INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory @, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Schola

The American Economic Association's electronic bibliography, EconLit, U.S.A.,

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5000 Cities in 187 countries/territories are visiting our journal on regular basis.

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	IMPACT OF THE TAX PROPOSALS IN THE UNION BUDGET FOR 2016-17 ON INDIVIDUAL INCOME TAX ASSESSEES: AN ANALYSIS DR. DHANANJOY RAKSHIT	1
2.	STRESS MANAGEMENT: A SPECIAL FOCUS ON SOFTWARE EMPLOYEES IN TWIN CITIES OF HYDERABAD & SECUNDERABAD K.SRI RANGA LAKSHMI, B. SUBBA RAO & B. SUDHAKAR REDDY	3
3.	AN EMPIRICAL STUDY ON RELATIONSHIP OF SUPERVISION, INNOVATION & CHANGE AND CUSTOMER SERVICE (ORGANIZATIONAL CLIMATE) WITH RESILIENCE PAYAL SHARMA & DR. INDU BHARGAVA	9
4.	CORPORATE SOCIAL RESPONSIBILITY AND GOVERNANCE SUMAIYA FATHIMA	14
5.	COMPARATIVE ANALYSIS OF MEDICAL TOURISM IN KOLKATA WITH OTHER METROPOLITAN CITIES IN INDIA DR. ISITA LAHIRI & SWATI PAL	16
6.	AN EVALUATIVE STUDY ON FINANCIAL PERFORMANCE OF DISTRICT CO-OPERATIVE CENTRAL BANKS IN INDIA D. VARALAKSHMI & P. VENKATESHWARLU	22
7.	AN EMPIRICAL STUDY ON TRAINING AND DEVELOPMENT PRACTICES IN REGIONAL RURAL BANKS WITH SPECIAL REFERENCE TO PRATHAMA BANK JANKI	26
8.	A STUDY ON CONSUMER BEHAVIOR FOR BRANDED APPARELS IN BANGALORE SHEETAL MAHENDHER & MARIA BOALER	30
9.	PROBLEMS OF SMALL SCALE INDUSTRY IN PUNJAB MONICA GUPTA	36
10.	MERGERS AND ACQUISITIONS IN INDIA AND ITS LONG TERM IMPACT ON SHAREHOLDERS WEALTH AMISH BHARATKUMAR SONI	39
11.	CHALLENGES FOR ORGANIZED RETAILING IN INDIA VEENU JAIN	45
12.	MAKE IN INDIA: AN AMBITIOUS PROJECT TO REVIVE INDIAN ECONOMY YOGITA SHARMA	47
13.	MAKE IN INDIA: OPPORTUNITIES AND CHALLENGES JASMINE KAUR	51
14.	EMOTIONAL BRANDING AS A TOOL TO SALVAGE TRUST AND CONFIDENCE OF CUSTOMER IN INDIAN PACKAGED FOOD INDUSTRY DR. RUPESH MALIK	56
15.	PRE-MERGER AND POST-MERGER ANALYSIS OF FINANCIAL PERFORMANCE OF TARGET COMPANY - A CASE STUDY ASHISH V. DONGARE & DR. ANAND MULEY	60
16.	HOW ORGANIZATIONAL STRUCTURE AIDS BUSINESS PERFORMANCE MUSIBAU AKINTUNDE AJAGBE, NKAM MICHAEL CHO, EKANEM EDEM UDO UDO & OJOCHIDE FRED PETER	64
17.	AUDIT PRACTICES AND PROBLEMS ON SELECTED SAVING AND CREDIT COOPERATIVES IN SOUTH WOLLO ZONE, AMAHARA NATIONAL REGIONAL STATE MESELE KEBEDE	69
18.	HYGIENE, SANITATION AND FOOD SAFETY - KNOWLEDGE AND PRACTICES AMONG FOOD HANDLERS WORKING IN RESTAURANTS AND FAST FOOD CENTERS IN TIRUPATI & TIRUMALA D VANDANA & D. L. KUSUMA	73
19.	UNDERSTANDING THE MODELS OF CUSTOMER EXPERIENCE SAAKSHI BHANDARI	76
20.	A STUDY ON WOMEN ENTREPRENEURS IN MICRO ENTERPRISES S. JENCY & A. SINIYA	85
	REQUEST FOR FEEDBACK & DISCLAIMER	91

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon
Chancellor, Lingaya's University, Faridabad
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana Former Vice-President, Dadri Education Society, Charkhi Dadri Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

FORMER CO-ORDINATOR

DR. S. GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

<u>ADVISORS</u>

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR.

