A Demographic Evaluation of Female Psychographics in Urban India

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ABSTRACT

The current paper aims at examining the relationship between demographics and psychographic purchase pattern of females shopping women apparels and accessories (female handbags and fashion jewellery) in the stores in Delhi malls. This has been done by assessing the impact of several demographical factors on female psychographics governing their purchase behavior. This study is based on empirical research conducted via mall intercept survey in the Delhi malls chosen purposely. It follows multi-stage sampling covering a sample size of 400 female shoppers. An adapted questionnaire with some modifications w .r .t. Indian context was used over which reliability test was conducted. Cronbach's alpha obtained was 0.981 which is significant. It consisted of 4 demographic variables; age, marital status, education and income along with 78 psychographic statements on Likert's -5 point scale. Firstly, scoring of the 78 statements was done. It was based on the assumption that higher the score, higher the psychographic purchases. Further, one-way ANOVA along with post-hoc test, LSD was applied on each of the demographical factors to examine their relationship with the psychographic purchases. Mean plots were further used to detect the change in means over different groups in the data. All the statistical analysis was conducted using SPSS 20. The findings of this study are consistent and have been supported by previous studies. It was found that the various demographical factors have an impact on the buying pattern of female shoppers. The study concluded that there exists significant relationship between the demographical factors; marital status, education, income and the psychographic purchase behavior of the female respondents contacted. Though purchase behavior varied with age yet, the relationship between the variable age and the psychographic purchase score was not statistically significant.

Keywords: Demographics, Psychographics, Mall Intercept, Female Shoppers, Buying Pattern.

INTRODUCTION

The study of female buying behaviour has emerged as a subject of great interest and significance with the advent of gender marketing1. Delhi being a prospective market with people having high income levels is a relevant location for study. Confederation of Indian Industry reports, CII (2006) claimed that after Dubai, Singapore and Hongkong, the next retail giant was Delhi. Also it rated Delhi as the second most prosperous city in India with around 25% of the country's richest families residing here. On average, 40% of a family's spending included expenditure on food, clothing and entertainment which implies a good market potential for the organized retail sector through malls. Also, the report by Knight-Frank Research about "Think India. Think Retail 2016", documented that NCR (including the capital city, Delhi) has got the largest customer base for retail across all the major urban centres in the country which makes it an ideal target for retail.

The changing role of Indian women in the society due to changes in education levels and earning patterns has brought about a major impact on their purchase behaviour. Women apparels and accessories have been the products of utmost relevance and relative usage to a woman (Dauriz L. et al, 2013). Country Report (2016) about apparels accessories in India stated that in the year 2015, apparel accessories continued to show strong growth in India. Apparel accessories witnessed a major

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retail growth of 15% in 2015 with sales touching up to Rs 23 billion. Infact, an article published by The Hindu, Special Correspondent (2013) revealed the results of a survey conducted by ASSOCHAM (The Associated Chambers of Commerce and Industry of India,

1."Gender Importance In Marketing." 123HelpMe.com. (2017, February 24), doi : <http://www.123HelpMe.com/view.asp?id=165231>

2013) on studying the consumption patterns of youth in Delhi. It was reported that the youth in Delhi spent more on cosmetics, apparels and also, mobile phones in comparison to their counterparts in other metropolitan cities in India.

Now, talking about demographics, it refers to the selected population features/characteristics which are used in marketing or in the opinion research surveys. Few commonly-used demographics may be regarded as age, income, disabilities, educational qualifications, occupation, employment status etc. Demographics can be defined as such independent variables that can have a substantial impact on consumer lifestyle and hence, purchase decisions .The variables like activities, interests, opinion, expectations, likes or dislikes, consumption and feelings, in aggregate are termed as dependent variables (Hawkins, et al, 1989).

For the current study, 4 demographic (independent) variables have been taken over 78 psychographic (dependent) statements on Likert's scale revealing the impact of age, marital status, education and income on the purchase pattern of the female customers reflected by their psychographic score in the selected Delhi malls for shopping of women apparels and accessories.

