

Examining Factors of Purchase Intention for Local Products in Comparison to Imported Products: A Study on Automobile Industry in Pakistan

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Based on social identity theory, the study focuses to investigate the many factors that influence the purchase intention of customers in purchasing a locally assembled and/or imported used car in Pakistan including consumer ethnocentrism, self-congruity, product characteristics, perceived relative price and service quality. The study has been undertaken while identifying the research gap in automotive sector studies in Pakistan, as no study has investigated determinants of customer's purchase intention towards locally assembled and imported used car segments separately. Additionally, earlier researches have generated varying results regarding purchase intentions towards automobiles in different regions of the world. The study has been carried out by surveying 216 customers prospective of purchasing an automobile. The findings of the study have revealed that purchase intention of customers of Pakistan is shaped by both emotional and rational factors including consumer ethnocentrism, self-congruity and product characteristics where the important predictor for purchase intention of locally assembled cars is consumer ethnocentrism followed by product characteristics and for imported used cars, product characteristics followed by self-congruity. The findings of the study have confirmed that opposing to the relatively developed individualistic societies, purchase decisions of customers towards automobiles in a collectivist country like Pakistan are not only rational but are also emotionally and socially bound. The study has also generated practical implications and has paved way for further studies by identifying the limitations of the study.

Keywords: Automobile industry; Pakistan; purchase intention; locally assembled cars; imported used cars

1. INTRODUCTION

Pakistan's automotive industry is one of the oldest in the Asian countries (Pakistan Economist, 2018). Being the sixth largest manufacturing industry of the economy, the automobile sector has added 12 billion rupees to the GDP for fiscal year 2016-17 and 30 billion rupees to the state's treasury in the form of taxes and tariffs proving to be a major contributor in spurring economic growth of Pakistan (Pakistan American Business Association, 2017). The major share in the Pakistani automobile industry is of passenger cars primarily owned by the middle-income and high-income group's customers, with

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major share of three Japanese companies; Suzuki, Toyota and Honda (The Nation, 2019). In addition to the locally assembled cars; share of imported cars has also been consistently increasing for last few years, because of the ease of the restrictions on the import of used cars to promote price competition in the automobile sector of Pakistan (German Pakistan Trade and Investment, 2015). The imported used cars sale which stood at US\$18 Million in 2013 rose to US\$43 in 2017 (Karamat, 2017).

Like the global auto industry trend, changing customer behaviour and government regulations have led to the Pakistan's automobile industry transformation. Pakistani customers are now preferring imported cars over locally assembled cars compared to the last few years, considering them as more reliable and efficient, particularly because of the fact that they are not 'Pakistani made product' (Faraz, 2012). Globally, these changing trends have gathered significant attention among researchers and practitioners to examine the factors that influence consumer's purchase intention when deciding for automobiles (Eze, Yee, & Wamala, 2012), as organisations rely greatly on consumer's perception of their products in order to survive in the competitive market (Larry & Amro, 2014). However, previous researches have generated varying results regarding purchase intentions towards automobiles; majorly because of the composite nature of the product and differences in how consumers view and approach their car purchase decisions in different regions of the world. Decisions are mostly based on emotional and/or rational motives (Burrow, 2012).

In Pakistan, despite the rising contribution of automobile sector in economic growth, limited studies have been carried out to investigate the purchase intention of customers towards automobiles. Determinants including product, price and after sales service have been examined as determinants of purchase intention of automobile customers (Altaf & Hashim, 2016). Reza and Valeecha (2013) have examined the role of social reference groups on automobile purchase decision. Rehman and Dost (2013) have examined certain factors including self image, environmental concerns, social influence and man-nature orientation particularly for the green automobile purchases. , Importantly no specific study has been carried out yet to examine the motives studying the purchase decision of customers for locally assembled and imported used cars segments . The rising sales of imported used cars with the locally assembled alternates have created room for consumer research in automobile sector of Pakistan. The study aims to decrease the research gap present in the automobile sector.

- i. Which factors contribute to the purchase intention of the Pakistani automobile customers (locally assembled and imported used cars)?
- ii. What is the relative significance of the antecedents of purchase intention of Pakistani automobile customers (locally assembled and imported used cars)?
- iii. Whether the purchase intention of Pakistani automobile customers (locally assembled and imported used cars) is majorly shaped by rational or emotional factors?

1.1. Literature Review

Choosing from various options is part of human nature. Customer is usually confused to make the "right" decision as there is a brand range available for one particular product. The social identification aspect ensures customers of belongingness

and well-being. It assists them in making choices (Farivar, Turel, & Yuan, 2018). This is evident in the purchase of high involvement good purchases (Vel, Captain, & Al-Abbas, 2011), including automobile (Langner, Hennigs, & Wiedmann, 2013; Reza & Valeecha, 2013). Consumers purchase products to depict their social position, preferences and income to show their connection with a particular social group (Isa, Saud, & Ismail, 2015).

