CHAPTER 5
SUMMARY OF FINDINGS, CONCLUSION AND POLICY IMPLICATIONS

The present study is mainly divided into two important parts. The first part studies the marketers’ view on the apparel retailing whereas the second part focuses on the consumers’ view on apparel retailing. The specific objectives of the study are: i) To exhibit the profile of the retailers; ii) To analyze the marketing practices and strategies implemented by the retailers; iii) To examine the problems, challenges and opportunities in apparel retailing; iv) To evaluate the impact of marketing strategies and practices on the marketing performance among the retailers; v) To exhibit the profile of the consumers; vi) To examine the consumer behaviour and store choice behaviour among the consumers; vii) To analyze the retail service quality in apparel retailing; and viii) To evaluate the linkage between retail service quality, consumer satisfaction and consumer loyalty.

Since the present study is highly based on the primary data a proper care was taken to prepare two different questionnaires meant for the retailers and consumers respectively. The relevant details related to its respective objectives are drawn from the review of previous studies. A pilot study was conducted among 20 retailers at Chennai and 40 consumers at Chennai. Based on the feedback from the pretest, certain modifications, additions and deletions were carried out. The final draft of the questionnaires was prepared to collect data.

The present study considers the whole Tamil Nadu state, 10 apparel retailers at each district head quarters were purposively selected for the study. The sampled retailers came to 320 retailers. The questionnaire was sent by post to the sampled retailers. The response rate among them is only 67.81 per
cent. Hence the retailers included in the study came to 217 retailers. The consumers in apparel retailing were identified with the help of the above said retailers. Five each consumers are identified by each retailer. The sampled consumers came to 1085. The questionnaire meant for the consumers were sent by post to them. The response rate on the questionnaire was only 39.35 per cent. Hence the sampled consumers came to 427 consumers. The collected data were processed with the help of appropriate statistical tools. The analysis and interpretations were discussed in the previous chapters. The present chapter deals the summary of findings, conclusions and policy implications.

5.1 FINDINGS OF THE STUDY

The important retailers in the present study are large retailers who have a high annual sales turn over. The dominant years of experience among the retailers are more than 20 years and 16 to 20 years. The most important years of experience among the group I and II retailers is 5 to 10 and 11 to 15 years respectively. Among the group III retailers it is more than 20 years. The years of experiences among the large retailer are greater than the other two groups of retailers.

The dominant product range among the retailers is all product range. The most important product range among the small and medium retailers is only women’s wear and only men’s wear whereas among the large retailers, it is all product range. The important nature of products covered by the retailers is both branded and unbranded product which is common in small and medium retailers. Among the large retailers, it is only branded products.

The important nature of ownership among the retailers is proprietorship. The most important nature of ownership among the small and medium retailers is proprietorship whereas among the large retailers, it is limited company. The important number of retail outlets owned by the
retailers is only one. The most important number of retail outlets owned by the 
small and medium retailers is only one whereas among the large retailers, is 
two. The number of retail outlets owned by the large retailers is higher than 
among other two groups of retailers.

The level of implementation of marketing strategies at the retail outlets 
have been measured with the help of eight important dimensions namely 
customer care, pricing, research, advertising, product differentiation, quality 
improvements, packaging and distribution. The highly viewed variable in 
customers came by the small, medium and large retailers in business hours. 
There is a significant difference among the three groups of retailers regarding 
their view on all five variables in customer care.

The highly viewed variable in pricing among the small, medium and 
large retailers is few price discounts, promotional pricing and stable pricing 
respectively. The significant difference among the three groups of retailers has 
been found in only two variables out of three variables in it. The highly 
viewed variable in research among the small, medium and large retailers is 
new products. There is a significant difference variable in research.

Regarding the advertising, the highly viewed variable by the small, 
medium and large retailers is public relations and publicity respectively. The 
highly viewed variable in product differentiation by the small, medium and 
large retailers is flexibility and differentiation from competitors respectively. 
The significant difference among the three groups of retailers has been noticed 
in their view on modification of product and differentiation from competitors.

