International Journal of Engineering Research & Technology (IJERT)
ISSN: 2278-0181
Vol. 14, Issue 12, UCBO - 2026

An Empirical Study of Factors Influencing Consumer Purchase Decisions: A Study of Škoda Customers in PCMC, Pune

Rohan Uttam Zanjad
Student, MBA- Marketing, School of Business,
Indira University,
Pune, India 41103

Dr. Mrityunjay Kumar
Assistant Professor & Guide, School of Business,
Indira University,
Pune, India-411033
mrityunjay.kumar@indiraisbs.edu.in

Dr. Hetal Bhinde
Associate Dean Ph.D. Programs,
School of Business,
Indira University,
Pune, India-411033
hetalb19@gmail.com
ORCID: https://orcid.org/0000-0002-6435-5113

Abstract - India's passenger vehicle market is shifting from a price-and-mileage-led market to one in which safety ratings, build quality, in-car technology and dealership experience carry real weight. This paper examines the factors that influence purchase decisions among customers and prospective customers of an authorised Škoda dealership (Garve Škoda) in Pimpri-Chinchwad (PCMC), Pune. A structured questionnaire was administered to 100 respondents through convenience sampling, and the data were analysed using frequency and percentage analysis, mean scores, 95% confidence intervals and one-sample t-tests against the scale mid-point. The study addresses three objectives: (1) to identify the key factors influencing purchase decisions, (2) to examine the effect of product features and benefits, and (3) to understand the effect of marketing and dealership activity. Safety (mean 4.52 of 5; 86% rated it important or very important) and German engineering and build quality (mean 4.41; 86% agreement) emerged as the strongest decision drivers, followed by driving comfort, technology expectations, and financial incentives (exchange offers, corporate discounts, EMI schemes). The turbocharged TSI engine (71%) and the four-year warranty (66%) were the most attractive product benefits. The absence of ADAS and a 360° camera was the weakest-rated item (mean 3.54), yet 54% of respondents said it affected their decision. Social media was the leading source of first awareness (39%), and dealership attributes, especially sales-executive product knowledge, test-drive experience and pick-up-and-drop service, were rated highly. The paper offers practical implications for dealership management and discusses limitations arising from the non-probability sample.

Keywords: consumer purchase decision; automobile marketing; Škoda; passenger vehicles; safety; dealership experience; social media marketing; PCMC Pune

1. INTRODUCTION

India is among the world's largest passenger vehicle (PV) markets. According to the Society of Indian Automobile Manufacturers (SIAM), domestic PV wholesales reached 4,643,439 units in FY 2025–26, a rise of 7.9% over the previous year (SIAM, 2026, as reported by Outlook Business, 2026). Utility vehicles (SUVs and MPVs) crossed three million units for the first time and reached a record 67% of the PV market (Autocar Professional, 2026b). Within this market, European brands compete with Japanese, Korean and domestic manufacturers by offering a distinctive value proposition built on engineering quality and safety.

Škoda Auto India, part of the Volkswagen Group, is one such brand. It reported record sales of 72,665 units in calendar year 2025, up 107% from 35,166 units in 2024, and expanded its network to more than 325 customer touchpoints across 183 cities (Autocar Professional, 2026a). About 61% of this volume came from a single model, the Kylaq sub-four-metre SUV (Business Standard, 2026). Despite this growth, Škoda's share of the Indian PV market remains in the low single digits, and the brand competes with manufacturers that offer longer feature lists at similar prices. For example, the Kylaq has a five-star Bharat NCAP rating but does not offer ADAS (Autocar India, 2026a), and the facelifted Kushaq, launched in March 2026, is still not available with a 360-degree camera or ADAS, while its principal rivals offer Level 2 ADAS (Autocar India, 2026b).

