

IMPACT OF SOCIAL FACTORS ON CLOTHING PURCHASE BEHAVIOUR PATTERNS: A STUDY ON WORKING WOMEN CONSUMERS

Sunita Gupta*, Renu Yadav**

Abstract: *Consumer demand for fashion apparel is at an all-time high, resulting in a paradigm change in consumer tastes. Social factors plays a very significant role in the purchase behaviour pattern in the clothing sector. The aim of this research is to determine the influence of social factors, including reference groups, social media, fashion involvement, and clothing benefits sought, on the purchasing decisions of working women. This research also intends to investigate the level of cognitive dissonance among the aforementioned users. The data was evaluated using structural equation modelling on a sample of 250 urban women. According to the findings of the study, social media, reference groups, and clothing benefits sought were significantly linked to purchasing decisions. There was no significant difference in purchasing decision for fashion involvement. Furthermore, buying decisions have a huge impact on customer cognitive dissonance. The results have implications for future studies, as well as retail stores.*

Keywords: *Buying Behaviour, Working Women Consumers, Clothing Buying Behaviour, Social Influence Factors, Consumer Behaviour*

INTRODUCTION

A Greek philosopher, Heraclitus, once said, “*Change is the only constant in life*”. This phrase applies to all aspects of life, including shopping. However, have Indians changed the way they shop? Indians are not only changing the way they shop, they are evolving as shoppers (Mark, 2018). An expected 12 per cent nominal year-on-year expenditure gives a clear picture that Indians love to shop. By 2025, India will become the third largest consumer market (Singhi et al., 2017). Research indicates that Indian consumers are increasing their spendings, starting from the basic amenities. Total expenditure on apparels, in 2018, accounted for \$75 million (Tandon^a, 2019). Expected spending on food, by 2021, is \$77 billion (Tandon^b, 2018). The real estate sector is expected to reach \$180 billion by 2020 (Credai, 2018). So, how do these numbers affect the retail sector? The Indian retail industry has begun to emerge as one of the fastest-paced and perhaps most cohesive sectors. The Indian retail sector is expected to reach \$1,200 billion by 2021, and already this sector accounts for over 10 per cent of the Gross Domestic Product (GDP) of the nation (IBEF, 2019).

So, what is the reason for this upward trajectory? According to a report published by Boston Consulting Group, there is a visible shift in how consumers behave in India. A major shift is visible in the role of women shoppers. Men have taken the back seat in making the final purchase decision, even on day-to-day goods. It is found that 54 per cent of the women act as the decision maker. Around 60 per cent of the respondents agreed to upgrading to a new product, just because they found it trendy (Jain et al., 2019). However, what about the fashion industry? Is it contributing as much as the other sectors are? Does this industry see a bright future for itself in India?

McKinsey & Company found that India is now becoming the main focus of the fashion world. The consumer market of the middle class is expanding, and the manufacturing sector is showing its mettle. Apparel brands are gradually starting to enter the Indian market to gain access to new buyers. These brands desire affordability, while steering away from permanent ownership of clothing, as new business models of rental and refurbished clothes are beginning to flourish. The apparel sector in India is going up at an unimaginable pace. With an expected worth of \$59.3 bn by 2022, India

* Associate Professor, Department of Commerce, Daulat Ram College, University of Delhi, Delhi, India.
Email: dr.sunita@dr.du.ac.in

**Assistant Professor, Department of Commerce, Daulat Ram College, University of Delhi, Delhi, India.
Email: renuyadav2208@gmail.com

will be the sixth largest apparel market in the world. With the availability of the Internet and mobile phones, the apparel market's growth sees an upward trajectory. Approximately 900 million users in India will be online by 2021, of which 800 million will carry a mobile phone with them (Amed, 2019). The Indian fashion industry is becoming diverse, so are standards of living and lifestyles. Fast paced life is matched with innovative ideas. For instance, for a faster and smoother checkout process, the Lifestyle store has introduced self-checkout kiosks for customers using digital payment methods. Apparel manufacturers cannot survive in the market without paying heed to what the customers actually want. For example, the women apparel sector in India is dominated by traditional clothing, which contributed 70 per cent to the overall sales (Amed, 2019). So, brands like W for Women and Biba are selling fusion apparel, which have a mix of both traditional and western wear. Therefore, manufacturers are designing apparel according to the demands of the customers (Yu & Wu, 2007).

According to a report published in Entrepreneur India, approximately 100 million women are smartphone users (till 2018), 40 per cent of whom shop through digital channels. This is a noteworthy change, and a positive one for the apparel sector. The possible explanation behind the sharp rise of women shoppers in India is the increased involvement of women in the workplace. The globalisation effect and the Internet wave are reaching the Tier-II cities of India. The role of gender, in the patriarchal Indian society, is experiencing a paradigm shift. Indeed, with such a transition in the role of gender, the Indian woman buyer is shifting on a behavioural basis. The apparel brands have recognised this, and are grabbing every possible opportunity to attract women customers from Tier-II cities (Shah, 2018).

