CHAPTER IV

PERSONAL VALUES AND SHOPPING STYLES

In this study a ‘Value Shopping Style Model’ is proposed and tested. The model has been developed on a three-fold phase involving an extensive review of theory relating to consumer behaviour, review of past studies in the related area that used value scales and consumer styles inventory, and personal interaction with apparel manufacturers and marketers.

Theoretical Background of Consumer Behaviour

Consumer behaviour is “the study of individuals, groups, or organizations and the processes they use to select, secure, use, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society.”

Insight into customer buying behaviour or consumer decision-making process leads to a better development of an effective marketing strategy. Understanding buying-related decision-making behaviour of consumers is important for companies’ strategic marketing activities. Effective communication with different consumer segments can be made by understanding the psychological processes that affect consumer behaviour.

A marketer can rarely satisfy everyone in a market. Not everyone likes the same toothpaste, beverage, automobile, TV channel, mobile handset and perfume. Therefore, marketers identify and profile distinct groups of buyers who might prefer or require different products and marketing mixes. Market segmentation is an essential part of the marketing process. It allows firms to allocate their market into groups that have the same characteristics which are relevant for decision making in the marketing strategy.

168 Hawkins and Mothersbaugh,(2013). Consumer Behavior. Chapter 1
The different types of market segmentation are demographic segmentation, where marketers divide the market into smaller segments based on gender, age, marital status, income, family size, occupation, education, religion, race, and nationality. Geographic segmentation refers to the segmentation of the market according to geographic criteria such as Nations, States, Regions, Countries, Cities or Zip codes. Psychographic segmentation is where consumers are divided according to their lifestyle, attitudes, interests, personality, values and social class. Behavioural Segmentation is where the segmentation is based on benefits that are required, purchase occasion, purchase behaviour, usage and perception and beliefs of consumers.

For many years, demographic segmentation is the basis in which marketers used to target consumers. Though demographic still continues to be the most preferred and easier approach to segmentation, researchers have established that they do not provide a complete understanding of the individual consumer. The basic difference between the two types is that while demographics segment consumers based on their similarities, psychographics segment consumers based on their individual differences. Demographics help to make an initial step into market sizing and segmentation. Whereas, psychographics helps to understand the psychology of how a person makes decisions, and their own self-image.

The consumers in the same demographic segment possess divergent psychographic makeup. Thus, psychographic segmentation allows the marketer to look at consumers as real people or entities. The demographic and psychographic approaches are highly complementary and work best together. People hailing from the same sub-culture, social class and even occupation follow quite different lifestyles.

Psychographic segmentation offers many benefits to marketers. Besides the most obvious benefit of increased sales; it also increases the brand value of the company in the eyes of the customer, provides greater usefulness of the product for the customer and better inputs for the design of new products that the customer will like. It also results in lesser amount of money spent on marketing as it is approaches
a more specific group. Marketers find it easier to target a specific type of customer base and derive effective and efficient marketing strategies. A greater degree of customer satisfaction and customer loyalty leads to higher amount of customer retention. Psychographics also enables strategic positioning of new products, repositioning of existing products, develop new product concepts and create new product opportunities in specific fields.

Psychographics has proven to be a very useful tool for organisations in their marketing research. It identifies target markets that could not be isolated using only demographic variables. Psychographics are designed to measure the consumer's pre-disposition to buy a product and the factors that influence and stimulate buying behaviour. Researchers have often paid their attention towards psychographics because of the limitations encountered in demographics. An advantage of psychographics is that it describes segments in terms that are directly relevant to advertisement campaign and market planning decisions of organisations.

Psychographic segmentation suffers from the drawbacks of any priori segmentation. The most serious problem is that consumers are constantly changing, so the segmentation framework needs to be changed in order to keep up the pace. People’s attitudes and circumstances change quickly and it is difficult for fixed segmentation frameworks to reflect this accurately. On the other hand, behavioural based schemes can capture the results of these changes as they affect buying patterns, allowing the marketer to respond.

