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Factors Influencing Apparel Buying Behaviour in India: A Measurement Model

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ABSTRACT

The Indian retailing industry is moving towards the phase of organized retailing from the phase of unorganized retailing. The apparel and clothing industry being positioned at first place and also the spending on apparel and clothing among the customers are getting increased, it is very important to study the apparel buying behaviour of consumers. The current study examines the apparel buying behaviour of Indian consumers through five dimensions viz. consumer characteristics, reference groups, store attributes, promotion and product attributes. The findings show that the store attributes promotion and reference groups are the important dimensions of apparel buying behaviour.

Keywords : consumer behaviour, apparel retailing, Indian consumer, buying behaviour, consumer characteristics, reference groups, store attributes, product attributes.

INTRODUCTION

The Indian economy has been witnessing a massive change for the last one decade because of the various dynamics of the business. Particularly the business sectors like share market, retailing, BPO, real estate etc. are growing rapidly. The Indian retailing industry is moving towards the phase of organized retailing from the phase of unorganized retailing. Over the past few years, the retail sales in India are hovering around 33-35 per cent of GDP as compared to around 20 per cent in the US. According to a survey conducted by business consultancy Technopak Advisors, the country's retail market is expected to touch 620 billion euros by 2020 at a compounded annual growth rate (CAGR) of more than 25 per cent. Strong underlying economic growth, population expansion, the increasing wealth of individuals and the rapid construction of organized retail infrastructure are key factors behind the forecast.

At the same time the competition is also growing within the industry because of the large number of players entering the markets both from national and international levels. These changes in the business environment directly influence the overall lifestyle behaviour of the people. The changes in the behaviour of consumers in turn have impact on the industry directly or indirectly. In order to attract and retain customers the companies have to come up with various business strategies. To plan a successful business strategy, it is very much necessary to understand the factual changing patterns of the consumer behaviour.

The apparel and clothing industry being positioned at first place and also the spending on apparel and clothing among the customers are getting increased, it is very important to study the changing behaviour of consumers. The purpose of this study is to expand the knowledge of apparel buying behaviour of Indian consumers and in a practical sense understanding factors which influence apparel buying behaviour is extremely actionable for apparel retailers seeking to standardize or adapt their strategy for the Indian consumers.

Indian Consumer profile

The generation next customers (between ages 18 – 35) as a market segment are of immensely importance in India in

terms of both magnitude and spending capacity. The census fig. for 2001 shows that 54% of the population i.e. 540 million is below the age of 25 and 45% below the 19 years. The median age of an average Indian is about 25 years i.e. 100 million and will have about 325 million people in the 25 – 35 age group by 2020 (Sinha, 2004). The size of the population is an important determinant of demand for many products and services. Out of the total population of 1027 million about 742 million live in rural areas and 285 million in urban areas (census 2001). By 2015 the share of organized retail market in India as per population projections is as follows:

Metros and mini-metros	:	20%
Top cities (pop: > 1m)	:	8%
Large cities (Pop: 0.5 – 1m)	:	3%
Rest of India (towns & villages)	:	69%

(Source: NCAER, CSSO, TSMG analysis)

According to a study by International Finance Corporation and World Resource Institute, India's bottom – of – the pyramid market defined as those households with less than US$ 3,000 a year in total purchasing power covers more than 900 million people and is worth about US$ 1.2 trillion a year in purchasing power. It is believed that Indian economic success over the next few decades will depend on how it will reach out its consumers with suitably priced and packaged product. ('When India goes shopping', Business World, 3 Dec'07, pp.106)

LITERATURE REVIEW
Consumer Behaviour and its related studies

Consumer behaviour which was earlier termed as 'overt behaviour' is a continuous consumption process related to pre-purchase, purchase and post purchase issues. This refers to the physical action of consumers that can be directly observed and measured by others. According to Michael R.Solomon, & Nancy J.Rabolt (2004), consumer behaviour is the study of the processes involved when individuals or groups, select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires. According to Frank R.Kardes (2002), consumer behaviour is the study of human

or consumer responses to products, services, and the marketing of products and services.

