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Role of Life style in Apparel Store Selection: Experience of Indian Youth

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Purpose - To study the role of life style in apparel store selection among Indian youth with special reference to a city of Gujarat state.

Design/methodology/approach - The study uses VALS instrument (developed by Strategic Business Insight) to study the life style of youth and store selection scale to identify the store selection criteria. Data were collected from youth aged between 18 and 35 years.

Findings - The 35 - variable VALS instrument was factor analyzed in to 7 factors (life style characteristics). These 7 factors helped to identify two clusters (Life style) of young respondents and the differences between these segments were found to be statistically significant. These clusters are characterized as "Excitement seeker learners" and "Unconcerned".

29 Item store selection instrument was factorized in to 7 factors. Significant difference was found in importance given (by customer of different cluster) to different store dimensions except one. Respondents from "Unconcerned" segment gave less importance to store dimensions than respondents form "Excitement seeker learners". "Operating policy" of the store received equal importance from members of both the clusters.

Research limitations- The study was confined to the Gandhidham - Adipur city only and majority (80%) of the respondents were college students.

Originality/value - The study provides the knowledge of the different segments existed among Indian youth living in a less populated city and also throws light on importance given (by Indian youth) to different dimensions of apparel store while selecting a particular store. This understanding will help marketer / retailer in devising right retail-mix in smaller towns of India.

Keywords - Indian Youth, Life Style, Consumer Behavior, Store selection, Apparel

Introduction

The Indian retailing industry, which was traditionally dominated by small and family - run stores, has come of age. Though organized retailing is only 3 to 4 % of the total retail industry, entry of big business houses in organized retailing have changed the landscape of retailing. The retail sector is the second largest employer after agriculture in the country and has been ranked the most attractive emerging market for investment by AT Kearney's Global Retail Development Index (GRDI), 2011 .

Apparel is the second largest retail category following food and groceries, representing approximately 10% of organized retail. According to CSI Insights Flash June 2010 of McKinsey & Co; apparel market in India will reach to USD 40 Billion in 2015. India's vibrant young population is one of the major factors for this phenomenal growth.

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According McKinsey research apparel is the most profitable segment of the Indian retail market today with the profit margin of 35 to 50%. This makes apparel segment in India, the sixth most attractive apparel market according to AT Kearney's Apparel Index within GRDI, 2011. This has led to intense competition in apparel market and organized retail players are trying hard to earn the higher market share by offering differentiated products in their retail store.

Customer's choice of a particular retail store depends on her experiences with the store's overall offerings and also shaped by her evaluation of the perceived importance of store attributes. Attribute of importance to one consumer might be less influential for another consumer in store selection. Different demographic characteristics, as well as different lifestyle account for differences in the importance of particular attributes.

This study attempted to identify the store attributes that drive apparel store selection and also seek to understand the relationship between lifestyle and importance given to different store attributes by Indian youth with reference to young people of a city of Gujarat state.

Literature Review

Store Attributes

The concept of Store Image was first introduced by Martineau (1958) who described store image as "the way in which the store is defined in the shoppers' mind, partly by its functional qualities and partly by an aura of the psychological attributes". According to him, regardless of the ability to pay, all shoppers seek stores whose total image is acceptable and appealing to them individually. According to Lindquist (1974) store image constitutes a combination of tangible or functional and intangible or psychological factors that consumers perceive to be present in retail stores. These definitions suggest that cognitive and affective dimensions form the store image. Store image dimensions refer to the broadly defined constructs that constitute store image, whereas store image attributes refer to the underlying components of a store image dimension (Visser et al., 2006)

