# Examining the role of various psychographic characteristics in apparel store selection: a study on Indian youth

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#### Abstract

**Purpose** – The current study aims to identify the role of psychographic characteristics in apparel store selection among Indian youth of a tier-II city.

**Design/methodology/approach** – The research instrument was based on focus group discussions and in-depth interviews of young people and retailers. It consisted of a psychographic scale and a store scale. Data were collected from young students aged between 19 and 24 years.

**Findings** – Cluster analysis found four psychographic clusters: "Get Going Adopters", "Disinterested Introverts", "Confused Followers" and "Independent Life Lovers", and the differences between these segments were found to be statistically significant. The findings suggest that "Independent Life Lovers' consider apparel shopping to be a recreational activity, whereas "Get Going Adopters" prefer to spend less time in stores; both these segments were driven by layout, ambience and the availability of the latest designs and styles in apparel store selection. "Confused Followers", who struggle to maintain their old dress style, consider convenience, entertainment and recommendations from friends/relatives to be important in store patronage, while "Disinterested Introverts", the fashion-resistant group, are lured by attractive sales promotion techniques and the availability of preferred brands.

**Research limitations/implications** – The study was confined to the city of Lucknow, and the use of students from educational institutes neglects those who are college and school dropouts.

**Practical implications** – The current study provides valuable insights into the apparel store selection criteria adopted by Indian youth.

**Originality/value** – Knowledge of the different psychographic clusters of Indian youth and the criteria adopted by them in making store choice decision encourages a better understanding of customers and provides valuable guidelines to the modern marketer/retailer in designing the retail-mix strategy in one of the fastest growing economies in the world.

Keywords Consumer behaviour, Decision making, Young adults, Clothing, Emerging markets, India Paper type Research paper

# Introduction

India ranks third in terms of commercial attractiveness in a Global Retail Development Index of 30 emerging countries (Kearney, 2010) and its retail market is expected to reach \$US81.46bn by 2020 at a compounded annual growth rate of more than 25 per cent (Technopak Advisors, 2010). The high growth rate in retail is being driven by enhanced purchasing power, increased urbanisation, rising level of awareness, intense competition, changing lifestyle and large numbers of young people (Ernst & Young, 2008). There has been an upsurge in the emergence of new and diverse retail formats providing new experiences and more options to the customers.

Studies have indicted a strong relationship between customer characteristics and store choice (Aaker and Morgan Jones, 1971; Leszczyc *et al.*, 2000). It has been pointed out that traditional demographics fail to provide a complete picture of the customers, as the same demographic group may possess different psychographic characteristics (Lilien and Kotler, 1983). Proper market segmentation (Cooper, 1984) and accurate prediction of consumer

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behaviour for commercial gains (Hoek *et al.*, 1996) are achieved if psychological information is available about them. Considering that the Indian retail market is experiencing significant changes and that young people are expected to be the engine for growth in retail business because of a dramatic rise in their spending, power it is important to understand them and their store choice criteria. The current study therefore aims to identify the relationship between psychographic factors and store choice criteria among Indian youth.

# Literature review

Marketing and retail literature points out several store attributes that determine store selection by consumers. Some of these include shopping task (Van Kenhove *et al.*, 1999), shopping trip patterns (Kahn and Schmittlein, 1989), merchandise assortment (Pan and Zinkhan, 2006), merchandise quality (Baltas and Papastathopoulou, 2003; Theodoridis and Priporas, 2009), store price, services offered (Pan and Zinkhan, 2006), treatment by store personnel (O'Cass and Grace, 2008), store reputation (Michman, 1991; Paulins and Geistfeld, 2003), store atmosphere, convenient location (Arnold *et al.*, 1978; Arnold and Tigert, 1982; Engel *et al.*, 1995; Cravens, 2000; Sinha and Banerjee, 2004; González-Benito *et al.*, 2007; Briesch *et al.*, 2009), fast checkout, convenient opening hours and convenient parking facilities (Pan and Zinkhan, 2006).

