



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

CONTENTS

Sr. No.	Title & Name of the Author (s)	Page No.
1.	EVOLVING BUSINESS ENVIRONMENT: A CASE STUDY OF OMANI ECONOMY <i>DR. MATHEW PHILIP</i>	6
2.	TAX INCENTIVES: TOOL FOR ATTRACTING FOREIGN DIRECT INVESTMENT IN NIGERIAN ECONOMY <i>FAKILE ADENIRAN SAMUEL & ADEGBIE, FOLAJIMI FESTUS</i>	16
3.	CHANGING PHASE OF ETHIOPIAN TAXATION <i>MOHAN. M.P</i>	22
4.	EMPLOYEES' PERCEPTION OF ORGANISATIONAL POLITICS IN BANKING SECTOR <i>MRS. K. R. SOWMYA & DR. N. PANCHANATHAM</i>	27
5.	BANKING WITH INFORMATION TECHNOLOGY – EMERGING CHALLENGES AND POTENTIALS <i>DR. R. K. UPPAL</i>	32
6.	IMPACT OF CULTURE ON HUMAN RESISTANCE – A STUDY OF COMPANIES IMPLEMENTING KNOWLEDGE MANAGEMENT SOFTWARE <i>MADHUSUDAN.V & NAGALINGAPPA.G</i>	42
7.	INTERPERSONAL ORIENTATION AS AFFECTED BY PERSONALITY <i>SANDHYA MEHTA & SANDEEP KAUR</i>	47
8.	FACTORS INDUCING PARTICIPATION IN B2B & B2C E-MARKETS: AN ANALYTICAL STUDY OF PUNJAB <i>DR. NARESH MALHOTRA & SUNIL K. ARORA</i>	53
9.	SIX SIGMA APPROACH FOR QUALITY AND PERFORMANCE EXCELLENCE IN PLASTIC INJECTION MOLDING INDUSTRY - A CASE STUDY AND REVIEW <i>P. K. BHARTI, M. I. KHAN & HARBINDER SINGH</i>	58
10.	MEASURING EFFICIENCY OF SELECTED STATE INDUSTRIAL DEVELOPMENT CORPORATIONS THROUGH APPLICATION OF DATA ENVELOPMENT ANALYSIS <i>DR. (MRS.) MEENA SHARMA</i>	65
11.	ATTRIBUTES THAT IMPACT THE STORE PREFERENCE OF THE CONSUMERS FOR A LIFE STYLE PRODUCT (APPAREL) <i>DR. (MRS.) HEMLATA AGARWAL & DR. RAVI VAIDYA</i>	72
12.	A REVISIT ON THE APPLICATION OF HACKMAN AND OLDFHAM MODEL IN ORGANISATIONS <i>DR. P. UDHAYANAN & A.NIRMAL RAJ</i>	78
13.	CAPITAL BUDGETING PRACTICES IN MANUFACTURING SECTOR IN INDIA: A SURVEY ANALYSIS <i>DR. KARAM PAL & MS. MONIKA VERMA</i>	85
14.	ANALYSIS OF EFFECTIVENESS OF TRADE FAIRS AND EXHIBITIONS AS A TOOL FOR EXPORT MARKETING <i>DR. SANJAY NANDAL</i>	96
15.	IMPLICATIONS OF PERCEPTUAL LEARNING STYLE PREFERENCES ON MANAGEMENT PEDAGOGY <i>SANATH BHASKAR .B</i>	109
16.	GREEN MARKETING: A NEW ROADMAP FOR ORGANIZATION SUCCESS <i>RAJEEV KUMAR RANJAN</i>	115
17.	POTENTIAL OF VMI APPLICATION IN COMMERCIAL VEHICLE MANUFACTURING INDUSTRY- A CASE STUDY <i>M.NAGALATHA & S. HUSSAIN</i>	119
18.	HOW TO GET TACIT KNOWLEDGE AND THE STRATEGIES TO MANAGE TACIT KNOWLEDGE <i>SHEKHARA GOWD MITTA</i>	124
19.	RELATIONSHIP STUDY OF SELECTED INDIAN COMPANIES TRADED IN BOMBAY STOCK EXCHANGE WITH REFERENCE TO COST OF CAPITAL AND COMPANIES PERFORMANCE (AN APPLICATION OF CORRELATION MATRIX & MULTIVARIATE REGRESSION MODEL) <i>BIDYUT JYOTI BHATTACHARJEE</i>	129
20	PHARMA SECTOR: PROBLEMS AND PROSPECTS <i>DR. ARATI BASU</i>	136
	REQUEST FOR FEEDBACK	143

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON

SH. RAM BHAJAN AGGARWAL

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

CO-ORDINATOR

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

ADVISORS

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. PARVEEN KUMAR

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

PROF. H. R. SHARMA

Director, Chhatrapati Shivaji Institute of Technology, Durg, C.G.