The highly viewed variable in quality improvements by the small, 
medium and large retailers is quality in competitive prices. There is a 
significant difference among the three groups of retailers regarding their view 
on wide range of products and superiority in quality. Regarding the packaging,
the highly viewed variable among the small, medium and large retailers is easy to remove, attractive packaging and easy to remove respectively. The significant difference among the three groups of retailers has been noticed in attractive packaging and suitable packaging for transport.

Regarding distribution, the highly perceived variable by the small, medium and large retailers is convenient location. The significant differences among the three groups of retailers have been identified in their view on all three variables included in distribution. The included variables in each important strategy explain it to reliable extent.

The highly implemented important marketing strategies among the small and medium retailers are quality improvements and packaging respectively. Among the large retailers, it is packaging. The significant differences among the three groups of retailers have been identified in the implementation of customer care, research, product differentiation, packaging and distribution.

The significantly associating important profile variables with the level of implementation of marketing strategies among the retailers are their years of experience and product range owned. The important discriminant marketing strategies among the small, medium and large retailers is their level of implementation of product differentiation and customer care which is higher among the large retailers than among the medium and small retailers.

The level of implementation of marketing practices by the retailers has been measured with the help of its variables. The highly viewed variable in marketing practices among the small, medium and large retailers is price range, customer care and popular brand names respectively. Regarding the level of implementation of marketing practices, the significant difference among the three group of retailers have been identified in the case of 12 variables out of 16 variables in marketing practices.
The important marketing practices narrated by the exploratory factor analysis are product, brand, promotion, physical facilities, prices and customer service. The included variables in the above said important marketing practices explain it to reliable extent. The highly viewed important marketing practice among the small, medium and large retailers is price, product and customer service respectively. The significant difference among the three group of retailers have been noticed in the level of implementation of all important marketing practices which are highly implemented by the large retailers than the other two group of retailers.

The significantly associating important profile variables of retailers and their view on the implementation of important marketing practices are their number of retail outlets assured and years of experience. The important discriminant marketing practices among the three groups of retailers is the rate of implementation of product and brand which are higher among the large retailers than among the medium and small retailers.

The problems of the retailers in apparel market have measured with the help of five different dimensions namely strategic, technological, financial, managerial and research & development. The highly viewed variable in strategic problem among the small, medium and large retailers is lesser product line, poor skill in handling and poor skill in trading respectively. The significant differences among the three groups of retailers have been noticed in the perception on three variables in strategic problem out of five variables.

The highly viewed variable in technologic problem by the small, medium and large retailers is poor access to technical resources, poor access to stills and poor access to technical resources respectively. The significant differences among the three groups of retailers have been seen in the perception on three variables out of four variables in technological problem.
Regarding the financial problem, the highly viewed variable by the small, medium and large retailers is high price for product, poor in leveraging of capital and high price for product respectively. Regarding the view on the variables in financial problem, the significant differences among the three groups of retailers have been identified in all three variables in it.

The highly viewed variable in managerial problem among the small, medium and large retailers is poor in personal loyalty, poor in personal loyalty and higher fluctuations in supply and demand respectively. The significant differences among the three groups of retailers have been identified in their level of perception of three variables in managerial problem.

Regarding the research and development problem, the highly viewed variable among the small, medium and large retailers is poor in retail channels, poor in retail channels and poor in fashion product design respectively. Regarding the retailers view on the variables in R & D problem, significant difference among the three group of retailers have been noticed in four variables out of six variables in it. The included variables in important problem explain it to a reliable extent.