The concept of modern consumer behaviour is that people mostly buy products not for what they do but for what they stand for. This concept implies that the product play a role which goes beyond their functional purposes what actually they meant for and consumers tend to establish a relationship with a product what they like. The types of relationships a consumer may make with a product is like self – concept attachment, nostalgic attachment, interdependent and love. (Solomon & Nancy, 2004)

Sproles and Kendall (1986) established a model to conceptualize consumer's decision making behaviour with eight consumer mental orientation variables viz., perfectionism consciousness, brand consciousness, novelty and fashion consciousness, impulsive and careless consumer, confused by over choice consumer, habitual and brand loyal consumer, recreational and hedonic shopping consciousness, and price and value consciousness.

Jin and Kang (2010) in their study of purchase intention toward foreign brand jeans using four antecedents viz. face saving, attitude, perceived behaviour control, and subjective norms found that face saving, attitude, perceived behaviour control have significant influence of purchase intention where as subjective norms has not significant influence toward purchase intention.

Park, J.H and Lennon, S.J (2004) in their study on television apparel shopping and impulse buying found that there is a positive relationship between impulse buying and television programme exposure.

Kim et al (2003) tested the behavioural intentions model of online shopping for clothing and the study results supported Fishbein's behavioural intentions model in predicting behavioural intention to shop for clothing online and the result of positive relationship between attitude and subjective norms implies that behavioural intention is not a functions of independent set of set of attitudinal and normative variables but of a set of interdependence between these variables. The results of this study suggests that although the power of attitude and subjective norms are not equivalent in their effects on behavioural intentions both are important predictors of consumers' shopping behaviour in the specific context of online shopping for clothing.

Factors of Apparel Buying Behaviour Model
Kassarjian (1971) states that consumer behaviour researchers must develop their own definitions and design their instruments to measure the personality variables that go into the purchase decision. (as cited in Thomas & Sekar, 2008). This study developed apparel buying behaviour model on the basis of five dimensions, namely consumer characteristics, reference groups, store attributes, promotion and product attributes. All these dimensions are created based on the various research studies on the consumer behaviour and also through the opinion of various experts from the industry and academic institutions.

Consumer Characteristics
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. In this study this dimension is measured under the indicators viz. the preference of ready made garments, fashion consciousness, brand consciousness, receiving or giving apparel as gift, importance of store image, impulsive buying behaviour, planned buying behaviour, loyalty towards store and product brand, comparison behaviour, apparel purchase decision making, brand awareness, importance of emotional feelings, preference to wear and try before purchase, bargain behaviour, eco-friendly apparel, and importance to business ethics.

Reference groups
Reference groups are the external influencers like television programmes, magazines, consumers' favourite celebrities or stars, friends, family members, other persons etc. who influence the apparel buying behaviour of the consumers. Maninder Singh and Kuldip Kaur (2010) cited that celebrities are individuals who enjoy public recognition and who use this recognition on behalf of a consumer good by appearing with it in an advertisement. They also citied the ability of a celebrity to generate the actual purchase behaviour of consumers by their trustworthiness and credibility and celebrities have great source power to attract the consumer and change their behaviour positively towards the purchase intentions of the product. In this study this dimension is measured with the indicators viz. TV shows, magazines, favourite celebrities, influence of friends, friends favour towards the apparel buying behaviour of the consumer, parent's preference and other peoples' perception.

Store attributes
Store attributes are the store atmospherics and characteristics like facilities in the store, services provided by the store, store format etc. which influence the consumer apparel buying behaviour. Reynolds et al (2002) state that understanding patronage behaviour is one of the key to success for today's retailers. Increasingly it is necessary that managers know which retail attributes are important to which shoppers so that the appropriate retail strategies can be developed. Past studies have done a commendable job in developing shopper profiles or typologies. Researchers have sought to identify customers' motivation for shopping and the store attributes most important to various segments of shoppers. In this study this dimension is measured by the indicators viz. parking space, trial room, debt card acceptance, membership card provision, apparel free alteration services, apparel updates through mail, mobile phones etc., selling apparel on credit basis, online services, Multi-Level-Marketing format, and shopping space.

Promotion
Promotion is the various promotional techniques adopted by the retail stores to attract and persuade customers. Many previous research studies indicated that there is a significant positive influence of promotional techniques on consumer buying behaviour. In this study this dimension is measured by the indicators viz. marketing techniques adopted by the apparel store, advertisement, pricing techniques, and visual displays.

