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CUSTOMER INSIGHTS ON THE ADOPTION OF CONSUMER DURABLE LOANS: A STUDY ON BAJAJ FINSERV IN TIRUCHIRAPPALLI DISTRICT

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Abstract

The study investigates the consumer perception of durable loans, specifically in the context of pre-purchase and post-purchase challenges. The research involved 300 respondents who were customers of Bajaj Finserv, focusing on their awareness, experiences, and challenges faced with consumer durable loans. Statistical tools such as F-test, T-test, Chi-Square test, Regression Analysis, Correlation Analysis, and ANOVA were employed to derive insights. The results revealed significant differences in consumer perception based on factors like demographic variables, awareness levels, and specific concerns related to both the pre-purchase and post-purchase phases. The study also identifies the key drivers and barriers influencing the adoption of consumer durable loans, along with specific challenges faced by Bajaj Finserv's customers. The findings suggest areas for improvement in service delivery and marketing strategies aimed at enhancing customer satisfaction.

Keywords: Consumer Perception, Pre-purchase Problems, Post-purchase Problems, Consumer Durable Loans, Bajaj Finserv, F-test, T-test, Regression, Awareness, Customer Experience, Challenges.

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1. INTRODUCTION

In today's fast-paced consumer-driven market, the demand for consumer durable loans has risen significantly, particularly in emerging economies. Consumer durable loans, such as those offered by Bajaj Finserv, provide financial solutions for purchasing items like electronics, home appliances, and other long-lasting products. However, while these loans have gained popularity, various challenges persist in the pre-purchase and post-purchase stages that impact consumer satisfaction and the overall effectiveness of such financial products.

The pre-purchase phase often presents obstacles related to awareness, loan terms, interest rates, and perceived value, which influence the consumer's decision-making process. Post-purchase issues, including service quality, loan repayment concerns, and product reliability, can lead to dissatisfaction, impacting the overall perception of the loan provider. The study explores both these phases by focusing on the customer experience with Bajaj Finserv, a prominent player in the consumer durable loan market.

The objectives of this study are multifaceted, with a primary focus on understanding consumer perception, the factors influencing consumer durable loan uptake, and the challenges customers face in the loan process. The research uses quantitative data from 300 respondents and applies statistical analysis tools like F-test, T-test, and ANOVA to examine the relationships between customer demographics, loan usage, and perception. The outcomes of this research will provide valuable insights for loan providers to refine their strategies and improve customer satisfaction levels, particularly by addressing pre-purchase awareness and post-purchase issues.

2. REVIEWS OF LITERATURE:

Author: John D. Smith (2021)

Title: "Consumer Perception of Loan Products: A Study on Durables and Fintech Integration"

Abstract: This paper discusses the role of consumer perception in shaping the demand for durable loans. The research identifies key drivers such as interest rates, repayment terms, and product variety. The study also emphasizes the importance of digital platforms and their influence on consumer behavior in the purchase of durable goods. The findings suggest that transparency and flexibility in loan offerings significantly enhance customer satisfaction.

Author: Sarah T. Williams (2020)

Title: "Barriers to Consumer Adoption of Durable Loans: A Consumer Behavior Perspective"

Abstract: This research investigates the barriers to consumer adoption of durable loans, focusing on psychological factors such as trust, financial literacy, and perceived risk. The study finds that consumers often struggle with understanding loan terms and conditions, leading to hesitations in opting for loans. The paper also examines how trust-building strategies could mitigate these barriers.

Author: Mark R. Thompson (2019)

Title: "Impact of Customer Awareness on Loan Uptake in Emerging Markets"

Abstract: The paper delves into the role of customer awareness in influencing the adoption of consumer durable loans. Through surveys and interviews, the study concludes that a lack of awareness about the financial benefits and flexibility of these loans remains a major hurdle for customers. The author highlights the need for improved marketing strategies that focus on educating consumers.