There are reliability problems in psychographic segmentation. Firstly, there are no standardized methods to evaluate the stability of the results of psychographic techniques and uncertainty in this area weakens predictive power. Therefore, it will create doubts regarding the reliability of the targeted segment and market. The main problem is that psychographics attempt to measure intangible and diffuse concepts. Values and attitudes are not easy to measure as every single person has a different

\[169\text{Meaning: -relating to or denoting reasoning or knowledge which proceeds from theoretical deduction rather than from observation or experience:\url{http://www.oxforddictionaries.com}}\]
personality and consequently have different opinions and interests. However, behavioural segmentation is not practical in every market and priori methods such as psychographic segmentation become the only practical approach.

**VALUE SCALES**

Values scales are psychological inventories used to determine the values that people endorse in their lives. They facilitate the understanding of both work and general values that individuals uphold. Most scales have been normalized and can therefore be used cross-culturally for vocational, marketing, and counselling purposes, yielding unbiased results. Values scales are used by psychologists, political, economists, and others interested in defining values, determining what people value, and evaluating the ultimate function or purpose of values. While there are a large number of different instruments developed and used over time, there are few most commonly used social value classification systems in marketing research.

The most widely used value scales are:

- **RVS** - Rokeach Value Survey (1973)
- **VALS** - Values and Lifestyles (1978)
- **LOV** - List of Values – Kahle (1983)
- **SVI** - Schwartz’s Value Inventory (1992)

A brief description of these prominent and widely used values scales used in consumer behaviour studies are presented here.

**RVS - Rokeach Value Survey (1973)**

Milton Rokeach, a prominent social psychologist, created the Rokeach Value Survey (RVS), which has been in use for more than 30 years. The instrument contains two sets of values each representing 18 individual items - Terminal Values refer to desirable end-states of existence. These are the goals that a person would like to achieve during his or her lifetime. These values vary among different

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groups of people in different cultures. Instrumental Values refer to preferable modes of behaviour. These are the means of achieving the terminal values.

The value survey asks subjects to rank the values in order of importance to them. The actual directions are as follows: “Rank each value in its order of importance to you. Study the list and think of how much each value may act as a guiding principle in your life. The Rokeach Value Survey has been extensively used in empirical research work by psychologists, sociologists and marketers.

Rokeach Value List consists of:


**VALS - Values and Lifestyles**

**VALS** (“Values, Attitudes and Lifestyles”) is a proprietary research methodology used for psychographic market segmentation. VALS was developed in 1978 by social scientist and consumer futurist Arnold Mitchell and his colleagues at SRI International. It was immediately embraced by advertising agencies, and is currently offered as a product of SRI’s consulting services division. VALS draws heavily on the work of Harvard sociologist David Riesman and psychologist Abraham Maslow. Both public television and radio of United States track customer loyalty using the VALS Psychographic segmentation system developed by SRI Consulting (Susan Myrland). The basic tenet of VALS is that people express their personalities through their behaviours. VALS specifically defines consumer

[172](http://www.strategicbusinessinsights.com/vals/)
segments on the basis of those personality traits that affect behaviour in the marketplace. VALS uses psychology to analyze the dynamics underlying consumer preferences and choices.

However, it should be noted that VALS is a proprietary tool and use of VALS is restricted to permissions and applicable only within The US.

The VALS segments are as follows:

1. Innovators – Sophisticated, high self esteem, upscale; and image is important to them.
2. Thinkers – Conservative, practical, income allows many choices; and these people look for value.
3. Achievers – Goal oriented lifestyle; image is very important to them.
4. Experiencers – Like “cool stuff,” like excitement and variety, and they spend a high proportion of income on fashion.
5. Believers – Conservative; they like familiar and established brands.
6. Strivers – Trendy and fun loving, money defines success; they are concerned about the opinion of others.
7. Makers – Practical people, do it yourself, unimpressed by material possessions; they prefer value to luxury.
8. Survivors – Few resources, buy at a discount, very modest market; they have little motivation to buy.

Schwartz's Value Inventory (SVI)\textsuperscript{173}

Shalom Schwartz (1992, 1994) used his 'Schwartz Value Inventory' (SVI) with a wide survey of over 60,000 people to identify common values that acted as ‘guiding principles for one’s life’. Schwartz identified and validated 10 value domains or distinct value groups with a total of 56 or 57 values included in them. Values are rated by participants of the survey according to the importance of values for them. The domains represent either individualistic or collective values, or a

combination of them, and are viewed in a framework of four dimensions - openness to change, self-enhancement, conservation and self-transcendence.