A car is a high-involvement purchase, and the dealership is the final touch-point at which a buyer's research, brand perception and expectations are converted into a sale or lost. Dealerships therefore need evidence on which attributes actually tip the decision. Existing research treats buying factors, product features and marketing strategy separately, and few studies focus on Škoda customers in Pune and the Pimpri-Chinchwad Municipal Corporation (PCMC) region, a fast-growing industrial and residential corridor with many salaried professionals, business owners and first-time buyers. This paper addresses that gap by examining all three dimensions within a single empirical framework.

(This work is licensed under a Creative Commons Attribution 4.0 International License.)

International Journal of Engineering Research & Technology (IJERT)
ISSN: 2278-0181
Vol. 14, Issue 12, UCBO - 2026

2. LITERATURE REVIEW

2.1 Consumer buying behaviour and the decision process

Consumer buying behaviour is the process by which individuals select, purchase, use and dispose of products to satisfy their needs (Kotler & Keller, 2016). Engel, Blackwell and Miniard (1995) describe it as a continuing decision process of need recognition, information search, evaluation of alternatives, purchase and post-purchase assessment, and Kotler and Keller (2016) use the same five-stage structure. Schiffman and Wisenblit (2018) add that the process is shaped by internal factors (motivation, perception, learning, attitudes) and external factors (family, culture, social status, economic conditions). In psychological terms, safety features address security needs and premium ownership may address esteem needs (Maslow, 1943). Because cars are expensive and durable, buyers gather information from websites, reviews, social media, family and dealerships, and satisfaction after purchase influences repurchase and advocacy (Oliver, 1999).

2.2 Factors influencing automobile purchase decisions

Product quality, including performance, reliability and durability, is a recognised driver of preference (Garvin, 1987). Safety reduces perceived risk in high-value purchases (Kotler & Keller, 2016; Schiffman & Wisenblit, 2018). A strong brand image lowers perceived risk and builds equity (Keller, 1993; Aaker, 1996). Perceived value, defined as the assessment of benefits relative to the price paid, matters more than price alone (Zeithaml, 1988). Financing options, exchange benefits and discounts can lower financial barriers and encourage purchase (Kotler & Armstrong, 2021). After-sales service quality, assessed through reliability, responsiveness, assurance, empathy and tangibles, affects satisfaction and loyalty (Parasuraman, Zeithaml & Berry, 1988).

2.3 Product features and perceived benefits

A product is a bundle of attributes and benefits (Kotler & Keller, 2016). Technology features such as infotainment, connectivity and driver-assistance systems enhance perceived value and convenience (Solomon, 2020), while design influences emotional appeal and attitude (Bloch, 1995). Warranties signal product quality and manufacturer confidence (Zeithaml, 1988).

2.4 Marketing strategy and dealership experience

Positioning differentiates a brand through valued attributes (Ries & Trout, 1981). Digital marketing supports engagement and targeted communication (Chaffey & Ellis-Chadwick, 2019), and advertising informs, persuades and reminds (Belch & Belch, 2021). Dealership experience, including staff behaviour, product knowledge, test drives and ambience, builds trust (Parasuraman et al., 1988), and customer relationship management supports retention and word-of-mouth (Payne & Frow, 2005).

2.5 Research gap and conceptual framework

Prior work seldom examines buying factors, product benefits and marketing influences together at dealership level for a single brand in a specific urban corridor. The conceptual framework of this paper therefore treats the purchase decision as a function of three groups of influences: (a) general decision factors (safety, engineering quality, fuel efficiency, technology expectations and financial incentives), (b) product feature advantages and benefits, and (c) marketing and dealership influences.

3. OBJECTIVES AND HYPOTHESES

The study has three objectives: (1) to identify the key factors influencing customer purchase decisions for Škoda cars at Garve Škoda, PCMC; (2) to examine the effect of feature advantages and benefits on the purchase decision; and (3) to understand the impact of the marketing strategies used by Škoda and Garve Škoda on customer buying behaviour.