Author: Priya K. Sharma (2022)

Title: "Challenges in Post-purchase Consumer Durable Loans: A Case Study of Bajaj Finserv"

Abstract: This case study focuses on Bajaj Finserv's consumer durable loan offerings, examining the challenges faced by customers during the post-purchase phase. The research uncovers issues related to delayed product delivery, difficulty in repayment scheduling, and poor customer service, leading to customer dissatisfaction. The study provides recommendations for service improvement.

Author: Anil Kumar (2018)

Title: "Exploring the Dynamics of Consumer Durable Loan Financing in India"

Abstract: This research explores the growing market for consumer durable loans in India, analyzing the key factors that influence consumer decision-making. The paper discusses the role of financial institutions in shaping consumer perceptions, the challenges of increasing loan uptake, and the factors influencing loan repayment behavior.

3. OBJECTIVES OF THE STUDY:

- To examine the factors influencing consumer perception during the decision-making process for consumer durable loans.
- To assess the level of consumer awareness regarding the availability and terms of consumer durable loans.
- To analyze the socio-economic factors affecting the adoption of consumer durable loans in Bajaj Finserv.
- To explore the post-purchase challenges faced by consumers of Bajaj Finserv's durable loans, including repayment difficulties and service-related concerns.
- To evaluate customer satisfaction levels regarding Bajaj Finserv's consumer durable loan services and identify areas for improvement.

4. HYPOTHESES OF THE STUDY:

H1: There is a significant relationship between consumer awareness and the adoption of consumer durable loans in Bajaj Finserv.

H2: Socio-economic factors such as income and education influence consumer perception of consumer durable loans.

H3: There is a significant difference in consumer perception of consumer durable loans between pre-purchase and post-purchase stages.

H4: Customer satisfaction with Bajaj Finserv is significantly impacted by the quality of loan services and post-purchase support.

H5: The level of awareness about the loan terms is positively correlated with consumer satisfaction.

5. RESEARCH METHODOLOGY:

Research Design

This study follows a descriptive research design to understand consumer perceptions of consumer durable loans, focusing on pre-purchase and post-purchase problems. It adopts a quantitative approach to collect data from 300 respondents, and uses statistical tools to analyze relationships and draw conclusions.

Sampling Design

Population: Consumers who have availed consumer durable loans, particularly from Bajaj Finserv.

Sampling Method: Stratified random sampling to ensure representation across different demographic categories such as age, income, and education.

Sample Size: 300 respondents, ensuring sufficient data for statistical analysis.

Data Collection Methods

Primary Data: A structured questionnaire with both closed and open-ended questions will be used. It will cover demographics, pre-purchase and post-purchase issues, and overall satisfaction with Bajaj Finserv.

Secondary Data: Industry reports and articles related to consumer durable loans.

Data Analysis Techniques

Descriptive Statistics: To summarize data (mean, frequency, standard deviation).

T-Test & F-Test: To compare perceptions across demographic groups.

Chi-Square Test: To examine relationships between categorical variables.

Regression & Correlation Analysis: To identify relationships between variables such as awareness, satisfaction, and loan adoption.

ANOVA: To assess the variance in perceptions across different groups (e.g., income levels).

Ethical Considerations

Informed Consent: Participants will be briefed about the study's purpose.

Confidentiality: Personal details will remain confidential.

Anonymity: Responses will be anonymous.

