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**CONSUMERS BUYING BEHAVIOR OF READYMADE GARMENTS
IN NEPAL**

A Study of Garment Business in Nepal

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ABSTRACT

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<p>The readymade garment is the finished product made up of various materials such as cotton and rayon. It is one of the largest export items of Nepal in terms of foreign exchange earnings. It has also a large number of employment opportunities in the communities. Coats, jackets, suits, shirts, blouses, skirts, and trousers are some of the key products exported from Nepal.</p> <p>The fundamental purpose of the thesis is to discuss and represent the consumers buying behavior on readymade garments in Nepal. It also focuses on consumers buying behavior, stages of consumers buying behavior, influencing factors, and trends of buying behavior.</p> <p>This thesis reflects the consumers buying behavior of readymade garments in Nepal. On the other hand, objective of this thesis is to collect the data, analyze it and present it which can be helpful for the government in making important decisions as well as it can be useful for the garment industries to understand the nature and demand of the consumers.</p> <p>This thesis also covers a survey conducted in the Morang district among the consumers. The survey includes some basic questions like what influences you in buying this product. The answers from the survey are shown in the form of a chart and diagram.</p>		
Keywords Buying Process, Consumers Buying Behavior, Influencing Factors, Nepal, Readymade Garments, Trends of Buying Behavior.		

ABSTRACT

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ABBREVIATIONS AND ACRONYMS

RMG	Readymade Garment
CEO	Chief Executive Officer
BOPIS	Buy Online Pick in Store
BORIS	Buy Online Return in Store
PVT	Private
LTD	Limited

1 INTRODUCTION

Consumers buying behavior has been a topic to discuss among investors, stakeholders, and academics. It refers to the actions taken by the consumer before buying a product or service. Consumers buying behavior varies from person to person as per the attitude and habits of the people. The study of consumer behavior is one of the most important parts of business because marketers can understand the buying pattern and taste of the consumers which ultimately helps them present their product in a way that generates maximum impact on consumers. There are several factors which influence consumer buying behavior. These factors need to be considered while making marketing strategies. Understanding consumer buying behavior is the key secret to reach and engage the clients, and convert them to purchase from you.

I have been participating in various discussions with topics like consumer buying behavior, the situation of retail and garment industries and effective measures to overcome the problems faced by the retail industries. I became fascinated with the ideas presented by the participants. Most of the ideas and arguments presented were valid and applicable. The outcome of those discussions encouraged me to explore several aspects of the retail business. During the study, I became familiar with several marketing theories and essential tools for a business to survive. Therefore, this knowledge encouraged me in further research on these theories and tools to find the solution to the problems faced by the retail industries.

This thesis aims to collect sufficient data, explore the market situation, and represent the consumers buying behavior on the readymade garment in Nepal. Besides, aim was to provide relevant information and recommendations based on the data to the commissioner (Dipesh Fancy Store Pvt. Ltd.). On the other hand, the objective of this thesis is to collect the data, analyze it, and present it with the help of a table and diagram.

This thesis is divided into four parts: theoretical review, data and methods, findings and discussions, and conclusion. The theoretical review includes an introduction, stages of the consumer buying process, influencing factors on consumers buying behavior, and last but not the least trends of buying behavior. These theories are taken from multiple sources such as books, articles, and websites. These theories are presented understandably for the reader even with little knowledge in this field. However, in the data

and methods part, methods used for data collection are described and data are presented in a well-structured manner. In the findings and discussion part, the findings of the research are analyzed and discussed. In the end, conclusions based on the research and findings are presented.

As already mentioned above, this thesis also contains the research part which includes quantitative research. In this part, the study will collect data, analyze, and present which can be helpful to the government and marketers to make crucial strategies and decisions. Moreover, to complete the research part a quantitative research method was used and came up with the finding and conclusion at the end. The thesis also covers a survey among the consumers visiting the store with questionnaire organized in the Morang district where the commissioner's store lies. So, respondents will be the customers coming to the store of the commissioner. The survey includes some basic questions such as which payment method you use and what attracts you to buy the product, and so on. Answers from the survey are presented in the form of a table and chart with a detailed description.

The commissioner of this thesis is Mr. Devi Prasad Prasain. Commissioner is the owner of the Dipesh Fancy Store Pvt. Ltd. which lies in Morang, Nepal. He was chosen as this thesis commissioner because he has been running the retail business for more than 13 years. His retail store is the oldest in the village called Sijuwa. He has seven employees in his store. He purchases ready-made garments from big cities such as Kathmandu, Kakarvita, and Biratnagar in bulk and sales in retail. He has long experience in this field and has good knowledge of customer's demand and taste. Since his store lies in the village, there are a smaller number of populations, and interaction with the people is common. He has been in regular connection with the customers and through experience and information, it helped me to collect and present the data. The set of questionnaires were sent to the commissioner through email and the commissioner helped to get data by interviewing the customers visiting his store and sent it back for the analysis.

2 DIPESH FANCY STORE PRIVATE LIMITED

Dipesh Fancy Store Private Limited is the oldest store in the village called Sijuwa of Morang district. It is a small company and reputed company which was established in March 2007. It is registered under the Nepal Government Company Act (Amended) 2006 A.D. The owner and CEO of the company is Mr. Devi Prasad Prasain. The authorized capital of the company was NRs. 10,00,000. The company had started a business related to readymade garments. The aim to choose this store is the owner has long experience in this field and has good knowledge of customer's behavior and taste on readymade garments as he had worked before in the related field of business. He started this business in his village because there was no competitor at the time of the establishment of this business. He had studied the demand side of the product, thus he planned to be the supply side of the product by starting a retail business. Despite the less population in this village, he had enough opportunity to make a profit out of it. As a result, the company is now reputed in this place and has reached a total capital of Approximately NRs. 42,00,000 by the end of 2019. (Dipesh Fancy Store Private Limited 2019.)

The company purchase readymade garments from big cities such as Kathmandu, Kakarvita, and Biratnagar in bulk and sale in retail. The store lies in remote places thus, interaction with the people is common. The owner is in regular connection with his customers and he is well aware of the demand and taste of his customers. The target customers of the store are everyone living in that location because cloth is the basic need of the people. Gradually as time passed, there are few competitors in the market in recent days but because of the owner's long relationship with the customers and his experience in this field has helped him to compete with other competitors. Customers have become modern since they started to use the internet and their demand changes in quick intervals. They are influenced by many factors like social media, reference groups, and magazines. The owner has been working for it by adopting some changes as per the demand of the customers. (Dipesh Fancy Store Private Limited 2018.)

2.1 Organizational Structure of the Company

An organizational structure is a system that outlines how certain activities are carried out to achieve the goals of an organization. These activities include rules, roles, and responsibilities. It also determines how information flows between levels in the organization. The company consists of seven employees including one Finance manager, one marketing manager, one administration manager, two salespeople,

one receptionist, and one storekeeper. In a small company like this, it is easier to communicate fast and make a prompt decision which may help to catch the opportunity in the market. The organizational chart of the company is presented and discussed below:



FIGURE 1. Organizational Structure (Dipesh Fancy Store Private Limited 2019)

As presented in the diagram, the Owner is the Chief executive officer (CEO). CEO is the highest-ranking executive in the company, whose primary responsibilities include making corporate decisions, monitoring, and supervising. The role of the CEO is vital for the success of any business. The finance manager is responsible to handle day to day financial transactions and record them. He is responsible for all the cash related issues and is liable to make prepare and present financial reports which help in making plans and policies. Similarly, the Marketing Manager is responsible for the marketing of the product. He is also responsible for the advertisement. Salespersons are working under him who are responsible for the sales. In the same way, the Administration office is responsible for providing administrative support to an organization. His duties include inventory management, organizing company records, invoicing, and customer service. Under him, receptionists and storekeepers are working whose responsibilities are customer service and inventory recording respectively. (Dipesh Fancy Store Private Limited 2019.)

2.2 Swot Analysis

Swot stands for strength, weaknesses, opportunities, and threats. A swot analysis helps you develop a strong business strategy. It can reduce the chances of failure, by understanding what you are lacking, and eliminating hazards that would catch your business. It is one of the important tools in the business. In this analysis, strengths and weaknesses are internal factors while opportunities and threats are external. (Mind Tools 2020.)

SWOT Analysis is a great way that helps your organization to understand different issues arises in the current state and the upcoming future. This strategic tool gives you full insight into different aspects of your organization. When you conduct SWOT analyses of your company, simply pen down your company key strengths, weaknesses, opportunities, and threats comprise in your business environment. If SWOT analysis weaknesses are identified accurately, you can be able to improve your company reputation by addressing the faulty areas. (Farooq 2018.)

2.2.1 Strength

The main strength of the company is that it is the first store in that place and it has a long customer relationship. The owner has good personal as well as professional relationships with the customers. The store has also used different visual merchandising tools like floor maps, planograms, mannequins, and sound within the store to achieve certain objectives. Similarly, another important strength of the company is there are very less few numbers of competitors in the market. Last but not least the company lies in the center village which facilitates customers not to travel a long distance. (Dipesh Fancy Store Private Limited 2018.)

Moreover, prompt decision-making capacity due to its structure can also be considered as its strength as decision making is done by the owner of the store after collecting all the necessary information. A Prompt decision is key to the success in current time because business needs to identify and capture the opportunity in the market as quickly as possible. There is a clear chain of command. Information flows immediately because of the structure of the store. Similarly, another strength of the store is that the owner actively takes part in the operation of the store which helps him understand clearly the situation of the store. (Dipesh Fancy Store Private Limited 2019.)

2.2.2 Weaknesses

A coin has two sides. The company has also some weaknesses along with its strengths. The major weakness of the company is the lack of a home delivery facility. It has not been able to use social media platforms optimally to attract more customers. It also has weaknesses like it has been facing problems in extending its branches to the nearby villages due to limited capital as a result it is dependent upon the one village for its customers. Moreover, the store has not been able to utilize its marketing tools at their maximum potential level. (Dipesh Fancy Store Private Limited 2018)

The store company also lacks professional marketers. Due to the increasing use of the internet, people have been looking for a various medium as a search platform. The store lacks advanced marketing channels due to a lack of necessary training and professionals. Another weakness of the store is the lack of adequate human resources. The store has limited human resource and it has to cover all the areas by this human resource. Human resource seeks to move to big companies due to attractive offers but the store cannot provide due to its limited capital. (Dipesh Fancy Store Private Limited 2019.)

2.2.3 Opportunities

The major opportunity of the company is due to modern life, people have started to be influenced by various social media platforms, and the company can grow its business through online. It has also the opportunity to introduce technology like a cashier-less counter which may help to reduce the cost of operation. (Dipesh Fancy Store Private Limited 2019.)

Moreover, the company has also the opportunity to upgrade its visual merchandising tools which play an important role in attracting customers. Similarly, it has also the opportunity for expanding its business through co-operation with different financial institutions. This co-operation can increase the capital of the store which ultimately helps to provide enough budget for an effective marketing campaigns and training for the employees. (Dipesh Fancy Store Private Limited 2018.)

2.2.4 Threats

The major threat is competing with the company of the cities. Companies from cities are generally big and have bigger working capital. As a result, their cost of purchasing and transportation is lower than this company. They can sell the product at lower prices and it is a huge problem for a small company like this. So, some people go to big cities for those products. People have been demanding more nowadays. They are influenced by the latest design and fashion. There is also a threat that human resources are limited and employees look to work for big companies. (Dipesh Fancy Store Private Limited 2018.)

Moreover, the company has sufficient opportunities and strength to tackle the threats and compete with the competitors in the market. However, it needs to carefully study the field of threats and some spaces to fill in like the use of technology and social media for gaining more customer attraction. It can also plan for a delivery facility to reach customers door to door as well as retain human resources through incentives. (Dipesh Fancy Store Private Limited 2019.)

3 CONSUMERS BUYING BEHAVIOR AND BUYING PROCESS

The consumer is the person who purchases goods or services for personal use. Consumers buying behavior is the study of consumers behavior towards buying a product or services. It is the total of a consumer's attitude, preferences, intentions, and decisions while purchasing a product or service. The buying behavior of the customer may be different from person to person which is affected by various influencing factors. They have different buying patterns that can be grouped into the place of purchase, items purchased, time and frequency of purchase, and method of purchase. There are mainly six stages of consumers buying decision process: Problem recognition, information search, evaluation of alternatives, purchase decision, purchase, and post-purchase evaluation. The study of consumers buying behavior is the process by which marketers can understand how consumers decide on a product and fill the gap in the market as per the need of the consumer. It also helps marketers to present their products in an effective way to attract a large number of customers. The consumers behavior analysis should reveal; what consumers think and how they feel about the alternatives, influencing factors to choose the alternatives, consumer's pattern of researching and shopping, how social factors- friends, family, and media influence their behavior. There are four main types of consumer behavior and they are complex buying behavior, Dissonance-reducing buying behavior, Habitual buying behavior, and Variety seeking behavior. (Radu 2019.)