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of I.T., Amity School of Engineering & Technology, Amity University, Noida

PROF. V. SELVAM

SSL, VIT University, Vellore

PROF. N. SUNDARAM

VIT University, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

DR. JASVEEN KAUR

Asst. Professor, University Business School, Guru Nanak Dev University, Amritsar

FORMER TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

Nationality

author is not acceptable for the purpose.

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography: Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in <u>M.S. Word format</u> after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. <u>infoijrcm@gmail.com</u> or online by clicking the link **online submission** as given on our website (<u>FOR ONLINE SUBMISSION, CLICK HERE</u>).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

	GOIDERINES LOW SODWISSION (OF MAINUSCRIP I
1.	COVERING LETTER FOR SUBMISSION:	DATED:
		DATED:
	THE EDITOR	
	IJRCM	
	Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF	
	(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer,	IT/ Education/Psychology/Law/Math/other, please
	<mark>specify</mark>)	
	DEAR SIR/MADAM	
	Please find my submission of manuscript titled 'your journals.	' for likely publication in one o
	I hereby affirm that the contents of this manuscript are original. Furthermore fully or partly, nor it is under review for publication elsewhere.	e, it has neither been published anywhere in any language
	I affirm that all the co-authors of this manuscript have seen the submitted v their names as co-authors.	ersion of the manuscript and have agreed to inclusion o
	Also, if my/our manuscript is accepted, I agree to comply with the formalitied discretion to publish our contribution in any of its journals.	es as given on the website of the journal. The Journal has
	NAME OF CORRESPONDING AUTHOR	:
	Designation/Post*	:
	Institution/College/University with full address & Pin Code	:
	Residential address with Pin Code	:
	Mobile Number (s) with country ISD code	:
	Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)	:
	Landline Number (s) with country ISD code	:
	E-mail Address	:
	Alternate E-mail Address	:

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. The qualification of

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. <u>pdf.</u> <u>version</u> is liable to be rejected without any consideration.
- b) The sender is required to mention the following in the SUBJECT COLUMN of the mail:
 - New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/Education/Psychology/Law/Math/other, please specify)
- c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is expected to be below 1000 KB.
- e) Only the Abstract will not be considered for review and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
- g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
- MANUSCRIPT TITLE: The title of the paper should be typed in bold letters, centered and fully capitalised.
- 3. AUTHOR NAME (S) & AFFILIATIONS: Author (s) name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address should be given underneath the title.
- 4. ACKNOWLEDGMENTS: Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
- 5. **ABSTRACT**: Abstract should be in **fully Italic printing**, ranging between **150** to **300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full**.
- 6. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
- 7. **JEL CODE**: Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
- 8. **MANUSCRIPT**: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.
- 9. **HEADINGS**: All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
- 11. MAIN TEXT:

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

LIMITATIONS

SCOPE FOR FURTHER RESEARCH

REFERENCES

APPENDIX/ANNEXURE

The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.

- 12. **FIGURES & TABLES**: These should be simple, crystal **CLEAR**, **centered**, **separately numbered** & self-explained, and the **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. *It should be ensured that the tables/figures are*referred to from the main text.
- 13. **EQUATIONS/FORMULAE**: These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
- 14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
- 15. **REFERENCES:** The list of all references should be alphabetically arranged. *The author (s) should mention only the actually utilised references in the preparation of manuscript* and they may follow Harvard Style of Referencing. Also check to ensure that everything that you are including in the reference section is duly cited in the paper. The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending
 order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parenthesis.
- Headers, footers, endnotes and footnotes should not be used in the document. However, you can mention short notes to elucidate
 some specific point, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

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.

