



## RESEARCH ARTICLE

# A Study on Women Customers' Financial Choice with Loyalty and Cross Buying Behavior towards Traditional Silk Sarees in Kancheepuram

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Received: Jun 17, 2024

Accepted: Aug 9, 2024

**Keywords**

Customer

Buying Behavior

Satisfaction and Culture

**ABSTRACT**

This study's objective was to develop a structural equation model (SEM) of factors influencing consumer loyalty at Bangkok's Haidilao Hot Pot (HHP) Chinese restaurants. The study focused on consumers who visited the Central World Mall and Central Rama 9 Mall branches at least once during June and July 2023. The researchers used stratified random sampling to collect 312 questionnaires from the consumers surveyed. The questionnaire's validity and reliability were ensured through expert evaluation and pilot testing, with Cronbach's alpha values ranging from 0.81 to 0.89. Data were collected via an online questionnaire in both Thai and English and assessed for content validity and reliability. The SEM path analysis was conducted using LISREL 9.10, while SPSS for Windows 21 was used for descriptive statistics. Results indicated that all SEM factors positively influenced consumer loyalty, explaining 63% of the variance. The three most significant factors were service innovation (0.79), service quality (0.64), and service satisfaction (0.61). This study extends the limited post-COVID-19 literature on the Asian food and service sector by validating a comprehensive model of consumer loyalty specific to Chinese hot pot restaurants. It highlights the essential nature of service innovation, quality, and satisfaction in fostering consumer loyalty. The findings provide valuable insights for restaurant industry practitioners, highlighting the need to invest in service innovation and maintain high service quality to enhance customer satisfaction and loyalty. These strategies are essential for sustainable growth and operational improvements.

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**INTRODUCTION**

The Indian economy is one of the fastest expanding in the world, and customer taste and preferences are changing. The Indian apparel sector is the retail industry's second largest contributor. With more wealth and increased exposure to foreign products, its entire retail picture has demonstrated long-term growth. According to a report in the Economic Times, India's branded garment market might reach Rs.250 crores by 2020. People in India has become more popular brand conscious in the recent years, and they are chosen branded things to flaunt their status symbol.

In the global market, the fashion sector for garments has become increasingly diverse due to fashion labels, retail brands, personalization, advertising, and nationality. Manufacturers and merchants of fashion apparel may be better equipped to attract and retain their target consumers if they properly diagnose their preferences. However, little study has been done to look into the elements that influence Indian consumers' clothes purchase habits.

Hence, the contemporaneous study's goal is to look at the characteristics of fashion garment shopping among customers. Despite the fact that the various attributes that research the subject of purchase intentions has been extensively covered in the literature of review, this study adds to the

store brand perspectives in driving purchase intentions with factors such as value and living style, price sensitivity, and much more of brands among Indian customers.

### **Fashion industry in India**

The Indian garment sector is still in its infancy, but it has a lot of potential to make a name for itself on the global arena. Fashion in India is steeped in hundreds of years of heritage. Every region of India has its own native attire and old clothes, resulting in a rich and diverse textile legacy. With worldwide trends such as the growing popularity of India Fashion Week and annual fashion designer exhibits held in key Indian cities, the garment business is growing at a rapid pace.

The body is endowed with different meanings in Indian culture, as demonstrated in its rich sculptural past, and decorating the body is another way of transmitting meaning and individuality purchase behaviour for garments. The several clothing and accessories worn in Indian history can be seen to satisfy two criteria: simplicity and elegance. In any case, the attire chosen is determined by the person's status, money, and spiritual attitude. Only a few items of clothing, textiles, and jewellery have remained from ancient India, therefore understanding of fashion is based on sculptures. Clothing in the Indus Valley Civilization (c. 3000-1500 BC) was simple, with men wearing loincloths and women being bare to the waist. Their social standing was mirrored in the type of jewellery they wore; high-ranking ladies tended to adorn their bosoms with gems. It was thanks to the Aryans that India gained more sophisticated attire, consisting of upper and lower garments, to which a cloak was later added. Usually, fabric is draped over the body in a style that may be seen in a variety of Indian costumes these days. The Indian dhoti, the headband or *uttar*, and the fashionable Turban are all still present and part of Indian fashion.

### **Need for the study**

Many revolutions and changes are occurring all around us, with all businesses and firms within each industry, including the clothing industry, in order to keep up with the changing needs and wishes of people. Although marketers have seen the "customer" as a king for a long time and evolved all actions to satisfy them, this concept is getting more traction and importance these days. It'll almost always be blamed on the present financial downturn. Not only have competitions become fiercer, but the market has also become saturated with a plethora of products. Marketers face the problem of recognising the range of purchase behaviour and tailoring goods and services accordingly. Today, the image of a company is built and recognized by its customers. The importance of consumer behaviour in our life is the major reason for knowing it. We spend a significant amount of time in the market, shopping, or engaging in other pastimes. A significant amount of extra time is spent thinking about items and services, discussing them with neighbours, and watching or listening to advertising about them. Furthermore, the objects we purchase and how we use them have a significant impact on how we live our daily lives.