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

PROF. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

EDITOR

PROF. R. K. SHARMA

Tecnia Institute of Advanced Studies, Delhi

CO-EDITORS

DR. ASHOK KHURANA

Associate Professor, G. N. Khalsa College, Yamunanagar

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. AMBIKA ZUTSHI

Faculty, School of Management & Marketing, Deakin University, Australia

DR. VIVEK NATRAJAN

Faculty, Lomar University, U.S.A.

PROF. SANJIV MITTAL

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

PROF. SATISH KUMAR

Director, Vidya School of Business, Meerut, U.P.

PROF. ROSHAN LAL

M. M. Institute of Management, M. M. University, Mullana

PROF. ANIL K. SAINI

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

DR. TEJINDER SHARMA

Reader, Kurukshetra University, Kurukshetra

DR. KULBHUSHAN CHANDEL

Reader, Himachal Pradesh University, Shimla, Himachal Pradesh

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

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

DR. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

DR. MOHENDER KUMAR GUPTA

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

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

DR. SHIVAKUMAR DEENE

Asst. Professor, Government F. G. College Chitguppa, Bidar, Karnataka

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

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

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

DR. PARDEEP AHLAWAT

Reader, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

SURUCHI KALRA CHOUDHARY

Head, Department of English, Hindu Girls College, Jagadhri

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

SUNIL KUMAR KARWASRA

Vice-Principal, Defence College of Education, Tohana, Fatehabad

BHAVET

Lecturer, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana

TECHNICAL ADVISORS

DR. ASHWANI KUSH

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

DR. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

DR. VIJAYPAL SINGH DHAKA

Head, Department of Computer Applications, Institute of Management Studies, Noida, U.P.

DR. ASHOK KUMAR

Head, Department of Electronics, D. A. V. College (Lahore), Ambala City

DR. ASHISH JOLLY

Head, Computer Department, S. A. Jain Institute of Management & Technology, Ambala City

MOHITA

Lecturer, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

AMITA

Lecturer, E.C.C., Safidon, Jind

MONIKA KHURANA

Associate Professor, Hindu Girls College, Jagadhri

ASHISH CHOPRA

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

SAKET BHARDWAJ

Lecturer, Haryana Engineering College, Jagadhri

NARENDRA SINGH KAMRA

Faculty, J.N.V., Pabra, Hisar

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

CALL FOR MANUSCRIPTS

We invite original research papers in the area of computer, finance, marketing, HRM, Banking, Insurance, and other allied subjects. The above mentioned tracks are only indicative, and not exhaustive. The journal expects unpublished and original quality research articles/papers only.

You may submit your articles/papers at the email addresses, info@ijrcm.org.in or infoijrcm@gmail.com.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. COVERING LETTER FOR SUBMISSION:

The Editor
IJRCM

Subject: **Submission of Manuscript.**

Dear Sir/Madam,

Please find my submission of manuscript for possible publication in your journal.

I hereby affirm that the contents of this manuscript are original. Furthermore It has neither been published elsewhere in any language fully or partly, nor is it under review for publication anywhere.

I affirm that the all author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name(s) as co-author(s).

Also, if our manuscript is accepted, I/We agree to comply with the formalities as given on the website of journal & you are free to publish our contribution to any of your two journals i.e. International Journal of Research in Commerce & Management or International Journal of Research in Computer Application & Management.

Name of Corresponding Author

Designation:

Affiliation:

Mailing address:

Mobile Number (s):

Landline Number (s):

E-mail Address (s):

2. **INTRODUCTION:** Manuscript must be in English prepared on a standard A4 size paper setting. It must be prepared on a double space and single column with 1" margin set for top, bottom, left and right. It should be typed in 12 point Calibri Font with page numbers at the bottom and centre of the every page.

3. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

4. **AUTHOR NAME(S) & AFFILIATIONS:** The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in 12-point Calibri Font. It must be centered underneath the title.

5. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 300 words. The abstract must be informative and explain background, aims, methods, results and conclusion.

