

Cognitive Influence on Consumer's Preference in Selecting the Organized and Unorganized Apparel Retail Stores

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Abstract: The cognitive influence has a well-defined role in consumer's preference towards selection of retail format. But its role in the selection of the apparel retail stores has been ambiguously demarcated. This research attempts to fill this gap by investigating the effect of various stores atmospheric and merchandise cues on consumer's preference towards the selection of apparel retail format choice. Data are collected from 180 shoppers who visited and made at least one purchase from the retail stores. The study has revealed the role of 31 variables factorized into six factors, recreation, rendition, rapport, rate, range and recurrence constituting 'Six R model' of factors affecting apparel retailing. The fun and enjoyment during shopping are preferred over the quality of product while the prices and discount offered are not the preferable choices for modern shoppers to select the retail store.

Keywords: Apparel retailing, Cognitive influence, Organized retail store, Retail format, Unorganized retail store.

I. INTRODUCTION

The purchasing process is a blend of mental and physical activities that ends with an actual purchase. This is a daily occurrence in consumer's life and therefore it is interesting to study the connection within "what we buy", "why we buy it" and "where we buy", "how we buy" and "with what we buy". The consumer decision making is influenced through the rational and the emotional means throughout the consumer buying process. The cognitive influence is individuals' emotional, physiological, and behavioural responses as mediated by their perceptions of experience, which are influenced by their beliefs, the ways of interaction with the world, and the personal experiences (Bandura 1977). Therefore, it was interesting to study the cognitive influence as an independent element affecting the customer decision making process (Shiv and Fedorikhin, 1999).

As the association within the decision making and the cognitive influence seems very stimulating and appealing, the purpose of this study is to create deeper consideration of "what cognitive influence is", as a concept, and "what cognitive influence does", as a factor, in buyers "decision making process". The consumers anticipate an exclusive shopping involvement and also need the best product in a stimulating ambience. In India, where the density of retail shops is the highest in the world (IBEF, 2015), a customer has many option to purchase a clothing unit either from an organized retail chain store (Shopper's Stop, Lifestyle, Central, Westside or Levis are few Indian organized retail chains) or from a local retail store (The Vogue Garments, Bareilly; the Changamal store, Lucknow; and The Chandana Brothers, Hyderabad are few Indian local retail stores).

Whenever a customer is required to purchase a product, various factors affect his decision about 'from where he should buy it'. The selection of organized or unorganized retail store to purchase that product depends on various factors. The main purpose of the following study is to extract all those factors and convert them into a sequential model in order to understand the logical arrangement of factors affecting the cognitive influence on consumer's preference in selection of organized or unorganized retail stores in case of apparel purchase.

II. INDIA: RETAIL SCENARIO

The retail market in India is the second fastest growing retail market after China in the world (Economist Intelligence Unit 2015). According to a survey by A T Kearney, the size of the retail industry in India by 2015 is pegged at \$750 billion and is expected to reach at \$1.3 trillion by 2020. The industry has been expanding at a compound annual rate of 9.7 percent since 1998 (IBEF 2015).

ETIG (Research arm of the Economics Times Group) estimates the value of unorganized retail sector as \$925 billion, growing at the rate of 13 percent per annum. It is expected to cross the

\$1.3 trillion sales mark by 2020. A T Kearney estimates that the organized retail market as \$45 billion, while KSA Technopak (India's leading management consulting firm) values it at \$55 billion. By 2020, A T Kearney predicts a five-fold increase in organized retail while KSA Technopak estimates a threefold growth. The difference in these projections is attributed to their divergent definitions of 'organized retailing'.

Indian Retail Sector - Quick Facts (2015)	
Market Size	\$750 Billion
Organized Retail Penetration	5 - 8 %
Unorganized Retail Market	15 Million Kirana Store
Growth Rate	15 - 20 %
Retail Density	7 % (Highest in the world)

Source: IBEF



Source: KPMG (2015)

Fig. 1

The last decade has witnessed a remarkable growth in service sector and industrial output. The per capita expenditure has increased by 43%. The % of expenditure in retail sector per head given here.

III. ORGANIZED VS. UNORGANIZED RETAIL SECTOR

The retail outlets which fall under the category of the unorganized retailing refers to the all local shops owned by single person (sometimes more than one persons are involved too) and are situated in the dense street with no additional facilities except providing the transaction process. These shops follow the third degree of distribution network generally (Goswami and Mishra, 2009), therefore the retailers here are void of heavy discount or commission and other benefits which big organized retailers get on bulk purchase directly from the manufacturers. In India it is mandatory for these small retailers to register at sales tax office in respective city to get a TIN (Tax Identification Number) but still majority of small retailers are not registered (PWC, 2015). These retailers run the business on a small scale and a major portion of them sell the daily need products like grocery items, cigarettes and beedis, clothings, various household products, vegetables and fruits, books and stationery, and street food items (Zia & Azam, 2013).