REVIEW OF LITERATURE

Demographics have a considerable impact on the purchase patterns of the consumer. Several studies have been conducted to study the impact of demographics on female buying behavior nationally and internationally from time to time realizing its relevance. Lakshmi N.K. & Sreenivas D.L. (2016) conducted a study on consumer buying behaviour towards branded apparels in Bangalore to reveal that income of the respondents and occupation had a significantly positive relation with consumer buying behaviour. Ahuja N. (2015) studied the effects of branding on consumer buying behavior in fashion industry in India and it was documented that brand consciousness seemed decreasing with increasing age. Thus, age reflected a relevant association with purchase of brands in the fashion industry in India. Awan A. & Abbas N. (2015) also studied the impact of gender, age, education and income of consumers on impulsive buying in Multan, Pakistan. It was reported that all the mentioned demographical factors had significant association with the buying behaviour. Chakrapani A. (2015) found that Generation Y is very particular about brands and range of apparels. Suresh K C & Vijaya (2014) conducted a "review on consumer behavior amongst youth shopping in malls on branded clothing in India." It was revealed that different personal factors show variations in the consumers' buying decision depending upon their age and gender. Singh N. & Sarvanan R. (2013) studied female buying behaviour for apparels in Coimbatore and found that young generation was more conscious about fashion trends as compared to the older age groups. Junaid B.A., et al (2013) reported that female consumers experiencing increasing income increased their expenditures on purchase of cosmetics in Delhi and NCR. Sharma S. (2013) studied the impact of females in making a buying decision in Uttarakhand district. It was revealed that 83% of respondents found income to be the most critical factor affecting the purchase decision and majority of the women were influenced by the tastes and preferences of others while purchasing (especially children and family). Thus, demographics impact on purchase pattern in undeniable and relevant for the study. Considering the earlier studies, the current study has been undertaken to add insights into it regarding female shopping in Delhi malls for women apparels and accessories. Also, it aims at filling the research gaps of studying the relationship between the demographics and psychographic purchase of women apparels and accessories in the same research.

OBJECTIVES

The main purpose of the paper is to find out whether change in demographical factors lead to any change in the psychographic purchase behavior of females in Delhi malls with respect to shopping of female apparels and accessories (handbags and fashion jewellery). The objectives have been more specifically defined below:

1. To examine the relationship between age and the psychographic purchase behavior of female customers towards apparels and accessories in malls in Delhi.

2. To examine the relationship between marital status

and the psychographic purchase behavior of female customers towards apparels and accessories in malls in Delhi.

3. To examine the relationship between education and the psychographic purchase behavior of female customers towards apparels and accessories in malls in Delhi.

4. To examine the relationship between income and the psychographic purchase behavior of female customers towards apparels and accessories in malls in Delhi.

HYPOTHESIS

HO 1: There is no significant relationship between Age and female psychographic purchase behavior towards apparels and accessories in malls in Delhi.

HO 2: There is no significant relationship between marital status and female psychographic purchase behaviour towards apparels and accessories in malls in Delhi.

HO 3: There is no significant relationship between education and female psychographic purchase behavior towards apparels and accessories in malls in Delhi.

HO 4: There is no significant relationship between income and female psychographic purchase behavior towards apparels and accessories in malls in Delhi.

RESEARCH METHODOLOGY

This study is based on primary research. It has descriptive research design. Female shoppers from 18 years and above who were found shopping in the stores of women apparels and accessories in malls in Delhi were taken as the target population. The sampling frame included the 4 major malls in Delhi; Select city walk (Saket), Metro walk mall (Rohini), Pacific Mall (Subhash Nagar) and DLF

Promenade (Vasant Kunj). All the four malls were chosen on the fulfillment of 3 conditions; the year of operation being atleast from year 2010, area occupied accounted to be atleast 200000 sq. feet and there were atleast 20 brands of apparels and accessories available in each mall. Multi-stage sampling was used as the sampling technique on a sample size of 400 female respondents via mall intercept survey. An adapted questionnaire (Jadezakon V., 2010) with some modifications with respect to Indian context was used for the data collection with Cronbach's alpha 0.981. The response rate was 91.75% as out of the 400 questionnaires which were distributed, 367 questionnaires were completely filled to be included for analysis. SPSS 20 was applied for data analysis. Analysis has been done through one-way ANOVA (Analysis Of Variance) and post-hoc test, LSD (Least Significant Difference). Also, mean plots have been derived in order to obtain more comprehensive view of the variations in the dependent variables (psychographic purchase pattern) due to variations in the independent variables (demographic factors).