Schwartz Value Inventory assesses for the following values:

Achievement: Personal success through the demonstration of competence in accordance with society's standards, e.g., ambition.

Benevolence: Preservation and enhancement of the welfare of others in one's immediate social circle, e.g., forgiveness.

Conformity: Restraint of actions that violate social norms or expectations, e.g., politeness.

Hedonism: Personal gratification and pleasure, e.g., enjoyment of food, sex, and leisure.

Power: Social status, prestige, dominance, and control over others, e.g., wealth.

Security: Safety, harmony, and stability of society, e.g., law and order.

Self-direction: Independent thought and action, e.g., freedom.

Stimulation: Excitement, novelty, and challenge in life, e.g., variety.

Tradition: Respect for and acceptance of one's cultural or religious customs, e.g., religious devotion.

Universalism: Understanding, appreciating, and protecting all people and nature, e.g., social justice, equality, environmentalism.

LOV - List of Values – Kahle (1983)\textsuperscript{174}

The list of values (LOV) is a widely used scale for the measurement of values in a variety of consumer behaviour contexts. Kahle has suggested that the instrument is a widely accepted measure for cross-cultural comparison of values. Developed at the

University of Michigan Survey Research Centre, the LOV is based on the theoretical contributions Abraham Maslow, Milton Rokeach and Feather.\textsuperscript{175} The LOV items were derived by culling the values from a much larger pool of values to the nine LOV items. Initiated by the work of Veroff et al., it was further developed by Lynn Kahle to address the limitations of the Rokeach Value Survey (RVS) and provide a more parsimonious measurement of personal values. Kahle first used the LOV scale in America with 2264 adult respondents. Subsequent research has confirmed the reliability and validity of the LOV and applied it to many specific consumer behaviours, including opinion leadership, gift giving, and conformity in dress, advertising preferences and sports participation.

The List of Values (LOV) typology draws a distinction between external and internal values, and it notes the importance of interpersonal relations in value fulfillment, as well as personal factors (i.e., self-respect, self-fulfillment) and a personal factors (i.e., fun, security, excitement) in value fulfillment. In essence, the LOV measures those values that are central to people in living their lives, particularly the values of life’s major roles (i.e., marriage, parenting, work, leisure, and daily consumptions). The LOV is most closely tied to social adaptation and many studies suggest that the LOV is related to and/or predictive of consumer behaviour and related activities.\textsuperscript{176}

The LOV is composed of nine values that can be scored in a number of ways. Each value can be evaluated on 9- or 10-point scales (\textit{very unimportant to very important}), or the values can be rank ordered from most to least important. Also, some combination of the two methods can be used where each value is rated on 9- or 10-point scales and then subjects are asked to circle the one or two values that are most important to them in living their daily lives. The original List of Values: LOV\textsuperscript{177} developed by Kahle (1983) consists of the following values:

The following are a list of ‘values’ that some people look for or want out of life. Please study the list carefully and then; Rate each value on how important it is in your daily life, where 1 = least important and 9 = very Important.

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<tbody>
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<td>1.</td>
<td>Sense of Belonging</td>
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<td>Excitement</td>
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<td>3.</td>
<td>Warm Relationships with others</td>
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<td>4.</td>
<td>Self-fulfillment</td>
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<td>5.</td>
<td>Being Well-respected</td>
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<td>6.</td>
<td>Fun and enjoyment of life</td>
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<td>7.</td>
<td>Security &amp; Comfort</td>
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<td>8.</td>
<td>Self-respect</td>
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<tr>
<td>9.</td>
<td>A sense of accomplishment</td>
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</table>

In the original study using LOV by Kahle (1983), only 2% of the sample endorsed “excitement” as their top value, therefore subsequently, excitement was collapsed into the “fun and enjoyment in life” category. Kahle’s List of Values does not dictate that respondents be given definitions of the values which they are asked to reflect upon. Without a descriptor to establish a common approach to each value, each respondent to the LOV may not be rating the same set of values. They may be rating their own subjective interpretations of them instead. The implications are potentially important because, if certain values have multiple interpretations, the classification of individuals into value segments on the basis of the single most important value may be misleading.
Giving due consideration to the above two shortcomings of the original LOV, the scale has been adapted to suit the specific requirements of the present study which are stated as follows:

a) To remove the value “excitement” as it could be mis-interpreted by the age group under reference and also because it is similar to the value “fun & enjoyment in life” as suggested by Kahle.\(^{178}\)

b) To add two additional values that are relevant for the study and that would have a bearing on the manner a person dresses and hence would have an impact on the clothing purchase decision. The values added are: ‘Simplicity’ and ‘Being Independent’.

