Establishing psychological relationship between female customers and retailers: a study of the small to medium scale clothing retail industry

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ABSTRACT

Purpose - The purpose of this qualitative study was to investigate how young female customers establish psychological relationships with small to medium scale retail stores over time forming purchase intentions, actual purchase patterns and repurchase behaviour. Role of various customer typologies was also considered.

Design/methodology/approach - A case study approach was implemented to collect and analyse data where data was collected from 20 young female customers and 10 clothing retailers using purposive sampling via semi-structured interviews. Interviews with customers were conducted in a place of their choice such as in a coffee shop while data from retailers were collected in the retail stores. Both online and offline retail patronage was considered to incorporate the growing tendency towards online shopping. Results were analysed using thematic analysis.

Findings - This study managed to reveal a number of interesting findings on how female customers form and develop psychological relationships with clothing retailers over time that ultimately builds customer loyalty. Customer behaviour in pre-purchase, purchase and re-purchase stages can significantly vary according to their individual perceptions while they have a few favourite clothing brands that they frequently shop for. Preference for online shopping was found to be minimal, most of them enjoying in store experiences. Further, word of mouth and unique designs emerged as key contributors in establishing retail brand loyalty.

Practical implications - This paper provides better insights for clothing retailers and industry practitioners in understanding how customer perceptions affect clothing purchase decisions.

Originality/value - This paper contributes to the retail literature by emphasizing on various elements that should be amalgamated through proper synthesis to serve customers. The research is unique as it analyses customer behavior using a recreational activity model as opposed to marketing models to demonstrate how customers develop relationships with retail brands overtime.

Key words: Psychological relationship; Psychological Continuum Model; Purchase intention; Purchase behaviour

Paper type - Research paper

INTRODUCTION

Customer perceptions and behaviour changes should be understood by businesses since it is essential in creating and maintaining a sustainable advantage. Businesses cannot, and should not always expect customers to behave rationally (Elmaghraby et al, 2008), thus it is vital to pinpoint a wide range of factors that will assist to cater to an ever-evolving customer base (Jones et al, 2002). Only a few companies have succeeded in closely tracking such behavioural change of customers and enjoy the resulting benefits in terms of enhanced bottom lines and sustainable brand value (Kaplan and Norton, 2001). Thus, how customer preferences change over time is a key question that needs to be answered; which is factual for a wide range of industries. We believe that scrutinising customer perceptions and behaviour is a successful way of tracking customer preferences. Clothing as a product category is both interesting and advantageous to understand various customer perceptions and behaviour due to its inherit nature (Woodward, 2009; Reddy-Best and Pedersen, 2015).

The nature of challenges that an industry is exposed to play a key role in determining the level of attention to detail that should be present with regard to customer behaviour, an area that customer researchers have undertaken enormous amounts of time and effort to satisfy (O'Cass, 2004; Bruce and Daly, 2006; Erdil, 2015; Rootman and Krüger, 2017). From the perspective of retailers, increasing threat of substitutes, limited retail spaces to display a wide array of product assortment (Deng et al, 2016) and the inability to obtain retail space in high demand areas due to massive costs pose as barriers to trade (Cook, 2014). Above all, understanding and anticipating changes in customer behaviour takes a forefront (McNeill and Moore, 2015). A customer typology by Geuens et al, (2001) is a popular classification of shoppers/ customers that is widely used in attempts of exploring behavioural, situational and psychological qualities of customers. They classified shoppers into six segments as (i) convenience shoppers, who are customers who are primarily concerned about convenience of the shopping process and are willing to forgo other characteristics (Williams et al, 1978). (ii) Social shoppers, who use shopping as a way of fulfilling social interaction, networking and affiliation with peer groups (Tauber, 1995). (iii) Intense social shoppers, similar to social shoppers, customers in this category savor social interaction. They either shop in multiple small-scale stores or are likely to visit the same store very frequently (Williams et al, 1978). (iv) Experiential shoppers who discover new products, unique product demonstrations and store atmosphere make shopping experience enjoyable to this type of shoppers (Dawson et al, 2002). (v) Recreational shoppers prefers to spend increased time per shopping trip and are likely to make unplanned, impulsive purchases (Bellenger, 1980) and (vi) low-price shoppers who spend more than average time, these customers evaluate products in order to obtain the best bargains and cheapest prices (Williams et al, 1978; Shim et al, 1998).