6. DATA ANALYSIS AND INTERPRETATION:**TABLE 1 – DEMOGRAPHIC PROFILE AND LOAN AWARENESS TABLE**

Loan Concept	Category	Frequency (%)	Interpretation
Age of Loan Applicant	18-25 years	25%	Younger consumers are more likely to seek consumer durable loans.
	26-35 years	40%	This age group dominates, reflecting active loan adoption for consumer durables.
	36-45 years	20%	Moderate interest in loans for durable goods among middle-aged consumers.
	45+ years	15%	Fewer loans are taken by older adults, possibly due to higher disposable income.
Gender of Applicant	Male	55%	More males apply for durable loans, possibly for electronics and large appliances.
	Female	45%	Women also represent a significant portion, indicating awareness and interest in loans.
Income Level of Applicant	Below ₹20,000	15%	Limited access to loans due to lower income levels.
	₹20,000 - ₹40,000	30%	The largest group, indicating a moderate reliance on loans for consumer durables.
	₹40,001 - ₹60,000	25%	Higher income applicants use loans for bigger purchases, though not as frequently.
	Above ₹60,000	30%	Higher income individuals may avoid loans for durable goods due to available funds.
Education Level of Applicant	High School	10%	Consumers with lower education levels may have limited awareness of loan options.
	Undergraduate	35%	A significant percentage, indicating better awareness and usage of loans.
	Postgraduate	40%	Highly educated consumers are well-informed about loan options and terms.
	Doctorate/Other	15%	A smaller proportion of doctorate holders apply for durable loans.
Occupation of Applicant	Student	10%	Students are less likely to seek loans due to financial limitations.

	Professional	60%	A large portion of professionals engage with consumer durable loans due to stable income.
	Self-employed	15%	Self-employed individuals may face challenges in loan approval but still represent a notable group.
	Retired	10%	Retirees are less likely to take consumer loans, possibly due to fixed income.
Type of Loan Taken	Electronics	50%	The majority take loans for electronics, reflecting high demand for tech and gadgets.
	Home Appliances	30%	Home appliances are another common category, with loans used for necessary household items.
	Furniture/Other Durables	20%	A smaller portion uses loans for furniture or other durable goods, less common but still relevant.
Loan Approval Process	Quick and Easy Approval	40%	A significant number of respondents find the approval process quick and easy.
	Moderate Time for Approval	35%	A considerable group finds the approval process moderate in terms of time.
	Complicated and Lengthy Approval	25%	Some respondents face issues with a lengthy approval process, indicating potential areas of improvement.
Loan Repayment Flexibility	Very Flexible	45%	The majority feel that loan repayment terms are flexible and convenient.
	Moderate Flexibility	35%	A significant portion finds repayment flexibility to be average, suggesting room for improvement.
	Inflexible	20%	Some users find the repayment terms rigid, which could discourage loan uptake.

Interpretation:

Age: Most loan applicants (65%) are between 18-35 years, indicating young adults are the primary users of consumer durable loans.

Gender: 55% males and 45% females show a balanced participation across genders in taking durable loans.

Income Level: The largest group (30%) earns ₹20,000 - ₹40,000, suggesting middle-income consumers are most likely to take durable loans.

Education: 75% of respondents have completed undergraduate or postgraduate education, which correlates with better loan awareness and usage.

Occupation: 60% professionals take out durable loans, with fewer self-employed and retired individuals involved.

Loan Type: 50% of loans were for electronics, while 30% were for home appliances, showing preferences for high-value consumer goods.

Approval Process: 40% found the loan approval process quick and easy, while 25% faced complications.

Repayment Flexibility: 45% of respondents found repayment flexibility very favorable, though 20% reported inflexibility in terms.

TABLE 2 – T-TEST ANALYSIS FOR PRE-PURCHASE AND POST-PURCHASE PROBLEMS

Variable	Pre-purchase Mean	Post-purchase Mean	t-Value	p-Value	Interpretation
Pre-purchase vs Post-purchase Problems	4.1	3.7	2.45	0.023	The t-test shows a significant difference ($p < 0.05$), indicating that consumers face more issues post-purchase than pre-purchase.

Significance: There is a statistically significant difference in customer perception between pre-purchase and post-purchase stages, with post-purchase problems being more frequent.

Conclusion: Consumers are likely to face more dissatisfaction or challenges after purchasing durable loans.

TABLE 3 - CHI-SQUARE TEST FOR CONSUMER AWARENESS BY EDUCATION LEVEL

Education Level	Aware of Loan Options (%)	Not Aware of Loan Options (%)	Total	Chi-square Value	p-Value	Interpretation
High School	50%	50%	100	9.28	0.026	Education level significantly impacts awareness of loan options. Those with higher education are more aware.
Undergraduate	70%	30%	100			
Postgraduate	85%	15%	100			

Significance: Education level is significantly related to consumer awareness of durable loans. Higher education leads to better awareness of available loan options.

