

# Understanding the Online Conspicuous Purchase Pattern of Indian Millennial with respect to Fashion Clothing Brands

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**ABSTRACT--***I got a closet full of clothes but I got nothing to wear I wanna shop ‘Song ‘Me and Mirror by Jordan Sparks’ The above lyrics of the song depict the situation prevalent amongst most of the college-going youth in the country today. The youth in the country always aspire to have more- more of every pleasure and possession in life and tech- gazettes and fashion clothes top their list. This paper focuses on understanding the motivation of the youth while shopping for fashion apparel brands. The millennial generation is more informed of the choices available for making a purchase. There is a high level of consciousness among them on ‘What to wear, when and why’. The irony of the youth of today is that what you wear decides on who you are and one will look good only when one wears ‘good’ so the focus shifts towards what to wear. This primarily is because of the World Wide Web that makes any and every information available by a click. But what is it that motivates the youth towards making a purchase or simply towards strengthening the purchase intention needs to be understood deep. It could possibly be a set of reasons put together. Peer influence, the brand, promotional offers, price, fashion trend all put together or even individually or in some combinations. The word ‘Need’ has long been replaced by ‘desires’ especially when it comes to the present generation of college going students. It will not be wrong to say that for the fashion industry change is the only constant as what is fashion today may become obsolete tomorrow. Fashion is very dear to the millennial because fashion reflects the image of self in the eyes of others which is important to them. The millennials spend a lot of time on the internet and, therefore, amongst the urban millennial online shopping tendencies have enhanced. Companies therefore should work on designing their virtual shopping space in such a way that it motivates the visitor to stay for longer on the website and this could lead to a higher probability of shopping from that site. A less attractive site may not be able to hold the attention and time of the visitor for long. The paper aims to identify the factors that influence the purchase intention of the millennial towards fashion **products** and to understand the impact of e-reviews on purchase decisions.*

**Keywords--***“Wardrobe Malfunction-That I don’t have enough Syndrome ‘Millennial, e-review, Website design*

## I. INTRODUCTION

Millennials use the internet and are considered digital natives, they have grown up with technology and have an innate ability in language and the digital environment (**Ruiz, Casaseca, & Panera, 2013**). The millennial

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population of today is highly conscious of their external looks. Their consumption pattern, therefore, is a reflection of what they feel about themselves and how they approach fashion altogether.

**Table 1:** There are some unique characteristics of this generation

1	Sweeney, (2006)	Millennial have expectations of a greater array of product and service selectivity, and feel frustrated when are offered with a selection of limited choices.
2	Bhargava, (2009)	They express their taste or satisfaction or dissatisfaction towards a product, a service of a brand or a website and more so they do it through the electronic word of mouth marketing is used to interact more authentically
3	Smith, (2011)	Millennial do not like pop-up publicity and show a tendency to visit websites that have competitive pricing and offer good shipping rates
4	Mangold & Smith (2012)	Online reviews are seen to have an direct affect on the decision-making process of Millennial.
5	Valentine and Powers (2014)	Millennial are fashion conscious, technology savvy, good at sourcing information from peers and experiment with brands and adapt to new brands
6	Ordun (2015)	Millennial consumers are relatively more aware of their purchasing power and spend money as fast as they earn it. They purchase and consume products that help them define their identity. Interestingly, they use their knowledge of the most up-to-date trends, images, and reputation of retailers, products, and brand names to be regarded as experts or peer leaders. They show loyalty towards brands they trust. It is also observed that this loyalty only lasts for six to eight months.
7	Martin (2015)	Credibility and relevance become the reasons for many purchasing decisions. They even depend on the content of their friends' social networks much more than on the content of the brands.
8	Muda et al. (2016)	The greater the perceived trust in online marketers the greater will be their level of motivation to buy online. Most of the millennial in this study preferred to buy from online sellers operating on Facebook and Instagram; Thus, these social networks generate on them more confidence.
9	(Urcelay, 2016)	Price is an important factor to Millennial compared to other generations, they compare prices and get reviews before buying a product or service.
10	Lissitsa & Kol (2016)	Their consumption pattern is more in search of status which becomes a way to showcase their wealth and purchasing power. They make purchases more frequently and more impulsively. Their loyalty is inconsistent and they focus more on style and quality rather than price.