So, are consumer behaviour studies important for marketers? Yes! Businesses can only sustain in the contemporary global market if they have a thorough and comprehensive understanding of customer needs and demands (Wright, 2006). This demonstrates the importance of studying the multi-dimensional element 'consumer behaviour'. The present study tries to understand the purchase pattern of the customer. Consciously or unconsciously, there are lots of factors at play, which affect the consumer behaviour (Gajjar, 2013). Information stored in the sub-conscious mind of the customer may affect the final purchase decision. It is, therefore, necessary to cautiously understand the recommendations, feedback, and overall buying behaviour of the customer (Solomon, 2009). Consumer behaviour research is rather important, as it enables marketers to understand and anticipate consumer preference for a brand, as well as the demand for the same. Consumer behaviour study also helps retailers and marketers gain a

better understanding of consumers' shopping orientation, thereby facilitating retailers to increase sales and customer satisfaction (Antonides & van Raaij, 1998).

Kotler and Armstrong (2010) stated that psychological, cultural, personal, and social factors have been identified as major factors affecting how a consumer behaves (Mellot, 1983; Solomon et al., 2014; Qazzafi, 2020). The present study tries to further understand these factors, by focusing on specific variables. Hyman (1942) came up with the term "Reference group", in a study titled "*The psychology of status*". He inquired of the participants to which groups of people or individuals they compared themselves. Reference groups act as a direct or indirect basis for comparison or reference in the formation of attitudes or behaviours of a consumer (Kotler, 2010). Research in the past have been conducted to understand the effect of reference group on the purchase decision of apparel (Jacobi & Walters, 1958; Bush & London, 1960). Moving on to the bigger picture, "*Social media*" has revolutionised how the consumer behaves and makes the final purchase decision (Vinerean et al., 2013). Social media constitutes different themes, viz., 'consumer digital culture'; 'advertising'; 'digital environment impact'; 'mobile'; and 'online word-of-mouth' (Vinerean et al., 2013). They can affect the consumer behaviour individually or in combination. It turns out that social media, indeed, is a deciding factor while shopping for apparels (Cao et al., 2014). Consumers have become aware of fashion brands, especially in India. Not only are western brands entering the Indian market, the Indian consumers are also introduced to the western lifestyle (Kumar et al., 2009). "*Fashion involvement*" can be seen in the context of the significance that customers place on the acquisition of apparel, to enhance their social and self-image (Khare & Rakesh, 2010). Khare & Rakesh also found that fashion involvement and purchase decision have a significant relationship. Customers' perception of apparel as a vital aspect of their identity is defined as fashion involvement in this study. An individual makes a purchase to derive benefits out of it. Same goes for fashion apparels. Shim and Bickle (1994) have found that there are sub-segments, in particular, among women's apparel consumers, which can be described on the basis of benefits they seek from the apparel. These are the "*Clothing benefits sought*". These distinctive groups consist of users who buy apparel for symbolic use or practical use or apathetic use. It would not be wrong to say what Engel and Blackwell (1982) observed, that is, "the process of psychographic influence" on the purchase decision acts as a starting point for trying to understand the benefits sought from a product.

The present study tries to understand the buying behaviour of women apparel shoppers. The purpose of this research

is to examine the impact of various factors, viz., reference groups, social media, fashion involvement, and clothing benefits sought, on the purchase decision of working women consumers.

This study attempts to examine not only the relationship of clothing benefits sought, social media, fashion involvement, and reference groups with purchase decision, but also goes one step further. What if the women who bought the apparel did not like it? There is a possibility of dissonance. The extent of the dissonance varies depending on the significance of the decision, as well as the relative desirability of the dismissed alternative (Festinger, 1962; Oshikawa, 1969). As not much research is available on the concept of cognitive dissonance for fashion apparel, this study tries to fill this gap.

REVIEW OF LITERATURE

Reference Group

“Reference group is a group of individuals against which consumers compare, evaluate and analyze their own conduct, behavior and attitude” (Hyman, 1942). Such groups could be fictional or actual (Blackwell et al., 2001). Individuals have a relationship with these groups and want to be part of such groups. The overall attitude and belief of the reference group members has a direct relationship with how the aspirants make their purchase decision. Eva and Judit (2010); Sakpichaisa (2012); and Qazzafi, (2020) came out with similar findings. Reference groups were found to be used as a basis for comparison by individuals and to significantly affect individual attitudes and behaviour (Sakpichaisa, 2012). Thus, a reference group may have a symbolic or actual influence on the ambitions, conduct, attitude, and behaviour of other members (Rehman, 2013). Also, reference group is considered as the important factor that affects purchase decision during online purchasing (Le-Hoang, 2020).