DATA ANALYSIS AND INTERPRETATION

Part - A: Age group relationship with psychographic score representing the purchase behaviour.

Following is the descriptive analysis documented for the relationship between the categorical age of respondents and the psychographic purchase pattern shown in Table 1. The test of differences has been applied on a parametric scale using Analysis Of Variance which was found to be insignificant as it didn't reach the level of statistical significance ($F=0.337$, $p=0.799 > 0.05$) . The psychographic score based on means is the highest for the age group, 18-30 years and lowest for 40-50 year.

Age	N	Mean ±S.D.	F (Significance)
18 -30 years	105	242.16±59.84	
30 -40 years	197	236.58±41.29	0.337(0.799)
40 -50 years	26	237.42±52.30	
Above 50 years	38	236.58±33.06	

Table 1: Descriptive analysis of age-groups and psychographic score

(Respondent Age) x	(Respondent Age) y	Mean Difference (x - y)	Sig.	95% Confidence Interval	
				Lower Bound	Upper Bound
18 - 30 yrs	30 - 40 yrs	5.58	0.33	-5.70	16.86
	40 - 50 yrs	4.74	0.65	-15.71	25.18
	above 50 yrs	5.58	0.53	-12.09	23.25
30 - 40yrs	18 - 30 yrs	-5.5 8	0.33	-16.8 6	5. 70
	40 - 50 yrs	-0.8 4	0.93	-20.31	18.6 4
	above 50 yrs	0.0 1	1.00	-16.53	16.54
40 - 50 yrs	18 - 30 yrs	-4.7 4	0.6 5	-25.18	15.7 1
	30 - 40 yrs	0.8 4	0.93	-18.63	20.31
	above 50 yrs	0.84	0.94	-22.91	24.60
above 50 yrs	18 - 30 yrs	-5.58	0.54	-23.25	12.09
	30 - 40 yrs	-0.01	1.00	-16.54	16.53
	40 - 50 yrs	-0 .84	0 .94	-24. 60	22.91

Table 2: Post-hoc (LSD) analysis of age groups and psychographic score

The post-hoc analysis of psychographic variables and age groups is shown in Table 2 and Figure 1. It was seen that there is no significant difference in the purchase pattern of females according to age. The purchase behaviour of females in different age groups may vary slightly but this variation is not significant as $p>0.05$ in all the cases. The mean plot depicts variation in the purchase behaviour of females from 18-30 years than other groups yet it is not significant. The proportion of this age group is even less than one-third (26.8%) of the sample taken and maximum proportion is occupied by females in the age group 18-30years (56.8%). The proportion occupied by above 50 years is 9.5% of the total sample and the least by 40-50 years (7%).Referring to Table 1 again, $p>0.05$, hence, the null hypothesis HO1 is accepted as there is no significant (statistically) relationship between age and the purchase behaviour.
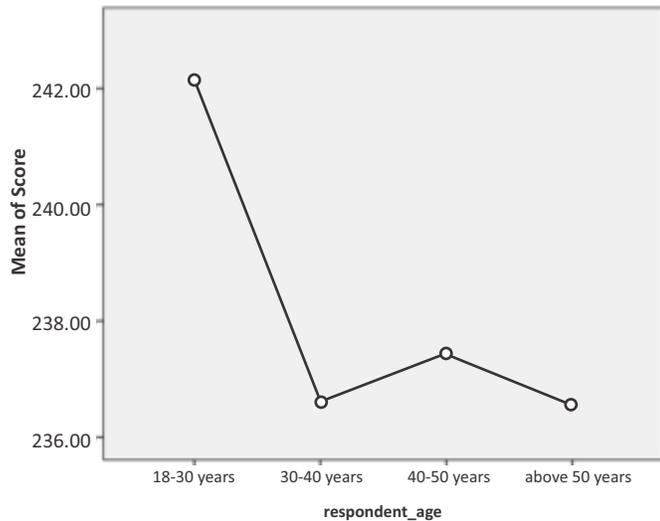
Figure 1: Mean plot of respondents' age and psychographic score

Part - B: Marital status relationship with psychographic score representing the purchase behavior

Table 3 documents the descriptive analysis for the relationship between marital status and the psychographic purchase pattern of female customers in Delhi malls. Applying one-way ANOVA, the test of differences is shown to be statistically significant (F=33.725, p <0.05). The highest mean score was shown by females who were single followed by the married ones and the least by widows.

