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## **AWARENESS AND PERCEPTION OF MOTOR INSURANCE AMONG CAR OWNERS: A STUDY IN URBAN BANGALORE**

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### **Abstract:**

This study explores the mindfulness and discernment of engine protections among car proprietors in urban Bangalore through a mixed-methods approach. Quantitative studies and subjective interviews were conducted to accumulate comprehensive experiences of car owners' information, demeanours, and behaviours regarding engine protection. Comes about shows that whereas a lion's share of respondents was mindful of the fundamental concept of engine protections, their understanding of particular scope sorts and approach highlights was restricted. Cost has risen as the essential calculate affecting buy choices, with reasonableness being a key thought for car proprietors. Believe in protections suppliers and scope benefits too altogether impacted customer recognition. Moreover, the study distinguished online stages as the essential source of data for car proprietors looking to teach themselves about motor protection. By comparing the findings with related considers within the writing, this research contributes to a more profound understanding of customer behaviour within the engine protection advertise and gives important experiences for policymakers, protection companies, and other partners to improve consumer mindfulness and advance educated decision-making.

### **Keywords:**

Motor insurance, awareness, perception, consumer behaviour, urban Bangalore.

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## **I. INTRODUCTION**

Motor insurance plays a significant part in defending vehicle proprietors from money-related misfortunes incurred due to mishaps, burglaries, or other unexpected occasions. In urban situations like Bangalore, where activity clogs and street mischances are commonplace, the significance of engine protections cannot be exaggerated. In spite of its noteworthiness, the mindfulness and recognition of engine protections among car proprietors in urban Bangalore stay moderately underexplored. This investigation looks to bridge this hole by digging into the complexities of car owners' mindfulness and discernments with respect to engine protection within the setting of Bangalore's urban scene [1]. The city that is Bangalore has progressively been referred as the Silicon Valley of India, and this is due to its ever-increasing population of car owners as a result of its fast urbanization and financial development. As the number of vehicles on streets increases, the issue of comprehensive and effective engine protection becomes more urgent.

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Whether or not car owners in urban Bangalore are aware of the variety of engine protection techniques they can use, their benefits and the factors that can affect their risk perception are, however, yet to be clarified. Investigation of motor mindfulness and the implementation of engine protections among car proprietors in urban Bangalore is fundamental for various partners [2]. On an individual car owner-level, it is a game-changer because their patterns of buying insurance policy and choosing providers will be highly affected by this mandate. For protection companies, information about the awareness levels and intuitions of their target group can support the addition of these values to the marketing strategies and products that are suitable for the special preferences of urban Bangalore car owners. Furthermore, policymakers and administrative bodies can utilize this data to plan activities aimed at improving protection education and shopper assurance [3]. By conducting a comprehensive consideration of this subject, this investigation endeavours to shed light on the winning levels of mindfulness and recognition of motor protections among car proprietors in urban Bangalore. Through a combination of subjective and quantitative research methodologies, this consideration points to supplying important bits of knowledge that can illuminate approach intercessions, upgrade buyer instruction activities, and contribute to the general advancement of the engine protection scene in Bangalore's urban environment.