The purchase process is initiated when a consumer becomes aware of a need. This awareness may come from an internal source such as hunger or an external source such as marketing communications. Awareness of such a need motivates the consumer to search for information about options with which to fulfill the need. This information can come from personal sources, commercial sources, public or government sources, or the consumer's own experience. Once alternatives have been identified through these sources, consumers evaluate the options, paying particular attention to those attributes the consumer considers most important. Evaluation culminates with a purchase decision, but the buying process does not end here. Marketers point out that a purchase represents the beginning, not the end, of a consumer's relationship with a company. After a purchase has been made, a satisfied consumer is more likely to purchase another company product and to say positive things about the company or its product to other potential purchasers. The opposite is true for dissatisfied consumers. Because of this fact, many companies continue to communicate with their customers after purchase to influence post-purchase satisfaction and behavior. (Grayson, Hibbard and Kotler 2020.)

There are various stages of consumers buying process which includes recognition of need, information search, evaluation of the alternatives, purchase decision and purchase and last but not the least post-purchase evaluation which are discussed below:

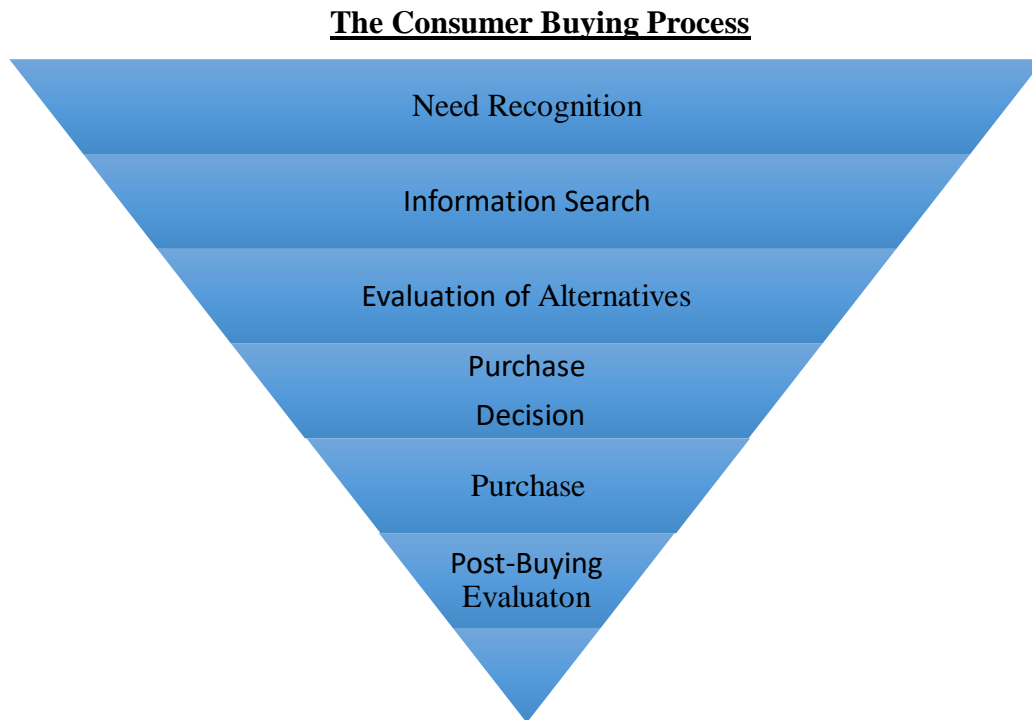


FIGURE 2. The six stages of the consumer buying process (Adapted from Jones 2014)

3.1 Problem/ Need recognition

This is one of the most important parts of the consumers buying decision process. A consumer cannot purchase without knowing his/her need. The need is a source of buying behavior. Buying a problem comes when they come to know their need. A need is an essential product that you must obtain on the other hand want is some product that you desire but is not essential. For example, you may need cloth because it is a basic need but if you desire to have expensive clothes, that maybe you want. Needs often come because of problems, such as you do not have school uniform but want may arise as part of your need because you have been influenced by an external factor such as you like an expensive imported cloth which your friend is wearing. For marketers, this need recognition problem for customers creates an opportunity to do content marketing and share facts and information about what your product or service can provide. (Jones 2014.)

There is the conceptual difference between a need and a want. A need is a specific requirement for living and functioning in society. Needs can be personal, physiological, or socio-economic. Examples of needs include food, shelter, cloth, and transportation. On the other hand, a want is a means by which needs are satisfied. A burger fulfills the need for food, a house fulfills the need for shelter, a jacket fulfills the need for cloth and a bike fulfills the need for transportation. Some expensive products such as a luxurious car and expensive watch indicate power and status. (Study 2020a.)

3.2 Information Search

It is the next step in the buying process after you recognize your problem or need. Buyers search internal and external business environment to know where to buy and how to buy. Customers may rely on various media for searches such as newspaper, visual, online media, or word of mouth for searching for information. The most common sources consumers try for information are personal sources-family members, friends, relatives, and so on, commercial sources- advertising, salesman, dealer, trade show and display, public source- radio, tv, newspaper, and magazine and experimental sources like advertisements. (Johnston 2016.)

Information search can be categorized as internal or external research. Internal research refers to a customer's memory or recollection of a product or guided by personal experience. This is when a customer tries to search for the same product, brand, or service by recalling past experiences. If the product is something that is frequently purchased, internal information search is enough to make a decision. On the other hand, external research is conducted when a customer has no previous knowledge about a product or service. It leads them to search for information from personal sources like word of mouth from friends or family or public sources like salesperson, advertising. (Lumen learning 2017.)

3.3 Evaluation of Alternatives

In the previous stage, the consumer has collected the necessary information about certain brands of the product. Now they use this information's in evaluating and comparing different products based on cost, design, brand, and so on. A consumer cannot buy all of them and he/she will select the best one which gives them maximum utility. A factor that heavily influences in evaluation is the customer's attitude.

Marketing to this is not an easy job. Provide maximum alternatives in the variety of products and customer will be in your site which allow customers to take their time and make the right decision. For example, if there are a variety of clothes of a different brand, color, size, and price, customers will be pleased because that will help them in comparing the product and find the product of their need. This helps to build customer relationships and create trust. In the end, customers rank their choice based upon their budget available to purchase the product. (Johnston 2016.)

When a customer commits significant time to compare and review price, warranties, terms, and conditions of sale and other features, it is said that they are involved in external problem-solving. Extended or extensive problem solving comprises external research and the evaluation of alternatives. On the other hand, routine problem solving is low-inexpensive and has limited risk if purchased. It is important to note that customers evaluate alternatives in terms of the functional and psychological benefits that they offer. The marketers also need to check other brands of the consumer's consideration set to prepare the right plan for their brand. (Lumen Learning 2017.)

3.4 Purchase/Buying Decision and Purchase

This is the stage where consumers make the purchase decision of the most promising brand out of various brands. The previous stage helped customers to evaluate the products and identify the ideal product for him/her as per their need and budget. Simply, it is the most attractive brand that offers more concerning the price paid. Sometimes other factors also play an important role in making a purchase decision for example, you may purchase from a certain store because the product can be financed, or it can be delivered quickly. A purchase decision is influenced by others' attitudes and situational factors. For example, the positive or negative attitude of the seller plays a crucial role in losing or gaining more customers. Consumers buying decision involves five sub-decisions they are; brand decision, vendor decision, quantity decision, timing decision, and payment decision. (Jaideep 2020.)

According to Kotler, Keller, Koshy and Jha (2009), the final purchase decision, can be disrupted by two factors: Negative feedback of others and our level of motivation to comply or accept the feedback. For example, after going through the need recognition, information search, and alternative evaluation stages, one might choose to buy a Nikon D80 DSLR camera, but a close photographer friend might share neg-

ative feedback, which could drastically influence personal preference. And the second factor is the decision may be disrupted due to a situation that one did not anticipate, such as losing a job or a retail store closing down. (Lumen Learning 2017.)

3.5 Post Purchase/Buying Evaluation

This is the final stage of the consumer buying process. Although the customer makes a systematically buying decision there is no guarantee of complete satisfaction. In this stage, the consumer determines whether this product meets his expectation or not. Based on being satisfied or dissatisfied, the customer will distribute positive or negative feedback about the product to his friends, family, and relatives. Even if the customer is satisfied with his/her decision to make a purchase, whether he/she will make a future purchase from your brand is not certain. Because of this, sending a follow-up survey and emails to thank the customer for purchasing the product is crucial. Marketers must monitor the post-purchase experience of the consumer which helps them to improve and gain more customers as well as build better customer relations and trust for the brand. (Jaideep 2020.)

The experience marketers need to monitor are; post-purchase satisfaction- helps to reduce the gap between customer's expectations and product performance. post-purchase action- reduces dissatisfaction by congratulating consumers, sending booklets, inviting suggestions, managing complaints, and information about changes made in the product. And last but not least post-purchase use and disposal- marketers should monitor consumers may not use the product immediately, use it immediately after purchase, resell or trade it, throw the product considering useless, and offer to others for a gift. (Grimsley 2020.)

4 INFLUENCING FACTORS ON CONSUMERS BUYING BEHAVIOR

Consumers behavior refers to the decision and action such as selection, purchase, and consumption of goods and services to fulfill their needs. There are various processes involved in it. In the initial stage, the consumers find the need or product they would like to consume, then they look for the various options. In the next step, they carefully evaluate the various products and selects the product with greater utility. After selecting the product, the consumers make an estimation of money they can afford to pay. Moreover, consumers decide on buying by analyzing the price of the product with the utility provided by the product. Last but not the least, the consumers evaluate after the buying that, did they make the right decision or not? Did this product give enough satisfaction or not? Depending upon these analyses, they decide whether to buy the same brand in the future or not. (Rani 2014.)

The influencing factors are those factors that play an important role in influencing or affecting the consumers buying decision process. Many factors, specificities, and characteristics influence the individual in what he is and the consumer in his decision-making process, shopping habits, the brands he buys, or retailers he goes. A purchase decision is the result of each one of these factors. These factors affect every buying process. Consumers behavior is influenced by many factors which include psychological factors, social factors, Personal factors, Economic factors, and cultural factors. By identifying and understanding the factors that influence customers, companies can develop a marketing strategy and advertise their products in the right manner to attract and retain customers. (Rani 2014.)

In making a final decision, and indeed throughout the whole decision-making process, consumers are influenced by a wide range of factors, not just those relating to the obvious features of the product. Some of these factors exert a direct, measurable influence on buying decisions, whereas others are less tangible and may only suggest patterns of buying behavior. In many cases, intangible factors, such as the perception of the product or the relationship between supplier and consumers, may be important. A good understanding of the different factors that influence consumers behavior is crucial to marketers and is therefore the subject of much market research. Comprehension of these factors is instrumental in segmenting and positioning products and in motivating consumers to buy. (Manashree 2020.)

Past experiences can impact future decision making. It influences the decisions people make in the future. When something positive results come from a decision, people are more likely to decide similarly,

given a similar situation. On the other hand, people try to avoid repeating past mistakes. This is significant to the extent that future decisions made based on past experiences are not necessarily the best decisions. In financial decision making, highly successful people do not make investment decisions based on past outcomes, they rather examine choices with no regard for past experiences; this approach conflicts with what one may expect. (Dietrich 2010.)

In addition to past experiences, several cognitive biases that influence decision making. Cognitive biases are thinking patterns based on observations and generalizations that may lead to memory errors, inaccurate judgements and faulty logic. These biases influence people by causing them to over-rely or lend more credence to expected observations and previous knowledge. This may lead to poor decisions. Some individual's differences may also influence decision making due to their perception and attitude. (Dietrich 2010.)

4.1 Psychological Factors

Psychology is the scientific study of the mind and behavior, according to the American Psychological Association. Psychology is a multifaceted discipline and includes many sub-fields of study such as areas as human development, sports, health, clinical, social behavior, and cognitive processes. Psychology is a very new science, with most advances happening over the past 150 years or so. However, its origins can be traced back to ancient Greece, 400 – 500 years BC. The four main goals of psychology are to describe, explain, predict, and change the behavior and mental processes of others (McLeod 2019.).

The psychological factors are the factors that explain the psychology of a consumer that affects the action or buying process to get utility. Four psychological factors influence the consumer buying process: Motivation, learning, perception, and belief or attitude. Motivation explains the internal needs of the consumer. Perception varies from person to person. This is the way of understanding. The belief system can influence all of the above. For example, some consumer learns best visually. Images can communicate faster and makes consumer attracted towards the product. Marketers need to understand the importance of each of these factors which may help them to make more profitability in sales. They need to keep these factors in mind when designing marketing tools. The best way to connect to the consumer is to understand the consumer. Therefore, marketers need to continuously study these factors. (Business Jargons 2020b.)

