

Socio-economic Factors Influencing the Buying Behaviour with Special Reference to Selected Garment Retail Outlet in Chennai.

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ABSTRACT: *The consumer shopping is to select, purchase, use, and dispose of goods and services, in satisfaction of their needs and wants. Mainly in which shopping is about acquiring needed goods and service. However, modern shoppers buy this to reward themselves, to satisfy psychological needs or to make themselves feel good. Modern shoppers purchase things to make a statement, to show off their personality or to boost their self-esteem. Purchased item have become an affirmation of the psyche. The study was conducted to focus on how the selection of retail chain and the social economic status of the consumer influence the buying behavior in retail segment. Five behavioral variables namely quality, product criterion, product performance, price and promotions were examined in selected retail garment outlet to retain the customer. A survey questionnaire was developed using adaptation from earlier study done on the similar topic. Survey question was administered to 480 respondents via mass mailing of email to friends and colleagues and response was collected and analysed using Statistical Package for Social Science in short SPSS. Analysis result shows that their buying behavior and store selection are significantly related to their income level.*

KEYWORDS: *Customer satisfaction, Buying behavior and Customer Loyalty.*

I. INTRODUCTION

A mercantile establishment consisting of a carefully landscaped building consist of many shops by the leading merchandisers; usually includes restaurants and a convenient parking area; a modern version of the traditional marketplace. A retail store situated in densely populated region; usually stocked with a wide variety of merchandise. A store that sells smaller quantities of products or services to the general public.

A business that operates as a retail outlet will typically buy goods directly from manufacturers or wholesale suppliers at a mass and provide discount and will then mark them up in price for sale to end consumers. Clothing retailers purchase a different of apparel products and accessories from wholesalers and sell these products directly to consumers, generally without developing or changing them. Most retailers in the industry sell goods from one or more shops and may operate an online store. Retailers also undertake administrative activities such as customer service, product merchandising, advertising, inventory control and cash handling. The industry excludes operators of department stores. Due to the tremendous growth of service industry in which retailing sector plays an important role, it is vital for retailers to understand the degree of importance of listening to the inner voice of customers' needs to create, increase level of satisfaction. Ultimately, effective satisfaction leads to prospective long term relationship and loyalty through repeating purchase and recommendation, which helps retailers maintain their market share and position. Over the five years through 2013-14, industry revenue is expected to contract at a compound annual rate of 0.9%.

Following the global financial crisis, consumers became more cautious about spending and the private savings rate reached record highs. Retail figures suggest that consumers remained nervous about the climate of the global economy in 2010-11 and 2011-12. However, improved conditions have led to revenue growth over the past two years. As consumer sentiment and disposable incomes increase, revenue is expected to grow by 2.4% in 2013-14.

II. LITERATURE REVIEW:

According to Hasemark and Albinsson (2004) cited in Singh (2006:1) "satisfaction is an overall attitude towards a product provider or an emotional reaction to the difference between what customers expect and what they actually receive regarding the fulfillment of a need". Kotler (2000); Hoyer & MacInnis (2001) also

define satisfaction as a person's feelings of pleasure, excitement, delight or disappointment which results from comparing a products perceived performance to his or her expectations.

Retailing involves the selling of goods or services to the final consumer. Retailers serve as middlemen or intermediaries between the consumption and production levels in the marketing channel of distribution. They are often categorized as goods or services retailers. With regard to apparel, the goods retailer serves as an information source to consumers and stimulates a demand for apparel products (Jarnow & Guerreiro, 1991). Classifications of retail stores overlap in many ways, and experts often disagree on the categorization of stores. Over the years, retailing has changed to reflect the varying needs of consumers. New categories of stores have evolved and existing categories have combined which

makes classification difficult (Frings, 1991; Jarnow & Guerreiro, 1991). Most often retailers are categorized by their product strategy (i.e., merchandising assortment) and pricing strategies. However, with the success of specialty retailers, perhaps classifying these stores by target consumer is also necessary. Specialty stores target specific groups of consumers (e.g., young men, ladies, sports enthusiasts, children, big and tall) that may or may not have a special need for products and services.

Consumers' purchase process is affected by a number of different factors, some of which marketers can not control, such as cultural, social, personal, and psychological factors. However, these factors must be taken into consideration in order to reach target consumers effectively (Kotler *et al.* 2005). The next section focused on factors which leaves considerable impact on consumers purchase.