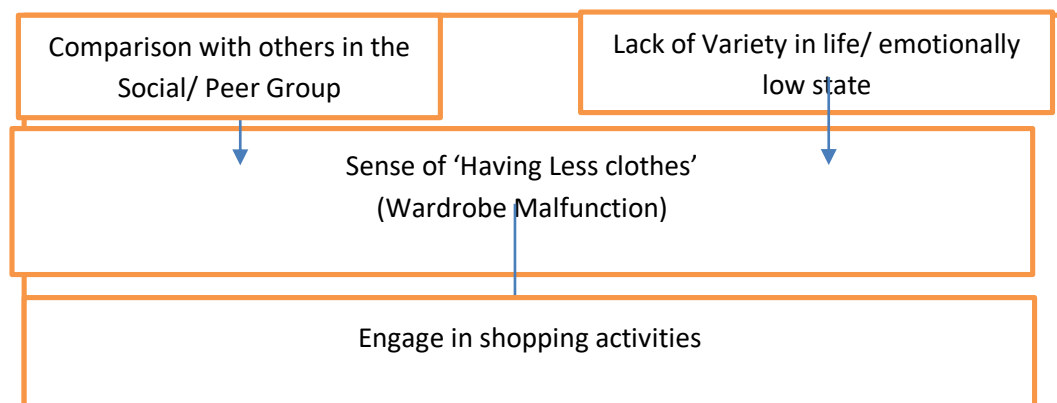
Some of the characteristics unique to millennial support their impulse buying behavior and justifies their syndrome i.e. ‘I don’t have enough Syndrome’.

### ***Indian Apparel Industry***

The apparel market globally holds a value of 3 trillion dollars and accounts for 2% of the world’s GDP (Source <https://fashionunited.com/global-fashion-industry-statistics>)

### ***‘Wardrobe Malfunction-That I don’t have enough Syndrome’***

There is a strong urge to wear ‘new’ and even when the youth have enough there is a feeling of buying more. This is especially applicable to the apparel industry. It will not be wrong to say that each time one looks at the new trends in fashion, one feels what one has is not adequate and soon this ends in a phenomenon called ‘Wardrobe Malfunction’. So here, this phenomenon can be defined as a psychological unrest in the mind of a person that leads to a feeling ‘I don’t have enough in my wardrobe’ which may lead to impulse purchases by the customer. This syndrome could be the outcome of the intent of the youth to ‘look different’ or ‘look new’ or ‘look fresh’ each time when socializing or moving in the peer circle.



**Figure 1:** Wardrobe Malfunction

Psychology says that an individual will get a sense of ‘Having less clothes’ or would realize that the wardrobe has malfunctioned only when she or he compares self with others in the peer group or social circle. Also, when a person is in a relatively low state psychologically and feels there is a lack of variety in life, there comes the same feeling of wardrobe malfunction. As the old proverb says grass is always greener on the other side, the social circle will always be perceived to have more. The feeling of wardrobe malfunction will always lead to experimentation in shopping and thus motivate people to shop more

### ***E-Reviews:***

Word of mouth is based on personal experience sharing of people has always been regarded as important for the success of any product, service or idea. They are relatively more trusted than the other formal tools of marketing communication. Similar to the word of mouth, the electronically generated word of mouth (e-WOM) in the form of e-reviews, generate more trust and confidence in the product and enhance the customer decision making experience, the only difference is that this uses an online platform and are therefore less personal touch , in

approach. Being generated online these reviews have an advantage over the word of mouth (face to face) communication in that these are open for the entire web audience and do not have selectivity.

E-reviews are electronically given reviews by customers normally post their experience with a given product or service.

