Review of Literature
Chapter 2
REVIEW OF LITERATURE

A comprehensive review of literature is must in any research endeavor. This requires thorough considerations and efforts on the part of the investigator, to select relevant subject matter to report and to organize it systematically. This chapter deals with a brief account of literature that has direct and indirect bearing on the specific objectives of the present investigation. The literature and researches found pertinent and relevant to the area of decision making and consumer behavior in general and in relation to the clothing, which provided adequate theoretical support to the purpose of present study is presented under the following heads-

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2.1 Decision Making

Decision making is the thought process of selecting a logical choice from the available options. When trying to make a good decision, a person must weigh the positives and negatives of each option, and consider all the alternatives. For effective decision making, a person must be able to forecast the outcome of each option as well, and based on all these items, determine which option is the best for that particular situation. http://www.businessdictionary.com/definition/decisionmaking.html#ixzz44PYKNscA

In psychology, decision-making is regarded as the cognitive process resulting in the selection of a belief or a course of action among several alternative possibilities. Every decision-making process produces a final choice that may or may not prompt action. Decision-making is the process of identifying and choosing alternatives based on the values and preferences of the decision-maker. https://en.wikipedia.org/wiki/Decision-making

Sheth, Newman and Gross (1991) found that purchase decision making is affected by customer consumption values. The consumption values explain why customers choose one brand over another, which type of the product is more suitable and adaptable for them, and why they choose to purchase the product they use in their daily routine. There are multiple values which explain the purchase decision making: functional, social, emotional, epistemic, and conditional.

According to Rayport and Jaworski (2003), the process of purchase could be divided into three sections: pre-purchase, purchase and post-purchase. Authors claim that every part of purchase process is important because it is a complex action. Firstly, when a decision to buy a product is made, personal evaluation of product purchase process begins. Consumer starts collecting information regarding the criteria that determine the choice of the product and the location where the purchase is to be made. The question about loyalty to the brand is raised as well when it comes to utility of the product and service that the customer receives on purchase day.

At any one time, we make decisions concerning every aspect of our lives; these decisions are generally made without stopping to think about how we make
them and what is involved in the particular decision-making process itself. Behind the visible act of making a purchase is a decision process divided into three major components: input, process and output (Schiffman and Kanuk, 1997).

2.1.1 Types of Decisions Making

Anonymous quoted two types of decision making-

Programmed Decisions:

Programmed decisions are routine and repetitive, and the organization typically develops specific ways to handle them. A programmed decision might involve determining how products will be arranged on the shelves of a supermarket. For this kind of routine, repetitive problem, standard arrangement decisions are typically made according to established management guidelines.

Non Programmed Decisions:

Non programmed decisions are typically one shot decisions that are usually less structured than programmed decision. https://managementinnovations.wordpress.com/2008/12/08/types-of-decisions-decision-making-process/

2.1.2 Decision Making Process
Step 1: Identify the decision to be made. You realize that a decision must be made. You then go through an internal process of trying to define clearly the nature of the decision you must make. This first step is a very important one.

Step 2: Gather relevant information. Most decisions require collecting pertinent information. The real trick in this step is to know what information is needed the best sources of this information, and how to go about getting it. Some information must be sought from within you through a process of self-assessment; other information must be sought from outside yourself—from books, people, and a variety of other sources. This step, therefore, involves both internal and external “work”.

Step 3: Identify alternatives. Through the process of collecting information you will probably identify several possible paths of action, or alternatives. You may also use your imagination and information to construct new alternatives. In this step of the decision-making process, you will list all possible and desirable alternatives.

Step 4: Weigh evidence. In this step, you draw on your information and emotions to imagine what it would be like if you carried out each of the alternatives to the end. You must evaluate whether the need identified in Step 1 would be helped or solved through the use of each alternative. In going through this difficult internal process, you begin to favor certain alternatives which appear to have higher potential for reaching your goal. Eventually you are able to place the alternatives in priority order, based upon your own value system.

Step 5: Choose among alternatives. Once you have weighed all the evidence, you are ready to select the alternative which seems to be best suited to you. You may even choose a combination of alternatives. Your choice in Step 5 may very likely be the same or similar to the alternative you placed at the top of your list at the end of Step 4.

Step 6: Take action. You now take some positive action which begins to implement the alternative you chose in Step 5.

Step 7: Review decision and consequences. In the last step you experience the results of your decision and evaluate whether or not it has “solved” the need you identified in Step 1. If it has, you may stay with this decision for some period of time.
If the decision has not resolved the identified need, you may repeat certain steps of the process in order to make a new decision. You may, for example, gather more detailed or somewhat different information or discover additional alternatives on which to base your decision. http://www.umassd.edu/fycm/decisionmaking/process/

Sproles and Kendall (1986) defined a consumer decision-making style as “a mental orientation characterizing a consumer’s approach to making choices” and propose that consumer adopt a shopping “personality” that is analogous to the more general concept of human personality in psychology.

Characteristics of eight consumer decision-making styles are:
1. Perfectionist/ high quality-conscious consumer
2. Brand conscious
3. Novelty and fashion conscious
4. Recreational and shopping conscious
5. Price conscious
6. Impulsiveness
7. Confused by over choice
8. Habitual or brand loyal

According to Sproles and Kendall (1986), identification of these characteristics among consumers helps to profile an individual consumer style, educate consumers about their specific decision making characteristics.

Walsh and Mitchell (2001) opined that decision-making styles could help marketers to find better ways of communicating with their consumers and to guide marketing mix decisions.

Kotler et al. (2008) described that usually a buyer passes through five stages to reach his buying decision. First the buyer notices the difference between his current state and ideal state and recognizes his want and need for something. A need can also be aroused by external stimuli. He/she starts searching the information for his/her desired product through different channels like family, friends, advertisement or mass media. After sufficient information is gathered, the buyer processes the
information to evaluate the alternatives brands in the choice set. Finally he purchases
the product which he assumes to be the best for him. After purchasing the product,
the buyer will take further action for the marketer based on his satisfaction or
dissatisfaction. Age differences in cognitive and affective processes as well as
changes in goals have important theoretical and practical implications for how
decisions are made and how they can be improved.