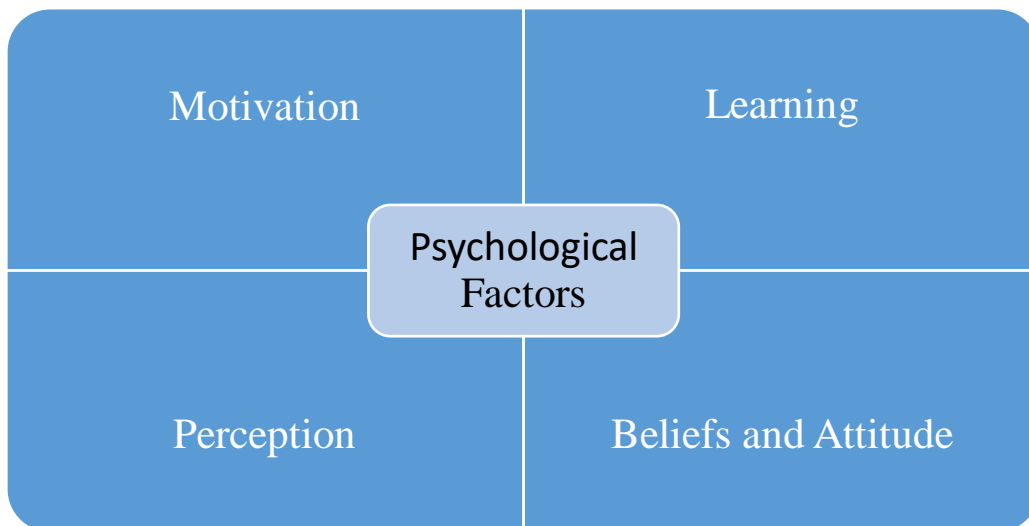


FIGURE 3. Psychological Factors Influencing Consumer Behavior (Adapted from Business Jargons 2020b)

4.1.1 Motivation

The motivation is also one of the key factors influencing buying behavior. Every individual has different needs. Maslow has explained it very well in his need hierarchy theory comprising of basic or physiological needs, security needs, social needs, esteem needs, and self-actualization needs. The nature of need is that some of them are most important and others are less important. (McLeod 2020.)



FIGURE 4. Maslow's Hierarchy of Needs (Adapted from McLeod 2020)

Maslow's hierarchy of needs is a motivational theory in psychology consist of a five-tier model of human needs. Needs from down in the hierarchy must be fulfilled before an individual can attend to higher needs. Physiological needs include food, water, and shelter whereas, safety needs include security and

safety. Physiological needs and safety needs are also called basic needs. Similarly, social needs include intimate relationships, friends, and family. The next needs are esteem or ego needs which include prestige and feeling of accomplishment. Social needs and Esteem need a fall in psychological needs. The next need which is at the top of the hierarchy pyramid is self-actuation needs which means achieving one's full potential or including creative activities. This is also called self-fulfillment needs. (McLeod 2020.)

When a person is motivated enough, it influences the buying behavior of the person. A motivated person tends to buy more than any other customer. Motivation comes from various sources like the fulfillment of the needs. A person has many needs such as social needs, basic needs, safety needs, esteem needs, and self-actualization needs. Among them, the basic needs and safety needs are more important than other needs. Hence, basic needs and safety needs have more power to motivate a person to buy products or services. (Cloomtrack 2020.)

4.1.2 Learning and Perception

Learning is the process by which consumers change their behavior through information or experience on a product. Learning doesn't affect just how or what you buy but also how you sell. The consumer with less experience about a product or brand generally looks for more information about it comparing to the consumer who has used it before. The individual's learning depends on the skills, knowledge, and intention. The skills are often gained through practice whereas, the knowledge and intention are gained through experience. Companies try to learn consumers to study the nature, behavior, and preferences of the customers to offer their products in the best possible manner and gain more profits. (Business Jargons 2020b.)

Perception is the process by which consumer selects, organize, and interprets information input to create a meaningful image in their mind. Every individual has a different perception. A motivated consumer is always ready to act but how he/she acts is determined by his or her perception towards a product. Thus, marketers should try to learn and understand the attitude and beliefs of consumers to retain consumers. (Manashree 2020.)

4.1.3 Beliefs and Attitudes

The consumers have certain beliefs and attitudes towards the products on which they are going to make a purchase decision. These beliefs and attitudes play a vital role in influencing a consumer's buying decision. A belief is a descriptive thought that a consumer holds about a product that may be based on knowledge, opinion, or faith. Manufacturers study carefully in the belief consumers carry in their heads about the product and services. An attitude is a person's mental positions or emotional feelings about evaluations, and actions towards a product. Attitude puts the consumer in the mind of liking or disliking a product. Attitude is hard to change as they are based on consumer's values and beliefs. However, sellers do not stop trying to retain their customers. Therefore, marketers often tend to change the beliefs and attitudes of consumers through several marketing campaigns. (Business Jargons 2020b.)

Consumers have certain attitudes and beliefs that influence the buying decisions of the consumers. Based on this attitude, a consumer's behavior varies from person to person in buying the product. This attitude plays a key role in defining the brand image of a product. When it comes to making a buying decision, consumer's attitudes towards a brand, price, and customer service of the store plays a large role. Marketers try to study and understand the attitude of a consumer to design their marketing campaigns in an effective manner. Hence, it is an important part of the study of consumers behavior towards buying a product or services. (Cloomtrack 2020.)

4.2 Social Factors

Human Beings are social animals. We live in society that is composed of several individuals that have different beliefs, attitude, and preferences. These different behaviors influence the personal preferences of some sets of consumers. Social factors affect our ability to make a healthy selection, for example, your friend insisted you to buy a costlier garment, but it may not be a good idea because your ability to pay and need of the product may vary from your friend. It is one of the most important influencing factors in the consumers buying behavior. Social factors consist of family, reference group, role, and status. (Business Jargons 2020c.)

When it comes to a company introducing a new product portfolio in the market, the marketing team must analyze the overall reception of the product based on various factors to the buying motivations of the customers. Within our society, we stick to certain laws and regulations that drive how we behave in

society. The marketing team also need to follow some rules and regulations to try and understand how consumers buy or what motivates them to buy a product. Marketers refer to these different social groups which can have multiple influences both directly or indirectly. (Berube 2015.)

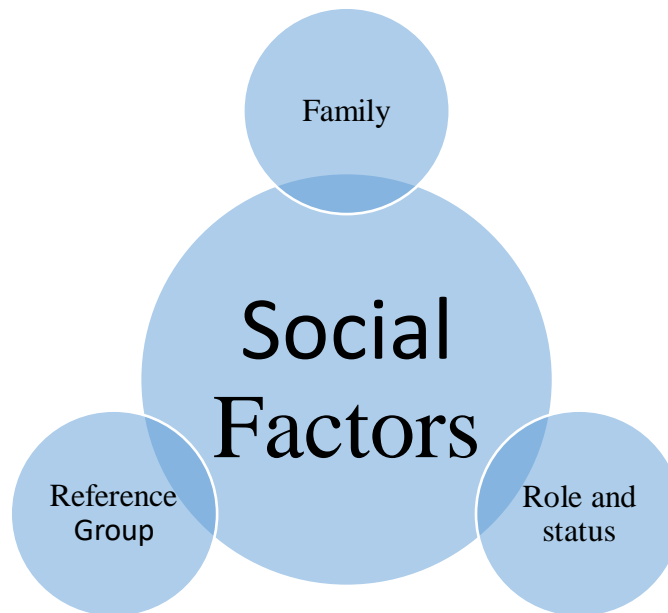


FIGURE 5. Social Factors Influencing Consumer Behavior (Adapted from Business Jargons 2020c)

4.2.1 Family

Family members play an important role in influencing the buying behavior of a consumer. A child learns to buy by watching parents buying behavior of a product or service. A husband's buying can be influenced by his wife. For example, the husband may be conscious about what color or brand cloth he should wear to make his wife happy or what brand cloth he must gift his wife. Generally, a family is of two types procreation and orientation. Procreation family has a direct influence on buying therefore, marketers try to learn the role and influences of members of a family. Whereas, in a family of orientation a child acquires an orientation towards politics, religion, and so on. (AIPMM 2010.)

Family plays a significant role in shaping the buying behavior or a consumer. A consumer develops preferences from the childhood by watching how family buys products. A child looks at parent's buying habits, attitude towards a product, and belief. These factors play a significant role in developing a similar attitude and behavior in that child. When that child grows, child tend to follow these habits when it

comes to making a buying decision. Hence, a family is one of the major influencing factors in consumer buying behavior. (Cloutrack 2020.)

4.2.2 Reference Group

A reference group is a group of individuals who share common buying behavior and influence each other strongly. The impact of the reference group varies according to a product or service. For example, if the product is cloth, the influence of the reference group can be much higher than any other product or service. Reference group also include opinion leader who influences other members of a group with his skills and knowledge. For example, a leader of a political party may play an important role in deciding what brand product they buy. Therefore, marketers need to identify the roles of the members of the reference group that influence the buying behavior of each of the members. (Business Jargons 2020c.)

A reference group includes individuals or groups that influence consumers opinions, beliefs, attitudes, and behaviors. There are two types of reference groups: A normative reference group includes parents, siblings, teachers, peers and friends, and a comparative reference group which includes celebrities and heroes. They act as role models to the consumers and inspire them to buy a certain product. Marketers view reference groups as an important part of their business as they influence how consumers interpret information and make buying decisions. These reference groups influence consumers about what brand and what type of product consumers need to choose. Moreover, marketers try to use these reference groups as a channel to promote their product and brand. (Study 2020b.)

4.2.3 Roles and Status

Every individual has a different role and position in the society which influence the buying behavior. For example, a man is working in an organization as a manager. Now he is playing two roles, one of the managers and another of the father. Hence his buying will be influenced by his role and status. Consumers buy the product that communicates their role and status. For example, nurses wear white clothes that explain their role and status whereas a broker may wear a suit. Marketers are aware of these things and they promote their products as per the role and status of a consumer. An owner of a company may wear expensive clothes, drive an expensive car or carry expensive mobile whereas, a normal employee may

look for ordinary products. Therefore, roles and status play an important role in influencing buying behavior. (AIPMM 2010.)

An individual's position and role in society also influences buying behavior. Such as, a person working in a supreme position in an organization is expected to buy those products which reflect his/her status. For example, the manager of a company may have an expensive car or may wear an expensive watch. The marketers need to study and understand the consumer's position and role very closely before offering a product. The marketers perhaps make the different segments in the consumer and target the potential consumer in particular segments because a consumer from lower-status may not be interested or capable of purchasing higher value product whereas, a person from higher position may not be interested at all looking at price tag rather person may look for a highest quality product. Thus, social factors play a vital role in building the behavior of an individual, and the marketers need to understand it and design their marketing plans. (Business Jargons 2020c.)

4.3 Personal Factors

Factors like perceptions, attitudes, and behavior towards a product or service which strongly influence the buying behavior of the consumers are known as personal factors. These factors may vary from individual to individual because the nature and characteristics of each consumer are not identical to another one. Some of the key personal factors which influence consumer buying behavior are age, income, occupation, lifestyle, and so on. Therefore, personal factors play an important role in influencing the buying behavior of a consumer. Marketers need to study these factors carefully and act accordingly to attract and retain the customers to make profits. (Business Jargons 2020d.)

People make different choices throughout their lifetime, and at different life stages, they will have different personal circumstances which can lead to different priorities. Factors such as age, gender, lifestyle, income, social status, geography, and culture are known to influence the process of consumers to go through to make choices. For this reason, marketers have established the strategy of market segmentation which benefits the customer as well and the marketer. These segments are closely linked to the models which set out the characteristics of buyer behavior. (Brown & Oplatka 2016.)

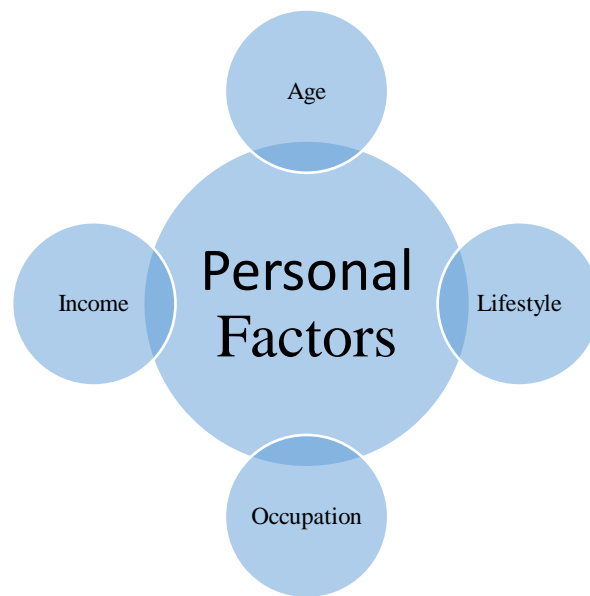


FIGURE 6. Personal Factors Influencing Consumer Behavior (Adapted from Business Jargons 2020d)

4.3.1 Age

Age is one of the important factors that play a vital role in consumers buying behavior. By age passes, people's need also changes as their lifestyle and personal values change. Young people tend to spend more money on recreation and fun activities. On the other hand, when they grow, their expenses on these kinds of activities shrink. Aged people tend to spend more time indoors. They spend less money on fun and other expenses however, their health-related expense may rise. Young people and kids like chocolates whereas, elderly people consume much lower. Age changes their way of living. Young people are attracted by new technologies and gadgets than elderly people. Customer's choice of brands and products change as they grow older. A child may have a different choice in comparison to the young customer and elder customer. In the process of buying readymade garments, age plays a key role. How old a consumer, generally indicates what product the customer is interested in purchasing. A person does not consume the same products from the age of 20 to 70, in every stage. Their preferences change as age changes. Children and young people tend to buy more clothes compared to the elder people. Young people use more internet and they are attracted by the latest fashion wears whereas, elderly people are used to traditional lifestyles. Elderly people mostly wear traditional clothes on the contrary kids and young people like to wear the latest designer clothes. Young and children try to look for more choices/alternatives whereas elderly people may have more serious choices. (Pratap 2019.)