Studies indicate that the consumer's personality, past purchase experience as well as his socio-economic environment (lifestyle) impact his store choice decision (Dodge and Summer, 1969; Bearden *et al.*, 1978; Pessemier, 1980; Leszczyc *et al.*, 2000; Shim and Kotsiopulos, 1992; Baltas and Papastathopoulou, 2003). Some studies have identified significant associations between attitude and purchase intentions with respect to luxury products and fashion merchandise (Summers *et al.*, 2006; Belleau *et al.*, 2007), while others have established a relationship between values and consumer behaviour (Kahle, 1986; Sheth *et al.*, 1991; Erdem *et al.*, 1999).

Consumers have been segmented on the basis of psychographic variables in various developed nations (Stone, 1954; *The Age*, 1976, 1982; Baker and Fletcher, 1987; Hawkins *et al.*, 1989). Various instruments have evolved over a period of time to measure psychographic variables. They include the Activities, Interests and Opinions (AIO) battery of questions (Wells and Tigert, 1971), the Rokeach Value Survey (RVS; Rokeach, 1973), the List of Values (LOV) (Kahle, 1983) and Value and Lifestyle Segmentation (VALS<sup>™</sup>) developed by SRIC Business Intelligence (1978).

Special attention is increasingly being paid to young people due to their rising importance to the marketer. Sproles and Kendall (1986) developed the Consumer Decision-Making Styles Inventory (CSI) and identified eight different styles of adolescent consumers' decision-making that provided mental orientation towards their product choice behaviour. The Consumer Styles Inventory developed by them has been employed in many studies to measure shopping orientations and the behaviour of adolescent consumers. Based on this, Shim (1996) identified three shopping orientations:

- 1. utilitarian orientation;
- 2. social/conspicuous orientation; and
- 3. undesirable orientation.

Bakewell and Mitchell (2003) categorised Generation Y consumers into five decision-making groups:

- 1. "Recreational Quality Seekers";
- 2. "Recreational Discount Seekers";
- 3. "Trend Setting Loyals";
- 4. "Shopping and Fashion Uninterested"; and
- 5. "Confused Time/Money Conserving".

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Bakewell and Mitchell (2003) offered guidelines to marketers and retailers on how these consumers differ in making their choices. More recently, Hahn and Kean (2009) have established relationships between self-construals and decision-making styles (including brand/store selection) of Korean college students.

# Objectives and relevance

The literature review reveals that store choice and its relationship with the psychographic characteristics of customers has been studied extensively in the developed nations. However, very few studies have been conducted in India on psychographics and store choice, as is evident on the basis of information available in the public domain. Some studies have been performed to understand the psychographic profile of the Indian shopper (Anandan et al., 2006; Kureshi et al., 2007), while another study (Sinha and Banerjee, 2004) sought to identify the drivers of store choice in various fast-moving consumer goods. Kureshi et al. (2007) grouped customers of a single brand store into "Purposive", "Browser" and "Purposive Patron" on the basis of their lifestyle, while Anandan et al. (2006) studied the impact of values and lifestyles (VALS) on brand lovalty to an English newspaper. Despite the fact that the growth in Indian retail is youth-driven, little research has been done and the information made available by marketing agencies fails to provide details on the methodology, research instrument and statistical tools employed in studies. There are some studies on college-goers in the metropolitan city of Kolkata (Goswami, 2006; Roy and Goswami, 2007) and youth in Amritsar (Kaur and Singh, 2007). However, no research has been done to identify the relationship between the psychographic profiles of Indian youth and apparel store selection criteria in tier-II[1] cities of India, which are fast emerging as attractive destinations for modern retailers. The current study seeks to address this gap. The main objectives of this study are:

- 1. to identify psychographic clusters of Indian youth; and
- 2. to find out whether there are significant differences among various psychographic clusters of Indian youth in making apparel store selection.