Kwan (2004) examined young Chinese consumers’ decision-making behavior
towards casual wear purchase in Mainland China. The six decision-making styles
(recreational and hedonistic consciousness, perfectionism consciousness, confused
by over choice, habitual and brand loyalty, price and value consciousness, and brand
and fashion consciousness) were found in the Mainland.

The consumer decision making process consists of five major steps: problem
recognition, information search, evaluating alternatives, purchase, and post-purchase
experience (Sheth et al., 1999).

2.2 Consumer Behaviour

Kotler et al. (2009) mentioned “Consumer behavior is the study of how
individuals or groups buy, use and dispose of goods, services, ideas or experience to
satisfy their needs or wants.” In the early stages, consumer behavior was taken as
buyer behavior that reflects the interaction between consumers and produces at the
time of purchase but now marketers recognize consumer behavior as an ongoing
process not only what happens at the time when consumer gives money and gains
some goods or services.

Consumer behavior is not a theory that is limited to the consumer only;
several factors can influence these behaviors. Wants, needs, and internal and external
factors are just a few of the influences that are seen in the consumer behavior field.
One must understand the concept of needs and wants and how they relate to
motivations and purchase decision factors before the factors can be examined
thoroughly. It is, after all, the needs and wants of consumers that marketers have to
satisfy in order to be successful (Sheth et al., 1999).
Uggla (2001) described two different types of consumer behaviour: cognitive and experience oriented. The consumers who have cognitive behavior are rational and logical consumers while the experience oriented consumers have more emotional motives for buying a product.

Dalqvist and Linde (2002) have defined four types of consumer behaviour: rational, unconscious, learned and social behaviour. The different behaviors’ are characterized by the order of the three steps: knowledge, attitude and action.

Solomon (1998) found that nowadays companies are more concerned with individual consumer behavior. It helps them to yield information about how the consumers think, feel and choose their products. Every individual is consumer. Consumer behavior is the study of the processes involved when individual or groups select, purchase, use, or dispose of the product, service, ideas or experiences to satisfy needs and desires.

Several different approaches have been made to explain consumer behavior concerning private labels. Most studies examined private label consumer behavior in association with demographic and socioeconomic characteristics. However attitude and behavioral characteristic are also highlighted as important determinates of store brand proneness than demographic and socio-economic characteristic (Baltas, 1997).

2.2.1 Consumer buying behavior

As per Söderlund (2001), the consumer buying behaviour depends on intentions, attitudes, preferences, effort to commitment, and way of identifying the consumers have.

Kotler et al. (1999) found that the consumers’ choice of brand might be affected by two factors, attitude of others and unexpected situational factors. Post-purchase behavior is the stage where the consumers compare their expectations with the perceived performance. Consumers are satisfied if the expectations are the same as the product’s performance.

Kotler and Armstrong (2004) found that regarding the first purchase of a new product/brand, the buyer enters five different levels of adapting. The adapting
process is a psychological procedure a person goes from hearing about the product to buying it: 1. Awareness: The consumer becomes aware of the new product, but lacks information about it. 2. Interest: The consumers seek information about the new product. 3. Evaluation: The consumers consider whether trying the new product makes sense. 4. Trial: The consumers try the new product on a small scale to improve their estimation of its value. 5. Adoption: The consumers decide to make full and regular use of the new product. This is just a model and all the stages are not necessarily used when purchasing a new product; for example, the stage “trial” is not entered when buying a car.

Zeb (2011) examined the Pakistani women consumers’ purchasing behavior and to understand the key factors of branded clothing which influence the consumption of female participation trend toward branded clothing. A survey was conducted of female aged between 13-19 to obtain empirical evidence by using questionnaire and statistical techniques. Total 320 respondents completed the questionnaires. The results have shown that the status of brand, the brand attitude, paying premium of branded clothing, the self-concept and the reference group has been found to have positive effects on women consumer buying behavior while increasing consumer participation of clothing.

Ajzen (1992) opined that purchase intention is a planned behavior that a consumer willing to buy certain product. There is a relationship between brand image and purchase intention. Advisement is a major factor to increase brand image of consumer, for that reason some companies use different kind of advertisement stimuli to capture purchase intention. Consumers who are influenced by advertisement shift their interests to the other brand which advertises the products (Hashim and Muhammad, 2013).

Subrahmanian (2011) studied buying behavior of the new aged Indian women in the city of Chennai with respect to the age, marital status, occupation, professional status factors, etc. to identify the decision maker and the influencer for the purchase made by the women. A sample of 200 women from the few distinct geographical areas of the Chennai city was collected. According to this study, the
women’s values perception is multi-faceted and they are more quality oriented. When it comes to the price attribute women do not opt for the products even if it is heavily priced or low priced but to the maximum prefer when it is reasonably priced within the affordable range.

Simintiras and Anotonis (1997) attempted to distinguish evaluation outcomes of likely future satisfaction from feelings or emotions prior to the act of purchase, and assess the impact of pre-purchase satisfaction on the purchase behavior of first time buyers. In their study after conceptualizing pre-purchase satisfaction as the emotional outcome of anticipated satisfaction, it was hypothesized that; pre-purchase satisfaction and anticipated satisfaction are related but distinct constructs; and pre-purchase satisfaction levels are higher for potential first time buyers who buy than those who do not buy. The results provided support for both propositions, and suggest that anticipated satisfaction and pre-purchase satisfaction are distinguishable constructs, and pre-purchase satisfaction is a predictor of the purchase behavior of first time buyers.

