RESEARCH ARTICLE	Factors affecting Buying behavior & Preferences of Two Wheelers: A Transcendent tale of India's Modern Women
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Abstract

India is the world's largest manufacturer and 2nd largest market for two-wheelers. The industry came into its existence in the early 1950s and has continued to grow since. Driven by rising disposable incomes, greater participation of women in the workforce, easy financing opportunities, the value migrated from geared scooters to motorcycles and now to automatic scooters. The 2-wheeler industry has evolved considerably over the last few decades. Women in the country, on the other hand, have progressed more quickly. Understanding women's attitudes about two-wheelers was a difficult task that we were eager to tackle. The study aimed to identify & ascertain the various factors affecting women consumers' preferences and buying behaviour towards two-wheelers in India. The respondents were in the age group 18-45 years and belonged to urban & rural regions. The data required for the study was collected through questionnaires and analysed through various statistical techniques..

Citation

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1. Introduction

India, a 1.3 billion strong country, serves as a titular contributor to worldwide Consumer durables sales. As the world progressed, the advent of technology and western influence led to previously undermined women in India to prosper faster and realize their potential. So as the Automobile and, more specifically, the two-wheeler industry evolved with an increase in disposable incomes, more employment, and accessible financing opportunities, the consequential Indian woman progressed far more rapidly.

Due to the rapid change in consumer behavior and preference for two-wheelers, the need to study the factors affecting the same was apparent. Women have traditionally been in charge of the household, but they are now venturing to pursue higher education and a successful profession. What aided Indian women in helping them decide what two-wheeler to opt for, or what triggers motivated women to do so and diverge from the prehistoric path set for them. The study assumes that the factors as mentioned above affecting women's preferences for two-wheelers differ drastically from those of an Indian man. The research will be a deep dive into the psyche of the women in India to pinpoint the significant factors affecting their preferences for two-wheelers.

2. Objectives of the Study

The study aims to determine the key factors that influence the decisions of women while buying a 2-wheeler. The factors have been classified into the following broad categories –

- 1. Design features like style, color, riding comfort
- 2. Technical features like acceleration, top speed, weight
- 3. Utility features like mileage, the purpose of use
- 4. Other Variables like age, occupation, family income, etc

3. Research Methodology

Video A methodology is a culmination of various systemic approaches undertaken to study the subject matter. The subject could be an arbitrary idea or a very present phenomenon. Such Research methodology aims to conclude a series of findings from a set of data. Research can be conducted in various ways; however, this paper will primarily focus on its two aspects, Primary and Secondary.

3.1. Primary research

Data from 60 respondents across different regions across India belonging to age 18-45 years were collected. The data was collected using questionnaires in the form of Google forms. Additionally, an depth interview with ten respondents was conducted to understand the perception of women towards two-wheelers.

3.2. Secondary research

Data are collected from external sources, books, various reports on the two-wheeler market of India through the internet.

4. Literature Review

The various factors that go into the decision-making process identified by the purpose of two-wheelers by women in Pune [1]. The paper reinforces previous archetypes that ease of handling, curb weight, and height are major factors affecting women's purchase of two-wheelers. The article also points out that First Time Buyers (FTB) are price conscious and give more credence to comfortable vehicles. The study further highlighted that women's purchase decisions in Pune were influenced by high mileage and better handling rather than the style or look of the two-wheeler.

Shedding light on various aspects proves crucial to marketers/advertisers while promoting their two-wheeler to the mass market [2]. The study pointed out that uniqueness, performance, and style were significant factors that affected women's purchase of two-wheelers in Tamil Nadu. Moreover, the research highlighted that advertisers ought to get creative to create a unique brand image to entice a loyal customer base amongst women. Sales representatives were portrayed as a significant source of information during the customer journey, while the latest fashion and marketing trends influenced working women.

The inclination of women towards speed and bikes in recent years in India is studied in [3]. An increase in per capita income, cheap consumer financing, models with different features, comfort, economy, change in the demographic file, and gender difference have led to this shift in women's behavior. It also states the change in design of 2-wheeler manufacturing companies keeping in mind the needs of women customers. The result of the study conducted provides implications for the manufacturer of 2 wheelers and marketers in the sector.