JOURNAL AND OTHER ARTICLES

• Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

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

ONLINE RESOURCES

Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

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

A STUDY ON CONSUMER BEHAVIOR FOR BRANDED APPARELS IN BANGALORE

SHEETAL MAHENDHER ASST. PROFESSOR MOUNT CARMEL INSTITUTE OF MANAGEMENT **BANGALORE**

MARIA BOALER ASST. PROFESSOR **MOUNT CARMEL INSTITUTE OF MANAGEMENT BANGALORE**

ABSTRACT

Propelled by steady rise in income levels and greater penetration of organized retail, India's branded apparel market is expected to grow strongly in the next few years. Branded apparels would grow at a much stronger pace, driven by increased presence of organized retail, rising disposable incomes, changing demographics and increasing brand consciousness[1]. The Indian textiles industry is set for strong growth, buoyed by both strong domestic consumption as well as export demand. The industry is expected to reach US\$ 220 billion by 2020. With consumerism and disposable income on the rise, the retail sector has experienced a rapid growth in the past decade with several international players like Marks & Spencer, Guess and Next having entered the Indian market. The organised apparel segment is expected to grow at a compound annual growth rate (CAGR) of more than 13 per cent over a 10-year period [2]. A decade ago, the corresponding percentage would probably have been closer to 25 per cent, in such a scenario a clear understanding of preferences of consumers will help the marketer to attract and maintain their target consumer group [1]. The purpose of this study is to examine Indian consumers buying behavior of branded apparel and deeply understand the key factors of branded clothing which influence consumers' involvement towards stylish branded clothing. A survey was conducted among general consumers aged between 18-35 to obtain empirical evidence by using questionnaire and statistical techniques.

KEYWORDS

brand, consumer, buying behavior.

INTRODUCTION

he Indian economy has been witnessing a massive change for the last one decade because of the various dynamics of the business. Particularly the business sectors like share market, retailing, BPO, real estate etc. are growing rapidly. The Indian retailing industry is moving towards the phase of organized retailing from the phase of unorganized retailing. Over the past few years, the retail sales in India are hovering around 33-35 per cent of GDP as compared to around 20 per cent in the US. According to a survey conducted by business consultancy Technopak Advisors, the country's retail market is expected to touch 620 billion euros by 2020 at a compounded annual growth rate (CAGR) of more than 25 per cent at the same time the competition is also growing within the industry because of the large number of players entering the markets both from national and international levels. These changes in the business environment directly influence the overall lifestyle behavior of the people. The changes in the behavior of consumers in turn have impact on the industry directly or indirectly.

In order to attract and retain customers the companies have to come up with various business strategies. To plan a successful business strategy, it is very much necessary to understand the factual changing patterns of the consumer behaviour. The apparel and clothing industry being positioned at first place and also the spending on apparel and clothing among the customers are getting increased, it is very important to study the changing behavior of consumers[3]. The purpose of this study is to expand the knowledge of buying behavior of branded apparel of consumers and in a practical sense understanding factors which influence buying behavior of branded apparel.

INDIAN CONSUMER PROFILE

The generation next customers (between ages 18 - 35) as a market segment are of immense importance in India in terms of both magnitude and spending capacity. The census fig. for 2001 shows that 54% of the population i.e. 540 million is below the age of 25 and 45% below the 19 years.

The median age of an average Indian is about 25 years i.e. 100 million and will have about 325 million people in the 25 – 35 age group by 2020 (Sinha, 2004). The size of the population is an important determinant of demand for many products and services. Out of the total population of 1027 million about 742 million live in rural areas and 285 million in urban areas (census 2001).

By 2015 the share of organized retail market in India as per population projections is as follows:

Metros and mini-metros 20% Top cities (pop: > 1m) 8% Large cities (Pop: 0.5 - 1m)3% Rest of India (towns & villages)69% (Source: NCAER, CSSO, TSMG analysis)[3]

TABLE 1

Particulars -	Size (Rs. crore)	Share of branded apparels
Domestic apparels market	1,25,000	40 %
Category-wise market		
Women's traditional wear	34,200	Low
Men's formal wear	31,900	High
Kids' wear	10,100	Low
Casuals-Jeans	8,600	Medium
Casuals-T Shirts	6,400	Low
Women's western wear	2,100	High

Note: 1) Market size is estimated size in 2012
2) Category-wise share of branded apparels is relative to the share in total apparels market Source: CRISIL Research