Shainsesh (2004) presented that buying behavior in a business market is characterized by long cycle times, group decision making, participants from different functional areas and levels and sometimes divergent objectives, and changing roles of the participants during the buying cycle.

Jayashree (1998) mentioned that in the matter of textiles, the consumer prefers a wide variety of fabrics to choose, and their preferences changes according to the season and geographical areas. Consumer taste is a controlling factor in determining the character of goods that appears in the market. A rational approach to clothing needs and expenditure makes the consumer more effective participant in entire market economy. Gender has been identified in much literature on consumer shopping behavior as a significant factor in understanding consumer behavior and as a fundamental market segmentation index for companies to meet their customers’ needs and wants; Marketers should strive to understand the gender differences in decision-making styles. Research addressing the issue of gender differences in decision-making styles could help marketers to find better ways of communicating with both sexes and to guide marketing mix decisions (Mitchell and Walsh, 2004).
Rayport and Jaworski (2003) found that purchasing processes can be divided into three stages, namely pre-purchase, purchase and post-purchase. Each stage is of equal importance that can alter the consumer buying decision. Once consumers make a purchasing decision, consumers may need to recognize their personal needs, read product information, decide which and where to buy, determine whether to buy again from the same retailer, choose the buying modes, show satisfaction to the services or product quality and finally be loyal to the brand. These highlight the complication of buying processes and the potential impact a brand could impose in between them.

Holmlund et al. (2011) found empirically grounded elements of mature women's buying processes: the need for clothing, fashion ability, clothing fit preferences, brand preferences, retailer preferences, shopping style, and price. Based on an analysis of the findings a new model of mature women's buying patterns was developed.

Nam et al. (2007) examined the apparel and shopping preferences of mature women in America. Independent living residents were surveyed concerning fashion consciousness, fashion information sources and shopping behaviors. Young and mature consumers’ reaction to female apparel ensembles were influenced more by fit and comfort than by fashion, despite suggestions that dressing stylishly was important. New fashion was encountered via catalogue illustrations, social gatherings and window displays. Subjects high in fashion consciousness had greater financial and social involvement with fashion, greater chronological-to-cognitive age differences and larger clothing budgets. Young and mature consumers’ responses to apparel illustrations differed significantly.

Coley (2003) measured the impulse buying behaviour in relation to the demographic factor- gender. The study investigated the similarities and differences of impulse buying between genders. The research acknowledged the cognitive and affective processes affecting impulse buying behaviour of 277 students from University of Georgia. Analysis of Variance was applied on the data. The results showed significant difference between males and females with respect to unplanned buying.
The study also established considerable difference among the product categories like electronics, clothing, books and magazines and sports products etc. Though, it showed no significant difference in relation to entertainment and formal attire.

The factors influencing the buying decision process may also change. For example, the “social value” of a brand generally plays a more important role in the decision for a consumer at 25 than at 65 years. http://theconsumerfactor.com/en4-factors-influencing-consumer-behaviour/

2.2.2 Factors Affecting Buying Behaviour

According to Blackwell, Miniard and Engel (2001), all buying decisions are influenced by a set of environmental and individual factors. They selected reference group, social participation, social environment, fashion involvement, and clothing benefits sought to represent the environmental and individual factors of influence.

Various factors affect buying behavior of consumers which include cultural factors, social factors including physical, psychological, and social attributes (Souiden and Diagne, 2009), personality and self-concept, motivation, perception, and attitude, and demographic variables.

2.2.2.1 Demographic factors

Best et al. (2004) found that demographics play a key role in consumer behavior because many of the behaviors displayed are directly related to demographic classifications such as age, education, income, and occupation. These demographic variables directly influence consumption patterns and habits because they affect the individual himself/herself, in addition to other attributes.

2.2.2.1.1 Gender

While demographic variables such as income, education, and marital status are important, gender, age, and stage of life also influence purchase decisions. Men and women need and buy different products (Ward and Thuhang, 2007). They also shop differently and in general, have different attitudes about shopping. The old stereotype is that men see what they want and buy it, but women “try on everything and shop ‘til they drop.” There’s some truth to the stereotypes. That’s why so many
advertisements are directed at one sex or the other. Women influence fully two-thirds of all household product purchases, whereas men buy about three-quarters of all alcoholic beverages (Schmitt, 2008). The shopping differences between men and women seem to be changing, though. Younger, well-educated men are less likely to believe grocery shopping is a woman’s job and would be more inclined to bargain shop and use coupons if the coupons were properly targeted at them (Hill and Harmon). One survey found that approximately 45 percent of married men actually like shopping and considers it relaxing.

Ndubisi (2005) found that women are more interested, spend more time in shopping and normally make unplanned purchases. Women have a tendency to be more satisfied and responsive to sales promotions compared to males because: they are considered as ‘consumptive members’ of the family who use products but also have an eye for the value of money. To incentivize them coupon discounts are usually offered. Males on the other hand are the ‘productive members’ of the household who are involved in making money and feeding families; rebates are more likely to be targeted towards them.

Man and women work differently, they want different products and they are likely to have different ways of liking and obtaining these. Gender has an important role in consumer behaviors because, the differences between men and women about expectation, want, need, life-style etc. reflect to their consumption behaviors (Swarna, 2012). For instance, studies have revealed that gender, education, income and age differentiate the consumers' information search process. Men are less likely than women to complain when they are dissatisfied with a good or service in comparison to women; they do not spread word of mouth and they are significantly less likely than women going to use specialist magazines as a source of information (Lee, 2005).

