

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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BENEFITS ASSOCIATED WITH BRAND LOYALTY IN THE PURCHASE OF SILK SAREES AMONG WOMEN CUSTOMERS IN THE CITY OF BANGALORE

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ABSTRACT

Indian women are known for the way they dress and silk sarees add to their elegance. With changing social and economic conditions, dressing styles of Indian women have changed. When looking forward to a grand occasion women tend to wear silk sarees. The traditional golden 'Zari' silk sarees have given way to other varieties. Brand loyalty, celebrity endorsement also fascinate the customer while making the purchase decisions. From literature review tangible variables (design, colour combination, price, texture, family tradition, heaviness of the saree and original zari) and intangible variables (peer influence, celebrity, quality, place of make, brand name, status, trust and uniqueness) were identified for store loyalty. The objectives of the study are: To identify the tangible and intangible benefits associated with the brand during the purchase of silk sarees and to learn the purchase pattern and the factors influencing the purchase of silk sarees. Survey technique was used where by questionnaire was administered to 141 women in Bangalore city. Most of the respondents filled their questionnaires after the purchase of silk sarees from the shops. Inputs from whole salers, branded shop owners and owner of home based boutiques are also added to the study. In a city like Bangalore, women spend on clothing and hence main driving point to any store is quality and variety and that is what this study has proved. Traditional form of advertising like TV commercials and word of mouth is still bringing business and internet advertising for silk sarees is in nascent stage.

KEYWORDS

brand loyalty, intangible benefits, purchase decision, silk sarees, tangible benefits.

INTRODUCTION

Silk is highly knitted with our history, tradition and culture. It signifies richness and beauty. Exquisite qualities of silk like elegance, natural sheen, softness, vibrant colours and excellent drape have made it a perfect choice of connoisseurs. Indian women are known for the way they drape their saree with elegance. With changing tastes and preferences traditional silk sarees are being replaced by embroidery, stone work and designer varieties. Brand loyalty, celebrity endorsement, promotional activities by the retail store fascinates the customer while making the purchase decision. Knowing the customer needs, stocking the current designs and educating them on different varieties and styles in silk sarees leads to the success of any retail shop. It is a well known fact that brand loyalty plays a major role in repeat purchase of silk sarees. Brand loyalty goes to the extent of association with a specific brand since generations. Since saree is an occasional wear customers are ready to spend. There are also categories of sarees been made to order by the customers according to their preferences. Silk sarees are bought on the basis of trust and associated brand. Hence identification of the benefits of brand, purchase patterns and its impact on the purchase decision of customers is necessary. This study was done to identify the tangible and intangible variables that act as a catalyst among customers while purchasing a silk saree. The study will stress on the fact that brand loyalty will benefit the shop owners with repeat purchase and loyal customers act as brand ambassadors for the retail shop.

REVIEW OF LITERATURE

Consumers have different buyer strategies which fit into four groups, i.e. long loyals, rotators, price driven and light users. Demographics can create a mass buying difference. Long loyals buy the same product year after year, they will never substitute and hence ready to wait or make an extra effort, they are not price sensitive. Rotators shift among a limited set of brand in a particular category, they take turns for each brand. Price driven are emotionally driven for price saving strategies, they look for coupons or deal. There are two types - price driven and product driven. And light user category means limited category interaction, makes few purchases in a category and hence cannot draw a purchase pattern. Retailers will have a tough time, light users and for price driven retailers have to keep their eyes open knowing about what is the deal competitors are making. **(Consumer buying patterns: beyond demographics, 1995)**

The study 'An exploration of how mature women buy clothing: empirical insights and a model' offers useful suggestions to clothing designers, manufacturers, retailers, and marketers on how to target mature women more effectively. The main components of the models are environment, peer groups, individual characteristics preference (shopping style, retailer preference, clothing fit), individual fissionability (wearing and combining apparel, building need and awareness, searching and fitting, evaluating and actual purchase and wearing and combining apparel). The present idealisation of slimness and youth has an influence also on mature women's clothing choices. They want to buy long-lasting designs and good quality. Therefore, it is essential to stress the notion of value when marketing to mature women. Longevity, value for money, and hard-wearing are considered to be anathema to fashion, which depends on transience. **(Maria Holmlund, 2011)**