Product Attributes
Product attributes are the product features like style/design, quality, price, brand, fit etc. Kwan et al (2004) mentions that researchers have identified many product attributes and criteria that are critical for fashion consumers in clothing purchases and basically all these can be summarized under intrinsic and extrinsic categories. They also identified five factors in clothing choice criteria viz. named product and self image related criteria, style and quality related criteria, durability and easy care, fit and sex appropriateness, and price. In this study this dimension is measured by using the indicators viz. style, price, fit, brand, and quality

METHODOLOGY
Sampling Method
The study was conducted in Coimbatore City Corporation which is the third largest city in the state of TamilNadu, India. The respondents were the customers of different apparel stores and the respondents were selected on the basis of non random sampling and convenience sampling which means that the customers who were willing to respond to the questionnaire were selected. The sample size selected was 100.

Data Collection
A self-administered questionnaire was used to collect data from the respondents. Prior to administration the questionnaire was given to various experts from industry and academ-

ic to get their opinions on the constructs and items used in the study. After that a structured questionnaire was prepared which comprised of two parts. The first part of the questionnaire contained 5 questions on demographic factors of the respondents. The second part of the questionnaire contained 45 questions relating to 45 traits corresponding to 5 apparel buying behaviour dimensions viz., Consumer characteristics (Ready Made Garments, Fashion Consciousness, Brand Consciousness, Gift, Store image, Impulse buying, Planned buying, Store loyalty, Brand loyalty, Comparison shopping, Decision making, Brand awareness, Emotion, Trial, Bargain, Eco, Ethics), Reference groups (TV show, Magazines, Celebrities, Friends influence, Friends favour, Parents preference, Others' perception), Store Attributes (Parking, Stock, Trial room, Debt card, Membership card, Alteration services, Updates, Credit services, Online services, Multi-Level-Marketing services (MLM), Shopping space), Promotion (Marketing techniques, Advertising, Pricing techniques, Visual displays), and Product Attributes (Style, Price, Fit, Brand, Quality). All these questions were measured with a 5 point Likert Scale that ranged from strongly agree to strongly disagree except to that the questions of dimension 'Product attributes' were measured using 5 point Likert scale ranging from most important to most unimportant.

DATA ANALYSIS AND RESULTS
Demographic Descriptive
Table 1 shows about 57 percentage of the respondents were females, 33 percentage were in the age group of 24-31, 32 percentage were post graduates, 33 percentage were employees and 43 percentage were from townships.

Demographics		Frequency	Percentage	Cumulative Percentage
Gender				
	Male	43	43	43
	Female	57	57	100
	Total	100	100	
Age				
	17-24	32	32	32
	24-31	33	33	65
	31-38	15	15	80
	>38	20	20	100
	Total	100	100	
Education				
	Up to HSC	5	5	5
	Diploma	14	14	19
	UG	31	31	50
	PG	32	32	82
	Above PG	18	18	100
	Total	100	100	
Occupation				
	Student	28	28	28
	Business	9	9	37
	Employee	33	33	70
	Profession	30	30	100
	Total	100	100	
City status				
	Village	4	4	4
	Town	43	43	47
	City	42	42	89
	Metro	11	11	100
	Total	100	100	

Table 1: Demographic descriptive
Multidimensional Model of Apparel Buying Behaviour

Table 2: Reliability and Equivalence of Various Items in Apparel Buying Behaviour Dimensions

Dimensions	No. of items	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	Hotelling's T-Squared Test	F-value	df	p -value
Con. Char	17	0.643	0.643	1847.638	97.981	(16,84)	0.000
Ref. groups	7	0.143	0.321	44.551	7.050	(6,94)	0.000
Store Att	11	0.724	0.722	456.556	41.505	(10,90)	0.000
Promotion	4	0.688	0.705	16.923	5.527	(3,97)	0.002
Product Att	5	0.267	0.298	47.706	23.612	(2,98)	0.000
All	44	0.707	0.681	29139.498	423.560	(41,59)	0.000

From the Table 2, consumer characteristics, store attributes, and promotion dimensions achieved a high Cronbach's alpha coefficient, suggesting high reliability (greater than 0.6 recommended by Nunally and Bernstein) and internal consistency while the dimensions – reference groups and product attributes, did not attain the required level. Though some dimensions were poor in their reliability, the overall Cronbach's alpha coefficient for the 44 apparel buying behaviour was 70.7 percent. The results of Hotelling's T-squared test confirmed that the mean of different apparel buying behaviour items under the five dimensions was significantly differ from each other at 1percent level. This shows that there is no equivalence between all the 44 items and that they are different.

