



INTENSITY OF 'CUSTOMER CENTRIC' SALES PROMOTION PRACTICES ON CUSTOMER RETENTION IN AUTOMOBILE INDUSTRY

(With special reference to MARUTI and HYUNDAI in Bangalore and Hyderabad)

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ABSTRACT

This study examines the importance of the sales promotion practices by Automobile firms in retaining the customers. Customer Centric practices as a decision parameter was tested with the selected respondents; the ratings offered by them indicate the intensity of the same which are recorded against their Age, Sex, Education, job Income classification. Findings indicate that all the practices selected for the study register high to very high by the customers in their decision to purchase. Though, variation exists, it is negligible, indicating the high intensity for all the firms selected for the study. In the Automobile industry with increasing expansion and competition the result of the study is expected to contribute to the process of structuring competitive advantage by firms and insight to individual respondents in their purchase decision.

KEYWORDS: Sale Promotion, Customer Centric, Respondents, Competitive advantage, expansion, Perception

1. INTRODUCTION

Sales promotions are often conceived as having tactical, rather than strategic, potential, they are driven by the pace and sheer diversity of promotions, together with the comprehensive nature of marketing management. Concept is that promotions accomplish strategic directions of segmenting, targeting and brand positioning decisions to help in developing and maintaining competitive advantage. Competitive advantage is achieved through cost leadership or product differentiation, however sustaining cost leadership is more complex. The best way to sustain competitive advantage is to support differentiation through non-price-based promotions. These often provide signals of value, which need careful management. The challenge of Sales Promotion is to influence own customers and promote shift competitors customers, by modifying consumers purchasing habits. Objective is to accomplish repeat of existing customers and gain new customers.

2. NATURE OF THE STUDY

Consumer behaviour is influenced by the individuals, socio cultural factors namely the culture, subculture, religion, social class and family life-cycle, personal factors namely age, sex, marital status, education, occupation, income and psychological factors namely the motivation, perception, learning, personality, attitude, lifestyles. These factors highly influence the individuals in arriving at making decisions regarding the products and services.

3. SIGNIFICANCE OF THE STUDY

Stupendous growth in consumer needs, associated with ever growing product brands by innumerable manufacturers, have led to a stiff competition to derive customer loyalty. Thus, various promotions with an eye on conservation of customers have surfaced, of course with little or moderate validation for the huge revenues that are spent recurrently. Effectiveness of the marketing programmes that are identified to handle customer identification, generation, acknowledgement, enrollment, and conservation are innumerable and the effectiveness of these to academics, industry, and society is of major significance. Academics should finally cater to the betterment of the society, it should also respond to the developments, and requirements of the industry to fulfill the needs of the industry, academics and society as well. The present research concerns with all the above and thus has a higher level of relevance and significance.

4. NEED FOR THE STUDY

Consistence development in automobile technology, growth of automobile markets in terms of manufacturers, brands and customers, consistence growth in advertisements and sales promotion with sole aim of withstanding the competition collectively offer a contemporary platform/ background/ focal point for the present study attempting to identify the level of customer retention as a result of manufacturer sponsored sales promotion practices.

5. SCOPE OF THE STUDY

Appropriate determination of the Scope for a research of present nature certainly enhance the effectiveness of the research, identifying the scope for any study is like hitting bulls' eye. Any study that deviates in terms of scope will certainly head towards stumbling blocks, since, the scope is always limited and should always be limited by the efforts of the researcher so as to enhance the effectiveness in accomplishment of objectives. Against the present study handpicks the sole factor 'Sales Promotion' from promotion in an effort to establish its influence on 'Customer Retention' as against the convention of choosing multiple factors. In an effort to derive the best possible, relevant and applicable results for academics, industry and society. The present study purposefully restricts its scope to 'Sales Promotion Practices' in academics of marketing, in Indian automobile industry, in Bangalore and Hyderabad.