The factor that influences the buying behavior of 2 wheelers by women in the district of Palghar is identified in [4]. The author concluded the utility & the performance of the 2-wheeler are the most important factors for decision making. When talking about brands in the area, Honda was the most famous brand, followed by TVs. Celebrity endorsement had hardly any impact in influencing the purchase decision of customers. The study also revealed that most respondents bought 2-wheeler through a single down payment instead of going for an installment facility [5].

5. Data Collection

5.1. Google Form

Test photos are 100; the composition is nevertheless totally different. These pictures rely on humans Getting information isn't always easy, especially in the Post Pandemic world. People aren't venturing so much outside, and connecting with strangers to give an in-depth analysis of a problem statement from the real-life world can be scarcely expected. However, to mitigate this factor, there are various other methods to collect data from, and one such tool we have used during the duration of this research paper is Google Forms. Through prior research from the internet and external data sources, we understood the root problems of women in purchasing 2-wheeler in the Indian context. This helped us in examining the various factors that went into affecting buying and selling patterns of 2 wheelers in India, especially by and for women [6]. This led us to understand the nuances of a consequential Indian woman's psyche, dive deep into her thoughts and emotions to understand the factors that affected their buying behaviour, or try to. However, in light of this research paper, we didn't have to come up with a solid answer to the question but just gathered enough data and pointers to help us collate a questionnaire to help guide the data collection process. The questionnaire would help guide the Survey taker to frame their thoughts precisely to provide us with more accurate results. The questionnaire was in an MCQ and Ranking format to assist us in better understanding the buying behaviour of 2 wheelers in Women in India and factors that affect it.

The questions varied across multiple spectrums, from their occupations and overall household income to their safety preferences while riding two-wheelers [7]. One of the significant issues that were discovered during our external research was the huge effect safety features in a two-wheeler had on women; this led to it being one of the titular questions in the questionnaire. Another major factor that we wanted to address and analyse during the survey was the effect of marital status, education, and household income on women's buying behaviour in the country. Plagued with traditionalism in parts of the country, women's buying behaviour often drastically changes after marriage; hence to further analyse the effect of the same on the purchasing behaviour, we included this question [8].

The form was further subdivided into two sections: those who currently own a two-wheeler and those who do not. This would further classify our responses on these two broad categories, which would help us classify the respondents' reactions and characteristics to understand better why it is so. For those who already own a personal two-wheeler, the questions would range from the price of their current vehicle and the financing they availed to buy it to the aspects of a two-wheeler they desired the most. On the other hand, for those who did not currently own a two-wheeler, we asked them about their future intentions about buying one and the factors that led them to think so. This aided our understanding of women's buying behaviour of two-wheelers and ultimately to create a detailed Questionnaire. Sixty responses were collected during the research, all answered on Google forms from various parts of the country [9].

5.2. In-Depth Interviews

An in-depth interview is a method for conducting qualitative research that involves conducting thorough individual interviews with a small number of respondents to explore their perspectives regarding a particular idea, program, or situation. The respondents are asked questions revolving around their experiences, expectations, processes, and outcomes related to that specific research topic. This technique is beneficial when a person is comfortable answering or presenting their views openly in front of a group, like in the case of Focus Group Interviews.

The significant advantage of in-depth interviews is that they help get much more detailed information than collected through other data collection methods, such as surveys. They also help provide a relaxed atmosphere to collect data from people. During the pandemic, since it wasn't possible to go out and conduct interviews physically. Therefore, online platforms like Zoom, Google meet, or telephonic calls were adopted to carry out the process [10]. Before conducting Interviews, comprehensive secondary research was done to understand the parameters considered important before buying a 2-wheeler. This helped collate the questions in a more structured and sequential manner. As a result, we could gather detailed information from our respondents regarding their behaviour, thought processes, expectations & any barriers faced by them. The average duration of an interview was

between 20-25 minutes. A total of 10 interviews were conducted, and the responses were noted in the form of a transcript [11].