### ***Website design:***

Website acts like a shop virtually and therefore the expectation that any user will have from a given website is all the features that almost parallel the experience of a physical shop. A study (**Lee and Lin; 2005**) suggested that a website design has a positive influence on the overall customer satisfaction and perceived service quality.

**Cyr (2008)** classified design factors such as information design, navigation design and visual design most relevant in the online shopping context.

## **II. LITERATURE REVIEW**

**Kamineni and O’Cass (2000)**, consumers’ exhibit lifestyle as an aesthetic way to uphold their personality. Individuals feel that a particular possession conveys a strong message or signal to the consumers’ world of what and who they are. Apparel is largely consumed publicly and possesses public meaning and satisfies various needs such as the expression of personality, identity and image.

**Wu (2003)**, in a study found that women have relatively less positive attitude towards online buying compared to their male counterparts. Price was taken as the least important factor when Indian women shop online and majority of them belong to a working group, hence price doesn’t make much difference in defining the online shopping behavior of Indian women (**Rogers & Harris; 2003**)

In their research, (**Engel, Blackwell, & Miniard, 2005**) it was observed that factors such as need for social interaction, desire for economic incentives, and advice seeking were significant motivators for consumers to engage in writing online reviews.

In an interesting study (**Noble et al, 2006**) it was observed that for women shopping is an expression whereas for Men it is just an instrument.

Researchers have discovered that culture has been amongst one of the most popular categories in influencing individual’s perceptions (**Hauck & Stanforth, 2007**).

Another study (**Seock, Yoo & Bailey; 2008**), has shown seven shopping attitude factors: enjoyment, fashion and price consciousness, shopping, time efficiency, in home shopping, brand/store/site loyalty. Amongst these factors women are inclined more towards enjoyment, brand consciousness, price and shopping, hence they achieve hedonic motives

Major research (**Alreck and Settle, 2002; Arnold and Reynolds, 2012**) findings show that women usually prefer to go shopping than men Borges et al. (2013) suggest that where women value a more hedonic retail environment ;men find value in a utilitarian retail environment. An interesting study (**Lazarevic, 2012**), shows a positive evidence that millennial believe and take brands as a way of expression of their own identity and they are driven by a need to have a trendy social image.

Brand identity for this generation could therefore be an important factor for this generational cohort to express their beliefs and values (**Bhattacharya & Sen, 2013**).

Online customer reviews present a powerful tool in marketing communication in the present times (**King et al., 2014**). **Varsha (2014)** in a study found that quality, style, fit and exclusivity among different product attributes had much importance amongst both the genders. The study also revealed that male consumers showed interest in being associated with brands that were relatively more established while on the contrary female consumers focused on an aesthetic appeal, colour, shades and wider collection.

**Sahoo et al. (2015)** revealed that positive OCRs can help consumers make better purchase decisions that would lead to lower product returns.

**Minnema et al. (2016)** in an interesting study revealed that a better rating valence stimulates a higher probability of purchase.

The millennial are aware of their purchasing power and have a tendency to spend more and faster compared to any previous generations (**Moreno et. al., 2017**)

**According to Chow and Li (2018)**, the fashion industry is the second largest polluting industry. In the fashion industry, the markets undergo rapid changes, which require the players to be more flexible and responsive. Reviews too have found to have an impact on the purchase decisions. It is found in a study (**Chakraborty and Bhat, 2018**) that Quality of a review is one of the most important factor that influence credibility of the review and ultimately consumers' future behavior. It has also been studied (**Stouthuysen et al., 2018**) that Consumer reviews influence the formation of consumers' trust, in particular the competence dimension of trust judgment.

A Study (**Salim, 2019**) shows that because of the boom in men's fashion more men now participate in online shopping and accordingly their social media usage accounts for approximately over 2 hours. Businesses can use these pages to develop relationships with customers. In order to develop such relationships, they can provide useful content about the business, create interactive environments where users can also post and feel part of a community (**Abedin and Jafarzadeh, 2013**), and can use informal communication styles which increases the brand trust for familiar brands (**Grétry et al., 2017**).