This phenomenon is more prevalent in the collectivist countries where an individual is an interdependent entity (De Mooij & Hofstede, 2011). Consumers make choices on the basis of the emotional stimuli that are in accordance with their relevant social identity (Isa et al, 2015). Tajfel (1974) has presented this notion in his theory of social identity, which advocates that identities of people are linked to their affiliated groups and they act accordingly to depict their connection with that respective group. The theory has been extensively applied in marketing researches to investigate customer purchase behaviours driven by mechanism to create and maintain their social identities in different product categories (Hustvedt & Dickson, 2009; Ilaw, 2014; Lam, Ahearne, Hu, & Schillewaert, 2010) including automobile purchases (Isa, Saud, & Ismail, 2015; Langner, Hennigs, & Wiedmann, 2013)

The local Pakistani customers being part of a collectivist culture have also been found to be influenced by emotional stimulus that is in concurrence with their social identity to make product choices (Reza & Valeecha, 2013). Thus, based on the social identity theory, the subsequent discussion incorporates factors including consumer ethnocentrism, self-congruity, and product characteristics i.e. perceived relative price and service quality, derived from prior automobile studies (Altaf & Hashim, 2016; Eze et al, 2012; Isa et al, 2015; Karunanayake & Wanninayake, 2015). This discussion serves to augment the understanding of the buying behaviour of automobile customer of locally assembled and imported used cars in Pakistan.

Ethnocentrism refers to beliefs held by consumers about the appropriateness of purchasing foreign-made products has gathered significant attention in the marketing research (Carter & Maher, 2014; Shimp & Sharma, 1987). Customers ranking high on ethnocentrism would prefer products from their home country, even if it is evident that a foreign product is of superior quality (Lew & Sulaiman, 2014). However, many researchers have investigated ethnocentrism from different perspectives, where they have associated ethnocentrism to: nationalism, corporate identity, culture, lifestyle and scarcity of local alternatives (Rahman & Khan, 2012). Internationally, social desirability has been identified as an imperative motive behind consumer's preference for domestic products over imported ones (Isa et al, 2015), however the degree of ethnocentrism is dependent on the respective country and culture under examination. People from developed countries are likely to be less ethnocentric compared to the people in developing countries and same stands true for the collectivist societies, which tend to be more ethnocentric than the individualistic ones (Guo & Lin, 2017). Pakistan is a developing country and comprises of a collectivist society (Hofstede, 2017); ethnocentric tendencies influencing consumer behaviour have been reported in various studies but only in Fast-moving consumer goods (FMCG) sector, where people preferred local products over the imported ones (Isa et al, 2015; Rahman & Khan, 2012; Salman & Naeem, 2015), creating room for exploration in high involvement goods.

The variable has been investigated as predictor of purchase intention in the automobile sector (Isa et al., 2015). In Thailand, ethnocentric customers preferred locally assembled cars because of the home country bias (Chandrasen & Paliwoda, 2009). Few studies on automobile sector have developed contradictory results; i.e. customers embrace favourable evaluations of imported products attributed to the product category, understanding of differences in the country and improved product features (Carter & Maher, 2014; Davvetas & Diamantopoulos, 2016).

Second area of investigation is self-congruity. The concept of self-congruity introduced in context of consumer behaviour refers to the process where customers buy those products or brands whose symbolic image goes with the image they have of themselves (Sirgy, 1982). As much the traits match with the customer's self-image, the more positively he/she will appraise a product. Self-congruity has been found to be positively linked to several favourable behavioural outcomes in previous studies (Das, 2015; Ilaw, 2014; Sirgy, 2018) which includes automobile sector studies in various settings (Branaghan & Hildebrand, 2011; Hahnel, Gözl, & Spada, 2014; Nikhashemi & Valaei, 2018). However, in some contexts customers are more rational in their decisions, where purchase decisions are based on monetary value rather than on non-monetary aspects like self-congruity and branding (Isa et al., 2015). Considering Pakistan's automobile customers' purchase intention, this variable has not been explored yet. However, Pakistani customers' personal and social self-concept congruence with the product image has been found to lead to higher level of purchase intentions in the FMCG sector (Sarwary & Chaudhry, 2015).

Moving towards the aspect of monetary value involved in automobile purchase decision,—product characteristics hold a significant value (Isa et al, 2015; Xu, Blankson, & Prybutok, 2017). According to the literature, it has been identified that the locally assembled and imported automobiles in Pakistan have significant differences in product characteristics which influence consumer's purchasing decisions. As study has declared that all safety features including the navigation are all already installed in an imported used car at a quite lower price (Hussain, 2015). The local manufacturer installs these safety items at a significant price only on the demand of the customer (Dawn, 2015). Many imported used cars have been known to be more fuel-efficient than the locally assembled ones (Hussain, 2015). On the other hand, the locally assembled cars have an availability of spare parts at competitive prices, low maintenance costs and quite adaptive to the traffic, road conditions (Shafqaat, 2015).

