"Customer Profiling and Apparel Buying Behavior Analysis in Organized Retail Stores of Navi Mumbai"

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ABSTRACT: *This study will analyze customer apparel buying behavior in organized Sector, the geographic area covered throughout the study is Navi Mumbai, Maharashtra. The study of how people choose retail for shopping, how Motivation, Economic Factors, Group, Promotion schemes influence their buying behavior.*
It blends elements from psychographic and economic perspective. It attempts to understand the buyer decision processes or buyer decision making process, rather individually or in groups. This study states characteristics of individual customer such as Demographics, Psychographics, Motivation factors, and Behavioral variables to understand people's wants. In today's competition conditions it is important to understand consumer insight with the growing trends in organized retail, which variables change customer insights in which ways and how these variables can be managed, for which segments which activities can be designed are the main questions that marketing managers must consider.

I.   INTRODUCTION

Problem on Hand: This study will analyze customer apparel buying behavior in organized Sector, the geographic area covered throughout the study is Navi Mumbai, Maharashtra. The study of how people choose retail for shopping, how Motivation, Economic Factors, Group, Promotion schemes influence their buying behavior.

1.1 Objectives of the Study
- To study the factors influencing the purchase decision of customers.
- Study of Customer Profile to understand Customer insight.
- To analyze Customer opinion about Omnichannel Retail.

1.2 Importance of The Problem: The research topic "Customer Profiling and Apparel Buying Behavior Analysis in Organized Retail Sector", is an important study to know Customer purchasing behavior by undertaking depth study of factor variables. This provides the measurer with a satisfaction "gap" which is objective and quantitative in nature. Customer Profiling provide a leading indicator of consumer purchase intentions and loyalty.

1.3 Historical Perspective: The Indian Retailing of lifestyle goods dates to prehistoric period (Nehru, Discovery of India, 1950). Evidences of ornaments, designer apparels, foot wares, handicrafts, paintings and sculpture are found in the excavations at Mohenjo-Daro and Harappa. Since ancient period the diversity exists in food and clothing habits of India. In the ancient period the diversity in clothing and food habits was largely depending upon the climate, physical features and traditions in the respective regions. There is vast difference between the habits of ancient Indian life and modern Indian life. The commonality is found in the retailing practices. The common is about the retailers who were selling in ancient period and who are selling in modern times also. In both the times they are found catering to the demands of the customers. In medieval times the customers were found more commanding. The customers in medieval India were found to be worthy of setting the rules of marketing (Premchand, 1986). Indian Lifestyle goods were always in demand in India and abroad. Evidences have found that trade flourished in India since ancient times and urbanization of Indian towns has roots in the growth of trade. Paithan in Maharashtra and Warangal in Andhra Pradesh were flourished mainly due to the production of fine cloths (Maharashtra State Buraeu of Textbook Production and Curriculum Research, 2008).

1.4 Cause & Effect Relationship of Variables in Study: It blends elements from psychographic and economic perspective. It attempts to understand the buyer's decision making process. This study states characteristics of individual customer such as Demographics, Psychographics, Motivation factors, and Behavioral variables to understand customer's wants. In today's competitive environment, it is important to understand consumer insight with the growing trends in organized retail, which variables change customer insights in which ways and how these variables can be managed, for which segments which activities can be designed are the main questions that marketing managers must consider.

1.5 Scope of The Project: Our study will be confined to investigate study of customer profiling & purchasing behavior. Customer Insight is an ambiguous and abstract concept and the actual manifestation of the state of choice which vary from person to person.

1.6 Details of The Organization: We have chosen organizations such as Orion Mall – Panvel, Inorbit Mall – Vashi, Grand Central Mall – Seawoods, Little World Mall – Kharghar, Big Bazaar – Panvel, D- Mart – Panvel.