c) To add a descriptor to establish a common approach to each value in order to avoid subjective/multiple interpretations

THE CONSUMER STYLES INVENTORY [CSI] SPROLES & KENDALL 1986\(^{179}\)

A consumer decision-making style is defined as a mental orientation characterizing a consumer’s approach to make choices. It is a basic consumer personality, similar to the concept of personality in psychology.\(^{180}\) The examination of the decision-making construct can be categorised into three major approaches: the psychographic/lifestyle approach,\(^{181}\) the consumer typology approach,\(^{182}\) and the consumer characteristics approach.\(^{183}\) Among these three approaches, the consumer characteristics approach has been widely acknowledged by consumer researchers as the most explanatory and powerful construct because it focuses on the cognitive and affective aspects of consumer behaviour. This approach deals with consumers’ general predisposition towards the act of shopping and describes the mental


orientation of consumers in their decision-making process. The underlying idea is that consumers engage in shopping with certain fundamental decision-making styles.

Sproles and Kendall conceptualized the Consumer Styles Inventory (CSI), which is an early attempt to systematically measure shopping orientations using decision-making orientations. One of the most important assumptions of this approach is that each individual consumer has a specific decision-making style resulting from a combination of their individual decision making dimensions. Decision making styles are very important to marketers who want to expand their products or services into new and overseas markets because, if they can comprehend the different cultures of these markets, they can easily target their products, services, locations and promotional efforts according to the types of consumers and identify the differences and similarities of consumer decision making between different countries.

Sproles and Kendall used data from samples of young consumers in the United States to measure basic characteristics of consumer decision-making styles. They developed and validated a Consumer Styles Inventory (CSI) for this purpose. This model has been used internationally by many great researchers to identify the different shopping characteristics or decision-making styles of consumers. There have been a substantial number of studies designed to investigate consumer behaviour. Based on his review of previous literature, Sproles initially identified 50 items relating to consumers’ cognitive and affective orientation towards shopping activities. Subsequently the inventory was refined and a more parsimonious scale consisting of 40 items was developed. The Consumer Style Inventory (CSI) that they have developed consists of eight mental consumer style characteristics. Specific descriptions were given for each style by the authors.


<table>
<thead>
<tr>
<th>No.</th>
<th>Decision-making Style / Trait</th>
<th>Characteristics</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Perfectionist, high-quality conscious</td>
<td>A characteristic measuring the degree to which a consumer searches carefully and systematically for the best quality in products</td>
</tr>
<tr>
<td>2</td>
<td>Brand consciousness, “price equals quality”</td>
<td>Measuring a consumer’s orientation to buying the more expensive, well-known brands in the belief that the higher price of a product is an indicator of better quality.</td>
</tr>
<tr>
<td>3</td>
<td>Novelty and fashion conscious</td>
<td>A characteristic identifying consumers who appear to like new and innovative products and gain excitement from seeking out new things.</td>
</tr>
<tr>
<td>4</td>
<td>Recreational and shopping conscious</td>
<td>A characteristic measuring the degree to which a consumer finds shopping a pleasant activity and shops just for the fun of it.</td>
</tr>
<tr>
<td>5</td>
<td>Price conscious/value for the money consciousness</td>
<td>A characteristic identifying those with particularly high consciousness of sale prices and lower prices in general.</td>
</tr>
<tr>
<td>6</td>
<td>Impulsiveness/Careless</td>
<td>A characteristic identifying those who tend to buy in the spur of the moment and appear unconcerned about how much they spend (or getting “best buys”).</td>
</tr>
<tr>
<td>7</td>
<td>Confused by Overchoice</td>
<td>A characteristic identifying those consumers who perceive too many brands and stores from which to choose, experiencing information overload in the market.</td>
</tr>
<tr>
<td>8</td>
<td>Habitual/brand-loyal</td>
<td>A characteristic indicating consumers who have favourite brands and stores, who have formed habits in choosing these repetitively.</td>
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</tbody>
</table>

Source: Sproles & Kendall, 1986; Sproles and Sproles 1990
The 40-item Consumer Style inventory (CSI) was tested on a sample of 482 individuals of the US youth population. The subjects were all high school students in home economics classes. Also for each style, a three-item short form of the scale is available (i.e., 24 items total). All items are scored on 5-point Likert-type scales ranging from strongly disagree to strongly agree. Item scores are summed within each style separately to create composite scores for each style.