Consumer characteristics
Table 3: Consumer characteristics dimension

Indictors	Mean	SE	SD	Loading
Ready Made Garment Preference	2.94	0.11	1.14	0.52
Fashion Consciousness	2.96	0.08	0.75	0.05
Brand Consciousness	3.03	0.10	1.05	0.73
Apparel as Gift	3.71	0.06	0.61	0.13
Store Image	3.36	0.08	0.85	0.51
Impulse Buying	3.09	0.10	0.99	0.41
Planned Apparel Purchase	3.76	0.11	1.08	0.07
Store Loyalty	3.35	0.10	0.97	0.44
Brand Loyalty	3.02	0.11	1.05	0.74
Comparison Shopping	3.75	0.07	0.69	0.30
Decision	4.06	0.09	0.91	0.72
Brand Awareness	3.66	0.09	0.89	0.67
Emotion	3.47	0.11	1.15	0.38
Trial	3.35	0.13	1.31	0.02
Bargain Behaviour	3.28	0.06	0.59	0.05
ECO Concern	3.59	0.08	0.77	0.39
Ethics Concern	3.88	0.05	0.48	0.40

The table 3 shows the indictors of consumer characteristics dimension and their men, standard deviation and factor loadings. The mean value show that the highest mean (4.06) is for own decision making on apparel buying and the lowest mean

value (2.94) preference of ready made garments in dressing. The standard deviation value show that the highest standard deviation (1.3) for try before purchase apparel and the lowest standard deviation (0.48) for concern for business ethics in apparel purchase. The factor loading values show that the highest loading (0.74) for loyalty towards apparel brand and lowest factor loadings (.02) for 'try before purchase apparel'. all the factors except for Fashion Consciousness, Apparel as gift, planned apparel purchase, bargain behaviour, try before purchase apparel have the factor loading of 0.3 and above. .

Reference Groups
Table 4: Reference Group dimension

Indictors	Mean	SE	SD	Loading
TV Show	3.14	0.08	0.82	0.11
Magazine	3.47	0.08	0.80	0.55
Celebrity	3.54	0.08	0.76	0.02
Friends Influence purchase	3.59	0.07	0.68	0.75
Friends Favouring purchase	3.47	0.06	0.56	0.86
Preference of Parents	3.22	0.05	0.48	0.62
Others Perception	3.05	0.11	1.14	0.38

The table 4 shows the indictors of reference group dimension and their men, standard deviation and factor loadings. The mean value show that the highest mean (3.59) is for friends influence on apparel buying and the lowest mean value (3.05) for others perception on your apparel buying. The standard deviation value show that the highest standard deviation (1.14) for others perception on your apparel buying and the lowest standard deviation (0.48) for preference of parents in apparel purchase. The factor loading values show that the highest loading (0.86) for friends favouring apparel purchase and lowest factor loadings (.02) for celebrity influence on apparel purchase'. All the factors, except for TV show and celebrity influence, have the factor loading of 0.3 and above.

Store Attributes

Table5: Store attributes dimension

Indictors	Mean	SE	SD	Loading
Parking Facilities	3.50	0.09	0.94	0.05
Stock availability	3.67	0.11	1.15	0.21
Trial Room	3.65	0.13	1.27	0.77
Debt Card	2.94	0.11	1.06	0.51
Membership Card	3.71	0.09	0.92	0.68
Alteration Facility	3.86	0.11	1.10	0.56
Update	3.24	0.13	1.26	0.62
Credit Facility	2.75	0.10	1.05	0.59
Online Facility	2.34	0.09	0.92	0.62
Multi Level Marketing	2.52	0.09	0.89	0.41
Shopping Space	3.75	0.07	0.67	0.44

The table 5 shows the indictors of store attributes dimension and their men, standard deviation and factor loadings. The mean value show that the highest mean (3.86) is for alteration facility and the lowest mean value (2.34) for online facility for apparel buying. The standard deviation value show that the highest standard deviation (1.27) for trial room facility and the lowest standard deviation (0.67) for shopping space. The factor loading values show that the highest loading (0.77) for trial room facility and lowest factor loadings (.05) for 'parking facility '. All the factors, except for parking facility and stock availability, have the factor loading of 0.3 and above.