The initial questions aimed at understanding the demographic profiles of the respondents [12]. Details like Age, Occupation and Family income were asked in case the respondent was not comfortable in answering any particular question, it was skipped. The next set of questions was depended on whether the respondent owned a 2-wheeler or not. If they owned one, the questions asked intended to know the brand owned, if any financing facility was availed, what parameters and details were considered necessary and optional before they purchased. Sources of information explored by women before making a purchase decision were also asked. It helped understand what sources are deemed reliable by them. As per the answers recorded, women give a lot of consideration to the opinion of males, whether in the family-like father, brother or spouse or someone from their friend circle. In addition to this, they take the help of the internet, Visit Company, and other websites that provide reviews [13]. When asked about design features, many emphases were given to the size of the 2-wheeler, i.e., height and weight, ensuring maximum riding comfort. The vehicle should not be too heavy and taking account of the average height of Indian women, the size of a 2-wheeler needs to be at a level that makes the riding and parking easy. Apart from these questions seeking Responses related to design, technical and utility features were asked [14].

If the women don't own a two-wheeler presently, reasons for the same were probed [15]. And if they plan to buy one in the future, then questions revolving around the channels considered essential to make a purchase decision, requirement of financing services and other parameters were asked for.

6. Data Analysis

6.1. Age of Respondents

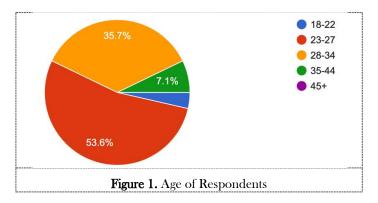
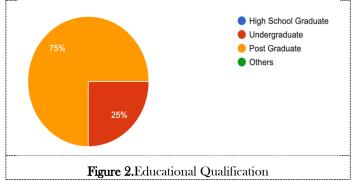


Figure 1 depicts the age of respondent's chart based on age group. Out of the 60 respondents, the majority, i.e., 53.6%, is 23-27 years old. The remaining 35.7% lie in the 28-34 years age group, 7.1% in the age group of 35-44 years, and 3.6% in the age group 18-22 years. So, more than half of the respondents in our sample size are in their 20 years old.

6.2. Educational Qualification

Figure 2 depicts the educational qualification research chart based on literature.



Out of the 60 respondents interviewed during this research, three-fourths, i.e., 75%, are postgraduate, and the remaining 25% are undergraduates. This indicates that the entire sample size belongs to the literate class and is well educated. Hence, they have well-formed opinions & perspectives, and the respondents would be able to make their responses clear and decisive. This would ensure that the research project is a success and that we get actionable and accurate insights.

6.3. Income Rangesurvey

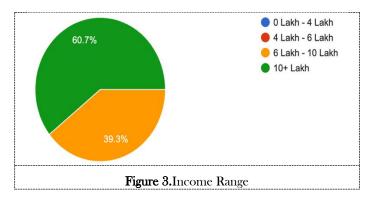
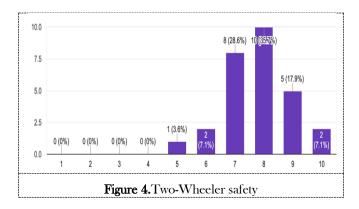


Figure 3 depicts the educational qualification research chart based on Income Range.During the research study, we enquired with our sample about their Overall Household income to get an idea about their economic standing and pinpoint their ability to afford a two-wheeler. 60.7% of the total 60 respondents belong to a family with an annual income greater than ten lakhs, while 39.3% of the total respondents belong to a family with an annual income lying six lakhs and ten lakhs. Hence the respondents belong to the middle-income group and above. Therefore, they have above-average living standards.

6.4. How safe do you consider a Two-Wheeler

From Figure 4, the survey of two-wheeler safety is measured, and the chart is predicted. When it comes to the safety aspect of 2 wheelers, most of our respondents from our pool of 60 consider two-wheelers as a safe mode of transportation.7.1% have given total ratings on a scale of 10, 17.9% have given a rating of 9, 26.6% a score of 8, 7.1% a score of 6 while only 3.6% have a neutral opinion and given a rating of 5 on a scale of 10 is obtained from Figure 4.



This indicates that women in India are now moving from the traditional train of thought that two-wheelers are essentially unsafe or masculine and are moving towards realizing that they too can ride and purchase a two-wheeler.

6.5. Percentage of Two-Wheeler Owners

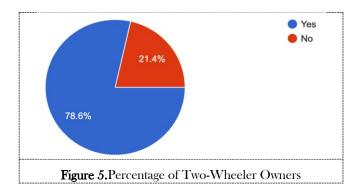


Figure 5shows the percentage of two-wheeler owners measured in the piechart. Of the 60 respondents, we enquired about the current status of owning a two-wheeler to determine the right set of questions to be asked next. This also gave us a fair idea about their ability to answer in-depth questions about their purchase behaviour and process while considering a two-wheeler. 78.6% of the total respondents reported that they currently own a two-wheeler of some kind, while the remaining 21.4% said they do not own a two-wheeler.