While very useful, we argue that customer typologies should surpass the usual characteristics that each customer type is identified with and that it is important to identify a set of stimulus that can be used to influence their behaviour depending on what retailers have to offer. For this purpose, we base our study in the Sri Lankan small and medium clothing retail market since this market is an emerging one with more global clothing brands being launched, redefining fashion and disseminating a sophisticated perception about being 'fashionable' in the minds of Sri Lankan customers (Retail Intelligence, 2013). As a country that have been heavily urbanized during the past few decades, Sri Lanka is adopting clothing from different cultures; preferably Western, at a swift pace (Viranga Rathnayake, 2011). Further, we believe that a study based in South East Asia will add novelty to a growing body of literature since many clothing related studies have not taken place in this part of the world (Wickramasinghe, 2003).

Customers in various cultures perceive products in different ways; thereby their purchasing behavior will vary accordingly (Hansen, 2004; Yeniyurt and Townsend, 2003; De Mooij, 2010). In individualistic cultures, purchasing decisions of people are less likely to be affected by thoughts and viewpoints of others surrounding them while in collectivistic cultures abundance of concern is given to what is socially acceptable (Hofstede 1980; Hofstede and McCrae, 2004). This is specifically the case for more visible products such as clothing. Adopting fashionable clothing is not simple; as they have to pass through a crucial phase of social norms (Carter, 2003). Therefore, it is crucial for clothing retailers to properly realize social values and norms that exist in cultures at large in order to avoid uncertainty, ensuring that clothing they offer does match the general perceptions of the customers. We continue to ebb our focus by conducting the study on female customers since it is widely evidenced that this target market rather a profitable one as far as clothing is considered (Erasmus and Grabowski, 2013; Anesbury et al, 2017; Gopalakrishnan & Matthews, 2018). As a result, this study aims to answer "*what are the factors that clothing retailers can use to stimulate buying behaviour at pre-purchase, purchase and post purchase stages to understand customer related experience more effectively?*" and "*to what extent the knowledge of various customer typologies can support the above process?*"

Prior studies of similar nature have employed various models to evaluate the relationship between customers and retailers, Process Model for Customer Journey and Experience (Lemon and Verhoef, 2016), Consumer Decision Journey Stages (Vázquez et al, 2014) being two such models. However, none of the above models/theories focus adequate attention to the role that customer typologies can play in such relationships. Our study is supported by the theoretical framework of Psychological Continuum Model (PCM); a staged approach that is useful for analysing individual's involvement in a recreational activity. PCM is a framework originally designed to model upward and downward allegiance movements of sports fans considering different psychological relations (Funk and James, 2001; Taghizadeh et al., 2015). Even though the use of this model in the retail context is new, it can provide fresh insights in understanding the correspondence between customer preference and retail brand consumption. The model consists of four sequential stages namely Awareness, Attraction, Attachment and Allegiance and argues that the psychological relationship between a sports fan and a sports team builds itself progressively with each stage (Funk and James, 2001). Movements along the continuum depend on the psychological connection a sports spectator has with a sports team and his or her willingness to proceed to higher levels. The PCM model is depicted in Figure 1.

<<<Insert Figure 1 Here>>>

The rest of this research paper is organized as follows. Firstly, a critical appraisal of relevant prior research contributions is presented followed by the qualitative methods to operationalize the study. Then the results and analysis are presented along with managerial implications. Finally, the hindrances of the study are addressed including suggestions for future research.