LITERATURE REVIEW

CONSUMER BEHAVIOR AND ITS RELATED STUDIES

The concept of modern consumer behavior is that people mostly buy products not for what they do but for what they stand for. This concept implies that the product plays a role which goes beyond their functional purposes what actually they meant for and consumers tend to establish a relationship with a product what they like. The type of relationships consumer may make with a product is like self-concept attachment, nostalgic attachment, interdependent and love. (Solomon & Nancy, 2004)^[4]

Sproles and Kendall (1986) established a model to conceptualize consumer's decision making behavior with eight consumer mental orientation variables viz., perfectionism consciousness, brand consciousness, novelty and fashion consciousness, impulsive and careless consumer, confused by over choice consumer habitual and brand loyal consumer, recreational and hedonic shopping consciousness, and price and value consciousness.^[5]

Jin and Kang (2010) in their study of purchase intention toward foreign brand jeans using four antecedents viz. face saving, attitude, perceived behavior control, and subjective norms found that face saving, attitude, perceived behaviour control have significant influence of purchase intention where as subjective norms has not significant influence toward purchase intention.^[6]

(Sawant 2012) In today's world a brand occupies a very important place in the mind of customers. A brand, by definition, is a short hand description of a package of value, on which consumes can rely to be consistently the same or better over a period of time. The owner of a registered brand personally stands behind the branded and offers personal guarantee for maintaining the quality and standards of the product^[7]

Lalitha et al., (2008) made a study entitled "Brand Preference of Men's wear". Scope of the study focuses on the brand preference regarding shirts and pants of select consumers living in twin cities of Hyderabad and Secunderabad. It is confined to the customers visiting the select showrooms in Hyderabad and Secunderabad. The objectives of this study were to know the reason why customers prefer branded shirts and pants to unbranded ones, to find out the influence of advertisement for branded clothing for the purchase behavior of the respondent and to know the factors influencing customers while choosing branded shirts or pants. It is concluded that educational qualifications, employment status, age group, convenience of shops, and advertisement are influencing factors for purchasing the branded shirts and pants by the respondents. 94percent of the respondents are highly educated and purchased branded ready wears. Age group of 20-50 years is income earning people and spending on the branded wears. The study reveals that the advertisements play a limited role to choose the brand among ready-made dresses available in the market. 54percent of the customers are buying branded ready wear because of quality and status symbol. [8]

Ritu Narang (2006) in a study entitled "A Study on Branded Men's wear", was taken up in the city of Lucknow with an intention to explore the purchase behavior of the buyers of branded men's wear. The objectives of this research are to study the purchase behavior of the buyers of branded men's garments. [9]

The research type was exploratory as it was conducted to develop a concept about the purchasing behavior of buyers of branded men's garments and the impact of advertising on their purchase decision. This study concluded that most of the times buyers visit the showrooms of branded garments with the purpose of shopping (Jaishri and Jethwaney, 1999). The purchasing of branded garments is not impulsive. However, compared to women, male buyers visit the showroom for passing the time; the number of people visiting the showroom with a brand in mind is same as the number of people visiting the showroom with no brand in mind.^[10]

Advertising has maximum impact in creating brand awareness (Kamalaveni, 2008)^[11]. Pathak and Tripathi (2009) made a study entitled "Customer Shopping Behavior among Modem Retail Formats: A Study of Delhi & NCR". The Study is an exploratory research conducted in Delhi & NCR. It specifically focuses on customer shopping behavior in Indian scenario among the modern retail formats^[12]

RESEARCH OBJECTIVES

- 1. To study the influence of brands on consumer buying behavior.
- 2. To study the impact of age and gender as the factors affecting branded apparel purchase.
- 3. To analyze factors influencing the purchase decision for branded apparel
- To assess the store selection process of the consumer
- 5. To evaluate brand preference, brand loyalty among the consumer.

STATEMENT OF THE PROBLEM

The present study deals with the study of consumer preferences toward branded apparels. Consumer behavior differs from brand to brand on the basis of quality, quantity, price, taste, advertisement etc.

RESEARCH METHODOLOGY

Descriptive Research was conducted.

SAMPLE SIZE

88

DATA COLLECTION

Primary data: The data are collected by means of structured questionnaire. The questions were prepared and given to consumers residing in Bangalore. The result of the information obtained from various customers are analyzed.