The organized retailers on the other hand have the chain of retail stores in various cities. They try to target the major portion of both urban as well as rural population by opening their stores in the various formats like hypermarket, supermarket, and departmental stores. Location of the store is the most important criteria for the organized retailers because still the access to the unorganized retailers is much easier for the consumers. The organized retailers provide the experience of shopping with the add-on facilities of movie theatre, gaming and dining under one roof only (Crawford, 2004).

Today each of the retailers has a priority to provide the experience of shopping with ease and fun (Dholakia 1999). But the priorities of customers who shop at unorganized retailers are different. They don't seek for add-on facilities; they make their daily need purchase just near to the point of residence to save time (Sinha & Banerjee, 2004). Notwithstanding the sales of unorganized retailers are plummeting at the rate of 20% annually (Joseph, 2008). The Spencer Plaza located in Chennai is considered as the first shopping mall of India (Ghosh, 2013) and then the entry of various corporates into the business of organized retailing have changed the meaning of shopping. Now the customers can enjoy the shopping in a comfortable ambience, can purchase deep assortment of varieties of clothing of all national and international brands, and also can enjoy a leisure time with all family members (Kalhan, 2008). In spite of that the growth rate of the number of unorganized retailers is better than that of organized retailers and the personal empathy of shoppers and retailers is the main reason behind their success (Terblanche and Boshoff, 2006).

The unorganized retailers sell both the branded products as well as the local manufactured products while the organized sellers sell branded as well as Private Label Brands (PLBs) (Batra and Sinha, 2000). The organized retailers are also successful in developing an image of 'Retailer as a brand' (Grewal *et al.*, 2004; Grewal & Levy, 2009). The essence of this concept of the retailer as a brand is well supported with the quality products, the differential pricing strategies, the attractive sales promotional schemes, the delivery of customize services, and the quick and easy payment process (Ailawadi & Keller, 2004).

The proposition of the study is to find whether the clothing units purchased from the organized or unorganized retail stores are influenced by the ambience of the store, branding strategy or any other factor which develops a positive perception in the

consumer's mind towards the retail stores and compel the shoppers finally to enter into the retail store. All the retailers generate and develop various cues to attract the shoppers (Baker *et al.*, 2002). This study has also tried to find the answers how various types of cues (merchandise and atmospheric) offered by various retailers affect the consumers' behavior towards the organized and the unorganized retail apparel store. To extract those factors, the concept of Stimulus-Organism-Response (SOR) has been considered as base model (Mehrabian & Russell, 1974; Jacoby 2002).

After the entry of the large organized retailers, the volume of the business and the profit of the unorganized retailers have declined initially (Goswami, & Mishra, 2009; Vij, 2013), but this adverse impact on the sales and the profit has weakened overtime (Reinartz *et al.*, 2011). The unorganized retailers have improved their mode of businesses and also have started to use the latest technology in retailing, therefore are in a better competitive position (Reddy & Meena, 2010). A large proportion of the traditional retailers don't want to leave their family business even their next generation also want to continue with the same business activities yet on a large scale (Vij, 2013). The small retailers have been extending more credit to attract and retain customers now. Most of the unorganized retailers are unswerving to continue as autonomous retail owner while only 10 percent of the traditional retailers prefer to seek for franchisees of organized retailers (Joseph, 2008).

IV. COGNITIVE MODEL

Unlike the behavioral learning, the cognitive learning highlights the importance of learning through information available. The shoppers actively seek information from the external environment and use it to resolve the problems they face from time to time. Thus the cognitive learning occurs as a result of the processing of information using the human mind (Anderson, 1990).

In this process, the shoppers gets cues in form of various hedonic and utilitarian approaches (Jones, Reynolds and Arnold, 2006; Childers *et al.*, 2002; Arnold, & Reynolds, 2003) from the retailers. They acquire it, process it and store the information in their mind (Mazursky and Jacoby, 1986; Puccinelli *et al.*, 2009). On the basis of information stored in their mind, the shoppers analyze it conceptually as well as reasonably to develop a perception towards retail store (Morschett *et al.*, 2005; Ok Kim, and Jin, 2001; Baker *et al.*, 2002) and make their decision based on their attitude (Pan and Zinkhan, 2006; Vahie, and Paswan, 2006).

V. SELECTION OF RETAIL FORMAT AND ROLE OF COGNITIVE VARIABLES

The selection of retail format is a cognitive process (Sinha and Banerjee, 2004) which is complex and comprises of all

emotional, physiological and behavioral components (Jain, and Bagdare, 2009). It also contains several stages that precede the purchase itself (Wells and Prensky, 1996; Engel *et al.*, 2005; Schiffman and Kanuk, 2009).