6.6. Financing Opportunities

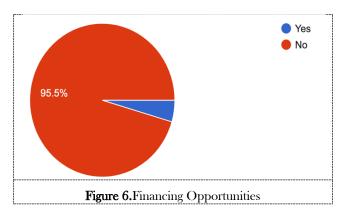
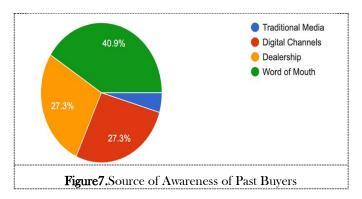


Figure 6 shows the financing opportunities surveyed in the pie chart. 95.5% of the total respondents have not availed any financial assistance while purchasing the two-wheeler, while just 4.5% of the respondents opted to avail themselves of one. This can be interpreted by the fact that all our respondents belong to the middle-income category or above. Most of them have an annual family income of 6 lakhs and above. Hence the affordability becomes easier, and women can either self-finance or take the help of their family to finance a two-wheeler.

6.7. Source of Awareness of Past Buyers

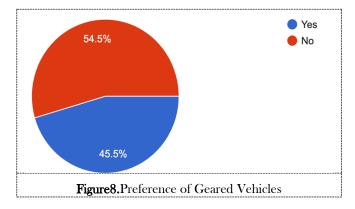


From Figure 7, the survey of two-wheeler safety is measured and the chart is predicted. The majority of the respondents say that word of mouth is the most prominent source of information for them. This could be through

their family, friends, and even friends of friends.40.9% of the total respondents mark word of mouth as their primary source of information. Apart from this, both digital channels and Dealerships enjoy an equal share as an essential and reliable source of information regarding two-wheelers and their purchase. The remaining 4.5% still utilize traditional media like TV, newspapers, magazines, etc. to gain relevant information.

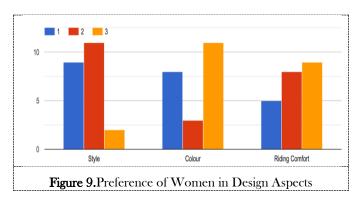
6.8. Preference of Geared Vehicles

From Figure 8, the survey of geared vehicles preferred is depicted.



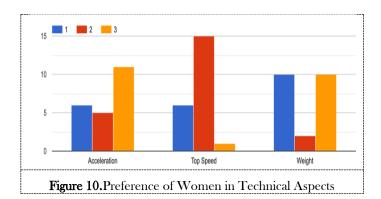
When asked whether they own a geared vehicle or would like to own one in the future. 54.5% responded negatively, saying they don't have any plans or intentions to own one, while 45.5% responded positively. We can see a gradual shift in interest in buying and riding a geared two-wheeler among women. The reasons for this shift in interest could be increasing education levels and hence more significant exposure to the outside world. With more women entering the workforce, they enjoy a greater sense of freedom and financial independence. Education has also helped remove stereotypes like only males riding bikes. All these factors contribute to the rise of interest of women towards geared two-wheelers.

6.9. Preference of Women in Design Aspects



From Figure 9, the preference of women in design aspects is depicted. Of the 60 respondents, 78.6% reported having owned a two-wheeler in the past. We further enquired about the preference in Design aspects of a two-wheeler to understand what they considered the most vital while selecting a two-wheeler. The results suggest that women pay style the most heed while choosing a two-wheeler, followed by colour and riding comfort. The above analysis was done using the Average Weighted Method to develop the top 3 preferences and their order.

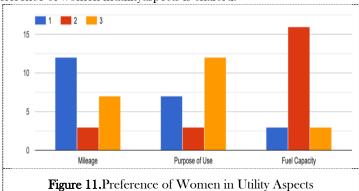
6.10. Preference of Women in Technical Aspects



From Figure 10, the preference of women in technical aspects preferred is charted. Of the 78.6% of the 60 respondents that reported having owned a two-wheeler in the past, we further enquired about the preference in technical aspects of a two-wheeler. The respondents ranked Acceleration, Top Speed, and weight based on their preferences, after which an Average Weighted Method was used to come up with the conclusion. The study concludes that Top Speed is the most important technical factor considered by women, followed by Weight and Acceleration.