Gender has always been the most significant. Indeed theorists like Entwistle (2000) present fashion as essentially preoccupied with gender. Clothes have long been used to hide sexual difference in its strong biological sense, at the same time to pointing up and signaling it through assumptions concerning gender in clothing
codes. Fashion thus helps to reproduce gender as a form of body style, producing a complex interplay between sexed bodies and gendered identities. Davis (1992) and Teeslon (1995) similarly regard the ambivalences of gender as at the heart of fashion. Much of the writing on gender and fashion has been rooted in feminist analysis. Feminists of the second wave tended to be critical of the fashion system and its malignant impact on the lives of women. Fashion was seen as imposing oppressive forms of gender identity, embodying practices designed to objectify and limit women, locking them into defensive and inauthentic forms of presentation, and reinforcing their cultural association with narcissism and triviality. More recently, feminists influenced by postmodernism, have taken a less negative view, recognizing the inescapability of matters of style and cultural formation in relation to the body and appearance. They have been willing to see fashion as part of a distinctive women’s culture, an area of pleasure and expressivity that goes beyond the reproduction of patriarchy and capitalism (Wilson, 1985, Evans and Thornton, 1989).

Taylor and Cosenza (2002) found that a typical later aged female teen was born to shop. Making the right choice, especially for her clothing, is important both from a social affiliation and a social influence position. This group felt brand (fit, look, and style) to be the most important attribute to consider in apparel choice and later aged female teens wanted excitement in their shopping venue. Shopping was important and there were risks associated with an incorrect choice of their clothing. Finally, the desire to stay and shop at the local mall seemed to be a function of the mall composition and excitement.

2.2.2.1.2 Age

Age of a person is one of the important personal factors influencing buyer behaviour. People buy different products at their different stages of cycle. Their taste, preference, etc also change with change in life cycle.

Madden and Zickuhr (2011) found that over eight in ten internet users aged between 18-29 use social networking sites compared with seven in ten 30-49 year olds, half of 50-64 year olds, and one-third of those age 65 and older.
Scoping the youngest and oldest members of society will create effecting opportunities for companies (Irani and Rahmati, 2010). Children and young people are the future consumers. This is the reason that they will be considered as key in green marketing. Ismailpour et al. (2010) in their study have concluded that green marketing mixture have had the most effects on consumers’ purchasing decisions aged 30 to 40 and 40 to 50 year and the least effects on consumers’ purchasing decisions over 50 years.

Rocha et al. (2005), Anderson and Boswell (2007) found that consumers experienced different requirements for clothing and fashion products based upon age or stages in the lifecycle and sizes.

Soloman et al. (2010) affirmed that as people grow older, their needs and preferences change in unity with others, who are close to their own age. It means that age significantly influences our identity, and as a result, our consumer behavior, which means that people are more likely to have some things in common with others from the same age group.

They defined term “age cohort” as group that consists of people a similar age, that usually share similar experiences, memories and perceptions. They further report that marketers usually target one or several age cohorts, since they understand that the offering will not appeal to people of any age while it can be interesting to a certain age cohort.

No relationship was found between age perception and fashion consciousness in Chaudhary’s (1988) study. She observed that although 80% of persons aged 65-91 said that they preferred to wear stylish clothes, only 25% actually chose apparel that was currently fashionable. The remaining 75% selected classic styles more fashionable in previous decades, suggesting that what is fashionable may vary with age.

While age may not seem like an important classification for customers, it is essential to consider the needs and wants of various age groups and generation subcultures. Here age is referred to as the time since birth, or chronological age, and not how one feels, or their psychological age (Sheth et al., 1999).
Kotler et al. (2008) found that with the change in the age and life-cycle stage, people change buying patterns on goods and services they buy over their lifetimes. Tastes in food, clothes, furniture and recreation are generally age related that changes over the time. Buying is also shaped by the family life-cycle stage. Lamb et al (2010) also studied even the consumption pattern of the people of same age and gender differs due to difference in their family life-cycle stage.

Lamb et al (2010) found “The family life cycle (FLC) is a series of stages determined by a combination of age, marital status, and the presence or absence of the children”.

2.2.2.1.3 Family

“Family as a consuming and decision making unit is a central phenomenon in marketing and consumer behavior” (Commuri and Gentry, 2000). As an individual always make the closest contact with family, family members can strongly influence buyer behavior. For many consumers, family is the most important social institution that strongly influences the buyer behavior, values, attitudes and self-concept.

Zu’bi et al. (2008) claimed that in terms of family interaction, parents and children influence each other. The importance of cultural influence (social factors) on consumer decision making is extensively covered in the literature (Henry, 1976; McCort and Malhotra, 1993; Radford et al., 1993).

Kotler et al. (2008) found every individual in the society does have different roles and status depending upon the position and relation that he or she holds in different groups, organizations or clubs. For example, a man employed as a manager of a company could have several roles in several groups. With his family, he plays the role of son, husband or father; in his company, he plays the role of manager. Therefore, he holds an exclusive role in different groups where he is supposed to perform certain activities depending upon the people around him. Each role affects his buying behavior during the decision making process. The role that he carries in various groups reflects the general esteem given to it by the society i.e. status. Status is another factor that he should take care before buying something. As a manager he
has more status in the society than the role of a husband or a father. Therefore, he should choose the product that shows his status in society.

### 2.2.2.1.4 Socio-Economic

Lyziak (2009) found that the economic variables (income, economic recession and devaluation of the Fiji dollar) are factors that affect the consumer’s purchasing power. These are factors that either incapacitate the consumer or enable the consumer to behave accordingly after perceiving the advertisement. Rapid increase in prices of frequently purchased products was a principal factor explaining the increase in consumers’ perception of inflation. Given the display of factors, it is reasonable to say, that economic factors do play a significant role in influencing consumer perception towards TV and Newspaper advertising.

Shah (2010) found that consumer economic situation has great influence on his/her buying behavior. The smaller the consumer’s family size or dependents, the higher the income and savings of such consumer, this will in turn influence the consumer to favor more expensive products. On the other hand, a person with low income and savings will purchase inexpensive products.