Promotion
Table 6: Promotion dimension

Indictors	Mean	SE	SD	Loading
Marketing techniques	3.53	0.08	0.77	0.92
Advertisement s	3.49	0.07	0.67	0.86
Pricing techniques	3.45	0.08	0.78	0.38
Visual displays	3.85	0.10	0.96	0.70

The table 6 shows the indictors of promotion dimension and their men, standard deviation and factor loadings. The mean value show that the highest mean (3.85) is for visual displays and the lowest mean value (3.45) for pricing techniques. The standard deviation value show that the highest standard deviation (0.96) for visual displays and the lowest standard deviation (0.67) for advertisement. The factor loading values show that the highest loading (0.92) for marketing techniques and lowest factor loadings (.38) for pricing techniques. All the factors have the factor loading of 0.3 and above.

Product Attributes
Table 7: Product attributes dimension

Indictors	Mean	SE	SD	Loading
Style	3.53	0.08	0.76	0.02
Fit	3.23	0.08	0.80	0.38
Price	3.08	0.09	0.91	0.79
Brand	2.68	0.07	0.71	0.76
Quality	3.09	0.06	0.60	0.64

The table 7 shows the indictors of product attributes dimension and their men, standard deviation and factor loadings. The mean value show that the highest mean (3.53) is for style and the lowest mean value (2.68) is for brand. The standard deviation value show that the highest standard deviation (0.91) for price and the lowest standard deviation (0.60) for quality. The factor loading values show that the highest loading (0.79) for price and lowest factor loadings (.02) for 'style'. All the factors, except for style, have the factor loading of 0.3 and above.

Apparel Buying Behaviour
Table 8: Apparel Buying Behaviour

Indicators	Mean	SE	SD	Loading
Consumer characteristics	3.43	.02	0.36	0.07
Store attributes	3.35	.02	0.54	0.66
Reference group	3.27	.02	0.31	0.83
Promotion	3.58	.02	0.58	0.87
Product attributes	3.12	.02	0.23	0.11

The path diagram (Figure 1) shows the multidimensional model of the apparel buying behaviour. The apparel buying behaviour is exogenous variable and the apparel buying behaviour dimensions viz. consumer characteristics, reference groups, store attributes, promotion and product attributes are endogenous variables. Each of the apparel buying behaviour dimensions are measured by a series of indicators. The table shows the dimension of apparel buying behaviour and their men, standard deviation and factor loadings. The mean values show that the highest mean (3.58) is for promotion and the lowest mean value (3.12) is for product attributes. The standard deviation value show that the highest standard deviation (0.58) for promotion and the lowest standard deviation (0.23) for product attributes. The factor loading values show that the highest loading (0.87) for promotion and lowest factor loadings (.07) for consumer characteristics. All the factors, except for consumer characteristics and product attributes, have the factor loading of 0.3 and above. Hence we infer that promotion, reference groups and store attributes are the main dimensions of Apparel buying behaviour.
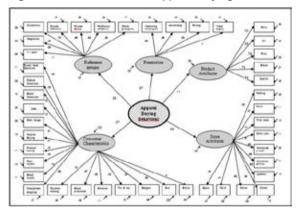
Correlation
Table 9: Mean, standard deviations and Correlation of factors

Factors	Correlation				
	conchar	streatt	Ref.group	promo	pdtatt
Consumer characteristics	-				
Store attributes	0.156	-			
Reference Groups	-0.056	0.029	-		
Promotion	0.025	0.573**	-0.063	-	
Product attributes	0.129	0.030	0.240	0.248*	-

**	Correlation is significant at the 0.01 level (2-tailed).
*	Correlation is significant at the 0.05 level (2-tailed).

The table 9 shows the correlation between the dimensions of apparel buying behaviour. There is positive significant correlation between promotion & store attributes (.573) and product attributes & promotion (.248). There is negative correlation between reference groups & consumer characteristics and reference groups & promotion.