Table I: Store Image Dimensions

Store Image Dimension	Attributes	Reference
Merchandise	Quality, selection or assortment, styling or fashion, guarantees	James et al., 1976; O'Connor, 1990; Terblanche, 1998; Peter & Olson, 1990.
Service	Sales clerk service, self service, ease of merchandise return, delivery service, credit policy	James et al., 1976; O'Connor, 1990; Terblanche, 1998; Peter & Olson, 1990.
Clientele	Social class appeal, self-image congruency, store personnel	Martineau, 1958; James et al., 1976; Terblanche, 1998; Peter & Olson, 1990.
Physical Facility	Elevators, lighting, air-conditioning, washroom, store layout, carpeting	Martineau, 1958; Terblanche, 1998; Peter & Olson, 1990.
Convenience	Convenience general, location, parking	O'Connor, 1990; Peter & Olson, 1990.
Promotion	Sales promotion, advertising, displays, symbols, colours	Martineau, 1958; Terblanche, 1998; Peter & Olson, 1990.
Store atmosphere	Atmosphere - congeniality	James et al., 1976; O'Connor, 1990.

Source: Visser et al., 2006

Consumers' perceptions of stores are determined by the messages and cues they receive from the store as well as their perceived importance of store attributes moderated by previous experiences. (Visser et al., 2006). Selection of the particular store depends on evaluation of available stores on various important store attributes. Researchers have identified range of important store attribute which consumers use to form a store image and in turn to select the store. Table I shows different store attributes and underlying store image dimension identified by different researchers.

Lifestyle

Various researchers have defined this concept and its implication for marketing. In 1963, Lazer defined lifestyle as "Life-style is a systems concept. It refers to a distinctive or characteristic mode of living, in its aggregate and broadest sense, of a whole society or segment thereof. The aggregate of consumer purchases, and the manner in which they are consumed, reflect a society's or consumer's lifestyle".

In the same year, Levy proposed a very complex definition of lifestyle "An individual's life-style is a large complex symbol in motion. It is composed of sub-symbols; it utilizes a characteristic pattern of life space [or the proximity of perceived constraints in the surrounding environment]; and it acts systematically to process objects and events [including products, services, and consumption itself] in accordance with these values"

Kelly (1963) has identified the marketing implication of lifestyle concept concluding that "Marketers are not selling isolated products which can be viewed as symbols; they are selling, or consumers are buying, a style of life or pieces of a larger symbol". Furthering the implication of lifestyle of marketing Moore (1963) suggested that "the term "life style" suggests a patterned way of life into which [people] fit various products, events or resources. It suggests that consumer purchasing is an interrelated, patterned phenomenon products are bought as part of a "life style package".

Berkman and Gilson's (1978) interrelated lifestyle as "Lifestyle may be defined as unified patterns of behavior that both determine and are determined by consumption. The term "unified patterns of behavior" refers to behavior in its broadest sense. Attitude formation and other types of subjective activity are not readily observable, but are behaviors nonetheless. Lifestyle is an integrated system of attitudes, values, opinions and interests as well as overt behavior"

Conceptually lifestyle is today generally defined to encompass both characteristic patterns of overt behavior and cognitive processes and properties, including such dimensions of personality as values, attitudes, opinions, and interests (Anderson, Jr. and Golden, 1984).

Determinants of Store Attributes

As discussed, selection of the particular store depends on evaluation of available stores on various important store attributes; research concluded that the perceived importance of specific store attributes may vary from consumer to consumer and depend on the personal characteristics of the consumers.

For many years, demographics have been used to segment the market and designing the marketing strategy. Researchers have identified relationship between demographic variable and importance attached to specific store attributes. Hansen and Deutscher (1977-1978) found relationship between factors like age and income on importance given to store attribute like store advertising, price and convenience. Similarly other researchers have also found such relationship (Semenik and Hansen (1976), Hortman et al., (1990)).

Even though individuals in a particular demographic segment have similar characteristic like age, sex or income, the psychographics characteristics (i.e. attitude, beliefs, values, motivations) of this group may be different as pointed out by (Sinha, 2003) "Traditional demographic variables cannot identify the complete characteristics of an evolutionary retail market because consumers in the same demographic group have very different psychographic make-up". Keeping this in mind several studies have been conducted to understand the relationship between psychographics characteristics and importance placed on store attributes.