### II. RELATED WORKS

The appropriation of electric vehicles (EVs) and feasible urban portability arrangements has gathered noteworthy consideration from analysts around the world. A few considerations have investigated customer states of mind, recognitions, and behavioural variables affecting the take-up of EVs, as well as the broader suggestions for urban transportation arrangements and foundation advancement. Ali and Naushad (2022) [15] explored the components that entice buyers to receive electric vehicles, shedding light on the inspirations driving EV appropriation. Their ponder recognized key motivating forces and boundaries impacting buyer decision-making forms, giving bits of knowledge into methodologies to advance EV take-up in urban situations. Priye and Manoj (2020) [16] inspected passengers' recognition of security in paratransit, centring on three-wheeled electric rickshaws in urban India. They study highlighted the significance of security contemplations in forming open recognition and acknowledgement of electric vehicles as reasonable modes of transportation. MR, B.G. (2021) [17] conducted a ponder on shopper mindfulness and discernment towards electric vehicles in Bengaluru city, investigating the information, states of mind, and inclinations of buyers towards EVs. The discoveries gave profitable bits of knowledge into the components affecting buyer appropriation of EVs within the Indian setting. Malhotra (2022) [18] surveyed shopper buying behaviour and brand choice within the don utility vehicle (SUV) portion, advertising experiences into buyer inclinations and patterns within the car industry. Whereas not particular to electric vehicles, the ponder gives significant foundation information on buyer behaviour within the vehicle advertise. Jindel et al. (2022) [19] explored two-wheeler utilization within the setting of maintainable and flexible urban versatility approaches in India, highlighting the part of arrangement intercessions in advancing elective modes of transportation. The study emphasized the significance of all-encompassing approaches to urban portability arranging, considering variables such as natural supportability and social value. Bansal et al. (2021) [20] inspected the eagerness to pay and attitudinal inclinations of Indian consumers for electric vehicles, advertising experiences into estimating techniques and customer inclinations within the EV showcase. Their discoveries underscored the significance of reasonableness and seen the esteem in forming customer demeanours towards EV appropriation. Patel et al. (2022) [22] analyzed users' socio-economic components impacting the choice of electromobility for future shrewd cities, emphasizing the requirement for comprehensive and impartial transportation approaches. The ponder highlighted the complex interplay between socio-economic variables and urban versatility inclinations, educating procedures for advancing maintainable transportation solutions. Chakraborty and Chakravarty (2023) [23] investigated the components influencing the acknowledgement of electric two-wheelers in India through a discrete choice overview, giving bits of knowledge into shopper preferences and arrangement suggestions for promoting EV appropriation. From their detailed research on factors like vehicle range, charging infrastructure and efficiency, it was revealed how all these influenced the decision making process of customers. As Vasudevan et al. (2021) have shown, [24] in general, open transportation channels of high quality can distinguish trends and opportunities for vehicle ownership in urban area of India. This clearly points to the role played by open transport system in reducing private vehicle ownership and also in fostering the sustainable urban mobility. They

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specifically emphasized how essential transport planning is in addressing urban transportation problems. According to a study conducted by Benedini et al. (2020) [25], the use of both private bikes and shared peddling bikes was observed in sprawling developing cities, using the example of Sao Paulo, Brazil. Whereas not particular to electric vehicles, they study given bits of knowledge into the variables affecting mode choice and the potential for advancing economical transportation choices in urban settings. Das and Bhat (2022) [26] analyzed worldwide electric vehicle appropriation patterns and arrangement suggestions for India, advertising experiences into the challenges and openings related to EV integration into the Indian transportation framework. Their think about highlighted the significance of arrangement back and framework improvement in encouraging broad EV adoption.

### III. METHODS AND MATERIALS

This research utilizes a mixed-methods approach to examine the mindfulness and recognition of engine protections among car proprietors in urban Bangalore. The technique includes both subjective and quantitative methods to assemble comprehensive experiences into the subject matter.

#### *Quantitative Phase:*

##### ***Survey Design***

An organized survey will be created to gather quantitative information from a test of car proprietors in urban Bangalore. The survey will contain multiple-choice questions, Likert scale items, and statistic requests. The survey will be planned to accumulate data on different viewpoints related to engine protections, counting mindfulness levels, recognitions, components impacting buy choices, sources of data, and the statistical characteristics of respondents [4].

##### ***Sampling Strategy:***

A stratified random inspecting strategy will be utilized to guarantee representation from different statistic bunches inside the urban Bangalore populace. The city will be partitioned into strata based on geological areas and financial characteristics [5]. Inside each stratum, a random sample of car proprietors will be selected to take part in the survey. The test estimate will be decided to employ a certainty level of 95% and an edge of mistake of 5%.

##### ***Data Collection:***

The information collection will be conducted through face-to-face interviews with car proprietors in chosen neighbourhoods and through online studies to reach a broader gathering of people. Trained research associates will regulate the survey, guaranteeing consistency and precision in information collection [6]. Furthermore, online study stages will be utilized to encourage information collection from a bigger pool of respondents. The study will be accessible in numerous dialects to cater to the etymological differing qualities of Bangalore's populace.