Fig.1 Measurement Model of Apparel Buying Behaviour

Model Validity of Apparel Buying Behavior with Factor Analysis

Table 10: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.288
Bartlett's Test of Sphericity	Approx. Chi-Square	4029.876
	df	946
	Sig.	.000

Table 11: Result of Factor Analysis

Dimensions	Eigen value	% of Variance	Cumulative %
1	6.305	15.012	15.012
2	4.192	9.980	24.992
3	3.210	7.643	32.634
4	2.826	6.729	39.363
5	2.720	6.477	45.840
6	2.338	5.567	51.408
7	2.124	5.057	56.464
8	1.929	4.592	61.056
9	1.676	3.990	65.046
10	1.515	3.608	68.654
11	1.354	3.224	71.878

Table 11 clearly exhibits the result of factor analysis conducted for the 42 apparel buying behaviour items. The results suggest that the eigen value was greater than a recommended level of 1 for 11 dimensions. This reveals that fro the42 apparel buying behaviour items included in factor analysis only 11 dimensions were extracted and emerged with a cumulative variance of 71.88 percent. This indicated that 11 dimensions explained 71.88 percent variance of the apparel buying behaviour. However, among these 11 dimensions, dimension 1 had greater eigen value and 15.01 percent of variance. This shows dimension 1 explained most of variance among the 42 apparel buying behaviour items. The KMO measure of sampling adequacy shows that sample adequacy is 0.288 which is less than 0.6 which explains sample used in the factory analysis need to be high.

On the other hand, the results of Bartlett's Test of Sphericity and chi-square transformation suggested that the correlation matrix of the 42 apparel buying behaviour items was not an identity matrix at 5 percent level i.e., some of the 42 items were intercorrelated.

Table 12 shows that the results of factor analysis with varimax rotation based on the technique of principal component analysis method. Items with a factor loading of above 0.35 were considered part of a particular factor (Neena and Singhvi, 2006). From the table it can be inferred that dimension 1 comprised of the apparel buying behaviour items - trial, parent preference, trial room, membership card, credit, online, marketing, advertisement, others perception and visual display. Similarly, dimension 2 was represented by brand conscious, impulse, store image, brand loyalty, ethics, decision making, eco, updates, brand, and brand awareness; dimension 3 comprised of gift, comparison shopping, and celebrity; dimension 4 comprised of fashion consciousness planned, store loyalty. Dimension 5 comprised of parking, stock, debt card, quality and MLM; dimension 6 comprised of Ready Made Garments and dimension 7 comprised of fit. Dimension 8 comprised of friends favour, emotion, friends influence and pricing; dimension 9 comprised of bargain and TV show. Dimension 10 comprised of alteration services and dimension 11 comprised of shopping space. It also shows that the item magazine does not have any adequate loadings in any of the 11 dimensions.

Table 12: Factor analysis for apparel buying behaviour indicators

	1	2	3	4	5	6	7	8	9	10	11
RMG	-0.149	0.407	-0.255	0.267	-0.037	0.501	0.056	-0.182	-0.158	0.179	0.076
FASHCON	-0.015	-0.094	0.020	0.651	-0.158	0.112	0.157	-0.355	0.227	-0.237	0.096
BRNDCON	-0.078	0.605	-0.263	0.394	0.135	0.228	-0.040	0.235	0.026	-0.165	-0.050
GIFT	0.246	0.089	0.688	-0.037	-0.245	0.066	-0.283	-0.193	0.049	0.099	-0.095
STREIMGE	0.044	0.518	-0.102	-0.286	-0.104	0.432	-0.129	0.244	-0.137	-0.041	-0.038
IMPLSE	-0.275	0.421	0.323	-0.339	-0.203	0.065	-0.056	0.083	-0.164	0.395	-0.097
PLANED	-0.217	0.038	-0.072	0.474	0.081	-0.487	-0.208	-0.263	0.117	0.285	0.223
STRELOY	-0.255	0.217	0.390	0.480	-0.112	0.389	0.226	0.170	0.025	-0.293	-0.077
BRNDLOY	-0.295	0.639	0.084	0.426	0.010	-0.039	-0.128	-0.017	-0.147	0.085	-0.003
COMPARE	0.090	-0.321	0.691	0.047	0.193	0.048	-0.018	-0.096	-0.076	-0.053	0.108