The article 'Resurgence of the Indian Textile Industry' gives a glimpse of Indian textile industry. This is an independent industry from raw material procurement to final production with value-addition at every step. Forming 14% of the total industrial output, the textile sector stands big in the Indian industrial scenario and is fast-growing. Indian fabric is in great demand in foreign shores due to its ethnicity, handwork, rich textures and earthly colours. "India is the second largest producer of silk and accounts for about 18% of the total world raw silk production. India produces all four varieties of silk, namely, Mulberry, Eri, Tasar and Muga. The remarkable Indian silk is varied in form, colours, design, weaves and is high in quality. "Kancheepuram silk sarees is known by golden jari buttas, woven into the saree in unique patterns. Gujarat and Rajasthan are known for Bandhni silk produced through an ancient method called "bandhej". Ikkat silk, known as patola in Orissa, also involves the same technique but is applied to the yarn before weaving. Andhra Pradesh, Gujarat and Orissa produce this silk. Varanasi or Benaras in Uttar Pradesh are famous for the Benaras silk fabric woven to create a raised effect (brocade) depicting floral motifs. The global textiles and clothing industry is earmarked to grow to USD 700 billion by 2012. **(Janakiraman, 2011)**

The study "Consumers susceptibility to reference group influence: A Segmentation Analysis" discussed the opinions, attitudes and behavior of others as elements that can considerably affect the decision-making process and consumer choice decisions. Marketers and advertisers have addressed the influence of reference groups on consumers' decision. "Reference groups are persons, groups and institutions whom one looks to for guidance for one's own behavior and values, and whose opinion about oneself is valued (Widing et al. 2003)". The study has also noted that reference group influence is affected by the type of product or situation studied. The main focus of this study was to see whether the individuals' susceptibility to group influence (informational, utilitarian and value expressive) could serve as the basis for market segmentation. The main variables which were used are demographic variables included in the analysis are

sex, age, education, household income and marital status. Personality variables include individualistic orientation and global self esteem. Mature consumers are more susceptible to the influence of reference groups. (Mihic)

NEED/IMPORTANCE OF THE STUDY

Every woman is fascinated to dress well and look beautiful. The traditional silk saree with its unique colour combinations, designs and varieties gives elegance to Indian women. Women like to spend a lot when it comes to occasional wear like silk saree which they wear for wedding, family function and religious gatherings. They like to flaunt their sarees as a matter of status in society. Indian women prefer to purchase a new saree for every occasion and worn sarees are not repeated frequently. They remain in the closets as assets. The major factors that influence the purchase of silk sarees are status, peer influence, quality, variety, brand name and trust. Hence identifying the benefits of the brand, purchase pattern of customers is necessary.

STATEMENT OF THE PROBLEM

Silk saree stores are in the expansion mode fighting to be market leaders in new territories. These stores were once based on a particular location creating its own unique identity and position in the mind of the consumers. Even though brand loyalty as such cannot be linked to silk saree market, there are certain tangible and intangible variables associated with a silk saree purchase. As preferences vary across different age groups there is a scope for identifying these specific groups and the benefits that motivate them when they make that final purchase decision.

OBJECTIVES

1. To identify the tangible benefits associated with the brand during the purchase of silk sarees.
2. To identify the intangible benefits associated with the brand during purchase of silk sarees.
3. To learn the purchase pattern and the factors influencing the purchase of silk sarees.

HYPOTHESES

TANGIBLE VARIABLES

- H01: Design is not an important benefit associated with the purchase of silk sarees
- Ha1: Design is an important benefit associated with the purchase of silk sarees
- H02: Price is not an important benefit associated with the purchase of silk sarees
- Ha2: Price is an important benefit associated with the purchase of silk sarees
- H03: Texture is not an important benefit associated with the purchase of silk sarees
- Ha3: Texture is an important benefit associated with the purchase of silk sarees
- H04: Family tradition is not an important benefit associated with the purchase of silk sarees
- Ha4: Family tradition is an important benefit associated with the purchase of silk sarees