Schaninger (1981) concluded that economic factors are the most important factors in explaining the consumption of low social value products and services that are not related to class symbols, he opined that it is irrational and wrong to deny the influence that income has over buying behavior, both on type and prices of clothes purchased.

Sheth et al. (1999) found that class system aids in the classification of different levels of social and economic standing (i.e., middle class or upper-middle class). It has been proposed by previously reported researchers that social status is a truer predictor of consumer behavior than is income level or occupation.

Price discount can be defined as a short-term reduction of the listed price of a service when all buyers are equally eligible for the price reductions (Jamal, Peattie, Peattie, 2000). Short-term peaks in sales were due primarily to purchases made by occasional users of a brand rather than by new customers (Teunter and Linda, 2002).
Therefore, it is important for marketers to evaluate the success of their price promotions and find the types of promotions that work best for their products as different discount levels affect consumers’ perceptions.

Kanuk (1997) presented that consumers, especially low income earners are always economical in their purchase decision and always consider functional (quality) aspect of a product in order to make a purchase that is not just satisfactory but a perfect one (maximum value for money).

Individuals with high income would buy expensive and premium products as compared to individuals from middle and lower income group who would spend mostly on necessary items. An individual from a low income group would hardly spend money on designer clothes and watches. He would be more interested in buying grocery items or products necessary for his survival.

Chand mentioned that family income influences the buying behaviour of the family. The surplus family income, remaining after the expenditure on the basic needs of the family, is made available for buying shopping goods, durables and luxuries. Income expectations are one of the important determinants of the buying behaviour of an individual. If he expects any increase in his income, he is tempted to spend more on shopping goods, durable goods and luxuries. On the other hand, if he expects any fall in his future income, he will curtail his expenditure on comforts and luxuries and restrict his expenditure to bare necessities.

Many Americans would probably say that they don’t make enough money, but in reality the average Americans standard of living continues to improve. These income shifts are linked to two key factors: a shift in women’s roles and increases in educational attainment.

Christopher (1994) found that consumer demand for goods and services depends on both ability to buy and willingness to buy. While demand for supplies tends to be stable over time, other expenditure can be postponed or eliminated if people don’t feel now is a good time to spend money. For example, a person may decide to “make do” with his current wardrobe for another season rather than buying new clothes now.
Joes, Saegert and Gresham (1996) found that consumer’s anxieties about money are not necessarily related to how much he or she actually has; acquiring and managing money is more a state of mind than of wallet. Money can have a variety of complex psychological meanings; it can be educated with success or failure, social acceptability, security, love, or freedom.

Economic conditions and social status often determine the type of clothing we select. All societies can be roughly divided into the “haves” and the “have-note” (though sometimes “having” is a question of degree). The United State is place where “all men are created equal,” but even so some people seem to be more equal than others. As Phil’s encounter with the Caldwells suggests, a consumers standing in society, or social class, is determined by a complex set of variables, including income, family background, and occupation. Kaiser (1997) describes an even broader concept of social location, referring to an abstract point of intersection of these and other variables, including ones sex and age, in certain time and place with its own belief band value configuration. Through the socialization process, where individuals learn what is expected of them, most of the time people want to obey the rules or “dress the part” within one’s social location.

Richard (1983) mentioned that the term social class is generally used to describe the overall rank of people of society. People who are grouped within the same social class are approximately equal in terms of their social standing in the community. They work in roughly similar occupations, and they tend to have similar lifestyle by virtue of their income levels and common tastes. These people tend to socialize with the one another and share many ideas and values regarding the way of life should be lived.

According to Osborn (1987) in contrast, more affluent people tend to be concerned about appearance and body image. These differences mean marketers for different products such as clothing and fashion can be segmented by social class.

2.2.2.1.5 Lifestyle

Kotler et al. (2008) found “Lifestyle is a person’s pattern of living as expressed in his or her activities, interests and opinions”. Lifestyle captures a person’s whole
pattern of acting or interacting in the world more than profiling a person’s social class or personality.

Lazer (1963) and Plummer (1974) found that lifestyle is measured through psychographics. It is the technique of measuring lifestyles and developing lifestyle classifications. Basically, it involves measuring the main AIO dimensions (activities, interests and opinions). Specifically, Psychographics focuses on the people likes and dislikes, their areas of interests and their opinions on various matters.

### 2.3 Other Factors Influencing Buying Behaviour

#### 2.3.1 Brand

According to the American Marketing Association’s (AMA), brand is defined as a “name, term, sign, symbol or design, or a combination of them intended to signify the goods or services of one seller or group of sellers and to differentiate them from those of competitors”.


Keller (2003) also opined that whenever a marketer creates a new name, logo, or symbol for a new product, a brand is created.

Hankingson and Cowking (1996) also highlighted the fact that the brand should help to distinguish the product. They define brand as: “A product or service which can be distinguished from its competitors”.

Melin (1999) found that brand awareness is important since a lot of the consumers feel that if the brand is well known it has good quality. Most important is not that the brand is well known, it is what it is known for.

Aaker (1991) found that brand awareness is the capacity of consumers to recognize or remember a brand, and there is a linkage between the brand and the product class, but the link does not have to be strong. Brand awareness is a process from where the brand is just known to a level when the consumers have put the brand on a higher rank; the brand has become the “top of mind”.
Kim and Han (2000) found that black consumers had strong interests in and unique perceptions of branded goods.

Huddleston and Cassill (1990) found that quality proneness, annual expenditure and type of store shopped were significant predictors of brand orientation of female consumers aged 25-44.

Baltas (1997) found that brand familiarity is extent of information available about the brand that makes a consumer confident to buy the product. The more familiar the consumers are with the brand the less perceived risk.

Erdem (1998) also found that brand purchasing decisions have positive influence on customers’ confidence.

Alba and Huchinson, 1987; Kent and Allen 1994; Campbell and Keller (2003) have given views that it is no doubt that high level of familiarity is desirable and beneficial because it facilitates purchase decision process and increases consumer’s confidence and trust. Brand familiarity reflects the extent of consumer’s direct or indirect experience with a brand.