6. REVIEW OF LITERATURE

Vandana Gupta, et al., (2017) obtained in their study that Indian Automobile passenger car market was witnessed by the presence of many national and multi-national manufactures post liberalization 1991. The availability of many alternatives within the city provided an opportunity to the consumers to make a rational decision after considering all the options while purchasing the car. Today was an era which was characterised by consumers market where manufacturers and marketers not only took into consideration the consumer orientation to make them satisfy but goes one step ahead of achieving consumer delight. Consumers looked for those differentiating parameters, which may help them for best decision and can be proved as value to money proposition for them. It made more important to analyze the consumer behavior towards the hatchback car owners which will give the feedback pertaining to designing the marketing strategies. The objective of this study was to investigate those differentiating parameter and effected of reference group that influenced the consumer buying behavior of car owners within the city of Delhi/NCR. The primary data was collected from 197 respondents, located in Delhi/NCR region using convenience sampling. Various statistical tools and techniques were used for the analysis of the study. The results revealed the strong influence of attributes like price, fuel efficiency on the buying decision of the consumer and importance of reference group

Kumar Mohan M.S, Vasu. V. and Narayana T. (2016) the study has been made through using different ratios, mean, standard deviation and Altman's Z score approach to study the financial health of the company. The study reveals there is a positive correlation between liquidity and profitability ratios except return on total assets as well as Z score value indicate good health of the company.

Jothi, K. & Geetha Lakshmi, A. (2016) this study tries to evaluate the profitability & financial position of selected companies of Indian automobile industry using statistical tools like, ratio analysis, mean, standard deviation, correlation. The study reveals the positive relationship between profitability, short term and long-term capital.

Takeh Ata & Navaprabha Jubily (2015) Author has made conceptual model to outline the impact of capital structure on the financial performance i.e. capital structure is independent variable that value is measured by using four ratios namely, financial debt, total debt equity, total asset debt and interest coverage ratio whereas financial performance

is dependent variable that value is measured by using four ratios as return on assets, return on equity, operating profit margin and return on capital employed. Researcher has selected 13 major steel industries and applied various statistical tools like standard deviation, correlation matrix, anova etc are employed for testing hypothesis with help of SPSS22.

7. RESEARCH METHODOLOGY

The present research study strictly abides by conceptual frame work of research process. All elements in various stages of research process are explained hereafter. Secondary data, the detailed information from publications, internal records, books, magazines, journals, web services. Primary data, it is the detailed information from respondents.

Objective

"To Assess the Intensity of all actions under 'Customer Centric' practices"

Customer centric actions of the automobile firms are uniform and drawn from the conceptual text books and are not away from those recommended and referred by the academicians in the field, the present research attempts to establish varying levels of their implementations by the selected firms and responses of their customers to the same.

1. To Ascertain Intensity of 'Birthday Greeting Calls & Gifts'.
2. To Ascertain Intensity of 'Marriage day Greetings Calls & Gifts'.
3. To Ascertain Intensity of 'Purchase day Greetings Calls & Gifts'.
4. To Ascertain Intensity of 'Fashion Shows and Pet Shows'.

Hypothesis

H₀ - 'Customer Centric' Sales Promotions do not influence Customer Retention.

H_a -1- 'Birthday Greeting Calls & Gifts' do not influence Customer Retention.

H_a -2- 'Marriage day Greetings Calls & Gifts' do not influence Customer Retention.

H_a -3- 'Purchase day Greetings Calls & Gifts' do not influence Customer Retention.

H_a -4- 'Fashion Shows and Pet Shows' do not influence Customer Retention.

8. SAMPLING PLAN

The area selected for the present study is confined to Bangalore and Hyderabad, the study is restricted to buyers of two brands of automobiles to establish intensity of actions of the manufacturers under Customer Centric, and customers response to the same. It is useful to evaluate the purchase behaviors of consumers in the two cities.

Sample Universe

Sample universe in the study is the customers data base provided by both the companies covering existing customers, (Male and Female) of Maruti and Hyundai in Bangalore and Hyderabad.

Sample Characteristics

Male and Female customers of Maruti and Hyundai of different age group, educational background, occupation pattern and income levels.

Sample Size: Sample sizes of 985 respondents are selected for the study to make the study meaningful, relevant and truly representative.

Sampling Unit: Male or female customer of Maruti and Hyundai in Bangalore and Hyderabad.

Brand \ Location	Bangalore	Hyderabad	Total
	Maruthi	207	199
Hyundai	263	316	579
Total	470	515	985

9. DATA COLLECTION

The data collected for the present study comprises of both primary and secondary sources.

Primary Data, it is the detailed information from respondents collected through questionnaire. The respondents were interviewed and asked to fill the questionnaire. The first part questionnaire deals with questions concern to the respondents profile in terms of their age, sex, occupation, educational background and income. The second part of the questionnaire contains the behaviour towards car purchase and factors influencing in making decisions.