INTANGIBLE VARIABLES

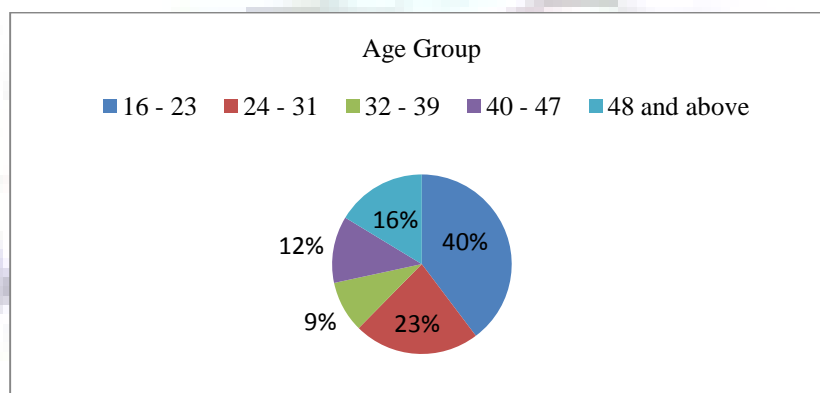
- H05: Peer influence is not an important factor that influences the purchase of silk sarees
- Ha5: Peer influence is an important factor that influences the purchase of silk sarees
- H06: Brand name is not an important factor that influences the purchase of silk sarees
- Ha6: Brand name is an important factor that influences the purchase of silk sarees
- H07: Status is not an important factor that influences the purchase of silk sarees
- Ha7: Status is an important factor that influences the purchase of silk sarees
- H08: Trust is not an important factor that influences the purchase of silk sarees
- Ha8: Trust is an important factor that influences the purchase of silk sarees

RESEARCH METHODOLOGY

The study is to identify the benefits associated with the purchase of silk saree and the purchasing pattern of women among different groups through primary research. Responses were recorded through questionnaire when women came out of the silk saree shops after purchase. To understand the silk saree business and to know major variables influencing the brand loyalty, inputs from whole salers, branded shop owners and owner of home based boutiques were considered. In this study girls and women were the target audience and a total one hundred and forty one respondents took part. Simple random sampling methodology was used for the study which took six months to complete.

RESULTS & DISCUSSION

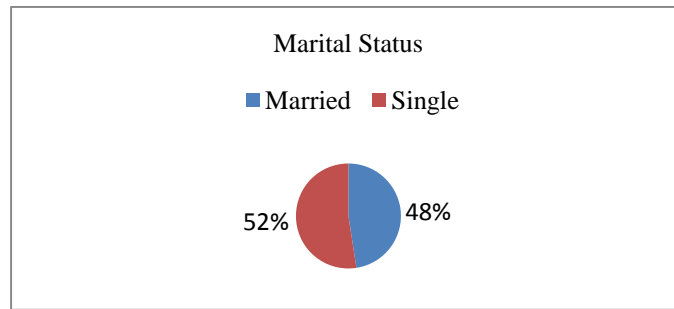
- Age Group



Source: Primary data

In the study women who belonged to the age group of 16-23 consisted of 40% and women with age group of 24-31 consisted of 23%, age group of 32-39 with 9% and finally the age group from 48 and above took 16%.

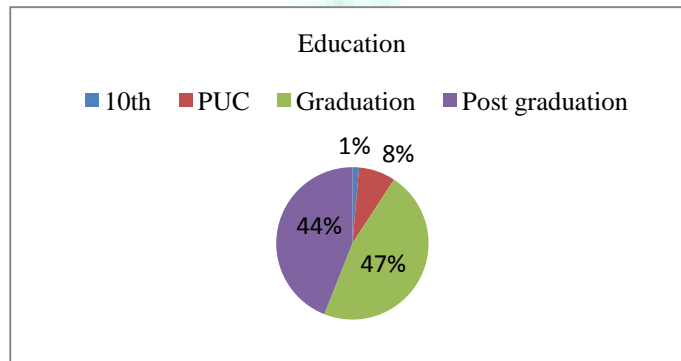
▪ Marital Status



Source: Primary data

The pie chart indicates that 52% were single women and married were 48%.

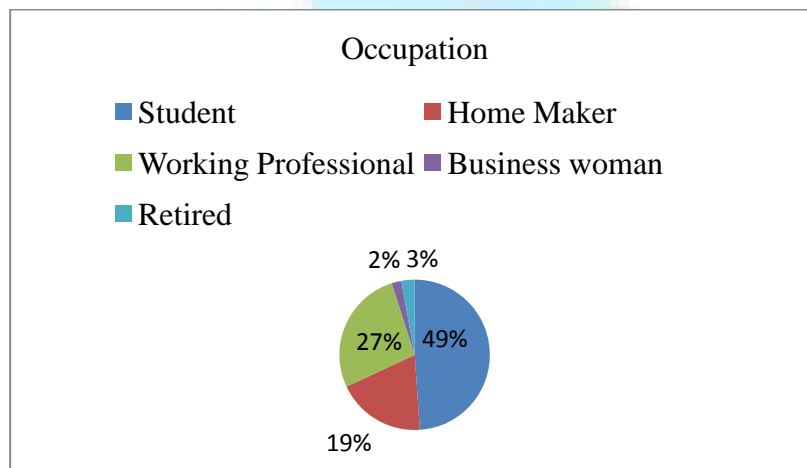
▪ Education



Source: Primary data

The education statistics portrays that 47% of women are graduates and 44% were post graduates.