# Methodology

The current study was conducted in Lucknow, the capital city of Uttar Pradesh, the most populous state of India. The research instrument comprised three sections. The first part dealt with statements for drawing the psychographic profile of the respondents. The second part sought to identify the store attributes considered essential by the youth while selecting an apparel store. Demographic information was collected in the third part of the questionnaire.

Statements used to develop the first part of the instrument were drawn on the basis of extensive literature review (AIO statements, VALS, LOV), four focus group discussions and ten in-depth interviews with the youth. Sixty-one statements scaled on activities, interests and opinions and nine statements scaled on values based on LOV were identified. A seven-point agree/disagree scale was employed for the statements on activities, interests and opinions, where 1 stood for "strongly disagree" and 7 for "strongly agree". A nine-point "extremely important"/"extremely unimportant" scale was used for LOV.

In the second part of the questionnaire, an attempt was made to determine the criteria employed by youth in store selection. Twenty-nine statements on store choice were identified on the basis of literature review and twenty in-depth interviews with retailers and young shoppers. A seven-point "extremely important"/"not important at all" scale was used for this purpose.

The instrument was pre-tested on 30 research associates of the University of Lucknow to make suitable modifications in the framing of sentences. The questionnaire was translated into Hindi[2] by employing the technique of back translation.



A stratified sampling technique was employed for the study. The various higher education institutes in Lucknow were stratified into government-aided and private colleges/institutions. Four institutes representing both the government and private institutions were selected at random from the prepared list. These institutes offered different courses such as management, engineering, commerce, general streams of science, and humanities. Before administering the questionnaire the students were asked if they had made any apparel purchase within the last three months for them to qualify as respondents. Three young students in the 19-24 years age group were selected at random outside the premises of their institutes and asked to complete the questionnaires, resulting in 256 completed questionnaires.

In total, 63 per cent of the respondents were male while 37 per cent were female. About 48 per cent of the respondents were undergraduates, 42 per cent were graduates, and 10 per cent were postgraduates. The family income of the majority of the respondents (60 per cent) was between Rs10,000 and Rs20,000[3] per month, followed by those (23 per cent) below Rs10,000. Eleven per cent of the respondents reported family earnings above Rs30,000 per month, while 9 per cent reported family earnings between Rs21000 and Rs30,000 per month.

# Results

#### Psychographic scale

A factor analysis of the "activities, interests and opinions" scales and the "value" scales was conducted, and these were then subjected to hierarchical clustering, which resulted in the emergence of four psychographic segments of Indian youth. The following section describes the results of factor analysis of two scales and the subsequent hierarchical clustering technique.

#### Activities, interests and opinions scale

Factor analysis of 61-item scale (activities, interests and opinions) on the basis of principal component analysis resulted in 11 factors. Two factors were dropped from further analysis, as they possessed unacceptable Cronbach's  $\alpha$  values. Subsequently, nine homogeneous factors with 47 items based on Varimax rotation and Kaiser normalisation with eigenvalues greater than 1 were extracted. The factors were named in accordance with the statements with higher factor loadings:

- 1. Pro-Politics Sport Lover;
- 2. Variety-Seeking Leader;
- 3. Fashion-Conscious Excitement Seeker;
- 4. Friendly;
- 5. Fun-Loving;
- 6. Price-Conscious;
- 7. Religious-Minded Homebody;
- 8. Narrow Interests; and
- 9. Health-Conscious Extrovert.

A Kaiser-Meyer-Olkin (KMO) value of 0.7 and Bartlett's test of sphericity ( $\chi^2$  value of 5,364.991, 1,176 degrees of freedom at 0.000 significance level) showed that the factors were related and thus acceptable. The scale had an overall Cronbach's  $\alpha$  value of 0.90, while coefficient  $\alpha$  ranged from 0.5 to 0.8 for the subscales. The total variance explained after rotation was 55.96 per cent and the communalities after extraction ranged from 0.5 to 0.8.

