

## **Income as determinants of purchase involvement while purchasing apparels**

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**Abstract:** Purchase involvement now becomes very important construct and measurement tool to understand and predict consumer behavior. Apparel stores are creating a lot of buzz at present. The concept is picking up slowly but steadily in the Indian retail sector. The present study is an attempt to understand purchase involvement in the context of apparels and it explores the income differences. The study has adopted the purchase involvement scale developed by Slama and Teshchian in 1985. The findings of the study reveal high purchase involvement among high income group consumers than their other counterparts. The study provides implications for marketers to develop appropriate marketing and segmentation strategies.

**Keywords:** Purchase involvement, Apparel, Consumer behavior.

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### **Introduction**

Involvement refers to how much time, thought, energy and other resources people devote to the purchase process. Importance of Purchase was introduced as a variable in one of the first comprehensive theoretical structures in buyer behavior (Howard and Sheth 1969). It was defined as: A variable in the buyer's frame of reference that corresponds to intensity of Motives. It is product class specific only and does not distinguish among brands. It is the saliency of one product class with respect to another. It is variously labeled degree of involvement, importance of task, and seriousness of consequences. Importance of Purchase was classified as an exogenous variable affecting output variables through key hypothetical constructs. Much of the recent conceptual and empirical work on involvement has centered on purchase importance. Hupfer and Gardner (1971) operationalized involvement by having subjects state the "importance" of the product class. Assael (1981) defined high and low involvement by stating: "High involvement purchases are purchases that are important to the consumer. Low involvement purchases represent purchases that are not important to the consumer".

As apparel retail is led by fashion, a player needs to keep a close watch on fashion amongst teenagers as they are the trend setters. Role of Bollywood in spreading fashion needs to be understood. Seasonal variations on stocking pattern and need to clear inventory at the end of season should be understood by apparel retailer. Typically once an item is sold from the outlet, retailer ensures that there is no repetition of same. It gets replaced by different design, style, colour. Importance of store layout, décor is very critical. A browser visiting the store frequently likes to see changes in the layout otherwise he may carry the impression that stocks are not moving out of the store. Category management becomes very crucial function as transformation of design into production and delivery has to be completed before fashion or fad changes in the market.

Apparel stores are creating a lot of buzz at present. The concept is picking up slowly but steadily in the Indian retail sector, with this new retailing model already increasing footfalls in many of the country's retail stores, consequently increasing the inflow of revenue for the retail stores. A combination of various categories of stores, the destination stores are giant-sized retail stores catering to the mass merchandiser with its wide array of services. It offers low-priced products of a discount store as well as provides varieties of a departmental store. The services offered by destination stores attract and compel customers to travel long distances to shop and enjoy the luxury of these stores. Present study is an attempt to understand customer purchase involvement to purchase apparel and trying to identify the differences between various income groups of consumers towards it.

### Review of Literature

Several studies on apparel retail sector in relation to purchase involvement are reported in the context of developed markets. A brief overview is presented below:

Slama and Tashchian (1985), who treat involvement as the relevance of a purchase activity to the individual, have investigated demographic variables which affect such purchase involvement, Mittal (1989) has a different view, considering involvement as the interest and concern that an individual brings to bear on a purchase decision task. Although both of these measures have been specifically developed to capture buying involvement, Slama and Tashchian adopt a non-product specific perspective, while Mittal's four-item scale operates at both the product and brand levels. Mittal's definition of involvement is analogous to Rothschild's (1984) description of situational involvement. The notion of interest and concern contained within Mittal's definition involves: 1) the degree of caring about which types and brands of a product to buy, 2) the differences among the types and brands of the product, 3) the importance of the right choice of product and 4) the concern with the outcome of the choice.

The paper on Consumer involvement: a new perspective by Michaelidou, (2006) suggests that the choice of the shopping channel may moderate the level of purchase involvement. In other words, shopping channel choice can be considered to aggravate situational variations in behaviour thus influencing the level of motivation and degree of care as to the choice of brand.

Another study of particular relevance to the present study was conducted by Furse et al. in 1984. What makes the study interesting is the discussion of high and low involvement process with respect to the information processing in relation to the purchase involvement decision.