This process is influenced by various situational factors (McGoldrick, 2002). The place (Sinha and Banerjee, 2004; Keen *et al.*, 2004) where fusion of the local culture and consumer's traits is the most preferred, the period (various chronological period) where the evaluation of various traits keep on transforming (Westbrook, 1981 and Severin, Louviere, & Finn, 2001), the personal characteristics (Prasad, & Aryasri, 2011; Uusitalo, 2001), and the purpose where the format choice is affected due to volume of purchase (Baker *et al.*, 2002; Sinha and Banerjee, 2004), devotion of more or less time in searching the relevant item (Fox, Montgomery, & Lodish, 2004), frequent purchase of specific set of items in basket of consumption (Fox, Montgomery, & Lodish, 2004; Bhatnagar, & Ratchford, 2004), or buy more or less complex items (Mantrala, Levy, & Shah, 2009).

McGoldrick (2002) highlighted the five variables - money, time (related to the distance and ease of access to retail stores), the requisite effort, the stress involved in purchasing, and the risk related to the safety of parking, while the quality of the products and the services provided in shops too influence consumer behavior in retail. The cultural aspects - culture, subculture and social class, the social aspects - reference groups, family roles and status, the personal aspects - age, stage in the life cycle, occupation, economic circumstances, life style, personality and self-image, and the psychological aspects - motivation, perception, learning, beliefs and attitudes play a significant role in the formation of cognitive evaluation of retail format choice (Kotler 2000).

The consumers' choice for a retailer is also influenced due to the frequency of purchase, the average expenses, the family size, the gender, the importance given to the name of retailing shop, the income, age, the employment or job position, the satisfaction with the current main retailer, and the satisfaction with the private label brand owned by the retailer (Baltas *et al.*, 2010).

In a summarized way various cognitive variables affecting the retail format choice can be segmented into psychographics, demographics, store attributes and other social factors.

VI. THEORETICAL FRAMEWORK

The theoretical framework for the study has been adapted from the various cognitive and S-O-R model proposed by Reynolds and Betty (1999), Carpenter and Fairhurst (2002) and Jacoby (2002). The adaptation of models is based on their past success and relevancy with the study of consumers' cognitive evaluation process. The adapted framework has been shown in Fig. 2.

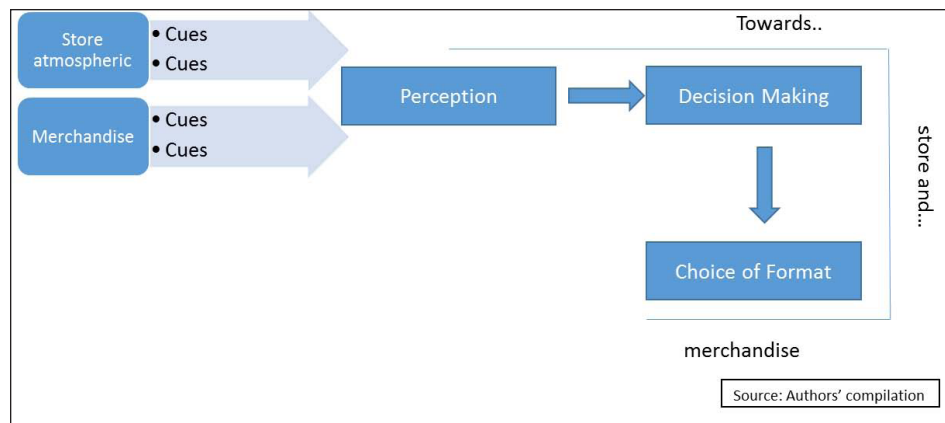


Fig. 2: Theoretical Framework

The various cues offered by the retailer's work as the exogenous variables. Those variables along with some endogenous variables (in form of word of mouth communication) form the customer's perception and attitude (Jacoby, 2002), which directly affect the consumers' decision towards the selection of retail format for apparel purchase. The retailers offer two types of cues, the store atmospheric cues in form of store image, advertising frequency, country of origin and word of mouth communication and the merchandise cues in form of price, assortment, and price promotion.

VII. RESEARCH OBJECTIVES

This study tries to answer several questions that are raised with regards to what drives consumers to shop at organized or unorganized retail stores. Is it the merchandise sold in the store or the store itself that attracts consumers? What internal assessments (Sinha & Banerjee 2004) are generated in consumers' mind, when they think about an organized or unorganized retail stores and merchandise sold in the store? How do these internal assessments affect consumer behavior? These questions provide a clear picture of what goes on in a consumer's mind when he / she decides to enter into an organized or unorganized retail apparel store. The specific research objectives of this study are:

- To *explore* various cues shaping out the consumer behaviour towards the organised and the unorganized apparel stores.
- To *examine* whether the store atmospheric cues (i.e., societal, design and ambient signals etc.) and the merchandise cues affect the consumers' cognitive evaluation toward both the store and the merchandise.
- To *examine* the effect of the cognitive evaluation of the store and the merchandise on the consumer's preference towards selection of a specific store.

VIII. RESEARCH HYPOTHESIS

A. Price

Higher price reflects the store's ability to command a price more than its competitors. The higher price is consequently important for all types of products in the organized retail store. The higher prices also do reflect the premium image of the stores and merchandise sold within the retail store (Chattopadhyay *et al.*, 2008).

H_1 : The perceived image of a store is related to the price of the products.