"Pro-Politics Sport Lover" comprised nine items including "enjoy political participation", "like to watch cricket or football or hockey", "would rather go to a sporting event than dance", and "participate in sports activities regularly". Items like "trying new things", "dress



in the latest fashions", "like to lead others" and "like excitement" loaded on the dimension "Variety-Seeking Leader". "Fashion-Conscious Excitement Seeker" comprised seven items, with "follow latest trends and fashion", "crave excitement" and "possess more ability than others" loading heavily on this dimension. "Friendly" included items like "spend a lot of time talking with my friends", "sometimes influence what my friends buy" and "often buy new products sooner than my friends". Three items – "like company of others", "like new challenges" and "enjoy life to the full" – were included in the dimension "Fun-Loving". The "Price-Conscious" sub-scale consisted of the items "check prices for small items" and "check prices for all types of items", while "Religious-Minded Homebody" included three items: "I am religious-minded", "there is too much sex on television" and "would rather spend a quiet evening at home than go out to a party". 'Narrow Interests' comprised three items: "eat vegetarian food", "interested only in a few things" and "interests are somewhat narrow and limited". The last dimension, "Health-Conscious Extrovert", included four items: "slimness-oriented", "multivitamins are important supplements", "enjoy company of opposite sex" and "friends and neighbours seek my advice".

# Value scale

Factor analysis of nine value items on the basis of principal components analysis led to emergence of two homogeneous sub-scales, i.e. external values and internal values. Two items were dropped due to cross loading (Hair *et al.*, 1995) leading to a seven-item scale. The resultant scale possessed a Cronbach's  $\alpha$  value of 0.82 and the total variance explained after rotation was 66.42 per cent with communalities after extraction ranging from 0.5 to 0.7. A KMO value of 0.8 and significant value of Bartlett's test of sphericity ( $\chi^2$  value of 635.834; df = 21; significance = 0.000) demonstrated the adequacy of the sample. "External values" comprised four items – i.e. "sense of belonging", "excitement", "fun and enjoyment" and "warm relationships with others" – while "Internal values" included three items, i.e. "sense of accomplishment", "security" and "self-respect".

# Psychographic clusters

The two sets of scales on "activities, interests and opinions" and "values" were subjected to cluster analysis using Ward's hierarchical technique to identify similar entities from the characteristics they possess. Four cluster results were found to be most acceptable as they led to emergence of well-defined clusters with differentiating characteristics. Examination of the dendogram made the same suggestion. These clusters were named "Get Going Adopters", "Disinterested Introverts", "Confused Followers" and "Independent Life Lovers".

"Get Going Adopters" comprised 27 per cent of the respondents. They were found to be fashion-conscious, confident, curious, excitement seekers and challenge lovers, thriving on variety in life with wide interests and seeking new products. They exhibited an interest in politics and sports and possessed well-defined high value sets with a belief in religion. They enjoyed the company of the opposite gender and made friends with them easily.

"Disinterested Introverts" made up 9 per cent of the youth respondents. They were extremely low on fashion consciousness, not interested at all in either sports or politics, enjoyed being inactive in their spare time and possessed a well-defined set of internal values. Although they were not religious-minded they felt that too much sex was shown on television. Disinterested Introverts were very low on self-confidence and health consciousness and avoided excitement.

"Confused Followers" comprised 38 per cent of the respondents. They were not much interested in the latest fashions but possessed wide interests that kept them active in their spare time. Confused Followers showed little interest in political and sports activities but showed concern about sex displayed on television. They were health-conscious with average value orientation and religious mindedness.

"Independent Life Lovers" constituted 26 per cent of the respondents. They were fashion leaders, craved excitement, variety and thrill, thrived on challenges, enjoyed leading others and tried out new things sooner than others. Young people in this segment thoroughly



enjoyed political participation and sought information with a high sense of belief in their self-abilities though their interests were somewhat narrow. They were great sports lovers, health conscious, very religious-minded and possessed an average value system. They enjoyed the company of the opposite sex but found it difficult to make friends with them. Though interested in the latest products and fashions they were very price-conscious and checked "prices in the store even for small items".