In addition to product characteristics; price has been identified as a rational and significant predictor of consumer choice (Karunanayake & Wanninayake, 2015). Jacoby, Olson and Haddock (1971) defined perceived relative price as the 'price encoded by the customer by referencing the price of the product relative to the price of other substitutable products'. In this context of automobile purchase, the perceived relative price of a locally assembled car may be considered as the perception of the car's price compared to that of the imported used car or vice versa, as the meaning applied in other contexts (Beneke, Flynn, Greig, & Mukaiwa, 2013). A product is evaluated on the basis of its perceived relative price while considering the utility of the product (Monroe, 2012).

Perceived relative price means a considerable source of information to influence consumers' purchase decision (Beneke et al., 2013). Moreover, study has stated that

perceived price is negatively related to perceived value (Boksberger & Melsen, 2011). However, the aforementioned studies have emphasised that low pricing of a product in a particular category may also erode the image of the product (Beneke et al., 2013). Contrary to another argument, which has revealed that price is one factor among others which is considered in value equation, there may be other attributes including time, effort, service quality, which may influence consumers perception and behaviours regarding a product (Huber, Herrmann, & Henneberg, 2007). Perceived price in some contexts has been found to influence purchase intention of customers in the automobile sector (Altaf, Perumal, & Hussin, 2017; Seng & Husin, 2015), including Pakistan (Altaf & Hashim, 2016). However, customers have been found willing to pay more than the competitive price, if other several aspects of the car including, attributes, design, performance, etc rationalise the price and it is within their budget (Cantner, Krüger, & Söllner, 2012; Chand et al., 2017). The high functioning, imported used cars offer better services than the locally assembled cars, however, their prices are continuously increasing.

Another important factor which significantly influences consumer purchase intention and other favourable behavioural outcomes in automobile sector is service quality (Isa et al., 2015; Xu et al., 2017). Service quality in the service encounter is the conformance to customer expectation (Chakrabarty, Whitten, & Green, 2008). These factors help customers evaluate overall service experience, comprising of : service provider, and physical amenities (Isa et al., 2015). In the automobile sector, the purchase agreement between the car manufacturer/provider and the buyer involves several service repairs and maintenance meet ups, highlighting the significant role of the relationship quality and employees responsive and considerate service, which over time shapes customers' perceptions and attitude towards service quality (Isa et al., 2015). In the context of Pakistan, the brands providing locally assembled cars have their own distribution centres in all major cities across the country, including Honda, Toyota and Suzuki. However, the imported used cars, have no exclusive service centers. The existing show rooms or service centers are providing maintenance for all the cars. There is a particular inavailability for after sale service and spare parts. (Khan, 2017)

In order to investigate the relationship of these variables in automobile sector of Pakistan, we hypothesise that:

- H_{1a}:** There is a positive relationship between ethnocentrism and purchase intention of customers towards cars assembled in Pakistan.
- H_{1b}:** There is a positive relationship between ethnocentrism and purchase intention of customers towards used imported cars.
- H_{2a}:** There is a positive relationship between self-congruity and purchase intention of customers towards cars assembled in Pakistan.
- H_{2b}:** There is a positive relationship between self-congruity and purchase intention of customers towards used imported cars.
- H_{3a}:** There is a positive relationship between product characteristics and purchase intention of customers towards cars assembled in Pakistan.
- H_{3b}:** There is a positive relationship between product characteristics and purchase intention of customers towards used imported cars.

- H_{4a}**: There is a positive relationship between perceived relative price and purchase intention of customers towards cars assembled in Pakistan.
- H_{4b}**: There is a positive relationship between perceived relative price and purchase intention of customers towards used imported cars.
- H_{5a}**: There is a positive relationship between service quality and purchase intention of customers towards cars assembled in Pakistan.
- H_{5b}**: There is a positive relationship between service quality and purchase intention of customers towards used imported cars.

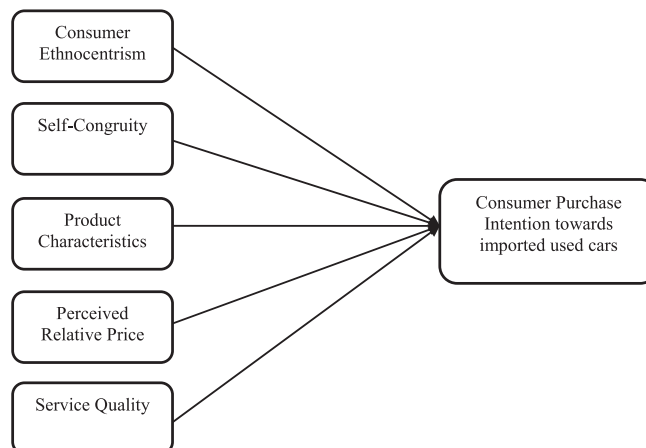
1.2. Theoretical Framework

Figure 1 and 2 are representing the current study models.