Psychographics is an approach used to define and measure the lifestyles of consumers using activities, interests and opinions. Psychographics dimensions are the measurements of the consumer's mind, which pinpoints how she / he thinks, feels, reacts and reflects (Roy and Goswami, 2007). The psychographic studies are used to develop in-depth understanding of the market segments in accordance with their activities, interests, opinions (Goswami, 2007) needs, motives, perceptions, lifestyles and attitudes.

Some studies have identified significant associations between attitude and purchase intentions with respect to luxury products and fashion merchandise (Summers et al., 2006; Belleau et al., 2007); Prasad and Aryasri (2011) concluded that the consumer psychographic dimensions like values, lifestyles and shopping orientations significantly affected store format choice behaviour.

Goswami (2007) has observed the correlation between purchase frequency of various products and services and different psychographic segments of college goers of Kolkata. Ritu Narang (2011) has identified the important role played by the psychographic characteristic in apparel store selection among the Indian youth.

Objectives of the study

It is evident from literature review that store choice and its relationship with the psychographic characteristics of customers have been vastly studied in the developed nations. Few studies which were focused on this issues in India (Sinha, 2003; Anandan et al., 2006; Goswani, 2007, Mittal and Mittal, (2008); Prasad and Aryasri (2011), Narang (2011) have focused on consumers of metropolitan cities (i.e. Ahmedabad, Kolkata, Delhi, Hyderabad, Lucknow). However, no research has been conducted in tier-III cities of India, which are fast emerging as attractive destinations for organized retailers. The current study seeks to address his gap by studying the role of life style in apparel store selection. The main objectives of this study are:

1. To identify the apparel store attributes which young people considers important while selecting a store;
2. To identify the psychographic (life style) segment of Indian youth;
3. To identify whether there exists any significant impact of life style on apparel store selection.

Methodology

This study was conducted in twin city of Gandhidam / Adipur located in the state of Gujarat . The structured questionnaire was used to get the responses from the respondents. It consisted of three parts. The first part included statements to draw the psychographic profile of the respondents. Value and Lifestyle Segmentation (VALSe) instrument (35 items) developed by SRIC Business Intelligence (1978) was used to profile the respondents. Respondents were asked to rate their level of agreement / disagreement with each statement on 7 - point rating scales (1=strongly disagree to 7 = strongly agree). The second part evaluated the importance of various store attributes while selecting the apparel store. It consisted of various store attributes (29 items) derived from literature review and Respondents were asked to rate the importance of each attribute on 7 - point rating

scale (1=Not at all important to 7 = extremely important). The third part consisted of the questions to understand the demographic characteristics of the respondents. Prior to survey, questionnaire was pretested to ascertain the appropriateness of format, statements and language and time taken to fill the same. A convenience sampling method was used to collect the data from the young people aged between 18 to 35 years during the period of Nov '11 to Jan '12. In all 204 questionnaires were received that were completely responded and so have been incorporated for analysis.

Analysis and Discussion

Table II shows the Demographic profile of the respondents.

Parameter	Frequency	% (Rounded)
Gender		
Male	118	58
Female	86	42
Age		
18-25 Years	187	92
26-35 Years	17	8
Educational Qualification		
Undergraduate	70	34
Graduate	71	35
Post Graduate	63	31
Occupation		
Service	27	13
Business	14	7
Students	162	80
Others	1	0
Monthly Family Income (Rs)		
Less than 10000	50	25
Between 10000 and 20000	51	25
Between 20000 and 30000	52	25
Between 30000 and 40000	26	13
Greater than 40000	25	12
Total	**204**	

Store Image Dimensions

Store Image dimensions were examined using exploratory factor analysis (principal component analysis). The raw data were factor analyzed to summarize the 29 store attributes items into smaller sets of dimensions that preserved the most of the information in the original data set.