### ***Introduction of the Study***

Customer retention is more important than customer attraction as these days the customer acquisition is becoming expensive. In today's difficult economy and competitive business world, retention of the customer base is critical to success of any organization. If the corporate doesn't offer its customers reasons to remain with them, the competitors will offer the clients a reason to go away. Customer retention and customer satisfaction may usher in profits. For organizations its always better in the long run to nurture long term customer relation rather than looking for one time customer which is a costly affair. The results of various surveys show retention of old and loyal customers is five to seven times more profitable than spending money to attract one new customer to the existing customer base. Customer retention in today's time and in era of cut throat competition is inevitable as it leads to saving of time and resources and eventually to growth of the firm. Satisfied and retained customer not only adds value to the organization in terms of better quality products and higher growth and profitability. Customer defection which is a mirror image of customer retention. Customer defection occurs when there is

cognitive dissonance among customers due to unfavorable product experience. High retention is similar to low defection. So the effort of every organization in dynamic times is towards customer retention. The efforts in this direction is aimed at-

- i. Conveying and providing services that suit the brand's image and value proposition
- ii. Depending and asking for referrals from present customers including cross-selling.
- iii. Nurturing customer loyalty programmes to increase turnover and sales volume.
- iv. Customer retention should be on the priority list of all companies in order to build customer loyalty over time period.
- v. Make use of promotion tools for different customer segments depending on the specific customer needs.

There have been various researches to prove that adding new customers is almost ten times costlier so it's always a better strategy for the company to try and retain the existing customers and this has a positive bearing on the firm's growth and profits. Customer retention is a strategy which is being followed by all successful companies. Once the company after identifying the target market; it has to try hard to retain old customers and just not focusing on adding new customers. A constant and continuous process of communication has to establish which fosters an environment of mutual trust and growth. Customer retention is seen from the point of view of not only adding new customers to its customer base but also how successful it is in satisfying existing customers. Customer retention leads to massive increase in return on investment. A study shows that a five percent increase in customer retention leads to almost 30 percent increase in return on investment. Old customers buy more often and keep buying more and more as they have learned the importance and value of the product and service of the company. The average customer retention rate across most of the industries is below 20 percent but it's around 25 percent in financial sector. When companies dedicate time, resources and creativity to make customers happy and contented, it always brings rewards to the company in the form of higher returns. Customer retention management is a process of maintaining long term relationship with customers to delight them long after they had purchased their goods. It always pays a company to remain loyal towards the company's product or service and become brand advocates in future. Customer retention happens when a customer is loyal to a corporation, brand, or to a selected product or service. The old customers keep coming back again and again by selecting company's products and services. Customer retention starts with the first contact the company has with the customers and continues for the whole lifetime and continues during the whole lifecycle of the organization. Customer retention involves giving customers more than they expect and satisfies them. If a customer experiences customer delight, there are high chances that he will keep himself associated with the company for the life time. It's been argued that customer retention is also related to employee's loyalty because loyal workers in any organization build up long term relationship with the customers as they are constantly in touch with them. Research by John Fleming and Jim Asplund shows that an engaged employee and an engaged customer bring about a return in revenue of almost 3.4 times the norm. Companies that shift the focus from customer acquisition to customer retention find the process more satisfying and rewarding as the old customers have already shown interest in the company's brand and making it easier to capitalize on their relationship with the company. An important point of relationship marketing is the retention of customers through various tools and promotional techniques so as to ensure repeated trade from

pre-existing customers by satiating their requirements above those of contending firms through a reciprocally beneficial relationship. Customer retention is a more sustainable business model and is a worthwhile strategy to pursue by any company in the long run. This technique is practiced today as an easy tool of profit maximization. It is the simplest way of maximizing profit and neutralizing the “leaky bucket theory of business” when the new customers were accomplished through marketing efforts resulted in cost escalation as compared to the cost of retaining old customers. This method of "churning" is a less sustainable than holding all or the greater part of old customers' using long term relationship management Use of social media on a large scale can be used so as to promote old customers to share their views and experiences on platforms like Facebook, Twitter and LinkedIn. Taking proactive approach to customer service by providing anticipatory service so as to eliminate problem before they pop up. Companies will have to go an extra mile to keep their customers a satisfied lot. More and more personalized services will be provided so that there is higher level of involvement and satisfaction on the part of the customer. Several corporations in competitive markets are directing massive amounts of resources or thoughtfulness towards client retention in markets with increasing competition. According to Buchanan and Gilles, the inflated gain related to client retention efforts happens and is assigned to many factors that vouch for a long term and stable relationship with a client. Points in favor of customer retention are -