### **LITERATURE REVIEW**

**Pawan Kumar and Kanchan (2019)** the purpose of this study was to assess the nature of the fashion business and the elements that influence client purchases of specific apparels. The current study was done in four important Punjabi cities: Ludhiana, Sangrur, Patiala, and Chandigarh, and was based on primary data. A sample of 400 respondents was chosen for the study using appropriate sampling techniques. Consumer preferences were evaluated based on several aspects of the apparels, such as design, quality, price, availability, style, brand image, and so on. It is concluded that, Indian shoppers' top and next choices were 'style' and 'design,' rather than 'brand name,' and plans.

**José Sarto Freire Castelo and José Ednilson de Oliveira Cabral (2018)** The main aim of the paper is to assess the determining aspects of users' perceptions of apparel quality on a social network, and to see if there are any gender variations in the assessment of these factors. A survey of 295 consumers was done in order to reach the goal. Participants were instructed to go to the Survey Monkey site and answer questions about the quality of clothing for both men and women, independent of gender. The descriptive statistics and variance analysis were used to analyse the data (ANOVA). It is found that 1. Consumers of garments regard quality attributes as extremely important when deciding to buy clothes, especially for women in comparison to menswear; 2. Women have a higher perception of quality attributes of both women's wear and menswear than men; and 3. Clothing consumers,

particularly consumers of women's products, only consider purchasing such products if they have, in particular, fabric, quality and Reasonable price.

**Deepali Saluja (2016)** the goal of this study is to see how characteristics such monthly income, sex, and peer pressure influence customer behaviour. Customers' buying behaviour is unaffected by their age, gender, training, or career, according to the study. Finally, data demonstrates that Delhi customers have a favourable opinion of fashion clothes brands.

**Sandeep Kumar et.al, (2016)** undertook a study to learn more about consumer perceptions and behaviours, as well as lifestyle attitudes toward garment companies, and to assess the importance of various aspects in brand retention. According to the findings, apparel companies should place a greater emphasis on customer retention. This can be done by maintaining a reasonable price, maintaining quality, announcing loyal programmes, providing services, and placing commercials on social media, newspapers, and television.

In light of these findings, it can be stated that many research have been conducted in India focusing on aesthetics, self-concept, social, and psychological variables, with less emphasis placed on promotional offers in relation to branded garment purchasing behavior.

#### Objectives of the study:

- To know the demographic status of Kanchipuram silk saree consumers.
- To investigate the frequent purchasing habits of women's for silk sarees.
- To examine the sources of information that influences the place of purchase Kancheepuram silk sarees.

## RESEARCH METHODOLOGY

The purpose of this study is to determine the frequent of purchasing habits of Kancheepuram silk sarees. Primary and secondary sources of information are used to compile the data. Primary data is gathered using a two-part questionnaire, and secondary data is gathered through books, journals, and websites, among other sources. The first section of the questionnaire had demographic information about the responder, while the second piece contained questions about their purchasing habits. With a target sample size of 150 respondents, this study is descriptive in nature. There were a total of 145 questionnaires completed, however only 138 are usable. The study looked at consumers' preferences for branded clothes, the influence of sales promotions, and the buying patterns of silk saree buyers. In addition, descriptive statistics were employed to examine the demographic information of the respondents, and Chi-square was utilized to examine the respondents' purchasing habits.

#### Hypotheses of the study

**H<sub>1</sub>:** There is a significant relationship between Demographic profile of consumers and their Reason for purchasing the silk sarees.

**H<sub>2</sub>:** There is a significant relationship between Demographic profile of consumers and their Frequency of purchase of silk sarees.

#### Data analysis and interpretation

It is examine the impact of various consumer profiles on their buying behaviour of silk saree. A systematic questionnaire was used to obtain data from Kanchipuram. A random sample of 138 customers was chosen, regardless of their profile, and a survey was conducted among them to determine their purchasing intentions. The personal data are given in the title of demographic information presented in the following table.