B. Assortment

The intensive availability of products in a retail store makes the consumers more satisfied. The consumer needs less time to penetrate the stores for his or her choice of clothing also it takes lesser time in travelling to and fro from a retail store. The higher assortment of products provides an experience of a convenient purchase too (Yoo *et al.*, 2000).

The increased assortment is also likely to develop a positive impact on the perceived quality of the retail store by the consumers. The intensity of the rich assortment of the products is one of the major reasons for brand awareness and the brand recognition (Smith, 1992). A wide assortment of the products can also improve the awareness of the retail store amongst the potential consumers.

H_2 : The perceived image of a store is related to the assortment of brands available in the stores.

C. Store Image

The physical environment, the service levels, and the merchandise quality constitute the image of a retail store

(Bakeret *et al.*, 1994; Zimmer and Golden, 1988). The large network of the retail store creates the brand equity for the retailers which provide the greater value to the customers (Srivastava and Shocker, 1991).

H_3 : The perceived image of a store is related to the quality of products distributed in the store.

D. Advertising Frequency

Advertising is one of the major contributors to the store image (Aaker, 2004) also construct the brand image which develops consumer perception towards the product or brand (Lindsay, 1990). The advertising is also helpful in nullifying the avoidable pressure of sales promotion by providing the consistent flow of sales for a brand (Maxwell, 1989). The higher advertising has a direct impact on the awareness towards the brand sold in the retail stores (Cobb-Walgren, *et al.*, 1995).

H_4 : The perceived image of a store is related to the advertising frequency of the store.

E. Price Promotions

The higher frequency of promotions over a range of period can be viewed negatively by the customers, resulting into dilution of image of retail store and into the reduction of demand of product as well (Lal and Villas-Boas, 1996).

H_5 : The perceived image of a store is related to the frequency of price promotions used for the store.

F. Country of Origin

The country of origin is meant as “the country from which the store brand had originated initially from.” The consumers have a significant impression of the country of origin of brands and products while their actual country of manufacturing has become irrelevant today. Thus for example, Hugo, Swatch, Wrangler and Levis all are manufactured in India today but Indian consumers have an impression that they are using a foreign origin brand. Therefore, the country-of-origin effects directly affect the consumer’s perception towards a retail store (Samiee, 1994).

H_6 : The perceived image of a retail store which has a tag of ‘origin in other country’ other than India is higher.

G. Word-of-Mouth (WOM)

The retailers are always in search of an alternative of advertising which must be cost effective yet providing same results. The ideas given by set of people to the consumers are more trustworthy than that of advertising. In the era of social marketing it is very convenient for a retailer to spread a message through the social media platform about product and service sometimes in from of verbal way. Therefore WOM has considered as the powerful tools for buzz marketing (Brown and Reingen, 1987; Herr, *et al.*, 1991).

H_7 : The perceived image of a retail store is influenced by positive WOM.

IX. RESEARCH METHODOLOGY

The study has been split into two research phases.

A. Phase I

This phase is exploratory and qualitative in nature. An observation research (In-store and exterior - Manual observation was done with a form consisting 8 questions as a pilot project. Detailed observation has been conducted in later phase of study) has been carried out in few organized apparel retail chains (Lifestyle (New Delhi), Levis (Bareilly), and Vishal Mega Mart (Jalandhar)) and in some of the unorganized apparel retail stores (Sara Sarees (Bareilly), Sohan Lal & Sons (Jalandhar), and Changamal Brothers (New Delhi)) to understand the elements which prompt a customer to choose any of these two retail stores. We concluded with ten elements (Ranking Method), which trigger the cognitive influence of consumer’s selection of organized and unorganized retail apparel store.

B. Phase II

In this phase an empirical field research was conducted to find the significance and value the shopper connects, to each of the ten elements of cognitive influence (recognized in Phase I). For ten elements we have developed a scale of 38 items which was similar to (Sinha and Banerjee, 2004; Tripathi and Dave, 2008).

TABLE I: LIST OF VARIABLES CONSIDERED

Authors	Variables	Context	Country
Ailawadi & Keller (2004)	Brand, Variety, Brand Equity,	Retail Branding	Germany
Baker, Grewal Parasuraman (1994)	Trial Rooms, Sales People, Smell (Fragrance), Lightening, Music, Ambience	Retail Stores	USA
Baltas <i>et al.</i> (2010)	Store Name, Size of Shop, Money Value, Display	Retailing	UK
Chattopadhyay, Shivani and Krishnan (2008)	Communication, Advertising Frequency WOM, Add-On Facility	Apparel Retailing	India
Dholakia (1999)	Price, Ease of shopping, Exchange Facility Location, Promotion	General Shopping	USA

McGoldrick (2002)	Societal Image, Reference Group, Social Status, Standard of other customers,	Retailing	UK
Mehrabian & Russell (1974)	Store Ambience, Music, AC, Sound	Consumer Psychology	USA
Sinha and Banerjee (2004)	Distance of the store, Parking, Payment system, Reference Group	Apparel Retailing	India
Yoo, Donthu and Lee (2000)	Safety, Experience, Brand Image	Retailing	UK
Zia and Azam (2013)	Stress involved in shopping, Branding, Loyalty Programs, Store Services, Store Appearance	Unorganized Retailing	India
Grewal and Voss (2003)	Lighting, Layout, Queuing System	Retailing	USA
Focus Group Discussion	Ease of shopping, Communication with Sales Person, Family clothes under one roof, Design	Apparel Retailing	India

To measure shoppers' overall assessment of these elements, a self-administered structured questionnaire was constructed and piloted.