Age is a major factor that influences buying behavior. The buying choices of youth differ from that of middle-aged people. Elderly people have different buying habits than youth and middle-aged people. Teenagers are generally, attracted to colorful clothes and beauty products with various designs and brands. Whereas, middle-aged consumers are attracted to investing in house, property and vehicle for their family. On the contrary, elderly consumers tend to purchase very comfortable clothes and they are also more conscious about the price of the product. (Cloomtrack 2020.)

4.3.2 Income

Consumers buying behavior is always affected by levels of income. There are different income levels which create a difference in choices and buying pattern. A person having low income may be able to buy basic products whereas, a person from upper income would want style, design, and special quality while purchasing a product. The level of income of the customers determines their regular purchases. A low-income customer may just fulfill his needs whereas customers from higher-income also spend more on his wants like vacations and tours. The purchasing power of a consumer plays a vital role to influence the consumer behavior. They analyze their capacity before making a purchase decision on products like readymade garments. The quality and brand of cloth may be excellent, but they may fail to buy it due to their low purchasing capacity. The income level of the consumer helps them decide whether to spend on a luxury product or save the amount. Therefore, people with a high-income group tend to spend more on luxury products or expensive clothes. Generally, people's expenditure on readymade garments tends to be less than other daily expenses. Segmenting consumers based on their purchasing capacity may help marketers to get better results in the future as they can target specific target groups as per their capacity and needs. (Pratap 2019.)

Income can influence the buying behavior of the consumers. Higher the income, the higher will be the purchasing power of the consumer and vice-versa. If a consumer has higher disposable income, it gives more opportunity for the consumer to spend on luxurious products. Whereas, low income or middle-income groups of consumers spend the majority of their income on fulfilling their basic needs like food, cloth, and shelter. Marketers need to segment the consumers in various segments based on their income level to target a particular segment of the consumers. They need to study the spending capacity of the consumers which helps them to formulate better marketing plans. (Cloomtrack 2020.)

4.3.3 Occupation and Lifestyle

The occupation of the consumers plays an important role in influencing buying behavior. Consumers with different occupation act differently. For example, a lawyer may act differently than a doctor, nurse, or teacher when it comes to buying a product like cloth. A manager may wear a suit whereas lower-level workers may wear work cloth. Occupation can also determine the level of saving, debts, borrowing power towards buying products. Therefore, marketers need to understand these things and try to design their products based on this study to fulfill the need of the consumers as per their occupation. (Pratap 2019.)

Lifestyle means a way how people live their lives. It reflects people's values, opinions, preferences, and tastes. Consumers choose the product as per their lifestyle. For example, a sportsperson may wear comfortable sports cloth and shoes rather than wearing attractive cloth. Every individual in a society may have a different lifestyle. Lifestyle reflects how a consumer spends his/her time and money. Marketers need to target consumers by understanding the need of the consumer through lifestyle. (Rani 2014.)

4.4 Economic Factors

The economic situation of a country plays an important role in the consumers buying behavior. When a country is strong in an economy it leads to the greater money supply in the market and increases the purchasing power of the consumer. If the consumers experience that their economy is strong, they freely spend money on buying products or services. On the other hand, if the economy of a country is weak, the market will struggle which is because of the high unemployment and purchasing power of the consumer will also decrease. Therefore, the consumers buying behavior is largely influenced by economic factors. There are various economic factors and some of the important economic factors are discussed below. (Cloomack 2020.)

The consumers goods sector includes a wide range of retail products purchased by customers, from a basic need such as food and clothing to luxury items such as jewelry and automobiles. While overall demand for food is not likely to fluctuate more in any situation whereas, the level of consumer spending on luxury products like automobiles and electronics varies highly depending upon the economic factors. The economic factors that most affect consumers demand for a product are employment, wages, price, and interest rates. Therefore, marketers need to study the economic situation of the consumers and create various segments that can include all levels of customers. (Maverick 2020.)

4.4.1 Personal Income

The buying behavior of the consumers is determined by the personal income of the consumers. There are two types of income disposable income and discretionary income. The disposable income is actual income after the deduction of taxes and other necessary deductible items from the gross income. It can also be called a net income of a person after the deduction of all compulsory items. Whereas, discretionary personal income is the balance remaining after expenditure on all the basic necessities of life. When the disposable income of the consumers rises, the purchasing power also increases, and expenditure on various products will be high. However, if the disposable income is low, the expenditure will reduce due to the low purchasing power of the consumers. (Ramya & Ali 2016.)

The personal income of an individual influences his buying behavior as it determines the level of which the amount is spent on buying a product or service. The consumer has normally two types of personal incomes: disposable income and discretionary income. The disposable personal income is remaining income after deducting all the taxes, and other necessary expenses. The more disposable income in hand, the more will be the expenditure on various products and vice-versa. In the contrary, discretionary personal income is the income left after fulfilling all the basic needs. This remaining amount can be now used for buying luxury goods and expensive products. An increase in discretionary income results in expenditure on the higher quality product which raises the standard of living. (Business Jargons 2020e.)

4.4.2 Family Income and Income Expectation

Family income is the total income of a family from all the family members. If there are a greater number of a family earning, the total family income will be higher, and more money will be available for shopping. Higher family income leads to the surplus money after the purchase of basic needs and that surplus money will encourage members to shop luxurious products otherwise a person may not be able to buy that luxurious item if the family income is less. On the other hand, Income expectation is one of the important factors in the buying behavior of the consumers. If a person expects an increase in income, he/she will spend more on shopping basic needs and luxurious products. However, if he/she expect any decrease in income, he/she will gradually decrease expenditure especially on products like luxurious items. (Ramya & Ali 2016.)

The family income refers to the aggregate of the sum of the income of all the family members. The total amount of family income also influences the buying behavior of family members. The income remaining

after the deduction of all the necessary basic expenses and taxes will be used to purchase luxury and durable products. If the remaining amount is more, the spending on luxury products rises and vice-versa. However, the income expectations of the person's concerning his income level in the future influence his buying behavior today. Such as, if a person expects his income to rise in the future then he will freely spend more money on the purchase of luxury and quality products. On the contrary, if the person expects his income to fall in the future, his spending on those luxury products decreases. (Business Jargons 2020e.)

4.4.3 Consumer Credit and Saving

Consumer credit influences the buying behavior of a consumer. Consumer credit is the credit facility available to the consumers. Consumer credits may be direct or indirect. These types of facilities are provided by sellers through banks and financial institutions. If the consumers are offered such facility, it encourages to purchase more products. There are various ways like installment purchase, direct bank loans by which credit is available for consumers in this facility. Moreover, if there is higher credit available, the consumers tend to buy more products and also feels comfortable buying luxurious products. Whereas, saving highly influences the buying behavior of the consumers. Saving is the remaining amount after deducting all his/her expenses. Any change in saving leads to a change in the expenditure of a consumer. If a consumer thinks that he/she needs to save more, he/she will reduce expenditure, especially on luxurious products. However, if he/she feels comfortable without more savings, expenditure on luxurious products may increase. Therefore, saving plays a vital role in influencing the buying behavior of a consumer. (Cloomack 2020.)

The credit facility available to the consumers also influences his/her buying behavior. If the credit terms are liberal and the EMI scheme is also provided, then customers can spend more on luxury products. This credit facility is provided directly by the seller or through different banks and financial institutions. This will reduce the pressure of down payment which will provide flexibility to the consumer in their buying behavior. Similarly, the amount of saving of the consumers also influences the consumers in buying behavior. If the consumers have higher saving, they tend to spend more on luxury products. In the contrary, if the consumers have low savings, they will be spending on basic needs rather than spending on luxury products. (Business Jargons 2020e.)

5 TRENDS OF BUYING BEHAVIOR

In the past, consumers behavior was mostly influenced by different factors such as socioeconomic factors, cultural factors, and personal factors. In recent days, markets are influenced by various factors, and technology is one of the key factors that influence the buying behavior of the consumers. People are busy nowadays with their personal and professional life. Therefore, consumers are attracted to technology which makes their shopping convenient and less time-consuming. They use the internet to search for the products, compare and make a decision like what to buy, where to buy, and what brand to buy. People have started to look for a balance between technology and human interaction while making a buying decision. Consumers are all time ready for online shopping because they are attracted by the advantages like availability of more online stores, all the necessary information like what they sell, where they sell and when can it be delivered, and so on. Due to the availability of different online platforms and mobile applications, customers are smart in deciding by comparing one brand with another, one seller with another, and utility provided by the product as per the price. Therefore, marketers need to study these trends and needs of the consumers to attract more consumers and retain them. (Vidili 2019.)

When it comes to ready-made garments, whether it is online or local store consumers find difficulty in some aspects when they look for ready-made garments. Ready-made garments are facing many problems in dealing with various problems. The fitting issue is one of the key problem companies facing nowadays. Consumers want fitting and trendy garments. Teenagers buy more readymade garments and they are very concerned about fitting on their body of the garments. They are well known that cloth is the first thing that reflects their personality, so clothing is not just covering their body but it is to reflect their attitude, personality, and social aspects. Wearing too tight and too loose both may go in the wrong way affecting their personality. Good fitting of cloth does not show wrinkles and with right placed seams and dart. In most cases, the buying decision of a garment is affected by the fitting of the product which also indicates the quality in manufacturing. Design is another factor that affects the buying decision. Kids, women, and young people are more concerned about the design of the garments. They are fascinated by the latest design and trends in the market. They are also influenced by reference groups and especially models, actors, and sportspersons. The readymade garments have to consider the first factor as fitting and size while manufacturing products to be a successful business. (USC 2019.)

5.1 Current Trends

There are many trends in buying behavior in recent days for example the growing use and popularity of the internet, its impact on the consumers continues to change the market structure. People have started to look for a balance between technology and human interaction in their buying decisions. So, many online businesses are opening physical spaces to make their customers comfortable. Similarly, the definition of beauty has changed. All companies must understand what customers define as beauty. It may vary from person to person because a different person has different perception and preferences. Many shoppers respond positively to advertisements that include disabling people, people with a diverse set of physical features whereas, some are responding negatively and rejecting that brand. Beauty has become a way to express yourself. The next one is the role of influencer is becoming greater. From an online platform like Instagram, Twitter, and other social media as well as radio and television advertising influence a lot especially from influencers such as a movie actor or a sports person is influencing more which plays an important role in making a buying decision. (USC 2019.)

The next trend is the demand for eco-friendly products. Customers are conscious of packaging. The use of plastics in packaging and plastic bags has become a topic that is discussed today. It has become important to replace plastics to preserve our environment. So, many cities and companies are working on recycling and replacement option for the plastics. Moreover, there is also a trend of sustainability partnership. These partnerships involve businesses and non-profits or charities working together to achieve sustainability. Consumers have started supporting the brands which are working for the environmental cause. (Lam 2019.)

Another trend is time-saving which has become a premium service. Everyone is busier than ever before. Consumers are expecting products and services right away. They do not want to wait long for it but they look for another option rather than waiting too long. They are attracted to an "efficiency-driven lifestyle" which means consumers are more than happy to spend a few more money on products or services that will save some time for them. Time is equal to money for people in recent days so, people do not like to waste their time waiting for products. This has provided opportunities for the online business to grow bigger and also challenged for continuous growth on technology and innovations. The competition on the basis of prompt service as well as quality service has grown in recent days. (USC 2019.)

Today's consumers are smart and more informed than ever before. They can find anything they want through Google search and customer reviews. They look for various online platforms, compare, look at

the price, and make a decision. This has led to an increase in consumer's expectations. They are not only looking for the best product but also the best supplier or company on which they can trust and feel connected. For example, people feel comfortable buying Apple products because they have trust in the company. A study done by Salesforce shows, 80 percent of consumers said that experience provided by a company is as important as its product and 95 percent of them also said they like to be loyal to a company they trust. Therefore, companies need to consider these things carefully because the consumers of today have more alternatives in the market and another important thing is that company can attract the consumers once, but it is difficult to retain for a longer period. (Innolytics 2020.)

