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    STATEMENT OF THE PROBLEM

    OBJECTIVES

    HYPOTHESES

    RESEARCH METHODOLOGY

    RESULTS & DISCUSSION

    FINDINGS

    RECOMMENDATIONS/SUGGESTIONS

    CONCLUSIONS

    SCOPE FOR FURTHER RESEARCH

    ACKNOWLEDGMENTS

    REFERENCES

    APPENDIX/ANNEXURE

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CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

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WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

DETERMINANTS OF CONSUMER BUYING BEHAVIOUR: A STUDY OF READYMADE GARMENTS

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ABSTRACT
Indian retail is expanding very fast and new players are entering this sector. After food and groceries segment apparel is the next large retail segment and the consumption of apparel is also very large in volume. In India`s total textile export, share of readymade garments is approximately 45%. *This paper aims to determine the various factors affecting the buying behavior while purchasing the readymade garments. A sample of 240 respondents including both males and females has been drawn from the 6 district (Ludhiana, Moga, Firozpur, Patiala, Faridkot &Muktsar) of Malawi region. Factor analysis has been used to extract the factors using principal component matrix. Four factors have been identified which affects the consumer buying behavior for readymade garments. These are economy, convenience, media & reference group.*

KEYWORDS
Buying Behavior, Factors, readymade garments.

INTRODUCTION
INDIAN READYMADE GARMENT INDUSTRY: In India`s total textile export, share of readymade garments is approximately 45%. In Early 1980`s when Indian economy started the policy of liberalization; at the same time Indian economy started its thrust for readymade garment production. In the world`s export of readymade garments; in last two decades India`s has moved to 10th position.

CONSUMER BUYING BEHAVIOUR
60% population of India is between age group 15-59. Middle income group is growing in India. So because of the changing income levels consumption pattern and buying behavior are also changing. The demand for fashionable accessories and other luxurious products in India is increasing day by day. Also because of Media & entry multinational companies there is cultural shift in India. People are moving towards Western culture. The consumers while making purchase decisions regarding readymade apparel are affected by many factors, viz., price, discounts, comfort, durability, Brand name, sales promotional schemes, etc. Also consumers are affected by store location from they are going for purchase, ambience, behavior of sales people etc.

PREVIOUS RESEARCH
Jägel, T et all (2012) explored consumers' desired consumption outcomes and personal values that drive ethical product preferences. Analysis of data reveals five dominant perceptual patterns relating not only to environmental and altruist ethical concerns, but also more individual motives of value for money, personal image, and well-being **Helen, & Charlotte (2012**) analyzed the effect of online available information and pattern of only product inspections on consumers' behaviour and decision-making process. Product inspection helps the cuyer to customize stimulating more utilitarian effects, whilst online availability of fashion information is driven retailers readiness to help and guide the consumer stimulating hedonic effects. **Krishnakumar**&**Gurunathan (2012)** said consumer behaviour change in apparel purchase are attributed to; their want of more choice, value, service, experience and convenience. Not all individuals are built the same way have the same tastes. The study shows that the preference of custom made tailoring by next generation consumers is diminishing. **Kervenoael, De et all (2011)** found that the decisions for buying apparel are affected by functional values (i.e cost, quality, guarantee & warranty etc) as well as fashion (style, image). **Mandhachitara, & Piamphongsan (2011)** examined the impact of individual`s motivation for comparing with other people of their own social settings on professional women`s buying behavior while choosing fashion clothes. **Irani (2011)** consucted a study of clotheing in Iran and found that variety is a major influencing factor while purchasing fashion clothes. Also price sensitive is not positively related to hedonic pleasure. **Minghuang et all (2011)** said that desire is one of the major motives in consuming luxurious products including boutique apparel.The findings of the study show that utilitarian attitude and positive anticipated emotions have positive influence to desire; however, hedonistic attitude and subjective norms do not have significant impact on desire. Moreover, desire separately has mediating effect on the relationship between utilitarian attitude and purchasing intention; and between the anticipated emotion and purchasing intention. **Phoebe (2011)** said that women prefer the clothes that make them look thinner. Also men said they prefer clothes that make them look physical fit. **Maria, Anne & Pia (2011)** explored and analysed mature women`s buying of clothes. Findings of the study revealed that for mature women fashion, brand, retailer, price & style are important factors while purchasing clothes. **Krishna (2011)** identified the factors which affect the consumer decision making process while purchasing private label garments. Consumers are affected by both internal and external factors; internal factors can be demographical, lifestyle orientation etc and external factors can be brand, cost, style of clothes, quality etc. **Syuhaily & Fah (2011)** analyzed the effect of sales promotion schemes on purchase among students. This study found that gender does not affect the purchase decision making process; but monthly income affect the purchase behavior of students belonging to different income groups. There is a positive relationship between intention to purchase and availability of sales promotion offers. **Lahiri & Kumar (2010)** said customers visit apparel retailer to get latest fashionable designs. Quality plays more important role while purchasing apparel than price. Features like sales promotion offers, convenience, store for family purchasing are more important compared to brand name of the outlet. Also it is found that reference group does not affect much. **Saravanan (2010)** concluded that education play an important part in buying decision making process. Majority of the respondents said that women play a major role in family buying decision making process. **Lawrence, Teich,& Sylvia (2009)** said that in present era consumer prefer customization. The researcher analyzed the this trend with respect to young women`s intention to prefer in-store customization of off-the shelf fashion products. The study suggested that create your own things market can be extended to clothes especially hand-bags. **Catherine & Etienne (2009)** analyzed the relationship between age & other important variable i.e price, durability, Suitability affecting the buying behavior of clothes. Young participants prefer low price while older prefer suitability and durability as important while purchasing clothes. **Kaushik & Taneja (2007)** analyzed the factors which affect the readymade garments purchasing in multi-brand retail outlet and found that promotional offers, physical evidence, responsiveness of the store people, tangibile cues and services are the important factors. Also study shows that family income and preference for retail format are significantly related. **Barletta's (2006)** found that women prefer benefits whereas men prefer features. The author said it is true that men can get caught up in a gadget's bells and whistles, but women analyze features more deeply while purchasing car and other appliances. **Isabel & Graeme (2005)** examined the communication factors which affects the buying behavior of 12-13 years old girls while purchasing fashion clothes. Brand name and its associations are found to be highly