Close friends and acquaintances are considered to be the most important reference groups. Besides friends, owing to unique skills, commanding personality, and product knowledge, opinion leaders have a considerable impact on the members of the reference group (Peter & Olson, 2009). Thus, marketers are trying to acknowledge the opinion leaders and intend to direct marketing resources towards them (Childers & Rao, 1992). The importance of reference groups, especially for fashion apparel, has been identified in different studies (Huddleston et al., 1993; Shim & Bickle, 1994). Furthermore, Thanyamon (2012) attempted to generalise the concept of reference groups, where he focused on the relevance of the reference group as a variable that has a noticeable and positive impact on consumer purchase

decisions. The influence of reference groups is different for both the genders (Eszter, 2008). Women are more driven by the reference group, in comparison to men, while they purchase any product or service, as they are more socially active (Fernandes & Panda, 2018). Thus, the first hypothesis is proposed as:

H1: There is a significant positive relationship between reference group and consumer purchase decision.

Social Media

People make use of social media to establish social bonds with those who have similar personal and professional interests and activities. Customers use multiple social media platforms to obtain and share information about a particular product or service, and to connect with several other users (Ardiansyah & Sarwoko, 2020). Customers use social media for virtual interaction, looking for information, amusement, stress relief, communicative purposes, and exchange of views and information (Whiting & Williams, 2013). On the other hand, marketers are reaping benefits from social media. Marketing strategies, including advertising and product promotion, have reformed the marketing practices through the immersive use of social media (Hanna et al., 2011). The decision-making process of customers, beginning from the search for information to post-purchase behaviour, is influenced by social media (Yogesh & Yesha, 2014). As explained by Mersey et al. (2010), for the corporate sector, social media has emerged as a guiding hand. Companies may use social media platforms to establish connection with potential customers, gain better knowledge of them, and build meaningful relationships with them. This has not only transformed customers, but firms and industries as well, through wide informational access, an improved social network, and effective communication skills (Kucuk & Krishnamurthy, 2007).

Social media has completely transformed the manner in which online users connect, interact, and communicate with all other users over a short period of time. Facebook, Instagram, Twitter, YouTube, Blogs, and Myspace are among a few most actively used social media platforms (Sin et al., 2012). Users have significantly adopted such websites. They enjoy the online services offered, enabling them to stay in touch with their loved ones, share photos, videos, and text, and stay updated with the latest news and trends. This can be considered a reason for increase in social media usage. Clement (2019) found that, around the world, on an average, an individual spends 2.26 hours daily surfing on social media websites. Facebook takes the major chunk among the various social media websites, followed by YouTube (Aleksander, 2019). The increase in social

media penetration has been found to impact the purchase decision of the prospective customers, majorly because of E-WOM, online communities (Danniswara et al., 2020), online advertisement (Balakrishnan & Dahnil, 2014), as well as brand consciousness (Chu et al., 2013). So, it is not wrong to consider social media as the *modus operandi* of the 21st century. Thus, the second hypothesis to be tested for the study is:

H2: There is a significant positive relationship between social media and consumer purchase decision.

Fashion Involvement

Zaichkowsky (1985) explained involvement as “*a person’s perceived relevance of an object based on inherent needs, values, and interests*”. It pertains to objects that the customer considers to be significant and indulging (O’Cass, 2000). According to Kim (2008), involvement shall be decided on the tendency of the individual to be conscientious to the product or service, and to actively participate in the acquisition of the product (Evrard & Aurier, 1996; Martin, 1998).

Taking the concept of involvement to the fashion category, involvement has been described as both the core of person-object relations, as well as relational variables most reflective of the customer’s buying behaviour (O’Cass, 2000). Furthermore, Park et al. (2006) relate fashion involvement to the degree of importance given to apparel, in terms of time and money spent on it. O’Cass (2001) has proposed four types of fashion involvement, viz. “*product involvement*”, “*purchase decision involvement*”, “*advertising and promotion involvement*”, and “*consumption involvement*”. Fashion involvement emphasises the importance and the use of apparel in the lives of customers and indicates how they consume it (Bloch et al., 2009). An individual who is very committed to fashion or involved in fashion is always looking for new information about apparel (Razzaq et al., 2018). While talking about purchase decision for fashion apparel, fashion involvement plays a crucial role (Kim et al., 2020). O’Cass (2004) studied the relationship between demographic variables (age and gender), apparel knowledge, and fashion involvement. The impact of fashion involvement on the impulse apparel buying behaviour was studied by Park (2006) and Sari and Yasa (2021). Hence, the third hypothesis is:

H3: Fashion involvement has a significant relationship with consumer purchase decision.

Clothing Benefits Sought

The types of advantages that customers seek in items are referred to as the benefits sought (Schiffman & Kanuk, 1983).

Customers may purchase apparel as a way of identifying specific roles or social status affiliated with its consumption, which may exhibit their personality (Shim & Bickle, 1994). Piacentini and Mailer (2004) found that clothing acts as a symbol, that perhaps the person wearing that apparel is similar to all the other people wearing similar apparel.