To determine whether the exploratory factor analysis was an appropriate statistical technique, Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and Bartlett's Test of Sphericity were performed. In the literature, it is accepted that KMO measures should be greater than 0.50 and Bartlett's test should be significant (Hair et al; 2003). A KMO value of 0.791 and Bartlett's Test of Sphericity (Table III) indicated that the sample was suitable for factor analysis.

Table III: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.791	
Bartlett's Test of Sphericity	Approx. Chi-Square	2.178E3
Df.	378	
Sig.	.000	

The factors with eigen values greater than one were considered to be significant. Items loaded heavily on more than one factor, and items having communalities less than 0.5 were dropped. Items which were loaded heavily on one of the identified factors having factor loadings greater than 0.40 have been retained for further analysis. As a result of the exploratory factor analysis, eight dimensions (factors) were identified. This eight factor solution accounted for 62.35 % of the total variance.

Cronbach's alpha coefficient was used to assess the internal consistency among the set of the items on each factor. Cronbach's alpha is the most widely used measure of reliability which is an assessment of the degree of consistency between multiple measurements of a variable. The generally agreed upon lower limit for Cronbach's alpha is 0.70, although it may decrease to 0.60 in exploratory research (Hair et al; 2003). But earlier research papers have accepted 0.4 as a lower limit for Cronbach's alpha. This study also adopts this as a cutoff level to decide about the reliability of the factor. In our analysis, the Cronbach's alpha coefficients ranged from 0.34 to 0.85 as seen in the Table IV. The last factor has been removed from further analysis as the value of Cronbach's alpha was than 0.4. After removal of last factor, final solution has 26 items and 7 homogenous dimensions were extracted namely "People and comfort", "Appearance", "Environment and promotion", "Merchandise", "Entertainment and convenience", "Recommendation and service" and "Operating policy". It explained 57.5% of total variations.

Psychographic (Life Style) characteristics of respondents

Similarly factor analysis of 35-item VALS scale on the basis of principal component analysis resulted in 9 factors. A KMO value of 0.708 and Bartlett's Test of Sphericity ($^2 = 961.456$, df = 300, sig = .000) indicated that the sample was suitable for factor analysis. Few items were dropped because of cross loading and communalities less than 0.5. Two factors were dropped from further analysis, because of unacceptable Cronbach Alfa value. Finally, factor analysis resulted in to 19 items 7 homogenous factors with Eigen values

Table IV: Store Dimensions

	Store Dimension						
Store Attributes	People and comfort	Appearance	Environment and promotion	Merchandise	Entertainment and Convenience	Recom. and service	Operating Policy
Cronbach's Alpha	(0.854)	(0.724)	(0.677)	(0.591)	(0.574)	(0.538)	(0.428)
Availability of salespersons	0.741						
Warranty/guarantee facility	0.66						
Availability of parking space	0.654						
Availability of wide variety of brands	0.635						
Helpful salespersons	0.593						
Store accessibility	0.591						
Competence of salespersons	0.564						
Feeling comfortable and relaxed in the store	0.47						
Store cleanliness	0.466						
Store layout		0.719					
Display of merchandise		0.697					
External appearance of store		0.507					
Ability to have nice time		0.484					
Store reliability		0.47					
Environment outside the store			0.667				
Store environment			0.664				
Attractive sales promotion offers			0.557				
Ease of walking through store			0.545				
Availability of preferred brands in that store				0.741			
Stocking of preferred brands				0.695			
Stress reduction by shopping					0.764		
Proximity of store from residence					0.721		
Recommendation of store						0.78	
Availability of toilets/washrooms						0.62	
Extended store hours							0.69
Avoiding hidden charges							0.658
Eigen values	4.1357	2.4821	2.4409	1.9013	1.8516	1.6636	1.6253
% of variance explained	14.7703	8.8645	8.7177	6.7904	6.6127	5.9414	5.8048

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. Rotation converged in 9 iterations.

greater than one explaining 50.29% of total variations (Table V). These factors were named in accordance with the statements with higher loading.