Marital Status	N	Mean ±S.D.	F(significance level)
Single	56	282.04±29.29	33.725 (0.001)
Married	307	230.54±45.82	
Widow	3	209.33 ±1.53	

Table 3 : Descriptive analysis of marital status and psychographic score

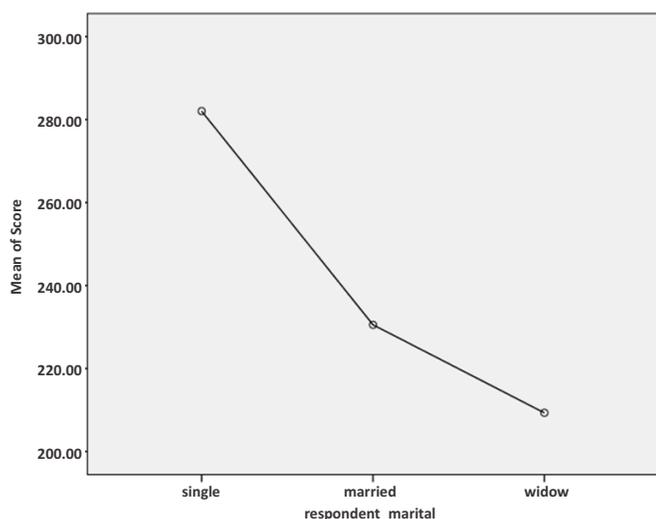| (Marital Status)x	(Marital Status)y	Mean Difference (x-y)	Sig.	95% Confidence Interval	
				Lower Bound	Upper Bound
Single	Married	51.50	0.000	39.04	63.95
	Widow	72.70	0.01	21.9 1	123.50
Married	Single	-51.50	0.000	-63.95	-39.04
	Widow	21.20	0.40	-28.52	70.93
Widow	Single	-72.70	0.01	-123.50	-21.91
	Married	-21.20	0.40	-70.93	28.52

Table 4: Post- hoc analysis of marital status and psychographic score

The post hoc analysis through LSD has been reported in Table 4 and the mean plot in Figure 2. Single or unmarried females documented statistically significant difference in the purchase patterns from both married females as well as widows as the level of significance, $p<0.05$. The purchase pattern of married females was also different from the unmarried females but not significantly different from widows. Also, the size of widows is too small (3 out of 400) in the sample, thus, it doesn't hold valid to consider the results based on this category. So, the two main categories which emerge out to be valid are; married and

Figure 2: Mean plot of marital status and psychographic score

unmarried females. And, there exists statistically significant difference ($p<0.05$) in the purchase behavior of these two categories. This shows that there exists significant statistical difference in the purchase patterns of female customers depending on their marital status. Hence, the null hypothesis, HO2 gets rejected and the alternate is accepted that variation in marital status leads to variation in the purchase pattern. Hence, there exists significant relationship between marital status and psychographic purchase pattern of females.

Part -C: Education level relationship with psychographic score representing the purchase behavior.

Following (Table5) shows the descriptive analysis for the relationship between education and the psychographic purchase behavior for the females shopping in the stores of Delhi malls for female apparels and accessories. The test of differences obtained using ANOVA has come out to be statistically significant (F= 49.072, p <0.05). The highest psychographic score was shown by females who were post-graduates and the lowest by the graduates. Maximum proportion (38.3%) of females were post-graduates followed by graduates (36.8%). Females claimed to have other educational status apart from those mentioned like Chartered accountancy, Ph.D, technical education etc. and they constituted 22.8% of the sample population and the least proportion (2.3%) was occupied by females with senior secondary education.

