



## **A brand experience study on the apparel buying behaviour of women consumers in Mumbai**

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### **Abstract**

The Indian Apparel industry constitutes 60 – 65% of the larger Indian Textile and Clothing Industry. It is a high revenue earning industry for India and one of the highest sources of inward foreign exchange flow. Apparels play a very important role in the lives of individuals. It is a means of enhancing one's personality and it boosts an individual's confidence levels. Women are extremely particular about their attire and with an increasing number of women entering the workforce in India, the apparel industry is on the path of unprecedented growth. Globalisation, media proliferation, retail market transformation, advancement of information technology and urbanisation have been the basic drivers for the growth of the apparel business. Globalisation has facilitated the entry of several international brands into India, urbanisation has led to the proliferation of fashion trends into areas away from the cities, media proliferation has helped spread information regarding latest fashion styles and trends and the surge in the number of malls in the country has helped increase the shopping propensity and the information technology advancement has increased the visibility and awareness of various brands among the general populace. Quality, comfort, fit, styles and brand name are the various aspects individuals look for in brands. There is great awareness among Indian women regarding various apparel brands, driven by the constant urge among them to look and feel good. This study aims to throw some light on the Indian apparel industry and understand the concepts of brand experience and brand loyalty. We shall also try to find out if there exists any correlation between women consumer's annual income and their annual expenditure on formal wear.

**Keywords:** brand experience, brand loyalty, women consumers, apparels, formal wear

### **Introduction**

The Indian textile and apparel industry is one of the largest in the world, being a market with an enormous raw material and manufacturing base. It offers great employment opportunities domestically and there is also a great demand for Indian textiles and apparels in foreign markets. As per a global textile report by Axis Direct, it has been predicted that by 2025, the Indian apparel market will grow to \$180 billion, growing rapidly at a CAGR OF 11.8%. It has also been projected that the consumption in India will also nearly triple (India Info line Report, 2017). The Indian Apparel Industry is a major contributor towards the Indian economy. The apparel industry in India is growing substantially due to the changing lifestyle, increased earnings and urbanisation. It is also a major source of direct and indirect employment for millions and foreign exchange earnings. The growth of this industry is therefore directly connected to the improvement of the Indian economy as per the A. T. Kearney 2010 report. Focussing on this sector is therefore of prime importance to the government bureaucracy, organisations as well as marketers.

Globalisation and liberalisation has changed the face of Indian demographics.

The entry of various international apparel brands into India and the product and process innovations by various national apparel brands has helped increase domestic demand. The awareness regarding brands has increased among women due to media proliferation and information technology. Retail transformation in India has also contributed largely towards

increasing brand awareness. The springing up of malls in cities and towns that house multiple brands under a single roof, has contributed greatly towards consumer's knowledge about various national and international brands.

An increasing number of women are entering the workforce in India and occupy positions of power in their organizations. The Indian woman of today is liberated, well educated, independent and empowered. She is led and guided by her own intellect and judgement and she possesses substantial disposable income. Women spend a substantial part of their income for apparel purchase. Apparels help individuals to create a unique identity for themselves and helps in enhancing their self-image. It contributes towards increased confidence and esteem levels. As per Mintel report of 2008, women in the age groups 20-24 and 25-34 gave more importance to style than quality of their clothing.

The formal wear worn by Indian women to workplaces are shirts-trousers, shirts-skirts, churidar/leggings-top, salwar kameez and sarees. Various brands in the market cater to these apparel requirements of women namely BIBA, V, Fabindia, Louise Phillip, Zara, H&M, Desi Belle, Indian Ink, Numero Uno, Spykar, Vamas, Chemistry, Deal Jeans, Juelle, Latin Quarters, Mohey etc.. With an increasing number of women entering the workforce and women occupying positions of power in the organisational hierarchy, the demand for western wear in India has been gradually increasing. Western wear contributes towards a formal look and epitomizes power and authority. Also, a different type of wear has taken the Indian

market by storm and it is known as 'fusion wear'. Fusion wear is an amalgamation of western wear and ethnic wear and is very much preferred by the women segment. Concepts like 'Power dressing' or 'Board room dressing' are gaining immense popularity among professional women.

In India, the women's wear market contributes 38% towards the total apparel market. Though the Indian apparel market is largely dominated with unorganised players quite a few national and international players are fighting it out for the market share witnessing a huge demand.