1.7 Products: Apparel product segment is the focus of the research project.

1.8 Processes: The buying process of customer with respect to major influencing variables in consumer buying process.

1.9 Facilities: Customer Service, Customer Executives, Separate Clothing Segmentation

1.10 Organization Structure: It varies, but in general most retail follows such structure,
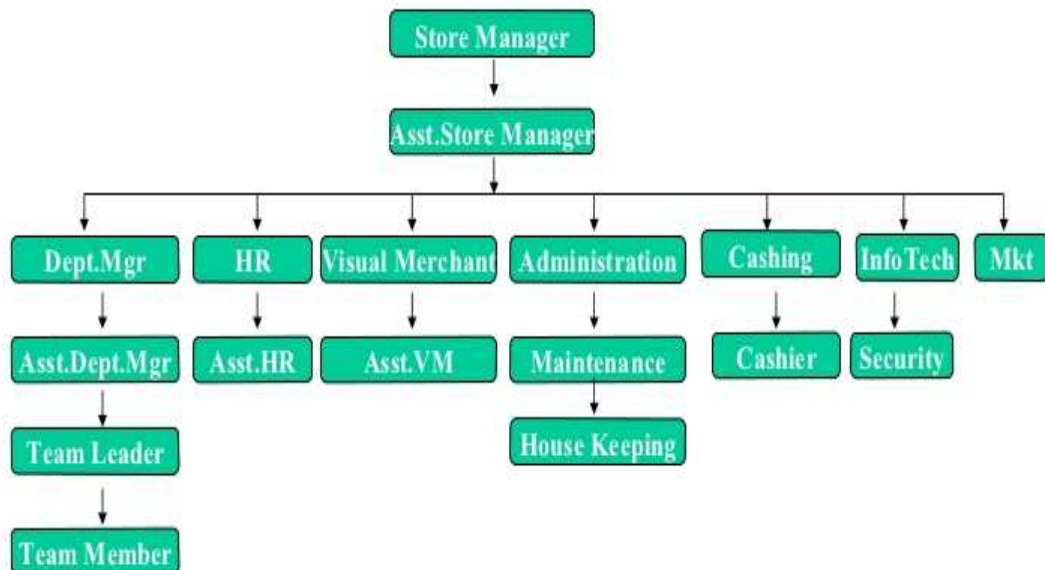

Figure 1. Organization Structure

1.11 Organization Business Profile:
1.12 Other Relevant Information:
The study will help to introduce the perception of customer and to understand the buying behavior in modern trade. The new transformed organized retail sector attract customer for various parameters and variables, exploration of those variable will suggest transparent visualization of the dynamic behavior of customers.
Literature Review

1. **Trends and Shifts in Consumer Buying Behavior:**
A study by Mr. G. Hari explain that most customers show high priority for convenience of latest styles, convenience of choices, buying class, convenience of choose and selection andfamily searching be low one roof. Customers gave low priority for advertisements and trust the underlying

factors touching attire shopping for behavior of store customers are searching as social compliance and for discounts, price consciousness and price for cash, family searching, searching and price for cash,family searching, searching and merchandise convenience, customers trust, convenience of selection and sturdiness of and longevity aspects of attire quality. (Factors Influencing Buying Behavior of a Selected Apparel Retailer's Customers by G. Hari Shankar Prasad).

A study of organized shops in Asian country states that store choice method is changing due to the ever-increasing desires of shoppers. A customer chooses a store on the idea of parameters like convenience, merchandise combine and atmospheric static, as is clear from the previous factors. The study reveals that customers explorefor quick and economical asking systems, visual merchandizing,informative collection among the shop and prompt employees (Customer expectations of store attributes: A study of organized retail outlets in India Received 5th November 2009 by **Piyali Ghosh, Vibhuti Tripathi and Anil-Kumar**). **Mr Sandeep Bhanot** has done a research study on 'INDIAN APPAREL MARKET AND THE CONSUMER PURCHASE BEHAVIOUR OF APPAREL AMONG MANAGEMENT STUDENTS IN MUMBAI AND NAVI MUMBAI'. His major findings are in case of male students, some equal variety of scholars purchased their attire from retail stores and malls, whereas in case of female students, majority of them purchased attire from malls. Majority of male and female students opine that discount offers, or promotion gimmicks influence their selection of attire. Most of the male students and female students purchased attire by visiting the shop and not through e-commerce. Majority of male students purchased attire supported their own selection or on the opinion of their friends. Majority of female students purchased attire supported their own selection.