Sundstrom and Altman (1989) state the "physical environment refers to offices, factories and other buildings controlled by organizations and features of their internal layout, equipment, furniture, and ambient conditions" (p.176). The physical environments of retail stores, hotels, restaurants, professional offices, banks, and hospitals reflect the overall image of the organization and influence individual consumer behavior in these service organizations (Bitner, 1992). Specifically, the physical environment creates a tangible representation or image of a service organization and its services (Baker, Berry, & Parasuraman, 1988).

Brand loyalty through powerful brand identity creates a major competitive advantage; a well recognized brand encourages repeat purchases (Porter & Claycomb, 1997). This study intended to evaluate whether brand loyalty will influence consumer buying behaviour of luxury branded goods. Keller's (1998) model proposes that brand knowledge is comprised of brand awareness (brand recognition and recall achieved through marketing stimuli), and brand image. Brand image is said to result from the favourability, strength, uniqueness, and types of brand associations held by the consumer.

III. RESEARCH METHODOLOGY

The initial section of the study is based on interviews and observational data, where the interviews are semi-structured with a series of closed as well as open-ended questions. Interview was chosen as the primary means of collecting data for this research since this method provides the best opportunity for obtaining information pertaining to the life experiences and opinions of the interviewees through interaction on a personal level. This research aiming to describe a certain phenomenon, it is ideal to interact with the respondents in order to obtain the maximum explanation and description of their life experiences, especially to get the consumers idea on the consumption of fashion garments.

Data Collection:

Data was collected from the respondents through self-administered questionnaire with minimal interface in non-contrived work settings by considering individuals as unit of analysis. Data was collected by selecting age group (0-25, 26-30, 31-35, 36-40, 41-45 & above) and gender (male, female) as nominal scale.

Aim and Objective

The aim of the paper was to identify and describe the socio economic factors influencing the buying behavior with special reference to selected garments outlet in Chennai. The research also provided the buying behavior of the selected retailers and analysed comparatively for those retailers. Globus stores, RMKV, Chennai silks, Koutons Retail India Ltd, Nalli Silk, Pantaloon Retail India Ltd, Lifestyle and Westside were selected for the present study.

Besides, the research helped the authors to enhance better understand of the constructs of customer satisfaction in retail industry. The outcome of the research provided useful insights for marketers particularly in retail sector to study and understand clearly customers' needs so as to create and maintain higher satisfaction level for their purposes of strategic formulation of loyalty building and sales increase.

Research strategy

The Methodology for a study specifies what information is to be gathered, from where, and what methods of data collection and analysis are to be employed. In order to select appropriate research design and methods for this study, this section looks towards a directional focus for this research. It allows to select research methodologies for this study whether it should be "positivist epistemology or positivism" or "phenomenology", as each of which dominates the research methodology literature and both are widely used in business research (Saunders, Lewis, and Thomhill, 2000).

This study employed both positivist and phenomenological research methodologies to reflect the multi-faceted nature of reality. Positivism was used because it is a scientific approach, which includes testing of hypotheses. Phenomenology was used because it allows to recognise the limitations of a given perspective:

Research Design

The study is descriptive in nature.

Sampling technique:

Convenience method of sampling was used for this research.

IV. ANALYSIS AND DISCUSSION

Demographic Characteristics of the respondents:

Clothing and apparel fashion changes rapidly from time to time. Thus, the consumer demand varies according to their demographic, geographic and social cues. Thus, in this section the researcher has elaborately discussed the demographic profile of the retail garments buying customers' in Chennai city.

Demographic factors like gender, age, monthly income, living place, marital status, professional situation all make an individual to choose a certain retail chain or branded store, in comparison to the others. Similarly the financial capacity of a person influences his purchasing behaviour i.e., higher the earning higher will be his/her spending power on garments & clothing. Table:1 provide a brief profile on the demographic status of the clothing /apparel retail chain store customers' surveyed in Chennai city. The study indicates that, majority i.e., 55 per cent of customers' surveyed are male and the rests of 45 per cent of respondents' are female.