The women's wear market in India which was US\$ 17,059 million in 2015, is expected to reach US\$ 48,253 million by 2025, growing steadily at a CAGR of around 10%. The women's western wear market accounts for 25% of the women's wear market and it is growing at a CAGR of 30% as per a 2012 report by consulting firm Technopak Advisors. The entry of international brands into India has further fuelled this growth.

### Literature Review

Consumer behaviour is of utmost importance in the field of marketing. It helps marketers understand the precise wants and needs of customers and it helps them come out with products and services that appeal to them. The study of consumer behaviour consists of processes consumers use to select, secure, use and dispose of products and services that satisfy their needs. The study of consumer behaviour helps marketers to design their marketing strategy (Anderson *et al*, 2005) <sup>[3]</sup>. Marketing strategies and plans can be devised only upon a reasonably good understanding of consumer behaviour (Solomon, 2002) <sup>[4]</sup>. The crux of the marketing concept is that the very existence of firms and their purpose is for satisfying customer needs and wants (Winer, 2000) <sup>[5]</sup>.

The two determinants of brand loyalty are brand experience and brand commitment. In order to gain a competitive advantage in the market place, marketers have to be able to develop a brand experience around their product or service offerings. The concept of brand experience is an amalgamation of various experiences such as Product experience (fit, quality, brand name, colour, fabric, price and style), Service experience (convenient location, store atmosphere, nature of the store, customer service) and Consumption experience (advertising and brand ambassador) (Zarantonello and Schmitt, 2010) <sup>[8]</sup>. However, in this study we are only going to focus the product experience aspect of the brand experience construct.

Study on brand experience has attracted a lot of attention during recent times. Consumers do not shop for products or services only. They are on a lookout for emotionally satisfying experiences. Brand experience can also be conceptualized as sensations, feelings, cognitions, and behavioral responses evoked by customers experience with the brand which may include the brands design, its packaging, marketing communication and the physical ambience (store ambience) (Brakus J. *et al*, 2009) <sup>[14]</sup>. It has been concluded through various research studies that brand experience has considerable effect on customer satisfaction and loyalty.

Brand loyalty can be best defined as "the customer's unconditional commitment and a strong relationship with the brand, which is not likely to be affected under normal

circumstances". There are several benefits of brand loyalty such as increased market share, decreased promotional costs, increased word of mouth promotion, increased profitability and a great source of competitive advantage (Maheshwari V. *et al*, 2014) <sup>[9]</sup>.

The buying behaviour of women towards branded clothing was the topic of a research study in Pakistan wherein the aim was to understand the key factors of branded clothing that influences women's involvement towards trendy branded clothing. The responses were solicited from 415 women between the age group 21 to 35. The study found that women consumers who possess strong positive attitude show high level of involvement towards in fashion clothing and it was also found that self-concept is the most important element among the brand related variables under study which were brand status, brand attitude, willingness to pay premium, self-concept and reference groups. It was concluded that consumers who have higher self-concept will show a higher involvement towards branded clothing (Zeb Hareem *et al*, 2011) <sup>[12]</sup>.

A study was conducted in Oslo, Norway to analyse the relationship between brand experience and brand loyalty in the automotive sector. Brand loyalty depends upon two components brand experience and brand commitment. Through the study it was found that commitment was not found to have considerable impact on consumer loyalty and it was deduced that organizations should rather focus on creating positive experiences for the consumer and this helps establish an emotional connect between the consumer and the brand ((Maheshwari V. *et al*, 2014) <sup>[9]</sup>.

Women consumers have their own perception and attitude towards apparel purchase. For understanding this aspect, a study was conducted on 150 urban female consumers in India in order to understand the key factors of branded clothing that influences their involvement towards stylish branded clothing. It was found that price, fitting and income level were significant factors whereas status, durability and celebrity endorsement were found to be insignificant factors. It was also concluded that family and friends were the most important source of information for women consumers for purchasing branded apparels (Rajput N., 2012) <sup>[10]</sup>.