The highly viewed important problem by the small, medium and large retailers is managerial, technological and strategic problem respectively. The significant difference among the three groups of retailers has been noticed in their view on strategic, technological, financial and managerial problem. The significantly associating important profile variables with the retailers’ view on important problem is their years of experience. The important discriminate problem among the three groups of retailers is managerial problem which is highly perceived by the small retailers than by other two groups of retailers.
The challenges in apparel retailing among the marketers have been discussed under five different dimensions namely government policy, franchising, infrastructure, technology and market. The highly viewed variable in government policy among the small, medium and large retailers is franchising, retail franchising for single hand and franchising respectively. The significant difference among the three groups of retailers has been noticed in the perception on all variables in government policy.

The highly viewed variables in taxation by the small, medium and large retailers are multi-point tax, complex taxation systems and multi-point tax respectively. The significant difference among the small group of retailers has been identified in all three variables in taxation and also in infrastructure. The highly viewed variable in infrastructure by the small, medium and large retailers is poor infrastructure.

Regarding the technology, the highly viewed variable by the small, medium and large retailers is technology obsolescence and poor in product quality. The significant differences among the three groups of retailers have been noticed in the case of all four variables in technology and all three variables in market. The highly viewed variable in market among the small, medium and large retailers is poor support from government, market entry of foreign firms and hectic competition respectively.

The included variables in important challenges explain it to a reliable extent. The highly viewed important challenges by the small, medium and large retailers are market, taxation and taxation respectively. Regarding the perception on important challenges, the significant differences among the three groups of retailers have been noticed in all five important challenges.
The significantly associating important profile variables with the level of perception on important challenges is number of retail outlets assured and number of products consumed. The important discriminating challenges among the three groups of retailers are infrastructure and market which are highly perceived by the small retailers than by the medium and large retailers. In total, the perceptions on the challenges are identified as higher among the small retailers than among the medium and large retailers.

The retailers’ view on opportunities have been studied under four dimensions namely targeted young adults, shopping malls, market coverage, untapped market and sourcing opportunities. The highly viewed variable in targeted young adults by the small, medium and large retailers is increased in market exposure, increased in brand awareness and increased in market exposure respectively. The significant difference among the three groups of retailers has been noticed in three variables and of five variables in targeted young adults.

The highly viewed variable in shopping malls among the small, medium and large retailers is high traffic among middle and upper class and pleasant shopping experiences since their mean scores are 2.9146, 3.1788 and 3.8646 respectively. The significant differences among the three groups of retailers have been noticed in the case of all variables in shopping malls.

Regarding the view on variable in market coverage, the highly viewed variables among the small, medium and large retailers in scope for diversified retail formats since then mean scores are 3.0114, 3.1774 and 3.8557 respectively. The significantly difference among the three group of retailers have been noticed in all five variables in market-coverage. The highly viewed variable in untapped market among the small, medium and large retailers is poor service and uncovered rural segment respectively. One significant difference among the three groups of retailers has been identified in the case of 4 variables out of 5 variables in untapped market.
In the case of sourcing opportunities, the highly viewed variables among the small, medium and large retailers is improving infrastructure. The significant difference among the three groups of retailers has been noticed in the case of all five variables in sourcing opportunities. The variables included in each important opportunity explain it to a reliable extent.

The highly viewed important opportunities among the small retailers are untapped market and targeted young adults whereas among the medium retailers, these are targeted young adults and untapped market. Among the large retailers, these are shopping malls and sourcing opportunities. The significant difference among the three groups of retailers has been noticed in the case of targeted young adults, shopping malls, market coverage and sourcing opportunities.

The significantly associating profile variables with the level of view on important opportunities among the retailers are number of retail outlets assured and years of experience. The important discriminant opportunities among the three group of retailers is targeted young adults, shopping malls and market coverage which are highly perceived by large retailers than by the medium and small retailers. The level of view on opportunities among the large retailers is higher than among other two groups of retailers.

Majority of the retailers perceive that the opportunities are higher than the challenges. Most of the large retailers perceive more on opportunities than its challenges whereas most of the small retailers perceive that the challenges are higher than the opportunities. In total, the opportunities to apparel retailing are higher than its challenges.