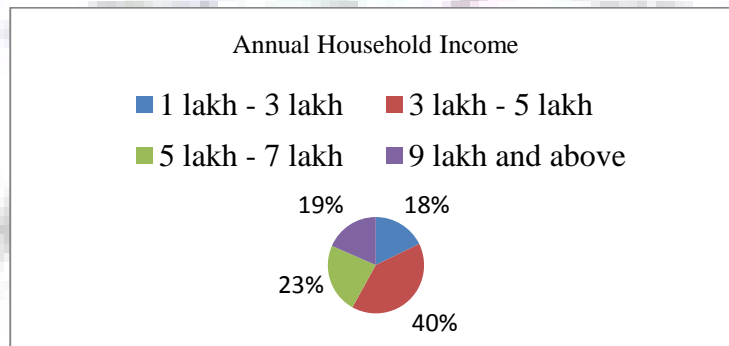
▪ Occupation



Source: Primary data

The study says that 49% of the women were students followed by 27% working professional and 19% home makers.

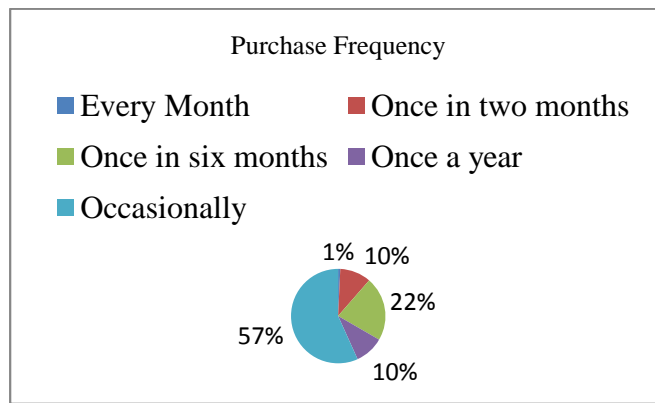
▪ Annual household income



Source: Primary data

The study shows that the annual income of 40% women was 3-5 lakhs, 23% with 5-7 lakhs, 19% women with 9 lakhs and above.

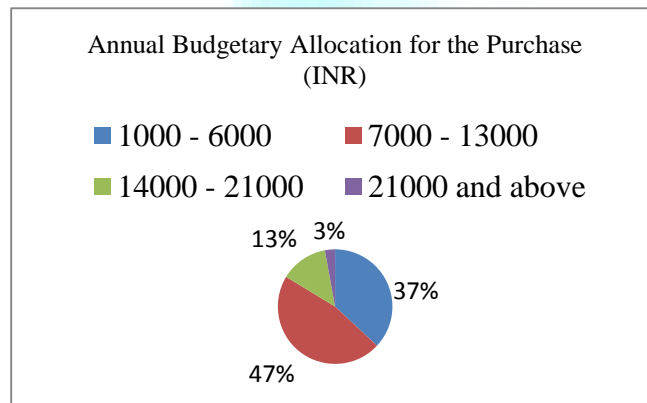
▪ Purchase frequency



Source: Primary data

57% if women purchased silk sarees occasionally whereas 22 % of them purchased once in six months.