In the year 2014, a study was conducted on 109 women respondents (age group of 21 – 36 years) from Pune in order to analyse the parameters that imparts positive brand experience to lingerie buyers. The study also attempted to find out whether lingerie brands that impart positive brand experience are the undisputed market leaders in their category in the Pune market. It was found through the study that the important features that contributed to brand experience were quality, store atmosphere and brand name. Regarding factors which contributed towards choosing a particular lingerie brand, it was found that product fit scored over product quality and product fabric. It was therefore deduced that brands that inculcated the above features and factors would definitely retain the top position in the customers mind (Singh N., 2014) <sup>[11]</sup>.

### Objectives of the study

1. To understand the Indian apparel industry.
2. To analyse women consumer's attitude towards various

brand attributes.

3. To test the goodness of fit of the variables pertaining to brand experience.
4. To understand the concepts of brand experience and brand loyalty.
5. To find out if there is any correlation between annual expenditure on apparels and women's personal annual income.

### Hypothesis

**H1<sub>o</sub>:** The variables of brand experience are not found to be significant.

**H1<sub>A</sub>:** The variables of brand experience are found to be significant.

**H2<sub>o</sub>:** There is no significant difference in expenditure on apparels among women with identical income range.

**H2<sub>A</sub>:** There is significant difference in expenditure on apparels among women with identical income range.

### Research Methodology

This study is in continuation to research studies being conducted on women consumers from Mumbai. Working women depend on several products and services to enhance their beauty, personality and confidence levels. Few of these products are Apparels, Footwear, Jewellery, Bags, Cosmetics and other accessories. In this study we shall focus on apparels (office wear / formal wear) for women. The variables under study are demographic variables and variables of brand experience. We shall be touching upon the subject of brand loyalty and its association with brand loyalty.

**Type of study:** Descriptive, hypothesis testing study

**Area of study:** Mumbai, India

**Description of the sample under study:** Working women (employed or self-employed) between the age range 21 to 35 years earning between Rs. 200,000 to > Rs. 1,200,000 per annum.

**Description of the product under study:** In this study we shall be dealing with formal wear for or office wear for women such as Shirts-Trousers, Shirts-Skirts, Churidar-tops, Salwar-kameez and Sarees.

**Data collection technique and method:** Non-probability technique, Convenience sampling method

**Sample size:** 102

**Data collection tool:** Questionnaire

**Questionnaire Design:** The questionnaire consists of sixteen questions in all. Six questions pertaining to demographic variables, one variable pertaining to general shopping behaviour, five variables pertaining to brand experience, one variable pertaining to brand loyalty and two variables pertaining to frequency of purchasing apparels and type of formal wear being purchased often and one question pertaining to annual spend on formal wear.

**Statistical tests used:** The statistical tests used for this study are Chi-Square test for testing goodness of fit and Correlation Analysis.

### Data Analysis and Interpretation

#### A) Frequency table for Demographic variables

- a) It was found that 50% of the respondents were graduates and 50% were post graduates. Only 2% of the respondents had other educational qualification.
- b) Approximately 40% of the respondents were single and 60% were married.
- c) Approximately 70% were employed whereas 30% were self-employed.
- d) 30% were between 21 – 25 years of age, 48% were between 26 – 30 years of age and 22% were between 31 – 35 years of age
- e) The income ranges of respondents were as follows;
 

|                           |   |     |
|---------------------------|---|-----|
| Rs. 200,000 to 400,000    | - | 36% |
| Rs. 400,001 – 600,000     | - | 33% |
| Rs. 600,001 – 800,000     | - | 27% |
| Rs. 800,001 – 1,000,000   | - | 1%  |
| Rs. 1,000,001 – 1,200,000 | - | 1%  |
| > Rs. 1,200,000           | - | 2%  |
- f) 52% of the respondents agreed that they shopped with their own personal income, 35% were undecided whereas 14% disagreed.

#### B) Frequency table for brand experience variables

- a) **Quality of the apparel:** 68% respondents felt that quality of the apparel is of utmost importance to them.
- b) **Brand should offer various styles:** 66% felt that they prefer the brand that offers them various styles.
- c) **Brand should offer good fit:** 71% of the respondents felt that the brand should offer them a good fit.
- d) **Brand should offer value for money:** 58% of the respondents felt that the brand should offer them value for money.
- e) 43% of respondents felt that they would prefer to purchase a branded apparel that has been promoted well. 49% were undecided and 10% disagreed.
- f) 36% agreed that if they do not find their preferred brand while shopping, they would postpone their purchase, 36% were undecided while 28% disagreed.