For each rating item, the following hypothesis was tested: **H_0:** the population mean rating equals the neutral mid-point (3); **H_1:** the population mean rating differs from 3. Rejection in the positive direction indicates that respondents, on balance, regard the factor as important, influential or satisfactory.

4. RESEARCH METHODOLOGY

Design. A descriptive, cross-sectional survey design was used to describe respondents' characteristics and quantify the extent to which various factors influence the purchase decision.

Population, sample and sampling. The sampling unit was an individual who owns a Škoda vehicle or is actively considering purchasing one at Garve Škoda, PCMC. The sample comprised 100 respondents selected by convenience sampling, drawn mainly from visitors and customers at the showroom and supplemented by Škoda owners in the researcher's accessible network.

Instrument. Primary data were collected with a structured questionnaire administered through Google Forms. It contained 30 closed-ended items (demographic and ownership profile, single-select, multiple-response, and five-point Likert or rating-type items), an optional name field and one optional open-ended item for suggestions. Secondary data came from Škoda Auto India publications, industry bodies and trade media.

Period. Data were collected during an on-the-job training period at the dealership from 15 May 2026 to 31 August 2026.

(This work is licensed under a Creative Commons Attribution 4.0 International License.)

International Journal of Engineering Research & Technology (IJERT)
ISSN: 2278-0181
Vol. 14, Issue 12, UCBO - 2026

Analysis. Responses were tabulated and analysed through frequency and percentage analysis. For five-point items, responses were coded from 5 (most favourable) to 1 (least favourable) to compute means and standard deviations, and the "top-two-box" share (the two most favourable categories) is reported with 95% Wilson confidence intervals. One-sample t-tests against the mid-point of 3 were applied, with a Bonferroni-adjusted significance level of 0.05/17 = 0.003 across the 17 five-point items. Because Likert items are ordinal, the t-tests are read alongside the top-two-box percentages, which lead to the same conclusions. Items 7.19 and 7.26 each have 99 valid responses. Statistics were computed from the aggregated frequency tables; respondent-level data were not available for cross-tabulation or reliability testing.

5. RESULTS

5.1 Respondent profile

Table 1. Profile of respondents (N = 100)

Variable	Distribution (%)
Age	Below 25: 53; 25–35: 31; 36–45: 14; 46–55: 2
Gender	Male: 76; Female: 22; Other: 2
Occupation	Salaried employee: 39; Student: 29; Business owner: 24; Professional: 8
Monthly income	Below ₹50,000: 25; ₹50,000–1,00,000: 30; ₹1,00,000–2,00,000: 20; Above ₹2,00,000: 9; Not earning: 16
Current Škoda owner	Yes: 51; No: 49
Duration of Škoda use	Never used: 44; 1–5 years: 23; 6–10 years: 23; More than 10 years: 10
Model purchased or considered	Slavia: 30; Kushaq: 22; Other: 20; Kodiaq: 17; Kylaq: 11

The sample is young (84% below 36 years), predominantly male and mostly salaried or self-employed, with a roughly even split between current owners and prospects. The Slavia and Kushaq were the most frequently purchased or considered models.

5.2 Objective 1: Factors influencing the purchase decision

In the multiple-response question on reasons for choosing Škoda, performance (66%), safety (64%) and brand image (63%) were cited most often, followed by features (56%), price (47%) and service support (46%) (Figure 1). Respondents selected 3.42 reasons on average, which shows that the decision rests on a combination of attributes and not on one dominant factor.

