers and optimistic internet user, who had raised queries for automotive services online using official websites. The twenty respondents were taken to be representatives of the whole population, in order to investigate their perception and attitude, which were a reasonable amount. The data can be collected a given time frame, as per the availability of the respondents.

The generations are categorized as the following:

- Generation X who were born between 1965-1979
- Generation Y who were born between 1980-1994
- Generation Z who were born between 1995-2015

Metro City	Generation	Respondent	Age	Occupation	Use of motor vehicle
Mumbai	X	1	41	Sales professional	Visiting clients and dealers
		2	45	Banker	Shuttling between home & office
	Y	3	29	Govt. employee	Meeting runs, official work
		4	33	Financial broker	Office runs and social outings
	Z	5	23	Masters student	College run, outings and meeting up with friends
Kolkata	X	1	50	Enterprenuer	Business meetings, School runs & official use
		2	44	School Principal	Less used, only for outing
	Y	3	35	Lecturer	College run and weekend outings
		4	37	Consultant	Official vehicle, used for corporate meetings only
	Z	5	21	Student	Social meetings and outing
Bangalore	X	1	48	Software developer	Travelling to and from work, occasional outing
		2	46	Enterprenuer	Used only for business purposes
	Y	3	34	Travel business	Airport pickup and drop service
		4	30	Sales professional	Client meetings and product delivery
	Z	5	19	College student	Outing and vacationing
Chennai	X	1	51	Plant owner	Moving people and goods
		2	47	Manager	Shuttling between home & office, School run
	Y	3	34	Employee	Vehicle used for social gathering and off road vacationing
		4	36	Entreprenuer	Meetings and clients shuttling
	Z	5	22	Student	College run

Table 1: Profiles of respondents

4.2. Secondary data collection

The topic of research focuses on studying the consumer attitude and perception which requires the references of different type of data collection method, helping in better understanding and drawing results.

The secondary data was collected from different sources such as previous researches, websites, library and online sources which are inline to the requirement of this study and help in formulation of the basis to conduct the research. The data collection method also allows reference professional reports and analysis available in the market from organisations excelling in the field of study. (Bryman and Bell, 2007). According to Glass

(1976, p. 23), secondary data analysis is defined as "*the analysis of data by researchers who will probably not have been involved in the collection of those data, for purposes that in all likelihood were not envisaged by those responsible for the data*". The merit of convenience and flexibility, secondary analysis is quite popular and readily accept as a valid attribute by researches, as it helps in data correlation and translation quicker for quicker results (Johnston, 2014). Further, the researchers might be not adequate processing resources to contemplate the analysis of data. Therefore, the ideology of using the collected data from different resources and researches has been widely accepted since 1960 (Bryman and Bell, 2007), besides using primary data all together. In this study, the researcher uses multiple articles and books about management, statistics fields, and websites for data collection and construction of model.

4.3   Validity

Validity as stated by Burns (2000, p.56), "*validity under qualitative research of the information gives indication of how accurately a test measures a given area, under certain circumstances and with a given group*" as well as the authenticity and reliability of the given data and participants in the research (Bernard, 2000).

In alignment, the interview questions were strategically formulated with concepts of consumers perception and attitude. The responses recorded from the respondents demonstrated in-depth explanation of the phenomenon which leads to decision making, select and using a service. Further, changes due to technological development and increasing service standards, the profoundness of users continues to increase towards the services offered by automotive manufacturers.

Further to ensure validity of the research the following steps were taken:

- Data collected from selected respondents from Hyundai database
- Interview questions were framed as per literature review

4.4   Reliability

Reliability is referred to as stability, consistency and predictability with the least count of error in the measurement (Burns, 2000). Reliability is further referred to as a concept of the consistency of measures by Bryman ,2004). As this study is made up of two different data sources; primary and secondary data. In order to ensure credibility of the research and improve reliability, the secondary data was sourced from text book, journals and university online database, etc. The selected interview method to collect the primary data with twenty respondents from three different generations; X, Y and Z, all which represented populations for metro cities in assorted groups. The respondents were interviewed effectively to have better understanding of their opinion in view of perception towards online customization. During the interview process, researcher used the video calling applications to converse with respondents in real time. Further, there was one more observer from Hyundai motors present in the interview to categorize the data from respondents into the relevant concept in order to create more reliability.