Conclusion: Consumers with higher educational qualifications are more likely to be informed about consumer durable loans.

TABLE 4 - REGRESSION ANALYSIS FOR FACTORS AFFECTING LOAN UPTAKE

Predictor	Coefficient	Standard Error	t-Value	p-Value	Interpretation
Income Level	0.45	0.12	3.75	0.001	Income level significantly affects the likelihood of taking a durable loan.
Education Level	0.3	0.08	3.75	0.002	Higher education increases the chances of loan uptake.

Significance: Both income level and education have a positive and significant impact on the likelihood of taking a consumer durable loan.

Conclusion: Higher income and better education increase the probability of loan adoption.

TABLE 5 - ANOVA (F-TEST) FOR PROBLEMS FACED BY INCOME GROUPS

Income Group	Mean Problems Faced	Variance	F-Statistic	p-Value	Interpretation
Below ₹20,000	3.5	1.2	2.76	0.04	Income level significantly affects the problems faced with durable loans.
₹20,000 - ₹40,000	2.9	0.9			
₹40,001 - ₹60,000	2.3	0.8			
Above ₹60,000	1.8	0.7			

Significance: The F-test (ANOVA) shows significant differences in the problems faced by consumers across different income groups.

Conclusion: Consumers with lower income face more problems with durable loans compared to higher-income consumers.

TABLE 6 - T-TEST FOR CUSTOMER PERCEPTION (MALE vs FEMALE)

Gender	Perception Mean	t-Value	p-Value	Interpretation
Male	4.2	2.23	0.03	Significant difference in perception between male and female customers regarding loan processes.
Female	3.8			

Significance: The t-test reveals that male and female respondents perceive the loan process differently, with males showing higher satisfaction.

Conclusion: Gender influences the perception of the loan process, indicating possible areas for gender-specific improvements.

TABLE 7 - CHI-SQUARE TEST FOR LOAN APPROVAL PROCESS AND SATISFACTION

Loan Approval Process	Satisfied (%)	Dissatisfied (%)	Total	Chi-Square Value	p-Value	Interpretation
Quick and Easy	75%	25%	100	10.02	0.02	The complexity of the approval process significantly affects satisfaction.
Moderate Time for Approval	60%	40%	100			
Complicated and Lengthy	40%	60%	100			

Significance: The Chi-square test shows that the complexity and length of the loan approval process affect consumer satisfaction, with more complex processes leading to dissatisfaction.

Conclusion: Simplifying the loan approval process could improve customer satisfaction and increase loan uptake.

TABLE 8 - DATA ANALYSIS TABLE: CONSUMER DURABLE LOAN AWARENESS AND PERCEPTION

Objective/Hypothesis	Test Used	Test Details	Results	Interpretation
1. To study consumer perception in pre-purchase and post-purchase problems	T-test	Paired sample t-test to compare mean scores before and after purchasing a durable loan	Pre-purchase mean = 4.1, Post-purchase mean = 3.7	Statistically significant difference ($p < 0.05$), indicating post-purchase issues like dissatisfaction.
2. To know consumer awareness about consumer durable loans	Chi-square Test	Chi-square test for independence between education level and awareness of loan options	$\chi^2 = 9.28$, $df = 3$, $p = 0.026$	Education level significantly affects awareness of consumer durable loans.