Secondary Data: In order to fulfill the objectives of the study, secondary data were collected. The secondary data pertaining to Bangalore and Hyderabad cities were collected from various government publications and records; The secondary data has been collected from various magazines, journals, daily newspapers, survey reports and reference books etc.

10. LIMITATIONS OF THE STUDY

A research study of this nature could not be carried out without any limitations. Hence this research study is limited to principally the population, target population and sample population as their opinions, attitudes there on the findings of the study. Second factor is the time factor which exerts magnificent influence on the opinion of sample population.

In a study of this magnitude though, meticulous care has been taken in each and every aspect of study.

1. Some respondents were not aware of certain concepts and procedures.
2. A few respondents were hesitant to give exact details.
3. There might be a sense of bias crept in answers given by the respondents.

11. STATISTICAL TOOLS APPLIED FOR ANALYSIS

Chi-Square Test: is used for the purpose of testing the influence of one variable on the other. The test has been administered to study the influence of the demographic variables, personality trait and attitude on the customer retention.

Weighted Average: is used to describe the profile of the respondents and their behavior in the various stages of decision making process.

Data Analysis

Introduction:

Taking a customer-centric approach to marketing offers many benefits for marketers. Understanding how and why a prospect buys from you allows for more precise, targeted and relevant marketing. And, the results of taking the customer into account when executing marketing campaigns should show up on the bottom line.

Element \ Age	25-35	36-45	46-55	>55	CWA
	Birthday Greeting Calls	4.26	4.47	4.22	3.72
Birthday Greeting Gifts	3.84	4.28	4.42	3.67	4.20
Marriage day Greetings Calls	3.05	4.29	4.22	3.94	4.11
Marriage day Greetings Gifts	3.33	4.27	4.44	3.94	4.20
Purchase day Greetings Calls	3.26	4.30	4.26	3.97	4.15
Purchase day Greetings Gifts	3.49	4.31	4.42	4.14	4.25
Fashion Shows	3.63	3.95	2.81	2.50	3.35
Pet Shows	3.63	4.00	2.60	2.07	3.25
Average	3.56	4.23	3.92	3.49	3.80

Source: Field survey

CWA: Cumulative Weighted Average

Status

The complete set of factors comprising the concept 'Customer Centric' is exposed for customer review and Table No 1 displays the empirical data secured by the researcher through survey of sample size customers. Element wise and Age wise customer responses in terms of intensities are presented which finally converge into CWA values for all elements and for all age groups.

Birthday Greeting Calls Intensity arrived at by the survey indicates a very high ranking by all groups except >55. *Birthday Greeting Gifts* Intensities arrived at by the survey indicates a *Very High* ranking by 36-45 and 46-55, besides a *High* ranking by younger and older age group. *Marriage day Greetings Calls* Intensities arrived at by the survey indicates

a *Very High* ranking by 36-45 and 46-55 alongside a *High* ranking by 25-35 and >55 age group. *Marriage day Greetings Gift* Intensities arrived at by the survey indicates a *Very High* ranking by 36-45 and 46-55 alongside a *High* ranking by 25-35 and >55 age group. *Purchase day Greetings Calls* Intensities arrived at by the survey indicates a *Very High* ranking by 36-45 and 46-55 alongside a *High* moderate ranking by 25-35 and >55 age group. *Purchase day Greetings Gift* Intensities arrived at by the survey indicates a *Very High* ranking by 36-45 46-55 and >55 and besides *High* ranking by 25-35 age group.

Fashion Shows Intensity arrived at by the survey indicates a *Very High* ranking by 25-35 and 36-45 and besides

low ranking by 46-55 and >55 age group. *Pet Shows* Intensities arrived at by the survey indicates a *Very High* ranking by 36-45 besides *Very High* ranking by 25-35 followed low ranking by 46-55 and >55 age group.

Evaluation

All elements of the concept *Customer Centric Secured High to Very High* rankings among all Age Groups thus, indicating *High to Very High* intensity for all elements in all age Group Customers.