Age of the respondent:

Table 1: Age of the respondent

| Sl. No | Age | No of the Respondents | Percentage |
|--------|----------------|-----------------------|------------|
| 1. | Less 25 years | 72 | 15.00 |
| 2. | 26 – 30 years | 105 | 21.90 |
| 3. | 31 – 35 years | 97 | 20.20 |
| 4. | 36 – 40 years | 73 | 15.20 |
| 5. | 41 – 45 years | 75 | 15.60 |
| 6. | Above 45 years | 58 | 12.10 |
| | Total | 480 | 100 |

Source: Primary Data

From the above table it has been observed that, 21.90 per cent of retail garments customers' are aged between 26 – 30 years. Followed by, 20.20 per cent of respondents' belong to the age group of 31 – 35 years and 15.60 per cent of sample subjects are under the age category of 41 – 45 years. Similarly, 15.20 per cent of respondents' are aged between 36 – 40 years and 15 per cent of customers' are aged below 25 years. Further, the rests of 12.10 per cent of respondents' are aged above 45 years.

Thus, it has been concluded that 21.90 per cent of retail garments customers' are aged between 26 – 30 years.

Marital status of the respondents:

TABLE:2 Marital status of the respondents

| Sl. No | Marital Status | No of the Respondents | Percentage |
|--------|----------------|-----------------------|------------|
| 1. | Married | 379 | 79.00 |
| 2. | Unmarried | 101 | 21.00 |
| | Total | 480 | 100 |

Source: Primary Data

It has been observed that out of 480 respondents surveyed, majority i.e., 79 per cent of sample populations are married and the remaining 21 per cent of customers are unmarried. It has been inferred that, majority i.e., 79 per cent of sample populations are married.

Educational Qualification of the respondents:

TABLE: 3 Educational Qualification of the respondents

| Sl. No | Educational Qualification | No of the Respondents | Percentage |
|--------|---------------------------|-----------------------|------------|
| 1. | School Level | 70 | 14.60 |
| 2. | UG | 252 | 52.50 |
| 3. | PG | 120 | 25.00 |
| 4. | Others | 38 | 7.90 |
| | Total | 480 | 100 |

Source: Primary Data

The above table infers that, majority i.e., 52.50 per cent of customers have completed their under graduate degree. Followed by, 25 per cent of sample subjects have completed their post graduate degree and 14.60 per cent of customers have completed their school level of education. And the rests of 7.90 per cent of customers are technically qualified.

Thus, it has been understood that majority i.e., 52.50 per cent of customers surveyed are under graduates.

Occupation of the respondents:

**TABLE: 4
Occupation of the respondents**

| Sl. No | Occupation | No of the Respondents | Percentage |
|--------|----------------|-----------------------|------------|
| 1. | Student | 54 | 11.30 |
| 2. | Businessman | 105 | 21.90 |
| 3. | Professional | 85 | 17.70 |
| 4. | Official | 59 | 12.30 |
| 5. | Home Maker | 73 | 15.20 |
| 6. | Labourer | 26 | 5.40 |
| 7. | Retired Person | 25 | 5.20 |
| 8. | Others | 53 | 11.00 |
| | Total | 480 | 100 |

Source: Primary Data

From the above table it has been found that, 21.90 per cent of respondents are business class people. Followed by, 17.70 per cent of sample subjects are professionals and 15.20 per cent of them are home makers. Further, 12.30 per cent of customers are officials and 11.30 per cent of customers are students. Similarly, 11 per cent of respondents are engaged in other work and 5.40 per cent of respondents are students. Similarly, 11 per cent of respondents are engaged in other work and 5.40 per cent of respondents are public/private sector employees. Finally, the rests of 5.20 per cent of respondents are retired persons.

Hence, it has been found that 21.90 per cent of retail garments customers in Chennai are business class people.

Residence of the respondents:

TABLE: 5
Residence of the respondents

| Sl. No | Residence | No of the Respondents | Percentage |
|--------|-----------|-----------------------|------------|
| 1. | Town | 369 | 76.90 |
| 2. | Village | 111 | 23.10 |
| | Total | 480 | 100 |

Source: Primary Data

The data in the above table depicts that, most i.e., 76.90 per cent of respondents' reside in town area and the rests of 23.10 per cent of customers' belong to village regions.

It has been concluded that most i.e., 76.90 per cent of respondents' reside in town area.