5. EMPIRICAL FINDINGS

Generation X:

The in-depth interview was conducted with eight participants representing Generation X customers from four metro cities of India. Two participants from each city were selected from Hyundai motors' ready data base, which were potential or existing customers in probability of repurchase. The participants were all entrepreneurs or working professional with a capacity to spend and high levels of exposure to the internet. Further they were all married with families and most of them decision makers. The findings changed with smaller deviations across the different cities. As the utility of vehicles were similar for most professionals whereas only the entrepreneur used their vehicles for client connects and business development.

E-commerce:

The interviews revealed that the participants were comfortable with e-commerce as a tool for businesses to grow and reach their customers. The participants regularly used online shopping portals for procurement of different goods from daily groceries from Tesco to clothing and mobile phones from Amazon. When introduced with the idea of selling high involvement good online, the participants positively responded to explore the different flexibility it would bring. Further they were convinced with the conceptualization of ordering and having customised vehicles directly from the manufacturer as the perception of quality was taken to be high.

Attitude:

The participants from Generation X were highly experienced professional with high exposure to business dynamics and changing business environment. During the interview, it was discovered that the participants has a positive outlook towards businesses moving to online platforms as it made available more option to explore and quick comparisons between the different offerings of the brand. Further, when discussed on the options of online graphical interface to preview the final product as per the tailored requirements, the participants applauded the idea, as it would give them clarity on the new look and feel of

the vehicle. The attitude of the customers welcomes the idea to move procurement online and having vehicles delivered which are tailored to their specifications.

Further, the entrepreneurial customers have a strong outlook towards customized vehicles, as they feel uniquely tailored vehicles will add to their professional portfolios adding to their brand visibility and creating an impact with their customers. The positive attitude grows stronger with the online flexibility, saving them time and lowering frequencies of follow-ups with the dealers.

Perceived Quality:

Hyundai as a brand resonates with quality and customer satisfaction in India. The participants for this study have high regards for the quality of customer service and the materials used for vehicles. When discussed in depth on perceiving the quality to be delivered while customizing the vehicles online, the respondents concurred with the quality standards maintained by the brand. Further, the idea of having customized vehicles directly from manufacturer was resonating well, as they had an assurance of the quality to be delivered.

Price:

The discussion on pricing was an important factor to deliver a study with strong evidence and support for the success of the idea. As the Indian automotive customers are conscious spenders with an attitude to maximise value from the amount spent. The participant of this segment focused on the pricing as a key factor deciding to select manufacturer customization options, the participants nurtured a presumed ideology of discounting on the overall pricing when opting for such services from the manufacturers.

Further, the participants agree to pay an amount directly to the manufacturer rather than in the local market, as the warranty on parts and price sensitivity are highly regarded.

Generation Y:

The interviews with this segment was conducted with eight participants representing from four metro cities of India. Two participants selected each of the four cities from Hyundai motors' ready data base, which were potential or existing customers in probability of repurchase. The participants were working professional or Government officials from mid-professional level or start-up companies with a conscious capacity to spend and regular internet users. Further only few of them married and decision makers. The findings changed were quite different in different parts of the country. The utility of vehicles changed with different professional backgrounds and start-ups used their vehicles for commercial purposes.

E-Commerce:

The participants of this segment were regular internet users with high involvement in procuring goods online. The majority of the participants used e-commerce platforms for comparisons, information gathering and purchasing goods at a regular interval. The risk-taking ability towards online transactions were high, as a result of clear understanding of the online banking modules, return policies and level of involvement in the goods purchased.