The retailers performance has been measured under four dimensions namely fulfillment, inventory, responsiveness and quality. The highly viewed variable in fulfillment among the small, medium and large retailers is timely
delivery, accuracy in service and accuracy in service respectively. The significant differences among the three groups of retailers have been noticed in all three variables in fulfillment. The highly viewed variable in inventory among the small, medium and large retailers is inventory turnover coverage of varieties and coverage of varieties respectively. The significant difference among the three groups of retailers has been identified in the case of coverage of varieties and maintenance of inventory.

The highly viewed variable in responsiveness among the three groups of retailers is response on customers’ request. The significant difference among the three groups of retailers is noticed in flexibility. In the case of quality, it is noticed in continuous improvement. The highly viewed variable in quality among the small and medium retailers is customers’ based quality whereas among the large retailers, it is continuous improvement.

The included variables in each performance factor explain it to a reliable extent. The highly viewed important performance factor among the small retailers is responsiveness and inventory whereas among the medium retailers, these are also responsiveness and inventory. Among the large retailers, there are responsiveness and fulfillment. The significant difference among the three groups of retailers has been noticed in the case of fulfillment, inventory and responsiveness.

The significantly associating profile variable with the view on important performance factor is nature of ownership. The important discriminant performance factor among the three group of retailers is responsiveness and inventory which are highly perceived by the large retailers than by other retailers. The performance score among the marketers is identified as higher among large retailers than among the medium and small retailers.
The significantly and positively influencing marketing strategies on the performance of the marketers among the small retailers are customer care, product differentiation and quality improvement whereas among the medium marketers, these are customer care, advertising product differentiation and quality improvement. Among the large marketers, these are customer care, advertising, product differentiation and quality improvement. The changes in the implementation of marketing strategies explain the changes in the performance of the retailers to a higher extent among the large retailers than among the small and medium retailers.

The significantly and positively influencing marketing practices on the performance of the small retailers are product and customer service whereas among the medium retailers, these are product, physical facilities and customer service. Among the large retailers, these are product, brand, promotion, physical facilities and customer service. The changes in the implementation of marketing practices explain the changes in performance of large retailers to a higher extent than any of the small and medium retailers.

The significantly and negatively influencing important problem on the performance of small retailers is strategic, financial, managerial and R&D problem whereas among the medium retailers, these are financial and managerial problem. Among the large retailers, it is managerial problem. The changes in the perception on the important problem explain the changes in the performance of the retailers to a higher extent among the large retailers than among the small and medium retailers.

The shopping behaviors in apparel market have been discussed under eight dimensions namely price consciousness, hedonism, price-quality association, fashion consciousness, bargain consciousness, socialization, brand loyalty and need based buying. The highly viewed variables in price consciousness among the small, medium and large retailers is more conscious
on money saving, spend more time and effort to search feast price and searching lower prices respectively. Regarding the view on price-quality association, the significant difference among the three groups of retailers has been identified in two variables out of three variables in it. The highly viewed variable in price quality association among the small and medium retailers is ‘price is an indicator of quality’ whereas among the large retailers, it is ‘high priced product perceived as good quality’.

The highly viewed variable in fashion consciousness among the small, medium and large retailers is ‘wearing of stylish dresses’ is a part of life. Regarding the view of on variables in fashion-consciousness, the significant differences among the three groups of retailers have been noticed in all three variables in it. It is also seen in the case of variables in bargain-consciousness, the highly viewed variables in bargain-consciousness among the small, medium and large retailers is shopping where there are sales.