5.2 Future Trends

The future is always uncertain however, collecting and analyzing past data we can assume some changes in the future. Due to high use of the internet, consumer's expectation rises day after day and it has become difficult for the companies to bring new changes as fast as they can because there are lots of competitors in the market. Companies need to study the trends carefully to meet the consumer's expectations. In the future, time spent with mobile devices continues to rise. Consumers spend more time on various social media platforms and companies need to be active inefficiently advertising their products to attract the customers. Similarly, the in-store customer experience will continue to shift. Consumers may opt to do more of their shopping online, but they also want to visit their stores. Creating an exciting in-store experience will be a top priority for retailers in the coming days. The next one is, we will see more digital and cashier-less checkout technology implemented in stores. Already many shopping centers have started to reduce cashier and replace it with technology. Therefore, this trend will increase in the coming days. (Genchur 2020.)

The next trend could be more shoppers will take advantage of BOPIS-Buy Online, Pick In-Store, and BORIS- Buy Online, Return In-Store service. These services are already available in the UK, France, and Germany. We can get these services in more places in the coming days. The next trend personalization is crucial but varies for each shopper. Companies can work for the product that interest customers, product based on their previous purchases or searches, updates on price or availability, and retarget the customers who are looking for that product. Last but not the least, the next trend could be shoppers are opting for sustainable and local products. Increasingly, consumers are opting for paper and metal straws over plastics ones, along with organic products. Many companies are going green. Consumers are willing to purchase an electric vehicle over petrol vehicles. Therefore, in future consumers would like to buy

package-free products, and companies will react accordingly to attract environmentally conscious consumers. (Genchur 2020.)

Digitalization is the continuous process for the digital transformation of society and the economy. Along with business innovation, digitalization -the developments of digital innovations are one of the key business trends for the future of the economy. Companies need to plan and make strategies and focus on the key success factors of digital transformation. The existing business models are digitally equipped. Information, communication, and services are done through a digital platform such as an online platform. There are many online platforms for example Amazon, eBay, Alibaba, and other mobile applications which give consumer flexibility to look for their desired product. Therefore, companies are driven toward progress. The most common factors of progress are an increase in consumer expectations and competition in the market. Digitalization has implications for enterprises of all sizes. They have to develop new services and digital business models. The biggest challenge for companies is to identify new customer needs as a result of the growing use of digital services and applications. Digitalization has made all the companies work for the development of digital innovations to be successful in adopting digital change. (Scantrust 2014.)

6 DATA AND METHODS

This section mainly discusses the data collection process and the methods used in this study to collect the data. The nature of the thesis mainly determines the source and the methods to be used for the data collection. Generally, researchers use either qualitative or quantitative or both methods for the data collection. In this thesis, a quantitative research method was chosen to collect the data with the help of a questionnaire survey from the visitors of the commissioner's store. The primary source for the information were customers of the store. This chapter also covers the discussions on selected research methodology and its usefulness for this thesis in detail. Moreover, it also includes discussions on the validity and reliability of the collected data.

6.1 Research Methodology

A research methodology is a specific procedure or technique which is used to identify, select, process and analyze information, and data about a topic to make decisions. It may include publication research, interviews, surveys, and other research techniques and could include present and historical information. The methodology helps to find the result or outcomes of a given problem. It allows the reader to critically evaluate a study's overall validity and reliability. The methodology section answers how were the data collected and how was it analyzed. The selection of research methods plays a vital role in the outcome of the research. There are two research methods which are qualitative research method and quantitative research method. However, the researcher may also use both the research methods. Thus, the right research method is the key to success over a problem. (Research Support 2020.)

Qualitative research is a type of social science research that collects and works with non-numerical data and that seeks to interpret meaning from these data that help understand social life through the study of targeted populations or places. It is typically focused on the micro-level of social interaction. Qualitative research aims to understand the social reality of individuals, groups, and cultures as closely as possible. The primary objective of this research is to explain 'how' and 'why' a particular phenomenon, or behavior, operates as it does in a particular context. Qualitative researches use their own eyes, ears, and intelligence to collect perceptions and descriptions of targeted people, places, and events. Their findings are collected through various methods, and often they use at least two or more methods. These methods are direct

observation, open-ended surveys, focus groups, In-depth interviews, oral history, participant observation, ethnographic observation, and content analysis. (Crossman 2020.)

On the other hand, quantitative research deals with data that are numerical or that can be converted into numbers. The basic methods used to investigate numerical data are called 'statistics. Statistics is a large area of study with wide application across many disciplines. With the arrival of the computer, the statistical processes to handle and analyze data have become much more accessible. There are different kinds of surveys involve in this method such as interviews, online polls, paper surveys, and mobile. This method uses to signifying data to give facts and help in the arrangement in research. This method is best suited for data collection from a large group of samples. Thus, this method is much more structured than the qualitative method. Therefore, the author decided to use a quantitative method for research in the thesis. (Sheard 2018.)

6.2 Data Sources

Data collection is one of the essential processes of the thesis. Moreover, the data collection method has a direct impact on the data reliability and validity which plays a key role in the outcomes of the research. A quantitative research method and reliable sources were used to complete this thesis. The relevant data collection methods are discussed below.

6.2.1 Questionnaire

A questionnaire is an important research tool consisting of a list of questions to gather necessary information from the respondents. It can also be said as a kind of written interview. They can be carried out by telephone, email, post, and face to face. A questionnaire is a relatively cheap, quick, and effective way of gathering a huge amount of information through sample because the researcher would not need to be present when questionnaires were completed. Generally, there are two types of questionnaires used by researchers such as open-ended and close-ended. Openly ended questionnaire allows expressing what they think in their own words. However, a close-ended questionnaire allows us to express numerical values. So, in closed questions, data can be placed into a category called nominal data. This includes a continuous rating scale to measure attitude or emotions. The data of the research are shown by the form of pie-chart, bar-diagram as well as percentage. (McLeod 2018.)

In this research, a closed-ended questionnaire was chosen for the survey where multiple options for the answers will be given to the respondents to complete the questionnaire. After collecting answers from the respondents, the information will be shown in the form of pie-chart and diagrams. The survey was conducted in Sijuwa where the questionnaire was served randomly to the customers visiting the commissioner's store as well as probable customers. The survey took place from 13th of May to 20th of May 2020 where 14 questions were served to the 30 visitors randomly.

6.2.2 Validity and Reliability

Validity is defined as the extent to which a measure or concept is accurately measured in particular research. Research with high validity produces results that correspond to all real properties, characteristics, and variations in the social and physical world. Moreover, in data collection validity plays a key role in determining how true is the research finding. In quantitative research, there are two broad measurements of validity which are internal and external validity. Internal validity is based on the research design which is a conclusion about casual relationships. However, external validity is the extent the results of a study can be generalized to other populations, situations, or settings. (Askan Academic 2019.)

Reliability refers to how consistently a method measure something. With the use of the same methods under the same circumstances, if the same result can be consistently achieved, the measurement can be considered as reliable. For example, you measure the temperature of a person several times under the same circumstances. The thermometer displays the same temperature every time. Therefore, the result can be said reliable. Reliability and validity are closely related to each other, but they are different things. A measurement can be reliable without being valid but if a measurement is valid, it is usually also called as reliable. (Middleton 2020.)

Above mentioned issues were taken into account while designing the research process. The theoretical sources were presented in the best possible way that even a reader with limited knowledge about research will get enough and clear information. One of the challenges for this study was the identification and selection of data sources but succeeded in selecting data sources with a high level of credibility and reliability. The data of this thesis were collected from authentic sources. The commissioner, who is also the owner of the store has surveyed store's customers which helps to build on trust for the sources. The main motto behind this practice was to keep this research out of any sort of business. However, it may not be suitable to claim this research to be bias-free because there is no assurance on the honesty and

truthfulness of all the respondents while completing this questionnaire. Moreover, the perception and level of understanding of the respondents also play an important role in the outcome of the research.

In conclusion, research can be assured of the highest possible level of the validity and reliability of the data sources. However, the answers given by the respondents may be variable because of the cultural, demographical differences as well as the understanding of the topic.

7 FINDINGS AND ANALYSIS

In this section, the data collected is analyzed and the finding from the sources are discussed. Moreover, in the first part, a finding of the research through online and direct observation is analyzed whereas, in the second part, it includes a questionnaire survey conducted in Sijuwa among 30 random visitors of the commissioner's store. Therefore, to facilitate and make the reader understand the findings and results of the survey are presented in the form of a pie-chart and diagram.

7.1 Survey About Consumers Buying Behavior of Readymade Garments

In the first stage, the questionnaire was sent to the commissioner through email, and the commissioner made hard copies of the questionnaire. The questionnaire contains 14 sets of basic questions such as their gender, their family size, where do they search for readymade garments, and so on with multiple answers where respondents had to choose one answer. The survey was conducted among the customers of Dipesh Fancy Store Pvt. Ltd. It was a really interesting survey and respondents would enjoy it. There was a total of 30 respondents involved in the survey which was held in Sijuwa village of Morang district in mid of May 2020. The printed question papers were served to the respondents randomly and the best part of it was commissioner was able to find different gender, age group, cultures, and economic situation of the respondents which helped to cover most parts of the society. Moreover, the commissioner found that respondents were happy and willing to take part in this survey which made his job easy and quick.

In the second stage, the commissioner sent back the information collected by him from the survey through email for the further study. The study has presented the findings of the survey below in the form of a pie-chart and diagram with description.

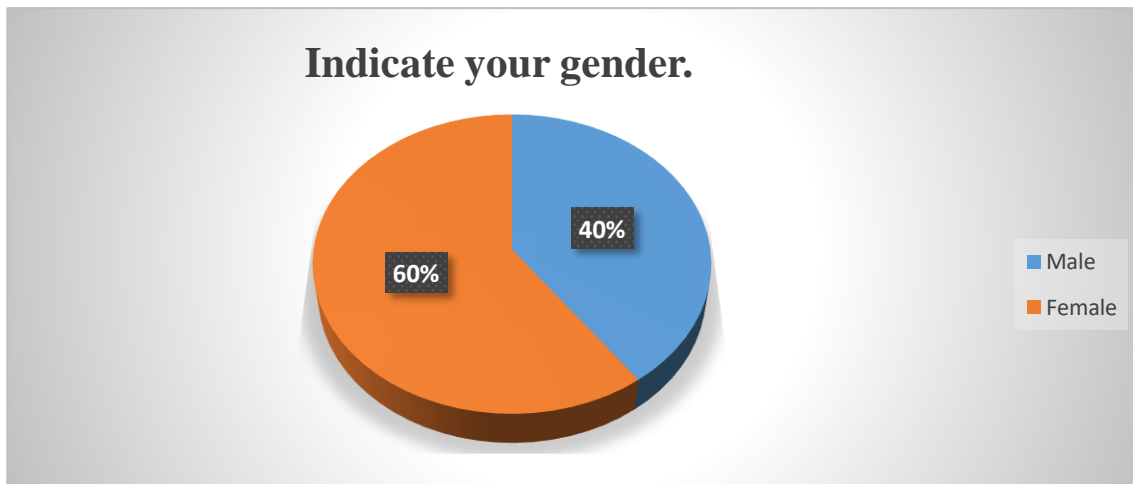


FIGURE 7. Survey Question #1 Response

The above pie-chart illustrates that out of the total of 30 respondents, 40% of them were male and 60% of them were female.

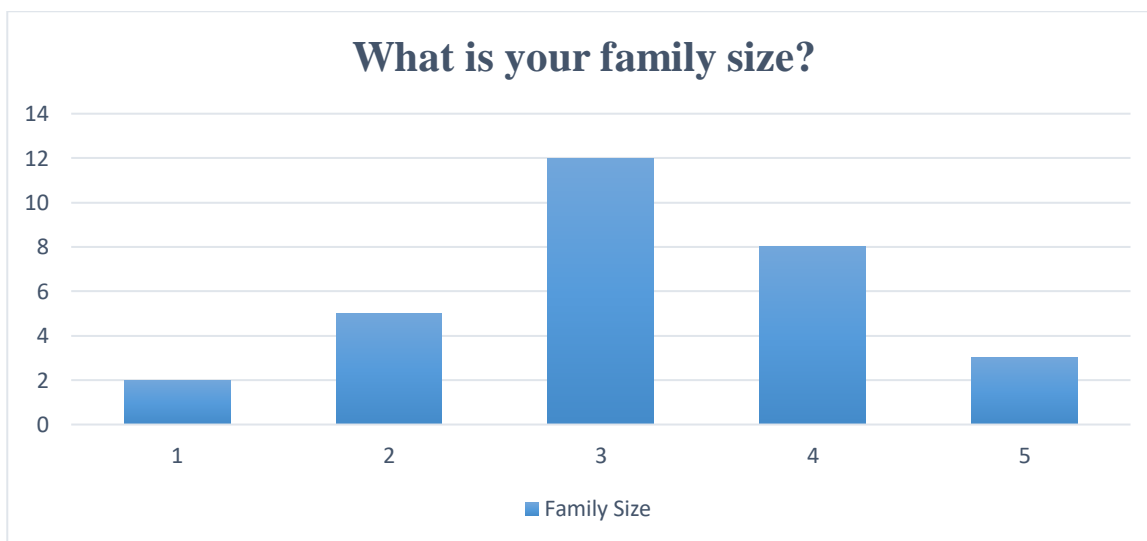


FIGURE 8. Survey Question #2 Response

The above diagram illustrates that out of total respondents, 2 respondents said they live single, 5 respondents said there are 2 members in their family including respondent, 12 of the respondents said there are 3 members in their family, 8 of the respondents said there are 4 members in their family and 3 of the respondents said there are 5 members in their family respectively. The result also shows almost half of the respondents have 3 members in their family including the respondent himself or herself. It also shows there were no respondents who had more than 5 members in their family.