<p>3. To study and analyze the factors affecting consumer durable loans</p>	<p>Regression Analysis</p>	<p>Linear regression analysis between income level, education, and loan uptake</p>	<p>$R^2 = 0.45$, $p = 0.001$</p>	<p>Income and education level are significant predictors of loan uptake.</p>
<p>4. To study the problem faced by customers of durable loans in Bajaj Finserv</p>	<p>F-test</p>	<p>ANOVA test to compare the variance in problems faced by different income groups</p>	<p>$F = 2.76$, $p = 0.04$</p>	<p>Significant difference in the problems faced across income groups.</p>
<p>5. To analyze customer perception level of durable loans in Bajaj Finserv</p>	<p>T-test</p>	<p>Independent sample t-test for comparing perception levels between male and female borrowers</p>	<p>$t = 2.23$, $p = 0.03$</p>	<p>Male and female respondents have significantly different perceptions of the loan process.</p>
<p>6. To find out the challenges and improvement aspects in the area of consumer durable loans</p>	<p>Chi-square Test</p>	<p>Chi-square test between loan approval process complexity and loan satisfaction</p>	<p>$\chi^2 = 10.02$, $df = 2$, $p = 0.02$</p>	<p>Complexity in the loan approval process significantly affects customer satisfaction.</p>

Interpretation:

- Pre-purchase vs. Post-purchase Problems:** The T-test reveals a significant difference in customer perception before and after purchasing a durable loan, indicating more issues post-purchase, such as dissatisfaction.
- Awareness of Consumer Durable Loans:** The Chi-square test shows that education level influences awareness of consumer durable loans, with more educated individuals being better informed.
- Factors Affecting Loan Uptake:** Regression analysis indicates that both income and education level are significant factors affecting the likelihood of taking out a durable loan.
- Problems Faced by Customers (Bajaj Finserv):** The F-test (ANOVA) shows that customers from different income groups face different types of problems, with higher-income groups reporting fewer issues.

- **Customer Perception of Loans in Bajaj Finserv:** T-test results show that men and women perceive the loan process differently, with men showing higher satisfaction.
- **Challenges in Loan Area:** The Chi-square test confirms that the complexity of the loan approval process significantly impacts customer satisfaction, suggesting a need for improvement in process clarity.

7. SUGGESTIONS FOR THE STUDY:

- **Simplify Loan Approval:** Streamline the loan approval process to reduce complications and improve customer satisfaction.
- **Increase Awareness:** Focus on increasing consumer awareness about durable loans, especially among those with lower educational backgrounds.
- **Target Youth Market:** Cater to the younger demographic (18-35 years) as they represent a large portion of the durable loan market.
- **Educate on Loan Terms:** Provide more educational materials on loan terms, conditions, and repayment plans to improve transparency.
- **Gender-Specific Marketing:** Consider tailoring marketing strategies to address gender-based differences in loan perception.
- **Increase Flexibility:** Offer more flexible repayment plans to accommodate a wider range of income groups and reduce dissatisfaction.
- **Monitor Customer Experience:** Implement regular feedback mechanisms to monitor customer satisfaction post-purchase and address any emerging issues.
- **Promote Financial Literacy:** Enhance financial literacy programs to help consumers understand loan products and make informed decisions.
- **Target High-Income Consumers:** While all income groups are important, high-income consumers have fewer issues and tend to be more satisfied with the loan process.
- **Improve Loan Terms:** Review and improve the loan terms for lower-income groups to reduce the challenges they face during the approval process.

8. CONCLUSION:

The study examined consumer perception, awareness, and satisfaction regarding consumer durable loans, specifically with Bajaj Finserv. The analysis revealed that consumers face more challenges after purchasing a loan, with post-purchase issues being significantly

higher than pre-purchase concerns, highlighting the need for better post-purchase support. Additionally, consumer awareness about durable loans was found to be significantly influenced by education level, with those having higher education being more aware of loan options. Factors such as income and education level were also found to significantly affect loan uptake, suggesting that marketing strategies should be tailored accordingly. Lower-income groups reported facing more issues with loan approval and repayment, which calls for a more supportive approach for these consumers. Gender-based differences in perceptions were observed, with males expressing more satisfaction with the loan process, indicating the need for gender-sensitive marketing. Finally, the complexity of the loan approval process was found to have a negative impact on customer satisfaction, suggesting that simplifying the process could improve the overall consumer experience. The findings provide actionable insights that can help Bajaj Finserv and similar companies enhance their offerings, improve customer satisfaction, and increase loan uptake.

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