6.11. Preference of Women in Utility Aspects

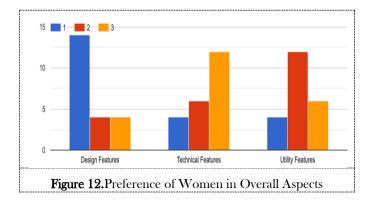
From Figure 11, the preference of women inutility aspects is charted.



Of the respondents that owned a two-wheeler previously, we enquired about their preference in various Utility features present in a two-wheeler to determine the factors that women consider the most important while selecting a two-wheeler of choice. After analysis using the Average Weighted Method, the results conclude that women consider mileage as the titular utility factor they consider while purchasing, followed by Fuel Capacity and Purpose of Use.

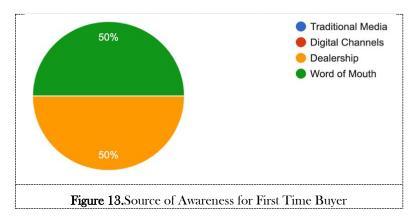
6.12. Preference of Women in Overall Aspects

From Figure 12, the preference of women in overall aspects is charted.



From the 78.6% of the respondents that reported owning a two-wheeler in the past from the pool of the original 60 respondents, we aimed to determine the titular factor that women considered the most important while selecting a two-wheeler. The options ranged from Design, Technical to utility features in a two-wheeler, and the respondents were asked to rank the three of them based on their preference. After a thorough analysis of the Responses, the study concludes that Indian women consider design the most important factor of consideration while purchasing a two-wheeler, followed by Utility and Technical features. This indicates that Indian two-wheeler companies should focus more on Design and Utility aspects to convert more women riders into their customers.

6.13. Source of Awareness for First Time Buyer From Figure 13, the source of awareness for a first-time buyer is charted.



Out of the 21.4% respondents that reported not owning a two-wheeled vehicle in the past and then the 66.7% of those who said they'd be open to buying a two-wheeler in the future, we enquired about their preferred source of information about their new vehicle. Their verdict was equally divided between the Dealership channel and word of mouth, their friends, and family reviews. This concludes that dealerships and word of mouth are key sources of information when it comes to First Time Buyers.

6.14. Trigger for First Time Buyers

From Figure 14, the source of awareness for a first-time buyer is charted.

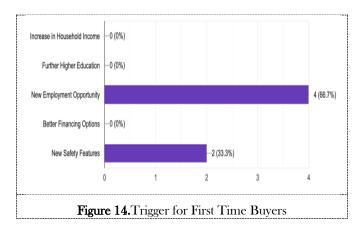
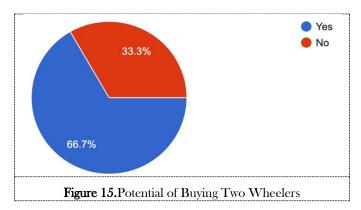


Figure 14 shows the trigger for the first-time buyer survey plot. Upon asking the potential First Time Buyers about their motivations for purchasing a new two-wheeler vehicle, 66.7% of the respondents reported New Employment Opportunities would be a potential motivator for purchase. In comparison, 33.3% mentioned new Safety Features in the vehicle would potentially trigger them to purchase a new two-wheeler. This indicates that new employment opportunities and safety features can lead to more women buying two-wheelers in India.

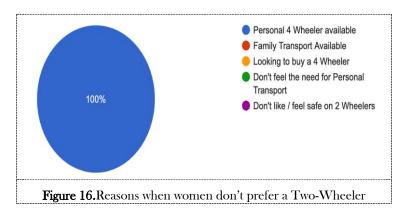
6.15. Potential of Buying Two Wheelers

From Figure 15, the potential of buying two-wheelers is charted.



Out of the 60 respondents, 21.4% reported that they had never owned a two-wheeler. We further enquired them about their future preferences and if they would consider buying a two-wheeler shortly. 66.7% reported that they would like to buy a new two-wheeler soon, whereas 33.3% reported that they would not. This sample indicates that there could be a high degree of preference for two-wheelers by women in the near future.