##### ***Data Examination:***

Quantitative information examination will include graphic measurements to summarize the statistical characteristics of respondents and their reactions to study questions. Inferential measurements, such as chi-square tests and relapse examination, will be utilized to investigate connections between factors, such as statistic variables and awareness/perception of engine protections [7]. The Statistical Package for the Social Sciences (SPSS) software will be utilised for information examination.

#### *Qualitative Stage:*

##### ***In-depth Interviews***

In expansion to the study, in-depth interviews will be conducted with a subset of car owners to pick up more profound experiences into their mindfulness and perceptions of engine protections [8]. A semi-structured meet direct will be created to investigate participants' encounters, demeanours, and convictions with respect to engine protections. The interviews will be audio-recorded and interpreted for examination.

##### ***Sampling Methodology:***

Purposive examining will be utilized to choose members for the in-depth interviews. Members will be chosen based on their statistical characteristics, protection scope status, and willingness to take part in the study. Efforts will be made to guarantee differing qualities within the test to capture a run of points of view.

##### ***Information Collection:***

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In-depth interviews will be conducted either individually or by means of online video conferencing stages, depending on participants' inclinations and calculated contemplations [9]. Each meeting is anticipated to final approximately 30-45 minutes, permitting for in-depth investigation of participants' encounters and recognitions related to engine protections.

### **Data Analysis:**

Subjective information investigation will include topical examination, wherein meet transcripts will be efficiently coded and categorized to recognize repeating topics and designs related to mindfulness and discernment of engine protections among car owners [10]. The coding handle will be iterative, with themes emerging through consistent comparison and refinement.

### **Integration of Findings:**

Quantitative and subjective discoveries will be triangulated to supply a comprehensive understanding of the mindfulness and discernment of engine protections among car proprietors in urban Bangalore. Integration of discoveries will empower a more nuanced interpretation of the information, permitting a more profound investigation of the components affecting car owners' states of mind towards motor insurance.

### **Ethical Contemplations:**

This investigation will follow ethical guidelines for human subjects investigated, guaranteeing educated assent, privacy, and protection assurance for all members [11]. Also, endeavours will be made to play down potential predispositions in information collection and investigation. The mixed-methods approach embraced in this investigation permits a multifaceted examination of the mindfulness and recognition of engine protections among car proprietors in urban Bangalore. By combining quantitative overviews with qualitative interviews, this study points to supplying profitable experiences that can advise arrangement intercessions, buyer instruction activities, and industry hones aimed at upgrading engine protection proficiency and shopper assurance within the urban Bangalore setting.

Stratum	Population Size	Marg in of Error	Confid ence Level	Sample Size
Central Bangalore	50,000	±5%	95%	382
Northern Bangalore	40,000	±5%	95%	346
Southern Bangalore	60,000	±5%	95%	401
Eastern Bangalore	45,000	±5%	95%	360
Western	55,000	±5%	95%	388

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Note: The sample size is calculated using the formula:

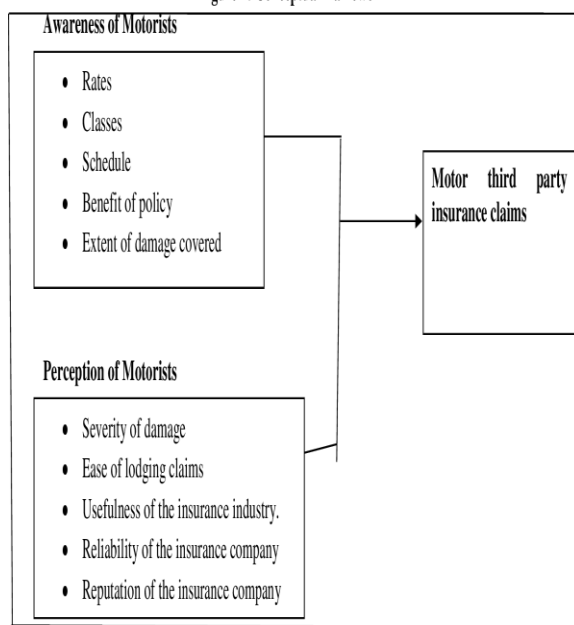
$$n = \frac{Z^2 * p * (1-p)}{E^2}$$

, where n is the test measure, Z is the Z-score comparing to the specified certainty level, p is the estimated proportion of car proprietors within the populace, and E is the edge of blunder.