Ms Deepali Saluja has done an extensive research study on Consumer Buying Behavior towards Fashion Apparels which stated the purchase intention of shoppers is influenced by attitude variables. The shoppers get pleasure from searching principally with their friends and relations. they're influenced by their friends, relations, celebrities, magazines etc. Quality, comfort, complete are the most criteria's that impact their shopping for behavior towards fashion apparels. Even all the demographic factors like gender, age, occupation and monthly financial gain don't have any impact on shopping for behavior of shoppers towards fashion apparels.

Fast fashion is a concept that will continue to affect the fashion apparel industry over the next decade and will have a direct effect on the way consumers purchase and react to trends. Although continued research relative to the supply-side of fast fashion is important, emphasis should be placed on examining consumers' The International Review of Retail, Distribution and Consumer Research 171 perception of fast fashion. Empirical understanding of consumer characteristics and their motivation to make purchase decisions for throwaway fashion can help retailers in developing effective marketing strategies to perform more effectively in the market,

Fast fashion: response to changes in the fashion industry Vertica Bhardwaj* and Ann Fairhurst Retail and Consumer Sciences, The University of Tennessee, Knoxville, USA (Received June 2009; final version received October 2009)

II. CUSTOMER PROFILING (DEMOGRAPHIC FACTOR)

Marsha A. Dickson Department of Fashion and Apparel Studies, University of Delawa explained a study of consumers for blended organic cotton apparel, garments that contain less than 100 percent organic cotton, found that consumers willing to consider moderate percentage blends (45 percent-70 percent) in their purchase decisions did not differ demographically from consumers for whom organic cotton content was not a determinant attribute (Hustvedt and Dickson, forthcoming). The lack of relationship between interest in organic apparel and demographics is not surprising, given that a meta-analysis of 128 studies of environmental behavior found no significant relationship between any of the socio-demographics variables and environmental behavior (Hines et al., 1986). Other more recent studies have found that organic food consumers are presently not much different from the general population in terms of their demographics.

❖ **Theoretical Framework:**
1. **Economic Behavior:**
Mr. Manveer Mann and Mr. Sang-Eun Byun finds the swelling middle class market & Their disposable income ranges from $4,166-$20,833 per year (BSCAA, 2009) and this number is projected to increase, indicating a huge market potential. Increasing disposable income in urban areas makes this segment even more attractive for foreign apparel retailers due to its increasing preference for Western styles and brands (Sengupta, 2008; Srivastava, 2008). The increased availability of credit cards also facilitates consumerism (IBEF, 2008).

2. Motivation & Attitude:

Ms Deepali Saluja has done an extensive research study on Consumer Buying Behavior towards Fashion Apparels which stated the purchase intention of shoppers is influenced by attitude variables. The shoppers get pleasure from searching principally with their friends and relations, celebrities, magazines etc. Even all the demographic factors like gender, age, occupation and monthly financial gain don't have any impact on shopping for behavior of shoppers towards fashion apparels.**Dr A. Ravi** research study explained that the fashion enamored shoppers likes to buy clothes solely from the branded showrooms since they believe that right form of branded attire are often offered solely within the exclusive branded showroomsand unconcealed that no matter age and education respondents are preferring and buying branded clothes so as to realize dignity within the society.