Monthly income of the respondents:

TABLE: 6
Monthly income of the respondents

| Sl. No | Monthly Income | No of the Respondents | Percentage |
|--------|------------------|-----------------------|------------|
| 1. | Less than `10000 | 93 | 19.40 |
| 2. | `10000 to `20000 | 85 | 17.70 |
| 3. | `20000 to `30000 | 43 | 9.00 |
| 4. | `30000 to `40000 | 140 | 29.20 |
| 5. | Above `40000 | 119 | 24.80 |
| | Total | 480 | 100 |

Source: Primary Data

The above table determines the monthly income of the respondents' surveyed. It has been found that, 29.20 per cent of sample subjects' monthly income ranges between `30000 to `40000. Further, 24.80 per cent of respondents' earn above `40000 per month and 19.40 per cent of respondents' earning ranges below `10000 per month. Similarly, 17.70 per cent of customers' income varies between `10000 to `20000 per month. And the remaining 9 per cent of customers' earn between `20000 to `30000 per month.

Thus, it has been concluded that 29.20 per cent of sample subjects' monthly income ranges between `30000 to `40000.

Nature of Family of the respondents:

TABLE: 7
Nature of Family of the respondents

| Sl. No | Nature | No. of the Respondents | Percentage |
|--------|----------------|------------------------|------------|
| 1. | Joint Family | 208 | 43.30 |
| 2. | Nuclear Family | 272 | 56.70 |
| | Total | 480 | 100 |

Source: Primary Data

It has been observed that, 56.70 per cent of retail garments customers' have opined that they in live in nuclear families. Further, the remaining 43.30 per cent of respondents' are part of joint families.

Thus, it has been understood that 56.70 per cent of retail garments customers' have opined that they in live in nuclear families.

Family size of the respondents:

TABLE: 8
Family size of the respondents

| Sl. No | Family size | No. of the Respondents | Percentage |
|--------|-----------------|------------------------|------------|
| 1. | 2 members | 21 | 4.40 |
| 2. | 3 members | 191 | 39.80 |
| 3. | 4 members | 110 | 22.90 |
| 4. | Above 4 members | 158 | 32.90 |
| | Total | 480 | 100 |

Source: Primary Data

The above table indicates that out of 480 respondents' surveyed, 39.80 per cent of respondents' family size constitutes of three members. Followed by, 32.90 per cent of customers' family size consists of four members or more than that. Further, 22.90 per cent of sample subjects have four members in their family and the rests of 4.40 per cent of customers' have minimum of two members in their family. It has been concluded that 39.80 per cent of respondents' have three members in their family.

Earning members of the family

TABLE: 9
Earning members of the family

| Sl. No | Earning members | No. of the Respondents | Percentage |
|--------|-----------------------|------------------------|------------|
| 1. | Husband only | 188 | 49.60 |
| 2. | Both Husband and Wife | 191 | 50.40 |
| | Total | 379 | 100 |

Source: Primary Data

The above table indicates that, 50.40 per cent of respondents' have said that both husband and wife are earning members in the family. And the rests of 49.60 per cent of cloth shoppers have said that only husband is earning in the family.

Thus it has been concluded that, 50.40 per cent of households surveyed are dual income families.

Customers Segments in the family:

TABLE: 10
Customers Segments in the family

| Sl. No | Buying products | No. of the Respondents | Proportionate Percentage |
|--------|-----------------|------------------------|--------------------------|
| 1. | Kids | 186 | 38.75 |
| 2. | Ladies | 347 | 72.29 |
| 3. | Gents | 331 | 68.96 |
| 4. | Elders | 109 | 22.71 |

Source: Primary Data

It has been observed that, majority i.e., 72.29 per cent of cloth shoppers in Chennai prefer buying ladies garments. Followed by, 68.96 per cent of respondents' have stated that they give more preference for shopping gents clothing/apparels. Similarly, 38.75 per cent customers' have said that they like to shop for their kids and the rests of 22.71 per cent of respondents' give preference to shop for their elders. From the detailed data analysis it has been inferred that 72.29 per cent of cloth shoppers in Chennai prefer buying ladies garments.

Buying Behaviour

Consumer characteristics are the consumer attributes like involvement, fashion & brand consciousness, loyalty, emotion etc. which differs from consumer to consumer and also have effect on apparel buying behaviour. This section of study briefly outlines the buying behaviour of the cloth shoppers in Chennai city. Buyer behaviour is directly influenced by their level of knowledge towards the products they buy. Higher knowledge results in smarter buying behaviour.

Store image is recognized as being an important antecedent of store satisfaction and loyalty. The following table provides detailed information on the nature of retail chain store preferred by the sample subjects.