6. **KEYWORDS:** Abstract must be followed by 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.

7. **HEADINGS:** All the headings and sub-headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.

8. **MAIN TEXT:** The main text should be in a 8 point Calibri Font, single spaced and justified.

9. **FIGURES & TABLES:** These must be simple, centered & numbered, and table titles must be above the tables. Sources of data should be mentioned below the table.

10. **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 are supposed to Harvard Style of Referencing. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow the references as per 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 italics. 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 parentheses.
- Use endnotes rather than footnotes.
- The location of endnotes within the text should be indicated by superscript numbers.

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.

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.
- Kiran Ravi, Kaur Manpreet (2008), Global Competitiveness and Total Factor Productivity in Indian Manufacturing, International Journal of Indian Culture and Business Management, Vol. 1, No.4 pp. 434-449.

Conference papers

- Chandel K.S. (2009): "Ethics in Commerce Education." Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

Unpublished dissertations and theses

- Kumar S. (2006): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University.

Online resources

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

Website

- Kelkar V. (2009): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on 31 January 2011 <http://epw.in/epw/user/viewabstract.jsp>

**ATTRIBUTES THAT IMPACT THE STORE PREFERENCE OF THE CONSUMERS FOR A LIFE STYLE PRODUCT
(APPAREL)****DR. (MRS.) HEMLATA AGARWAL**

ASST. PROFESSOR

S. R. LUTHRA INSTITUTE OF MANAGEMENT

SARVAJANIK EDUCATION SOCIETY

M.T.B. ARTS COLLEGE CAMPUS

SURAT – 395 007

DR. RAVI VAIDYA

ASST. PROFESSOR

S. R. LUTHRA INSTITUTE OF MANAGEMENT

SARVAJANIK EDUCATION SOCIETY

M.T.B. ARTS COLLEGE CAMPUS

SURAT – 395 007

ABSTRACT

Retailing business is greatly affected by the patronage behavioral orientations of shoppers. Understanding these orientations can assist retailers in developing appropriate marketing strategies toward meeting the needs and wants of consumers. Consumer's tastes have shifted toward a more casual, but luxurious, way of wearing apparels. Like many other products, apparels are composed of many physical characteristics, which are perceived differently by various consumers. When considering an apparel purchase, consumers tend to compare and contrast alternative attire made up of different quality blend. At the same time, deciding to select a particular store for the purchase of apparels, usually starts with a set of characteristics or attributes that consumer aspires. Consumers then use these attributes to make decisions regarding what store or stores can cater to their particular needs.

A key objective of the research has been to identify the orientation that the respondent has towards lifestyle apparel shopping specific to Surat City. To identify this, there were 13 statements, which were created as a bipolar semantic scale ranging from one to seven. The respondents (cases) were then grouped into two major clusters on the basis of cluster analysis. In all, two prominent groups emerged, with some responses being too scattered as to not fit in with any group.

An attempt is also made to observe the ramification of age, income, occupation, and choices of brands on the consumption patterns of customers for apparels. This can help marketers to plan the specific marketing strategies for their customers.

KEYWORDS

Apparel Preferences, Consumer Characteristics and Store Attributes.

INTRODUCTION

The term 'lifestyle' depicts one's attitude towards life, the way we lead our life and the values that we not only believe in, but also practice. Studies on lifestyle products in India have largely been limited to their time and money spending patterns, demographic profiles and preferences for a particular format. The investigation of the shopping orientation by the researchers indicates that the Indian shoppers seek more of hedonic pleasure than the functional value of shopping (Sinha and Benerjee, 2004). Many consider shopping as a task and want to finish as soon as possible where as others derive entertainment value out of their shopping.

The IBM Business Consultancy Services Survey (2004) reveals that the customers value system are increasingly complex and vary by product/need category (survival, social, esteem and self-actualization), shopping occasions (convenience, discovering, replenishment, self-expression and solutions) and other factors like price, quality, product benefits, convenience, service, entertainment, ethics, security and so on. It has been found that customers' tastes have shifted towards a more casual but luxurious, way of wearing apparels. With increasing incomes and standard of living has come the demand for new cloths, style and fashion accessories (The Tribune, January, 10, 2007). Like many other products, apparels are composed of many physical characteristics, which are perceived differently by various consumers. When considering an apparel purchase, consumers tend to compare and contrast alternative attire made up of different quality blend (Talha et al, 2004). Their preferences for items of apparel may depend on the joint influence of price and product attributes such as quality, style, and brand. At the same time, deciding to select a particular store for the purchase of apparels, usually starts with a set of attributes that consumer aspires. Consumers than use these attributes to make decisions regarding what store or stores can cater to their particular needs.