Pilot-Testing of the Instrument

The questionnaire was pilot-tested on 10 male and 10 female respondents (approximately 10 per cent of the main survey sample size) belonging to different age groups, household income levels and socio-economic backgrounds. Based on their responses, the required modifications were made in the instrument. The amended questionnaire was used for the further study.

X. SAMPLE DESIGN

Population and Sample Size: A sample of shoppers from 3 different cities namely Jalandhar (Punjab), Bareilly (UP), and Old Delhi (NCR) were selected and surveyed. Convenient sample of 180 shoppers was drawn from 12 stores (2 stores each of both categories of organized and unorganized from each city selected from yellow pages randomly and 15 customers from each store were interviewed) of both categories of organized and unorganized apparel stores under this study.

15 shoppers * 12 stores = 180 respondents

Shopper's Profile: The questionnaire was administered to visiting customers and families (comprising husband + wife + children), who have made at least one single purchase clothing from the shop to know the views of all the age group of people while the shoppers who have not made a purchase have not been interviewed (Dabholkar *et al.*, 1995; Prasad and Aryasri, 2011).

The age of the subjects ranges from 16 to 50 years, across all the socio-economic backgrounds.

Contact Method and Research Instrument: The 'Questionnaire' was administered on 180 shoppers. The questionnaire was distributed systematically to the shoppers instantly after their shopping experience. The prior permission was taken from the retailers and the data have been collected outside the store on week days. Shoppers were asked to cooperate by providing complete response to the questions, so that more accurate outcomes can be attained. This type of survey has been well supported in the name of mall intercept survey (Tripathi and Dave, 2013; O'Cass and Grace, 2008).

XI. ANALYSIS AND RESULTS

A. Respondent Profile

The profiles of shoppers were analyzed with the help of pivot table in MS Excel. Almost 53:47 ratio was noticed among male and female shoppers which resembles the gender ratio proposed as per Indian Government for three states UP, Punjab and Delhi which is 1.12 as per census 2011 (Chandramauli, C. 2011), therefore this can be a right sample for the further investigation. Also the expenditure on clothing's which was found as 10% of total income was found similar to the findings by (Basole and Basu, 2015). 58% respondents were in favor of branded clothes only while 62% respondents were interested in shopping only in shopping malls. While 92 % males seems interested in branded clothes while 82% females were found interested in cheap non branded clothes only. These similar results were found in the study of (Bhatnagar, 2015; Kumar and Narayana, 2016).

TABLE II: PROFILE OF RESPONDENTS (1)

Row/Column Labels	Monthly Expenditure (Rs)	Any One	Branded Only	Non Branded Only	Grand Total	Percentage Values
Female		1	23	70	84	47%
	<2000		7	14	21	
	10000-20000			2	2	

	2000-5000		15	34	49	
	5000-10000	1	1	10	12	
Male		1	96	14	96	53%
	<2000	1	19	6	26	
	>20000		1		1	
	10000-20000		5		5	
	2000-5000		37	8	45	
	5000-10000		19		19	
	Grand Total	2	104	74	180	100%

Majority (65%) of the young respondents below 22 years of age were more inclined towards shopping in the malls only. Almost 60% of the respondents were graduates, this data may vary from the national data record as per census 2011. But since in these cities, a good number of educational institutions have been set up in last few years therefore the education of the respondents may vary from the national records. The students and private employees were more interested (75% of total) in shopping from malls while housewives and government

employees were found interested in shopping from traditional market. Almost same results can be found in previous works by (Bhatnagar, 2015; Kumar and Narayana, 2016). The shoppers who shop with family and children prefer malls and shoppers from rural and village areas prefer the traditional market. 75% respondents visit the market at least 2-4 times in a month. And the percentage of married respondents is higher than singles in visiting the traditional market.