▪ Annual Budgetary Allocation For the purchase



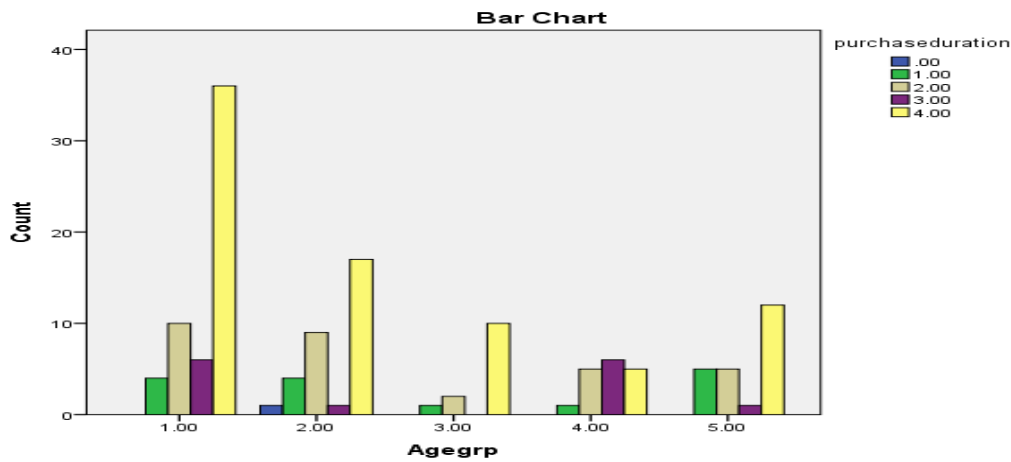
Source: Primary data

Annual budgetary allocation for the purchase is 47% with 7000-13000, 37% with 1000-6000, 13% for 14000-21000 and the rest spend 21000 and above.

- Reasons for choosing a particular location was analyzed on the basis of convenience, price, habit, variety, brand, quality and trust. It was found that quality and variety plays a major role in the choice of a retail shop. Price is also one of the high influencers.

Convenience	41
Price	61
Habit	12
Variety	80
Brand	4
Quality	102
Trust	48
quality + variety	1st highest
quality + variety + Price	2nd highest

		Purchase Duration					Total
		.00	1.00	2.00	3.00	4.00	
Age Group	1.00	0	4	10	6	36	56
	2.00	1	4	9	1	17	32
	3.00	0	1	2	0	10	13
	4.00	0	1	5	6	5	17
	5.00	0	5	5	1	12	23
Total		1	15	31	14	80	141



In X-axis

- 1=16 to 23 years
- 2=24 to 31years
- 3=32 to 39 years
- 4=40 to 47 years
- 5=48 and above

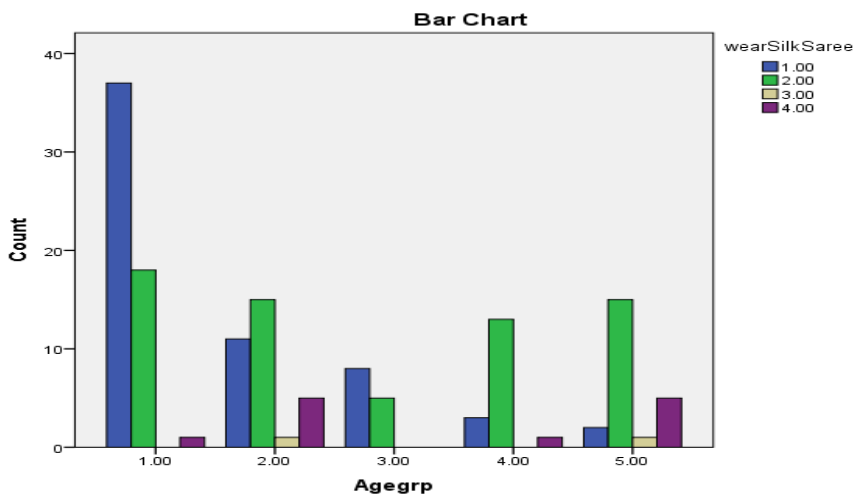
In Y-axis

- .0=Every month
- 1=Once in two months
- 2=Once in six months
- 3=Once a year
- 4=Occasionally

Interpretation

In the age group of 16 to 23 ten people prefer to buy once in six months and in the age group of 24 to 31, 17 people prefer to buy occasionally and in the age group of 32 to 39, 10 people prefer to buy occasionally and in the age group of 48 and above 12 people prefer to buy occasionally.

		Wear Silk Saree				Total
		1.00	2.00	3.00	4.00	
Age Grp	1.00	37	18	0	1	56
	2.00	11	15	1	5	32
	3.00	8	5	0	0	13
	4.00	3	13	0	1	17
	5.00	2	15	1	5	23
Total		61	66	2	12	141



In the above graph x-axis denotes the age group

- 1=16 to 23 years
- 2=24 to 31years
- 3=32 to 39 years
- 4=40 to 47 years
- 5=48 and above