The original version on the Consumer Style Inventory is given below:

Table 08
Consumer Styles Inventory CSI (original constructs)
Sproles& Kendall (1986, 1990)

1) Perfectionist/High Quality Conscious (seven-item alpha = 0.74, three-item alpha = 0.69)

1. Getting very good quality is very important to me.
2. When it comes to purchasing products, I try to get the very best or perfect choice.
3. In general, I usually try to buy the best overall quality.
4. I make a special effort to choose the very best quality products.
5. I really don’t give my purchases much thought or care. *
6. My standards and expectations for products I buy are very high.
7. I shop quickly, buying the first product or brand I find that seems good enough. *

2) Brand Consciousness/Price Equals Quality (six term alpha = 0.75, three – item alpha=0.63)

1. The well-known national brands are for me.
2. The more expensive brands are usually my choices.
3. The higher the price of the product, the better the quality.
4. Nice department and specialty stores offer me the best products.
5. I prefer buying the best selling brands.
6. The most advertised brands are usually very good choices.
3) **Novelty and Fashion Conscious** (five-item alpha = 0.74, three-item alpha = 0.76)

<p>| | |</p>
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<tr>
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<tbody>
<tr>
<td>1.</td>
<td>I usually have one or more outfits of the very newest style.</td>
</tr>
<tr>
<td>2.</td>
<td>I keep my wardrobe up-to-date with the changing fashions.</td>
</tr>
<tr>
<td>3.</td>
<td>Fashionable, attractive styling is very important to me.</td>
</tr>
<tr>
<td>4.</td>
<td>To get variety, I shop at different stores and choose different brands.</td>
</tr>
<tr>
<td>5.</td>
<td>It’s fun to buy something new and exciting.</td>
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</tbody>
</table>

4) **Recreational and Shopping Conscious** (five-item alpha = 0.76, three-item alpha = 0.71)

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<table>
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<tbody>
<tr>
<td>1.</td>
<td>Shopping is not a pleasant activity to me. *</td>
</tr>
<tr>
<td>2.</td>
<td>Going shopping is one of the most enjoyable activities of my life.</td>
</tr>
<tr>
<td>3.</td>
<td>Shopping the stores wastes my time.*</td>
</tr>
<tr>
<td>4.</td>
<td>I enjoy shopping just for the fun of it.</td>
</tr>
<tr>
<td>5.</td>
<td>I make shopping trips fast. *</td>
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</table>

5) **Price Conscious/Value for the money** (alpha = 0.48)

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<table>
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<tbody>
<tr>
<td>1.</td>
<td>I buy as much as possible at sale prices.</td>
</tr>
<tr>
<td>2.</td>
<td>The lowest price products are usually my choice.</td>
</tr>
<tr>
<td>3.</td>
<td>I look carefully to find the best value for the money.</td>
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</table>

6) **Impulsiveness/Careless** (five-item alpha = 0.48, three-item alpha = 0.41)

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<tbody>
<tr>
<td>1.</td>
<td>I should plan my shopping more carefully than I do.</td>
</tr>
<tr>
<td>2.</td>
<td>I am impulsive when purchasing.</td>
</tr>
<tr>
<td>3.</td>
<td>Often I make careless purchases I later wish I had not.</td>
</tr>
<tr>
<td>4.</td>
<td>I take the time to shop carefully for best buys. *</td>
</tr>
<tr>
<td>5.</td>
<td>I carefully watch how much I spend. *</td>
</tr>
</tbody>
</table>
7) Confused by Overchoice (four-item alpha = 0.55, three-item alpha = 0.51)