Studies in the past have mainly focused on identifying the benefits sought from fashion apparel. Shim and Bickle (1994) were able to determine three distinctly different groups of female customers, on the basis of the benefits they seek from apparel. The first group consists of extrovert members, who are not only social, but are rather more fashion-conscious and prefer high-end apparel. The second group consists of introvert members who like to shop, but not as much as the first group. They prefer primarily department stores and are pessimistic about their financial prospects. The members of the third group are less likely to enjoy shopping, compared to the other two groups. They are less independent and far more pessimistic about their financial outlook.

The sought-after benefits will provide an insight into the value system of the customer by identifying the effects or outcomes that a particular product can create. Furthermore, Kim (2005) studied disparities in benefits between individual customer groups, segregated on the basis of old high-end products and masstige high-end products. Customers preferring masstige, or mass-produced high-end products, pay more attention to the aesthetic aspect of the product, whereas customers preferring old high-end products looked for conspicuous features in a product. Based on the above empirical studies, we hypothesise that:

H4: There is a significant positive relationship between clothing benefits sought and consumer purchase decision.

Cognitive Dissonance

Whenever an individual encounters new information that is incongruent with his/her existing knowledge, there seems to be a feeling of dissonance that leads to psychological distress (Anastasia, 2019). Festinger (1957) has interpreted “cognitive dissonance as a psychologically unpleasant state that motivates an individual to reduce dissonance”. However, dissonance depends on the significance of the product chosen over the alternative, i.e., more crucial decision will lead to more dissonance (Oshikawa, 1969). Apparently, this theory is based on an individual’s lack of tolerance to ambiguity (De Vos & Singleton, 2020).

As per Festinger (1957), selective exposure to facts, which are in support of existing cognitions, is an effective method to minimise dissonance. Furthermore, if conflicting information is imminent, individuals tend to initiate

certain psychological processes to substantially reduce dissonance (Festinger, 1957). One such process involves the modification of the overall relevance of cognitive elements at work (Fishbein & Ajzen, 1981). However, on the basis of prior studies, two processes have been identified. The first is “*trivialization*”, which applies to the devaluation of the significance provided to dissonance (Simon et al., 1995). The second is “*bolstering*”, which pertains to giving greater emphasis to cognitive components coherent with current cognitions (Cooper, 2007). The premise of dissonance discussed in this study best describes the period immediately following the purchase decision. Oliver (1997) identified this as the “*gamma*” stage, when the dissonance is at its peak and contentment is formed first.

It is worth noting, however, that every purchase may not trigger dissonance. Three key prerequisites have been proposed for such a scenario. First of all, the decision should be essential to the customer. In other words, the customer must have spent a considerable amount of his or her resources, either in the form of money or in the form of psychological costs, throughout the decision, and the result must be of personal concern to the customer (Harmon-Jones, 2019). Second, the customer should feel free to make a decision. That is, the decision should be made on a voluntary basis (Korgaonkar & Moschis, 1982). Lastly, the customer must show an irrevocable dedication to the decision once it has been made. The decision must be binding and irreversible

(Mowen, 1995). Although, long-term buying decisions are more likely to generate cognitive dissonance (Oliver, 1997). Hence, we propose our next hypothesis:

H5: There is a significant relationship between consumer purchase decision and cognitive dissonance.

Development of Theoretical Model

Review of literature illustrated that consumer purchase decision is affected by numerous factors, such as social information cues (Shim & Kotsiopoulos, 1992). The theoretical model developed for this study examines the social factors that exert influence on consumer’s purchase decision, as shown in Fig. 1. This relationship is extended to examine the role of cognitive dissonance, after the purchase decision has been made. The current study’s model is developed on the basis of principles provided by Blackwell, Miniard and Engel (2001), where the authors illustrated the environmental and individual factors. Minor modifications have been made in the original model, such as reference group inclusion, social media, fashion involvement, and clothing benefits sought for environmental and individual factors. This study also examined the impact of purchase decision on cognitive dissonance involved in the decision-making process of the working women consumers.