- i. The cost of procurement of customers occurs initially at the beginning of the relationship, so longer the relationship, the lower and the amortized cost resulting in greater profitability for the company.
- ii. Maintenance of ‘New Accounts’ costs drop as a percentage of total costs or as a percentage of total revenue.
- iii. Old and retained customers are less sensitive to price and have lesser motivation to switch brands if they are satisfied with the company’s product and services resulting in stable unit sales volume and even increase in sales volume in long run.
- iv. Retained customer may start free word of mouth promotions for the company’s product.
- v. Retained customers in the long run purchase ancillary and supplemental products thereby increasing the company’s return on investment.
- vi. As the retained customers are satisfied and do not switch to new brands, the entry and survival of competitors become difficult.
- vii.

### **III. OBJECTIVE OF THE STUDY**

Following are the objectives of the research:

- i. To examine the challenges that the online brands faces in retaining their customers.
- ii. To determine the potential factors leading to the customer’s conspicuous purchase decision.
- iii. To develop a regression model using potential factors to predict customer purchasing decision.

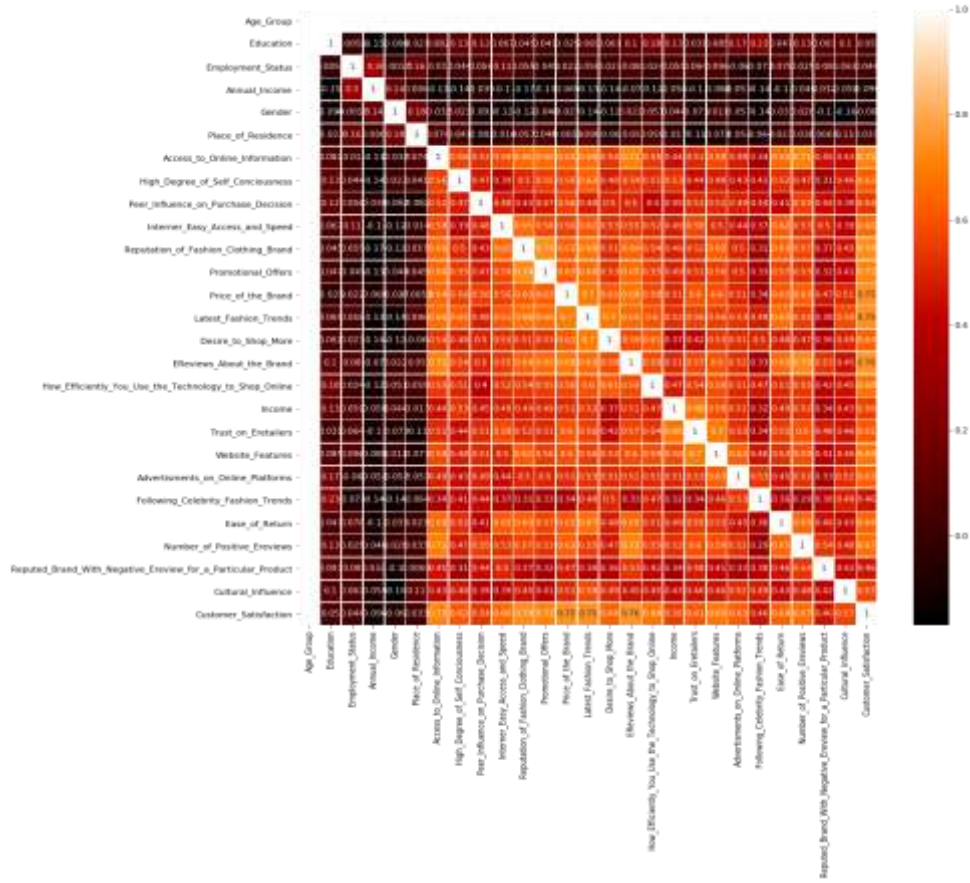
#### **IV. RESEARCH METHODOLOGY**

The type of research used in the present study is a descriptive type of research, specifically a survey. The purpose of the descriptive research is to collect data and to know the standpoint and views of the customer towards online purchasing of fashion clothing and what are the potential parameters affecting their buying decision and how to retain potential customers and maintain a long term relationship with them. The size of sample is 150 and the target population for the study includes the people using online platform for purchasing. Convenience sampling was used to gather data from respondents who were handily available to provide the necessary information. Qualitative data was used which included the customer's personal details and data was analyzed to decipher their perception towards various factors leading to online purchase of fashion clothing brand. The respondents were asked to show their preference on a five point Likert scale. The objective was to identify customer needs in order to maintain them and gain perception into peoples' attitudes towards a product or services. The source of data