Hildebrandt (1988) said the major success factor in the retail industry is store image and measurement model of store image that conceptualize the perception of store image attribute such as price level is used to forecast marketing performance as a business success measure Store attributes are a mix of functional and psychological attributes of a retail outlet as perceived by the consumer. Functional attributes include merchandise selection, price ranges, credit policies, tore layout and other factors that can be measured to some degree and used to compare one outlet objectively with its competitors. Psychological attributes are a little more difficult to identify and compare across outlets. They include such objective considerations as a sense of belonging, a feeling of warmth, or friendliness, or a feeling of excitement (Lindquist 1974-75). The total attributes of a store are also termed as the Store Image. In the context of the retail sector, the overall image is termed as store attributes or store image. These store attributes are basically the marketing mix of the retailer (Morschett et al 2005 Ghosh 1990).

As per **Mittal, Amit; Mittal, Ruchi Article Store choice in the Emerging Indian apparel retail market: An empirical analysis IBSU Scientific Journal (IBSUSJ) Provided in Cooperation with: International Black Sea University, Tbilisi**, the lessons from multinationals expanding to new geographies point to this. For example, Wal-Mart is highly successful in USA but the story is different in Asian countries like China. Therefore, it is important for retailer to look at local conditions and insights into the local buying behavior before shaping the format choice. The findings suggest that the retailer s marketing strategy will have to consider two sets of attributes: (1) Loyalty Drivers and (2) Shopping Experience Enhancers. Retailers can use these attributes in different degrees based on their positioning strategy, but the basic two dimensions will remain the same. These attributes will have to be integrated into the retail format. For apparel shopping the are merchandise mix, sales promotions, price, and Limitations and Future Research Conclusion recommendation/relationship whereas the are store reputation/advertisements, temperature (air conditioning), return/guarantee, and ambient conditions. Finally, retailers provide place, time, possession, and sometimes form utility for their suppliers and their customers by actively performing transactional, logistical, and facilitating functions. Retailers will also have to move consumers through the relationship marketing process to include trust, commitment, satisfaction, and perceived quality, thus leading ultimately to the capstone feature of lifetime value and loyalty. For ultimate consumers, the retailer anticipates their product and service needs, provides product storage and delivery, breaks product bulk into acceptable size, provides credit, provides product and service information, and assumes risk by giving guarantees and after sale service. For retailers to ensure shoppers loyalty they need to understand is that retailing evolves over a period and various environmental factors may bring about changes in consumer perceptions and hence, the evaluations of different store attributes. This will mean that retailers must change to stay current.

2. Group-Influence:

Mr M. Krishnakumar research study shows that in the reference group dimensions, the items magazine, friends influence, friends affirmative purchase and preference of parents are a lot of relevant for reference teams. A shop could sponsor a reality show or other programs of that sort in a very channel or endorse a well-known celebrity for his or her stores. As most of the shoppers are willing to receive the updates of latest attire arrivals although emails, cell phones etc, the stores ought to build use of this chance as their promotional platform.

4. Marketing Campaign:

As per **David A. Griffith & Fuyuan Shen**, through greater interactivity, a consumer develops greater trust and understanding of the business and its products. Further, it was demonstrated that trust transferred perceived interactivity's influence not only onto online behavior intention, but also onto offline purchase intention at a brand-specific business level. This indicates that the influence of interactivity in online communication can have significant implications for offline behaviors. Interestingly, while trust significantly mediated the influence of perceived interactivity on online and in-store purchase intentions, product evaluation mediated only the influence of interactivity on online purchase intention. This difference might be due to the differences between the nature of these two structures, i.e., while evaluation is a cognitive structure, the

normative nature of trust may have served to foster positive relationships in both online and offline venues. This suggests that while both consumers' cognitive and normative evaluations of online communication can influence their online behavior intention, the building and development of trust can facilitate consumers' offline behavioral intentions. While this concept has been investigated at the brand level when examining products (e.g., Aaker 1996), it has not been extended to the marketing channel context. Findings from this research suggest that the Internet can be used as an effective advertising tool to drive brand understanding and continuity of purchase intentions. As Elkin and Neff (2002) have noted, the online venue has not yet been effectively used in the larger mix in advertising campaigns. They indicated that most marketers only spent 2% to 3% or less of their media budgets to advertise to consumers on the Internet even though the Internet represents 10% to 15% of total media consumption.