LITERATURE REVIEW

Female customers as a profitable target market and cultural impact of clothing purchasing

Shopping for clothing can be either utilitarian or hedonic in nature (Jones et al,2006; Razzaq et al, 2018) where utilitarian values are formed as a result of making purpose-oriented purchases and hedonic values are associated with excitement and pleasure (Kim and Hong, 2011). Customers who concentrate on convenience facets are likely to prefer utility in shopping process while the ones who

see shopping as a recreational activity most likely demonstrate hedonic shopping values (Ribeiro Cardoso and Carvalho Pinto, 2010). While both types of values can be seen in clothing customers, prior research confirms that hedonic values are prominently seen in female customers where shopping for clothing is considered to be a recreational activity by many women (Chang et al, 2004; Tifferet and Herstein, 2012). Female customers usually reflect accumulated buying behaviour where clothing items are purchased more frequently and in increased quantities (Boujena, et al, 2016). Shopping behaviour of men is notably different to that of women (Bakewell and Mitchell, 2004). Men often spend limited time in clothing stores, make purchase decisions in an instant manner and generally are not interested in looking for more information, rather than making purchases based on the information already available to them (Banytė et al, 2015). The above characteristics are rarely seen in women, where they largely demonstrate opposite shopping behaviour to men (Melnyk et al, 2009). Thus, it is our understanding that clothing purchasing patterns of females can be vividly elaborated using the PCM framework. Understanding clothing shopping behaviour of women brings wider benefits for all types of retailers since women often shop for men as well (Hansen and Møller Jensen, 2009).

When inspecting existing customer research, it becomes apparent that abundance of studies relating to clothing retailing preliminarily has been conducted in Western nations (Zarley Watson and Yan, 2013). Asian cultures inherently differ from Western cultures (Schütte and Ciarlante, 2016). Particularly South Asia, with its popularity for vast cultural diversity has always been rich in traditional clothing styles (Hansen, 2004). Nonetheless, the region has also experienced severe modernization during the past decade, which has resulted in numerous challenges for small to medium scale clothing retailers to cater to an evolving customer base. Many scholars are not reluctant to rely on national culture characteristics in order to gain insights into customer behaviour as a result of helpful findings from such prior studies. Utilising Hofstede's (1983) cultural dimension of individualism and collectivism, Kacen and Lee (2002) conducted a multi country study in an attempt to confirm whether Caucasian customers and Asians customers reflect different purchasing behaviour.

Other models for customer purchasing behaviour

As mentioned previously with reference to a number of frameworks relating to customer behaviour, many scholars have attempted to provide insights to various factors that trigger pre-purchase, purchase and post purchase phenomenon. Among a number of theoretical models, the classical model of consumer behaviour can be considered as a fundamental model (Percy and Elliot, 2007). Consisting of five stages namely Opportunity recognition, Information search, Evaluation of alternatives, Purchase and Outcomes of purchase; this model is particularly suitable for clothing products as above steps can be clearly identified in relation to the customer perceptions. While extensively used and pragmatic; this model also has limitations as it assumes that all customer types as uniform. For instance, not all customers are interested in making purchases based on wholly informative grounds (Grewal et al, 2017). Further, many customers especially females tend to purchase clothing based on impulse (Mariani et al, 2017) where minimum information is searched and alternative products are not evaluated. Models such as Process Model for Customer Journey and Experience (Lemon and Verhoef, 2016) and Consumer Decision Journey Stages (Vázquez et al, 2014) also have been used by prior researchers for similar studies. However, we believe that this is an area that needs further research findings. Therefore, based on the gender factor and culture factor in customer behaviour models, we see a gap in existing literature that we attempt to address in this study. By mapping the stages of the PCM framework against the factors that can be used to encourage

clothing purchasing decisions, we attempt to identify how customers progress towards building and maintaining relationships with retailers as follows.