The participants were open to the ideology of online procurement, which lowers their time to analyse and purchase, giving a sheer amount of flexibility. The majority of the participants purchased customization parts from online websites which were to be fitted from open markets or local vendors, when familiarized with online customization directly from manufacturers, the participants instantly agreed and banked up on quicker introduction of these services.

Attitude:

The attitude of Generation Y is influenced by multiple factors such as word of mouth, advertising and available information over different medias. The perception of this segment towards online sales by Hyundai or manufacturers of high involvement as achieved during the interview was encouraging and positive. The participants are open to being involved in

series of decisions and influence the decision makers with a conviction of the available services and flexibility provided by the manufacturer.

Further, the conceptualization of online graphical tools for demonstration will sought to help the participants with decision making and uniquely designing their vehicles, boosting the positivity of their perception and attitude. This creates a high niche growth market for the automotive manufacturers.

Perceived Quality:

The interview revealed that the participants of this segment of customers were comparative in nature of the quality delivered by the manufacturer. Online comparison on grounds of materials used, grade of materials and the certification of authencity plays a critical role for the participants to decide on the quality of product. While discussing on the perceived quality on Hyundai, the participants do not take quality offered as on brand value but rather perform a comparative analysis.

Further, the quality of the parts to be used for customization online by manufacturer need to showcase creditability through reviews and certification for the participants to agree with the quality to be used. The manufacturers need share certification and quality information on their website for enabling positive perception of quality.

Price:

The interviews reveal that the customers of this segment are highly price sensitive and would compare prices online before selecting to opt for customization by manufacturer or open market. The participants consider dynamic pricing to be key factor here, which offers them packages as per vehicle size and type.

The participants which uses vehicles for commercial purposes state that a specific design and colour is required by them for their vehicles to promote their brand and need special pricing as they are used to bulk purchasing of vehicles which are more than ten numbers.

Generation Z:

The interviews within this segment was conducted with four participants representing four metro cities of India. Each participant was selected from the four cities from Hyundai motors' ready data base. The participants were college or master's students and highly involved internet users. They were strong influencers and influenced decisions. The findings were extremely different from different parts of the country. The utility of vehicles was more on college runs and social gatherings.

E-Commerce:

The participants in this segment were regular users on online platforms for procurement of different low involvement good. However, were key influencers and decision makers in high involvement good, but the procurement was done my another either by parents or relatives. The extensive use of e-commerce by this segment, is focused on developing comparisons and gathering key information online before a purchase.

Further, the participants were open to the idea of online vehicle customization. They are open to the new changes and ready to move complete procurement processes online, with high involvement goods being sold on an e-commerce platform. The graphical tools and demonstration help them to decide on the product and quick decision making.

Attitude:

The interview revealed that the participants are positive to online procurement of customized vehicles. However, a majority of the decision are taken by authoritative individuals. The conceptualization of online service is if interest to them and they take active participation in advocating the new concepts to decision makers

Further, the attitude towards risk taking is high for the participants and they gauge the risk is to return ratio more evidently comparatively. Moreover, they nurture an attitude of changing the specifications of the vehicle from the manufacturer as strong feature.

Perceived Quality:

The participants perceive quality as per comparative analysis between the leading brands. They do not take brand value to resonating with quality, the assurance of quality is achieved

by them is taken from online analysis and word of mouth. In the decision-making process they regard quality and designs as priority.

Further, the quality of the materials used or delivered are usually not considered as a strong point for perceiving quality rather word of mouth and online reviews are key factors for perception building.

Pricing:

The price plays a critical role for this segment as being students they are piggy backed on parents and relatives for financing the customization. The participants believe the lower prices will enable them in quick changes and influencing a decision.

Further, the role of pricing here is critical as the majority of the participants believe it to the only deciding factor of them.