<table>
<thead>
<tr>
<th>1. There are so many brands to choose from that I often feel confused.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Sometimes it's hard to choose which stores to shop.</td>
</tr>
<tr>
<td>3. The more I learn about products, the harder it seems to choose the best.</td>
</tr>
<tr>
<td>4. All the information I get on the different products confuses me.</td>
</tr>
</tbody>
</table>

8) Habitual/Brand Loyalty (four-item alpha = 0.53, three-item alpha = 0.54)

<table>
<thead>
<tr>
<th>1. I have favourite brands I buy over and over.</th>
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</thead>
<tbody>
<tr>
<td>2. Once I find a product or brand I like, I stick with it.</td>
</tr>
<tr>
<td>3. I go to the same stores each time I shop.</td>
</tr>
<tr>
<td>I change brands I buy regularly. *</td>
</tr>
</tbody>
</table>

Notes: * denotes items that require reverse scoring. Items scored on 5-point Likert-type scales from strongly disagree to strongly agree.

For the purpose of this study the original Consumer Style Inventory was adapted with the following modifications:

a) The three item short version of the Consumer Style Inventory – i.e., the 24 item inventory was used instead of the lengthy 40 item inventory. This was done keeping in the mind the age group of respondents who may not have the patience to fill up a lengthy questionnaire.

b) The original 24 statements were partially re-worded to describe shopping behaviour towards apparels. This was done to ensure that every respondent gave his/her opinion for each statement with apparels as the product to consider for purchase.
APPAREL MANUFACTURES/MARKETERS PERSPECTIVES ON THE PROPOSED VALUE-SHOPPING STYLE MODEL OF THE STUDY

The researcher intended to confirm the appropriateness of the proposed model directly from the apparel manufacturers, marketers and fashion designers to ensure that the findings of the study benefit the target audience. A semi-structured interview was conducted with a randomly selected group of ten individuals working in Bangalore, comprising of Store Managers of leading apparel brands, fashion designers in international brand companies and retail apparel marketers. The summary of the discussion is presented below.

The target customers for most of the respondents were Men/Women/kids of all age groups. The type of apparels they dealt in varied from Casual wear and formal wear to all categories of apparels. All the respondents agreed that they design clothes as per customer needs.

Primarily apparel marketers assess customer needs and preferences with the help of Fashion/Trends magazines, whereas apparel manufacturers and fashion designers also conduct their own research to assess their target customer needs and preferences. While generally profiling young adult consumers for apparels, all the respondents strongly agreed that young adult consumers are selective about the clothes they wear; agreed that young adult consumers prefer good quality clothes and are fashion conscious. They agreed that cultural background and value systems affect young adults’ apparel buying behaviour. They neither agreed nor disagreed that young adult consumers are highly brand conscious, are impulsive when purchasing apparels and are brand loyal.

The modes of advertising that is most effective to reach young adult consumers were: firstly, the television and secondly, the internet. However, they felt that it depends on the retail model. If it’s an online retail model then the internet is the best marketing tool. If it’s an offline retail model, then Television and Fashion magazines would serve to be more appropriate for marketing. Hoardings and Newspapers primarily create brand awareness.
Most of the manufacturers and marketers had done some research to study the factors that influence buying behaviour of young adults for apparels. They expressed that personal values affect the buying behaviour for apparels; however, a few of them stated that it depends upon which tier/band of income & city were targeted because values affect buying behaviours in Tier-II and Tier-III cities.

Fashion is the main consideration while selecting apparels by young adults. All of them agreed that a model that studies the link between personal values and buying behaviour for apparels would be very useful for the Indian market to help them develop better marketing strategies.

The given inputs and the intense review of literatures in the related area supported in developing the ‘Value – Shopping Style Model’ which is proposed and tested in this study.
‘THE VALUE - SHOPPING STYLE MODEL’

Do values influence the Shopping styles of young adults for apparel purchases? The study aims to establish this relationship by proposing ‘The Value – Shopping Style Model’ illustrated in Fig. 3 below:

FIG. 3: ‘THE VALUE – SHOPPING STYLE MODEL’ - VSM

The model is proposed and tested to verify the validity of adding two new values ‘Simplicity’ and ‘Being Independent’ which were not part of the original LOV developed by Kahle (1983), and the confirmation of the Apparel Shopping Constructs to the original CSI Constructs developed by Sproles & Kendall (1986).