Kevin Lane Keller Tuck School of Business, Dartmouth College, Hanover finds that Price and promotion: A retailer's price image is influenced by attributes such as average level of prices, how much variation there is in prices over time, the frequency and depth of promotions, whether the retailer positions itself as EDLP (Every Day Low Price) or HILO (High–Low Promotional Pricing) (Bolton and Shankar 2003). Price and promotion associations are generated in similar fashion online and offline, although that will depend some on relative price observability and comparability of the channel options in question.

III. RESEARCH METHODOLOGY

3.1 Method of Data Collection: For data collection, Surveys or questionnaires are instruments used for collecting data in survey research. They usually include a set of standardized that explore a specific topic and collect information about demographics, opinions, attitudes, or behaviors.

3.2 Sample Size: 154

3.2.1 Sampling Method:
In market research, sampling means getting opinions from a number of people,chosen from a specific group, in order to find out about the whole group. It would be expensive and time-consuming to collect data from the whole population of a market. Therefore, market researchers make extensive of sampling from which, through careful design and analysis, marketers can draw information about their chosen market.

3.2.2. Define the population: The population is defined in terms of,
A. Element: Respondents from all over Navi Mumbai
B. Sampling Unit: Respondents who buy apparels from Orion Mal – Panvel, Inorbit Mall – Vashi, Grand Central Mall – Seewoods, Little World Mall – Kharghar, Big Bazzar – Panvel, D- Mart - Panvel
C. Extent: Students or Working Professionals

D. Time: In last 3 months

3.2.3. Specify the Sampling Frame: A perfect sample frame is one in which every element of the population represented once but only once. we used separate copy for respondents

3.2.4. Specify Sampling Unit: The sampling unit is the basic unit containing the
element of the population to be sampled. Employees of different company pay are sampling unit here in this research.

3.2.5. Sampling Method: Non-Probability sampling method is used in this research study. Non-probability sampling represents a group of sampling techniques that help researchers to select units from a population that they are interested in studying.

3.2.6. Determination of Sample Size: 154 number of sample collected for the
research study.

3.2.7. Specify the Sampling Plan: A sampling plan is a term widely used in
research studies that provide an outline based on which research is
conducted. It tells which category is to be surveyed, what should be the sample
size and how the respondents should be chosen out of the population. In this
research by survey we have chosen 154 respondents.

3.3 Data Analysis Techniques:

We have undergone Factor analysis to understand the influencing factors in customer profiling and in customer buying behavior. The questionnaire is prepared in 5 Pointer Likert Scale to explore the highest possibilities and accurate result

IV. DATA COLLECTION, ANALYSIS & INTERPRETATION

4.1 The Type of Data Need:

In this research two data type is been used.

1. Non-Parametric Data: The sort of data that does not have any direction and
cannot be divided is called non-parametric data. Usually histograms are used to
analyze non-parametric data. There are two basic types of non-parametric data.
Nominal data is one the type and used here, which refers to alphabetical or
numeric data that is used to name people or objects for symbolic purposes and has no mathematical value.

2.Parametric Data: Numeric data that has direction is called parametric data. It can be used to analyze the difference the different responses and can also be at times divided. There are two different types of parametric data. *Interval Data* is one of the types and used here in this research. The collection of internal data is done on a scale on which all points are equidistant from the ones next to them. Scales measuring interval data do not have zero because of the nature of thing being measured. For example, respondents can be asked to rate their happiness on a scale of 1 through 10. Interval data cannot be divided because of the non-absolute nature of the data.