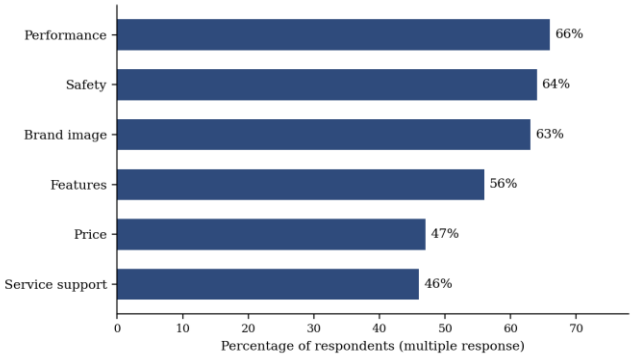


Figure 1. Primary reasons for choosing Škoda (multiple response; n = 100)

Table 2. Importance and influence of general decision factors (five-point scales; n = 100)

Factor	Top-two-box (%)	95% CI	Mean	SD	t (df = 99)
Importance of vehicle safety	86.0	77.9–91.5	4.52	0.76	20.04
German engineering and build quality	86.0	77.9–91.5	4.41	0.75	18.72
Importance of advanced technology	80.0	71.1–86.7	4.27	0.80	15.83
Exchange and competitive offers	76.0	66.8–83.3	4.19	1.04	11.43
Finance and EMI schemes	72.0	62.5–79.9	4.07	0.99	10.84
Corporate discounts	75.0	65.7–82.5	4.04	0.99	10.46
Importance of fuel efficiency	68.0	58.3–76.3	4.00	0.98	10.16

Note: All t-values are significant at $p < 0.001$. Top-two-box = "Very important/Important" or "Strongly agree/Agree", or the equivalent for the item.

The Global NCAP five-star rating was acknowledged as an influence by 65% of respondents (26% neutral, 9% disagreeing); this item used a three-point scale and is therefore not included in the mean comparison. Safety was rated "very important" by 67% of respondents, and only 1% rated it less important. Fuel efficiency, although important to 68%, had the lowest mean among the general factors and the highest neutral share (27%), suggesting a supporting rather than a decisive role. Financial incentives were clearly relevant: 76% found exchange offers attractive, 75% said

(This work is licensed under a Creative Commons Attribution 4.0 International License.)

International Journal of Engineering Research & Technology (IJERT)
ISSN: 2278-0181
Vol. 14, Issue 12, UCBO - 2026

corporate discounts influenced them and 72% said finance and EMI schemes did.

5.3 Objective 2: Product features and benefits

Table 3. Feature advantages and benefits (five-point scales; n = 100)

Item	Top-two-box (%)	95% CI	Mean	SD	t (df = 99)
Satisfaction with driving comfort and suspension	87.0	79.0–92.2	4.40	0.80	17.41
Smooth driving experience influenced purchase	82.0	73.3–88.3	4.32	0.92	14.35
Absence of ADAS and 360° camera affected decision	54.0	44.3–63.4	3.54	1.13	4.77

Note: All t-values are significant at $p < 0.001$.

Comfort and ride quality were strongly endorsed. Two-thirds of respondents (66 of 99, or 66.7%; 95% CI 56.9–75.2%) were aware that competitors offer a 360° camera and ADAS, and 54% said the absence of these features affected their decision (22% strongly agreed, 32% agreed). This item had the lowest mean in the study and the widest spread of opinion, with 31% neutral and 15% disagreeing, so the technology gap is real for a substantial share of buyers but not for all of them.

Among product benefits (multiple response), the turbocharged TSI engine was the most attractive (71%), followed by the four-year standard warranty (66%), six-airbag safety (54%), the sunroof (48%) and other benefits (40%). The pick-up-and-drop service facility was found "very useful" by 56% and "useful" by 32%, a combined 88%.

5.4 Objective 3: Marketing strategy and dealership experience

Social media was the leading source of first awareness of Garve Škoda (39%), ahead of friends and relatives (31%), showroom visits (10%), newspapers (10%), the website (8%) and other sources (2%) (Figure 2). A chi-square goodness-of-fit test shows that the sources are not equally used ($\chi^2 = 65.0$, df = 5, $p < 0.001$).