used for this research was mainly primary source. The primary data gathered for this study and was collected through self-designed questionnaire filled by the people sent on their emails. Instrument used for gathering primary data was questionnaire. The questionnaire was divided into two sections. First section was designed to seek the personal data of respondents and second section was drafted to elicit information about the perception of the customers regarding the various factors leading to purchasing decision. In this study, 26 independent (input) variables and 1 dependent (output) variable was used to develop a regression model. In excel, we coded the data in numeric and in python we cleaned the data to perform analysis and develop a model. Use of Secondary data was done to understand the various other factors that impact online shopping behavior. The data analysis was done on Microsoft Excel and Python Jupyter console.

#### **V. DATA ANALYSIS AND INTERPRETATION**

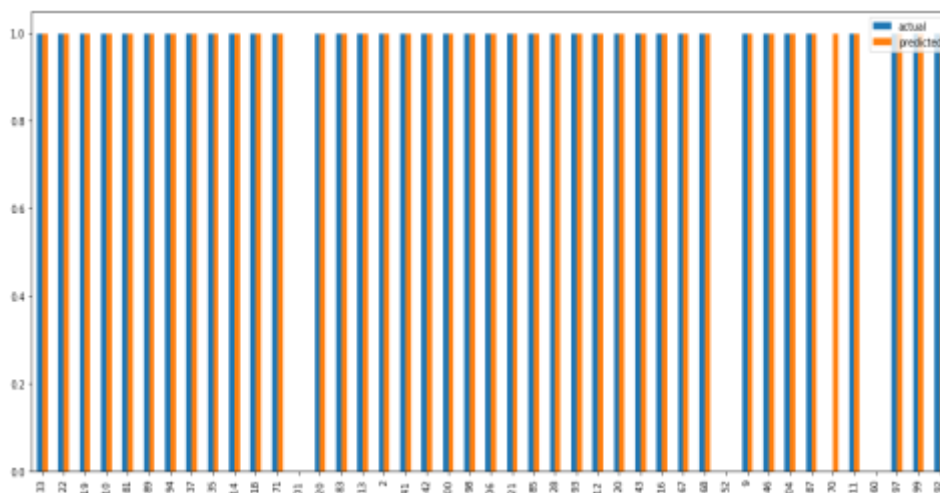
The analysis has been done by creating a regression model. We have used correlation (Heat Map) on the data set and applied logistic regression on it using python. The point in using Logistic Regression is that it is aimed at building a biologically acceptable model that can identify the relationship between dependent and independent variables in a way that will have the best suitability with use of the least variable. The logistic regression has gained popularity in recent years and is now being used as a very important statistical tool. The logistic regression method is an alternative to the linear regression as the normality assumption fails in case of binary categorical or multi-categorical discrete variable. The method is preferred as it is flexible to use as it does not have any assumption limitation, the fact the model is mathematically flexible and it can be easily interpreted. This has led to increase in the interest in this method. We have compiled the coefficients and the constant in a table. The data analysis was done on Microsoft Excel and Python Jupyter console. The data collected from the questionnaire was raw and uncleaned as shown below and saved in the .csv format. The uncleaned data had 142 rows with some missing values. The column named 'Timestamp' was removed and the file was saved for analysis in python. The data was cleaned using python to remove missing value. A Heat map was developed to find the correlation between the variables as shown below:





**Figure2:** Heat map showing correlation between different variables

Model development was done in Python. After the analysis, the Logistics Regression model was developed with customer purchasing decision as output variable and all other variables as input variable. In this model, the test size is taken to be 0.3, which means that 60% of available data was used for training the model and the rest 30% of data was used for testing the model accuracy. The accuracy of Logistic Regression model was found to be 97.96% which is considered to be very good. The actual and the predicted output values can be compared through the bar graph as under: Test sample size=30% Model accuracy=97.96%



**Figure3:** The actual and the predicted output values can be compared

After this, the Logistic Regression model was developed with 97.96% model accuracy and the regression equation was found to be as shown below-

$$Y = -0.84 - 0.84x_1 - 1.04x_2 + 0x_3 - 0.31x_4 - 0.12x_5 - 1.2x_6 - 0.03x_7 - 0.04x_8 - 0.4x_9 + 0.19x_{10} + 0.35x_{11} + 0.07x_{12} + 0.41x_{13} + 0.16x_{14} + 0.34x_{15} + 0.67589881x_{16} + 0.55x_{17} - 0.33x_{18} - 0.01x_{19} + 0.30x_{20} + 0.29x_{21} - 0.02x_{22} + 0.08x_{23} + 0.12x_{24} - 0.23x_{25} + 0.13418691x_{26}$$

The parameters which impacted the customer online purchasing decision were:

- i. Internet Easy Access and Speed
- ii. Reputation of Fashion Clothing Brand
- iii. Promotional Offers
- iv. Price of the Brand
- v. Latest Fashion Trends
- vi. Desire to Shop More
- vii. E Reviews About the Brand
- viii. How Efficiently You Use the Technology to Shop Online
- ix. Website Features
- x. Advertisements on Online Platforms
- xi. Ease of Return
- xii. Number of Positive E reviews
- xiii. Cultural Influence

Out of the above stated thirteen parameters, there were six that strongly impacted the outcome variable. They are stated below:

- i. E-reviews about the brand
- ii. Price of the brand
- iii. Reputation of fashion clothing brand
- iv. Desire to shop more
- v. Website features
- vi. Advertisements on online platforms.

It can be seen that the most important parameter that impacted the outcome variable i.e. conspicuous purchase pattern of Indian millennial was E-reviews about the brand followed by price and reputation of the brand. The desire to shop more, specific website features and advertisements on online platforms also emerged as important parameters. The constant and beta-coefficients for logistic regression equation are shown below in the table given below.

**Table 2:** Constant and Beta-Coefficients for equation of Logistic Regression

Variables	Coefficient
Constant	-0.84334586
Age Group	-0.84334586

Education	-1.04553138
Employment Status	0.00
Annual Income	-0.31420287
Gender	-0.12901764
Place of Residence	-1.29347439
Access to Online Information	-0.039781
High Degree of Self Consciousness	-0.04269349
Peer Influence on Purchase Decision	-0.40077783
Internet Easy Access and Speed	0.19924074
Reputation of Fashion Clothing Brand	0.35785865
Promotional Offers	0.07661832
Price of the Brand	0.41645599
Latest Fashion Trends	0.1655155
Desire to Shop More	0.34423801
E- reviews About the Brand	0.67589881
How Efficiently You Use the Technology to Shop Online	0.55731953
Income	-0.33794379
Trust on E- retailers	-0.01051069
Website Features	0.30721777
Advertisements on Online Platforms	0.29889026
Following Celebrity Fashion Trends	-0.02098977
Ease of Return	0.08098217
Number of Positive E- reviews	0.12786782
Reputed Brand With Negative E- review for a Particular Product	-0.23309143
Cultural Influence	0.13418691

The Decision Tree Analysis is a schematic representation of several decisions followed by different chances of the occurrence. We have considered a decision tree of level 3 which shows that our output variable customer online purchasing decision is dependent more on the factor trust on e-retailers.