Fig. 1.



Fig. 2.



2. METHODS

2.1. Data Collection

Initially a screening was carried out by involving three car service centre managers and three academicians (Srinivasan & Lohith, 2017). Utilising adapted research instrument to gauge the reliability and validity. The research instrument was then practically utilised through engaging 20 car customers, selected through convenience sampling to ascertain the precision, application and reliability of the instrument (Hume & Mort, 2010). The data for the study was collected through survey in June to July 2017, from individuals using locally assembled and imported used cars in Pakistan, particularly having an engine capacity ranging from 650-1500cc. The larger number of sold imported used cars are 1500cc and below (Shafqaat, 2015), whereas cars with the same capacity are also available locally (German Pakistan Trade and Investment, 2015).

Snow ball sampling technique was used to reach the most appropriate respondents for the study. A record for locally assembled car buyers are maintained at the respective distribution centres, while the imported used cars in Pakistan are majorly imported through used car dealers via auctions abroad, which are majorly un-documented (Shafqaat, 2015). Therefore, it is impossible to identify the target population so as to construct a sampling frame (Shafie, 2010). Initial respondents were selected by the researcher through Suzuki, Honda and Toyota's distribution centres which were later used to identify further members of the population. The sample size was 384 respondents as the population size for the study was indefinite (Krejcie & Morgan, 1970). Data was collected from initially identified respondents using the personally designed questionnaire, offering every kind of clarity on the asked questions. The subsequent questionnaires were distributed among the identified respondents via postal mail or electronic mail based on the recommendations of the initial respondents, as it was not possible to reach every respondent personally because of the resources constraint (Sekaran & Bougie, 2016).

To achieve satisfactory sample for the study, a total of 500 questionnaires were distributed. However, out of 500 questionnaires 296 were received back from the respondents to whom the questionnaires were sent. Majority of the survey was carried out through mail where a response rate of 30 percent is considered acceptable (Sekaran & Bougie, 2016). Out of the total received questionnaires 216 were complete, without any missing responses and were considered for the study (Response Rate 43.2 percent). Of the total participants, 86 percent have age between 21-40, where 79 percent respondents were male and 21 percent were female. 66 percent of the respondents, 29 percent were self-employed with only 5 percent were unemployed. 57 percent of the respondents have average monthly income between 50,001-150,000, 33 percent have less than 50,000, whereas only 10 percent have average monthly income more than 150,000.

2.2. Measurement Tool

The questionnaire consisted of total 42 items, adapted from various past researches. All variables have been measured on seven point likert scale ranging from 'strongly disagree' to 'strongly agree'. Table 1 has demonstrated the references of the studies from where the measures for the constructs have been adapted.

Table 1

Measures for Variables

Construct	Source
Purchase Intention	Oliver and Lee (2010)
Consumer Ethnocentrism	Shimp and Sharma (1987)
Self-Congruity	Sprott, Czellar, and Pangenberg (2009)
Product Characteristics	Kressmann et al (2006)
Perceived Relative Price	Oosthuizen, Spowart, and De (2015)
Service Quality	Isa et al (2015)

3. RESULTS

3.1. Measurement Model Validation

Confirmatory factor analysis (CFA) has been used to verify the measurement model by gauging the reliability and validity of the constructs for the locally assembled cars, as well as for the imported used car's data (Millsap & Everson, 1991). Reliability analysis measured by Cronbach's alpha (α) has been observed prior to confirmatory factor analysis to examine the preliminary reliability of the indicators of the constructs. The scores for all the constructs presented in Table 2, are above the minimum acceptable value of 0.70, thus validating the internal reliability of the scale used for measuring constructs (Nunnally, 1978).

Construct validity is the degree to which the operationalization in the study reflect the theoretical variables they are intended to reflect (Davis, 1989). Construct validity has been observed through convergent and discriminant validity. Convergent validity has been observed through factor loadings, composite reliability and average variance extracted scores (Fornell & Larcker, 1981). Factor loadings represent the degree to which an item or indicator explains a construct in factor analysis. The least acceptable score for standardised factor loadings is 0.5, however preferably the values should be equal to or greater than 0.7 (Hair, Black, Babin, & Anderson, 2009). Table 4 in appendix presents the factor loadings for the items of the constructs, where items having value less than 0.65 for locally assembled car and below 0.60 for imported used cars were deleted to improve the overall construct validity of the measuring instrument and the fitness of model (Johari, Yahya, & Omar, 2011).

Composite Reliability (CR) assesses the degree to which the indicators of the variable are measuring the latent concept. The scores for composite reliability as shown in Table 2, have come out to be greater than the acceptable threshold of 0.70 (Hair, Black, Babin, Anderson, & Tatham, 2006), except for product characteristics and perceived relative price for imported used cars, i.e. 0.68 and 0.69 respectively, which are near to 0.70 and have been acknowledged as the standardised factor loadings for the items of the constructs and average variance extracted have the satisfactory values (Hair et al., 2006). Average Variance Extracted (AVE) values for all the constructs are equal to or greater than the threshold of 0.50 (Hair et al., 2006). Thus, reflecting that the variance explained by the respective constructs is more than the measurement error (Fornell & Larcker, 1981).