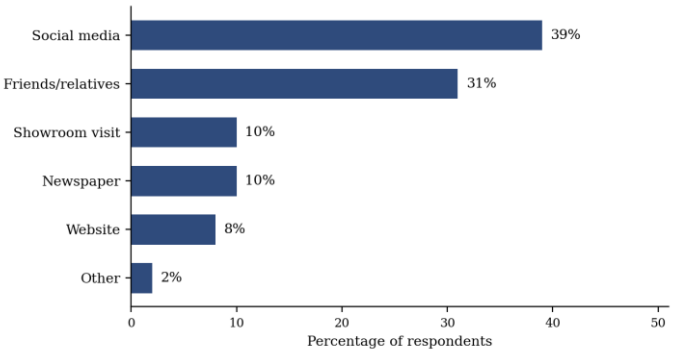


Figure 2. Source of first awareness about Garve Škoda (n = 100)

Table 4. Marketing and dealership experience (five-point scales)

Item	n	Top-two-box (%)	95% CI	Mean	SD	t
Sales executive's product knowledge	99	94.9	88.7–97.8	4.79	0.67	26.39
Satisfaction with test-drive experience	100	83.0	74.5–89.1	4.38	0.79	17.50
Likelihood of recommending the dealership	100	81.0	72.2–87.5	4.25	0.98	12.78
Effectiveness of dealership advertisements	100	78.0	68.9–85.0	4.23	0.97	12.64
Rating versus competing dealerships	100	77.0	67.8–84.2	4.20	0.95	12.59
Influence of social media promotions	100	80.0	71.1–86.7	4.17	0.99	11.87
Influence of showroom ambience and service	100	71.0	61.5–79.0	4.14	1.02	11.23

Note: All t-values are significant at $p < 0.001$. For the sales-executive item the scale is 1–5 (5 = highest), and 87 of 99 respondents gave the top score.

Showroom ambience and customer service had the lowest top-two-box share (71%) and a relatively high neutral share (24%) among the dealership items.

(This work is licensed under a Creative Commons Attribution 4.0 International License.)

International Journal of Engineering Research & Technology (IJERT)
ISSN: 2278-0181
Vol. 14, Issue 12, UCBO - 2026

6. DISCUSSION

Safety and engineering as the core of the proposition. Safety and German engineering and build quality received the highest ratings among decision factors, which agrees with the literature on perceived risk in high-involvement purchases (Kotler & Keller, 2016; Schiffman & Wisenblit, 2018) and on brand image as a risk reducer (Keller, 1993). These findings are consistent with the brand's documented safety record, including five-star Bharat NCAP and Global NCAP ratings for the Kylaq and Kushaq (Autocar India, 2026a, 2026b).

Value is assessed as a bundle. Performance, safety and brand image were each cited by about two-thirds of respondents, while price (47%) and service support (46%) were cited least often. The pattern fits the perceived-value view (Zeithaml, 1988): buyers look at a combination of benefits relative to cost and not at price in isolation. Even so, financial incentives were rated highly, suggesting that they help convert interest into purchase once the product case has been accepted (Kotler & Armstrong, 2021).

A genuine but partial technology gap. Respondents valued technology (80% rated it important), and a majority were aware of competitors' ADAS and 360° camera offerings. That 54% said the absence of these features affected their decision, while the item has the lowest mean in the study, points to a perception gap that is felt by many buyers but is not uniformly decisive. This is consistent with Solomon's (2020) argument that technology raises perceived value, and with trade-press commentary that the Kylaq and Kushaq lack features that rivals offer (Autocar India, 2026a, 2026b). Because the survey did not cross-tabulate awareness with the effect of the gap, the study cannot say whether it is concentrated among younger or more feature-conscious respondents.

Digital channels and word of mouth. Social media was the most common source of first awareness, and 80% agreed that social media promotions influenced their decision. Word of mouth (31%) remained the second-largest source. This supports the role of digital marketing in awareness and engagement (Chaffey & Ellis-Chadwick, 2019) and of social influence in reducing perceived risk.