Secondary data was collected from the websites, company profiles, newspapers, magazines and through general discussion with company persons.

QUESTIONNAIRE DESIGN

The relevant information was obtained from 88 respondents. A questionnaire was prepared and distributed to the consumers both manually and through emails.

DATA ANALYSIS

Data was collected from 88 respondents.

DEMOGRAPHICS

- It was found that 68% of them belonged to the age group 18 -25 and about 20% belonged to the age group 25-40. Very small percentage belonged to the other two categories.
- 77% of the respondents were single and 23% were married. A majority of the respondents, about 73% were with educational qualification of post graduation, 23% were graduates and a very small percentage were with higher secondary qualification.
- 30% of the sample were financially independent and remaining 70% were not financially independent.
- 45.5% of the sample had a monthly family income in the range 40000-60000, about 33% of them had the income above 60000, 22% had monthly family income in the range 25000-40000 and the remaining were with monthly family income of below 25000.

OTHER INFORMATION

- About 57% of them bought branded apparels and 41% bought it sometimes. 61.4% preferred to buy foreign brands, 17% preferred Indian brands and 21.6% preferred either foreign or Indian brands.
- A majority of them preferred branded clothes casual wear and then next was formal wear. About 20.5% of the sample strongly preferred branded wear, whereas 72.7% preferred branded and just 5.7% least preferred the branded wear.
- 47.7% occasionally shopped for branded wear whereas 42% shopped monthly and only 9% shopped fortnightly for branded apparel.
- A majority of them, upto 58% went to shopping mall to buy branded clothes, whereas 25% went to exclusive showroom to purchase, 8% went to either shopping mall or exclusive outlets and rest purchased them online.

- There were various criteria based on which people chose various brands. To name a few Product Quality, Design, Brand name, promotion and price.
- 37.5% of them bought branded apparel on special occasions, 30.7% bought it during end of season sale, and the rest bought during festival or end of season sale or special occasion.
- The various sources of information on various brands for apparel were from advertisements, past experience, peer and family, online and store executive.
- 6.8% of them strongly agree that they wear only branded clothes, 26.1% agree that they wear only branded clothes and 65.9% are neutral that they wear only branded clothes. 1.1% is invalid data.
- 53.4% agree that brand name is important for them when they go shopping, 39,8% are neutral about the importance of brand name and 5.7% strongly agree that brand name is important for them when they go shopping. 1.1% is invalid data.
- 11.4% believe that the brand enhances their status, 39.8% are neutral that the brand enhances their status whereas the rest disagree about it.
- 3.4% strongly agree that brand reflects latest fashion, 20.5% agree that it reflects latest fashion, 47.7% are neutral about it and 28.4% disagree that brand reflects latest fashion.
- 14.8% agree that brand enhances their confidence, 35.2% are neutral about it and 48.9% disagree that brand enhances confidence in them.
- 56.8% disagree that brand speaks about their attitude, 35.2% are neutral about it and 6.8% agree that brand speaks about their attitude.

1. Relationship between Age and buying branded apparel

	Correlations									
			1. Age	6. Do you buy branded Apparel?						
		Correlation Coefficient	1.000	027						
	1. Age	Sig. (2-tailed)		.808						
Con a a uma a mila ula a		N	86	85						
Spearman's rho	6. Do you buy branded Apparel?	Correlation Coefficient	027	1.000						
		Sig. (2-tailed)	.808							
		N	85	87						

This clearly shows that there is no relationship between age and buying branded apparel. The sig value is >.05 and we accept null hypothesis.

2. Relationship between marital status and buying branded apparel

	Crosstab									
Count										
	6. Do	Do you buy branded Apparel?					Total			
		1		2		3				
2.44 16		40		0		27		67		
2. Marital Status	2	10	1			9		20		
Total		50		1		36		87		
			Chi-Sc	uare T	ests					
			Value		df		Asymp. Sig. (2-sided)		1	
Pearson Chi-Square			3.685	ja .	2		.158		1	
Likelihood Ratio			3.282		2		.194		1	
Linear-by-Linear Association			.328		1		.567		1	
N of Valid Cases			87						1	
a. 2 cells (33.3%) have	expe	ected co	ount les	ss than	5. The	minim	ium expected co	ount is .23.	1	

We can see the sig value >.05, and hence we accept the null hypothesis that marital status has no influence on buying branded apparel.