Table V: Psychographic Characteristics

VALS Items	Psychographic Characteristics						
	Excitement orientation	Fashion orientation	Egoistic orientation	Creating orientation	Learning orientation	Religious orientation	Leadership orientation
Cronbach's Alpha	(0.651)	(0.623)	(0.561)	(0.557)	(0.637)	-	-
I often crave for excitement	0.701						
I like to learn about art, culture, and history	0.698						
I like a lot of variety in my life	0.635						
I like trying new things	0.524						
I follow the latest trends and fashions		0.811					
I like to dress in the latest fashions		0.708					
I dress more fashionably than most people		0.567					
I have more ability than most people			0.702				
I consider myself an intellectual			0.648				
I like outrageous people and things			0.555				
I must admit that I like to show off			0.527				
I would rather make something than buy it				0.75			
I like making things of wood, metal, or other such material				0.611			
I love to make things I can use everyday				0.576			
I like doing things that are new and different					0.787		
I am always looking for a thrill					0.693		
I like to learn about things even if they may never be of any use to me					0.684		
The government should encourage prayers in public schools						0.82	
I like being in charge of a group							0.841
Eigen values	2.1470	2.0489	1.9588	1.9444	1.9269	1.3378	1.2089
% of variance explained	8.5879	8.1956	7.8352	7.7775	7.7074	5.3511	4.8358

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. Rotation converged in 11 iterations.

Psychographic (Life Style) clusters

Various factors extracted from above analysis are used to identify the psychographic clusters that existed among respondents. To perform cluster analysis, factors were represented by summated scale. All the variables loading highly on a factors were combined and the average

score of the variables was used as a replacement variable (Hair et al; 2003).

Cluster analysis is a statistical technique used to group cases (individuals or objects) into homogeneous subgroups based on responses to variables. The SPSS Two Step Clustering Component is a scalable cluster analysis algorithm designed to handle very large datasets. Capable of handling both continuous and categorical variables and attributes, it requires only one data pass in the procedure. In the ?rst step of the procedure, it pre-clusters the records into many small sub-clusters. Then, cluster the sub-clusters from the pre-cluster step into the desired number of clusters. If the desired number of clusters is unknown, the SPSS Two Step Cluster Component will find the proper number of clusters automatically . Two step cluster analysis resulted in to two well defined clusters (Table VIa and Table VIb). Two clusters were chosen because of high value of ratio of Distance Measures (2.351).

Table VIa: Psychographic Clusters
Auto-Clustering

Number of Clusters	Schwarz's Bayesian Criterion (BIC)	BIC Change[a]	Ratio of BIC Changes[b]	Ratio of Distance Measuresc
1	1060.764			
2	997.936	-62.827	1.000	2.351
3	1013.990	16.054	-.256	1.104
4	1035.556	21.566	-.343	1.210
5	1066.295	30.739	-.489	1.101
6	1101.047	34.752	-.553	1.290
7	1144.732	43.685	-.695	1.429
8	1197.648	52.917	-.842	1.029
9	1251.174	53.526	-.852	1.045
10	1305.603	54.429	-.866	1.022
11	1360.462	54.859	-.873	1.059
12	1416.421	55.959	-.891	1.020
13	1472.737	56.316	-.896	1.045
14	1529.828	57.091	-.909	1.071
15	1588.068	58.240	-.927	1.016

a. The changes are from the previous number of clusters in the table.
b. The ratios of changes are relative to the change for the two cluster solution.
c. The ratios of distance measures are based on the current number of clusters against the previous number of clusters.

Table VIb: Psychographic Clusters
Cluster Distribution

		N	% of Combined	% of Total
Cluster	1	80	39.2%	39.2%
	2	124	60.8%	60.8%
	Combined	204	100.0%	100.0%
	Total	204		100.0%

Table VII shows the average factor score for the identified clusters.