Lambert (1979), Lumpkin et al. (1985), and Mason and Bearden (1978) agree that the most important attributes of store selection relate to the relationship of quality to price and the finding of satisfactory products. The consumer prefers quality products yet wants attractive prices-value for the money-not necessarily the cheapest price. The consumers want fashionable clothing and the ability to return unsatisfactory goods (Greco, 1986; Lumpkin et al., 1985). Another group of attributes that impacts the store choice of the consumer is sales (reduced prices) (Lambert, 1979; Lumpkin et al., 1985). Another important consideration is the availability of advertised products and the ease in locating these advertised products within the store. Also included in the group of important attributes are helpful and courteous salespeople and the readability of tags or labels, which are either in or on the products (Greco, 1986; Hildebrandt, 1988; Lambert, 1979, Lumpkin et al., 1985; Mason & Bearden, 1978). Dychtwald and Flower (1990) assert that the consumer is also searching for convenience, including convenient use of

the product or service, as well as convenient procurement of the product. This includes the purchase arrangements and delivery, setup, and instructions for use if required.

Lumpkin et al. (1985) report that attributes not perceived as primary determining factors in store choice by the consumers are those, which deal with tangible aspects, such as carryout, parking, and location. The consumer desires to be comfortable, but it is not a primary consideration; nor is a great deal of emphasis placed on un-crowded stores or package carry-out. These findings contradict other research (Lambert, 1979; Lowe & McCrohan, 1988; Mason & Bearden, 1978), which suggests that these attributes are important to the every consumer. It can be seen that the lifestyle apparel purchase is a complex process as many factors enter into decision-making. Therefore it is important for the marketers to understand what the prevailing consumers' life styles are. How consumers live, think, behave and act while shopping for lifestyle apparels. A study of this would provide them better understanding of consumers buying and consumption preferences and outlet selection. Also it can help them understand how they can influence the purchasing and consumption process as well as store selection of their customers. This understanding can help them decide which appeals to use in order to influence the purchasing and consumption process of their customers.

ABOUT SURAT: In Surat, the lifestyle apparels sector is going through a transformation stage. The emerging market is witnessing a significant change in its growth and investment patterns. Both existing and new players are experimenting with new retail formats.

Surat has for long been a city, which lives life to its joyous best, aptly, aided by the affluence and prosperity of its citizens. Far from being spent thrift, Surti's are famous for being generous on spending money right from food to exclusive lifestyle products and activities. Each weekend see Surti's convulsing from the entire city at Dumas Road for an evening drive and consequently thronging the numerous food hawkers lined up. Thus it comes to no surprise that the most prominent side of this road has been exclusively developed and branded as "Gaurav path", alongside which huge retail locations have developed and prominent new age retailers like Westside, Pantaloon, Levi's, Sony, Big Bazar, General Motors and many more have set up their shops. This gives us a reason to consider this area as our scope of study.

METHODOLOGY AND ANALYSIS

The purpose of this research is to investigate attributes that impact the store preference of the consumers of a life style product (apparel) in the Silk City - Surat (Gujarat). A key objective of the research has been to identify the orientation that the respondent has towards lifestyle apparel shopping. To identify this, a set of variables were selected like – the respondent's desire to be in touch with the latest in fashion, his/her readiness to try out and experiment with new introductions, preferences for quality comfort and style, perception of apparel shopping as a task to be completed or a fun filled outing, preferences for particular outlets to shop, and budget considerations for lifestyle apparel shopping. In all, there were 13 statements, which were created as a bipolar semantic scale ranging from one to seven.