3. Relationship between educational qualification and buying branded apparel

		(Crossta	b			
Count							
		6. Do you buy branded Apparel?					
		1		2		3	
	2	0		0		3	3
3. Educational Qualification		10		1		9	20
	4	40		0		23	63
Total		50		1		35	86
	Chi-S	Square	Tests				
	Val	lue	df		Asymp. Sig.	(2-sided)	
Pearson Chi-Square	8.5	38ª	4		.074		
Likelihood Ratio	9.1	.52	4		.057		
Linear-by-Linear Association	3.8	886	1		.049		
N of Valid Cases	86					•	
a. 5 cells (55.6%) have expected	count l	ess tha	n 5. Th	e mini	mum expected	d count is .03.	

There is slight indication of buying branded apparel depending on educational qualification and this is due to that small category of sample which belongs to higher secondary. That apart it shows clearly that there is no relationship between educational qualification and buying branded apparel.

4. Financially independent and buying branded apparel

		Cro	sstab						
		Co	unt						
		6. Do	you b	uy bra	nded Appare	l?		Total	
		1		2		3			
4. And you financially independent	1	15		1		10		26	
4. Are you financially independent	2	34		0		26		60	
Total	49			1		36		86	
Total 49 1 36									
	Va	lue	df		Asymp. Sig.	(2-sided)			
Pearson Chi-Square	2.4	114ª	2		.299				
Likelihood Ratio	2.500		2		.286				
Linear-by-Linear Association	.06	55	1		.799				
N of Valid Cases	86								
a. 2 cells (33.3%) have expected count	ess	than 5	. The r	ninimu	m expected	count is .30.			

Since the sig value >.05, we accept the null hypothesis that there is no relationship between financial independence and buying branded apparel.

5. Monthly family income and buying branded apparel

Crosstab												
	Count											
		6. Do you buy branded Apparel?				Total						
		1		2	3							
	1	1		0	2	3						
F. Manthly Family Income	2	9		0	6	15						
5. Monthly Family Income	3	21		1	17	39						
	4	18		0	11	29						
Total		49		1	36	86						
		S	ymme	etric	Measures							
			Valu	e	Asymp. Std. Error ^a	Approx. Tb	Approx. Sig.					
Interval by Interval	Pearson's R		07	1	.108	650	.518°					
Ordinal by Ordinal	Spearman Co	rrelation	06	3	.108	576	.566°					
N of Valid Cases			86									
a. Not assuming the null hypothesis.												
b. Using the asymptotic standard error assuming the null hypothesis.												
c. Based on normal approxi	mation.											

The sig value >.05 and hence we accept null hypothesis that there is no relationship between monthly family income and buying branded apparel.

6. Monthly family income and frequency to shop for branded clothes

	Paired Samples Test									
			Paired Differences					df	Sig.	(2-
		Mean	Std. Devia-	Std. Error	95% Confiden	ce Interval of			tailed)	
			tion	Mean	the Difference					
					Lower	Upper				
Pair 1	5. Monthly Family Income - 11. How frequently do you shop for branded apparel?	264	1.166	.125	513	016	- 2.115	86	.037	

Here we see sig value <.05, and hence reject the null hypothesis and we can say that the monthly family income has an influence on the frequency of buying branded clothes.

7. Monthly income and degree of preference of branded clothes.

	Paired Samples Test									
		Paired Differences t				t	df	Sig.	(2-	
		Mean	Std. Devia-	Std. Error	95% Confiden	ce Interval of			tailed)	
			tion	Mean	the Difference					
					Lower	Upper				
Pair 1	5. Monthly Family Income - 10. What is the degree of preference of branded clothes?	1.309	.944	.105	1.100	1.517	12.477	80	.000	

The above is the result of paired T test and shows sig value <.05, hence we reject the null hypothesis and accept that there is an influence of monthly family income on the degree of preference of branded clothes.