The highly viewed variables in socialization among the small, medium and large retailers are shopping to watch other people. The significant difference among the three groups of retailers has been noticed in the case of two variables in socialization. In the case of brand loyalty, it is also identified in all three variables in it. The highly viewed variable by small, medium and large retailers is positive words of mouth on hand and shopping in the same store and shopping in the same store respectively. Regarding the view on variables in need based buying, the significant difference among the three groups of retailers have been noticed in all variables. The highly viewed variables in need based buying among the small, medium and large retailers are buying the clothes where there is a need and lesser frequency of purchase and buy the clothes where there is need respectively.
The variables included in important shopping behavior explain it to a reliable extent. The highly viewed shopping behaviour in apparel retailing among the small and medium retailers is price consciousness and socialization respectively. Among the large retailers, top is price-quality association. Regarding the view on shopping behaviour, the significant difference among the three groups of retailers has been noticed in seven variables out of eight variables in the shopping behaviour.

The significantly associating profile variables in the perception on the price consciousness among the consumers is their years of experience, nature of worship and number of retail outlets consumed whereas in the case of hedonism these variables are number of products consumed and nature of ownership. In the case of price quality association, the significantly associating profile variables are years of experience, number of products consumed and number of retail outlets owned whereas in the case of fashion consciousness, the significantly associating profile variables are years of experience, number of products consumed and number of retail outlets owned.

Regarding the view on bargain consciousness, the significantly associating profile variables are years of experience, number of retail outlets owned whereas in the case of socialization, these profile variables are product-range, number of products consumed and nature of ownership. In the case of brand loyalty, the significantly associating profile variables are years of experience, product range, number of products consumed and nature of ownership whereas in the case of need-based buying, the significantly associating profile variables are years of experience, number of products consumed and number of retail outlets owned. The important discriminant shopping behaviour among the three groups of retailers is price consciousness, fashion consciousness and socialization.
The consumers in apparel retailing is classified into consumers in small retailing (group-I), consumers in medium retailing (group-II) and consumers in large retailing (group –III). The group III consumers are dominating in the present study. The important gender among the three groups of consumers is female. The dominant age of the consumers is 25 to 35 years. The most important age of the group I, II and III consumers is 25-30, 25 to 30 and 31 to 35 years respectively.

The important level of education among the consumers is under graduation which is commonly identified in all three groups of consumers. The important nativities among the consumers are semi-urban and urban. The most important nativity among group I and group II consumers are semi-urban and semi-urban whereas among the group III, it is ‘urban’. The important marital status of the consumers are marked with kids and recently married. The most important marital status of the consumers group I, group II and group III are married with kids, married with kids and married with young kids respectively.

The important occupation of the consumers is government employment and house wife. The most important occupation of the group I and II consumers are government employment and housewife respectively. Among the group III consumers, it is private employment. The discriminant personal income per month among the consumers is alone Rs. 40,000 and Rs.30001 to 40,000. The most important personal income per month among the group I, II and III consumers are less than Rs.10,000, Rs.20,001 to 30,000 and above Rs. 40,000. The personal income of the group III consumers is higher than among the group I and II consumers.

The important number of earning members per family among the consumers is only one. The numbers of earning members per family among the group III consumers are higher than among the group I and II consumers.
The important family income per month among the consumers are alone Rs.50,000. The most important family income per month among the group I and II consumers are less than Rs.20,000 and to 30001 to 40,000 respectively. Among the group III consumers, it is above Rs.50,000.

The highly perceived variable is self concept among the group I, II and III consumers are my actual is close to my ideal itself, satisfied with my life and satisfied with my life respectively. The highly perceived variable is need for uniqueness among the group I, II and III consumers are development of personal uniqueness. In the case of clothing interest, these variables are spending more on clothing, like clothing and spending more on clothing. The significant difference among the three groups of consumers have been noticed in all variables under self concept, need for uniqueness and clothing interest.

The highly viewed variables in perceived quality among the group I, II and III consumers are durability, durability and reliability respectively. In the case of emotional value, the highly viewed variable among the three groups of consumers are ‘making to feel good’. In the case of purchase intention, the highly viewed variable among the group I, II and III consumers are plan to buy this brand often, and intend to buy this brand frequently. The variables included in each factor leading to purchase and purchase intention in apparel market explains it to a reliable extent.