#### C) Frequency of purchasing apparels (formal wear) and type of formal wear frequently purchased

- a) 47% of women purchased apparels every three months, 16% purchased apparels every month, 17% purchased apparels every six months and 22% respondents were impulsive buyers.
- b) The most frequently purchased formal wear is Churidar/leggings-tops, followed by shirts-trousers and shirts-skirts. Reasonably fair number of respondents preferred salwar-kameez and sarees are the least preferred formal wear by women belonging to the segment under study.

#### D) Data Analysis for testing hypotheses

The Chi-square test is used for testing goodness of fit. In this

study, it is used to test the significance of the variables of brand experience. Through the test it was found that all the variables are significant as exhibited in Table 1.

**Table 1**

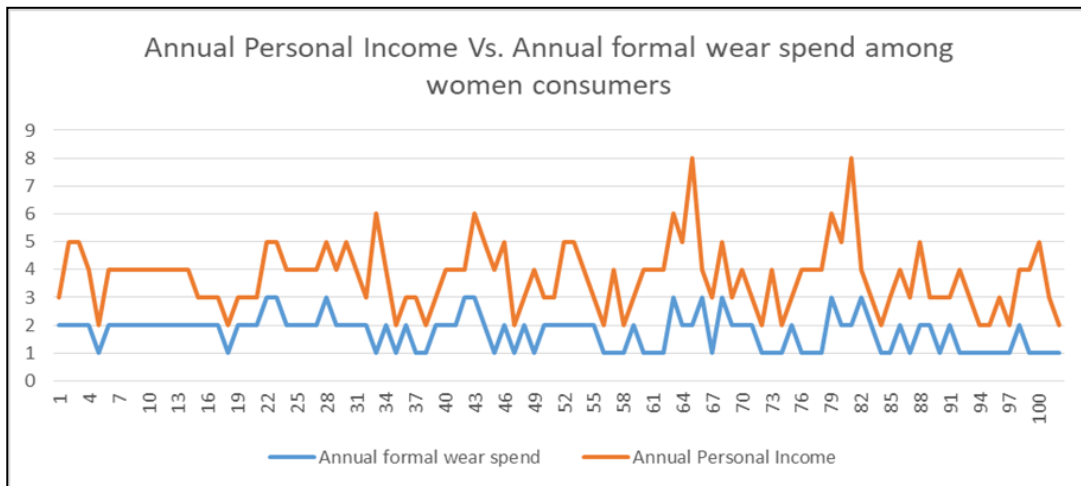
| Test Statistics |  |   |                                       |   |   |
|-----------------|--|---|---------------------------------------|---|---|
|                 | Quality of the apparel is very important for me. | The brand should offer me various styles. | The brand should offer me a good fit. | I expect value for money when I purchase the branded apparel. | I prefer to purchase a brand that is promoted well. |
| Chi-Square      | 24.196 <sup>a</sup>                              | 29.922 <sup>a</sup>                       | 23.255 <sup>a</sup>                   | 11.725 <sup>a</sup>   | 46.627 <sup>a</sup>                                 |
| df              | 3  | 3   | 3                                     | 3   | 3   |
| Asymp. Sig.     | .000   | .000                                      | .000                                  | .008  | .000  |

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 25.5.

It is evident from the Table 1 that all the variables of brand experience are significant and therefore the null hypothesis is rejected and alternate hypothesis is accepted.

**Table 2**

| Correlations    |  |                         |                        |  |
|-----------------|--|-------------------------|------------------------|--|
|                 |  |                         | Personal Annual Income | The amount I spend annually on formal wear |
| Kendall's tau_b | Personal Annual Income                     | Correlation Coefficient | 1.000                  | -.047                                      |
|                 |  | Sig. (2-tailed)         | .                      | .603                                       |
|                 |  | N                       | 102                    | 102  |
|                 | The amount I spend annually on formal wear | Correlation Coefficient | -.047                  | 1.000                                      |
|                 |  | Sig. (2-tailed)         | .603                   | .  |
|                 |  | N                       | 102                    | 102  |
| Spearman's rho  | Personal Annual Income                     | Correlation Coefficient | 1.000                  | -.053                                      |
|                 |  | Sig. (2-tailed)         | .                      | .595                                       |
|                 |  | N                       | 102                    | 102  |
|                 | The amount I spend annually on formal wear | Correlation Coefficient | -.053                  | 1.000                                      |
|                 |  | Sig. (2-tailed)         | .595                   | .  |
|                 |  | N                       | 102                    | 102  |