Dealership experience as a differentiator. Sales-executive knowledge, test drives, ambience and after-sales conveniences were all rated favourably, and 81% would recommend the dealership. These results illustrate the service-quality dimensions of assurance, responsiveness and tangibles (Parasuraman et al., 1988). The consistently high ratings should, however, be read with caution because of the survey setting (see Section 8).

7. MANAGERIAL IMPLICATIONS

1. **Lead with safety and engineering.** These are the strongest drivers and should anchor advertising and showroom conversations, with the Bharat NCAP and Global NCAP ratings quantified and visible.
2. **Address the technology gap openly.** Sales staff should be trained to counter-position proven crash-test performance against missing features and to explain available alternatives such as dealer-fitted accessories where applicable, while management should feed this customer evidence back to the manufacturer.
3. **Invest in social media and referrals.** Short video test-drive content, customer testimonials and a structured referral scheme would use the two leading awareness channels, particularly for the under-35 segment that dominates the sample.
4. **Make financing easy to see and use.** EMI calculators, instant eligibility checks and clear exchange valuation at the point of sale respond to the strong influence of financial incentives.
5. **Maintain staff capability and after-sales convenience.** Regular product-training refreshers and a more visible pick-up-and-drop service protect the dealership's strongest ratings.
6. **Improve the showroom environment.** The comparatively high neutral share on ambience and service suggests scope for a refreshed customer waiting area and experience.

8. LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

The findings should be interpreted in light of several limitations. First, convenience sampling does not guarantee representativeness, and the sample of 100 is small, so results should not be generalised beyond this dealership's customer base. Second, much of the data was collected at the showroom, and respondents rating the dealership's own staff and service may have given socially desirable answers; the very high sales-executive and recommendation scores may therefore be overstated. Third, the sample is young (53% below 25) and includes students and respondents with no income, so some respondents may not be the primary decision-makers; the self-reported duration of Škoda use (56% reported using a Škoda for a year or more, against 51% currently owning one) also suggests that some experience may relate to family-owned or previously owned vehicles. Fourth, the analysis is descriptive and univariate, and respondent-level data were not available for cross-tabulation, reliability testing (for example Cronbach's alpha) or multivariate modelling. Fifth, the study covers one brand, one dealership and one season, and a fast-changing market (new

(This work is licensed under a Creative Commons Attribution 4.0 International License.)

International Journal of Engineering Research & Technology (IJERT)
ISSN: 2278-0181
Vol. 14, Issue 12, UCBO - 2026

launches, price revisions, feature updates) limits the shelf life of the findings.

Future research could use probability sampling across several dealerships and brands, test relationships by regression or structural equation modelling, compare owners with prospects and younger with older buyers, and measure the actual effect of ADAS and 360° camera availability on conversion.

9. CONCLUSION

This study examined the factors influencing purchase decisions among customers and prospects of a Škoda dealership in PCMC, Pune. Safety, German engineering and build quality, and driving comfort are the strongest influences on preference, supported by financial incentives such as exchange offers, corporate discounts and EMI schemes. The TSI engine and the four-year warranty are the most attractive product benefits. A technology gap, the absence of ADAS and a 360° camera, is perceived by a majority of respondents and weighs on the decision for more than half of them, which is both a risk of losing feature-conscious buyers and an opportunity to reframe the conversation around Škoda's demonstrated safety strengths. Social media and word of mouth are the main routes to awareness, and the dealership's sales staff, test drives and after-sales services are well regarded. Dealerships can improve conversion by combining a safety-led message, a clear response to the technology question, a strong digital presence and an easy financing journey.

ACKNOWLEDGEMENT

The authors thank Garve Škoda (Garve Car Mania), Tathawade, PCMC, for permitting the data collection during the on-the-job training, and Mr. Aniket Panchal, industry mentor, for his guidance. The authors also thank the respondents who participated in the survey.