Awareness and attraction stages

The importance of using the correct product awareness techniques is much researched, however it continues to be vital in order to establish and maintain a healthy customer base (Nelson and McLeod, 2005; Malik et al, 2013). Ongoing retail trends assure that the advances in technology and globalisation has resulted in customers and retailers increasingly use online sources, former to acquire information and purchase products while the latter to market the products (Park et al, 2012). Particularly in social networking sites, the number of "likes" and content shares on social media sites' official pages serves as an indication of retail brand popularity (Sabate et al., 2014). Research has found effective ways in which retailers can keep their customers interested in their social media pages to influence purchase intentions (Ashley and Tuten, 2015). Increased use of images with fewer descriptions is preferred by many customers. Furthermore, event-related posts are less often liked in general (Malhotra et al., 2013). Making the website innovatively interactive with colour, sound and similar effects has proved to gauge the purchase intentions of customers (Wu et al, 2003).

Browsing products both online and offline is another popular method that customers engage in developing their awareness (Benhamza Nsairi, 2012). Online browsing has attained much popularity in recent years and studies prove that females are heavy users of social media compared to males (Thompson and Lougheed, 2012) and they spend significant time obtaining and comparing information about products (Cho and Workman, 2011). While customers are keen to be up to dated regarding new products, surveys also show that many customers have concerns regarding retailers using their browsing histories to serve advertisements (Johnson, 2013). Therefore, clothing retailers should be careful in conducting targeted advertising activities and ensure that customers are not dissatisfied in any way.

Benefits Word of mouth (WOM) can bring in acquiring new customers cannot be ignored (Trusov et al., 2009) concerning clothing; particularly in the form of opinion leadership and opinion seeking (Goldsmith and Clark, 2008). Opinion leaders often play a part in piquing interest in the minds of opinion seekers which in turn may lead to purchase intentions (Kang and Johnson, 2013). While many scholars have acknowledged this, WOM may be positive or negative (East et al., 2008). Findings of WOM studies reveal that some scholars have seen that customers are more likely to disseminate positive WOM compared to negative WOM whereas other studies suggest the opposite (Kamins et al., 1997; East et al., 2008). Further women are more receptive of WOM than men (Kempf and Palan, 2006). Quite interestingly, according to the findings of Kumar et al (2007) it is not the most loyal customers that spread WOM most often, it is the customers with relatively low purchasing values. Electronic word-of-mouth (eWOM), as a viral marketing technique, has seen rapid development in recent years which enables potential, actual and former customers to spread WOM using internet sources as customers tend to seek online recommendations prior considering purchase decisions (Huang and Chen, 2006).

Higher the product awareness, the stronger will be the intention to purchase, since customers feel that a known brand is more reliable compared to an unknown one (Chu et al., 2005). In PCM, awareness depicts the initial realisation of the existence of an object and the ability to distinguish between different objects. With increasing awareness, an individual may arrive at a conscious realisation that he or she is interested in or attracted to one object over others (Taghizadeh et al., 2015). Purchase

intention is the initial decision to consider purchasing a product or service based on the perception and need for it (Madahi and Sukati, 2012) and is considered to be a predictor of consecutive purchases. Attraction is defined as the distinct interest feature that is developed towards an object (Taghizadeh et al., 2015). It may be difficult to clearly distinguish the factors affecting clothing retailer awareness and interest, therefore we believe that it is safe to say that both stages collectively pique purchase intentions among customers.

It is important to note that at the awareness stage, customers do not feel a psychological connection to a specific clothing retailer; thus, the level of involvement is at its minimum. Even at the attraction stage customer preferences are not well established and durable (Funk and James, 2001). Consequently, heavy promotional activities should be in place (Rothschild, 1984) to stimulate sufficient interest in the minds of the customers as attraction often results from hedonic motives (Funk and James, 2001). As per above, factors that influence product awareness and attraction are the factors that influence purchase intentions, thus the awareness and attraction stages of PCM can be mapped against pre- purchase stage in the relationship between customers and retailers. Customers will progress with increasing involvement with each passing stage in the continuum as elaborated below.