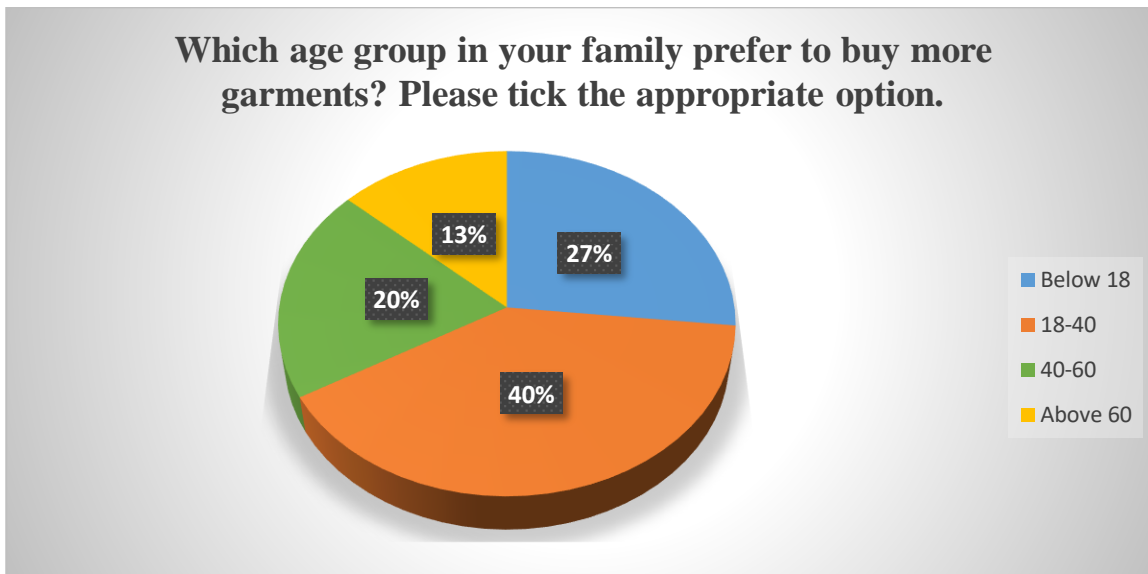


FIGURE 9. Survey Question #3 Response

The above pie-chart represents that, 27% of the respondents said, in their family, age group below 18 prefer to buy more garments, 40% of the total respondents said age group from 18-40 prefer to buy more garments, 20% of the respondents said age group from 40-60 prefer to buy more garments whereas 13% of the respondents said age group above 60 prefer to buy more garments in their family respectively. Moreover, it can also be seen that almost half of the total respondents said age group from 18-40 prefer to buy more garments in their family and about one-quarter of the respondents said in their family, age group below 18 years of age prefer to buy more garments.

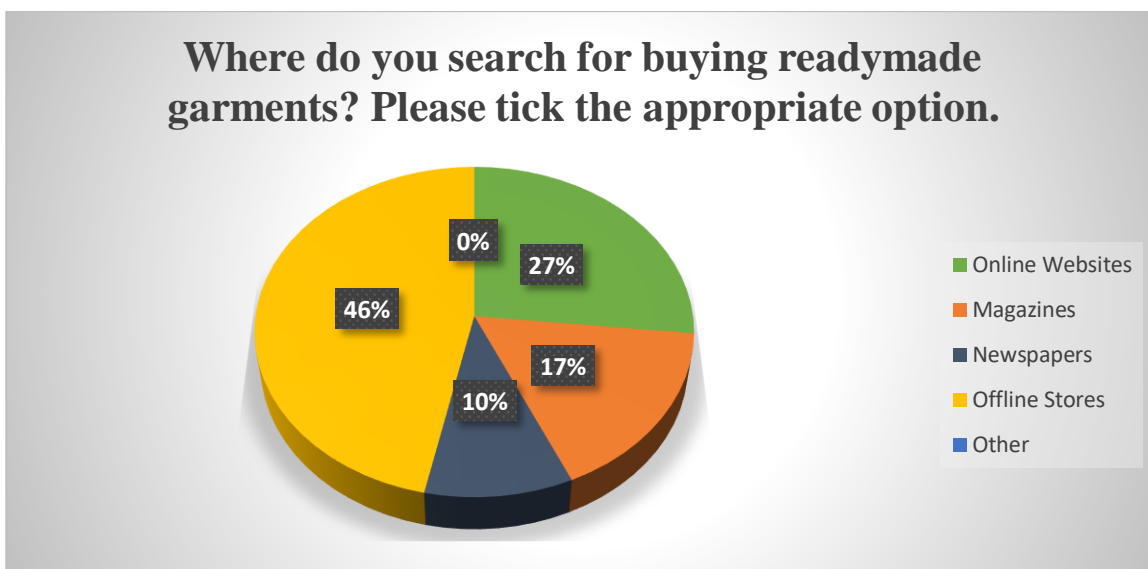


FIGURE 10. Survey Question #4 Response

Above pie-chart illustrates that 27% of the respondents use online websites as their search platform for buying readymade garments, 17% of the respondents use magazines, 10% of them uses newspaper whereas 46% of them goes directly to the offline store for the search of the product respectively. Since it is a remote area result shows that almost half of the respondents directly visit the store searching for readymade garments. Also, almost one-quarter of the respondents use online websites for searching for products. Moreover, it cannot be ignored that there also respondents who use magazines and newspapers for searching for the product. If we add the number of respondents who use magazines with the number of respondents who use newspapers as a search platform, it becomes a little more than one-quarter of the respondents which is a big number itself.

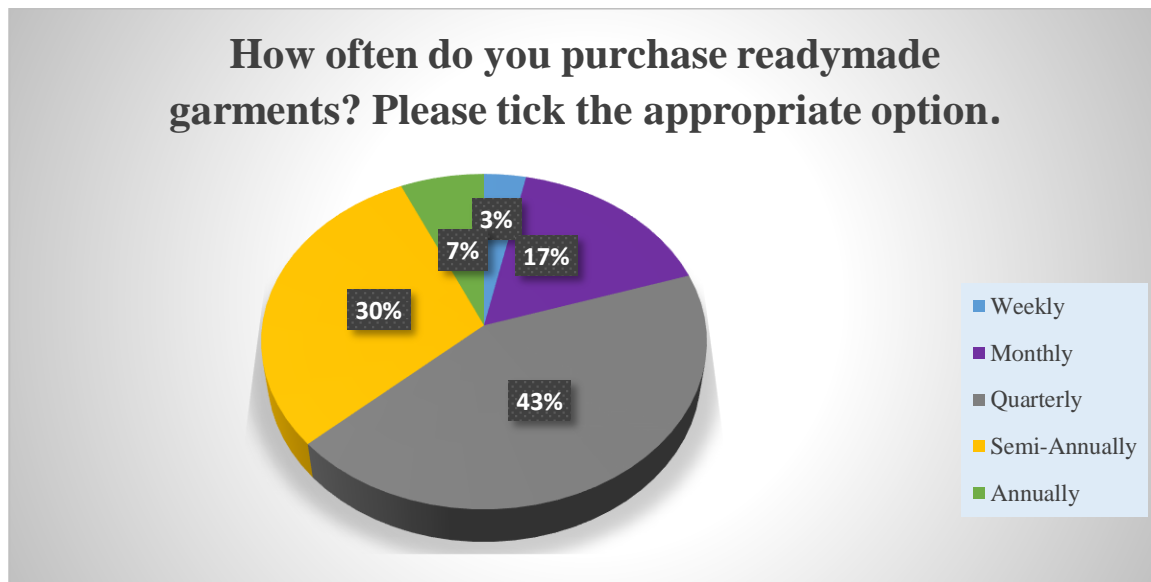


FIGURE 11. Survey Question #5 Response

Above pie-chart represents that, only 3% of the respondents do shopping weekly, 17% of them do monthly, 43% of them do quarterly, 30% of them do semi-annually whereas 7% of them do shopping annually respectively. Moreover, it can also be said from the above result, almost half of the respondents do shop quarterly and almost one-third of the respondents do shopping semi-annually. And there are a smaller number of respondents who purchase garments weekly. It can also be said from this result that respondents do more shopping on seasonal basis like autumn, summer, winter, and spring than normal regular shopping.

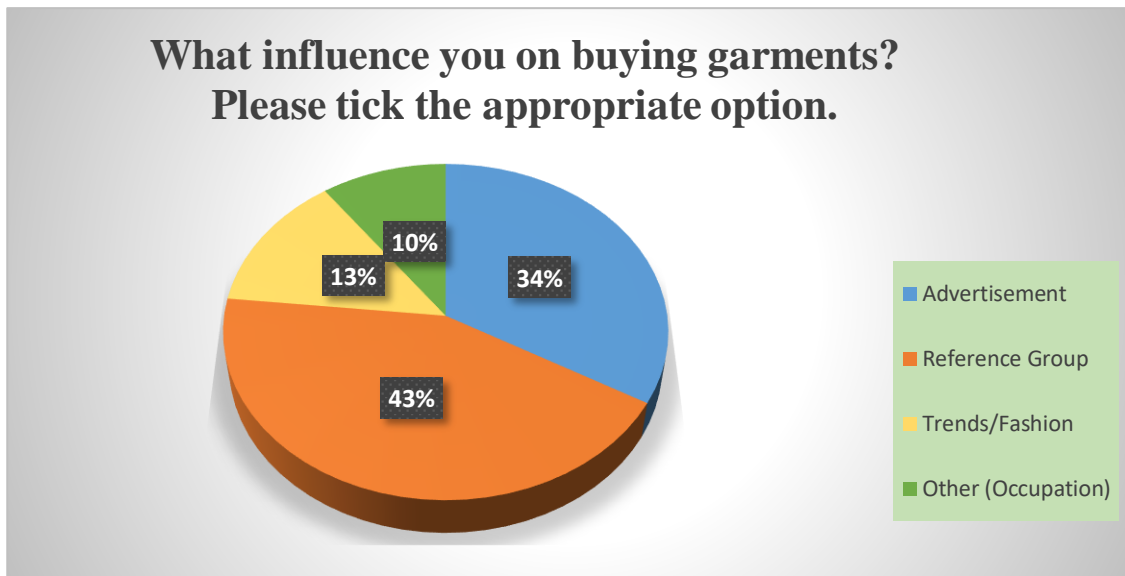


FIGURE 12. Survey Question #6 Response

Above pie-chart illustrates that 34% of the respondents are influenced by advertisement, 43% of the respondents are influenced by reference group, 13% of the respondents are influenced by fashion and trends whereas 10% of them are influenced by their occupation as they may be doctor or lawyer so they need a particular dress. From this result, it can be said that almost half of the respondents are influenced by the reference group and almost one-third of the respondents are influenced by advertisement. Thus, advertisement and reference groups play a vital role in influencing consumers to buy a product.

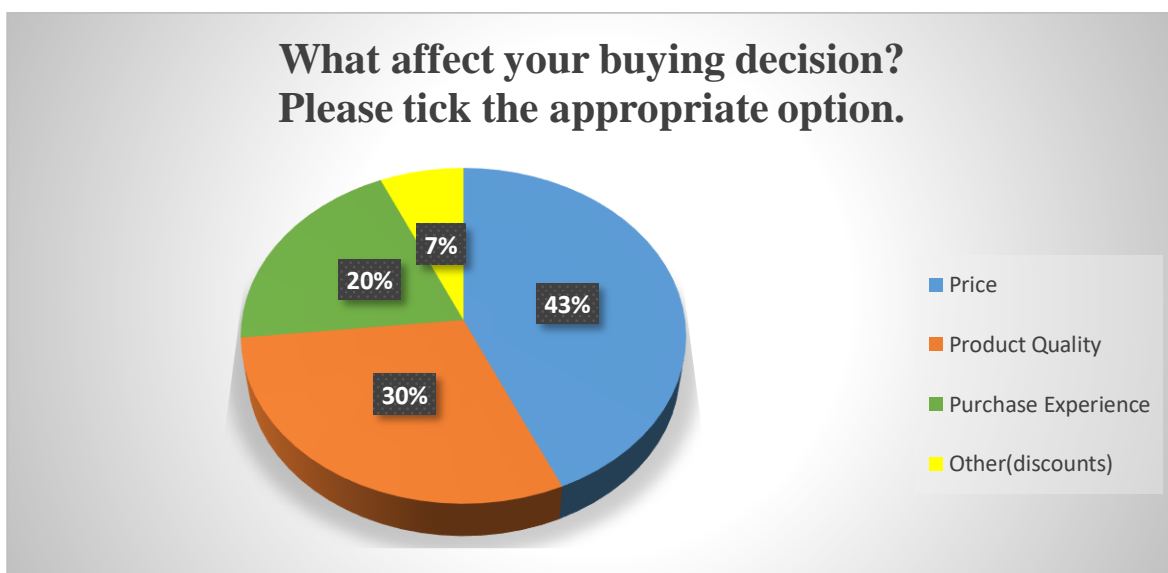


FIGURE 13. Survey Question #7 Response

Above pie-chart illustrates that 43% of the total respondents said they look at the price of garments before making a buying decision, 30% of them said they look at the product quality, 20% of them said purchase experience affect their buying decision whereas 7% of the respondents said they look at the discounts for making a buying decision. Moreover, it can be seen that almost half of the respondents make buying decisions looking at the price of the product whereas almost one-third of the respondents go for product quality.