The highly viewed factor leading to buy apparel among the group I consumers is emotional value and need for uniqueness whereas among the group II consumers, there are emotional value and perceived quality. In the case of group III consumers, there is need for uniqueness and clothing interest. Regarding the consumed view on factors leading to buy apparels and their purchase intention, the significant difference among the three groups of consumers have been noticed in the case of self concept, need for uniqueness, clothing interest and their purchase intention.
The significantly associating profile variables with their view as factors leading to buy apparels and purchase intention are age, lack of education, nativity, occupation, personal income and family income per month. The important discriminant factors among the three group of consumers is need for uniqueness and clothing interest which are highly perceived by group III consumers than by the group II and group I consumers.

The significantly and positively influencing factors on the purchase intention among the group I consumers is clothing interest whereas among the group II consumers, these are need for uniqueness, clothing interest and perceived quality. Among the group III consumers, these are self concept, need for uniqueness and perceived quality. The changes in the factors leading to purchase the apparel explain the changes in their purchase intention to a higher extent among group III consumers than among the group I and group II consumers.

The inter-personal influence among the consumers in apparel market has been measured with the help of 14 variables. The highly viewed variable among group I, II and III consumers are shopping with my parents, buying at store where I buy and peer group approve, the store at which I buy respectively. Regarding the perception in variables in interpersonal influences, the significant difference among the three groups of consumers has been noticed in seven variables out of 14 variables in it.

The important interpersonal factor narrated by the factor analysis is peer group, parents, friends and personal. The variables included in the interpersonal factors explain it to a reliable extent. The highly viewed factor among the group I, II and III consumers are parents, personal and personal factor respectively. Regarding the perception in interpersonal factor the significant difference among the three groups of consumers have been noticed in the case of peer group and personal factor.
The significantly and positively influencing interpersonal factors on the purchase intention among the group I consumers are peer group and parents whereas among the group II, these are parents and personal. Among the group III, these are peer group, friends and personal factor. The changes in the interpersonal factor explain the changes in the purchase intention among the group III consumers to a higher extent compared to other two groups of consumers.

The store choice behaviour among the consumers have been examined under nine dimensions namely ambience and facilities, perceived risk, stuffs, convenience and access, entertainment, brand spread, service and parking. The highly viewed variable in ambience and facilities among the group I, II and III consumers is stylish store, good ambience and good ambience respectively. The significant difference among the three groups of consumers has been noticed in all eight variables in ambience and facilities.

The highly viewed variable in perceived risk among the group I, II and III consumers are store performance as expected. In the case of staffs, the highly viewed variable among the group I and II consumers is trustworthy salesmen and staffs caring respectively whereas among the group III consumers, it is helpful stuffs. The significant difference among the three groups of consumers is noticed in the case of all four variables. The highly viewed variable in convenience and access among the group I and II consumers are easy access to all and takes order on phone whereas among the group III consumers it is provided out of stock products.

The highly viewed variable in entertainment among the group I and II consumers are ‘store is time pass and window whereas among the group III consumers, it is store is stress luster. The significant difference among the three groups of consumers has been noticed in all three variables in it. The same trend also exists in brand spread. The highly viewed variable in brand
spread among the group I and II consumers is brand of my choice and coverage of national and international brands respectively whereas among the group III consumers, it is brands of my choice.

The significant differences among the three groups of consumers have been noticed in all variables under specialty outlet and parking. The highly perceived variable in specialty outlet among the group I and II consumers is authorized outlet whereas among the group III consumers, it is specialized outlet. In the case of parking, the highly viewed variable among the group I, II and III consumers is systematic parking facilities. In the case of service, these are personal care and professional service respectively.

The included variables in store choice behaviour explain it to a reliable extent. The highly viewed factors in store choice behaviour among the group I and II consumers are convenience and access respectively whereas among the group III consumers, it is specialty outlet. Regarding the view on the factors in store choice behaviour, the significant difference among the three groups of consumers has been noticed in seven factors out of nine factors in store choice behaviour.