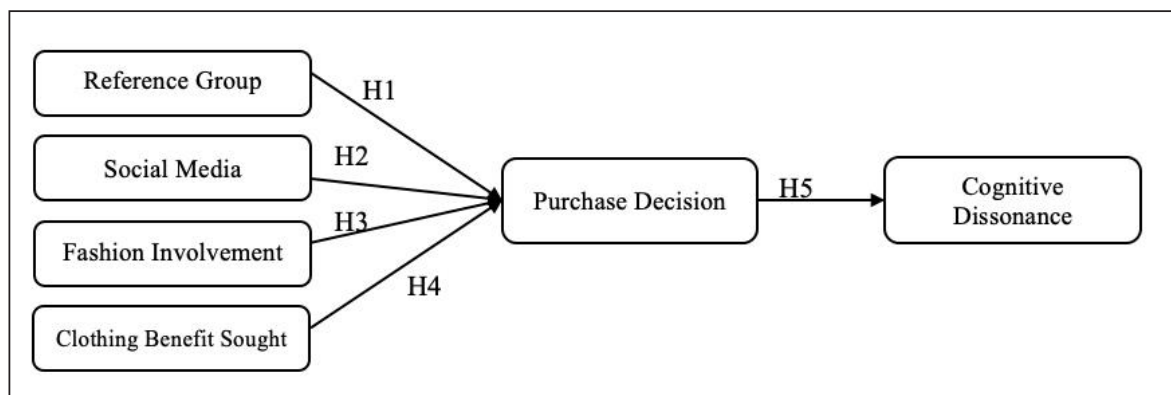


Fig. 1: Theoretical Model for Consumer Purchase Decision-Making

Research Methodology

To test the above-mentioned hypothesis, a conceptual model has been built, as shown in Fig. 1. SPSS 25 and AMOS 22 were used to test the hypothesis.

Measurement Instrument Development

A questionnaire has been developed as an optical scanning instrument. Recognised five-point scales were borrowed

from literature to prepare the instrument (i.e. questionnaire), ranging from strongly disagree to strongly agree. The fashion involvement and purchase decision scale was adopted from O’Cass (2000), consisting of six items each, respectively; the reference group scale with four items was adopted from Gurel & Gurel (1979); clothing benefit sought scale was taken from Shim and Bickle (1994) and Ford and Drake (1982), with four items; Smith (2009) scale of social media consisting of four items was adopted; and lastly, Churchill’s (1979) scale of cognitive dissonance with three items, were used for this study.

Pre-Testing

The fundamental structure of the scale was clarified by pilot testing a sample of 60 respondents. Brands like Ritu Kumar, American Swan, Meena Bazaar, Zara, Mango, Fashion Hut, Biba, Mufti, Only, and Forever New are some of the best-selling stores for women consumers. Pre-scale tests resolved the concerns of validity associated with the questionnaire’s construction. This was verified on the basis of the respondent’s understanding of the different concepts. During this time, a qualitative and quantitative assessment were conducted, to further refine the scale. Item-to-total correlations equal to or higher than 0.4 are deemed acceptable (Nunnally, 1978). The remarks/suggestions given by the participants were incorporated into the final data collection.

Data Collection and Descriptive Statistics

Survey method of research was used for investigating the social factors and purchase decision. The instrument was manually distributed to working women consumers living in northern states/union territory of India, like Delhi, Noida, Ghaziabad, and Gurugram. Data was collected using convenience sampling technique. No incentives were given to encourage participation. Finally, out of 325 manually distributed questionnaires, 250 questionnaires were received, which were completely filled. Thus, we could have a response rate of 78.12 per cent. Sample size was based on the criteria of ten times of number of measurement items in the scale. In this study, a total of 27 items were there in the scale (Dell et al., 2002). Table 1 depicts the descriptive statistics of the respondents.

Table 1: Demographic Profile of the Respondents

Descriptive Statistics		Percentage
Employment Status	Paid Employment	53
	Self-employed	47
Relationship Status	Unmarried	43
	Married	57
Generation	Gen Y	53
	Gen X	47
Education	Under-Graduate	17
	Graduate	42
	Post-Graduate	32
	Other	9

Common Method Biasness

Before evaluating the psychometric properties, it is suggested to check for any kind of biasness. Podsakoff et

al. (2003) explained Common Method Biasness (CMB) as “variance attributable to the measurement method rather than concepts of interest”. To evaluate biasness, Harman single-factor test, proposed by Podsakoff et al. (2012), was used.

Around 43.42% variance was explained by a single factor, which was lower than the prescribed limit of 50% (Harman, 1976). Researchers have recently begun performing Harman’s test in conjunction with the CFA test. It has been observed to be more efficient and effective than the tests applied in the past. The application of CFA is viewed to be more reliable, as it demonstrates fit measurements to the two models. However, chi-square difference test is used to check the dissimilarity between the one- and multi-factor models. CMB in the dataset ceases to exist if multi-factor model is found to be better than the single-factor model. This depends on whether both, the statistics of model fit (for both the models) and their differences, should be better for the multi-factor model. As Table 2 shows, the dataset does not show any sign of Common Method Biasness.

Table 2: Assessment of Common Method Biasness

Model Fit Indices	Multi-Factor	One-Factor	Δ
CMIN	657.368	3795.389	3138.02
DF	309	324	15
CMIN/DF	2.127	11.714	9.587
GFI	.847	.379	.468
AGFI	.812	.275	.537
NFI	.904	.444	.46
CFI	.946	.464	.482
RMSEA	.067	.170	-.103
RMR	.043	.207	-.164

ANALYSIS AND DISCUSSION

Exploratory Factor Analysis

To begin with the factor analysis, relevance of data is required to be verified. For this Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and Bartlett’s sphericity test must be evaluated. Adequacy of data for factor analysis is checked by KMO. The KMO value was 0.910, which is higher than the prescribed limit, i.e., 0.6 (Kaiser & Rice, 1974). The relationship between variables is indicated by Bartlett’s sphericity test. Data was a significant value of 0.000, which is less than the cut-off limit of 0.05. Hence, the given factors have zero correlation. On the basis of the Eigen value, percentage of variance explained that out of 25 variables, only six factors were found to be significant. These

six factors have an Eigen value greater than 1 and 81.84% of cumulative variance explained. Items with a loading less than 0.5 were removed (Costello & Osborne, 2005).