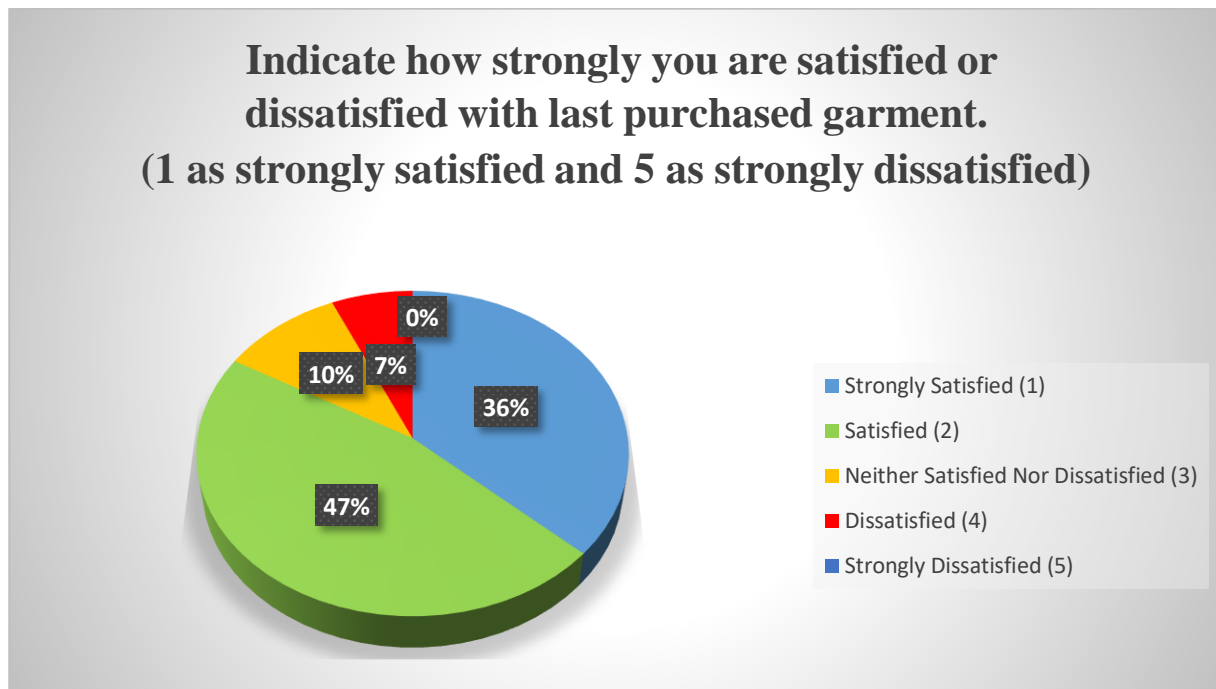


FIGURE 14. Survey Question #8 Response

Above diagram illustrates, 36% of the total respondents are strongly satisfied with the latest garment they purchased, 47% of them are satisfied, 10% of them are neither satisfied nor dissatisfied, 7% of them were dissatisfied whereas there were no any respondents who were strongly dissatisfied with the last purchased garment. Moreover, the result also shows that approximately one-third of the respondents are strongly satisfied with the purchase and approximately half of the total respondents are satisfied with the purchase.

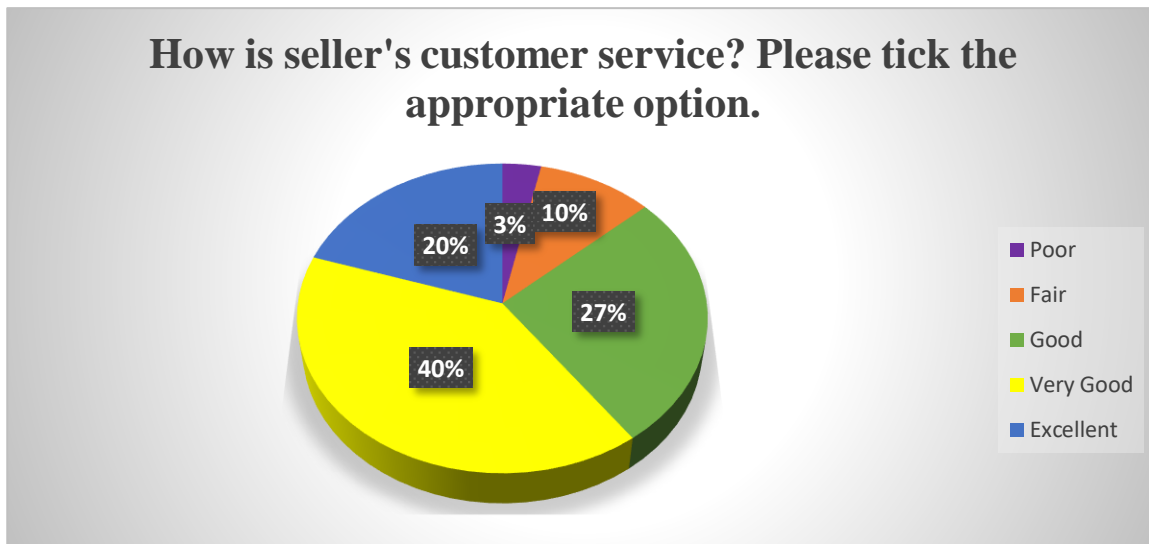


FIGURE 15. Survey Question #9 Response

Above pie-chart represents, only 3% of the total respondents found the seller's customer service poor, 10% of the respondents found it fair, 27% of them found it good, 40% of them found it very good whereas 20% of them found excellent respectively. Therefore, the survey result clearly shows that majority of the customers are happy with the seller.



FIGURE 16. Survey Question #10 Response

Above pie-chart illustrates, only 7% of the total respondents never recommend to their friends or family, 13% of them recommend rarely, 27% of them recommend sometimes, 33% of them recommend often

whereas 20% of the respondents recommend very often respectively. Therefore, the result shows one-third of the respondents often recommend to their family and friends.

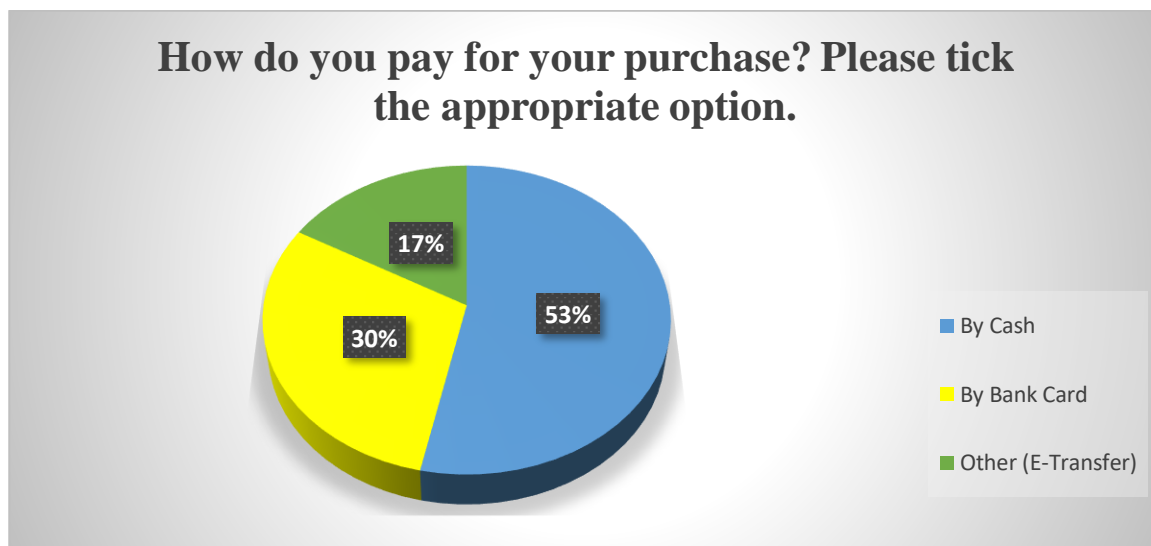


FIGURE 17. Survey Question #11 Response

Above pie-chart represents, 53% of the total respondents use cash for the payment of their purchase, 30% of them pay by bank cards whereas 17% of them pay through E-transfer. Therefore, more than half of the total respondents pay by cash and approximately one-third of the respondents pay through bank cards.

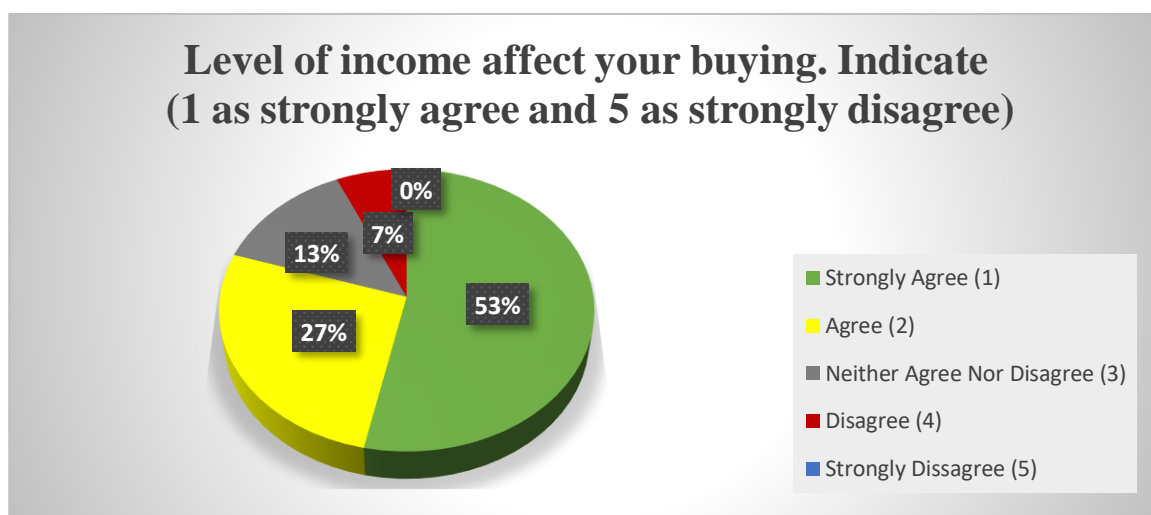


FIGURE 18. Survey Question #12 Response

Above pie-chart illustrates, 53% of the total respondents strongly agreed that level of income affect buying, 27% of the respondents agreed on it, 13% of them neither agreed nor disagreed, 7% of them

disagreed with this statement whereas there were no any respondents who strongly disagreed with this statement. Moreover, more than half of the respondents strongly agreed on this statement, and one-fourth of the respondents agreed with this statement. Therefore, from this result, it is clear that the level of income plays a vital role in the buying.