important while purchasing fashion clothes. **Fatima & Ejaz** (**2005)** observed that the in Pakistan quality is important factors for the success of readymade garment industry. It is most important factors while purchasing garments.

RESEARCH METHODOLOGY
RESEARCH OBJECTIVE
The study is aimed at determining the various factors affecting the buying behavior for readymade garments.
RESEARCH INSTRUMENT
The structured questionnaire has been designed for this purpose.
SAMPLE DESIGN
Polpulation of the study comprises the respondents from the 6 districts of Malawa region in Punjab namely Ludhiana, Moga, Firozpur, Patiala, Faridkot &Muktsar.A sample of 240 respondents comprising 40 from each district was selected on the basis of convenience sampling.The data has been collected personally with the help of a well structured and non-disguised questionnaire. After scrutiny of filled questionnaire 225 were found to be fit for the analysis. Time period of the study is January 2011-May 2012.
ANALYSIS
Microsoft Excel & SPSS (Statistical Package for Social Sciences) for Windows has been used to apply various statistical tests for data analysis purpose.

RESULTS AND DISCUSSION
A factor analysis has been applied to find out the variables/factors that affect the consumer buying behavior while purchasing the readymade garments.
KMO AND BARTLETT`S TETS

TABLE 1: KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.825
Bartlett's Test of Sphericity	Approx. Chi-Square	1724.971
	Df	78
	Sig.	.000

Sources: Calculated from primary survey data

Measures of sample adequacy such as Bartlett's test and KMO value showed that data was fit for factor analysis. Kaiser-Meyer-Olkin measure of Sampling Adequacy (MSA) for individual variables was found to be sufficiently high for all variables. Overall MSA was found to be 0.825 which indicated that the sample was good enough for sampling. Bartlett's test of sphericity showed statistically significant numbers of correlations among the variables (Approx. chi-square = 1724.971, degree of freedom= 78, significance=.000). All the above mentioned standards reveal that factor analysis can be used for this data.

TABLE 2: PRINCIPAL COMPONENT ANALYSIS

Component		Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
		Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
Dimension	1	5.806	44.658	44.658	5.806	44.658	44.658	3.637	27.976	27.976
	2	1.481	11.393	56.051	1.481	11.393	56.051	3.211	24.703	52.679
	3	1.376	10.584	66.635	1.376	10.584	66.635	1.466	11.274	63.952
	4	1.068	8.214	74.849	1.068	8.214	74.849	1.417	10.897	74.849
	5	.686	5.277	80.126						
	6	.590	4.541	84.666						
	7	.466	3.588	88.254						
	8	.417	3.206	91.460						
	9	.382	2.942	94.403						
	10	.237	1.821	96.223						
	11	.192	1.477	97.701						
	12	.172	1.325	99.026						
	13	.127	.974	100.000						

Extraction Method: Principal Component Analysis.