#### Properties of "Store scale"

A factor analysis of 29 items on retail store attributes was performed based on Varimax rotation. A KMO value of 0.68 and significant value of Bartlett's test of sphericity ( $\chi^2 = 2,806.880$ ; df = 406; significance = 0.000) indicated the appropriateness of factor analysis and adequacy of the sample. Five homogeneous sub-scales – namely "Convenience and Entertainment", "Reputation", "Operating Policy", "Service Attributes" and "Appearance and Recommendation" – were extracted (Table I). The scale had an

#### Table I Factor analysis of retail store attributes Factors and their loadings<sup>a</sup> Convenience and Operating Service Appearance and Entertainment Reputation policy attributes recommendation Variables (0.80) (0.68) (0.63) (0.63) (0.59) Opening of store on weekends 0.974 Buying of neighbours/friends/relatives from 0.663 that store Availability of preferred brands in that store 0.672 Store environment 0.642 Proximity of store from residence 0.714 Stress reduction by shopping 0.745 Stocking of preferred brands 0.709 Window shopping and time-pass in the store 0.633 0.530 Store cleanliness 0.572 Helpful salespersons 0.626 Store accessibility Attractive sales promotion offers 0.653 0.639 Environment outside the store Store reliability 0.443 Display of merchandise 0.516 Extended store hours 0.644 Avoiding hidden charges 0.463 Ability to have nice time 0.438 Ease of walking through store 0.536 0.548 Availability of wide variety of brands Availability of parking space 0.354 Feeling comfortable and relaxed in 0.507 the store Availability of toilets/washrooms 0.710 Warranty/guarantee facility 0.674 Availability of salespersons 0.478 0.556 Competence of salespersons Store layout 0.349 External appearance of store 0.623 Recommendation of store 0.725 5.978 2.972 2.842 1.332 1.205 Eigenvalues Percentage of variance explained 14.831 10.587 10.187 8.522 8.122

**Notes:** Extraction method: principal component analysis. Rotation method: Varimax with Kaiser normalisation. Rotation converged in seven iterations. <sup>a</sup>Cronbach's  $\alpha$  values are shown in parentheses

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overall Cronbach's  $\alpha$  value of 0.83. The total variance explained after rotation was 52.25 per cent, with communalities after extraction ranging from 0.5 to 0.9.

# Store selection criteria of psychographic clusters

An ANOVA analysis and 95 per cent confidence intervals for each set of data were employed to explain the differences among different lifestyle clusters in making store choice while purchasing apparel. Statistically significant differences were seen among the different psychographic clusters as regards the dimensions "Convenience and Entertainment" and "Operating Policy". Statistically significant differences were observed for the items "opening of store on weekends" (p = 0.031), "buying of neighbours/relatives/friends from that store" (p = 0.010), "environment of store" (0.018), "getting rid of stress by shopping in the store" (p = 0.004), "stocking of preferred brands by the store" (p = 0.002), and "doing window shopping and time-pass in the store" (p = 0.004), "opening of stores till late hours" (p = 0.000), "ability to have nice time" (p = 0.009), "ease of walking through store" (p = 0.013), "availability of wide variety of merchandise brands" (p = 0.030), "cleanliness of store" (p = 0.000) and "attractive sales promotion offers" (p = 0.040). With respect to "service attributes" (p = 0.247) and "appearance and recommendation" (p = 0.894) aspects there were no significant differences among the different psychographic clusters. It was seen that the respondents from all the psychographic clusters scored high on these aspects. This implied that "appearance and recommendation" attracted all the consumers irrespective of their psychographic profile.

# Discussion

The study has identified four psychographic clusters of Indian youth with distinct characteristics reflecting the changing aspirations of contemporary youth. Indian society is experiencing a phase of transition due to exposure to Western culture. This is reflected in the four clusters that reveal how young people are experiencing changes in their lifestyle and values, which can also be observed in other developing nations (Hahn and Kean, 2009). The "Independent Life Lover" and "Get Going Adopter" clusters are seeking to express their unique individuality through their distinct preferences, while "Confused Followers" are struggling to adjust to emerging modern India. "Disinterested Introverts" represent those who are unwilling to change their lifestyle and are jealously preserving their traditional way of living.