REGRESSION MODEL

	1. Coefficients ^a										
Model		Unstanda	rdized Coefficients	Standardized Coefficients	t	Sig.					
		В	Std. Error	Beta							
	(Constant)	2.792	.941		2.968	.004					
	1. Age	.074	.178	.080	.419	.677					
1	2. Marital Status	.418	.257	.283	1.626	.108					
1	3. Educational Qualification	162	.135	140	-1.194	.236					
	4. Are you financially independent	.243	.254	.180	.957	.342					
	5. Monthly Family Income	222	.089	289	-2.500	.015					
a.	Dependent Variable: 16. Rate the fol	lowing stat	ements [I wear only	y branded clothes]							

From the table we can get the regression model as:

P = 2.792 + .074 X + .418 Y -.162 W +.243 V -.222 Z,

Where P represents the dependent variable – I wear only branded clothes. With X, Y, W, V, Z representing 1,2,3,4,5 respectively from the table above. 2.792 is the constant. We can see for every unit change in marital status there is .418 unit change in P and for every unit change in financially independent variable there is .243 unit change in P, age having very less effect and variable W and Z having negative change.

	2. Coefficients ^a										
М	odel	Unstandar	dized Coefficients	Standardized Coefficients	t	Sig.					
		В	Std. Error	Beta							
	(Constant)	1.649	.915		1.801	.076					
	1. Age	099	.173	113	573	.569					
1	2. Marital Status	.251	.250	.181	1.006	.317					
1	3. Educational Qualification	022	.132	020	166	.869					
	4. Are you financially independent	.210	.247	.166	.851	.397					
	5. Monthly Family Income	.102	.086	.141	1.177	.243					
a.	Dependent Variable: 16. Rate the fol	lowing state	ments [Brand nam	ne is important for me when	I shop]						

Here let P represent the dependent variable that Brand name is important for me when I shop, with dependent variables X. Y, W, V, Z representing 1, 2, 3, 4,5 from the table above.

The regression model is:

P = 1.649 - .099 X + .251 Y -.022 W +.210 V + .102 Z

We can see that for every unit change in marital status and financial independence there is .251 and .210 units change in P respectively.

3.Coefficients ^a											
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.					
		В	Std. Error	Beta							
	(Constant)	2.955	1.066		2.773	.007					
	1. Age	.176	.201	.171	.875	.385					
1	2. Marital Status	691	.293	418	-2.356	.021					
1	3. Educational Qualification	074	.155	058	477	.635					
	4. Are you financially independent	055	.289	037	191	.849					
	5. Monthly Family Income	.063	.101	.074	.628	.532					
a. Dependent Variable: 16. Rate the following statements [Brand enhances my status]											

Here let P represent the dependent variable that Brand enhances my status, with dependent variables X. Y, W, V, Z representing 1, 2, 3, 4,5 from the table above. The regression model is:

P = 2.955 - .176 X - .691 Y -.074 W -.055 V + .063 Z

We can see that for every unit change in age and monthly family income there is .176 and .063 units change in P respectively. For every unit change in marital status there is high negative change, that is -.691 units change in P.

ized Coefficients Std. Error 1.105	Standardized Coefficients Beta	.433	Sig.
1.105		.433	.666
		.433	.666
.209	.201	1.029	.307
.303	121	687	.494
.159	.101	.845	.401
.299	.289	1.512	.135
.104	.044	.373	.711
.3 .1 .2	303 159 299	.121 .159 .101 .299 .289	.003121687 .159 .101 .845 .299 .289 1.512 .04 .044 .373

Here let P represent the dependent variable that Brand reflects latest fashion, with dependent variables X. Y, W, V, Z representing 1, 2, 3, 4,5 from the table above. The regression model is:

P = .478 + .215 X - .208 Y +.134 W + .452 V + .039 Z

We can see that for every unit change in age and financial independence there is .215 and .452 units change in P respectively. For every unit change in marital status there is negative change, that is -.208 units change in P.