Lambert and Laurent (2007) analyzed how brand preferences vary with age. Several studies show a tendency for older consumers to prefer long-established options.

Kolter, Brown and Armstrong (2003) mentioned that a brand is a “name, term, sign, symbol, or design, or a combination of these, intended to identify the goods or services of one seller or group of sellers and to differentiate them from those of competitors”. Brand can offer intangible benefits that go beyond they functional benefits of a product.

Sproles and Kendall (1986) have found that the brand consciousness scores high in consumer decision-making. In addition, the factor of brand consciousness is ranked number one in the list of the factors of consumer decision-making in their study, which included the samples of Korean, the Chinese and the Indian and second for the United State sample.
Orth and Kahle (2008) have found that individuals higher on internal values and with more complex social identities were less susceptible to normative influence and placed less emphasis on social brand benefits. They have also shown that reference group salience interacts with personal values and social identity complexity in affecting consumer susceptibility to normative influence, which in turn affects consumer brand choice.

Shrivastava, *et al.* (1995) found that consumers’ buying preferences among the brands were significantly affected by the age group of consumers, as their priorities change in terms of colour, design, and quality and brand perception.

Wang *et al.* (2002) stated that Chinese consumers have different viewpoint toward imported brands and domestic brand clothing in China. Their studies showed that consumers who preferred to purchase the imported brand clothing had a unique lifestyle and shopped more frequently than who preferred domestic brand clothing.

Hansen (2005) found out that once consumers perceive a price difference between local-owned and foreign owned brands, price dissimilarities begin to affect their preference for local-owned brands. Therefore, price is also one of the most important extrinsic cues that consumers use when evaluating the product/brand.

Ger (1999) found that global brands may have a higher prestige than local brands due to their relative scarcity and higher price. Furthermore, global brands may also stand for cosmopolitanism. Some consumers prefer global brands because they enhance their self-image as being cosmopolitan, sophisticated, and modern.

Mooij (1998) opined that local brands tend to be targeted and positioned based on a deep cultural understanding and therefore create “a sustainable unique value and offer the symbolism of authenticity and prestige”. Still, consumers have been found to have no intrinsic preference for global brands.

Swaminathan *et al.* (2001) found out that reference groups include groups or people whom one can look up for guidance and ask for opinion. These are important source of influencing the brand purchases. Reference group include friends and family who influence ones buying decisions due to special skills, knowledge,
personality. If a friend had a bad experience with a product, it is more likely that one will refrain from buying it. However, many studies found out that, knowledge that consumers obtain through direct personal experience will be perceived to be more trustworthy than information from other communications.

Grant and Stephen (2006) examined teenage (‘tweenage’) girls’ purchasing decisions for fashion clothing and the impact of brands on their behavior. This group is highly fashion-sensitive. The findings, based on four focus groups, show that the key decision factors when buying are parent and peer group approval, together with the fact that purchasing of fashion items is strongly influenced by the brand name and its associations. Further, the findings revealed that the respondents were prepared to pay a premium for a branded product and placed a high emphasis on the product being deemed ‘cool’.

2.4.1.3 Brand loyalty / Brand consciousness

Brand loyalty affects the consumers’ choice of brand to a high extent. When consumers are loyal to a brand, they buy the product of this specific brand on a regular basis. Through this behaviour, they can be sure to get what they pay for. Further, by being this loyal, the consumers close their eyes for other brands, which may be even better brands than the chosen one. In that way, brands with many loyal consumers have great advantages. They can handle competition in terms of lower price and improved products much better if they have many loyal consumers (Usiner, 2000).

Today’s young consumers are inclined more towards leading a comfortable and hassle-free life. They have come in possession of money and wish to spend it on trusted goods and services, which are well worth the money that they would pay. 'Brands' cost them dearly and yet, they prefer the same as they are conscious of the fact that branded products give them their money's worth. This generation of consumers may, therefore, be labeled as 'the brand conscious generation' (Sherlaker, 1995).

A study by Fernandez (2009) focused on the impact of branding on Gen Y’s choice of clothing. This research looked specifically at college students aged between 18-24 years old. The findings of the study suggest that Gen Y are brand conscious as
the right choice of clothing helps them create an image and identity for themselves. Peer influence plays a crucial role in their choice of brands as it aids in their socialization process. In addition, advertising is an important variable in conferring brand values and establishing an image for the brand. Celebrity endorsements have a huge impact on branded clothing too as they promote certain attributes like image, quality and status.

According to Schultz (2005), a satisfied customer will demonstrate the loyalty to the brand in a way that shows the willingness to repeat the purchase and provide positive comments to the social groups using word-of-mouth technique. The product brand itself and its importance to the client is included in purchase decision making as well.

Beaundoin and Lachance (2006) studied determinates of adolescents’ brand sensitivity of clothing to better understand the interest of adolescents in clothing brand names and to ascertain how different psychology, social, socioeconomic variables explained variance in their brand sensitivity. Multiple linear regression analysis revealed that susceptibility to peer influence, gender, fashion innovativeness, consumer competence, self-esteem, brand importance for father, and age were significantly related to brand sensitivity.

2.4.1.4 Brand Awareness

Brand awareness is the capacity of consumers to recognize or remember a brand, and there is a linkage between the brand and the product class, but the link does not have to be strong. Brand awareness is a process from where the brand is just known to a level when the consumers have put the brand on a higher rank; the brand has become the “top of mind” (Aaker, 1991).