6.16. Reasons when women don't prefer a Two-Wheeler From Figure 16, the survey when women don't choose a two-wheeler is charted.



Out of the 60 respondents who reported they would not look to buy a two-wheeler in the future, we enquired about their reasons for the same. The resounding conclusion from the survey that came out was that they didn't need it. The respondents reported having a Personal 4-wheeler at home, which rendered them a two-wheeler moot.

7. Result & Discussion

Microsoft Excel is a powerful tool that has been used for years by businesses around the globe to structure and analyse the data with them. This research paper utilized Microsoft Excel's capabilities and adeptness in data analysis to format the data from the survey collected. Out of the 60 responses, there were several errors whilst filling the questionnaire by a few respondents, which led to mild data cleaning efforts to get the structured data from the raw data presented earlier. The various questions were then formatted and segmented by factors affecting women's buying behaviour of 2 wheelers.

Furthermore, the Tables feature of Microsoft Excel was used to formulate comprehensible data formats in order for efficient interpretation. The data collected from the two sections of the questionnaire were collated into a single spreadsheet to effectively map the similarities and differences between current and future users. Further, the data was also collected from respondents who did not plan to buy a 2-wheeler. The comparisons were made between these two factions of our respondents to come up with accurate conclusions during this research endeavour. The various tables were analysed using the Charts feature, and different chart types were used. Pie charts were used to disseminate age groups and their preference for two-wheelers, whereas bar graphs were used to interpret the will of features in a 2-wheeler which the women considered necessary during the consideration phase of the buying

process. Various ranking parameters were adjudged using stacked bar graphs to better differentiate between their importance to our target audience.

7.1. Age of Respondents

The respondents lie in the age group 18-40 years. The legal age of getting a license in India is 18 years.

7.2. Educational Qualification

The majority of the respondents are Senior Secondary school pass outs and above. These are the women who require personal transportation for going to coaching, colleges, or workplaces. Since more women are getting educated now and entering the workforce, this has made them self-dependent. Increased urbanization and an insufficient public transportation system, particularly in semi-urban and rural areas, necessitate the use of personal mobility.

7.3. Income Range

The average income of the respondents or their families is five lakhs and above. The woman herself is working and earning decent money. Those who are students and still completing their education belong to middle class and High-class family.

7.4. Financing Opportunities

None of the respondents opted for any financing options. The steady increase in per capita income of women over the past few years due to the increased literacy rate has made it easier to self-finance a two-wheeler. Both husband and wife are working nowadays, which has led to increased levels of disposable income.

7.5. Preference of Features

Female commuters emphasized the level of comfort provided by the vehicle. They choose two-wheelers of average height, less weight, good pick-up & speed, a comfortable distance between the seat and the handle, are easy to control & park, ensuring a good experience. An ever-increasing number of 2-wheeler models available with various features now help meet a wide range of consumer needs. Women choose the different design, technical and utility features like mobile chargers, headlight designs, colour, and a streamlined structure.

7.6. Source of Awareness

Work of mouth seems a prominent channel. The experience and opinions shared by friends and family act as a significant influence. Apart from these, digital channels like social media, company websites, and other relevant web pages act as a reliable source of information for women.

7.7. Preference for Geared Vehicles

Earlier, women only used to go for gearless 2-wheeler as they were more convenient and simpler to ride. Also, a limited number of options in geared bikes for women never have an interest. But with the advent of social media, influencers, and more and more women going out of homes and getting exposure at a global level, the interest has started shifting towards geared bikes. The sense of freedom and boldness that women experience by seeing other women riding bikes appeals to many of them. More and more companies have started paying attention to this shift in preference and are coming up with models keeping in mind the needs of women consumers.

7.8. Source of Awareness

During work, researchers observed that in women who have never owned a two-wheeler, Dealership seems to be a prominent and trustworthy source of information and buying channels. This is majorly since First Time Buyers often want something tangible to connect to, and a prominent dealership in their city provides the security they seek to ask about their desired vehicle safely

7.9. Triggers for Purchase for First Time Buyers

From the women who currently don't own or have never owned a two-wheeler, pertinent questions about factors that needed to change in their life or the vehicle for them to consider buying one were asked. The respondents seemed that new employment opportunities would be the trigger that could lead to them having to purchase two-wheelers. It is poignant to mention that Indian women are now actively seeking employment opportunities. Those in the working class often turn to private two-wheelers as the preferred mode of transportation. Another interesting point that cropped up during the research was the mention of new safety features in two-wheelers as the trigger for first-time buyers to try and buy a two-wheeler.