TABLE III: PROFILE OF RESPONDENT (2)

Age / Qualification	Shopping Mall	Company Retail Outlet	Any One	Traditional Market	Grand Total
<16	16	5	2	2	25
10-12	16	5	2	2	25
>45	6	1		1	8
10-12	1				1
Graduation	3				3
Post-Graduation	2	1		1	4
16-22	43	16	3	4	66
10-12	3		2	1	6
Graduation	30	10	1	2	43
Post-Graduation	10	6		1	17
22-30	29	16	2	6	53
10-12	2		1		3
Doctorate	8	4			12
Graduation	7	4	1	3	15
Post-Graduation	12	8		3	23
30-45	18	9		1	28
Doctorate	5	2			7
Graduation	4	2			6
Post-Graduation	9	5		1	15
Grand Total	112	47	7	14	180

B. Dimensions of Responsible Factors

The 38-variables scale (Table I) was analyzed through SPSS factor analysis. Before factor analysis, the data reliability was checked and cronbach' alpha value was found as 0.730 (Table IV). The Cronbach alpha reliability value of more than 0.70 is acceptable for further research (Gliem and Gliem, 2003). The KMO measure of sampling adequacy was found 0.748 and Bartlett' test for Sphericity was significant (Table V). KMO value more than 0.7 is significant to go for factor analysis (Cerny and Kaiser, 1977). The factors were extracted by applying principal component analysis with Varimax rotation technique as suggested by (Tabachnick and Fidell, 2007).

The factor analysis has dropped 7 variables and after six iterations it has given six factors. The remaining 31 variables have been restructured into the six factors (Table VI). The factors have been decided on the basis of eigen value more than 1.0 and only those variables have been retained of which loading value was more than 0.60. There was no scale variable was loaded on more than one factors neither no variable was dropped due to cross loading issue.

The communality score was kept as 0.50 to retain the variables. After six iteration the total variance was 64% and four factors have loading more than 0.7 and two factors have loading more than 0.6 give almost a significant picture of factorization of data (Tripathi and Dave, 2013; Hair Jr. *et al.*, 2007).

TABLE IV: RELIABILITY STATISTICS

Reliability Statistics	
Cronbach's Alpha	N of Items
.730	51

The six factors extracted have been proposed as "Six R Model for Apparel Retailing" and their reliability Cronbach α score has been found for 'Recreation' ($\alpha = 0.814$), 'Rendition' ($\alpha = 0.875$), 'Rapport' ($\alpha = 0.827$), 'Rate' ($\alpha = 0.758$), 'Range' ($\alpha = 0.798$) and 'Recurrence' ($\alpha = 0.823$).

TABLE V: KMO AND BARTLETT'S TEST

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.748
Bartlett's Test of Sphericity	Approx. Chi-Square	4536.471
	df	741
	Sig.	0.000

C. Criteria for Selection of Organized or Unorganized Retail Store

The consumers complete their purchase in the two or more retail stores. However, the consumers select a main store where they make their most of the purchases. A major proportion of the consumers have shown a resistance in changing the retail store. The consumer's selection of this main store has a direct linkage with various economic, social, personal and cognitive benefits the consumer have accrued or want to accrue from the retailers. Therefore, they do not make unnecessary effort to go for the selection of a new store which resembles as per their expectations in form of design, ambience, location, assortment and other promotional offers (Baltas *et al.*, 2010). Therefore, several researchers have recognized various factors those are pertinent in the consumer's choice of organized or unorganized retail stores. These factors are almost similar to the proposed 'Six R Model for Apparel Retailing'.

TABLE VI: ROTATED COMPONENT MATRIX

	Component						Proposed Factors	Reliability Coefficient (α)
	1	2	3	4	5	6		
Name of Store	.761						Recreation	0.814
Family clothes under one roof	.702							
Add on facility, water, refreshment	.668							
Past Personal Experience	.645							
Mall shopping give me recreation	.643							
Interior Designing of Shops	.617							
Ease of shopping, selection	.611							
Design of clothes		.841					Rendition	0.875
Societal Image of Shoppers		.827						
Image of Store		.780						
AC		.719						
Mall gives me value for money		.641						
Reference Group Experience		.605						

Word of mouth communication			.796			Rapport	0.827
I enjoy more in mall			.746				
Sales Person’s Behaviour			.737				
Advertising			.702				
I get more satisfaction at Mall			.685				
Ambience inside shop			.613			Rate	0.758
Discount offered			.760				
Price of product			.724				
Quality of Product			.690				
Parking issue			.619			Range	0.798
Display of various items				.814			
Trial Facility				.691			
Variety of choice				.664			
Safety Issue in trail room and Parking				.611		Recurrence	0.823
Payment System					.816		
Money Value of Clothes					.730		
Exchange facility					.667		

a) Recreation:

The importance of recreation has been highlighted by other authors (Li, Wang and Cassil, 2004; Fincham and Minshall, 1995) too in the form of name of store, the name which resembles a brand name (Carpenter and Fairhurst, 2005) also it creates the image of store (Liljander *et al.*, 2009). The shoppers who shops with their family prefer to visit the malls who keep clothing for all age groups under one roof (Blackwell and Talarzyk, 2002) also provide add-on facilities to their shoppers in the forms of serving cold water, light refreshment and assisting them throughout their shopping spree. This is one of the important reasons which make physical shopping a much better experience than virtual shopping (Burke, 2002).

b) Rendition:

Performance is directly proportional to the results. The retailers who keep the latest design and styles of clothing (Han, Morgan and Kang-Park, 1991) are successful to maintain and gleam the image of retail store (Birtwistle, Clarke and Freathy, 1999). The shopping mall fulfills the customer’s expectations in form of the design and image of the stores also provide higher value for money to the customers in comparison to that of traditional shop (Hackett and Foxall, 1994).