Cluster 1 comprised of 39% of respondents. They were found to be neutral towards every Psychographic orientation. They do not seek excitement from life, neither fashion attracts them. They think that they are inferior to others. They do not like to take charge of people and don't seem to be interested in trying out new things in their life. It seems they are not very sure what they want from life. They are circumspect in their approach toward their life. This cluster was named as "Circumspect/Unconcerned".

Cluster 2 comprised of 61% of respondents. They were found to be excitement seekers, learners, fashion-conscious, confident, curious, and challenge lovers. They like to lead and thrive on variety in life with wide interests. Although, people in this group are vibrant, they were found to be religious. This cluster was named as "Excitement seeker/Learners".

Table VII: Cluster Characteristics

	Circumspect / Unconcerned	Excitement seekers / Learners
Excitement orientation	4.29	5.77
Fashion orientation	4.18	5.27
Egoistic orientation	3.84	4.90
Creating orientation	3.98	4.82
Learning orientation	4.35	5.67
Religious orientation	4.44	5.66
Leadership orientation	4.40	5.22

Importance of store dimensions for Psychographic Clusters

Table VIII shows mean factor score of store dimensions for each cluster. Independent t-test was used to test the statistical significance of difference in mean. The difference was found significant for all the dimensions accept "Operating policy" dimension. It implies that operating policy of the store received equal importance by both the clusters, though it received highest importance form the Circumspect / Unconcerned cluster among all the dimensions.

Excitement seekers / Learners gave highest importance to "People & comfort" followed by "Environment and promotion" and "Appearance". They were found to be more demanding on the entire store dimensions than people belonging to Circumspect / Unconcerned cluster.

Table VIII: Cluster Characteristics

Store Dimension	Circumspect / Unconcerned	Excitement seekers / Learners
People and comfort	5.09	5.85
Appearance	4.94	5.61
Environment and promotion	5.09	5.79
Merchandise	4.84	5.52
Entertainment and Convenience	4.53	5.31
Recommendation and service	4.75	5.45
Operating Policy	5.11	5.10

Implication

This study identified seven store dimensions that were important for respondents in selecting apparel store. Availability / competence of sales people and comfort in shopping found to be most important (with mean score of 5.55) store dimension in selecting the apparel store. It was followed by internal / external environment and available promotion schemes (mean = 5.51) and store appearance (mean = 5.34). Entertainment and convenience dimension was found to be least important for the respondents with mean factor score of 5. This suggests that retailers operating in Tier III city must focus on recruiting the right kind of people on the floor and training them appropriately. They must provide comfortable shopping experience to the buyers. Retailers should also focus on physical environment and promotion schemes while designing proper layout and visual merchandising.

Respondents were segmented in to two well defined clusters namely "Excitement seekers / Learners" and "Circumspect / Unconcerned cluster". Respondents from different cluster placed different importance to store dimensions and it was found significant. Majority (61%) of respondents were found to be a part of "Excitement seekers / Learners" cluster. These young people represent that segment of the market which is fashion conscious, dynamic and extrovert. They seek challenges in life and want live life king size. They expect a great deal and are very demanding. This is evident from high importance placed on all the dimensions of apparel store image. This segment with its readiness to experiment poses real challenges to modern retailers.

Limitation and Conclusion

Respondents place different importance to seven identified store dimensions while making store choice. Two psychographic segments were identified based on seven different life style characteristics. This study threw light on psychographic profile of Indian youth living in tier - III cities. It also highlighted the importance of life style in segmenting the market as significant difference was found on importance attached to store dimension by respondents of different cluster. However, as this study was confined to only one city and sample was comprised of majority of students, any generalization warrants cautions. Also, selecting respondents by convenience sampling may not truly represent the population. This study was limited to apparel store selection only; results may be different for other type of products.

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