7.10. Style is an Essential Factor

From the women who currently don't own or have never owned a two-wheeler, pertinent questions about factors that needed to change in their life or the vehicle for them to consider buying one were asked. The respondents seemed that new employment opportunities would be the trigger that could lead to them having to purchase two-wheelers. It is poignant to mention that Indian women are now actively seeking employment opportunities. Those in the working class often turn to private two-wheelers as the preferred mode of transportation. Another interesting point that cropped up during the research was the mention of new safety features in two-wheelers as the trigger for first-time buyers to try and buy a two-wheeler.

Financing isn't a concern for the transcendent Indian women as literacy levels rise across the country. This, in turn, has led to more and more women entering the workforce every year, thereby making them self-dependent and financially capable. Jobs also instil a sense of freedom.

Word of mouth remains the most reliable source of information when it comes to gaining knowledge regarding two-wheelers before making a purchase decision. Family and Friends are the biggest influencers. Digital channels like social media, websites have witnessed growth as a source of information. The pandemic could be one of the factors leading to the popularity of digital channels. The majority of the respondents already owns a two-wheeler. This shows that more and more women are buying two-wheelers in today's world.

Upon analysing the responses of the sample space, we conclude that the consequential Indian women pay the most heed to the style of the two-wheeler while considering one for purchase. The preferences are followed by a colour and, lastly, Riding Comfort, which women think about the least while choosing a two-wheeler.

Lack of proper public transportation is one of the contributing factors here. Furthermore, there's a rising inclination towards owning geared two-wheelers by Indian women. They are more open to experimenting and trying out new experiences now. For the First Time Buyers who have never owned a two-wheeler previously, consider Word of Mouth and Dealerships the most reliable source of information for their purchase.

New employment opportunities in their life and new safety features in two-wheelers are a potential trigger for first-time buyers amongst Indian women to purchase a new two-wheeler. The study concludes that Indian women rate Top Speed as the essential factor while considering the various technical aspects. This seems to be a shift in focus in women's preferences, with the Millennial and Gen Z effect in effect. Their preference while evaluating the technical aspects is weight, followed by acceleration. This indicates that women prefer light vehicles with an excellent engine to complement them.

The study finds that Indian women while choosing the optimum two-wheeler of their choice, consider mileage as the most important factor of differentiation. This indicates that women are thinking of the long run and want to keep the after-sales investment to a minimum. Their preferences in the Utility aspect of a two-wheeler are followed by fuel capacity and, lastly, the purpose of use. This indicates that Indian women want a two-wheeler that is fuel-efficient and has relatively high fuel capacity.

After a conclusive study of Indian women's buying behaviour of two-wheelers and factors affecting it, we conclude that they consider design features the most crucial element in a two-wheeler. Followed by the utility and technical aspects based on the preference of two-wheelers. This indicates that women prefer vehicles that look good and have high utility and use in their lives.

8. Conclusion

The research findings show that most women consider two-wheelers as a safe mode of transportation. No feelings of fear or danger involved in riding a two-wheeler from respondents were recorded. This indicates that the First Time Buyers are looking for a sense of trust and security from their sources, which both family & friends and the dealerships provide. We conclude that new buyers amongst Indian women will look for an old and well-respected dealership to purchase their first two-wheeler form, after enquiring about the same with a close confidant or a relative. This indicates that a significant life event, change in income, or location can lead First Time Women buyers to opt for their first Two-Wheeler. For those who responded negatively to why they don't own or don't want to own one, the reasons stated were that they already own a 4-wheeler and hence don't feel the need to hold another vehicle.

9. Limitations

- The study of respondents was limited to a pool of 60
- Most respondents are based out of urban areas, which could lead to bias in terms of parameters
 considered essential to make decisions.
- Due to Covid limited number of in-depth interviews could be conducted that too on online platforms. No physical conversations were undertaken to carry out the research.

Most of the respondents in the study were in the middle to the high-income group, which could have led to biases regarding the Financing & Pricing Variables of the study.

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