Discriminant validity, the second measure of construct validity for a construct is ensured when the square root of AVE comes out to be greater than the correlations between the construct and other constructs of the study (Fornell & Larcker, 1981). As shown in Table 2, the constructs are positively correlated having values less than 1 at significance level $p < 0.01$ and $p < 0.05$. The square root of AVE for all the constructs is greater than the correlations among the constructs, thus validating the items of constructs to be discriminant from others.

Table 2

Descriptive Statistics, Correlations and Square Root of AVE

Construct	Mean(SD)	α	CR	AVE	Construct					
					CE.L	SC.L	PC.L	PR.L	SQ.L	PI.L
Locally Assembled Cars										
CE.L	3.54 (1.21)	0.84	0.80	0.57	0.75					
SC.L	3.37 (1.31)	0.91	0.73	0.62	0.63**	0.79				
PC.L	4.24 (0.99)	0.77	0.80	0.50	0.43**	0.40**	0.71			
PR.L	4.69 (0.79)	0.75	0.76	0.62	0.21**	0.24**	0.37**	0.79		
SQ.L	4.82 (1.02)	0.89	0.84	0.57	0.21**	0.20**	0.53**	0.44**	0.76	
PI.L	3.77 (1.55)	0.85	0.86	0.67	0.37**	0.42**	0.46**	0.21**	0.30**	0.82
Imported Used Cars										
CE.I	3.78 (1.21)	0.85	0.85	0.59	0.77					
SC.I	3.85 (1.39)	0.91	0.91	0.62	0.61**	0.79				
PC.I	4.80 (0.91)	0.74	0.68	0.52	0.39**	0.19**	0.72			
PR.I	4.51 (0.76)	0.77	0.69	0.53	0.15*	0.18**	0.22**	0.73		
SQ.I	4.27 (1.01)	0.87	0.81	0.53	0.38**	0.25**	0.45**	0.30**	0.72	
PI.I	4.78 (1.33)	0.80	0.81	0.68	0.36**	0.47**	0.38**	0.12	0.27**	0.83

*Correlation is significant at the .05 level (2-tailed).

**Correlation is significant at the .01 level (2-tailed).

Note: The bold figures represent square root of AVE. The vertical figures are the square of correlations among the constructs, with original correlations in brackets.

3.2. Measurement Model Fitness Evaluation

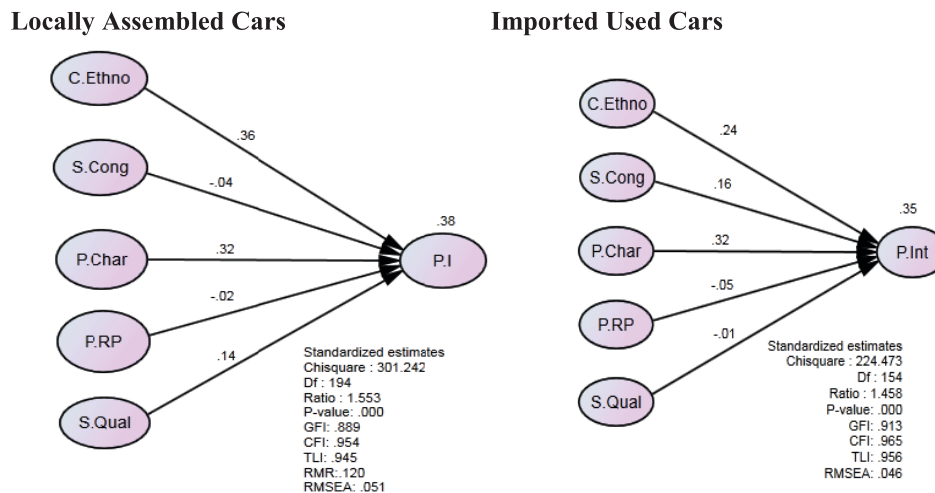
The measurement models achieved reasonable values for model fitness indices, including RMR= 0.12, SRMR= 0.05, GFI= 0.89, AGFI= 0.86, CFI=0.95, TLI= 0.95, RMSEA= 0.05 and Normed Chi-Square= 1.55 for locally assembled cars and RMR= 0.12, SRMR= 0.05, GFI= 0.91, AGFI= 0.88, CFI=0.97, TLI= 0.96, RMSEA= 0.05 and Normed Chi-Square= 1.46 for imported used cars (Cassar & Bezzina, 2015). The value for GFI and AGFI have come out to be within the acceptable range as they are sample

sensitive indices where values improve with increased sample size (Hooper, Coughlan, & Mullen, 2008) and here sample size is 216. However TLI and CFI, insensitive to sample size indices (Ainur, Sayang, Jannoo, & Yap, 2017) are within the good fit range. RMR value is near 0.1 i.e. 0.12, however SRMR is supporting the model fitness with a value of 0.05.