DECISION	0.063	0.666	0.201	0.252	-0.236	-0.241	-0.175	0.016	-0.024	-0.199	-0.044
BRNDAWR	-0.143	0.566	0.038	0.168	-0.304	0.448	0.018	-0.233	0.218	0.088	0.227
EMOTION	-0.187	0.333	0.330	-0.058	-0.328	-0.200	0.049	0.402	0.002	0.156	-0.119
TRAIL	0.674	0.102	-0.146	0.037	0.202	0.200	-0.094	-0.162	0.045	0.206	-0.081
BARGAIN	-0.004	0.016	0.447	-0.241	-0.079	0.262	-0.133	-0.107	-0.582	-0.126	0.085
ECO	0.262	0.501	-0.182	-0.077	-0.111	-0.457	-0.154	0.241	0.177	-0.198	-0.129
ETHICS	0.375	0.449	-0.279	-0.156	0.168	0.014	-0.372	0.312	-0.159	-0.117	0.040
TVSHOW	0.017	0.086	-0.015	-0.294	-0.008	0.024	-0.292	0.222	0.691	0.202	0.083
MAGAZINE	-0.200	0.000	0.003	0.256	0.304	-0.423	-0.068	0.223	-0.402	0.249	0.072
CELEBRTY	0.344	-0.277	0.664	-0.030	-0.043	0.080	0.008	0.104	-0.102	0.162	0.104
FRENDSINF	-0.457	-0.215	0.149	0.257	0.179	-0.164	0.345	0.414	0.065	-0.131	-0.040
FRENDFAV	-0.416	-0.147	0.328	0.235	-0.027	0.050	0.343	0.627	0.053	0.101	-0.033
PREFPAREN	-0.592	0.118	0.182	0.084	-0.202	-0.029	0.307	0.020	0.156	0.221	0.263
O.PERCEP	0.383	-0.077	-0.116	-0.195	0.111	0.299	0.308	0.119	0.066	-0.103	0.248
PARKING	-0.136	0.251	-0.114	-0.002	0.598	-0.107	0.208	-0.043	-0.077	-0.114	0.085
STOCK	0.006	0.087	0.092	0.215	0.632	0.245	-0.256	0.242	-0.043	0.143	0.320
TRIALROOM	0.747	0.048	0.116	0.002	0.055	-0.033	0.014	0.086	0.045	0.090	0.054
DEBTCARD	0.381	0.387	0.172	-0.161	0.402	0.030	0.375	-0.099	-0.001	-0.007	-0.060
MEMCARD	0.727	-0.151	0.272	0.027	-0.161	0.120	0.086	0.099	0.162	-0.064	-0.116
ALTER	0.379	0.210	0.315	-0.135	0.175	-0.258	0.047	-0.091	-0.065	-0.500	0.271
UPDATE	0.362	0.461	0.340	0.132	0.063	-0.399	0.117	-0.128	0.085	-0.046	-0.219
CREDIT	0.517	-0.037	0.130	0.418	-0.150	0.006	-0.226	-0.050	0.107	0.039	-0.195
ONLINE	0.575	-0.159	-0.002	0.490	0.286	-0.036	-0.025	-0.016	-0.163	0.142	-0.143
MLM	0.298	-0.219	0.168	0.197	0.501	0.206	-0.135	0.077	0.254	0.185	-0.101
SHOPSPACE	0.363	0.419	0.124	-0.210	0.013	-0.249	0.205	0.049	0.161	0.077	0.506
MARKETING	0.765	-0.010	-0.171	-0.003	-0.322	-0.012	0.324	0.180	0.068	0.067	0.137
ADVT	0.654	-0.139	-0.189	0.234	-0.342	-0.002	0.279	0.126	-0.079	0.022	0.034
PRICING	0.358	-0.244	-0.023	0.271	0.040	0.239	-0.439	0.392	0.064	-0.051	0.070
VISUAL	0.714	0.315	0.026	0.016	0.085	-0.067	0.254	0.001	-0.176	0.146	-0.015
FIT	0.188	0.071	-0.385	-0.014	0.033	0.079	0.503	0.015	-0.140	0.238	-0.247
BRAND	-0.127	0.442	0.279	-0.151	0.420	0.064	0.259	-0.284	0.228	0.177	-0.204
QUALITY	-0.352	0.085	0.199	-0.276	0.498	0.167	0.010	0.011	0.293	-0.203	-0.230