Assessment of Psychometric Properties

Several adjustment indices were selected to check whether the model is a good fit or not, such as chi-square to degree of freedom (Hair et al., 2012; Kesharwani & Bisht, 2012). The key model statistics show that all of the latent factors were simulated at the same time, with CMIN (χ^2) = 657.368, (df) = 309, CMIN/ $df(\chi^2/df)$ = 2.127, which is less than the threshold value of 4 (Table 3). AGFI, IFI, NFI, and CFI met the prescribed threshold limit; however, GFI is close to the threshold limit, but still meets the requirements suggested (Baumgartner & Homburg, 1996). The RMR value is 0.043, which is less than 0.1, and RMSEA is 0.067, which is less than 0.08 (Table 3).

Table 3: Model Fit Indices

Model Fit	Cut-Off Criteria	Conceptual Model Statistics	Structural Model Statistics
1 CMIN	-	453.549	657.368
2 Df	-	227	309
3 CMIN/Df	<_4.00	1.99	2.127
4 GFI	>_.900	.937	.847
5 AGFI	>_.800	.889	.812
6 NFI	>_.900	.923	.904
7 IFI	>_.900	.936	.947
8 CFI	>_.909	.902	.946
9 RMR	<_.100	.032	.043
10 RMSEA	<_.080	.056	.067
11 ECVI	Smaller the better	2.364	3.194

Reliability Measures

Internal consistency of the instrument and construct are considered as the reliability assessment, as suggested by Fornell and Lacker (1981). Overall reliability value was 0.911, which is more than the acceptable limit of 0.7 (Nunnally, 1978). Cronbach alpha coefficient value of all the six factors ranged between 0.910 and 0.954 (Table 4). Therefore, all the factors have good internal consistency among the items. Squared multiple correlation (SMC) is used to measure the reliability value of each measurement element. SMC is the proportion of variance explained by a single variable of its respective factor, along with the

measurement of the square of variable standardised factor loading. It is found that all the values of SMC (Table 4) are more than the cut-off limit of 0.30 (Bagozzi & Yi, 1988).

Table 4: Reliability and Validity Measures

Construct	Item	Λ	SMC	AVE	CR	A
Fashion Involvement	FI_1	0.872	0.761	0.736	0.944	0.943
	FI_2	0.855	0.731			
	FI_3	0.864	0.746			
	FI_4	0.824	0.679			
	FI_5	0.875	0.766			
	FI_6	0.857	0.735			
Reference Group	RG_1	0.878	0.771	0.744	0.921	0.920
	RG_2	0.878	0.771			
	RG_3	0.876	0.767			
	RG_4	0.817	0.667			
Clothing Benefit Sought	CBS_1	0.954	0.910	0.812	0.945	0.935
	CBS_2	0.833	0.694			
	CBS_3	0.870	0.759			
	CBS_4	0.940	0.884			
Social Media	S_1	0.907	0.823	0.749	0.922	0.910
	S_2	0.909	0.827			
	S_3	0.761	0.579			
	S_4	0.877	0.769			
Purchase Decision	PD_1	0.869	0.755	0.772	0.953	0.954
	PD_2	0.932	0.869			
	PD_3	0.868	0.753			
	PD_4	0.871	0.759			
	PD_5	0.842	0.708			
	PD_6	0.887	0.786			
Cognitive Dissonance	CD_1	0.893	0.798	0.805	0.925	0.925
	CD_2	0.903	0.815			
	CD_3	0.896	0.803			

Confirmatory Factor Analysis

The procedure and criterion by Hair et al. (2012) were used to measure the reliability and validity of the construct and confirmatory factor analysis (CFA).

Convergent Validity

As suggested by Hair et al. (2010), to ensure the convergent validity, three common approaches were followed by the researchers. Firstly, CR and AVE should be more than 0.7 and 0.5, respectively. Secondly, the standardised factor loading of each variable (λ) should be more than 0.5. Lastly, the

value of squared multiple correlation (SMC) must be greater than 0.5. All the values of standardised factor loading (λ) are above the threshold value of 0.5 and statistically significant (Table 5). The values of CR and AVE were also above their threshold values of 0.7 and 0.5, respectively (Kesharwani & Bisht, 2012). Therefore, the data shows adequate convergent validity.

Discriminant Validity

Two approaches have been used to evaluate the discriminant validity in the present study. First, the pairwise construction comparison method (Bagozzi & Yi, 1988). Second, the shared variance comparison between AVE square root factors and individual factors (Fornell & Larcker, 1981). As can be seen, all of the diagonal values of the constructs are more than their non-diagonal values (Kesharwani & Bisht, 2012), confirming the discriminant validity (Table 5).