REFERENCES

[1] Aaker, D. A. (1996). *Building strong brands*. Free Press.
[2] Autocar India. (2026a). *Škoda Kylaq (2026): Price, mileage and expert reviews*. https://www.autocarindia.com/cars/skoda/kylaq
[3] Autocar India. (2026b). *8 features the Škoda Kushaq facelift still misses out on*. https://www.autocarindia.com/auto-features/8-features-skoda-kushaq-facelift-still-misses-out-on-440121
[4] Autocar Professional. (2026a, January 1). *Škoda Auto India records 107% growth in 2025, sells 72,665 units*. https://www.autocarpro.in/news/škoda-auto-india-records-107-growth-in-2025-sells-72665-units-130374
[5] Autocar Professional. (2026b, April 13). *SUV, MPV sales cross 3 million for the first time in FY2026, UV share of PVs jumps to 67%*. https://www.autocarpro.in/analysis/suv-mpv-sales-cross-3-million-for-the-first-time-in-fy2026-uv-share-of-pvs-jumps-to-67-132168
[6] Belch, G. E., & Belch, M. A. (2021). *Advertising and promotion: An integrated marketing communications perspective* (12th ed.). McGraw-Hill.
[7] Bloch, P. H. (1995). Seeking the ideal form: Product design and consumer response. *Journal of Marketing, 59*(3), 16–29.
[8] Business Standard. (2026, September 14). *Skoda rules out exporting India-developed Kylaq to Europe after FTA*. https://www.business-standard.com/companies/news/skoda-rules-out-exporting-india-developed-kylaq-to-europe-after-fta-126091400542_1.html
[9] Chaffey, D., & Ellis-Chadwick, F. (2019). *Digital marketing* (7th ed.). Pearson.
[10] Engel, J. F., Blackwell, R. D., & Miniard, P. W. (1995). *Consumer behavior* (8th ed.). Dryden Press.
[11] Garvin, D. A. (1987). Competing on the eight dimensions of quality. *Harvard Business Review, 65*(6), 101–109.
[12] Keller, K. L. (1993). Conceptualizing, measuring, and managing customer-based brand equity. *Journal of Marketing, 57*(1), 1–22.
[13] Kotler, P., & Armstrong, G. (2021). *Principles of marketing* (18th ed.). Pearson.
[14] Kotler, P., & Keller, K. L. (2016). *Marketing management* (15th ed.). Pearson.
[15] Maslow, A. H. (1943). A theory of human motivation. *Psychological Review, 50*(4), 370–396.
[16] Oliver, R. L. (1999). Whence consumer loyalty? *Journal of Marketing, 63*(Special Issue), 33–44.
[17] Outlook Business. (2026, April 14). *Automobile wholesales in India clock record 2.83 crore units in FY26: SIAM*. https://www.outlookbusiness.com/industry/automobile-wholesales-in-india-clock-record-283-crore-units-in-fy26-siam
[18] Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing, 64*(1), 12–40.
[19] Payne, A., & Frow, P. (2005). A strategic framework for customer relationship management. *Journal of Marketing, 69*(4), 167–176.
[20] Ries, A., & Trout, J. (1981). *Positioning: The battle for your mind*. McGraw-Hill.
[21] Schiffman, L. G., & Wisenblit, J. (2018). *Consumer behavior* (12th ed.). Pearson.
[22] Society of Indian Automobile Manufacturers. (2026, April 14). *Automobile domestic sales trends, FY 2025–26* [Press release].
[23] Solomon, M. R. (2020). *Consumer behavior: Buying, having, and being* (13th ed.). Pearson.
[24] Zeithaml, V. A. (1988). Consumer perceptions of price, quality, and value: A means-end model and synthesis of evidence. *Journal of Marketing, 52*(3), 2–22.

(This work is licensed under a Creative Commons Attribution 4.0 International License.)