**Graph 1**

The Spearman rank-order correlation coefficient is a nonparametric test for the measurement of strength and direction of association that exists between two variables measured on at least an ordinal scale. One type of question which Spearman's correlation test answers is "Is there a statistically significant relationship between participants' responses to two Likert scales questions?" When the correlation test was carried out on the data for testing the second hypothesis it was found that there is negative, very weak correlation ( $r = - 0.053$ ) between the two Likert scale variables and the correlation is not statistically significant, as

$p$  value  $> 0.05$ . It can be seen from Table 2 that  $r = - 0.053$  and  $p = 0.595$ . Therefore it can be ascertained that there is significant difference in apparel expenditure among women of identical income range. To prove this we can refer to the Graph 1 which depicts that women with similar incomes do not spend the same amount on apparels. Kendall's tau coefficient is a statistic used to measure the ordinal association between two measured quantities. In Table 2, the Kendall's tau b results show that there is a negative, very weak association between the two ordinal variables and the correlation is not statistically significant ( $r = - 0.047$ ,  $p =$

0.603).

**Therefore the null hypothesis is rejected and alternate hypothesis is accepted.**

#### **Limitations of the study**

The study was conducted on women consumers of Mumbai which is an urban area. Therefore the results of this study cannot be generalised for the women segment belonging to semi-urban or rural areas. The sample size is also not too large and this would affect the accuracy of the results. Women respondents belonging to the age group 21 to 35 years were considered for this study, therefore the results of this study will not be applicable to women of other segments such as teenage girls, women above 35 years of age and elderly women as their buying behaviour may vary considerably. Also, in this study we have included women belonging to a particular income category, excluding women belonging to the high net worth category. The sampling technique used was Non-probability sampling (Convenience sampling) and therefore the results would be biased and unreliable. This study is restricted to only formal wear or office-wear therefore the results cannot be generalised for all kinds of apparels like casual wear or ethnic wear. Brand experience is a very vast topic and inculcates various aspects such as sensations, feelings, cognitions and behavioural responses. It is also an amalgamation of product experience, service experience and consumption experience. However, in this study, we have only focussed upon the product experience aspect of the 'brand experience' construct.

#### **Significance of the study**

This study would prove extremely helpful for researchers and marketers because it enables them to understand as to what attributes women prefer in brands. It would also help marketers to devise effective marketing strategies based on women's unique brand preferences. It is evident from the study that apparel brands must focus on offering a proper fit, quality, style and value for money. Promoting brands well is also of utmost importance. A point to note is that customers do not only purchase products for their functional benefits, they shop to satisfy their emotional needs as well. Consumers final purchase decision is largely based on two aspects – the brand attributes and the overall experience that brand offers. Brands must be able to offer exceptional product experience, service experience and consumption experience to the customer. This study also will give marketers an idea as to the amount of money women of between the age groups 21 to 35 spend annually on an average. This information will help them strategize their marketing efforts for the future. Brand experience leads to brand loyalty because customers will always maintain loyalty with the brand with which they have an emotional connect. Creating exceptional brand experience will serve as a great source of competitive advantage for apparel firms and marketers.

#### **Conclusion**

The aim of this study was to understand the Indian apparel industry in general and women's wear market in particular. There was also an attempt to understand women consumer's attitude towards brand attributes. Even though brand

experience construct consists of aspects such as product, service and consumption experience, in this study, most of our variables of brand experience are related to the product experience. Creating a positive brand experience can serve as a source of competitive advantage for apparel firms. It can therefore be inferred that marketers of apparel brands should work towards creating a superior brand experience for the customers which would contribute greatly towards garnering customer satisfaction eventually leading to customer loyalty. It was found that among brand attributes of quality, fit, value for money, various styles and promotions, apparel fit was the attribute which was rated most important by women consumers closely followed by quality. It was also found through Chi-square analysis that all brand experience variables were highly significant. We were also able to deduce through correlation analysis that women with the same income do not necessarily spend the same amount on apparels. It is therefore evident that each woman is different and perceives fashion differently. The fashion sensibilities and preferences of women differ greatly and it is independent of income levels.

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