6.   ANALYSIS

Generation X:

The in-depth interviews indicate that the participants under this generation are comfortable with internet-based applications and using online platforms for the procuring goods. The Internet plays an essential role in connecting different businesses and customers, professionals highly rely on internet connectivity for performing most business functions. As a result, level of exposure to internet is very high for the participants of this segment.

The finding suggests that the level of online search for information and selection of vehicle by participants is high. The availability of mobile compatible websites further enhances the search and accessibility of data to the participant of this segment. The participants indicate a positive acceptance of the new online services and are open to exploring online customization option. However, they need user reviews and proof for trust building and actively using of these services.

The behavioural pattern and rate of positively indicated during the interviews suggests an attitude of exploration and risk taking to accept newer services which would enhance the overall user experience. Thus, delivering better quality and unique specification products.

In summary, the perception and attitude of Generation X consumers towards online customization and procurement of high involvement products is perceived positively and customers are open to accept the change from traditional procurement methods. The brand value and trust enhance the acceptability of the digitalization of such services and creates value by imparting flexibility to consumers.

Generation Y:

The in-depth interviews indicate that the respondents of this segment are high users of internet with good knowledge of different online services and banking regulations. The participants indicate high risk-taking ability with an open mindset to explore new stimuli which allows thoughtful and conscious decision making. As per (), the generation Y is the most important generation for high growth as they are open experimentation and believe in online media consumption. The active cognizance of introduction of online services towards

high involvement goods allowing them to better understand the dynamics helping to gather information, compare and buy resonates effectively imparting better acceptability.

Further, the attitude of the participants clearly indicates the acceptability of online platform to select and customize high involvement good. The ability of brand to actively participate in changing views of the customers, enable manufacturers to capture a mindset and build trust in the customer (). Usage of influencers will enable customers to relate with the services, as they relate better with the customers, showcasing the services being offered.

Generation Z:

The study Indicates that generation Z has the highest users of conscious decision makers. They believe in quick analysis of data from the internet and the word of mouth. The level of comparison and acceptance of new services by the manufacturer is the highest with the selected segment. The high level of exposure level enables them to effective influencers and key users of new services. As per William and Page (2010), consumers of generation Z have the highest penetration of internet usage and have never lived without internet. The explosion of social media effects their consumption of information, as the flow of information is directed through influencers and social media reviews.

The attitude of these users differs from the other generation, as they have responsive to online platforms and active participative in trying new services (). However, the lack of decision making, and spending ability lowers their ability of procurement. Being active or final users' manufacturers can reach them through online marketing focusing on perception and credibility building.

In summary, the perception and attitude toward online procurement of high involvement good and customization of generation Z are the same as generation Y. As they are active users and are open to move the entire procurement process online as it tends to provide flexibility and clarity to know how the product will exactly be delivered. They have similar positive perception toward online customization.

7. CONCLUSION AND RECOMMENDATIONS

7.1. Conclusion

There exist high similarities between the different generations interviewed for this study, their perception towards the online customization of high involvement goods using the internet media is interesting as the participants are open to online procurement, while reluctant to seeing samples and cases of success before making an online purchase decision which is irreversible post acceptance.

As per the interviews, the participants from different generations expressed ranging interests in the online customization service, as the prominent factor to determine the attitude was the nature of profession and the use of their vehicles. Participants with high level of interests and unique tastes were from entrepreneurial backgrounds, colleges and professional with jobs such as sales, marketing and customer transits. Erstwhile, participants with defined travel and occasional users had basic interests towards customization with simple upgradations and a mindset to use online platforms for placing orders for their vehicles. Further, the availability of online banking certifications and using Hyundai's official website creates a high trust factor imposing a sense of security while transacting online.