The significantly associating profile variables in the level of perception on factors in store choice behaviour are age, occupation, personal income and family income. The important discriminant store choice factors among the three group of consumers is ambience and facilities, perceived risk, staffs, entertainment, brand spread, specialty outlet and parking which are highly perceived by the group III consumers than by the group II and I consumers.

The important decision making styles among the group I consumers is price consciousness and confused by over choice whereas among the group consumers, it is fashion and price consciousness, Among the group III consumers, these are confused by over choice and brand consciousness,
Regarding the decision making style, the significant difference among the three group of consumers have been noticed in all eight variables included in it.

The retail service quality in apparel retailing have been discussed by five dimensions namely physical aspects, reliability, personal interaction, problem solving and quality. The highly expected variables in physical aspects among the group I, II and III consumers are architecture, privacy and colour respectively. The significant difference among the three groups of consumers has been noticed in three variables out of five variables in expectation of physical aspects.

The highly expected variable in reliability among the group I, II and III consumers is always right, right at first time itself and always right respectively. The significant difference among the three groups of consumers is identified in the case of all three variables in reliability. The highly expected variable in personal interaction among the group I, II and III consumers are confidence, counters and helpful respectively. The significant difference among the three group of consciousness has been noticed in counters and helpful.

The highly expected variable in problem solving among the group I, II and III consumers are exchanges as well as complaints, handling returns and willingness to solve problems respectively. In the case of expectation on variables in policy, these are set of strategies, set of strategies and procedures. The significant difference among the three groups of consumers has been noticed in the case of guiding principles.

The included variables in retail service quality factors (RSQFs) are explaining it to a reliable extent. The highly expected RSQFs among the group I, II and III consumers are policy, problem solving and physical aspects
respectively. The significant differences among the three groups of consumers have been noticed in the expectation on physical aspects and reliability. The significantly associating important profile variables with the level of expectation on RSQFs are level of education, personal income and family income for month. The important discriminant expected RSQFs among the three groups of consumers is physical aspects and reliability which is highly expected by group III consumers than by the group II and I consumers.

The highly perceived RSQFs among the group I consumers are policy and physical aspects whereas among the group II consumers, these are physical aspects and personal interaction. The significant difference among the three groups of consumers has been noticed in the perception in physical aspects, reliability, personal interaction and problem solving. The significantly associating important profile variables with the perception in RSQFs are age, level of education, personal income and family income. The important discriminants RSQFs based on the perception of three groups of consumers is physical aspects, reliability, personal interaction and problem which are highly perceived by group III consumers than by the group I and II consumers.

The service quality gap in RSQFs among the group I consumers indicates the level of perception on RSQFs are not up to their level of expectation on it. The significant difference between the level of perception and expectation on RSQFs has been noticed in all five RSQFs. The higher gap is noticed in the case of reliability and personal interaction. Among the group II consumers, the significant difference is noticed in all five RSQFs. The level of perception in RSQFs is not up to their level of expectation on RSQFs. The higher service quality gap is identified in the case of personal interaction and reliability. Among the group III consumers, the negative service quality gap is noticed in all RSQFs. The higher gap is identified in the case of policy and reliability.
The consumer satisfaction among the consumers has been measured with the help of five variables. The highly perceived variable among the group I, II and III consumers are pleasing with the experience at the store, overall satisfaction and pleasing with the experience at the store respectively. The variables included in common satisfaction explain it to a reliable extent. The level of consumer satisfaction among the group III consumers is higher than among other two groups of consumers.

The consumers’ loyalty has been measured with the help of four variables. The highly viewed variable among the group I, II and III consumers are recommendation to others. Likely to spend more in future and plan to shop again in the same store respectively. The significant difference among the three groups of consumers has been noticed in the case one variable in common loyalty out of four variables. The included variables in consumer loyalty explain it to a reliable extent. The level of consumer loyalty among the group III consumers are higher than among the group II and I consumers.