The psychographic differences among the identified clusters of youth were found to be statistically significant. The results of analysis reveal that all the four psychographic clusters of youth are alike in terms of importance attached to the three store sub-scales "reputation", "appearance and recommendation" and "service attributes", with the mean score being highest for "reputation" (2.89), indicating its relevance in store patronage. This finding is supported by other studies (Grewal *et al.*, 1998; Nguyen and Leblanc, 2001) that have established a positive relationship between store reputation and purchase intention and a high degree of customer loyalty. It can be inferred that irrespective of the target cluster, store outlets need to pay attention to these three factors.

"Independent Life Lovers" can be described as "innovators" (Rogers, 1995) or trendsetters who consider shopping a recreational activity that provides opportunity to express their uniqueness (Buttle, 1992; Dholakia, 1999). Therefore, store ambience and layout assumes great significance for them. They are quite similar to their Korean counterparts, who hold a higher independent self-construal (Hahn and Kean, 2009) and express their independence by searching for high-quality clothing products, consider shopping as fun, are fashion-conscious and patronise a certain brand or store that reinforces this belief and conforms to the expectations of their friends. They are very similar to the 'Trend Setting Loyal'' Generation Y consumers identified by Bakewell and Mitchell (2003), who are fashion-and style-conscious and exhibit an association with ''price/value consciousness''. In another study, Hansen and Deutscher (1977-1978) pointed out that those who enjoy shopping place more emphasis on low prices and attach importance to both advertising and sales personnel. Other studies have also pointed out that consumers are very price-conscious



with respect to branded products as well (Karmasin, 1994; Groeppel-Klein *et al.*, 1999) and they are becoming "clever and trendy" with excellent price knowledge to help them use it to their advantage.

"Get Going Adopters" are fashion-conscious and prefer a "wide variety of merchandise", but in contrast to "Independent Life Lovers" they are not brand-loyal. The store's cleanliness, layout and the availability of wide variety of merchandise tend to influence their selection of apparel store. They are quite similar to Generation Y "Recreational Discount Seekers" (Bakewell and Mitchell, 2003), who are fashion-conscious and think that it is fun to buy something new and exciting and are ready to purchase different brands in order to get variety. However, unlike them, "Get Going Adopters" do not like to spend much time on shopping although they do not find it an unpleasant activity either.

"Confused Followers" do not exhibit a desire for the latest fashion in apparel selection but seek the "availability of wide variety of merchandise brands" in a store. They enjoy shopping and consider it a recreational activity. "Convenience and entertainment" (Buttle, 1992; Dholakia, 1999; Berry *et al.*, 2002) and recommendations from others are important store selection criteria for them. "Confused Followers" appeared to be slightly confused in their responses. For instance, they exhibited moderate desire in being "considered fashionable", with least preference for dressing "in latest fashion" and buying "products that are new in the market sooner than (my) friends".

The "apathetic shopper" has been identified frequently in previous research (Stone, 1954; Shim, 1996; Bakewell and Mitchell, 2003). This study confirms the existence of such a segment in the form of "Disinterested Introverts". Young people in this cluster are very similar to the "Shopping and Fashion Uninterested" Generation Y segment (Bakewell and Mitchell, 2003). They are extremely indifferent towards the latest fashions and prefer to purchase apparel at low prices during sales promotion offers. They do not enjoy shopping and refrain from wasting time in this activity (Hansen and Deutscher, 1977-1978). They do not believe in brand switching for variety (Bakewell and Mitchell, 2003) and represent a small proportion (9 per cent) of the Indian youth population that resists new fashion trends and wants to perpetuate old styles.