Table 2: Chi-Square Intensity of Customer Centric Factors on Customer Retention-Age wise

Element	Chi-square computed Value	Table Value	Level of Significance	Degree of Freedom
Birthday Greeting Calls	44.51821	21.026	5	12
Birthday Greeting Gifts	57.53185	21.026	5	12
Marriage day Greetings Calls	60.78071	21.026	5	12
Marriage day Greetings Gifts	91.57165	21.026	5	12
Purchase day Greetings Calls	59.56614	21.026	5	12
Purchase day Greetings Gifts	76.99414	21.026	5	12
Fashion Shows	120.4071	21.026	5	12
Pet Shows	161.4218	21.026	5	12

Source: Field survey

Chi-square test is applied for research data to further reinforce the meaningful interpretation; the same are presented against the demographic factor. From the above table χ^2 cal is greater than table value, at 12 d of and 5% level of significance;

Hence H_0 is rejected for the elements represented. Hence we can conclude that these elements have influence over samples on customer retention

Table 3: Intensity of Customer Centric on Customer Retention - Gender wise

Element	Gender		
	Male	Female	CWA
Birthday Greeting Calls	4.01	3.66	3.94
Birthday Greeting Gifts	3.84	4.38	3.95
Marriage day Greetings Calls	4.08	3.74	4.01
Marriage day Greetings Gifts	3.84	4.25	3.93
Purchase day Greetings Calls	4.12	3.81	4.05
Purchase day Greetings Gifts	3.88	4.31	3.97
Fashion Shows	3.55	2.62	3.35
Pet Shows	4.12	2.41	3.75
Average	3.93	3.65	3.79

Source: Field survey

CWA: Cumulative Weighted Average

Status

The complete set of factors comprising the concept '*Customer Centric*' is exposed for customer review and Table No 3 displays the empirical data secured by the researcher through survey of sample size customers. Element wise and Gender wise customer responses in terms intensities are presented which finally converge into CWA values for all elements and for both gender groups. *Birthday Greeting Calls* Intensity arrived at by the survey indicates a *very high* ranking by Male alongside a *high* ranking by Female Gender group. *Birthday Greeting Gifts* Intensity arrived at by the survey indicates very high ranking by Female gender alongside *high* moderate ranking by Male Gender group. *Marriage day Greetings Calls* Intensity arrived at by the survey indicates *very high* ranking by Male gender alongside a *high* ranking by Female Gender group. *Marriage day Greetings Gifts* Intensity arrived at by the survey indicates a *very high* ranking by

Male gender alongside *high* ranking by Female Gender group. *Purchase day Greetings Calls* Intensity arrived at by the survey indicates a *very high* ranking by Male gender alongside a high ranking by Female Gender group. *Purchase day Greetings Gifts* Intensity arrived at by the survey indicates a *very high* ranking by Female alongside a *high* ranking by Male Gender group. *Fashion Shows* Intensity arrived at by the survey indicates a *high* ranking by Male gender alongside low ranking by Female Gender group. *Pet Shows* Intensity arrived at by the survey indicates a *very high* ranking by Male gender alongside low ranking by Female Gender group.

Evaluation

All elements of the concept '*Customer Centric*' Secured *high to very High* rankings among both 'Gender Groups' thus, indicating *high to very high* intensity for all elements both 'Gender Groups'

Table 4 Chi-Square Intensity of Customer Centric Factors on Customer Retention-Gender wise

Element	Chi-square computed Value	Table Value	Level of Significance	Degree of Freedom
Birthday Greeting Calls	11.49247	9.488	5	4
Birthday Greeting Gifts	29.77681	9.488	5	4
Marriage day Greetings Calls	19.31729	9.488	5	4
Marriage day Greetings Gifts	19.89367	9.488	5	4
Purchase day Greetings Calls	19.49157	9.488	5	4
Purchase day Greetings Gifts	19.02125	9.488	5	4
Fashion Shows	58.82218	9.488	5	4
Pet Shows	143.7572	9.488	5	4

Source: Field survey

CWA: Cumulative Weighted Average

Chi-square test is applied for research data to further reinforce the meaningful interpretation; the same are presented against the demographic factor. From the above table χ^2 cal is greater than table value, at 12 d o f and 5% level of significance;

Hence HO is rejected for the elements represented. Hence we can conclude that these elements have influence over samples on customer retention