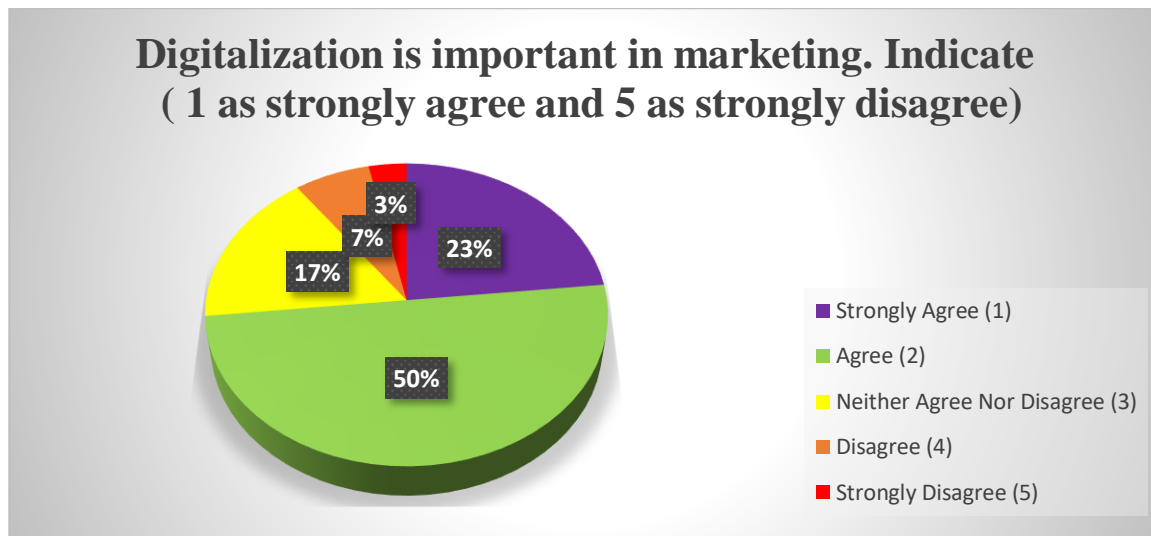


FIGURE 19. Survey Question #13 Response

Above pie-chart illustrates, 23% of the total respondents strongly agreed on the statement, 50% of the respondents agreed upon it, 17% of them neither agreed nor disagreed, 7% of them disagreed and 3% of them strongly disagreed respectively. Moreover, through this result, it can be seen that approximately one-quarter of the respondents strongly agreed upon the statement whereas half of the total respondents agreed upon it. Therefore, from this result, it can be said digitalization is important in marketing.

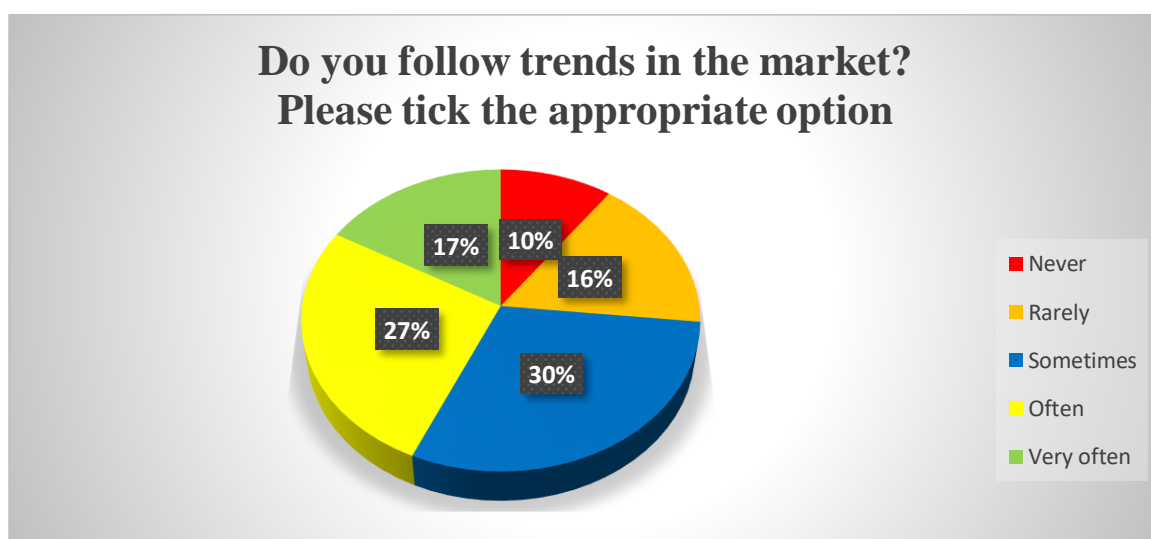


FIGURE 20. Survey Question #14 Response

Above mentioned pie-chart represents, 10% of the total respondents never follow trends in the market, 16% of them rarely follow it, 30% of them follow it sometimes, 27% of them often follow it and 17% of them follow it very often respectively. Moreover, the result shows approximately one-third of the respondents follow the trends in the market sometimes whereas, one-quarter of the respondent often follow it.

7.2 Analysis and Discussion

The commissioner of this thesis is a small garment store from a village in Morang district in Nepal, and the finding may not be relevant for a large retail store. The store has certain strengths and weaknesses as well as opportunities and threats. Research shows the age group from 18 to 40 prefer to do more shopping. This age group generally use more internet. The result shows almost one-fourth of the respondents search the product through online websites and one-third of the total respondents are influenced by advertisements. Similarly, it was interesting to find that almost half of the customers visit the store searching for products. Moreover, the findings also show most of the respondents are satisfied with the purchase experiences. The findings also show that level of income of the customers and the price of the product has a direct relation with buying which highly affects the buying decision of the customers. The survey presented an overall scenario of the consumer buying behavior on readymade garments and how various factors influence and affect their buying decisions.

The research also shows that respondents were aware of the term digitalization in marketing. The majority of the respondents were agreed that digitalization is important in marketing. Although the store lies in a remote area, due to the increasing use of internet and technology, customers are attracted through advertisements on online platforms. The company has limitations in marketing activities because of two major reasons: lack of adequate budget for marketing and lack of trained and professional marketing human resources. It also lacks a home delivery service which is growing one of the important services in the business in recent days. Generally, a large retail company has huge capital and highly skilled professional who can operate their store activities in an organized manner. Moreover, these stores can allocate a substantial amount of budget for marketing activities. However, in the case of Dipesh Fancy Store Pvt. Ltd., the store doesn't have professional marketers that affect the outcome of the store. Given the size and capital of the company, it is difficult to allocate a huge amount of budget for a marketing

campaign but the store can use various social media platforms for marketing and regularly update visual merchandising tools to make the shopping experience of the customer better and effective.

The success of a company depends on how well they present their product to their customers and attract them to buy their product. It was interesting to know that the store has effectively used various visual merchandising tools in the store to achieve certain objectives and the company has achieved its objectives to quite an extent. These tools include floor maps which helped the store to organize and arrange products for maximum shopper engagement. Another tool is planogram which focuses on product placement. Similarly, the next tool is mannequins which allow the owner to present their product, and customers can precisely see how the product looks when worn. Last but not the least, the store has used sound tools with mild instrumental and traditional music which creates a pleasant environment in the store. These tools send messages to the customers regarding the availability of the products and attract them to visit the store for further inquiry. The store has succeeded in creating a strong communication with the customers through these tools. However, the store has not been succeeded in achieving the full potential of this tool. The respondents believed the store has good customer service. As already mentioned above, visual merchandising tools are not explored at its optimum level and there are certain amounts of respondents who choose an online platform for searching for the product they want to buy. The use of online websites for the searching product is increasing every day. The store lacks to focus on improving marketing activities to explore online platforms as a medium for advertisements. However, with limited capital and human resources, it is one of the major challenges for the store to work on these problems.

Based on the findings and learning from this research, recommendations were provided to the store to overcome these challenges. The store would need to make some necessary changes with the visual merchandising practice by updating or hiring professionals to guide them. The store could train its employee or hire professional marketers for marketing through online platforms in an effective manner. This could also minimize the cost of marketing than traditional marketing practices. It can also create various segments of customers to target particular income groups, age groups, or customers who only use online platforms for searching for their necessary products. Also, the store can provide a greater shopping experience through various offers and discount coupons for regular customers. It can also start providing services like home delivery and post-purchase inquiry about the shopping experience and level of satisfaction from the product quality. The store could also hire a professional who can help to formulate plans and strategies to meet the goals of the company as well as tackle the obstacles or challenges the store is

facing. However, these works fall in long term practices, thus result may not be visible in a short period. Therefore, the company needs to continue these practices with a higher level of patience and motivation.

Although the capital and structure of the store may create a serious problem in implementing such a plan, the store is advised to make a comprehensive project plan and make a necessary survey on how this plan works in current circumstances through co-operation with local marketing students as a volunteer. This could bring some fresh ideas and students will also be able to get some practical knowledge regarding the marketing of a product. To raise its budget for marketing, the store could also minimize its cost through bulk purchase which will reduce the cost of the product as well as reduce the transportation cost. Moreover, the store could also provide training to its employees which will help increase the outcome of the employee and the store.

8 CONCLUSIONS

The retail industry has always been a topic of interest for marketers and its stakeholders. A significant amount of time was spent on the research and discussion with several groups of people. Thus, this thesis further enhanced the understanding and experience in this field. The research was carried out to understand the buying behavior of the consumers as well as to provide probable solutions to the problem of retailers.

The overall research journey was interesting and effective as the objective of this study was clearly explained in the beginning. The study helped to understand the buying behavior of the consumers and various factors that affect or influence consumers in making a buying decision. This study also helped to understand the importance of digitalization in marketing due to the growing use of the internet. The findings were interesting. The majority of the consumers still visits the store to search for the product and they were pleased with the customer service of the seller. Moreover, a majority of respondents are willing to have digitalization in marketing. It also helped to understand the perception of the customers towards technological advancement in the field of business.

The selection of theories and design of the theoretical framework was a little challenging. Finding resources was easy as there are great resources. All the available resources were reviewed carefully and a few of them which were relevant for the thesis were chosen. The objective of the thesis was to provide necessary information to the reader clearly and understandably. Topics such as consumers buying behavior and buying process, influencing factors on consumers buying behavior, trends of buying behavior, and overview of the commissioner's business were covered.

The outcome of the research highly depends upon the thoughtful plan for research design. The research method can be affected by the identification of data sources. It is necessary to use authentic and relevant sources to get to an unbiased research result. The study has used relevant sources as per the knowledge and understanding. The sources such as store owner and the store's customers were the most relevant sources used for this research. The best-suited research method was chosen for this thesis as it helped to collect sufficient and relevant information for the research and analysis. The owner of the store gave necessary information about the store such as its history, company structure, its capital, its plans, swot analysis, and marketing tools.

To conclude, the retail store business with the readymade garment is facing various challenges and has a high risk of survival. Their sales are affected by a series of internal and external factors. For a store like the case company with limited capital and resources, it is difficult to compete with a large company in terms of marketing and professionals. However, they can focus on upgrading the store through various effective measures. Similarly, a store like the case company which is located in a remote area with a smaller number of populations faces problems such as low sales. To overcome this, the store can use online sales and delivery service which can attract customers from nearby areas. Moreover, due to the growing use of internet store can focus on formulating effective online advertisement. The store can provide necessary training to its employees to achieve its goal to the optimum level. It can also bring necessary updates in the tools such as visual merchandising tools. The result of the survey shows the satisfaction of the customers from the service. However, there are still a lot of spaces to improve. Thus, the formulation of better strategies and plans and effective implementation can be the answer to most of the problems currently faced by the stores.

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APPENDICES

Appendix 1/2

Survey Questions

1. Please indicate your gender. Please tick the appropriate option.

- a) Male b) Female

2. What is your family size?

➤ -----

3. In your family which age group prefer to buy more garments? Please tick the appropriate option.

- a) Below 18 b) 18-40 c) 40-60 d) Above 60

4. Where do you search for buying readymade garments? Please tick the appropriate option.

- a) Online websites b) Magazines c) Newspapers d) Offline stores
e) other (Please mention)

5. How often do you purchase readymade garments? Please tick the appropriate option.

- a) Weekly b) Monthly c) Quarterly d) Semi-Annually
e) Yearly

6. What influence you on buying garments? Please tick the appropriate option.

- a) Advertisement b) Reference group c) Trends/Fashion
d) other (Mention).....

7. What affect your buying decision? Please tick the appropriate option.

- a) Price b) Product Quality c) Purchase Experience
d) Any other (Please mention)

8. How satisfied are you after buying with the last garment you purchased? On a scale of 1-5. Please indicate how strongly you are satisfied or dissatisfied.

1= Strongly Satisfied, 2= Satisfied 3= Neither Satisfied nor Dissatisfied,
4= Dissatisfied 5= Strongly Dissatisfied

- a) 1 b) 2 c) 3 d) 4 e) 5

9. How is seller's customer service? Please tick the appropriate option.

- a) Poor b) Fair c) Good d) Very Good e) Excellent

10. Do you recommend your friends or family to buy the latest brand you are using? Please tick the appropriate option.

- a) Never b) Rarely c) Sometimes d) Often e) Very often

Appendix 2/2

11. How do you pay for your purchase? Please tick the appropriate option.

- a) By cash b) By bank card c) Any other (mention)

12. Level of income affect buying. On a scale of 1-5. Please indicate how strongly you agree or disagree.

1= Strongly Agree, 2= Agree, 3= Neither Agree nor Disagree, 4= Disagree,
5= Strongly Disagree

- a) 1 b) 2 c) 3 d) 4 e) 5

13. Digitalization is important in marketing. On a scale of 1-5. Please indicate how strongly you agree or disagree.

1= Strongly Agree, 2= Agree, 3= Neither Agree nor Disagree, 4= Disagree,
5= Strongly Disagree

- a) 1 b) 2 c) 3 d) 4 e) 5

14. Do you follow trends in the market? Please tick the appropriate option.

- a) Never b) Rarely c) Sometimes d) Often
e) Very often