Fifteen possible pairs for six distinct factors were compared in the pair-wise comparison method. For each pair, full model chi-square value was compared with the collapsed model (one pair of constructs collapsed) chi-square value, as shown in Fig. 2 (Kesharwani & Tiwari, 2011). If the constrained or collapsed model's chi-square value is significant and greater than the unconstrained model's chi-square value by four, the unconstrained model is a better fit (Anderson & Gerbing, 1988). As can be seen in Table 6, all the conditions are fulfilled; hence, it is proved that there are no discriminant validity concerns (Kesharwani & Tiwari, 2011).

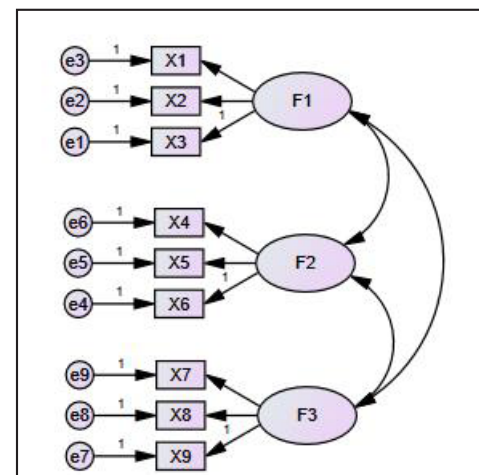
PD→ ←SM	691.954	34.586
PD→ ←RG	698.993	41.625
PD→ ←CD	740.508	83.14
FI→ ←CBS	710.120	52.752
FI→ ←SM	680.895	23.527
FI→ ←RG	707.854	50.486
FI→ ←CD	711.618	54.25
CBS→ ←SM	697.545	40.177
CBS→ ←RG	701.943	44.575
CBS→ ←CD	694.359	36.991
SM→ ←RG	685.165	27.797
SM→ ←CD	715.029	57.661
RG→ ←CD	721.321	63.953

Table 5: Pair-Wise Construct Comparison for Discriminant Validity

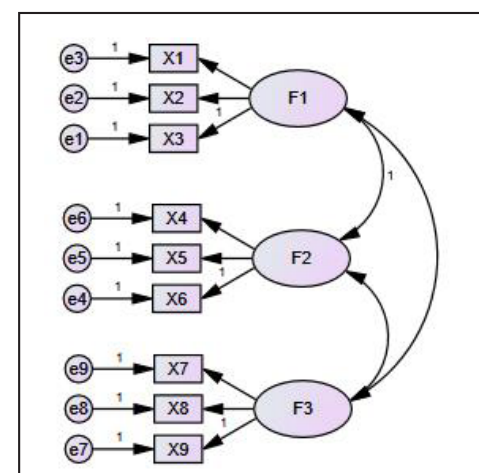
	RG	PD	FI	CBS	SM	CD
RG	0.863					
PD	0.616	0.879				
FI	0.436	0.437	0.858			
CBS	0.406	0.237	0.229	0.901		
SM	0.588	0.475	0.503	0.273	0.866	
CD	0.316	0.154	0.271	0.337	0.196	0.897

Table 6: Chi-Square Difference Comparison for Assessing Discriminant Validity

Constrained Path	Chi-Square Value	Change
Unconstrained Path	657.368(309)	--
PD→ ←FI	702.798	45.43
PD→ ←CBS	719.251	61.883



Covariance among factors are free to vary



Covariance between one pair of factor F1 and F2 is constrained to 1

Fig. 2: Discriminant Validity Assessment through Constrained and Unconstrained Model

RESULTS

The structural model fit also proved to be a good fit with all the indices well in the acceptable range (Table 3). Reliability and validity of all the constructs were evaluated and then the structural model was analysed. As shown in the figure, fashion involvement, reference group, social media, and clothing benefit sought were considered as independent variables, and purchase decision and cognitive decision were considered as dependent variables. As shown in the table, all hypothesis are proved to be significant, except H3. Reference group (0.306) has maximum significant impact on the purchase decision, followed by social media (0.255) and clothing benefit sought (0.197), of the consumers of

fashion clothing, as shown in Table 7. Cognitive decision (0.162) also has a significant impact on purchase decision for fashion clothing.