### Implications

The study points out that Indian youth is fast emerging as brand- and fashion-conscious. "Independent Life Lovers" and "Get Going Adopters" constitute a substantial chunk of youth who are driven by the latest designs and styles in apparel (53 per cent) and constitute an attractive segment for the fashion boutiques and specialty stores. "Get Going Adopters" may not be the first to experiment with the latest fashions, but they do not lag far behind.

Modern marketers and retailers need to ensure that their brands and store find place in the "evoked set" of "Independent Life Lovers". The retail strategy needs to be suitably devised to attract this cluster, which tends to be brand- and store-loyal. They could be updated on emerging trends (by salespersons) and provided with fashion magazines detailing forthcoming designer apparel. Though they are price-conscious (price alert), they are supposedly willing to pay a higher price to purchase the latest fashionable dress provided they feel that it is being made available at a special (discounted) price. This strategy could be effective in building store loyalty as well.

The study draws attention to the recreational aspect of shopping for "Independent Life Lovers" and "Confused Followers" despite their different outlook on fashion. Retailers could take steps to build or improve upon the leisure aspect for these customers and instil a feeling of fun during the entire shopping experience. Store ambience could be used to lure these customers to spend more time in the store. Music, light and scent could help to induce feelings of pleasure and arousal. It could be beneficial to open the store on Sundays and provide an extended-hours facility during weekdays (Pan and Zinkhan, 2006). A wide variety of choice in non-fashionable apparel could be provided for "Confused Follower" youth.



"Get Going Adopters" are both brand-conscious and price-sensitive. Though they are not keen to spend too much time in store, they expect to "have a nice time". The stores that serve this segment could pay special attention to competent sales staff, the availability of wide variety in apparel, ambience and cleanliness. Designing a simple layout with provision for quick checkout to facilitate fast shopping could be considered retailers. It may be difficult to retain "Get Going Adopters" as they are not brand- or store-loyal. Sales promotion techniques and loyalty cards could be utilised to retain these customers.

"Disinterested Introverts" constitute the smallest group of buyers in this study and can be best described as "fashion-resistant". They are the most loyal amongst all the clusters and exert extra effort to realise their preferred choice. This group could be provided with a narrow range of non-fashionable apparel at discounted prices. Since they do not enjoy spending much time on shopping, reduced variety and quick checkout could help to speed up their purchases. A traditional store layout and ambience could evoke feelings of comfort and familiarity in them. Sales promotion techniques may be employed both to attract them and to build store loyalty.

# Conclusion

The study has successfully achieved the objectives of segmenting the Indian youth on the basis of psychographics, has pointed out the criteria adopted by different psychographic clusters in making store choice decisions, and has made significant contribution to both the retail industry and academia. It throws light on the lifestyle of Indian youth in tier-II cities and points out their criteria for store choice when making apparel purchases, thus equipping the retailer with adequate and valuable information to design tools to attract and retain young consumers. Moreover, it extends the current literature and provides a basis for further research. However, as the study was confined to the city of Lucknow, any generalisation to the Indian nation has to be made cautiously. Moreover, the use of students from educational institutes has its limitations, as it ignores those who are college and school dropouts. The scope of the study was limited only to psychographic factors, and demographic differences among the four clusters are not discussed. Further research may be carried out to understand the demographic makeup of the clusters and understand the media habits involving psychographic groups. The current study is limited to store selection criteria in purchasing apparel and may not be applicable to other products and services. Future research on store choice decisions pertaining to restaurant, mobiles, automobiles, movies, banks, sport clubs, entertainment parks, salons, etc., could be examined.

### Notes

- The classification of cities in India differs from sector to sector. Cities are classified into A, B, C and D based on the cost of living. Another classification segregates cities into major IT centres followed by second and third "rung" cities. The real-estate industry classifies cities into tiers I, II and III on the basis of the stage of development of real estate in these cities.
- 2. Hindi is the principal language used in the state of Uttar Pradesh.
- 3. \$1US dollar equals 48 Indian rupees (Rs) approximately.

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