Shimp (2010) found that from the consumer’s point, a brand has no equity unless customer is at least aware of the brand. The recall of brand awareness is based on a continuum where the brand recognition is in the lowest level and the highest level where the named brand is going along with unaided cancellation.
Schmitt (1999) found that brand cannot only be seen as an identifier. He stated that a memorable name and a good image is not enough; the company has to deliver experiences. He suggested two approaches to branding; the first is to see the brand as an identifier where the names, logos and slogans give the consumers awareness and a specific image. The other approach is to see the brand as an experience provider where the names, logos, slogans, events and other consumer contacts give the consumers sensory, affective, creative relations and lifestyles with the brand.

Adams (2012) found that familiarity is considered as higher standard than awareness, it is a measure of the knowledge and understanding the customer has about the brand. Sundaram (1999) examined that consumer evaluates the product by taste, smell, size and shape. If no difference is found when a consumer has to choose between two similar products, it is likely that she will make the judgment and decision by brand. In this situation, the brand which appears to be more familiar with consumer and had received positive exposure previously will have more advantage. Individuals interpret in relation to past experience, internal and external factors. Increased brand familiarity may be due to exposure to the brand in advertisements or in a store, recognition of the brand name, and prior purchase and/or usage of the brand.

Bettman and Park (1980) opined that consumer previous knowledge and experience have greater extent to process the brand, but it depends on the weight of consumer prior knowledge and cognitive ability. Szymanski and Busch (1987) also proved that perceptions of quality and products are influencing individuals buying behavior prior to demographic, psychological and shopping behavior. Several different approaches have been made to explain consumer behavior concerning private labels. Most studies examined private label consumer behavior in association with demographic and socio economic characteristics. However, attitude and behavioral characteristic are also highlighted as important determinates of store brand proneness than demographic and socio-economic characteristic (Baltas, 1997).

2.3.2 Quality

Bargi and Shailaja (1994) concluded that adolescents prefer to purchase quality material with good colour combination at reasonable price.
Davis (1985) found that for women’s skirt, perception of quality does appear to be affected by the presence of brand label.

Behling and Wilch (1988) found that in evaluating men’s slacks, consumers familiar with all the labels perceived a difference in quality among three national identical pair of slacks while those unfamiliar with the labels perceived no difference.

Quality is defined as evaluation of excellence and superiority of the product (Zeithaml, 1988). In the previous studies, some researchers argued that quality cannot be defined and quality is objective which can be measured. In a different thought others believed quality cannot be measured. Combining these two approaches quality is divided into objective of quality and perception of quality (Anselmsson and Persson, 2007). Objective of quality is evaluation of the product based on physical characteristics. While perception of quality considers subjective notation which is consumer evaluation of the product and judgment that is based on some attributes.

Kim and Shim (2002) found that 40 percent of consumers classified themselves as sophisticated quality shoppers and concluded perfectionist/high-quality conscious factor is significant for consumer decision-making style.

A strong brand often has a higher price. The higher price becomes a sign of high quality to the consumers. The quality is highly associated with other reasons for buying a special brand. For example, consumers have to be aware of the brand and know the brand name to remember the good quality. Moreover, if the consumers’ image of the brand is high quality, they may buy the brand because of the quality image that they have (Uggla, 2001; Aaker, 1991).

Chinen et al. (2000) suggested that more American consumers are evaluating the quality of products than the other seven factors. This showed that the quality consciousness has become an important tool of measurement on purchase decision.

2.3.3 Price

Price is the amount of money a consumer sacrifices to obtain the product (Zeithaml, 1988). Price is classified into two parts that is objective price and perceive price. Objective price is the actual price of the product while perceive price is
individual believe of the price in relation to the quality of the product (Donald, Lichtenstein and Scot, 1989). Consumer perception with respect to price is different and has a positive influence on the buying behavior.

According to Hoch and Banerji (1993), economic recession has impact on PLB buying behavior. When income decreases consumers become price consciousness and shift their preferences to private label brands rather than choosing national brands. Consumers that prefer to buy more PLBs than national brands are price conscious. Zeithaml (1998) also mentioned that PLB buyers are price seekers and they look for low price, as a result, for some consumers who purchase inexpensive product finds achieving a high value.

Bao and Sheng (2011) found that some consumers might associate low price with low quality. Those consumers who think price is an indicator of quality and companies might reduce the quality of the product to minimize the cost. Thus, to them the higher price is a signal of a better quality. Moreover, consumers relate price and quality with self-esteem.

Zeithaml (1988) expressed price-quality relationship in association of 5 factors. First factor believes as all the information's the consumers perceive through advertisements and brand reputation has power on purchasing decision than price of the product. The second factor explains consumers who are not aware about price they do not use price as a quality reference. Third factor- consumers who have less knowledge about the quality of the product use extrinsic cue such as price, brand name and package to buy the product. Fourth factor, some consumers use price as a signal of higher quality but when there is a price variation on the assortment of products for a tiny quality difference the consumers prefer products with lesser price.

Creyer and Ross (1997) suggested that when the consumers’ price consciousness increases, demand for products that offer the highest benefit-to-cost ratio is likely to increase”. This means that consumers are likely to consider the most valuable product at the most acceptable or lower price than the retail quality, fashion conscious, and brand loyalty. In addition, they also examined the factors between price and quality, and found that most of the consumers tend to select the lower
price products, but with a higher value option, rather than select the higher price products, with a guaranteed best quality option.

Bucklin et al. (1998) stated that price consciousness significantly influences consumer’s decision-making or choice and thus affects the purchase decision. He also found that, price conscious consumers are sensitive with the discount price and would switch to that brand and make the purchases early than usually required.

It is possible to use price as a reason for brand choice in two ways: seek the lowest price to avoid financial risk or seek the higher price to gain product quality (Macdonald and Sharp, 2000).

Söderlund (2000) stated that three factors are important for which product the consumers will choose in purchasing every day products: price, place and brand. The place is often given when it comes to every day products since they all can be found in the supermarket.