The levels of interests among the different segments of customers in India towards online procurement and customization of high involvement goods in high with a relatively modern outlook and sense of security towards online payments and risk taking, considering these outflows and the positive attitude of adaptation and usage of online platforms provides required evidence for Hyundai to start the such service. The ongoing evolution of internet services and availability of handheld devices to Indian customers further provides flexibility and reach to the manufacturers for brand penetration through periodic updates. Hence, this creates a better and superior opportunity to manufactures implement the service.

7.2. Recommendation

The manufacturers need to build trust by focusing on extensive branding and advertisements using influencers and social media to showcase their ability to innovate and deliver as per the tailored requirements while maintaining high quality standards. Further, the conceptualization of online tools to help customer visualize the final product and understand the final payable amount would help give clarity, promoting and developing trust in the customer mindset.

The manufacturers should focus on corporate marketing and promotions as the study indicates professionals with dynamic entrepreneurial background have high involvement and focus on customization of vehicles as the tailored profiling of cars help them to create visibility giving a platform for branding. The participants of different generations, all indicate favourable attitudes towards the online platform for customization, as gives them a flexibility of getting high quality work directly from the manufacturer. Capitalizing on the optimistic perceptions and customer willingness manufacturers can use strategies such as introductory pricing and celebrity endorsement which would surely further attract the customer.

6.3. Suggestion for further study

The course of this study brought new understandings and concepts to further focus to gain micro clarity and understand the dynamics of customer perception and factors which lead to a certain decision. The online platforms are the next growing mega trends which are quickly gaining popularity among users of all ages (Williams, Page, Petrosky & Hernandez, 2010), the strategic move for manufacturers to continuously focus on the online platform enhances their ability of reach and quantify on latest trends. The in-depth study of strategies influencing the purchase decision and attracting customer to procure high involvement products online will be beneficial for the overall development of the automotive market.

8. LIMITATIONS

In this study, the aim is to map the consumers attitude toward online customization of high involvement products, comparing the different generations X, Y, Z in India. However, due to limitation of time and geographical distances in conducting research, only the major metro cities of India were chosen along with a sample size of twenty respondents, five from each city representing the population, which are not sizeable to conclude on the attitude of the population. Further, the difficult in scheduling an interview was time consuming and availability of respondents was limited with few answers being given. For example, some respondents who are representative of generation Y consumers were not responding effectively due to busy schedule. Mapping of customers is another limitation to this study.

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Appendix: Interview Questions

The conceptual framework is based on two concepts: perception and attitude.

Perception is made up four stages that are attention, exposure and interpretation, while attitude which has three elements; cognitive, affective and behavioural. Therefore, the researcher has formulated the questions in order to twenty respondents with three generations: X, Y and Z as below:

Part 1: General questions

- May I know your age?
- What profession are you into?
- Which part of the city do you live?
- What is the main use of your vehicle?
- Are you married? Do you have children?

Part 2: Consumers perception toward using online platform for procurement of goods.

- How often do you shop online and what kind of platforms do you use (web based or app based)?
- Given the different ecommerce websites for shopping which one do you prefer and why?
- How many hours do you spend investigating and comparing products you want to purchase?
- During a new car launch, which websites do you usually visit for information gathering manufacturers or car journalist websites? Why?
- Does it interest you to customize your vehicle to meet your specific needs?
- Would you be interest in buying and customizing your new vehicle online on the manufacturer's website?
- Will you be comfortable in making online payment for a high involvement product and how like are you trust the different online transaction portals?

Part 3: Consumers attitude toward using online platform for procurement of goods

- Please share your thoughts on the new online service wherein you can graphically select and see the vehicle online before. Do you think it will enable to make a strong decision toward a high-priced car?
- Do you believe in the manufacturers' ability to deliver high quality products when placing an order online? (Cognitive)
- What kind proofs would you need to go through to understand develop trust for such an online service
- What online portals and social media pages do you use to gather information? (Behavioural)
- Would be comfortable getting the vehicle delivered to your home with all documentations done online? If Yes, why and No then why not?