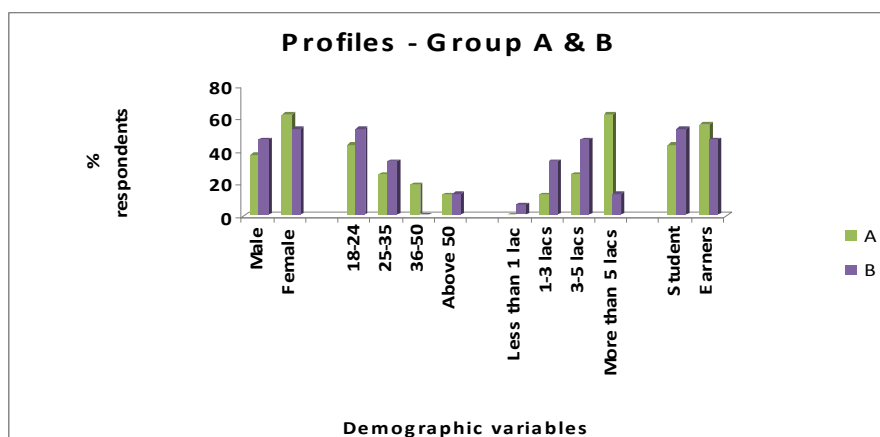
The respondents (cases) were then grouped into two major clusters on the basis of cluster analysis. In all, two prominent groups emerged, with some responses being too scattered as to not fit in with any group.

Out of a total of 300 respondents, 120 respondents belonged to one group (Say group A) and 114 respondents belonged to say Group B, with the remaining 66 respondents not showing any strong similarities with either group. The profile of Group A and B are depicted with the help of histogram as under-

TABLE 1.1: PROFILE OF RESPONDENTS IN EACH GROUP

	Group A (%)	Group B (%)
Male	38	47
Female	63	53
18-24	44	53
25-35	25	33
36-50	19	0
Above 50	13	13
Less than 1 lac	0	7
1-3 lacs	13	33
3-5 lacs	25	47
More than 5 lacs	63	13
Student	44	53
Earners	56	47

GRAPH 1. PROFILE OF RESPONDENTS (GROUP A & B)



From the Graph 1. we can see that Group A consists of more of female respondents. Though the profile has age group more dominant as 18-24, but still it also consists of respondents of other age groups. 63% respondents have an income level more than ` 5 lacs, which may be because there are more earners than students as respondents. We can see that the Group B also consists of 53% female respondents, less than Group A. Again the respondents in the age group of 18-24 are more in number (44%) in Group A, but there are no respondent in the age group of 36-50 in Group B. Their income level falls more in the range of ` 1-5 lacs, this may be because Group B consists of 53% students and 47% earners. From the analysis of above data it is very clear that the demographic profile of the respondents in Group A and Group B are mixed and there exist no major significant differences. This fact was further validated by applying Chi Square Test to test whether there is a significant difference between respondents of both groups (A& B) with respect to the demographic composition of the groups (Table 1.2).

H₀: there is no significant difference in the composition of both groups as regards to the demographic variables of Gender, Age, Income and Occupation.

H₁: there is a significant difference in the composition of both groups as regards to demography.

TABLE 1.2: CHI SQUARE TEST WITH THE DEMOGRAPHIC COMPOSITION OF THE GROUPS.

Variable	d.f.	X ² _{cal.}	X ² _{tab.}	Decision
Gender	1	.053	3.84	Accept H ₀
Age	3	0.4	7.81	Accept H ₀
Income	3	.038	7.81	Accept H ₀
Occupation	1	0.59	3.84	Accept H ₀

Thus, it was statistically observed that there was no significant difference between both groups with respect to demography, viz. gender, age, income and occupation of the respondents. In other words, the difference in consumer orientation of both groups cannot be attributed or co-related to the demographic composition of the groups.

Respondents clustered in Group A scored relatively high on all variables (Mean score of 4.0 and above) except one variable – comfort level of the apparels. The mean score on ‘comfort’ was just 2.5, indicating that these respondents were not too eager in compromising on comfort. These respondents were also not too keen on purchasing from any particular outlet or outlets. They were willing to explore any outlet for their choice of clothes, as indicated by a mean score of 5.4. These respondents also considered shopping for lifestyle apparels as lot of fun and relaxation – with a mean score of 5.3. Similarly, these shoppers were flexible on their budget spending during any outing for purchasing lifestyle apparels – with a mean score of 5.1. With a mean score of 4.5, these respondents considered it important to be aware about the latest fashion trends in lifestyle apparels.

Correspondingly, respondents falling under ‘Group B’ scored relatively low on all variables with the highest mean score being 3.93 out of 7. The singular variable desired by all was the comfort level of the apparels, indicated by a mean score as low as 1.27, indicating thereby that they were not at all willing to compromise on comfort in favor of new trends and fashions.