4.2 The Sources for The Collection of Data: Primary Data Respondents.

4.3 The Details of The Data Collected: The data is collected considering four major variable, **A. Customer Economic Factor**
B. Customer Motivation & Attitude
C. Influence of Marketing Campaign
D. Group Preference

Above variables are extended in data variable for analysis.
- **Gender of Respondents**
- **Age**
- **Marital Status of Respondents**
- **Income of Respondents**
- **Retail Preference**
- **I buy Apparel because of my Need/Requirement**
- **I buy Apparel because of my Personal deep desire**
- **I buy Apparel because of Value for money**
- **I buy Apparel because of Attractiveness of the Product**
- **I buy Apparel because of Peer Recommendation**
- **I buy Apparels on Festival**
- **I buy Apparels on no particular occasion**
- **I buy the product mostly for Self**
- **I buy the product mostly for Family/Relatives**
- **I love Shopping Experience with Friends**
- **I love Shopping Experience with Family**
- **I love Shopping Experience by Self**
- **All Best outfits I have chosen by Friends Suggestion**
- **All Best outfits I have chosen Suggested by Family members**
- **All Best outfits I have chosen Suggested by Self Choice**
- **I Shop for pass time**
- **Sales persons add enjoyment to shopping**
- **A well-known brand means good quality**
- **I try to stick to certain brands and stores**
- **I would like to finish shopping fast**

- **Price is good indicator of quality**
- **I like offers as such, Coupons**
- **I like offers as such, Free Shipping**
- **I like offers as such, Mobile SMS Discount Offer**
- **I like offers as such, Free Gifts**
- **I feel online Shopping offers higher value for money than offline shopping**
- **I visit Offline store but, prefer to buy the same apparels online**
- **How often you shop on Discount Offered Months?**
- **Occupation of Respondents**

4.4 Processing of The Data for Analysis: Using IBM SPSS Statistical Software the above data variable is processed.

4.5 Analysis of Data:
A. <u>**Significance (P-value) Check:**</u>

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.731
Bartlett's Test of Sphericity	Approx. Chi-Square	2012.050
	df	561
	Sig.	.000

Table 1: KMO and Bartlett's Test Tablet

B. <u>**Total Variance Analysis:**</u>

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.271	18.445	18.445	6.271	18.445	18.445	3.636	10.693	10.693
2	3.910	11.499	29.944	3.910	11.499	29.944	3.364	9.893	20.587
3	2.293	6.744	36.688	2.293	6.744	36.688	3.360	9.882	30.469
4	1.954	5.746	42.434	1.954	5.746	42.434	2.200	6.470	36.939
5	1.744	5.131	47.565	1.744	5.131	47.565	1.921	5.650	42.589
6	1.364	4.012	51.576	1.364	4.012	51.576	1.778	5.230	47.820
7	1.323	3.891	55.467	1.323	3.891	55.467	1.638	4.818	52.638
8	1.256	3.694	59.161	1.256	3.694	59.161	1.572	4.623	57.261
9	1.224	3.600	62.761	1.224	3.600	62.761	1.489	4.381	61.642
10	1.032	3.034	65.795	1.032	3.034	65.795	1.412	4.153	65.795

Extraction Method: Principal Component Analysis.
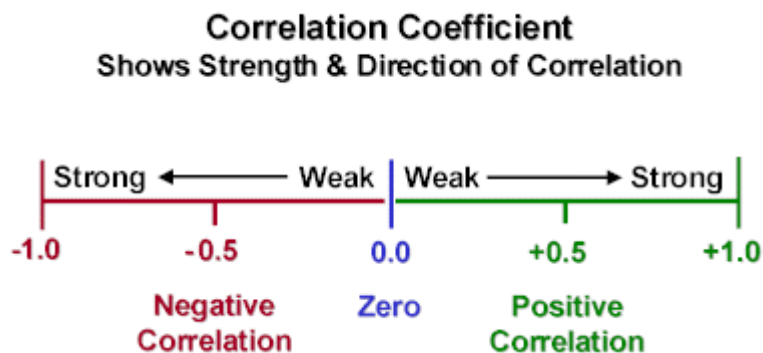
C. <u>**Correlation Analysis:**</u>

Figure 2: Correlation Range Figure

Correlation Matrix

	I like offers as such, Coupons	I like offers as such, Free Shipping	I like offers as such, Mobile SMS Discount Offer	I like offers as such, Free Gifts
I like offers as such, Coupons	1.000	.684	.555	.666
I like offers as such, Free Shipping	.684	1.000	.651	.601
I like offers as such, Mobile SMS Discount Offer	.555	.651	1.000	.517
I like offers as such, Free Gifts	.666	.601	.517	1.000

Table 3: Correlation Matrix

D. Factor Analysis:

Rotated Component Matrix[a]

	Component									
	1	2	3	4	5	6	7	8	9	10
I like offers as such, Free Shipping	.827									
I like offers as such, Coupons	.826									
I like offers as such, Free Gifts	.797									
I like offers as such, Mobile SMS Discount Offer	.763									
I buy Apparels on Festival										
Occupation of Respondents		-.786								
Age of Respomdents		.723								
Marital Status of Respondents		-.683								
I buy Apparel because of Peer Recommendation		.629								
I buy the product mostly for Family/Relatives		.622								
Which shopping mall you prefer the most ?										
I buy Apparel because of my Personal deep desire			.697							
I buy Apparel because of Attractiveness of the Product			.688							
I buy Apparels on no particular occasion			.668							
I visit Offline store but, prefer to buy the same apparels online			.557							
I buy the product mostly for Self			.538							
I Shop for pass time										
I try to stick to certain brands and stores				.710						
A well-known brand means good quality				.709						

Price is good indicator of quality				.703					
All Best outfits I have chosen Suggested by Family members					.801				
I love Shopping Experience With Family					.706				
I love Shopping Experience by Self						.834			
All Best outfits I have chosen Suggested by Self Choice						.782			
I buy Apparel because of my Need/Requirement							.846		
I buy Apparel because of Value for money							.647		
Gender of Respondents								-.772	
I would like to finish shopping fast								.624	
Income of Respondents									-.740
I love Shopping Experience With Friends									
All Best outfits I have chosen by Friends Suggestion									
I feel online Shopping offers higher value for money than offline shopping									
How often you shop on Discount Offered Months?									.754
Sales persons add enjoyment to shopping									-.528

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.[a]
a. Rotation converged in 11 iterations.

Table 4: Rotated Component Matrix[a]

4.6 Consolidated Results: Consolidated Results are Color marked in each Analysis Table.

4.7 Discussion of Results & Interpretation of The Results:

A. Significance (P-value) Check:
Here we can see the 'P value' is **Bartlett's Test of Sphericity** *Sig which*
is .000 as per above **KMO and Bartlett's Test Table.**
If the 'P value' is less than 'Alfa value' i.e. 0.05, we accept H1 (alternate
hypothesis) and reject Ho (Null Hypothesis).
As here P value < 0.05, we will accept H1 (Alternate Hypothesis), that
means we can state, "There is a significant relationship in between the factors and the analysis".

B. Total Variance Analysis:
From the Table we find that 10 factors are influencing the buying behavior of the customer. As per the Cumulative sum of 10 Factors which is **65.795, we can state the survey data quality is high as more than 60 as cumulative sum means data quality is good.**

C. Correlation Analysis: From the Coralation table we can state that there are positive correlation in between these variables.
1. **One who likes offers as such, Free Shipping also like offers as such, Coupons.**
2. **One who likes offers as such, Free Shipping also likes offers as such, Mobile SMS Discount Offer.**
3. **One who likes offers as such, Free Shipping also likes offers as such, Free Gifts**
4. **One who likes offers as such, Coupons, also likes offers as such, Mobile SMS Discount.**
5. **One who likes offers as such, Coupons, also likes offers as such, Free Gifts**

D. **Factor Analysis:** From the Rotated Component Matrix Table we can find 10 influencing factors. According to the data table we will consider variable names for easy understanding,

Factor 1: (Offer-Driven)

I like offers as such, Free Shipping	.827
I like offers as such, Coupons	.826
I like offers as such, Free Gifts	.797
I like offers as such, Mobile SMS Discount Offer	.763

Table 6: Factor Analysis Offer Driven Table

➤ **Navi Mumbai Customers motivates in 'Offer-Driven' Marketing Campaign'**

Factor 2: (Group Influence)

Occupation of Respondents	-.786
Age of Respondents	.723
Marital Status of Respondents	-.683
I buy Apparel because of Peer Recommendation	.629
I buy the product mostly for Family/Relatives	.622

Table 7: Factor Analysis Group Influence Table

➤ **Navi Mumbai Customers aged 40-60 years, married, Employed & business persons believe in Group Reference**

Factor 3: (Self-Centric)

I buy Apparel because of my Personal deep desire	.697
I buy Apparel because of Attractiveness of the Product	.688
I buy Apparels on no particular occasion	.668
I visit Offline store but, prefer to buy the same apparels online	.557
I buy the product mostly for Self	.538

Table 8: Factor Analysis Self Centric Table

➤ **Navi Mumbai Customers are Self Centric at the same time online payment cautious, prefer *Onmi Channel* Retail Experience.**

Factor 4: (Risk Adverse)

I try to stick to certain brands and stores	.710
A well-known brand means good quality	.709
Price is good indicator of quality	.703

Table 9: Factor Analysis Risk Adverse Table

➤ **Navi Mumbai Customers are Risk Adverse in term of retail Buying.**

Factor 5 & 6 (Family-Driven)

All Best outfits I have chosen Suggested by Family members	.801
I love Shopping Experience with Family	.706
I love Shopping Experience by Self	.834
All Best outfits I have chosen Suggested by Self Choice	.782

Table 10: Factor Analysis Family Driven Table

➤ **Navi Mumbai Customers are Family Group & Self Driven Decision maker, not influences by friend's decision.**

Factor 7 (Price Sensitive)

I buy Apparel because of my Need/Requirement	.846
I buy Apparel because of value for money	.647

Table 11: Factor Analysis Price Sensitive Table

➢ **Navi Mumbai Customers are Price Sensitive.**

Factor 8 (Fast Male Shopper)

Gender of Respondents	-.772
I would like to finish shopping fast	.624

Table 12: Factor Analysis Fast Male Shopper Table

➢ **Male Gender in Navi Mumbai like to shop fast.**

Factor 9 (High Income Group)

Income of Respondents	-.740

Table 13: Factor Analysis High Income Group Table

➢ **Navi Mumbai Population stands in economic wellbeing with high income.**

Factor 10 (Confident Buyer)

How often you shop on Discount Offered Months?	.754
Sales persons add enjoyment to shopping	-.528

Table 14: Factor Analysis Confident Buyer Table

➢ **Navi Mumbai Population are confident buyer do not prefer Sales person's help.**

V. RECOMMENDATIONS

5.1 Brief Description of Recommendations:
A. Retail outlets must avail Free shipping facility.
B. Marketing Campaign such as Coupons, Mobile SMS Discount Offers, free gifts are highly recommended for sales and promotional strategy
C. Retail Companies need to target aged 40-60 years, married, Employed & business persons wo believe in reference group
D. Touch and feel apparel experience is important factor.
E. All kind of payment option need to be available for customers.
F. High value with low price is a preference of the population.

5.2 Details of Each Recommendation: All recommendations are fetched from analysis of the result. Correlation, factor analysis are the major recommended factors involved.

5.3 Suggested Scheme of Implementation, Precaution and Monitoring   Systems:
A. Data is a major factor to implement the correct strategies in retail sector. Through MIS vast data can be analyses in meaningful way.For Example, A retail outlet everyday getting mass data of customer from billing buying, **demand forecasting** is possible by it.

B. Precaution also can be taken to remove bullwhip effect considering the research facts.

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