Table 5: Intensity of Customer Centric on Customer Retention - Education wise					
Education \ Element	SSC	UG	PG	Prof	CWA
Birthday Greeting Calls	3.49	3.84	4.13	4.35	4.14
Birthday Greeting Gifts	4.18	4.22	3.71	3.22	3.59
Marriage day Greetings Calls	3.33	3.96	4.35	4.38	4.22
Marriage day Greetings Gifts	4.08	4.16	4.26	3.58	3.92
Purchase day Greetings Calls	3.44	4.07	4.38	4.35	4.25
Purchase day Greetings Gifts	4.05	4.12	4.26	3.65	3.94
Fashion Shows	2.97	3.51	3.24	2.32	2.83
Pet Shows	2.90	3.61	3.99	3.83	3.78
Average	3.55	3.94	4.04	3.71	3.81

Status The complete set of factors comprising the concept 'Customer Centric' is exposed for customer review and Table No 5 displays the empirical data secured by the researcher through survey of sample size customers. Element wise and Education wise customer responses in terms intensities are presented which finally converge into CWA values for all elements and for all Educational groups. *Birthday Greeting Calls* Intensity arrived at by the survey indicates very high ranking by Post Graduates and Professionals alongside *high* ranking by Under Graduates and SSC group. *Birthday Greeting Gifts* Intensity arrived at by the survey indicates a *very high* ranking by Under Graduates and SSC group alongside *high* ranking by Post Graduates and Professionals. *Marriage day Greetings Calls* Intensity arrived at by the survey indicates a *very high* ranking by Post Graduates and Professionals alongside *high* ranking by Under Graduates SSC group. *Marriage day Greetings Gifts* Intensity arrived at by the survey indicates *very high* ranking by SSC, Under Graduates and

Post Graduates alongside *high* ranking by Professionals. *Purchase day Greetings Calls* Intensity arrived at by the survey indicates *very high* ranking by Under Graduates Post Graduates and Professionals alongside *high* ranking by SSC Educational group. *Purchase day Greetings Gifts* Intensity arrived at by the survey indicates *very high* ranking by SSC, Under Graduates and Post Graduates alongside a *high* ranking by Professionals. *Fashion Shows* Intensities arrived at by the survey indicates *high* ranking by Under Graduates and Post Graduates alongside *low* ranking by SSC and Professionals. *Pet Shows* Intensity arrived at by the survey indicates *high* ranking by Under Graduates, Post Graduates and Professionals *low* ranking by SSC Educational group.

Evaluation

All elements of the concept 'Customer Centric' Secured *Low to very High* rankings among all 'Education Groups' thus, indicating *low to very high* intensity for all elements in all 'Education Groups' Customers.

Table 6: Chi-Square Intensity of Customer Centric Factors on Customer Retention-Education wise

Element	Chi-square computed Value	Table Value	Level of Significance	Degree of Freedom
Birthday Greeting Calls	56.5399	21.026	5	12
Birthday Greeting Gifts	76.49403	21.026	5	12
Marriage day Greetings Calls	66.27682	21.026	5	12
Marriage day Greetings Gifts	68.66572	21.026	5	12
Purchase day Greetings Calls	68.44336	21.026	5	12
Purchase day Greetings Gifts	60.86758	21.026	5	12
Fashion Shows	99.58419	21.026	5	12
Pet Shows	78.64075	21.026	5	12

Source: Field survey

CWA: Cumulative Weighted Average

Chi-square test is applied for research data to further reinforce the meaningful interpretation; the same are presented against the demographic factor. From the above table χ^2 cal is greater than table value, at 12 d of and 5% level of significance;

Hence H_0 is rejected for the elements represented. Hence we can conclude that these elements have influence over samples on customer retention

Table 7: Intensity of Customer Centric on Customer Retention - Occupation wise

Element	Occupation			
	Self Employed	Employed	Professionals	CWA
Birthday Greeting Calls	3.50	4.13	4.27	3.91
Birthday Greeting Gifts	4.01	4.27	3.64	4.08
Marriage day Greetings Calls	3.67	4.38	4.37	4.13
Marriage day Greetings Gifts	3.72	4.38	3.99	4.19
Purchase day Greetings Calls	3.72	4.41	4.28	4.17
Purchase day Greetings Gifts	3.69	4.41	4.03	4.21
Fashion Shows	3.35	4.21	4.02	4.03
Pet Shows	1.90	4.03	4.20	3.73
Average	3.44	4.28	4.10	4.06

Source: Field survey

CWA: Cumulative Weighted Average

Status

The complete set of factors comprising the concept ‘Customer Centric’ is exposed for customer review and Table No 7 displays the empirical data secured by the researcher through survey of sample size customers. Element wise and occupation wise customer responses in terms intensities are presented which finally converge into CWA values for all elements and for all Occupational groups.