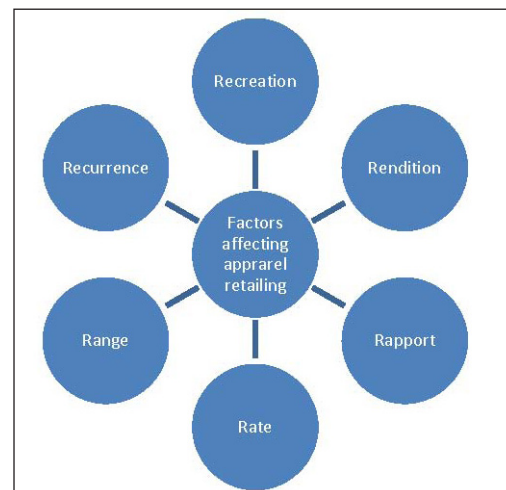


Fig. 1: Six R Model for Factors Affecting Retail Format Choice for Apparels Purchase

c) Rapport:

Another major factor which affects the cognitive evaluation of the retail store is the communication between the customers

and the salespersons. On an average a male shopper spend 1 hour in purchasing of clothing while the female shoppers take much higher time of 2-3 hours. The retailers can easily increase this time with the help of effective communication to shoppers and this rapport with the shoppers also play a significant role in the choice of retailer (Westbrook, 1981 and Guiryetal.,1992). Several variables constitute this rapport which requires a consistent effort from the retailer. The retailers must deliver the services as those were promised during the communication process. They should also develop a sense of trust among consumers through their ethical mode of working and reverence of shoppers. The assurance of services delivered and quality of product is also helpful in inspiring this rapport (Guiry *et al.*, 1992 and Dabholkar *et al.*, 1995).The sensible use of media and other promotional activities can help a retailer to establish itself as a brand too (Carpenter and Moore, 2006).

d) Rate:

The rate of products decides the brand equity and brand value of the retailers. Generally the rate are value of products which is exchanged in form of monetary transaction and is considered as the most sensitive variable affecting the behavior of shoppers (Churchill and Peter, 2000; Carpenter and Moore, 2006), the price is a decisive factor in purchasing decisions of consumers. The customers refrain from the bargaining and prefer the fair pricing system (Bäckström and Johansson, 2006) also they prefer the quality product (Grewal *et al.*, 1998).

e) Range:

Today the customers seek a range of various brands under one roof. They need a deep assortment in the form of categories of the merchandize, different sizes, colors, styles, fabric, and trends. The quality parameters of the merchandizes are

different for each of the customers which also provide a tag to the retailer as a 'Quality Retailer'. The 'new arrivals' section, attracts more number of the quality seekers customers at the retail shop. The customers also look for the companies who provide the quality product only. Therefore, the range of merchandizes available with a retailer is evaluated on three scales namely the product or brand assortment, new arrivals of products and product quality (Westbrook, 1981; Carpenter and Moore, 2006). Another major cause of concern for the customers today is the safety issue in trail room and parking area (Tanwar, 2013), which should also be taken care carefully by the retailers. The convenient parking place and add on facility of refreshment facilities do complete the required range for the customers (Westbrook, 1981). The sense of security during their entire purchase process and also a feeling of safety during walking on the path from the parking area to the retail stores also play an important role in the selection of the retail store (McGoldrick, 2002; Carpenter and Moore, 2006).

D. Recurrence

The convenience in form of flexible opening hours of the stores, offering money value for their purchase by the customers (Dabholkar *et al.*, 1995 and Clarke *et al.*, 2006), and the payment system must be taken care of in case of high traffic because most of the customers do not like to stand in long queue for payment and return or exchange the products (Perdikaki and Kesvan, 2012).

XII. HYPOTHESIS TESTING AND ANALYSIS

The hypotheses were tested through chi square analysis and the Pearson Chi-square values and the significant values have given the following results (Table VII).

TABLE VII: CHI-SQUARE TESTS

	Pearson Chi-Square	df	Asymp. Sig. (2-sided)
Image of Store * Price of product	20.781	16	.187
Image of Store * Variety of choice	8.507	16	.932
Image of Store * Quality of Product	18.963	16	.271
Image of Store * Advertising	26.607	16	.146
Image of Store * Discount offered	13.335	16	.345
Image of Store * Foreign origin Brand	9.66	16	.884
Image of Store * Word of mouth communication	21.116	16	.174

H_1 : The perceived image of a store is related to the price of the products.

The significant value (0.187) fails to reject the null hypothesis. Price plays an important role in creating and maintaining the image of a retail store. The higher the price the higher the image of the retail store (Grewal and Krishnan, 1998).

H_2 : The perceived image of a store is related to the assortment of brands available in stores.