Ismail (2012) suggested that most important factors that influence a consumer’s final decision are the price and quality of the product in question. Since the consumers usually associate the price of the brand with its quality, a brand priced too low is generally perceived as a low quality product. Similarly, a product priced too high may not be affordable by many. Other factors that have an impact on the consumer preferences are: consumer ethnocentrism, country of origin, social status, price relativity with the competing brands and family and friends. Brands have been constantly reviewed and redefined in the marketing literature and there are numerous definitions for ‘brand’.

2.3.4 Advertising/Information sources
Singh et al. (1996) conducted a survey on consumer awareness during purchase of clothing material on a sample of women respondents randomly selected from labour colony of Haryana Agricultural University, Hisar. It was reported that 50% of the respondents checked the information pertaining to the name of material and its cost. None of the respondents checked type of blend or percentage of blend.
90% of the women examined the cloth by touching the material followed by their past experience of it and colour fastness.

Independent consumer researches carried out for the IWS in USA, Japan, Germany, France, UK and Italy show that most consumers understand that wool mark product must pass special quality standards; they associated wool mark with best clothing brands. About 80% consumers said that the wool mark gives the confidence during buying of clothes. Nearly half reported that they always look for wool mark label and more than the half said they were nervous about buying a wool garment that did not carry the mark. In India itself research conducted in Lucknow and Delhi confirmed that wool mark was India’s best known clothing symbol amongst higher income earner (Rs. 3501 p.m. and above) and 55% of the sample confirmed that it gave them an assurance of quality (Anonymous, 1993).

Advertising is the activity of attracting consumer attention. Through advertisement marketers transmit product information, differentiate their products from that of competitors and increase their market share by persuading consumers. For new or niche brand, recognition is important, thus, using advertising is tactical tool to familiarize consumers with new products and create buying incentives. The fact is developing a brand is difficult and take times; companies make use of advertisement as a technique to enter other branded products (Parker, 1997). On the consumer side, advertising increases buying behavior for those who have a positive attitude and or trust towards advertised products (Mehta, 2000).

Acharya and Mukherjee (2003) found that advertisement can augment demand for a brand to a great extent. Very small survey of households conducted at seven locations in and around Kolkata city during July-August, 2002 revealed that in most cases, TV advertisements did influence the decision to switch to the advertised brand for durable products. For nondurables, like soaps, shampoos, etc. brand loyalty is more apparent though gift and discount offers did cause some switch to the advertised brand. On the other hand, for both durables and non- durables, TV advertisement appeared to have a perceptible influence in shaping purchase decision or brand switch rather than non-TV advertisements.
2.3.5 Fashion Consciousness

Jonathan and Mills (1982) mentioned that fashion consciousness refers to a person’s degree of involvement with the styles or fashion of clothing. An individual does not have to be either a fashion opinion leader or a fashion innovator to be considered fashion conscious. Rather, fashion conscious is characterized by an interest in clothing and fashion, and in one’s appearance.

Walsh et al. (2001) found that fashion consciousness among German consumers was related to be desire for up-to-date styles, frequent change in one’s wardrobe and pleasurable shopping experiences. Obviously, fashion consciousness is a convenient consumer attribute for apparel marketers, in that this pre-existing interest in clothing can increase consumer receptivity to apparel product promotion (Richards and Sturman, 1977; Kaiser and Chandler, 1984).

Lumpkin (1985) found that a high proportion of active mature consumer were relatively heavy spenders on clothing, and therefore concluded that fashion-conscious segment do exist among older apparel shoppers.

Barak and Stern (1985) noted that fashion-conscious women often feel younger than their chronological age. However, no relationship was found between age perception and fashion consciousness in Chowdhary’s (1988) study. She also observed that although 80% of persons aged 65-91 said that they preferred to wear ‘stylish clothing’; only 25% actually choose apparel that was currently fashionable. The remaining 75% selected classic styles more fashionable in previous decades, suggesting that perceptions of what is fashionable may vary with age.

Mathur et al. (1998) observed that these new age elderly (in comparison with other mature consumers) have different value orientations, younger cognitive ages and greater self-confidence, and are more receptive to change, including willingness to try new products and experiences. Due to these differences, the researchers recommended approaching the mature market with value-based marketing strategies, rather than age-based ones.
O’Neal (1998) confirmed the power of the black consumer in the marketplace and the desire of the black consumer to use dress as visual evidence of their ethnicity. Edmonds (1979) determined that black women were more fashion conscious and went shopping more frequently than the white women in the study.

Beaudoin et al. (2003) also identified that female teenagers exhibited more fashion innovativeness than males. It is a unique dimension of behavior, and is the way through which young girls as consumers express their identity. Clothing brands give them an avenue for doing so.

2.3.6 Aesthetic appeal

Eckman et al. (2013) revealed that different criteria had primary effects in two stages of the purchase process. During the Interest phase, color/pattern, styling, and fabric were most critical in influencing selection of garments from the display racks. Fit, styling, and appearance on the body were more important in determining rejection or adoption of the garments during the Trial phase in the dressing rooms.

2.3.7 Store Selection Criteria

Rajor and Miglani (1982) found that 66% rural home makers selected ordinary unregistered shops, which could sell the goods at any rate and had no hard fast rules for the marginal profit; 64% selected standard registered shops which sold quality goods at reasonable price and associated with certain firms, mills or agency and the rest preferred city cut piece shops, city footpath and cooperative shops. Type of shop selected was not influenced by their age, education and family income but by the person accompanying for shopping or any sales promotion technique.

Since the store with the best expected performance is chosen among alternatives, performance forms a basis of store location selection. Indeed, criteria necessary to be considered for selecting store location are the elements influencing store performance. Accordingly, the quality of store-location selection models is dependent upon the ability to predict performance goals that are often set in the form of dollar sales volume or demand (Cottrell, 1973; Ingene and Lusch, 1980; Reinartz and Kumar, 1999; Berman and Evans, 2010; Li and Liu, 2012).