Birthday Greeting Calls Intensity arrived at by the survey indicates *very high* ranking by Employed and Professionals alongside *high* ranking by Self employed group. *Birthday Greeting Gifts* Intensity arrived at by the survey indicates *Very high* ranking by self employed and Employed group alongside *high* ranking by Professionals group. *Marriage day Greetings Calls* Intensity arrived at by the survey indicates *Very high* ranking by Employed and Professionals alongside *high* ranking by Self employed group. *Marriage day Greetings Gifts* Intensity arrived at by the survey indicates *Very high* ranking by Employed alongside *high* ranking by self employed

and Professionals group. *Purchase day Greetings Calls* Intensity arrived at by the survey indicates *very high* ranking by Employed and Professionals alongside *high* ranking by Self employed group. *Purchase day Greetings Gifts* Intensity arrived at by the survey indicates *Very high* ranking by Employed and Professionals alongside *high* ranking by Self-employed group. *Fashion Shows* intensity arrived at by the survey indicates *very high* ranking by Employed and Professionals alongside *high* ranking by Self employed group. *Pet Shows* intensity arrived at by the survey indicates *very high* ranking by Employed and Professionals alongside *low* ranking by Self employed group

Evaluation

All elements of the concept ‘Customer Centric’ Secured *Low to very High* rankings among all ‘Occupational Groups’ thus, indicating *Low to very High* intensity for all elements in all ‘Occupational Groups’ Customers.

Table 8 Chi-Square Intensity of Customer Centric Factors on Customer Retention-Occupation wise

Element	Chi-square computed Value	Table Value	Level of Significance	Degree of Freedom
Birthday Greeting Calls	29.13314	15.507	5	8
Birthday Greeting Gifts	43.79251	15.507	5	8
Marriage day Greetings Calls	44.71635	15.507	5	8
Marriage day Greetings Gifts	39.6845	15.507	5	8
Purchase day Greetings Calls	43.86629	15.507	5	8
Purchase day Greetings Gifts	46.8029	15.507	5	8
Fashion Shows	46.70428	15.507	5	8
Pet Shows	236.0419	15.507	5	8

Source: Field survey

Chi-square test is applied for research data to further reinforce the meaningful interpretation; the same are presented against the demographic factor. From the above table χ^2 cal is greater than table value, at 12 d o f and 5% level of significance;

Hence H_0 is rejected for the elements represented. Hence we can conclude that these elements have influence over samples on customer retention

Table 9: Intensity of Customer Centric on Customer Retention - Income wise

Element	Income				
	25-35k	36-45k	46-55k	>56k	CWA
Birthday Greeting Calls	3.63	3.98	4.17	4.35	3.96
Birthday Greeting Gifts	4.14	4.47	3.79	3.90	4.12
Marriage day Greetings Calls	3.68	4.32	4.37	4.40	4.13
Marriage day Greetings Gifts	4.31	4.59	3.82	3.83	4.20
Purchase day Greetings Calls	3.72	4.30	4.45	4.32	4.14
Purchase day Greetings Gifts	4.36	4.50	3.95	3.90	4.23
Fashion Shows	2.38	3.57	3.76	4.38	3.34
Pet Shows	2.09	3.70	4.15	4.30	3.35
Average	3.54	4.18	4.06	4.17	3.99

Status

The complete set of factors comprising the concept 'Customer Centric' is exposed for customer review and Table No. 9 displays the empirical data secured by the researcher through survey of sample size customers. Element wise and Income wise customer responses in terms intensities are presented which finally converge into CWA values for all elements and for all Income groups.