Education	N	Mean ±S.D.	F(significance level)
Senior secondary	9	250.89±50.57	49.072(0.000)
Graduation	128	207.75±35.23	
Post graduation	143	266.62±43.39	
Others	86	235.13±39.98	

Table 5 : Descriptive Analysis of Education and Psychographic Purchase Behavior

(Respondent Education) x	(Respondent Education) y	Mean Difference (x-y)	Sig.	95% Confidence Interval	
				Lower Bound	Upper Bound
Senior Secondary	Graduation	43.14	0.002	15.96	70.32
	Post Graduation	-15.73	0.254	-42.81	11.36
	Others	15.76	0.262	-11.85	43.37
Graduation	Senior Secondary	- 43.14	0.002	-70.31	-15.96
	Post Graduation	-58.86	0.000	-68.45	-49.28
	Others	-27.38	0.000	-38.36	-16.39
Post Graduation	Senior Secondary	15.73	0.254	-11.36	42.81
	Graduation	58.86	0.000	49.28	68.45
	Others	31.49	0.000	20.73	42.24
Others	Senior Secondary	-15.76	0.262	-43.37	11.85
	Graduation	27.38	0.000	16.39	38.36
	Post Graduation	-31.49	0.000	-42.24	-20.73

Table 6: Post hoc analysis of education level and psychographic score

The post hoc analysis (LSD) as depicted in Table 6 shows that females with senior secondary education shows significant difference in purchase pattern from graduates but it's not statistically different from post-graduates and females with other educational backgrounds. Also, graduates behaved differently in making purchases for female apparels and accessories from post graduates and other educated categories as $p<0.05$ in all the cases. Further, post graduates had significant difference in their purchase behaviour from females with other educational qualifications ($p<0.05$) but not from females with senior secondary education ($p>0.05$). The size of females with senior secondary education is too small (9 out of 400) to be considered significant in terms of the result. Yet, the mean plot shown below states that highest purchase pattern was shown by the females who were post-graduates and minimum by the ones with other educational qualifications. Hence, even the null hypothesis, HO3 is rejected and its alternate is accepted as it is proven that education level and female buying behavior has a significant relationship, that too, statistically significant ($p<0.05$, refer Table 5).

Figure 4: Mean plot of education level and psychographic score

Part –D: Income level relationship with psychographic score representing the purchase behavior.

Table 7 shows the descriptive analysis for the relationship between income and psychographic purchase pattern as shown in Table 7. The test of differences using one-way ANOVA has been documented on a parametric scale using

Analysis of Variance which was found to be statistically significant (F=172.272, p<0.05). The highest psychographic score was reported by the females with an income between Rs (40000-50000) per month and the lowest by females earning less than Rs 20000 per month.
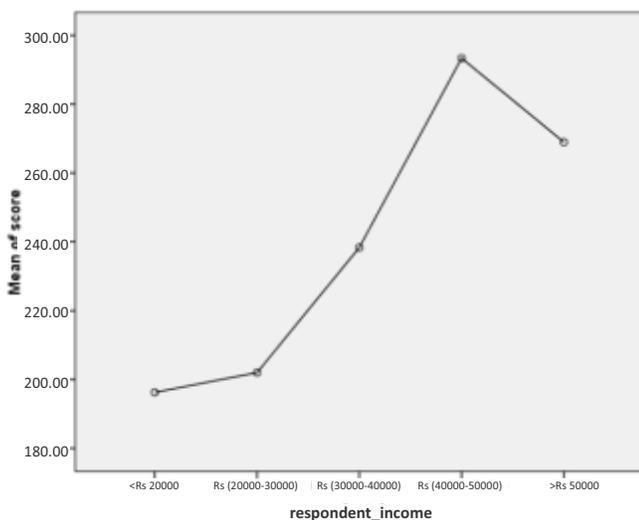
Income	N	Mean ±S.D.	F (significance)
Less than Rs 20000	87	196.24±33.59	172.272 (0.0 00)
Rs 20000 - 30000	69	201.98±23.93	
Rs 30000 - 40000	71	238.35±25.74	
Rs 40000 - 50000	77	293.36±26.29	
Above Rs 50000	62	238.24±28.01	