Study by Srinivasan and Ratchford in the year 1991 noted qualitative findings that states experience allows consumers to learn how to purchase efficiently. Liu and Yuping, (2007) found out the Long-Term Impact of Loyalty Programs on Consumer Purchase Behavior and Loyalty. Using longitudinal data from a convenience store franchise, the study found out that consumers who were heavy buyers at the beginning of a loyalty program were most likely to claim their qualified rewards, but the program did not prompt them to change their purchase behavior.

### Objective of the study

- To understand the purchase involvement towards the apparels.
- To identify the effect of Income on purchase involvement for apparel.

### Hypothesis

H0: There is no significant difference in purchase involvement between different income groups of consumers.

### Research Methodology

#### The study:

The present study is descriptive in nature and undertaken to measure income differences in purchase involvement with special reference to apparels.

#### The sample:

The sample of the study was collected from 154 respondents belonging to Indore city (MP). A non probability convenient sampling was used for collection of primary data. The demographic profile of respondents is given in table 1.

**Table 1: Respondents profile**

	Frequency	Percent
<b>Age</b>		
	43	27.92
	60	38.96
	51	33.12
<b>Gender</b>		
	84	54.55
	70	45.45
<b>Monthly family Income</b>		

	46	29.9
	56	36.4
	52	33.8

**Tools for Data Collection:**

Primary data were collected using a questionnaire survey method. Standard scales for purchase involvement developed by Slama &Teshchian (1985) were used to collect the data. All the items were measured on a 5 point Likert scale, ranging from strongly disagree (1) to strongly agree (5).

**Analysis**

Data were analyzed using various statistical test such as ANOVA to test the differences in purchase involvement income wise using SPSS-16. Prior to data analysis we ensure the data reliability. Value of Cronbach's Alpha is .936 which was above the recommended criteria that confirms reliability of data. (See table 1). The study was also ensured the assumptions for ANOVA analysis. First, the levene’s test was applied to test the homogeneity of variance which was found appropriate (See table 3). Further the normality of data ensured through the Skewness and Kurtosis index, the Z-value found 2.04 and -3.8 respectively which allows us to compare the means (Kline, 2011).

**Table 2: Reliability Statistics**

Cronbach's Alpha	N of Items
.936	33

**Table 3: Test of Homogeneity of Variances**

Levene Statistic	df1	df2	Sig.
1.197	2	151	.305

**Table 4: test of normality**

Skewness			Kurtosis		
Statistic	Std. Error	Z-value	Statistic	Std. Error	Z-value
0.398	0.195	<b>2.04</b>	-1.5	0.389	<b>-3.8</b>

**Results**

When we applied one way ANOVA on the whole data with income wise, it was found significant (F = 3.64, p = .029) at 0.05 level of significance (See table 5). Hence, the null hypothesis was rejected. That means there is significant difference exists between different income groups of consumers towards purchase involvement in context of apparels. Low income group consumers (less than 35,000) seem to be less involved (M=3.22) with purchasing apparels where high income groups consumers (Above 65,000) have shown high involvement (M= 3.56) and middle level income groups consumers showed moderately involvement in purchasing of apparels.

**Table 4: Results of ANOVA analysis**

Income Groups	N	Mean	F	Sig.
Less than 35,000	46	3.2213	3.636	<b>0.029</b>
35,000-65,000	56	3.3002		
Above 65,000	52	3.5567		

**Conclusion and Implication**

The present study is an attempt to understand the consumer involvement while purchasing apparels and it explores the effect of demographic characteristics like monthly family income on purchase involvement. The results of the study reveal high purchase involvement among high income group consumers. The study will give an insight to the apparel retail sector and will help to understand and analyze the scope of analyzing customers’

behavior at the time of purchase apparel. The study would help marketer to develop different segmentation strategies for different income group consumers. The degree of purchase involvement in any apparel retail store could be clearly identified by the marketer. It would serve to identify the nature of public relation tasks faced in apparel retail store and it could assist in gauging the progress made in the functional area of apparel retail store.

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