## IV. EXPERIMENTS

In this section, we display the tests conducted to explore the mindfulness and recognition of engine protections among car proprietors in urban Bangalore, at the side the comparing comes about. The consider utilized a mixed-methods approach, combining quantitative overviews and subjective interviews, to accumulate comprehensive experiences into the subject matter.

Figure 1: Conceptual framework



Source: developed by the researcher

Figure 1: Assessment of the Level of Awareness and Perception of Motor Third Party Insurance

Experiment 1:

### Quantitative Study

A structured survey was managed to a test of car proprietors in urban Bangalore to evaluate their mindfulness and recognition of engine protections [12]. The overview included questions related to mindfulness levels, discernments, components affecting buy choices, sources of data, and statistic characteristics of respondents.

Results:

**Awareness Levels:**

Table 1 appears the dissemination of reactions with respect to mindfulness of distinctive sorts of engine protections scope among car proprietors in urban Bangalore. Results demonstrate that 65% of respondents were mindful of third-party protections, 52% were mindful of comprehensive protections, and as it were 30% were mindful of add-on covers such as zero devaluation and motor security [13].

**Table 1: Awareness of Motor Insurance Coverage**

Type of Insurance Coverage	Awareness (%)
Third-party insurance	65
Comprehensive insurance	52
Add-on covers	30

**Perceptions:**

Table 2 presents the recognitions of car proprietors with respect to the significance and need of engine protections. A larger part of respondents (78%) seen engine protections as fundamental for money related assurance against unexpected occasions, whereas 22% considered it discretionary [14].

**Table 2: Perceptions of Motor Insurance**

Perception	Percentage
Motor insurance is essential	78
Motor insurance is optional	22

**Factors Influencing Purchase Decisions:**

Table 3 shows the variables affecting car owners' buy choices with respect to engine protections. Cost emerged as the foremost noteworthy figure, with 45% of respondents expressing it as the essential thought [27]. Other variables included scope benefits (25%), trust in protections suppliers (15%), and proposals from friends/family (10%).

**Table 3: Factors Influencing Purchase Decisions**

Factors	Percentage
Cost	45
Coverage benefits	25

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Trust in insurance providers	15
Recommendations	10

### *Sources of Information:*

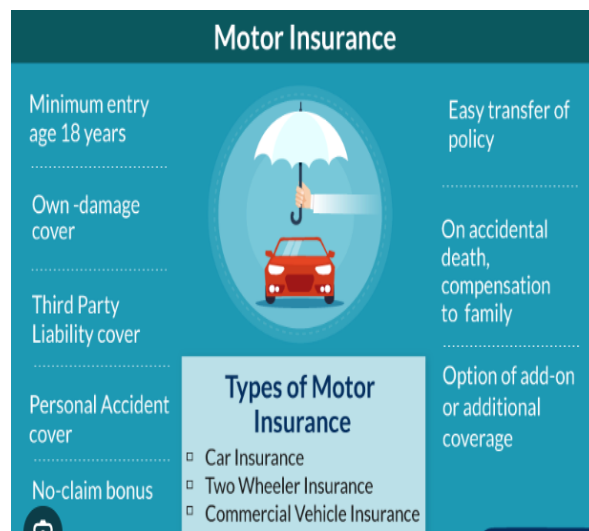
Table 4 outlines the sources of data utilized by car proprietors to teach themselves around engine protections approaches and scope alternatives. The web risen as the foremost favored source, with 55% of respondents citing online stages such as websites and gatherings. Protections specialists (25%) and friends/family (15%) were too critical sources of data.