Table 7: Descriptive analysis of income and psychographic score

(Income per month) x	(Income per month) y	Mean Difference (x-y)	Sig.	95% Confidence Interval Lower Bound	Upper Bound
> Rs 20000	Rs(20000 - 30000)	-5.74413	0.202	-14.59	3.10
	Rs. (30000 - 40000)	- 42.11073[*]	0.000	-50.89	-33.33
	Rs. (40000 - 50000)	-97.12226[*]	0.000	- 105.71	- 88.53
	<Rs50000	-72.71023[*]	0.000	-81.83	-63.59
Rs. (20000 – 30000)	> Rs 20000	5.74413	0.202	-3.10	14.59
	Rs. (30000 - 40000)	-36.36661[*]	0.000	-45.64	-27.09
	Rs. (40000 - 50000)	-91.37813[*]	0.000	-100.47	-82.28
	<Rs50000	-66.96611[*]	0.000	-76.57	-57.36
Rs(30000-40000)	> Rs 20000	42.11073	0.000	33.33	50.89
	Rs(20000-30000)	36.36661[*]	0.000	27.09	45.64
	Rs. (40000-50000)	-55.01152[*]	0.000	-64.04	-45.98
	<Rs50000	-30.59950[*]	0.000	-40.14	-21.06

Table 8: Post hoc analysis of income levels and psychographic score

The post hoc analysis of income levels and the psychographic score has been shown in Table 8 and its mean plot has been depicted in Figure 4. As shown above ,females earning between Rs 20000-Rs30000 per month have a higher score than females earning less than Rs 20000 per month yet, it didn't have a significant difference in purchase pattern from the females earning below Rs 20000 as p>0.05 .Though , there exists statistically significant difference in the purchase behavior between all other income levels. Hence, the null hypothesis HO4 is rejected and the alternate hypothesis is accepted proving that there exists a significant relationship between the income level and the psychographic purchase pattern of female shoppers for women apparels and accessories in Delhi malls. The mean plot further reflects the result graphically showing highest score for females earning Rs (40000-50000) per month and the lowest for the ones earning less than Rs 20000 per month.

Figure 4: Mean plot of Income level and psychographic score

RESULTS AND DISCUSSION

It is quite clear from the analysis done that demographic variables, namely, marital status, education and income have a statistically significant impact on the psychographic purchase behavior of females for women apparels and accessories in Delhi malls. Though, age doesn't have a significant relationship with psychographic purchase behaviour, yet, females across all age groups showed positive purchase pattern. In this study, a higher psychographic score reflects a stronger or higher rating of purchase behaviour. The results are consistent as several studies in the past support the current results and there are

few, which does not. The possible reasons for the difference could be different sample size, dependent variables, geographical locations, time period etc.

The current study shows that there is no statistically significant difference in purchase pattern based on age groups. It though, documented the highest rating by females from 18-30 years followed by 40-50 years and same by females between 30-40 years and above 50 years. Saluja D. (2016) on the same lines found that age and income doesn't have any impact on the purchase of fashion clothing. Awan A. & Abbas N. (2015), though found the existence of significant relationship between age and purchase behavior with young consumers being more impulsive in buying than older ones .Even, Srinivasan, et al (2014) in his study of impact of age on purchase behavior of luxury products found the existence of a relationship between age and the kind of a luxury product that consumers intend to purchase. Young buyers till the age of 40 showed higher rating regarding financial and materialistic value of products than the older generation. Ghani U. & Jan F.A. (2011) investigated that age has a significant association with buying behavior. Dilworth A. & Boswell, (2007) and Rocha et al (2005) revealed that the requirements for clothing and fashion products change with varying age groups.

Marital status also reported significant relationship with female purchase behavior with single status females showing higher psychographic score in comparison to the married ones. The results seem consistent with several past studies which also reported existence of relationship between the marital status and purchase behaviour of consumers. Srinivasan R., et al (2015) found that married people tend to spend comparatively more on buying luxury bags than the ones who were unmarried and apparels were purchased by all luxury consumers irrespective of the marital status. However, Sharma KC & Kaur S. (2015) found that marital status significantly affected the purchase score impulsiveness of all the consumers. Also, Mazloumi S., et al (2013) in their study to evaluate the effects of the demographical differences on the purchase behavior reported that the consumers' marital status affected their purchase behavior and it even came out to be statistically significant.