The significant value (0.932) fails to reject the null hypothesis. A one stop shopping convenience that a broad product assortment enables is a successful key for a better image of a retail store (Ailawadi and Keller, 2004).

H_3 : The perceived image of a store is related to the quality products distributed in the store.

The significant value (0.271) fails to reject the null hypothesis. The good quality of products is a basis for store-image (Baker

et al., 1994). There are various other parameters to measure the product quality which are not under the scope of present paper.

H₄: The perceived quality of a store is related to the frequency of advertising of the store.

The significant value (0.146) fails to reject the null hypothesis. The brand and store image and directly associated with advertising. The way in which the store is defined in the shopper's mind partly by its functional qualities and partly by its psychological attributes (Porter and Claycomb, 1997).

H₅: The perceived image of a store is related to the frequency of price promotions used for the store.

The significant value (0.345) fails to reject the null hypothesis. The customers have a negative approach towards the bargaining approach of stores. They are also apprehensive towards ongoing sales for a continue time period. The shoppers need value for their money but they prefer the fix price stores (Baker *et al.*, 1994).

H₆: The perceived image of a retail store which has a tag of origin in other country other than India is higher.

The significant value (0.884) fails to reject the null hypothesis. The store image is found to be more in case of origin outside India. The origin of the store has a significant impact on the consumer choice behavior (Thorelli *et al.*, 1998).

H₇: The perceived image of a retail store is positively influenced by positive WOM.

The significant value (0.174) fails to reject the null hypothesis. The word of mouth communication is more potent than the commercials. The receiver tends to generate predictable attribution pattern about image of store which has to be take care wisely (DeCarlo and Motley, 2007).

XIII. CONCLUSION

This paper is an attempt to analyze the factors affecting the retail format choice for apparel purchasing process of a customer. It also tries to find out "what cognitive influence is", as a concept, and "what cognitive influence does", as a factor, in buyers "decision making process". The various cognitive factors can be presented in form of 'Six R model of apparel retail format choice'. The factors extracted were 'Recreation', 'Rendition', 'Rapport', 'Rate', 'Range', and the 'Recurrence'. These six factors measure the influence of all 31 variables. These six factors are statistically significant and explain more than 64% of the total variance. The factors explain that the shoppers look at these six constructs carefully while evaluating an outlet and making their final decision of selection of retail store.

The perceived image of the retail store is positively related to the high prices of products, to the higher range of assortment of brands available and to the good image of the products distributed. The perceived quality of a store is related positively to the advertising frequency of the store while it is related negatively to the frequency of price promotions used for the

store. The image of the store is more for a store which has originated outside India and also is positively influenced by the positive WOM.

So based on the above findings and considerations it can be summarized that 'the shoppers go through a composite assessment process before selecting a retail outlet'. This evaluation is affected by several variables which can be summarized in the form of 'The six R model of retailing format choice for apparel purchasing'. This must be kept in mind by the retailers while designing the layout, deciding about assortment and pricing policies.

XIV. MANAGERIAL IMPLICATIONS

The present study is an attempt to analyze the various psychological, psychographic, demographical and other retail attributes in selecting the organized retail store (shopping mall or company outlet) and traditional retail shops in Indian context. The extraction of six factors gives a clear message of Indian retail managers to give special attention towards the recreation of retail services. How to put the products and related services in a new and innovative way before the customers? The shoppers must feel an ease during shopping right from entering into the shops to selection on required designs and verities to payment system. At no stage the customers should feel any bounding or any negative impact. The retailers are to ensure that shoppers must enjoy his or her shopping experience. The way of designing the interior, wall paints, wall advertising, use of cartoons, sketching and other decoration surely give a smooth feeling to the shoppers and they spend more than required time in the shopping area.

Also the rendition in form of value for money in terms of ads on services and other auxiliary services are important for shoppers. A clean and appealing image of retail stores, designer clothes and a pleasant experience of reference group have to be maintained by the retailers. The retailers must be able to develop a positive communication with the shoppers and maintain a good rapport with them. The behavior of sales person, ambience in the shop must provide a sense of enjoyment to the shoppers. The pricing' or 'rate' along with discount offered also attracts the shoppers but they also keep a tab on quality of product along with the pricing. The range in the form of variety of clothes and the recurrence in form of exchange facility and money value of clothes also affect the retail format choice of shoppers.

The shopping malls provide more value for every rupee spent for the shoppers. They enjoy more at shopping malls as well as get more overall satisfaction at malls. The traditional retailers must adhere to the proposed factors and try to include the missing variables to attract more number of shoppers.

XV. LIMITATION

The selection of variables was based on ranking method which can be further investigated and more variables can be extracted.

The study was confined to three different cities which cover the northern part of India only. India has a much diversified segment of shoppers. The extension of study to various parts can give a better understanding to the retailers who have their retail-chain throughout the country.

Data was collected from the shoppers who have made at least once purchase, yet the sample size is not large enough. The proposed 'Six R Model' can be further tested to validate the findings and more concrete retailing policies and strategies can be framed.

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