TABLE: 11
CUSTOMERS' PREFERENCES TOWARDS THE LEADING GARMENTS RETAIL SHOWROOM IN CHENNAI

| Sl. No. | Leading garments | No. of the Respondents N= 480 | Proportionate Percentage |
|---------|-----------------------|----------------------------------|--------------------------|
| 1. | Globus stores | 58 | 12.08 |
| 2. | RMKV Textile Showroom | 173 | 36.00 |

| | | | |
|----|----------------------------|----|-------|
| 3. | The Chennai Silks | 71 | 14.88 |
| 4. | Koutons Retail India Ltd | 28 | 5.75 |
| 5. | Nalli Silk | 53 | 11.13 |
| 6. | Pantaloon Retail India Ltd | 48 | 10.00 |
| 7. | Lifestyle | 39 | 8.13 |
| 8. | Westside | 10 | 2.03 |

Source: Primary Data

Out of 480 respondents' surveyed 36 per cent of cloth shoppers have opined that they primarily preference to shop at RMKV Textile Showroom. Further, 14.88 per cent of customers' prefer to buy cloths in The Chennai Silks and 11.13 per cent of sample subjects show interest to buy in Nalli silks. On the contrary, 12.08 per cent of customers' prefer to buy cloths in Globus stores and

In India, rather than using only income bands to define categories of consumers, many researchers have used the socioeconomic class codes established by the Market Research Society of India. Based on this concept the following hypothesis is framed and tested with the help of two way ANOVA test.

H1: There exist association between selection of retail chain by the customers' and their socio-economic status.

TABLE: 12
RESULT OF ANOVA TEST
ASSOCIATION BETWEEN SELECTION OF RETAIL CHAIN BY THE CUSTOMERS' AND THEIR
SOCIO-ECONOMIC STATUS

| Socio-Economic Status | Source | Sum of Squares | DF | Mean Square | F | Sig |
|-------------------------|----------------|----------------|-----|-------------|-------|-------------|
| Gender | Between Groups | 1.958 | 1 | 1.958 | .503 | .479 |
| | Within Groups | 1861.240 | 478 | 3.894 | | |
| | Total | 1863.198 | 479 | - | | |
| Age | Between Groups | 13.181 | 5 | 2.636 | .675 | .642 |
| | Within Groups | 1850.017 | 474 | 3.903 | | |
| | Total | 1863.198 | 479 | - | | |
| Education qualification | Between Groups | 1.699 | 3 | .566 | .145 | .933 |
| | Within Groups | 1861.499 | 476 | 3.911 | | |
| | Total | 1863.198 | 479 | - | | |
| Occupation | Between Groups | 47.665 | 7 | 6.809 | 1.770 | .091 |
| | Within Groups | 1815.533 | 472 | 3.846 | | |
| | Total | 1863.198 | 479 | - | | |
| Monthly Income | Between Groups | 52.531 | 4 | 13.133 | 3.445 | .009 |
| | Within Groups | 1810.667 | 475 | 3.812 | | |
| | Total | 1863.198 | 479 | - | | |
| Area of residing | Between Groups | 3.178 | 1 | 3.178 | .817 | .367 |
| | Within Groups | 1860.019 | 478 | 3.891 | | |
| | Total | 1863.198 | 479 | - | | |

Level of significance: 5 percent

The data indicates in above table shows that probability value of ANOVA at 5 per cent level establishes bad relationship between the variables tested. Therefore, the hypothesis framed stands rejected and it concluded that there exist no association between selection of retail chain by the customers' and their socio-economic status. However, it has been inferred that the consumers' income levels determines their store selection decisions.

Garment buying consumers' in India are categorized by specific age groups, ranging from babies and infants to pensioners; highlighting the factors that influence purchasing decisions and the products in greatest demand for each segment. Based on this concept the following hypothesis is framed and tested.
H2: Sample customers' exhibit rational behaviour in retail store selections i.e., there exists association between store selection and the buyer segments.