In the current research, education also shows significant relationship with the buying patterns with the highest psychographic score for post-graduates followed by females with other educational backgrounds and then, the

graduates. Awan A. & Abbas N. (2015) had also made revelations on the same lines that the educational background has a positive significant association with the impulsive buying pattern. Even, Bashar A, et al (2012) in the study about impact of the demographic variables on the impulsive consumer buying in Delhi-NCR revealed that education had significantly positive relationship with the buying behaviour of consumers.

Another important variable has been the income level. This study reports the existence of a significant relationship between income levels and the purchase behavior of female respondents. The highest purchase score was documented by the females earning Rs (40000-50000) per month and the lowest by those earning less than Rs 20000 per month. Bashar A, et al (2012) supported the results as they also reported that income had significant relationship with the consumer purchase behaviour. Even, Rajput N.et al (2012) in her study regarding female buying of the apparels documented that with any rise in the income of the female consumers, there is a rise in the frequency of the apparels purchased by them. Moving on the same lines, Schiffman & Kanuk (1997) reported that the consumers, especially who earn low income tend to be always economical with respect to their purchase behaviour. Even, Myers, Stanton & Haug (1971) found that income is a major deciding factor for the consumers' propensity to spend on product purchase.

MANAGERIAL IMPLICATIONS AND RECOMMENDATIONS

This study leads to several managerial implications and recommendations. From the findings, marketing managers in the women apparels and accessories sector are recommended to give due importance to the demographics of female customers. Also, they should develop a sound segmentation strategy and segment the apparel- accessories market on bases of the demographic variables which showed a significant influence on the purchase behaviour. The psychographic score for purchase of branded clothes by post graduates and higher income group came out to be high, thus, marketing managers are recommended to strengthen the brand image of their products and spend substantially on the brand management of their company. The management should also continuously observe the dynamic nature of the environment in the city and respond accordingly to keep the customers satisfied. Also, a feedback system can be implemented in the stores where the shoppers can themselves highlight the parameters which are important for their satisfaction and the same can be incorporated by the apparels and accessories stores to retain customers. Also, marketing managers should encourage the sale personnel to develop new methods and new ideas that may lead to the increase in sales and higher customer satisfaction.

CONCLUSION

It can be concluded that there exists significant impact or relationship between the demographical variables; marital status, education and income and the psychographic score (purchase pattern) of female customers for buying women apparels and accessories in Delhi malls. The null hypothesis, namely, HO2, HO3 and HO4 except HO1 have been proven rejected and the conclusions are reached that the variations in the marital status, education and income of female customers leads to significant variations in female purchase behaviour for apparels and accessories. Based on age, highest purchases were shown by the females in the age-group of 18-30 years. The reasons attributable could be higher need for looking good (Easey, 2009) and higher levels of exposure and status needs; especially with working females (field findings).

Based on marital status, highest score was shown by unmarried females. The possible reason attributable is that unmarried females don't have to depend on spouse's opinion while making purchases (field findings). Also, post graduates reported the highest purchase psychographics for women apparels and accessories. The reason could be, higher level of education means higher environmental exposure and this, awareness most probably fueling the purchase of branded female products. Higher education also generates better income prospects for working females which further financially empowers them for expenditure. Higher income, especially between Rs 40000-50000 per month showed highest psychographic score for purchases made in Delhi malls for women apparels and accessories. It can be equated as higher income leading to higher purchasing power leading to higher expenditure.

Since, these variables have been studied individually to observe their mutually exclusive impact on psychographic purchases. Therefore, this study has the scope to be further extended by studying the overlapping impact or clustered impact on the purchase pattern of female consumers.

Even, there is scope for additional studies that may be conducted to observe the consumer-life styles through specific product brands and more product options. This study is static in nature as the psychographic purchases were examined in one particular time period. Thus, there lies a wide scope for the additional studies that may take this topic in an elaborated longitudinal as well as cross–sectional direction. Infact, further studies may examine the life-styles of various demographic, socio-economic and cultural groups in a single or same research along with the studies of comparative nature that could give more insights into this subject.

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