5. Coefficients ^a											
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.					
		В	Std. Error	Beta							
	(Constant)	1.891	1.131		1.672	.099					
	1. Age	175	.214	161	820	.415					
1	2. Marital Status	.451	.309	.263	1.461	.148					
1	3. Educational Qualification	063	.163	047	386	.701					
	4. Are you financially independent	.343	.305	.218	1.124	.265					
	5. Monthly Family Income	012	.107	013	112	.911					
a. Dependent Variable: 16. Rate the following statements [Branded clothes enhance my confidence]											

Here let P represent the dependent variable that Brand clothes enhance my confidence, with dependent variables X. Y, W, V, Z representing 1, 2, 3, 4,5 from the table above.

The regression model is:

P = 1.891 - .175 X + .451 Y -.063 W + .343 V - .012 Z

We can see that for every unit change in marital status and financial independence there is .451 and .343 units change in P respectively. For every unit change in age, educational qualification and monthly family income there is negative change in P.

CONCLUSION

Analysis of the collected data revealed that branded clothing was preferred by most of the respondents which indicates that today's customer is very brand conscious. Chi Square test done helped us to analyze that there is no relationship between demographic variables like age, marital status, educational qualification,

financially independence of respondents has no influence on purchase of branded apparel. But monthly family income was found to be associated with frequency of purchase of branded apparel and preference of branded apparel which indicates that companies should target particular income groups for better results. Foreign brands are preferred more which indicates that Indian brands have to evolve more and also need to work on their brand communication for example apparel brands like AND even though Indian in origin people might perceive it to be a foreign brand.

In terms of place of purchase the culture is shifting towards buying from the malls because of shopping experience the consumers get. The factors influencing the purchase decision for branded apparel was found to be Product Quality, Design, Brand name, Promotion and price. The study also shows that criteria like Brand enhances their status, brand reflects latest fashion, brand enhances their confidence, brand speaks about their attitude was found to be insignificant. The predictive model indicates that decision to wear branded apparel i.e whether branded clothes increase confidence and influence of brand name in purchase decisions are dependent more on marital status and financial independence whereas for understanding whether Brand reflects latest fashion and enhances status ,age is the main factor which affects the buying behavior.

From the above analysis the perspectives and motives behind the respondent's purchases is clearly understood. This analysis will help the marketer to attract and maintain their target consumer group. It gives important insights to the marketer to redefine the strategies of retailing branded apparel in India

REFERENCES

- 1. Branded apparels poised to grow The Hindu Nov 18th 2013
- 2. www.cci.in/pdfs/surveys-reports/textile-industry-in-india.pdf
- 3. Balanaga Gurunathan k, KrishnaKumar.m (2013) Factors Influencing Apparel Buying Behaviour in India: A Measurement Model, Paripex Indian Journal of Research. Volume: 2 | Issue: 3 | March 2013 ISSN 2250-1991.
- 4. Solomon, M. R & Rabolt, Nancy J. (2006). Consumer Behavior inFashion, Pearson Education.
- 5. Sproles, G. B & Kendall, e.l. (1986). A methodology for profiling consumers' decision-making styles. Journal of Consumer affairs, 20(2), 267-278.
- 6. Jin & Kang. (2010). Face or Subjective Norm? Chinese College Students' Purchase Behaviours towards Foreign Brand Jeans, Clothing and Textile Research Journal, 28(3), 218-233
- 7. Sawant, R. P. (2012), "Impact of Advertising on Brand Awareness and Consumer Preference (With Special Reference to Men'S Wear)", IOSR Journal of Business and Management, Vol.5, No.6, pp 54-61
- 8. Lalitha. A., Ravikumar, J.and Padmavali, K. (2008). Brand preference of Men Wear. Indian Journal of Marketing, 38(10), pp.33-36
- 9. Ritu Narang, (2006). A Study on Branded Men Wear. Indian Journal of Marketing, 6(11), PP. 39
- 10. Jaishri, N. Jethwaney, (1999). Advertising, Phoenix Publishing House, New Delhi, 1st Edition.
- 11. Kamalaveni. D., Kalaiselvi, S. and Rajalakshmi, S. (2008). Brand Loyalty of Women consumers with respect to FMCGs. Indian Journal of Marketing, 38(9), PP. 4450
- 12. Pathak. S.V. and Aditya P. Tripathi., (2009). Consumer shopping behaviour among Modern Retail Formats: A Study of Delhi & NCR. Indian Journal of Marketing, 39(2), PP. 312

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail **infoijrcm@gmail.com** for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoircm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.