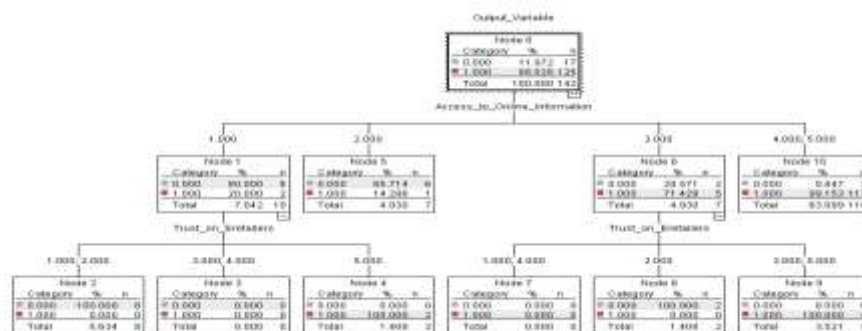


Figure 4: Decision Tree stating customer satisfaction output variable.

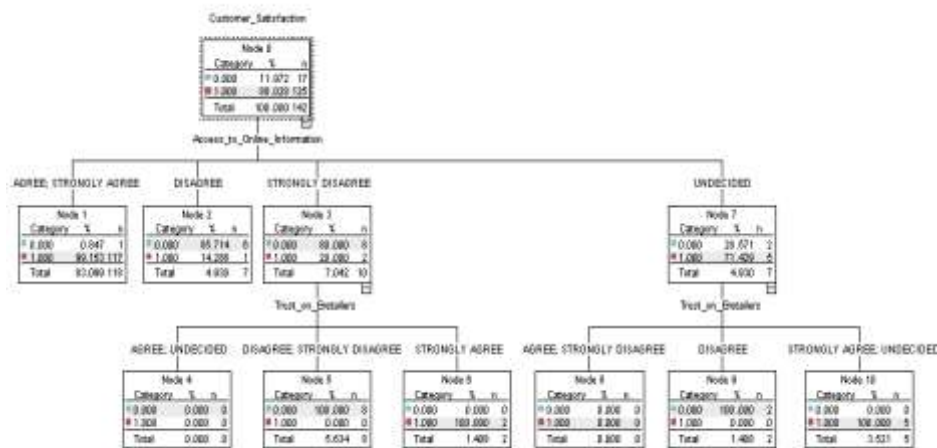


Figure 5: customer online purchasing decision is dependent more on the factor trust on e-retailers.

## VI. CONCLUSION

The millennial live in a world of comparisons and thus suffer with a syndrome where they feel they don't have enough even when they have enough. This leads them towards more shopping. A lot of factors are seen to motivate the millennial to shop. Online convenience, ease of use and ease of return are the most relevant ones. The millennial show a conspicuous buying behavior which is strongly impacted by E-reviews about the brand, Price of the brand, Reputation of fashion clothing brand, Desire to shop more, Website features and Advertisements on online platforms. Some of these factors are within the control of the company promoting its fashion brand like improving website features (by improving navigation and simplifying the use), building attractive advertisements on various online platforms visited by the millennial and price (by keeping it competitive). Reputation and e-reviews are broadly defined by the user and the company might not have much control over it but the company should ensure high level of responsiveness in dealing with customer queries and answering to their e-reviews. In case there is a negative e-review the company should at once connect or reply to the same and show their level of concern and responsiveness. It is difficult rather impossible to achieve 100 percent customer satisfaction but fashion brands by living up to their promises and meeting & exceeding customer expectations can move their way towards relatively higher customer satisfaction. All that the customer wants is credibility on part of the fashion brand in order to sustain long term relationship.

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