3.3. Regression Analysis

After the satisfactory evaluation of the reliability, validity and goodness of fit of the measurement model, the structural models have been investigated for the testing of the hypothesised relationships through regression analysis. Figure 3 represents the hypothesised goodness of fit models of local assembled and imported used cars.

Fig. 3. Structural Models



The path model for locally assembled cars is explaining 38 percent variance in purchase intention through the underlying predictors. The regression results have supported hypotheses H_{1a} and H_{3a} for locally assembled cars. Specifically, consumer ethnocentrism ($\beta = 0.357$, $p < 0.05$) and product characteristics ($\beta = 0.323$, $p < 0.05$) have found to be positively influencing purchase intention. However, perceived relative price, self-congruity and service quality generated insignificant results regarding influence on purchase intention for locally assembled cars.

The hypothesised model for imported used cars is explaining 35 percent variance in the dependent variable, purchase intention through the independent constructs. The regression results for imported used cars have supported hypotheses H_{2b} and H_{3b} . Where, H_{2b} and H_{3b} have signified the positive influence of self-congruity ($\beta = 0.241$, $p < 0.05$) and product characteristics ($\beta = 0.320$, $p < 0.05$) on purchase intention respectively. However, consumer ethnocentrism, perceived relative price and service quality have not been found to be significant predictors of purchase intention of customers for imported used cars. Results are reported in Table 3.

Table 3

Standardised Regression Results

Hypotheses	Variables	Locally Assembled Cars			Imported Used Cars		
		β	t-value	Hypotheses status	β	t-value	Hypotheses status
H ₁	Consumer Ethnocentrism	0.357	2.478*	Supported	0.165	1.331	Not Supported
H ₂	Self-Congruity	-0.039	-0.296	Not Supported	0.241	2.033**	Supported
H ₃	Product Characteristics	0.323	3.233*	Supported	0.320	2.629**	Supported
H ₄	Perceived Relative Price	-0.023	-0.267	Not Supported	-0.052	-0.547	Not Supported
H ₅	Service Quality	0.144	1.704	Not Supported	-0.011	-0.134	Not Supported

Dependent Variable: Purchase Intention.

*p<0.05.

4. DISCUSSION**4.1. Conclusion**

The current study has filled the gap in literature by recognising the paucity of research in Pakistan regarding factors influencing purchase intention of customers towards locally assembled and imported used cars. The study carried out in light of social identity theory which has revealed through empirical findings that purchase intention of customers of Pakistan is shaped by both emotional and rational factors including consumer ethnocentrism, self-congruity and product characteristics (Tajfel, 1974). The important predictor for purchase intention of locally assembled cars is consumer ethnocentrism followed by product characteristics and for imported used cars, product characteristics followed by self-congruity. The findings of the study have confirmed that contrary to the developed individualistic societies, purchase decisions of customers in a collectivist country like Pakistan are not only rational but are also emotionally and socially bound (Guo & Lin, 2017; Isa et al., 2015).

4.2. Discussion

The results of the study has revealed that customers of the developing country, Pakistan are ethnocentric towards the purchase of domestically assembled automobiles. This is evident from the literature that people from developing and collectivist countries are more ethnocentric than the developed, individualistic countries and prefer to purchase locally manufactured goods over the imported ones (Isa et al., 2015).

Though the locally assembled cars are only assembled in Pakistan and are a product of industrialised nations, they have been preferred by customers ranking high on ethnocentrism. This finding is supported by study carried out in Thailand where they revealed that people generally consider automobiles assembled in highly industrialised states as superior than those assembled domestically (Chandrasen & Paliwoda, 2009). But ethnocentric customers prefer cars assembled in their country over those assembled in some foreign country perceiving them to be of better quality. Furthermore, customers in Pakistan by large are highly socially bound, which is a significant influencing aspect of ethnocentrism. They prefer those actions that are culturally and socially acceptable (Shah & Amjad, 2011).

In addition to ethnocentrism, product characteristics have come out to be a significant predictor of purchase intention of customers towards locally assembled as well as imported used cars. The locally assembled cars in Pakistan have been identified to give tranquility to customer over the imported used cars through standard warranty, availability of spare parts at competitive prices and low maintenance costs as these cars are designed according to Pakistan's conditions (Adan, 2017; Shafqaat, 2015). The local car assemblers following the realisation of Auto Development Policy (ADP) of 2016 have begun to demonstrate signs of improvement (Adan, 2017).

Whereas, for imported used cars in Pakistan, whose sales are continuously mounting over the years, enhanced features have always been a triumph factor. They are loaded with essential features like airbags, central locking, power windows, navigation, automatic transmission and climate controlled air-conditioning, which are lacking in the local counterparts (Adan, 2017; Khan, 2016). Many imported used cars have also been recognised as more fuel-efficient than the local substitutes available, and is considered one of the prime reasons behind their fame (Zaheer, 2015).