TABLE: 13
RESULT OF ANOVA TEST
ASSOCIATION BETWEEN SELECTIONS OF RETAIL CHAIN
BY THE CUSTOMERS' AND THEIR SEGMENTS

| Segments | Source | Sum of Squares | DF | Mean Square | F | Sig |
|----------|----------------|----------------|-----|-------------|-------|------|
| Kids | Between Groups | 4.895 | 1 | 4.895 | 1.265 | .261 |
| | Within Groups | 1845.059 | 478 | 3.868 | | |
| | Total | 1849.954 | 479 | - | | |
| Ladies | Between Groups | 6.238 | 1 | 6.238 | 1.606 | .206 |
| | Within Groups | 1856.960 | 478 | 3.885 | | |
| | Total | 1863.198 | 479 | | | |
| Gents | Between Groups | 16.865 | 1 | 16.865 | 4.357 | .067 |
| | Within Groups | 1842.594 | 478 | 3.871 | | |
| | Total | 1859.458 | 479 | | | |
| Elders | Between Groups | 1.953 | 1 | 1.953 | .500 | .480 |
| | Within Groups | 1861.112 | 478 | 3.902 | | |
| | Total | 1863.065 | 479 | | | |

Level of significance: 5 percent

The data indicates in above table shows that probability value of ANOVA at 5 per cent level establishes bad relationship between the variables tested. Therefore, the hypothesis framed stands rejected and it concluded that the sample customers' does not exhibit rational behaviour in retail store selections. Rather their buying behaviour and store selection are more related to their income levels. They do not select right store for each segment of garments they buy, rather their income level determines retail chain store selection by the sample shoppers'.

Reynolds et al (2002) stated that understanding patronage behaviour is one of the key to success for today's retailers. Based on the concepts the table beneath had focused on the issue that whether the sample subjects have visited all the eight selected retail chains for the study.

Table 14:
FACTORS THAT INFLUENCES CUSTOMERS BUYING BEHAVIOUR

| Factors | Total Sum | Average Mean | Rank |
|-----------------------------|-----------|--------------|------|
| Product Criterion | | | |
| Cloth Style | 1233 | 2.57 | 2 |
| Colour, Design and Material | 1088 | 2.27 | 4 |
| Wide choice | 1143 | 2.38 | 3 |
| Fabric Varieties | 1314 | 2.74 | 1 |
| Product Performances | | | |
| Look and fashionable | 1528 | 3.18 | 5 |
| Size & Comfort in fitting | 1480 | 3.08 | 6 |
| Easy Fabric Care | 1692 | 3.53 | 3 |

| | | | |
|--------------------------------------|------|------|---|
| Fabric Durability | 1642 | 3.42 | 4 |
| Cloth Safety | 1794 | 3.74 | 2 |
| Ease of maintenance | 1907 | 3.97 | 1 |
| Price | | | |
| Comfortable Price Range | 1052 | 2.19 | 4 |
| Economic Pricing | 1075 | 2.24 | 3 |
| Discounts | 1183 | 2.46 | 2 |
| Facilities of Using Credit Cards | 1476 | 3.08 | 1 |
| Promotions | | | |
| Trust in Advertisement / Commercials | 875 | 1.82 | 2 |
| Concern towards Social Values | 871 | 1.81 | 3 |
| Seasonal offers | 1127 | 2.35 | 1 |
| Quality (Product) | | | |
| Fabric Construction & Workmanship | 890 | 1.85 | 2 |
| Fabric Quality | 870 | 1.81 | 3 |
| Colour fastness | 1114 | 2.32 | 1 |
| Quality (Retailer Services) | | | |
| Reputation of Retailer | 1826 | 3.80 | 5 |
| Brand Stock – In | 1766 | 3.68 | 7 |
| Convenience in Shopping | 1781 | 3.71 | 6 |
| Retail Store Image | 1880 | 3.92 | 4 |
| Location of Shop | 1894 | 3.95 | 3 |
| Salesmanship & Courtesy | 1996 | 4.16 | 2 |
| Ambiences & Parking Facilities | 2254 | 4.70 | 1 |

Source: Primary Data

Figure 4.1 and Table 4.2 indicates that, majority of the sample subjects have said that they buy clothing during seasonal offers; it has been ranked in first place with mean score of 2.35. Subsequently, consumers' concern towards social values and advertisement/commercials also influence their purchase behaviour. These variables are placed in second and third rank with mean score of 1.82 and 1.81, respectively. It has been observed from the data analysis that, majority of customers have said that they take serious concern about colour fastness of the material at the time of purchase; it has been ranked in first position with an average score of 2.32. Followed by, it has been inferred that respondents give importance to fabric quality and fabric construction & workmanship of the garments sold at retail chain. These variables are ranked in second and third positions with an average score of 1.85 and 1.81, accordingly.