Table 7: Result for Hypothesis Testing

Hypothesis	Estimate	S.E.	C.R.	P	Result
RG→PD	0.306	0.071	4.643	***	Supported
SM→PD	0.255	0.067	3.647	***	Supported
FI→PD	0.106	0.053	1.933	0.053	Not Supported
CBS→PD	0.197	0.051	3.486	***	Supported
PD→CD	0.162	0.067	2.583	0.010	Supported

P Value < 0.05

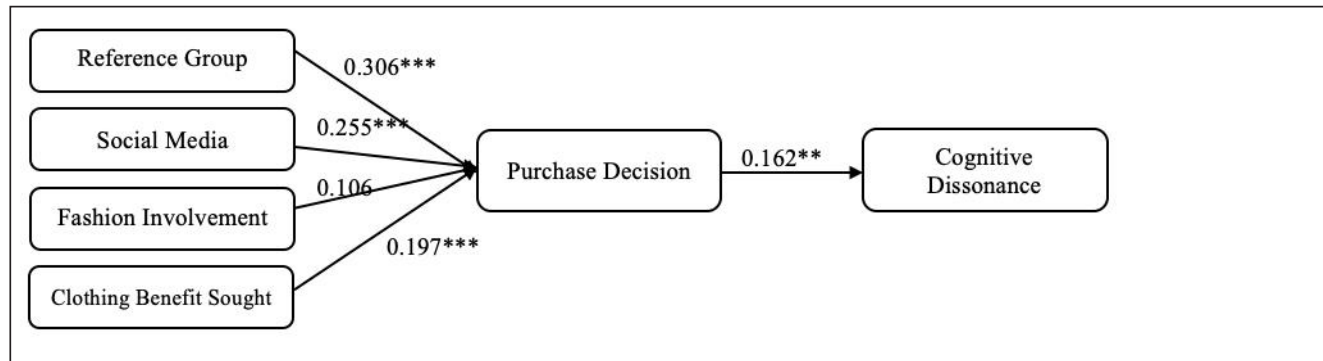


Fig. 3: Result of Structural Model

DISCUSSION

The study suggested that the apparel market of the women can be segmented as per the clothing benefits that customers seek. In addition, the study provides marketers with insights on how to efficiently garner and reap profits from customers in those segments. It is imperative for an apparel manufacturer to pitch their product according to the benefits sought from the product. Previous research has shown that apparel is an essential tool for social or professional success (Louis, 2017). Moreover, it is important for self-esteem or self-confidence (Ferguson, 2016).

Social media, reference groups, and the clothing benefit sought, all have a considerable influence on the working women’s purchase decision-making, according to a conceptual framework developed from Blackwell et al. (2001), which is consistent with previous findings (Tatzel, 1982; Summers et al., 1992; Shim & Kotsiopulos, 1993; Shim & Bickle, 1994). The results imply that female consumers in this study are more influenced by the reference group members, while being socially active, and

will gain real benefits from buying a particular product of apparel. However, their level of fashion involvement had no significant effect on the purchase decision. This finding comes as a contradiction to the findings of Joo Park et al. (2006). There is, therefore, a significant chance that customers will seek valuable information, opinions, and inputs from certain group members throughout the decision-making process. Purchase decision also has a significant impact on cognitive dissonance. Therefore, it is reasonable to assume that perhaps the level of customer involvement in their purchase decision would have an imperative effect on the dissonance they feel after purchase. This can also steer their potential behaviour (Oliver, 1997).

CONCLUSION AND IMPLICATION

This study enhances the knowledge of fashion apparel research and has several implications for designers, manufacturers, retailers, and textile specialists. Apparel manufacturers and retailers trying to target the female market might want to consider focusing more on formal apparel that may appeal to the working women group.

Along with clothing benefit sought, reference group and social media are also found to have a significant impact on the purchase decision. These results are in congruence with the findings of Pentina and Prybutok (2008) and Park and Cho (2012), respectively. A possible explanation for this can be attributed to the consumption pattern of working women, which may have been homogeneous.

Another possible justification for this result is that the traditional purchasing process models may not be meaningful to the working women market segment. Even though they have the same demographics, men and women shoppers may react differently. Many women shoppers, according to O'Neal (1998), desire to wear clothes that represent their particular style. The findings of this study have a significance for academics who want to learn more about the distinctive prospective purchasing habits of this market niche based on these two reasons. The study tried to evaluate the extent of cognitive dissonance involved in the purchase decision of the customer. The study suggested that if customers are much more directly involved in decision-making, i.e., searching for information about what products they are likely to buy, and make their own buying decisions, they are far less likely to experience dissonance.

LIMITATIONS AND FUTURE SCOPE

No research could ever be so complete that there would be no limitations. This research also has a few of those. This study was conducted in the small geographic area of the National Capital Region. More data from diverse locations in India may be acquired to increase the generalisability of the conclusions. Results of the data gathered from one category of customers, viz., working women, cannot be generalised in a broader sense. Future research can focus on the non-working and students category as well. Other researchers may reconstruct the study for different product categories. Going further, different characteristics may be incorporated in the study, to augment the impact on consumer behaviour. More comprehensive data can be gathered on fashion apparel for different types of products. With the help of relevant literature, we have selected these factors. The reason for selecting only four factors is to keep the study concise. Although, there are many other factors that can be included, it would have hampered the generalisation of the results. Future researchers may include more variables with different characteristics. The present study is focused only on the retail form of shopping. Future researchers can take it forward to other shopping formats, such as trade fairs, exhibitions, online shopping platforms, and so on.

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