The highest mean score was 3.93, for their willingness to ‘experiment’ with new fashionable apparels, but a score of 3.93 can at best be considered average, thus indicating an inherent reluctance to try out something ‘new’.

TABLE 1.3: MEAN SCORES OF BOTH GROUPS ON ALL ATTRIBUTES

Variable	Mean Score A	Mean Score B
Fashion Consciousness	4.5	3.47
Innovativeness	4.3	3.93
Désire for utility vis-à-vis design	4.1	2.6
Comfort vis-à-vis new design	2.5	1.27
Quality and durability	4.3	3.00
Decency versus glamour appeal of apparels	4.3	2.13
Need based versus any-time shopping of apparels	4.4	2.47
Perception for apparel shopping: Fun vis-à-vis task	5.3	3.53
Influence of others’ opinion	4.0	3.2

Fixed versus flexible budget while shopping	5.1	2.27
Apparels as a means to impress others	4.1	1.93
Specific stores versus explorers	5.4	3.47
Buying more than the shopping list	4.8	3.27

As can be inferred from the above table 1.3, there are clear distinctive preferences amongst respondents of both groups pertaining to the mentioned variables. For instance, Group A shoppers consider fashionable apparels important enough for making an impression, in addition to inner qualities; on the contrary, Group B shoppers rely more on inner qualities to cast an impression.

Variables where Group A scores on the higher side while B is more on the average side are: shopping from specific outlets vis-à-vis a preference for exploring any outlet for purchase; and the perception of apparel shopping as a time-and-energy consuming task vis-à-vis it being a lot of fun and relaxation.

Thus, it is quite apparent from the above scores that shoppers of Group A were fun seekers when it came to shopping for lifestyle apparels. They have showed a tendency to view such shopping as fun, which is very apparent from their willingness to explore new outlets and also from their flexibility on spending on apparels during any shopping trip. These shoppers derived their personal worth from the apparels they wore, and thus, they were more fashion-conscious. Also, they were more inclined to try out newer fashions, thus they weren't as much inclined to superior quality in their apparel purchases. As a result, these shoppers may not be as brand conscious if apparels provide glamour and trendiness.

Shoppers of Group B viewed apparel shopping as a cumbersome task that they had to indulge into, and thus, they tried to minimize on their effort by shopping only when really needed and that too, from their preferred outlets. They weren't as fashion conscious or fastidious as the previous group, chiefly because they didn't consider fashion apparels as being symbolic of their personality and inner qualities. Not being as fashion-conscious as the previous group, they were more inclined to superior quality of the apparels, as they desired longevity and durability from the brand over trendiness.

Responses were also gathered regarding relevant parameters for selection of an outlet for purchase – proximity to residence, complete collection of apparels, opportunity to 'touch and feel', upscale locality of the outlet, superior ambience, availability of many brands, helpful and courteous employees, ample parking facilities, availability of latest fashion and trends and so on. The respondents were asked to state their preferences for these parameters from 'Very Important' (3) to 'Not at all important' (1).

TABLE 1.4: MEAN SCORES OF BOTH GROUPS FOR OUTLET SELECTION PARAMETERS

Parameter	Mean Score A	Mean Score B
Proximity to residence	1.63	1.64
Complete collection	2.56	2.71
'Touch and feel'	2.63	2.86
Complimentary merchandise	1.75	1.64
Upscale locality of the shop	1.69	1.43
Ample parking	2.13	2.36
Well trained sales people	2.44	2.71
Wide price range	2.69	2.57
Helpful and courteous employees	2.69	2.64
Hi-fi ambience	2.0	1.71
Ongoing promotional schemes	2.19	2.21
Latest fashions and trends	2.56	2.43
Food court and play area	1.56	1.43
Classy crowd	2.06	1.71
Many brands available	2.63	2.71

As is evident from the table 1.4 above, the parameters of relevance to the respondents of both groups are more or less similar: wide price range, freedom to explore merchandise (touch and feel), availability of multiple brands and helpful and courteous employees, followed by the availability of a complete collection and that too one which has the latest in fashion and trends.

The parameters of least relevance to both groups are: food court and play area for children, proximity to residence and availability of complimentary merchandise.

Though they do vary slightly on certain parameters, for instance, Group A shoppers prefer 'classy crowds' and 'hi-fi' ambience within the stores more than Group B shoppers.