Y-axis denotes Preferences to wear silk sarees on different occasions

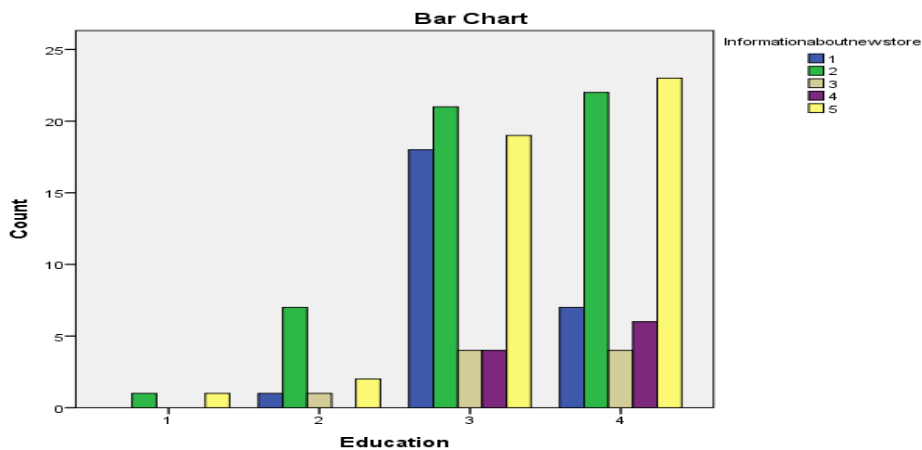
- 1=weddings
- 2=temple/church visit

- 3=Office
- 4=Family function
- 5=everyday Occasion

Interpretation

In the age group of 16 to 23, 37 prefer to wear silk saree during weddings, 18 prefer it during religious visits, none prefers for office, and one prefers for family function. In the age group of 24 to 31, 11 prefer to wear silk saree during weddings, 15 prefer during temple/church visit, one prefers for office, and 5 prefer for family function. In the age group of 48 and above, 2 prefer to wear Silk saree during weddings, 15 prefer it during temple/church visit, one prefers for office, and 5 prefer for family function.

		Information about new store					Total
		1	2	3	4	5	
Education	1	0	1	0	0	1	2
	2	1	7	1	0	2	11
	3	18	21	4	4	19	66
	4	7	22	4	6	23	62
Total		26	51	9	10	45	141



In X-axis

- 1=10th
- 2=PUC
- 3=Graduation
- 4=Post Graduation

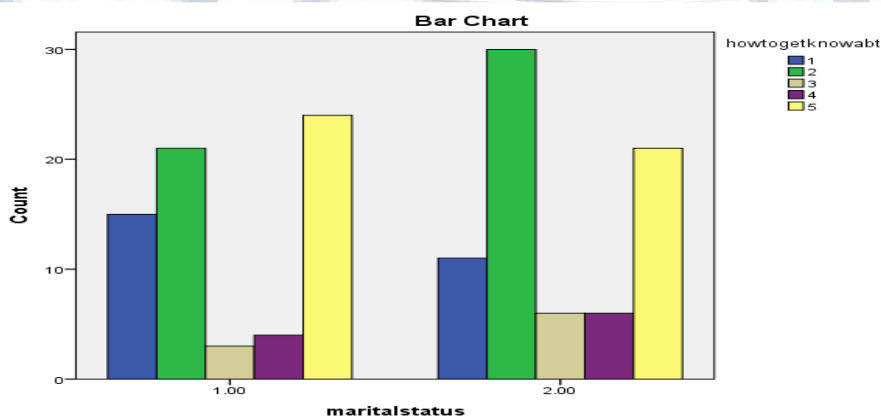
In Y-axis

- 1=print ad
- 2=TV commercials
- 3=Hoardings
- 4=Internet
- 5=Word of mouth

Interpretation

Among graduates, 18 came to know about a new store from print ad, 21 from TV commercials, 4 from hoardings, 6 from internet and 23 by word of mouth. Among post graduates, 7 came to know about a new store from print ad, 22 from TV commercials, 4 from hoardings, 6 from internet and 23 by word of mouth.

		Information About New Store					Total
		1	2	3	4	5	
Marital status	1.00	15	21	3	4	24	67
	2.00	11	30	6	6	21	74
Total		26	51	9	10	45	141



In X-axis

- 1=Married
- 2=Single

In Y-axis

- 1=print ad
- 2=TV commercials
- 3=Hoardings
- 4=Internet
- 5=Word of mouth

DESIGN				
440	144	24	6	4
		Neutral		
	584	>432(Mean)	10	

Interpretation

Among single women, 15 get to know about a new store through print ad, 21 through TV commercials, 3 through hoardings, 4 through internet and 24 by word of mouth. Among married women, 11 get to know about a new store through print ad, 30 through TV commercials, 6 through Hoardings, 6 through internet and 21 by Word of mouth.