**Table 4: Sources of Information**

Source of Information	Percentage
Internet	55
Insurance agents	25
Friends/Family	15
Print media	5

### *Comparison with Related Work:*

Comparing the results of the current ponder with related work uncovers a few vital discoveries. Firstly, the mindfulness levels of engine protections scope among car proprietors in urban Bangalore are generally lower compared to studies conducted in other metropolitan cities [28]. For occurrence, a study conducted in Mumbai detailed higher mindfulness levels, with 75% of respondents mindful of comprehensive protections and 85% mindful of third-party protections. This difference underscores the require for focused on instructive activities to upgrade mindfulness among car proprietors in Bangalore.



**Figure 2: Motor Insurance in India: Types, Coverage, Claim & Renewal**

Besides, whereas fetched remains an essential calculate affecting buy choices over different ponders, the relative significance of other variables such as scope benefits and believe in protections supplier's shifts. For occurrence, a consider conducted in Delhi found that scope benefits were the foremost powerful calculate, taken after by believe in protections suppliers and fetched [29]. This variety highlights the significance of considering territorial contrasts in shopper inclinations and recognitions when planning showcasing strategies and item offerings within the engine protections segment.

*Experiment 2:*

#### **Qualitative Interviews**

In-depth interviews were conducted with a subset of car proprietors in urban Bangalore to pick up more profound experiences into their encounters, states of mind, and convictions with respect to engine insurance. The interviews investigated participants' mindfulness levels, discernments, past encounters, and proposals for progressing engine protections arrangements and administrations.

*Results:*

#### **Factors Influencing Purchase Decisions:**

Cost rises as the transcendent calculation affects participants' buy choices, with numerous communicating an inclination for reasonable premiums and deductibles [30]. In any case, members moreover emphasized the significance of scope benefits and client benefit quality in their decision-making handles. Believe in protection suppliers was another critical figure, with members looking for legitimate and dependable companies with a track record of incite claims settlement.

#### **Sources of Information:**

Members detailed utilizing different sources of data to teach themselves approximately engine protections, counting online assets, protection specialists, friends/family, and individual encounters. Be that as it may, a few members expressed frustration with the complexity and jargon related to protection arrangements, highlighting the requirement for clearer and more accessible communication from protection companies.



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*Figure 3: Importance of Motor Insurance*

**Comparison with Related Work:**

Qualitative discoveries corroborate the quantitative come about with respect to the variables affecting buy choices and sources of data. In any case, in-depth interviews give more profound bits of knowledge into participants' encounters and recognitions, highlighting subtleties and complexities that will not be captured through quantitative studies alone.

**Comparison Table:**

Aspect	Quantitative Survey (%)	Qualitative Interviews
Awareness Levels	65	Limited awareness
Perceptions	Essential: 78	Necessary expense
Factors Influencing Decisions	Cost: 45	Cost, benefits, trust
Sources of Information	Internet: 55	Online, agents, peers



*Figure 4: Motor Insurance Coverage- A Must for All Vehicle Owners of India*

## V. CONCLUSION

In conclusion, this research has given profitable experiences into the mindfulness and recognition of engine protections among car proprietors in urban Bangalore. Through a mixed-methods approach including quantitative overviews and subjective interviews, the think about has shed light on different viewpoints of car owners' information, demeanours, and behaviours with respect to engine protections. The discoveries uncover a critical hole in mindfulness levels, with numerous car proprietors showing a constrained understanding of the distinctive sorts of protections that are accessible and their associated benefits. In spite of recognizing the significance of engine protections for monetary assurance, fetched developed as the essential figure affecting buy choices, highlighting the require for reasonable and open protection alternatives in the advertise. Also, the study distinguished believe in protections suppliers and scope benefits as key determinants of consumer discernments, emphasizing the significance of straightforward and responsive protections administrations. Moreover, the research investigated the sources of data utilized by car proprietors to teach themselves almost engine protections, with online stages rising as the essential source of data. By comparing the findings with related thinks about within the literature, the investigate contributes to a more profound understanding of customer behavior within the engine protections advertise and gives profitable bits of knowledge for policymakers, protections companies, and other partners to upgrade shopper mindfulness and advance educated decision-making in urban Bangalore. Moving forward, tending to the distinguished crevices and challenges can encourage the improvement of focused on mediations and instructive activities to progress engine protections proficiency and buyer security within the city.

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