In order to understand the ramification of age, income and occupation on the consumption patterns of customers for apparels we have further segregated the collected information under the head Students and Earners assuming that the students will be in the age group of 18-25 and others are earners. The students refer themselves in the income levels between ` 1-5 lacs where as earners are more in the range of ` 3 lacs and above. When asked about the importance of Apparels as an indicator of their lifestyle both students and earners have indicated apparels as one of the more important indicators for them (ranking of 1-3 on a scale of 1-10). The most common factors which describe the purchase of students' lifestyle products are - purchase for specific occasions (gifts, marriages etc) followed by availability of good deals and then - fun and self-satisfaction.. For earners it was the availability of a good deal which was most important, followed by purchase for specific occasions (gifts, marriages etc). Many of the earners' purchases were more planned than purchase simply for the sake of fun and self-satisfaction.

For both students as well as for the earners the first and most important criterion affecting their purchase of lifestyle apparels is **Individual choice** followed by **family approval**. Price is more important a criterion for earners than students in making the judgment, where as brand is seen as more important criterion for judgment by students rather than by the earners. Though previous experience does also matter to some extent to both, but outlet selection is more important for the earners than for the students.

It is found from the study that the frequency of purchase for the routine and formal clothing is once in 3 months for the students where as casuals are bought by them almost every month and its only special wear that they buy once in a year. For earners, routine wear, formals as

well as casual purchases have a frequency of once in 3 to 6 months and for some earners, formals are also purchased once in a year just like special wear which is preferred to be bought once in a year by them.

When asked about the most preferred brands of lifestyle apparels for Office/Formal wear, the most prominent brands which came up were Westside, Pantaloon, Raymond's, Peter England, B<More, Louis Philippe, Allen Solely, TNG and Chimanlal Vrajilal by both the groups almost unanimously. For Specialty wear Raymond's, Asopalav, Chimanlal Vrajilal, G3 and Allen Solely are the most common choices for both the groups. When it comes to casual wear again Westside and Pantaloon are the top choices followed by Levis, Pepe, Wills and TNG. Though when asked about their favorite brands, the brands most preferred by students are Raymond's followed by Westside, Pepe, Pantaloon, Levi's, Allen Solley, Spykar Jeans. Earners have ranked Westside as most preferred brand followed by Raymond's, Pantaloon, Asopalav, TNG and Levi's as favorite brands. The major reasons for preferences of these brands are fitting, comfort and variety, Good range of products offered by the stores and good prices. Styling, designer look, quality of fabric and classy looks are some of the other important reason for choice of these brands as favorites.

Among the most common brands, which were not preferred by both the groups, are Provogue, Pepe, Benetton and Maxim. Some more brands, which are experienced but disliked by earners, are Biba, Mochi, Colour Plus, Diesel and Nike. The most common reason mentioned by the respondents are that they found them too costly, no value for money spent, limited collection, poor fitting, no sizes and poor promotions.

CONCLUSION

Significant differences were found among the lifestyle clusters with regards to the perceived importance of various factors between Group A and Group B, which influences their purchasing criteria, budget, price range, attractions to sales promotions and personal preferences while shopping for lifestyle apparels, though there was no statistically significant difference in the profiles of both the groups. An understanding of these differences can help the shopkeepers of lifestyle apparels to target and position their lifestyle apparels to their customers more attractively.

The survey reveals that for Surtis, lifestyle apparels are not just good looking products, they have a purpose of satisfying not just the functional need that it is meant to but also to project its possessor attitude and sometimes social status. For them, lifestyle apparels are not just products but also a source of a display of status and passionate indulgence, an experience of possessing and using an object, a personal and intimate relation and an association to a specific time, place and memories of purchasing lifestyle apparel for themselves.

Despite the fact that both the groups were almost of same opinion as far as criteria for outlet selection is concerned, it is still essential that every shopper visiting a store should be handled carefully because whether the shoppers buy or not, they would discuss about their visit with others. Customers have shown an inclination to patronize stores and have attached importance to referrals. A positive opinion would surely help build traffic as well as loyalty to the store. Under such circumstances, the sales persons at the store should possess good communication and assistance skills.

The Surti shoppers have shown an orientation that is based more on the entertainment value than on the functional value. An assurance to provide many unique services at the retail outlet like web cams to click the photographs, Internet connectivity to cross check their purchases with family members, better trial rooms with easy access, facilities for handicaps to shop and for elderly shoppers, Spacious entry with assistance right from entrance hall, an advisor who can give sincere advice on the selection of the apparels who could be having some knowledge of tailoring too and easy return of unsatisfactory merchandise can attract more of Group B customers as well as will add more fun for Group A customers increasing their preference for a particular store.