Similarly, the data analysis indicates that, most of the customers' have expressed importance to their shopping experiences like: good ambiances & parking facilities in the showroom while shopping, ranked in first place with an average score of 4.70. Salesmanship & courtesy, location of shop, reputation of retail stores, and reputation of retailer, conveniences in shopping, brands and at its association with the retail chain garments. These variables are ranked in second, third, fourth, fifth, sixth and seventh places with mean score of 4.16, 3.95, 3.92, 3.80, 3.71 and 3.68, respectively.

Thus, from the elaborate data discussion it has found that, cloth shoppers give more preferences to the fabric varieties, easiness of its maintenance, credit cards facilities, seasonal offers, colorfastness and good ambiances & parking facilities at the time of purchasing in garments retail chain and these variables acquire first position in their own criterion.

Consumer decision on buying fashion apparel is also governed by the price sensitivity factor to a large extent. In this situation, retailers have the opportunity to use store brands in the process of 'branding' the store formula. The store brands for fashion apparel in a large number of markets have been favored by a set of factors that include actions by manufacturers and distributors on price and differentiation, market competition at both a manufacturer and a retailer level, and the economic-financial results of the latter for the product categories in which they work with the store brands. With the cultural change in buying apparel from low price brands to designer brands in emerging markets has been institutionalized in a family environment. This it became necessary for a researcher to analyse the spending habits of clothing customers. The following table discusses on this specific issue.

**Table 15: RESULTS OF ANOVA TEST
RATIONALITY BETWEEN STORE AND ITS DETERMINANTS**

| Variables | Cluster | | Error | | F- value | Sig |
|-----------------------------|-------------|----|-------------|-----|----------|------|
| | Mean Square | DF | Mean Square | DF | | |
| Product Criterion | 0.738 | 1 | .014 | 478 | 52.796 | .000 |
| Product performances | 2.565 | 1 | .005 | 478 | 527.301 | .000 |
| Price | 2.292 | 1 | .003 | 478 | 800.351 | .000 |
| Promotions | 2.050 | 1 | .002 | 478 | 959.480 | .000 |
| Quality (Product) | 1.658 | 1 | .002 | 478 | 917.349 | .000 |
| Quality (Retailer Services) | 2.883 | 1 | .002 | 478 | 1804.488 | .000 |

Level of Significances: 5 per cent

In this study the F tests has been used only for descriptive purposes because the clusters have been chosen to maximize the differences among cases in different clusters i.e., differed retail chain store and consumers perception and satisfaction level changes from one individuals to that of others. From the results of F test is has been confined that their exists rationality in the

Consumer characteristics are the consumer attributes like involvement, fashion & brand consciousness, loyalty, emotion etc. which differs from consumer to consumer and also have effect on apparel buying behaviour and their level of satisfactions. The table beneath depicts the overall satisfaction derived by the sample consumers' both in term of product attributes and store service attributes.

Limitations and Future Research

As is the case with most research, our study also has some limitations. This study has an issue of generalizability as data is only collected in Chennai city only. This study is done without any moderating or mediating variable that can alter the relationship. Future research should attempt to replicate this study in any other context. Future research can also include other important moderating or mediating variables that contribute to the well-being and growth of firms by retaining more customers or by enhancing customer retention.

Practical and Managerial Implications

Customer satisfaction has long been recognised as playing an essential role for success and survival in today's competitive environment. The role of the satisfaction, trust and reputation of firm have been increasing simultaneously in order to attract and retain customers, it is incredibly necessary for the executives and brand managers to understand the customers' needs and making them satisfied as much as possible by working on mentioned independent variables in the retail sector, as a result of this customers will remain stick with the organization on long term basis as an important part of the organization. If it is done systematically with managerial insights, then they can retain their customers and it will be win-win situation for organization and customers as well.

V. CONCLUSION

Overall, the results provide strong support for the notion of direct effects of customer satisfaction on the behavioral responses of customers. Fabric varieties, ease of maintenance, facility of using credit cards, seasonal offers, color and parking facilities are the most important factors that influence the customer at the time of purchase. This study would be particularly useful for capturing the process dynamics of the relationship between socio economic and behavioral responses in retail outlet in Chennai. Delight of customers will give the company feedback in form of profits which should be reason to pay more attention to the customer's needs, and simultaneously improve a better communication continuously in the future.

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