In addition to product characteristics, self-congruity has come out to be a significant driver of purchase intention of imported used car customers. Jafary et al. (2016) while demonstrating the rationale behind the fame and success of imported used cars in Pakistan have ascribed social status as a considerable motive in addition to improved features and enhanced model options, as imported used cars are comparatively expensive than the alternate locally assembled models and people prefer to buy imported used cars to depict their higher economic standing. However, self-congruity has not come out to be a significant forecaster of purchase intention of locally assembled car customers. This can be attributed to the verity that locally assembled cars are generally cheaper than their imported substitutes while having comparatively less product and performance features and a limited variety of car models in specific engine capacity (Adan & Khan, 2017) thus not offering its customers the prospects to be considered as a status symbol with better value.

Considering the fourth investigated construct, perceived relative price has been recognised as insignificant driver of purchase intentions of customers towards locally assembled as well as imported used cars in the current study. Customers evaluate a product on the basis of its perceived relative price while taking into account the utility of the product (Monroe, 2012). Considering the automobile sector in Pakistan, locally assembled cars though expensive are available at relatively cheaper prices than its imported substitutes (Adan, 2017). Additionally, Pakistani customers have shown ethnocentric tendency in automobile purchase where they preferred locally assembled cars over the imported used cars. Ethnocentric customers in literature have been found to be willing to pay little more prices for the domestic products in concurrence with their ethnocentric concern (Kala & Chaubey, 2016).

Considering the imported used cars, as stated earlier though they are expensive than its locally assembled counterparts, their sales are continuously mounting over the years, which is attributed to their enhanced product and performance attributes with a variety of models in different engine capacities (Adan, 2017) and Andrew (2014) have also demonstrated that people in Pakistan generally consider imported used cars to be giving them value for money because of their improved quality as compared to the locally assembled substitutes, while also bringing a status-symbol for them (Jafary et al., 2016).

Lastly, the service quality construct has also been identified not to influence the purchase intention of customers while purchasing locally assembled and imported used cars, which is in line with the study carried out in automobile sector of Malaysia (Khamis & Abdullah, 2014). Andrew (2014) has identified that according to survey from 10,000 participants from Pakistan, people consider product and performance attributes including fuel efficiency, drive excellence, comfort, safety and value for money as most imperative, whereas car's outlook, possession cost, resale value and after sale services are not weighed much while buying a car. Additionally, according to the consumer survey report of Japanese International Cooperation Agency (JICA) 2011, people of Pakistan are not satisfied with the service quality of service dealers. Particularly considering the imported used cars in Pakistan, service quality generally has been found to be a weak spot. As there are no separate distribution and service centres for imported cars, the existing centres for locally assembled cars are catering the needs of the imported car customers. Poor after sale-service and spare parts availability have been reported as one of the major concerns for these cars, where generally these cars are handed over to untrained technicians for maintenance and repairs (Khan, 2017).

Thus, the study has confirmed that contrary to the developed individualistic societies, purchase decisions of customers in a collectivist country like Pakistan are not only rational but are also emotionally and socially bound.

4.3. Implications

The current study in addition to its theoretical contribution has also generated useful implications for the practitioners. The study results can help practitioners in devising strategies as it has provided insights into customer perceptions, shaping their purchase intention for locally assembled as well as imported used cars. The current study through the results and review of literature has identified that local car assembling companies and dealers need to rework on the weaknesses; primarily including product characteristics and service quality to improve indigenous competitiveness. However, they enjoy a plus point due to the ethnocentric tendency of Pakistani customers; which they can exploit by devising marketing strategies accordingly. Given that government is also supporting the import of used cars to promote price competition in the automobile sector in Pakistan by easing import restrictions over the years, authorities need to ensure that the locally assembled car service centres are equipped with essential serviceability elements, including skilled technicians.

4.4. Limitations and Future Research Directions

The current study has been carried out in the automobile sector of Pakistan and considering the intricate nature of the product, country specific policies and disparities in customer choices across countries, the results of current study cannot be generalised to other countries. Future research can be carried out in automobile sector of other developing countries comprising locally assembled and imported used cars to identify whether the results remain the same or differ across different contexts. Secondly, our study suggested that perceived relative price is insignificant predictor of purchase intention of automobile customers. Considering the fact that most of the respondents of the current study are employed and have good monthly incomes, the financial situation