At the end, we offer some broad-spectrum suggestions with respect to the new marketing strategies, which marketers should examine about the changes in the consumption patterns of lifestyle apparels discussed so far.

1. As individual choice is one of the most important criteria for the present consumers irrespective of their age, income and occupation, it is suggested that the marketers should have very customized approach in the assortments they keep in their stores.
2. Dealing with the diversified group could be a challenge therefore the marketers should try to identify relatively small groups like alumni associations, hobby clubs or in-company circles. This should be accompanied by cash rewards to members, and also involving their active participation in product evaluation.
3. A marketing strategy on the convergence of Internet transactions (virtual) and traditional channels (real physical outlets) can help customers collect information online and complete purchase procedures such as authentication, settlement and delivery at the physical stores. This will help customers in making comparison-based purchases as well as have greater transaction securities.
4. Collaborated marketing can help consumers submit their product ideas to the site and companies show their prototype versions of such products for a certain period of time. This approach will be effective in not only reflecting consumer views and improving the quality of products developed, but also in enhancing the loyalty of consumers who participate in the development process. This strategy can be especially appealing to consumers who are concerned with the behaviour of those around them.
5. The consumers make their decisions on the basis of the views of those they can trust (family, friends etc.). A new approach can be adopted to build a new avenue that offers such key information on the Internet, without necessary being bound by any community format and this will be effective in future.

REFERENCES

BOOK

Dychtwald, K., & J. Flower (1990), "Age Wave: How the Most Important Trend of Our Time Will Change Your Future," New York: Bantam Books.

JOURNALS

Greco, A.J. (1986), "The FashionConscious Elderly: A Viable, But Neglected Market Segment," *Journal of Consumer Marketing*, 3 (Fall), pp. 71-75.

Hildebrandt, L. (1988), "Store Image and the Predication of Performance in Retailing," *Journal of Business Research*, 17, 91-100.

Lambert, Z.V. (1979), "An Investigation of Older Consumers' Unmet Needs and Wants at the Retail Level," *Journal Di Retailing*, 55 (4), 35-57.

Lowe, L.S. & K. McCrohan (1988), "Gray Markets in the U.S.," *Journal of Consumer Marketing*, 51(1), 45-51.

- Lumpkin, J.R., B.A. Greenberg, & J.L. Goldstucker, J. L. (1985)**, "Marketplace Needs of the Elderly: Determinant Attributes and Store Choice," *Journal of Retailing*, 61 (Summer), 75-105.
- Lumpkin, J.R. & R. Hite (1988)**, "Retailer's Offering and Elderly Consumers' Needs," *Journal of Business Research*, 16, 313-326.
- Mason, J.B., & W.O. Bearden (1978)**, "Profiling the Shopping Behavior of Elderly Consumers," *The Gerontologist*, 18(5), 454-461.
- Sinha Piyush Kumar, Banerjee Arindam (2004)**, "Shopping Orientation in the evolving Indian Market", *International Journal of Retail and Distribution Management*, Vol 32, No. 10, pp 482-493, Emerald Group Publishing Company.
- Talha Harcar, Erdener Kaynak, & Orsay Kucukemiroglu (2004)**, "Life Style Orientation of US and Canadian Consumers: are Regio-centric Standardized Marketing Strategies Feasible?," First Submission to *Management International Review* in May 2004.

WEBSITES

- <http://www.sbaer.uca.edu/research/sma/1996/pdf/05.pdf>
- <http://www-935.ibm.com/services/us/imc/pdf/g510-3993-deeper-customer-insight.pdf>
- <http://www.tribuneindia.com/2007/20070110/jobs/main1.htm>
- <http://www.nri.co.jp/english/opinion/papers/2001/pdf/np200124.pdf>
- <http://www.personal.psu.edu/faculty/t/d/tdh13/WIP/Consumer%20Life%20Style,%20Harcar-Kaynak-Kucukemiroglu%209-6-2004.doc>

REQUEST FOR FEEDBACK

Esteemed & Most Respected Reader,

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

I would like to take this opportunity to request to your good self to supply your critical comments & suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. **info@ijrcm.org.in** or **infoijrcm@gmail.com** for further improvements in the interest of research.

If your good-self have any queries please feel free to contact us on our E-mail **infoijrcm@gmail.com**.

Hoping an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator