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Buying Behaviour of Millennial Women: A Cross-Regional Analysis

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ABSTRACT

With the growing population of Millennium women and their significant impact on the society and growth of the economy, we are driven to focus on one of the important dimension of millennium women. The dimension that we are considering is fashion clothing because it is a way of self-expression and status symbol. The fashion clothing is an important factor of millennial women's fashion involvement. It is important to investigate buying behaviour regarding fashion clothing. The main motive of this empirical study is to determine purchasing behaviour of millennial women from the urban and semi-urban area. After analyzing all the variables through Chi-square test, it was found that there exists significant relationship in certain cases and the extent of association among these variables is established by using Cramer's V measure. There exists a significant difference in the purchasing behaviour among the millennial women from the urban and semi-urban area. This study would help in acquiring sufficient conceptual clarity and deeper understanding of millennial women buying behaviour regarding fashion clothing from the urban and semi-urban area.

Keywords: Millennial generation, female buying behavior, fashion apparel, university, young women.

1. INTRODUCTION

In the present day scenario, Generation Y or the millennial generation is of vital importance in all walks of life be it fashion, employment, family, social outlook. There is no prescribed date about the rise of this generation. Most of the researchers use a birth year from the early 1980s to early 2000s. According to the researcher, the concept of a millennial generation become prominent from early 1980s to 2000s. In the global context, there are four generations starting from the silent generation (1930-1945), the baby boomers

(1946-1964), Generation X (1965-1979 or 1981) and Generation Y (1981-2000). (DeVaney, S.A. 2015). The Millennials are the generation who are different from other generation in many respects like technological adaptors, more mobile, more multicultural, creating their own content, communication channels and way of living. Female millennials are becoming a larger part of this talent, and this makes one thing clear that when it comes to the female millennial, they are considered as a new era of talent. They are great hearted, humane, desirous about reasons close to their hearts and are actively involved in effecting about large-scale social change. (Pricewaterhousecoopers, 2015). The female millennial has grown up in a new era and they are more confident, more passionate towards their career. They fulfill all the responsibilities towards their family as well as their work. They are the new men of this generation. In today's era, fashion is all about expressing yourself in terms of clothing, footwear, accessories, makeup, body etc. in front of others. Fashion is majorly related to style or trend that is followed by others. The fashion clothing is very versatile in nature and it changes very frequently. (Burns, Id& Bryant, N. 1997). In India, fashion varies according to different geographical areas, cultures, climate or traditions. With a change of region, the pattern of clothing also changes. Indian wear for women is distinguished by the variety of colors, fabrics, designs, cuts, embroideries and flourishes available. With a rich and diverse cultural tradition and a centuries-old textile industry, there are plenty of sources of inspiration for high-end designer outfits as well as daily wear street fashions. The fashion clothing is available in retail outlets, malls and online sites. Online shopping for clothes is very popular these days. The two major features of online shopping are price and convenience. (Hirst & Omar, 2007). The purpose of this study is to investigate the buying behaviour of the female millennial consumer for Fashion Apparel.

2. LITERATURE REVIEW

Solomon, M. R. (2014), describes that consumer behaviour is the sub-category of the marketing concept. It includes customer value, satisfaction and retention. Consumer behaviour starts with the customer research for the product and ends with the purchase of the product. According to Kotler, P. (2003), process and tools under customer research are used to study the buying behaviour of the consumer. This buying decision process includes three different stages - input, process and output. Input includes outerstimuli which are firm's marketing efforts and socio-cultural environment. The process comprises consumer decision-making process and output involves the final purchase of the product and post-purchase behaviour of the consumer. Arndt, J. (1968), state that the behaviour of the consumer is versatile in nature at the time of purchase, services, understanding and knowledge of the consumers about the product. Studies related to consumer behaviour include different variables like demographics, psychographics. Also, it is the mixture of cultural, social, economics, sociology and other sciences. Demographic variables involve factors like age, income, educational qualification, employment status and location and psychological factors like attitude, personality, values, interest or lifestyle. Consumer behaviour studies also focus on the buying decision-making process of the individual, family, group or an organization. According to research, buying decision making includes six different stages. These stages are: - recognition of need, searching of information, alternatives evaluation, buying decision, ultimate purchase and post-purchase behaviour. (Mowen, J., & Minor, M., 2003). Consumer behaviour is characterized under two different paradigms, one is positivist and the other is non-positivist. For better understanding, we have to know the main ideas of these two paradigms. (Banyte, J., Paunksniene, Ž. & Rutelione, A., 2007).

According to Devaney, S. A. (2015), millennials are those who are currently aged 23 to 35 years, are the youngest generation at the workplace. Researcher described millennials as innovative, solution-focused, socially aware, and team oriented. Millennials are successfully engaging themselves in the workplace. This generation pursues higher education and reports a higher quality of life. This generation has different expectations and priorities from the workplace. They want career advancement, speedy promotions and big pay increases during their job. Millennials hopes and value may differ by age, gender, noticeable minority status, GPA, and study year (Ng, E. S. W., Schweitzer, L., & Lyons, S. T., 2010). According to Simões, L., & Gouveia, L. B. (2008), millennials are consumers having a different lifestyle. They are more technology friendly as compared to previous generations. Culture plays the mediator role between the own, social and institutional dimensions of the behaviour of this generation. Wolburg, J. M., and Pokryvczynski, J. (2001) also states that this generation consumers are more attracted by advertising. They want to see the true benefit by purchasing the product before spending their money. (Burstein, David D., 2013).

PricewaterhouseCoopers, (2015), describes the millennial women as a new era of talent. They are highly educated, more career confident and career ambitious as compared to past generations. They're balanced work-life as well as their home. This generation has grown up in a highly digital world that's why they can be described as digital natives. These digital natives expect instant and regular feedback on their job performance. Culture is an important factor in determining the behaviour of the consumer. It is better to understand how socio-culture and socio-economic factor expand the identity of the millennial women that will influence the need and buying behaviour at the marketplace. By getting more information about the millennial women we have come to the conclusion that moreover the cultural differences in the lives of the millennial women, there are similarities in the projects, themes and stories of the life of these women. (Joan Ball, 2014).

Roy & Saha (2007), stated that the purchasing behaviour of Indian women, after joining the workforce have changed their perception towards fashion clothing as well as clothing industry and this will change the market of women wear from unorganized sector to organized sector. Salim, E. I. M. (2014), describes that women's purchasing behaviour is affected by the knowledge and educational qualification. The awareness level of women towards market and specification of clothes reflects on their shopping pattern and selection of clothes. According to Nirbhan Singh & R. Sarvanan (2013), different factors like age groups, gender and occupation are the most influencing factors to determine women's buying behaviour. Other than these factors, there are some more factors such as culture, tradition, occasion, reference group, personal preference and economic factors which affect the buying behaviour of women. The buying behaviour of every individual differs from personality to personality. (Jansen-Verbeke, M., 1987) There are some other different factors that determine the buying behaviour of women. Among these factors, price, fit and income level are found to be significant. Some other factors such as status, durability and celebrity endorsement are found to be insignificant for determining buying behaviour. So marketers have to concentrate on the significant factors to retain the existing customers and attract new customers and also capture the market share and ignore the insignificant factors to reduce the extra efforts and extra cost. (Rajput, Kesharwani & Khanna, 2014). Raman, P. (2014), describe female buying behaviour towards online shopping. The most influencing factors that determine women buying decision are convenience, risk, performance and reliability. Among these factors, convenience is the most influencing factor in determining the female buying behaviour for online shopping, while risk, preference and reliability are the other influencing factors. This

empirical study tried to develop a relationship between female attitude and online shopping. Hirst & Omar (2007), also state that online shopping enables the customers to distinguish it as a safe, convenient and fast mode of shopping. It is a new platform for retailers and manufacturers to sell their products. Also, it has provided a positive attitude of women towards online shopping. Generation Y female consumers shop for their leisure and enjoyment. They seek quality as well as discounts for shopping. They also want different add-on services at the time of shopping. (Bakewell, C., & Mitchell, V. W., 2003).

3. METHODOLOGY

3.1. Significance of Study

The study will focus on different factors affecting buying behaviour and preference of women during the purchase of fashion apparel. It will also be helpful to new entrepreneurs who want to start a business in women's fashion apparel. This will provide them with the know-how about the existing customers as well as the future expectations in the same segment. The study will provide a base as a future reference for women's apparel related studies. It would contribute to knowledge about women's current needs and preference in fashion.

3.2. Research Objectives

1. To find out whether there exists any difference in the buying behaviour of women in urban and semi-urban area.
2. To find out significant difference in women preference in type of fashion clothing, mode of shopping, expected price range and mode of payment in urban and semi-urban area.
3. To find out the driving force behind buying behaviour of women in urban and semi-urban area.

3.3. Hypothesis

1. **H1:** There is a significant difference in women preference for type of fashion clothing between urban and semi-urban area.
2. **H2:** There is a significant difference in women preference in the mode of shopping between urban and semi-urban area.
3. **H3:** There is a significant difference in women preference in the expected price range between urban and semi-urban area.
4. **H4:** There is a significant difference in women preference in the mode of payment between urban and semi-urban area.

4. DATA AND METHODOLOGY

An empirical study was conducted to understand the difference in the buying behaviour of young women between the urban and semi-urban area in the age group of 17-24 years. For the urban area, we have chosen a prominent University in NCR and similarly, for the semi-urban area, a well-known university for Hisar was chosen. The two areas were chosen based on convenience sampling technique. The total sample size

comprises of 300 units distributed equally among each sample area. Data was collected by administering structured questionnaire manually. The sample was chosen based on convenience random sampling method. The reliability value (Cronbach’s alpha value) of the questionnaire is 0.703.

This study uses the descriptive methodology and chi-square was used for testing each hypothesis. Chi-square was chosen because the data is categorical in nature and the study has one dependent variable (buying behaviour) and two independent variables (locations). “The Chi-Square distribution is the distribution of the sum of squared standard normal deviates. The degrees of freedom of the distribution is equal to the number of standard normal deviates being summed.”(Investopedia). In chi-square, cross-tabulation was used for analysis. 95% level of significance was used by the researcher.

Chi-Square is defined as -

$$\chi^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

χ^2 = Pearson’s cumulative test statistic, which asymptotically approaches a distribution.

O_i = The number of observations of type i .

E_i = The expected (theoretical) frequency of type i , asserted by the null hypothesis that the fraction of type i in the population is.

Cross tabulation Table is the fundamental method for examining the relationship whether it is positive or negative between the two or more categorical (nominal or ordinal) variables. The size of the Table is determined by the number of the different values of each row and column. Each cell of the Table is the representative of a unique combination of the values. Test for significant differences in column proportions can be obtained from the cross-tabulation table.

Further, we used Cramer’s V measure to define the degree of association among variables. Among Chi-square measures, Cramer’s V is the preferred measure than other measures *i.e.* Phi and Contingency coefficient. Maximum value is generally 1 which means there is a strong relationship among variables.

5. RESULT AND DISCUSSION

H1: Women preference in types of fashion clothing between urban and semi-urban area.

Table 1
Chi-Square for different Variables

<i>Variable</i>	<i>Mean</i>	<i>Standard Deviation</i>	<i>Pearson Chi-Square value χ^2</i>	<i>p-value</i>	<i>Cramer's V</i>	<i>Approximate Significance</i>
Preference of casual wear	2.42	1.365	4.370	0.224	0.121	0.224
Preference of formal wear	2.61	1.027	12.918	0.005	0.208	0.005
Preference of ethnic wear	2.42	1.269	6.438	0.092	0.146	0.092
Preference of shades of apparel	2.79	1.205	8.872	0.031	0.172	0.031
Preference of stage of finished product	2.12	1.334	9.755	0.021	0.180	0.021
Preference of design and style	2.34	1.287	17.113	0.001	0.239	0.001

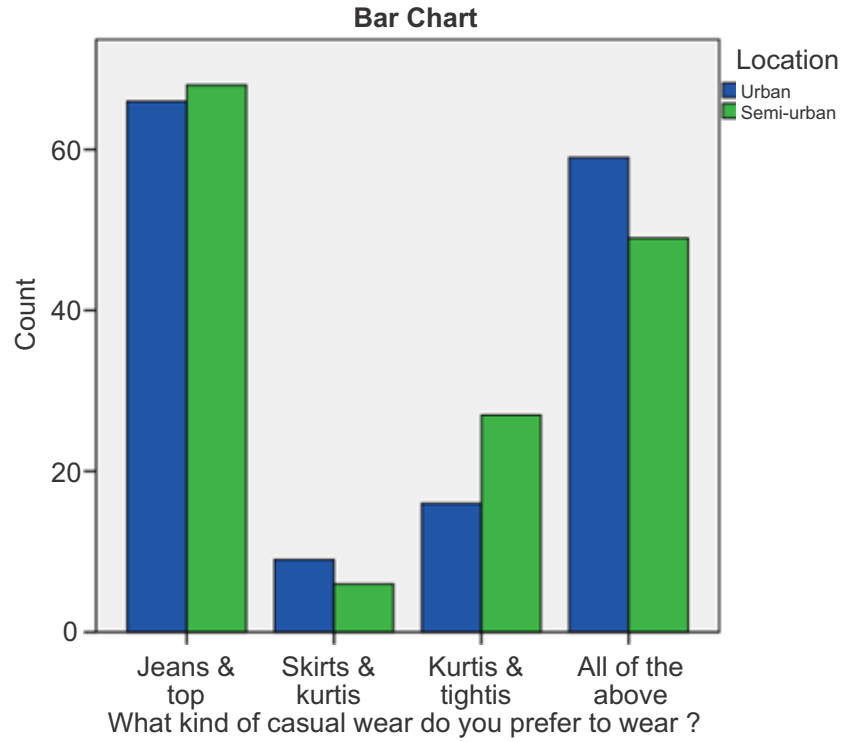


Figure 1: Casual Wear

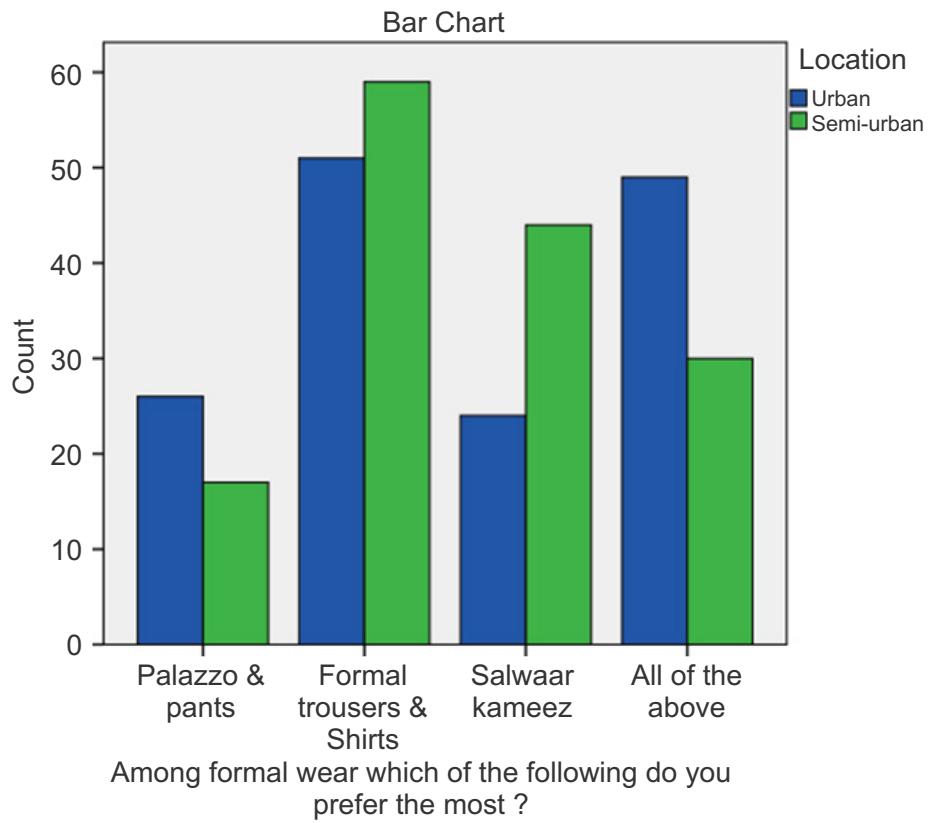


Figure 2: Formal Wear

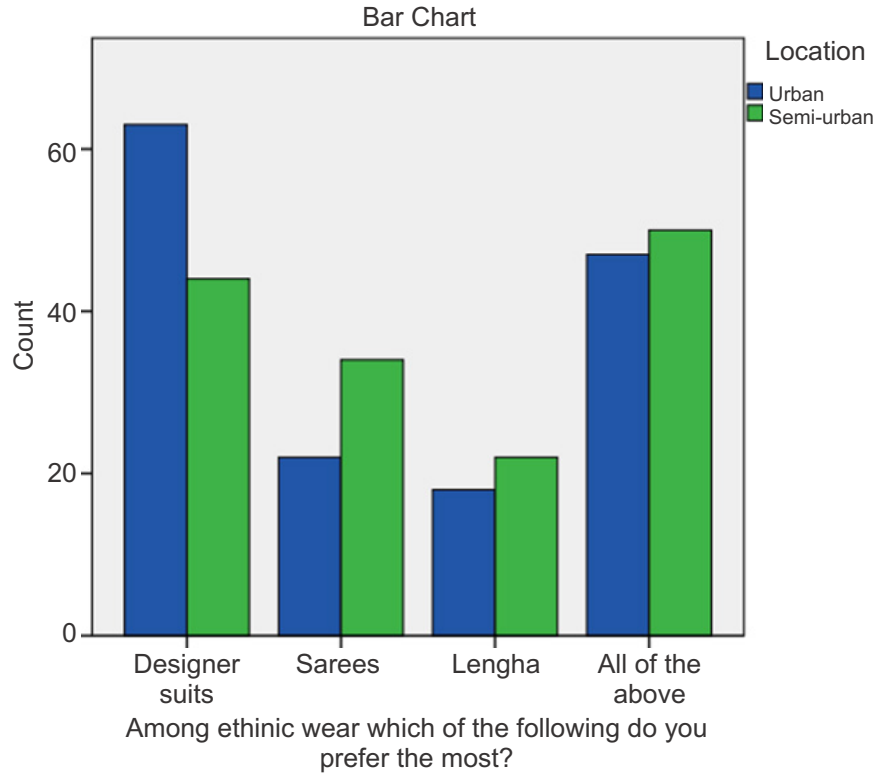


Figure 3 : Ethnic Wear

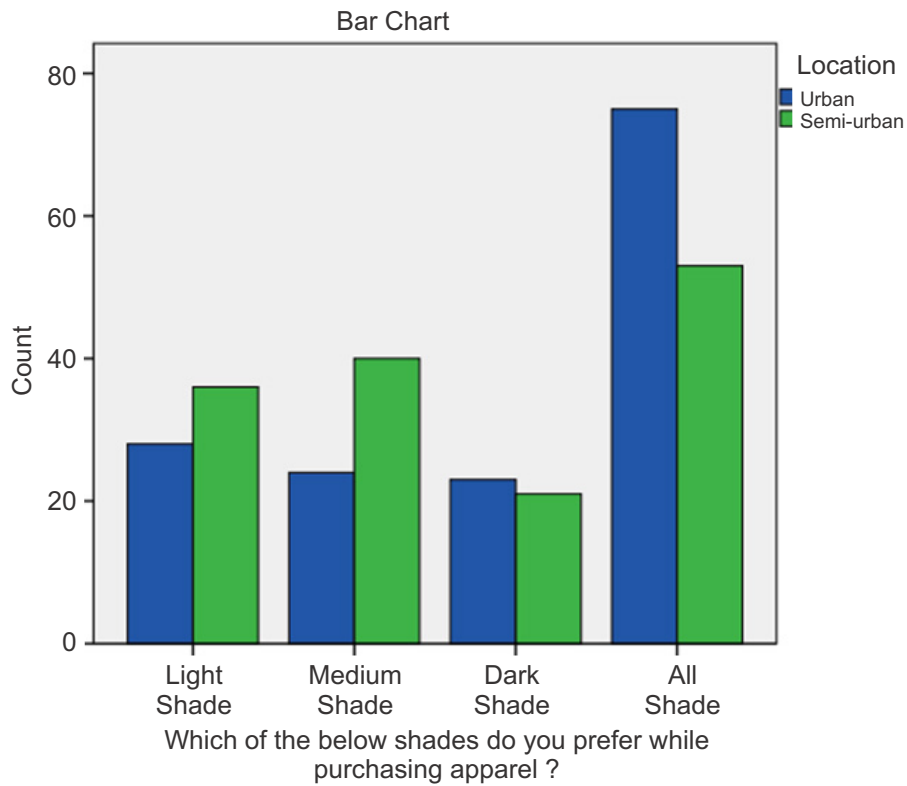


Figure 4 : Shades of Apparel

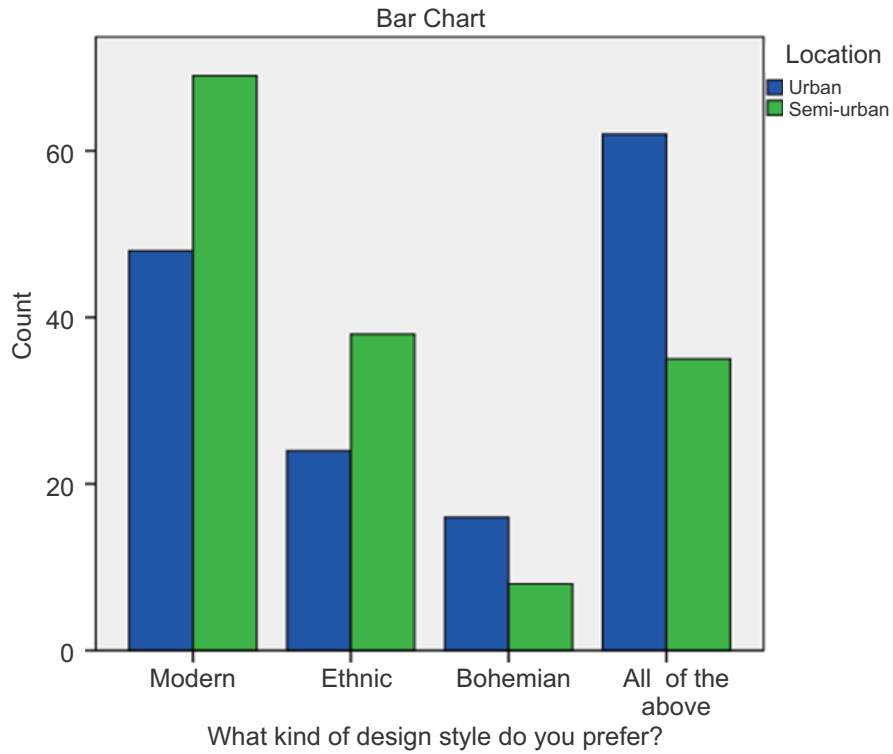


Figure 5: Stage of Finished Product

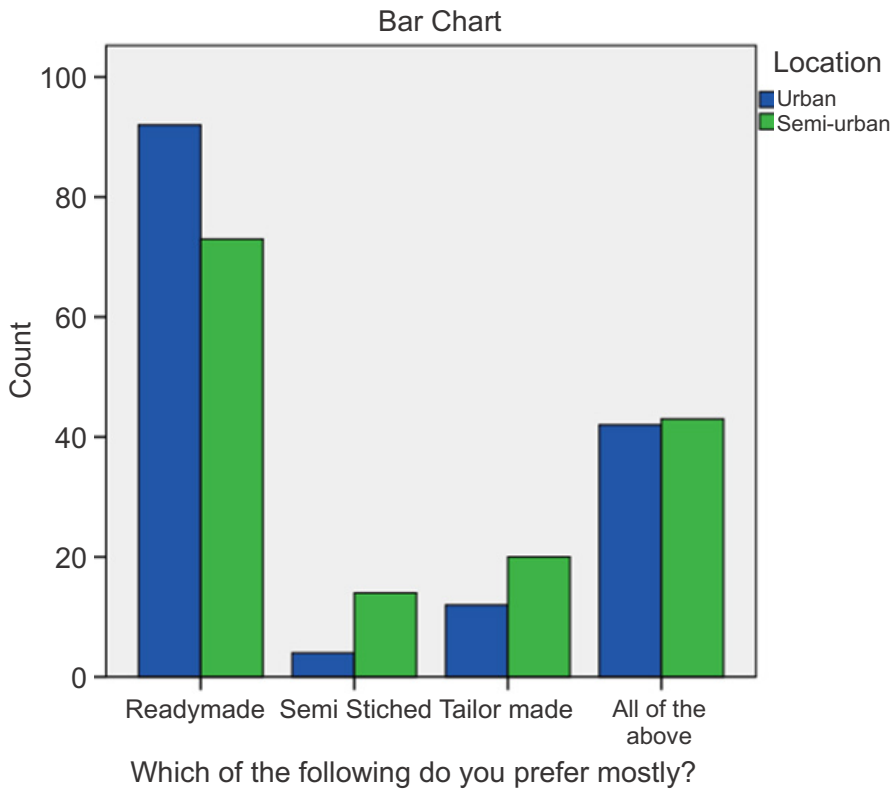


Figure 6 : Design and Style

There is a difference in the preference pattern of students across the region in formal wear but not among casual wear and ethnic wear, which is supported by the p -value (0.005) in Table 1. But we have failed to reject the hypothesis related to casual wear and ethnic wear which is supported by the p -value (0.224, 0.092) as shown in the analysis Table 1. In casual wear, most of the girls preferred to wear jeans & tops as compared to other casual wear in both the area as shown in Figure 1. In ethnic wear, both of them have followed the same pattern of apparel as depicted in Figure 3. They give equal importance to designer suits, sarees, and lenghas and this is also shown in the Figure. That's why we failed to reject the hypothesis. But designer suits are most preferred ethnic wear by both the categories. For formal wear, women from the urban area have some different kind of buying behavior vis-a-vis women from the semi-urban area as shown in Figure 2. They give almost equal importance to palazzo & pants and salwar & kameez. But in the semi-urban area women gives preference to formal trousers & shirts and salwar& kameez. This is reflected in their buying pattern of clothing. It means women from the urban area easily adapts the fast changing fashion trends as compared to women from the semi-urban area. Casual wear explains only 12% variation in the buying behavior of fashion clothing whereas ethnic wear affects only 14% as supported by the Cramer's V value in Table 1. Whereas formal wear explains 20% variation in the buying pattern of women from the urban area and semi-urban area.

Rest of the variables such as shades, stage of finished product and design & style have some significant difference between urban and women from the semi-urban area which is supported by the p -value (0.031, 0.021 and 0.001) in Table 1. Women from the semi-urban area more prefer light and medium shade as compared women from the urban area as depicted in Figure 4. Women from the urban area give equal importance to all the shades. They don't bound themselves in some colors. Women from the semi-urban area wear more modern clothes. But urban girls wear modern apparel as well as the traditional and bohemian style of clothing as shown in Figure 5. Women residing in the urban area prefer readymade clothes. They don't want to wear that dress after a month of their purchasing. In the semi-urbancity, they prefer readymade clothes but they also wear semi-stitched and unstitched clothes as depicted in Figure 6. They don't depend only on readymade clothes. Highest variation (23.9%) lies in preference of design and style followed by 17% and 18% variation in the preference of shades of apparel and stage of finished goods.

From this, we can also conclude that the fashion trend across regions differs much. The urban students are trend setters which are adapted to the semi-urban population.

H2: Women preference in the mode of shopping between urban and semi-urban area.

Table 2
Chi-Square table

<i>Variable</i>	<i>Mean</i>	<i>Standard Deviation</i>	<i>Pearson Chi-Square value χ^2</i>	<i>p-value</i>	<i>Cramer's V</i>	<i>Approximate Significance</i>
Preference of mode of shopping	2.81	1.281	11.438	0.010	0.195	0.010

There is a significant difference in preference of mode of shopping between women residing in the urban and semi-urban area. The p-value 0.010 as depicted in analysis Table 2 for this variable support the result that we reject the null hypothesis. Women from the urban area preferred malls as a mode of shopping because the number of malls in urban area is very large as compared to semi-urban area. Malls are the place where all kind of stuff are available under one roof and different varieties are available. Different types of promotional schemes available at different point of time such as Independence Day, republic day, Diwali etc. But women from the semi-urban area buy clothes from retail shops as compared to malls as it is represented in Figure 7. The reason behind that is less number of malls in the semi-urban area. In retail shops, they can bargain with the seller at the point of sale. But that option is not available in the malls. In malls, the buyer has to pay a fixed amount for the product. Very less no of the sample used online shopping mode in both the area. It means they are not habitual and aware with the online shopping mode very much. Only 5% and 4% of the sample size uses online mode of shopping. It explains 19.5% variation in preference of purchasing of clothes in the urban and semi-urban area.

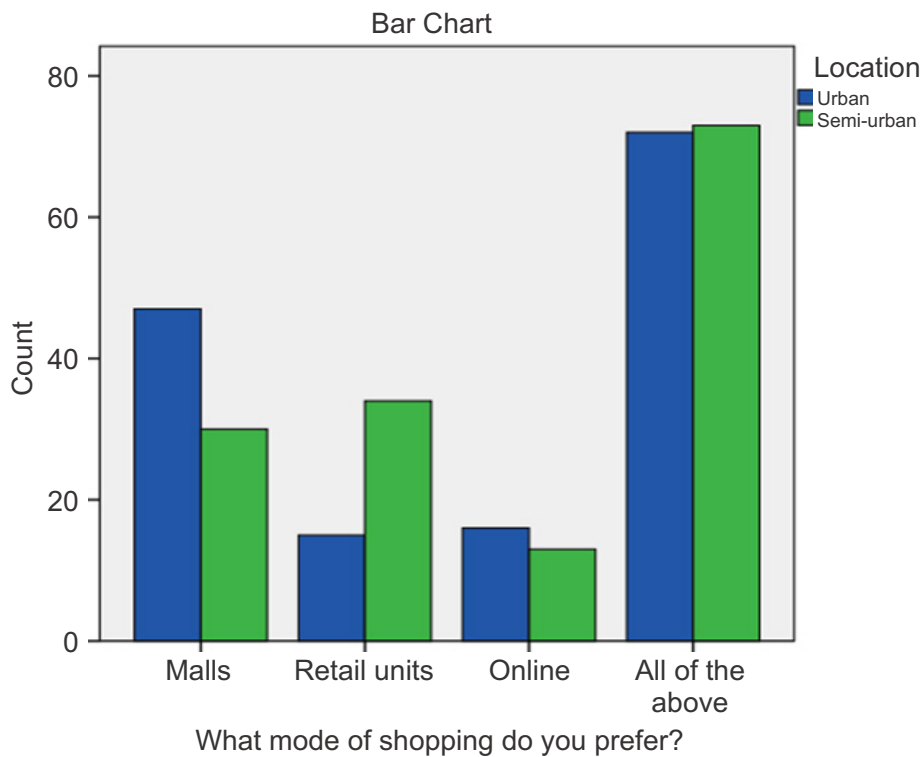


Figure 7: Mode of Shopping

H3: Women preference in the expected price range of apparel between urban and semi-urban area.

Table 3
Chi-Square table

Variable	Mean	Standard Deviation	Pearson Chi-Square value χ^2	p-value	Cramer's V	Approximate Significance
Preference of expected price range	2.48	.980	10.837	0.013	0.190	0.013

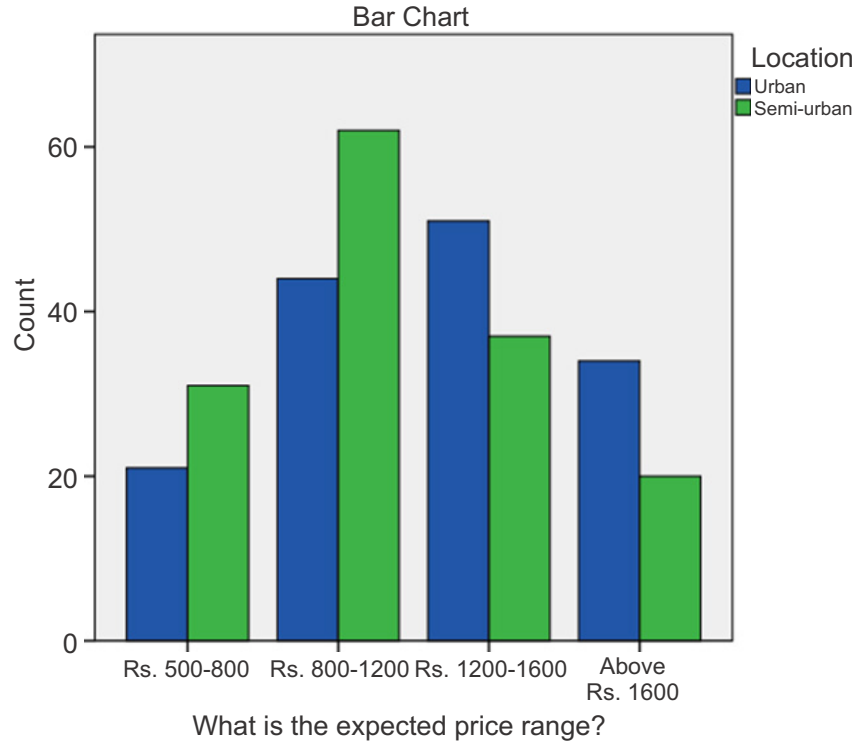


Figure 8: Expected Price Range

The most preferred price range for women from the semi-urban area is Rs. 800-1200 and least preferred price range is Rs. 1600-2000. But in the urban area, the most preferred price range is Rs. 1200-1600 and least preferred price range is Rs. 500-800. It means there is a very wide difference in the preference of expected price range of apparel in the urban and semi-urban area. The p-value 0.013 as shown in analysis Table 3 also proves the rejection of the null hypothesis. In Figure8, the difference between these two is very much visible. It also has 19% variation in the buying behaviour of women from the urban and semi-urban area.

H4: Women preference in the mode of payment of apparel between urban and semi-urban area.

Table 4
Chi-Square table

Variable	Mean	Standard Deviation	Pearson Chi-Square value χ^2	p-value	Cramer's V	Approximate Significance
Preference of mode of payment	2.39	1.037	42.185	0.000	0.375	0.000

The p-value 0.000 proves the rejection of null hypothesis for this variable as shown in analysis Table 4. The highest frequency of a mode of payment lies in cash or cash on delivery in both categories. For women from the urban area, credit and debit card is also an option as a mode of payment but women from the semi-urban area don't opt this mode as depicted in Figure 9. Very few number from the sample used online transaction as the payment mode. This shows the population concern towards the online transaction. Payment mode explains 37.5% variation in buying behaviour of women between urban and semi-urban area.

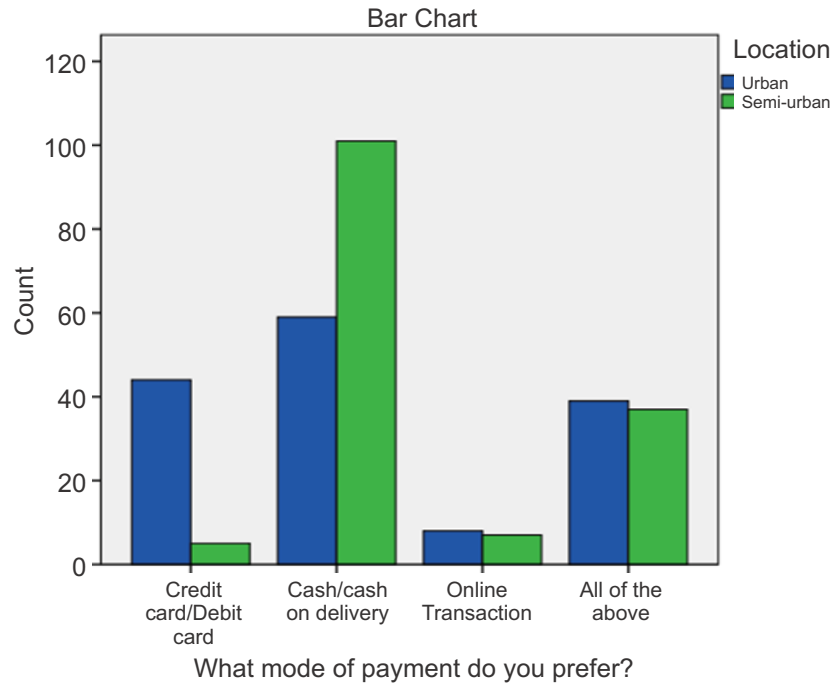


Figure 9: Mode of Payment

The data was collected prior to the demonetisation drive and hence does not reflect the usage of cards and mobile wallets. In length of recent developments in India with the economy moving towards becoming cashless it is expected that transactions within the urban and rural areas would be made increasingly by debit cards, credit cards and mobile wallets.

5.1. Other Variables that determine women preference in purchasing apparel between urban and semi-urban area

**Table 5
Chi-Square for different Variables**

<i>Variable</i>	<i>Mean</i>	<i>Standard Deviation</i>	<i>Pearson Chi-Square value χ^2</i>	<i>p-value</i>	<i>Cramer's V</i>	<i>Approximate Significance</i>
Reason of purchasing	2.60	1.063	15.153	0.002	0.225	0.002
Frequency of purchase	2.45	1.122	4.374	0.224	0.121	0.224
Behavioural intention of shopping	2.48	1.200	11.605	0.009	0.197	0.009
Influencing factor at point of sale	2.97	1.075	11.240	0.010	0.194	0.010

Irrespective of region, semi-urban women generally buy apparel according to needs and urban women buy during discount sales and as per need also. The *p*-value is 0.002 support the result in Table 5 and Figure 10 that means there is a significant difference exists between the purchasing of apparel. The reasonfor purchasing explains 22.5% variation in the buying behaviour of the urban and semi-urban area.

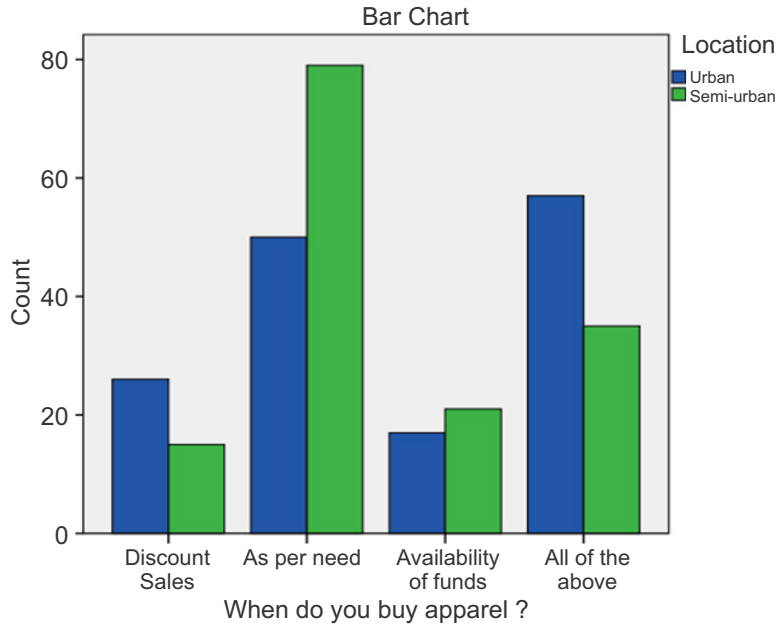


Figure 10 : Reason of Purchasing

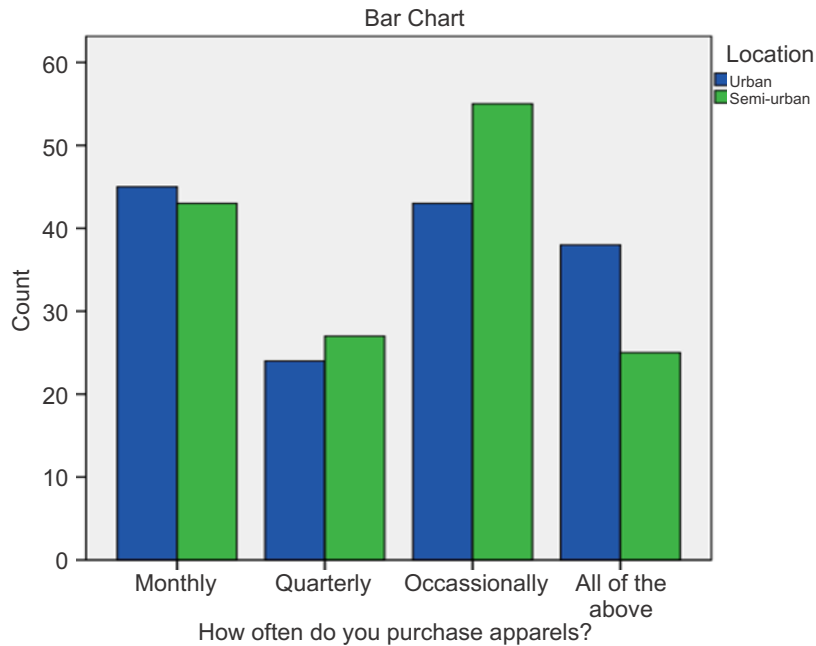


Figure 11 : Frequency of Purchase

The frequency of buying pattern has the p -value 0.224 in Table 5 means we failed to reject the null hypothesis. Buying pattern for semi-urban is mere uniform as compared to the urban population. Since the buying behaviour of the urban population is need based so their frequency of purchase is occasional. There is no significant difference in the frequency of purchasing apparel between urban and semi-urban women. Both the categories have an almost same frequency of purchasing apparel which is very much visible in Figure 11. Only 12% association explained by the frequency of purchase in the urban and semi-urban area.

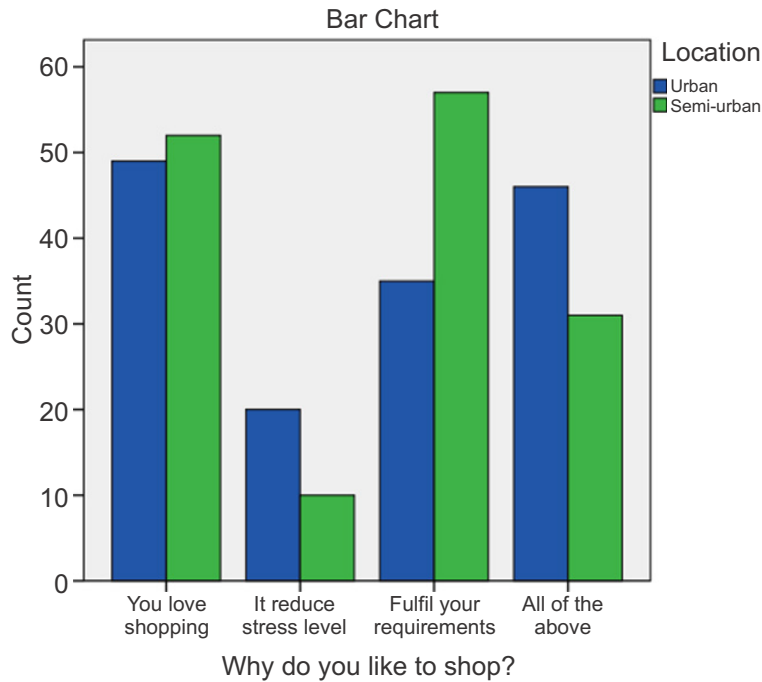


Figure 12: Behavioural Intention of Shopping

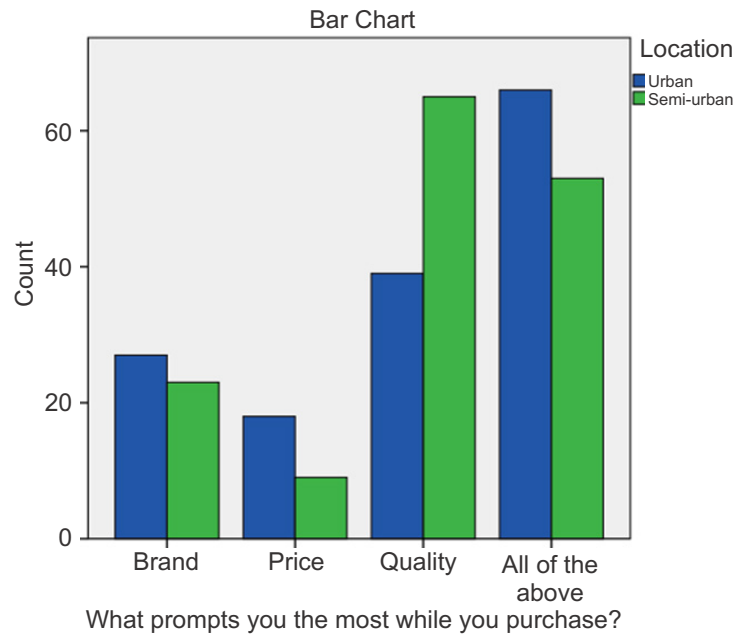


Figure 13: Influencing Factor at Point of Sale

We reject the null hypothesis related to behavioural intention supported by the p-value 0.009 in Table 5 means there is a significant difference in the behavioural intention of purchasing clothes between the urban and semi-urban city as shown in Figure 12. The main intention of purchasing apparel for women from the semi-urban area is the fulfillment of their requirement followed by love for shopping but for women from the urban area is that they love shopping. They don't go for shopping only for the fulfillment of their need. It explains 19.7% variation in buying behaviour of women from the urban and semi-urban area.

Hypothesis related to influencing factor at the point of sale has the p-value 0.010 proves the rejection of the null hypothesis as shown in analysis Table 5. Quality is the most important factor that influences the purchasing behaviour of women from the semi-urban area. The highest number of respondents lies under this variable. But women from urban area gives importance to quality followed by price and brand. Price is the least important factor that prompts the purchaser to purchase the products. The difference between these two is visible in Figure 13. Influencing factor explains 19.4% variation in buying behaviour of women from the urban and semi-urban area.

6. CONCLUSION

This empirical study describing the buying behaviour of college going women of the urban and semi-urban area for fashion apparel. Apparel plays an important role in a women's life to build their status and self-identity. There is a significant difference among the various factors affecting the buying behaviour of women for fashion apparel. The factors that are considered under buying behaviour related to the need of the consumers are useful in guiding them. Women have a different choice regarding types of clothes and frequency of purchase. Normally women have a general tendency of purchasing clothes at the time of festival but urban and semi-urban area women purchase apparel according to the availability of funds and as per need. From this paper, it can be suggested that retail unit's demand fashion apparel for young generations need to be based and also affected by the source of funds. The discounts sales and other promotional factors have the least impact on sales for young women consumers. To cater to this segment of the market we have to focus on changing fashion trends which will drive their requirement to purchase apparels. Retailers, while maintaining their stock, has to consider the current trend of shades and accordingly target differently for the semi-urban and urban region. Based on the conclusion of this study, future research is suggested to broaden the extent of the study. Thus, the relationship between different variables and buying behaviour for fashion apparel needs to be further explored. While this study examined the difference in the buying behaviour of women from two different area, it would be interesting to explore the buying behaviour of women for two different social class or two different regions. Based on the findings of this study, a multi-dimensional scale could be developed to include more variables that find out the reason of the difference of buying behaviour of women consumers.

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