**Table 1: Demographic variable analysis**

Particulars	Number of Respondents	Percentage
Age (in years)	21-30	42
	31-40	52
		30.43
		37.68

	41-50	36	26.09
	51-60	6	4.35
	Above 60	2	1.45
<b>Educational background of the Respondents</b>	School level	12	8.70
	Under graduation	38	27.54
	Post-Graduation	67	48.55
	Professional	21	15.21
<b>Monthly Income of the family (Rs.)</b>	Less than 25000	50	36.23
	25001-50000	53	38.41
	50001-75000	21	15.22
	75001-100000	4	2.90
	More than 100000	10	7.24
<b>Occupation</b>	Private employee	67	48.55
	Government employee	26	18.84
	Professionals	17	12.32
	Business/ Self employed	15	10.87
	House wives	13	9.42

Source of information: Primary data

The above table shows that the sample respondents are classified on the basis of their important demographic variables in the study location. Out of the total (138) respondents, 42 respondents age between 21 and 30, 52 respondents are falling from 31 to 40, 36 respondents between 41 and 50, six respondents are in the 51-60 age category and only two respondents are in the age group of Above 60. Educational background of the respondents which are 67 respondents having post-graduation, 38 respondents are qualify with under graduation, 21 are in the professional category and 12 respondents having school education, the monthly family income of the respondents, 50 respondents falls under less than 25000, 53 respondents are fall under 25001- 50000, 21 respondents are 50001-75000, 10 respondents are in the income category of more than 100000 and only four respondents are in the category of 75001-100000. Occupation of the sample respondents which are 67 respondents are who are engaging private sector, 26 respondents working in the government, 17 respondents come under the professional category, 15 respondents are doing Business/self-employed and 13 of them are house wives category.

### Test of hypotheses

**H<sub>1</sub>:** There is a significant relationship between Demographic profile of consumers and their reason for purchasing the silk sarees.

Particulars		Sum of Squares	Df	Mean Square	F	Sig.
<b>Demographic variables and Reason for purchase of Silk sarees</b>						
Age	Between Groups	5.809	3	1.936	2.293	.081
	Within Groups	113.148	134	.844		
	Total	118.957	137			
Educational qualification	Between Groups	3.435	3	1.145	1.679	.175
	Within Groups	91.384	134	.682		
	Total	94.819	137			
	Between Groups	9.914	3	3.305	1.744	.161

Occupation	Within Groups	253.890	134	1.895		
	Total	263.804	137			
Monthly income of family	Between Groups	13.940	3	4.647	3.832	.011
	Within Groups	162.473	134	1.212		
	Total	176.413	137			

It is observed that the significant p values are less than 0.05 for the variable of family monthly income. So the null hypothesis is accepted and it is concluded that there is a significant relationship between monthly income of the family and the reason for purchase of silk saree. Further, it is observed that, the significant p values are more than 0.05 for the variables, namely, Age, Educational qualification and the occupation of the respondents. So the null hypothesis is rejected and it is concluded that there is no significant relationship between age, educational qualification and the occupation of the respondents and the reason for purchase of silk saree.

**H<sub>2</sub>:** There is a significant relationship between Demographic profile of consumers and their frequency of purchase of silk sarees.

Particulars		Sum of Squares	Df	Mean Square	F	Sig.
<b>Demographic variables and Frequency of purchase of silk sarees</b>						
Age	Between Groups	3.452	3	1.151	1.335	.266
	Within Groups	115.505	134	.862		
	Total	118.957	137			
Educational qualification	Between Groups	5.767	3	1.922	2.893	.038
	Within Groups	89.052	134	.665		
	Total	94.819	137			
Occupation	Between Groups	24.752	3	8.251	4.625	.004
	Within Groups	239.052	134	1.784		
	Total	263.804	137			
Monthly income of family	Between Groups	6.083	3	2.028	1.595	.193
	Within Groups	170.330	134	1.271		
	Total	176.413	137			

It is observed that the significant p values are less than 0.05 for the variables, namely educational qualification and the occupation. So the null hypothesis is accepted and it is concluded that there is a significant relationship between educational qualification and the occupation and the frequency of purchase of silk saree. Further, it is observed that, the significant p values are more than 0.05 for the variables, namely age and monthly income of the respondents. So the null hypothesis is rejected and it is concluded that there is no significant relationship between age and monthly income of the respondents and the frequency of purchase of silk saree.

### Findings of the study

More than two third of the woman customers are in the age group between 21 and 40, more than 80 per cent of the respondents having graduation, nearly 75 per cent of respondent's monthly family income is less than 50000 per month and more than 90 per cent of respondents earned people. There is a significant relationship between monthly income of the family and the reason for purchase of silk saree, and educational background and occupation of the respondents is significantly influenced by the frequency of purchase silk sarees

## CONCLUSION

Saree is worn to either deliberately or unconsciously reflect, express, or enhance one's individuality. It has become a crucial aspect of every woman's life. Every woman who wears a silk saree feels proud and respected, as evidenced by the fact that women from all over the world like to wear silk sarees. Women's buying habits for silk sarees are particularly evident, as they devote more time and money to choosing and selecting their saree. According to the findings, there is a link between a family's monthly income and the reason for purchasing a silk saree. It demonstrates that marketers and designers should priorities shop features in order to attract customers, and promotional offers will help to boost the sales.

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