HYPOTHESIS TESTING FOR TANGIBLE VARIABLES

H01: Design is not an important benefit associated with the purchase of silk sarees

Ha1: Design is an important benefit associated with the purchase of silk sarees

Mean = 432

Null hypothesis can be rejected if the sum of value of scales '4' and '5' is greater than the mean value.

Here, 584 > 432, that is null hypothesis can be rejected by which design becomes a significant factor for the purchase of silk sarees

Z Test

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Design	141	4.45	.914	.077

One-Sample Test						
Test Value = 5						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Design	-7.190	140	.000	-.553	-.71	-.40

p value for the test conducted is .000. As per the condition, null hypothesis can be rejected if p value is less than .05 that is here null hypothesis is rejected by which design becomes a significant factor for the purchase of silk sarees.

H02: Price is not an important benefit associated with the purchase of silk sarees

Ha2: price is an important benefit associated with the purchase of silk sarees

PRICE				
260	184	84	20	5
		neutral		
	444	>432	25	

444 > 432, that is null hypothesis can be rejected by which price becomes a significant factor for the purchase of silk sarees

Z Test

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Price	141	3.79	1.092	.092

One-Sample Test						
Test Value = 3						
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Price	8.635	140	.000	.794	.61	.98

P value for the test conducted is .000. Null hypothesis can be rejected as p value is less than .05. Price becomes a significant factor for the purchase of silk sarees.

H03: texture is not an important benefit associated with the purchase of silk sarees

Ha3: texture is an important benefit associated with the purchase of silk sarees

TEXTURE				
245	224	78	14	3
		neutral		
	469	>432	17	

Here

469 > 432, that is null hypothesis can be rejected by which texture becomes a significant factor for the purchase of silk sarees

Z Test

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Texture	141	4.28	3.504	.295

One-Sample Test						
Test Value = 3						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Texture	4.350	140	.000	1.284	.70	1.87

p value for the test conducted is .000. Null hypothesis can be rejected as p value is less than .05 by which texture becomes a significant factor for the purchase of silk sarees.

H04: Family tradition is not an important benefit associated with the purchase of silk sarees

Ha4: Family tradition is an important benefit associated with the purchase of silk sarees

FAMILY TRADITION				
255	184	51	38	8
		neutral		
	439	>432	46	

Here

439 > 432, that is null hypothesis can be rejected by which family tradition becomes a significant factor for the purchase of silk sarees.

Z Test

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Family Tradition	141	3.09	1.330	.112

One-Sample Test						
Test Value = 2						
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Family Tradition	9.748	140	.000	1.092	.87	1.31

p value for the test conducted is .000. Null hypothesis can be rejected as p value is less than .05 by which family tradition becomes a significant factor for the purchase of silk sarees.

HYPOTHESIS TESTING FOR INTANGIBLE VARIABLES

H05: Peer influence is not an important factor that influences the purchase of silk sarees

Ha5: Peer influence is an important factor that influences the purchase of silk sarees

PEER INFLUENCE				
130	160	90	44	23
		Neutral		
	290	<432	67	

Here

290 < 432, that is null hypothesis is accepted by which peer influence becomes a weak influencer for the purchase of silk sarees.

Z Test

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Peer Influence	141	3.15	1.341	.113

One-Sample Test						
Test Value = 3						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Peer Influence	1.319	140	.189	.149	-.07	.37

p value for the test conducted is .189. Null hypothesis can be rejected if p value is less than .05 but here peer influence becomes a weak influencer for the purchase of silk sarees.

H06: Brand name is not an important factor that influences the purchase of silk sarees

Ha6: Brand name is an important factor that influences the purchase of silk sarees

BRAND NAME				
240	200	69	22	9
		Neutral		
	440	>432	31	

Here

440 > 432, that is null hypothesis is rejected by which brand name becomes a strong influencer for the purchase of silk sarees.

Z Test

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Brand name	141	3.67	1.137	.096

One-Sample Test						
Test Value = 3						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Brand name	7.036	140	.000	.674	.48	.86

p value for the test conducted is .000. Null hypothesis can be rejected if p value is less than .05 by which brand name becomes a significant influencer for the purchase of silk sarees.