Principal component method; varimax rotation

Discussions and Implications
Apparel Buying Behavior
This study reveals that out of five apparel buying behaviour dimensions, the promotion, store attributes and reference groups dimensions are the main dimensions of apparel buying behaviour. This shows that the apparel stores should give more importance to store attributes to attract and appeal the customers, and also the promotional programme also should be done aggressively and appropriately. The apparel stores should also come up with programmes involving various reference groups through which they could easily and precisely attract the consumers so that they can be given service according to their requirements.

Consumer Characteristics
Under consumer characteristics dimensions, it is revealed that the items ready made garments, brand consciousness, store image, brand loyalty, brand awareness and decision making are more relevant for consumer characteristics. It shows that most customers prefer ready made garments and also the customers are becoming more brand conscious. So the apparel stores should develop strategies to enhance the store image among the consumers. Branding of the apparels may be also a good strategy. The apparel stores also should bring loyalty programmes both for the particular apparel brand and for the store itself.

Reference Groups
The study shows that in the reference group dimensions, the items magazine, friends influence, friends favouring purchase and preference of parents are more relevant for reference groups. The apparel stores should consider all these factors while planning their strategies and promotional programmes. The store may sponsor a reality show or any other programmes of that kind in a TV channel or endorse a familiar celebrity for their stores. The stores can also come up with reward programmes for the customers who refer and recommend their friends to the store.

Store Attributes
Under store attributes dimension it is inferred that, trial room, updates, debt card facility, are more relevant for store attributes. This shows that the apparel store should keep wide assortment of stocks and also the stores should have convenient and adequate number of trial rooms. As most of the customers are willing to receive the updates of latest apparel arrivals though emails, cell phones etc, the stores should make use of this opportunity as their promotional platform. Online facility is also becoming important preference among the consumers.

Promotion
In the promotion dimension, it is inferred that all the items - marketing, advertising, pricing and visual displays are relevant. So the apparel store should do promotions aggressively, appropriately and attractively which are very much appeal to the customers.

Product Attributes
The product attribute dimension, the customers prefer branded products and the apparel, which have good quality. This

means that the apparel store should brand their product or should sell branded apparels more than that of unbranded apparel. While planning the merchandise mix this should be taken care very much.

This study contributes to academia by providing a conceptual framework to understand apparel buying behaviour of Indian consumers. The findings of this study will provide meaningful insights to the buying behaviour in apparel retailing for marketers. Practitioners may also utilize this model in the present study to improve their retailing strategies to increase their retail sales by offering well-maintained retail services, facilities, promotions and quality merchandise. This is one of the first study in apparel buying behaviour which has investigated the impact of five dimensions viz. consumer characteristics, reference groups, store attributes, promotion and product attributes on apparel buying behaviour.

Limitations and Suggestions for Future Research
The research has a number of limitations which must be acknowledged. Mainly this study was conducted in one city and with limited number of respondents. The data collection was based on the opinion of the respondents and it may change from time to time. The data collection are primary in nature, therefore it suffers from the limitations of primary data. Some customers were reluctant in answering the questions. The sample size is very limited due to time constraint. The study pertains only in Coimbatore city in the state of Tamil Nadu, India. To test the proposed apparel buying behaviour model, this study used a convenience sample of customers who were willing to respond, therefore the findings cannot be generalized universally. Other external factors like economy, technologies etc are not included in this study. In future research, these factors may be included in the model and may be tested.

The finding of this study indicates that the proposed model worked well for the apparel retailing. The proposed model can be used to test the buying behaviour for other retail products. Such future studies on testing the model in various retail products may increase the robustness of the model explaining consumer behaviour in various retail environments. In this study the focus is given on the apparel buying behaviour in the retail store, in future this model can be tested for apparel buying behaviour in online and other retail formats. The ethnicity of the consumers may have substantial impact on the apparel buying behaviour, so in future this model may be tested toward different ethnicities.

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