Sources: Calculated from primary survey data

TABLE 3: ROTATED COMPONENT MATRIX

	Component			
	1	2	3	4
Price	.870	.221	.004	-.031
Sales promotion schemes	.832	.117	.161	-.025
Quality	.787	.227	.160	.083
Guarantee & Warranty	.741	.304	-.170	.207
Durability	.608	.518	.020	.172
Location	.078	.817	-.023	.176
Helpful sales assistance	.270	.759	.294	.205
Type of store	.270	.722	.076	-.126
Nice in store display	.403	.704	.150	.369
Ambience	.543	.647	-.253	-.005
Advertisement	-.036	.128	.819	-.295
Brand image & Status symbol	.193	.021	.728	.477
Reference group	.035	.202	-.074	.892

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 5 iterations.

Sources: Calculated from primary survey data

Principal Component Analysis- For extracting factors Principal Component Analysis was used (table 2). Latent Root Criterion (factors with eigen value greater than 1) was used for finalizing the number of factors. Orthogonal rotation with Varimax was run (table 3). In orthogonal rotation, each factor is independent of, or orthogonal from, all other factors. Four factors have been taken depending on Eigen values and variance explained by each factor. From table 2 it is clear that

Eigen values of 4 factors are more than 1. It is clear from table 2 that approximate 75% of variance has been explained by 4 factors. After extracting, these factors have been given names depending upon the variables constituting the factors. Table 4 represents the statement labels, factor loading and the names of the factors.

TABLE 4: NAMING OF THE FACTORS

Factor	Factor	Loading
1. Economy	Price	.870
	Sales promotion schemes	.832
	Quality	.787
	Guarantee & Warranty	.741
	Durability	.608
2. Convenience	Location	.817
	Helpful sales assistance	.759
	Type of store	.722
	Nice in store display	.704
	Ambience	.647
3. Media effect	Advertisement	.819
	Brand image & Status symbol	.728
4. Reference group	Reference group	.892

Sources: Calculated from primary survey data

On the bases of underlying statements representing these factors have been briefly defined as follows:

1. **Economy**: As human beings are having limited resources; so with limited resources all wants to take maximum utility. So economy is one of the most important factors that respondents consider while buying readymade garments. Consumers want qualitative and durable product within a limited price range. They prefer to pay less; also they prefer to buy the garments which are available with some sales promotion schemes. Respondents also expect some guarantee & warranty on the readymade garments.
2. **Convenience**: Location of store & distance of store from the residence are also important; when consumers are going to purchase readymade garments. Consumers prefer to visit the store where sales person are helpful. Ambience of the store & the way garments are displayed in the store also play an important role while role while buying the readymade garments.
3. **Media effect**: Respondents are also being affects by the media content. Advertisements being shown in different media attract the consumer towards the product. Also the brand image that a particular brand is carrying also affect the buying decision.
4. **Reference group**: Reference group is very important while buying readymade garments because the professional role, social group, cultural group & religion affect the personality and respect in the society.

FINDINGS

From the study it is clear that there are many variables which affect the consumer buying behavior towards readymade garments like, price, sales promotion schemes, quality, durability, guarantee & warranty, store location, ambience of the store, sales assistance, media and reference group. These variables have been classified under four factors, namely: 1. Economy 2.Convenience 3. Media affects 4.Reference group. Out of these variables reference group, price and sales promotion carries the highest factors loading. It means these three factors are most important while purchasing the readymade garments. Durability is with the lowest factor loading, which means while purchasing the readymade garments it is less important. The reasons may be that in present era fashion changes very quickly. Accordingly consumers tend to purchase again and again.

MANAGERIAL IMPLICATIONS

From study it is clear that reference group, Price and sales promotion schemes are most important while purchasing the readymade garments. It implies that before setting the prices managers should consider the price range that the target audiences are willing to pay. Durability is less important while purchasing readymade garment because of changing fashion consumers need to purchase garments more frequently. So if the marketers of readymade garments want to increase their sales quickly they should use value based pricing. Reference group is highly important that affects the buying behavior of readymade garments; therefore marketers need to attract opinion leaders by giving them special offers. While designing there advertisements they should take celebrities who are highly liked by the target group. Also sales promotions schemes are being preferred by the respondents so marketers should design attractive sales promotion schemes in order to enhance their sales & turnover.

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