The significantly and positively influencing RSQF on consumer satisfaction among the group I consumers are problem solving whereas among the group II consumers, these are physical facilities, reliability, personal interaction and problem solving. Among the group III consumers, it is physical facilities, personal interaction, problem solving and policy. The changes in the perception on RSQFs explain the changes in consumer satisfaction to a higher extent among the group III consumers than among the group I and II consumers.

The significantly and positively influencing RSQFs on consumers loyalty is personal interaction. All RSQFs are having a significant indirect influence on the consumer loyalty especially through the consumer satisfaction. The indirect effect on RSQFs on consumer’s loyalty is significant and higher than its direct impact on consumers’ loyalty.
5.2 CONCLUDING REMARKS OF THE STUDY

The present study concludes that the marketers in apparel markets is moderate in their implementation of marketing strategies and practices whereas it is very poor among the small retailers. Even though, the problems are highly perceived by the retailers, there is a higher opportunity for apparel retailing in the study area. The problem perception and the perception on the challenges in apparel marketing are higher among small and medium retailers compared to large retailers. The performances of the large retailers are better than the small retailers. There is a significant positive impact of implementation of marketing strategies and policies on the marketing performance of the retailers. Hence the study conclude that of the apparel retailing is done at a large scale, their level of performance may be enriched.

The study on the consumer behaviour in apparel retailing reveals that the significantly influencing factors on their purchase intention are need for uniqueness, clothing interest, and perceived quality. The important store choice factors among the consumers are ambience and facilities, brand spread, speciality outlet and parking facilities. The consumers in large retailing are giving more weight age on these factors compared to other consumers. Regarding the retail service quality factors, the negative service quality gap is seen among all groups of consumers. Their level of perception retail service quality is not up to their level of expectation in apparel retailing. The perception on retail service quality has a significant positive impact on consumers’ satisfaction. But regarding the consumers loyalty, there is no significant direct impact on retail service quality. But the indirect impact of retail service quality on consumers’ loyalty is found. Based on these findings related to study among retailers and consumers, the study conclude that there is better scope for apparel retailing in India if the retailers are enriching their service quality up to the expectation of their consumers.
5.3 POLICY IMPLICATIONS

Based on the findings of the present study, the following suggestions are drawn.

The level of implementation of marketing strategies and practices in the apparel retailing among the small retailers are comparatively lesser than the large retailers. Hence their performance is affected. It is advised to train the small and medium retailers to enrich their level of implementation of marketing strategies and practices with the help of their retailers association.

The problem in apparel retailing is higher among the small and medium retailers than among the large retailers. But the problem of taxation is slowly increasing when their turnover is increasing. Hence, the Taxation authority is advised to remove the problems related to taxation in the apparel retailing. The other problems in apparel retailing may be solved with the help of proper training to the retailers and appropriate encouragement by the state and central governments should be given.

Since the large retailers’ are perceiving that the opportunities for apparel retailing is higher than the challenges in it, the large retailers are still more motivated to do better than at present. At the same time, the small and medium retailers perceive more on challenges than the opportunities; they are properly guided by the traders association and also the large retailers in the apparel market.

5.4 DIRECTIONS FOR FUTURE RESEARCH

The present study is the base for so many research works. The marketers’ perspective alone may be discussed in future research work. The marketing strategies and practices in apparel retailing may be examined in the future research work. The impact of marketing practices on the performance of
the retailers may be studied in future. The SWOT analysis may be done in future research work related to the apparel retailing. By the separate study on consumer behaviour in apparel retailing in future, an in-depth view on marketing of apparel retailing may be exhibited. The store choice behaviour among the consumers: a gender analysis may be executed in apparel retailing in near future. The retail service quality in apparel retailing may be treated as a separate research work for the young researcher.