might be different for the people who have lower work opportunities and monthly incomes. Future research is needed to examine the influence of demographic factors particularly including income, education and gender on purchase intention of customers towards locally assembled and imported used cars in Pakistan. Another limitation of the study is the use of only quantitative method for data collection i.e. survey. It may restrict the ability to gain full insights to the purchase intention of customers. However, survey served the important purpose of identifying the factors influencing purchase intention of customers. A future study complementing it with qualitative approach can provide greater understanding of the motivations behind purchase intention of customers towards locally assembled and imported used cars. Additionally, considering the liberation of entry restrictions and changing customer behaviour, electric cars have made its way to the Pakistan's automobile industry. Nishat mills have joined hands with Hyundai motor company to introduce electric and hybrid cars in Pakistan. They are believed to have great market growth potential, primarily attributed to their exceptional fuel and cost efficiency (Zaheer, 2017). Realising this potential change in automobile sector of Pakistan, future study should also examine the predictors of purchase intention of electric and hybrid cars in Pakistan to gain an enhanced and comprehensive understanding of customer behaviour towards automobile purchases in Pakistan.

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APPENDIX

Table 4

Standardised Factor Loadings

Constructs	Locally Assembled cars		Imported Used Cars	
	Items	Loadings	Items	Loadings
Consumer Ethnocentrism	CE.L4	0.68	CE.I1	0.65
	CE.L6	0.82	CE.I4	0.70
	CE.L7	0.75	CE.I6	0.87
			CE.I7	0.82
Self Congruity	SC.L1	0.82	SC.I1	0.73
	SC.L2	0.79	SC.I2	0.84
	SC.L3	0.79	SC.I3	0.82
	SCL.4	0.78	SCI.4	0.81
	SCL.5	0.84	SCI.5	0.83
	SCL.6	0.71	SCL.6	0.69
Product Characteristics	PC.L1	0.69	PC.I3	0.69
	PC.L2	0.65	PC.I4	0.75
	PC.L3	0.72		
	PC.L4	0.76		
Perceived	PR.L1	0.87	PR.I1	0.78
Relative Price	PR.L5	0.69	PR.I5	0.67
Service Quality	SQ.L3	0.77	SQ.I3	0.64
	SQ.L4	0.80	SQ.I4	0.86
	SQ.L5	0.74	SQ.I5	0.77
	SQ.L7	0.71	SQ.I6	0.60
Purchase Intention	PI.L1	0.75	PI.I2	0.83
	PI.L2	0.78	PI.I3	0.82
	PI.L3	0.91		

Note: Items having lower loadings were deleted.

QUESTIONNAIRE**Consumer Ethnocentrism**

1. Pakistani people should always buy locally assembled/imported used car
2. Purchasing locally assembled/imported used cars is being Pakistani
3. It is right to purchase locally assembled/imported used car only
4. Locally assembled/imported used cars first, last & foremost
5. A real Pakistani always buy locally assembled/imported used car
6. It is always best to purchase locally assembled/imported used car
7. It may cost me in long run but I prefer to support locally assembled/imported used car

Self-Congruity

1. I have a special bond with locally assembled/imported used car
2. I consider locally assembled/imported used car to be part of my life
3. I often feel a personal connection with locally assembled/imported used car
4. Part of me is defined by importance of locally assembled/imported used car in my life
5. I feel as if I have a close personal connection with locally assembled/imported used car
6. There are links between locally assembled/imported used car and how I view myself
7. My locally assembled/imported used car says a lot about who I am

Product Characteristics

1. Locally assembled/imported used cars have up to date safety devices
2. I will survive an accident if I drive locally assembled/imported used car
3. Locally assembled/imported used cars are spacious
4. I feel comfortable when driving locally assembled/imported used car
5. Locally assembled/imported used cars are economical to maintain
6. Locally assembled/imported used cars have low fuel consumption
7. Locally assembled/imported used cars have high resale value
8. It is easy to sell locally assembled/imported used car to other people

Perceived Relative Price

1. I compare the price of cars before I decide to buy locally assembled/imported used car
2. I think that locally assembled/imported used cars are for people with money constraints
3. Locally assembled/imported used cars are generally in cheaper price range
4. Locally assembled/imported used cars are competitively priced
5. I am price conscious when buying locally assembled/imported used car
6. The price of locally assembled/imported used car is indicator of good product quality

Service Quality

1. Service centres have modern equipment for locally assembled/imported used car
2. Servicing for locally assembled/imported used cars is always done in promised time
3. Car service for locally assembled/imported used car is usually available when needed
4. Employees are knowledgeable to answer locally assembled/imported used car related questions
5. Employees are willing to give detailed advice on locally assembled/imported used car maintenance
6. Locally assembled/imported used car dealing employees are polite
7. I am addressed by correct names at locally assembled/imported used car service centre
8. I get immediate attention at locally assembled/imported used car service centre
9. I get customised solution for locally assembled/imported used car
10. Service centres for locally assembled/imported used cars are easy to find
11. Service centres for locally assembled/imported used cars are located at strategic locations

Purchase Intention

1. I intend to purchase assembled/imported used car in the next year
2. I intend to purchase a assembled/imported used car in the next seven years
3. When you purchase your next car, you will certainly purchase a locally assembled assembled/imported used car