Birthday Greeting Calls intensity arrived at by the survey indicates *very high* ranking by 81K – 1 lakh and >1 Lakh income group alongside *high* ranking by 40K – 60K and 61K – 1 Lakh income group. *Birthday Greeting Gifts* intensity arrived at by the survey indicates *very high* ranking by 40K – 60K and 61K – 1 Lakh income group alongside *high* ranking by 81K – 1 lakh and >1 Lakh income group. *Marriage day Greetings Calls* intensity arrived at by the survey indicates *very high* ranking by 61K – 1 Lakh, 81K – 1 lakh and >1 Lakh income group alongside *high* ranking by 40K – 60K income group. *Marriage day Greetings Gifts* intensity arrived at by the survey indicates *very high* ranking by 40K – 60K and 61K – 80K Lakh income group alongside *high* ranking by 81K

– 1 lakh and >1 Lakh income group. *Purchase day Greetings Calls* intensity arrived at by the survey indicates *very high* ranking by 61K – 1 Lakh, 81K – 1 lakh and >1 Lakh income group alongside *high* ranking by 40K – 60K income group. *Purchase day Greetings Gifts* intensity arrived at by the survey indicates *very high* ranking by 40K – 60K, 61K – 1 Lakh and >1 Lakh income group alongside *high* ranking by 81K – 1 lakh income group. *Fashion Shows* intensity arrived at by the survey indicates *very high* ranking by >1 Lakh income group alongside *high* ranking by 61K – 1 Lakh, 81K – 1 lakh followed by *low* ranking 40K – 60K income group. *Pet Shows* intensity arrived at by the survey indicates *very high* ranking by 81K – 1 lakh and >1 Lakh income group alongside *high* ranking by 61K – 1 Lakh, followed by *low* ranking 40K – 60K income group.

Evaluation

All elements of the concept 'Customer Centric' Secured *high* to *very high* rankings among all 'Income Groups' thus, indicating *high* to *very high* intensity for all elements in all 'Income Groups' Customers.

Table 10: Chi-Square Intensity of Customer Centric Factors on Customer Retention-Income wise

Element	Chi-square computed Value	Table Value	Level of Significance	Degree of Freedom
Birthday Greeting Calls	67.87396	21.026	5	12
Birthday Greeting Gifts	44.34966	21.026	5	12
Marriage day Greetings Calls	71.66654	21.026	5	12
Marriage day Greetings Gifts	68.1584	21.026	5	12
Purchase day Greetings Calls	70.43955	21.026	5	12
Purchase day Greetings Gifts	50.05021	21.026	5	12
Fashion Shows	164.9418	21.026	5	12
Pet Shows	223.4592	21.026	5	12

Source: Field survey

Chi-square test is applied for research data to further reinforce the meaningful interpretation; the same are presented against the demographic factor. From the above table χ^2 cal is greater than table value, at 12 d of and 5% level of significance; Hence H_0 is rejected for the elements represented. Hence we can conclude that these elements have influence over samples on customer retention

FINDINGS

This is the pre concluding part of the study presenting the findings in the backdrop of demographic factors of respondents. Findings of the study are presented precisely in consistency and sequence of the objectives articulated for the research.

Customer Centric

- High to Very High ratings are registered in Age and Gender closely followed by High ratings in Education, Occupation and Income groups for Birthday Greeting Calls & Birthday Greeting Gifts'
- High to Very High ratings are registered in Age and Gender closely followed by High ratings in Education, Occupation and Income groups for Marriage day Greetings Calls & Marriage day Greetings Gifts.
- High to Very High ratings are registered in Age and Gender closely followed by High ratings in Education, Occupation and Income groups for Purchase day Greetings Calls & Purchase day Greetings Gifts.
- High to Very High ratings are registered in Age and Gender closely followed by High ratings in Education, Occupation and Income groups for - 'Fashion Shows and Pet Shows''.

CONCLUSIONS

- Subsequent to findings establishing a higher intensity relationship the study concludes sustenance of the pace or enhancement in all demographic groups of customers'. For Birthday Greeting Calls & Birthday Greeting Gifts'
- Subsequent to findings establishing a higher intensity relationship the study concludes sustenance of the pace or enhancement in all demographic groups of customers'. For Marriage day Greetings Calls & Marriage day Greetings Gifts'

- Subsequent to findings establishing a higher intensity relationship the study concludes sustenance of the pace or enhancement in all demographic groups of customers' for Purchase day Greetings Calls & Purchase day Greetings Gifts'
- Subsequent to findings establishing a higher intensity relationship the study concludes sustenance of the pace or enhancement in all demographic groups of customers, for Purchase day Greetings Calls & Purchase day Greetings Gifts' 'Fashion Shows and Pet Shows''

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