H07: Status is not an important factor that influences the purchase of silk sarees

Ha7: Status is an important factor that influences the purchase of silk sarees

STATUS				
250	196	54	26	11
		Neutral		
	446	>432	37	

Here

446 > 432, that is null hypothesis is rejected by which status becomes a strong influencer for the purchase of silk sarees.

Z Test

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Status	141	3.61	1.188	.100

One-Sample Test						
Test Value = 4						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Status	-3.899	140	.000	-.390	-.59	-.19

p value for the test conducted is .000. Null hypothesis can be rejected if p value is less than .05 by which status becomes a significant influencer for the purchase of silk sarees.

H08: Trust is not an important factor that influences the purchase of silk sarees

Ha8: Trust is an important factor that influences the purchase of silk sarees

TRUST				
315	180	63	12	6
		Neutral		
	495	>432	18	

Here,

495 > 432, that is null hypothesis is rejected by which trust becomes a strong influencer for the purchase of silk sarees.

Z Test

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Trust	141	4.09	1.072	.090

One-Sample Test						
Test Value = 3						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Trust	12.016	140	.000	1.085	.91	1.26

p value for the test conducted is .000. Null hypothesis can be rejected if p value is less than .05 by which trust becomes a significant influencer for the purchase of silk sarees.

FINDINGS

- Most of the respondents have household income between INR 3-5 lakh followed by 5-7 lakh. Also most of them prefer buying silk sarees occasionally and chose branded shop for their purchase.
- Most of the respondents are in the early stages of earning they usually spend between INR 7000 – 13000 and INR 1000 – 6000 rupees annually for the purchase of silk sarees.
- Most of the respondents pick quality and variety as the main reason for choosing a store to buy their sarees. The successful factors for a good store hence will be quality, variety and good price.
- We can also infer that most of the respondents buy silk saree occasionally, since they consider silk saree as auspicious unique and elegant. Also silk sarees are worn during weddings which are supported by all women across age groups and the matured women also prefer it for religious visits. This finding stresses on the inference that silk saree is auspicious not considered as an everyday wear.
- TV commercials inform and create curiosity where as word of mouth transforms that curiosity into action.
- Education qualification does not hamper the effect of traditional media. New media like internet is yet to be effective in silk saree genre. Married women are influenced by word of mouth and then TV commercials. Print ads also play a major role of informing and creating awareness about a new store.
- We can infer that all the tangible variables cited in the study that is design, colour combination, price, texture, family tradition and original zari are proved to be the major benefits looked by a customer during the purchase of silk saree.
- Among intangible variables, peer influence and place of make do not influence the customer in purchasing silk sarees where as celebrity endorsements, quality, brand name, status, trust and uniqueness are the main important factors.

SUGGESTIONS

Store loyalty is very much associated with silk saree purchase; it is the trust that a particular store is providing quality, variety in good price that makes customers prefer one store over the other. Store loyalty is something that cannot be created in one day; it is a gradual process needs full commitment from the store owners' side. Silk mark is one such quality trademark that can be used by stores which will signify that quality is assured in the clothes they sell.

Silk can be produced in different forms other than silk saree and hence silk is here to stay and so do sarees, new players in the market are also playing a guerilla strategy by which new customers who are looking for designer silk sarees see a lot of variety in boutiques. So it is time for traditional shops move from product oriented approach to customer oriented approach and make sarees, designs as per the new trend. Traditional shops can also add value to the customers with the involvement of loyalty programs. Customization offer on sarees will also attract new customers since it would mean customers can select their own, design and colour combination.

CONCLUSIONS

Silk saree is woven in new forms, designs and colour combinations. It is very much unorganized sector and new entrants are making their way inside. Old stores hold their brand equity in the name of tradition while new entrants bring in the mantra of designer sarees. In a city like Bangalore, women spend more on clothing and the main driving point to any store is quality and variety which the study has proved. Consumers nowadays are not able to differentiate between pure and suspicious sarees, hence the trademarks like 'silk mark' have come to play. It is very important for stores now to look for relationship based transactions since new customers look for quality and trust than just a price discount. And this will bring in more customers and create store loyalty.

SCOPE FOR FURTHER RESEARCH

Research on silk saree and brand loyalty is first of its kind and hence there is always scope for improvement and filling the gap. The study can be further carried on same topic in larger sample size and a different age group. Also a frame work for a model can be created for silk saree and brand loyalty by which measurement of loyalty for each store can be calculated.

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