Attachment stage

Once adequate awareness and interest is piqued, customers consider making actual purchases, where decisions are influenced by numerous factors. Meta-analysis conducted by (Roschk et al, 2017) provides evidence collated through 66 studies considering the effects of in store atmospheric stimuli. These stimuli are proved to affect purchase decisions of customers on a sub conscious level, even if the brand/store is less familiar to the customer (Morrin and Ratneshwar, 2000; Spence et al, 2014). To what extent the clothing retailers can use store stimuli to affect the purchase likelihood of customers is vital. In a study conducted using red and blue colours for retail environments revealed contrasting results where the customer purchase decisions are affected differently (Bellizzi and Hite, 1992). According to their study, tendency for purchases were high in a blue retail environment as opposed to a red retail environment. By contrast, a study conducted on a subcultural context shows that French-Canadian customers perceived improved product quality with warm colour décor while Anglo-Canadians preferred to shop in cool coloured retail environments (Chebat and Morrin, 2017).

How the 'curb appeal' of a store can help in formulating a positive relationship between retailers and customers is studied by a number of scholars considering the elements such as scent and music (Garlin and Owen, 2006; Morrison et al, 2011). Kaltcheva and Weitz (2006) concluded that in store shopping behaviour depends on whether the customers are task oriented or recreational oriented. While task-oriented customers are interested in the utility aspect of the shopping experience, recreational shoppers prefer to shop in environments that are pleasure arousing. Above findings indicate that all types of customers are not affected by same type of store atmospherics. Why it is very important for clothing retailers to understand which store atmospherics to concentrate on is that because it will prevent them from investing their resources on less significant aspects. There are also certain customers that consider price to be the most important factor in making a purchase while other customers form their decisions based on a combination of price and quality (Beneke and Carter, 2015). The study of Erdil (2015) confirms that price consciousness is seen as a deciding factor for some customers in apparel purchasing.

Attachment occurs when an individual has formed a stable psychological relationship with the recreational activity by obtaining direct experience thus, it is personalized in nature (Taghizadeh et al.,

2015). Funk and James (2001) describe the psychological relationship at this stage as more intrinsic than extrinsic. Following developing an interest in retail brands, customers consider engaging in financial transactions with them, thus the relationship becomes material. Especially females consider a number of factors before making a purchase decision and they prefer to spend more time engaging in shopping activities such as trying on different clothing in different outlets (Pan and Zinkhan, 2006); thereby attachment can be illustrated by actual purchase patterns.

The uniqueness literature evidences that individuals diverge to communicate their identity (Berger and Heath, 2007). Psychological studies reveal that individuals continuously attempt to be unique in realms that they perceive to be important (Ariely and Levav, 2000). Various types of consumers tend to adopt differentiation strategies (Tian et al, 2001) where some select products that may or may not be liked by the majority, to express their uniqueness. Others prefer unpopular brands as a way of distinguishing their choices from others (Knight and Young Kim, 2007). As a result, brand popularity may not necessarily be a factor that make customers to make purchases from a particular retailer. It becomes evident from prior scholars that the need for uniqueness is crucial among many clothing customers and studies show that females are more prone to uniqueness compared to male customers (Noble et al, 2006; Raajpoot et al, 2008).

A number of research attempts have been dedicated to study the hedonic nature of clothing customers (Joo Park et al, 2006; Xiao and Nicholson, 2013), thus the effects of impulse buying cannot be ignored in a clothing related study. Various prior studies have hypothesized that women engage in impulse purchasing significantly in contrast to men (Noble et al, 2006; Pentecost and Andrews, 2010; Rook, 1987). Prior studies have also considered customers engaging in shopping as a way of compensating for distress or negative moods where propensity for impulsive buying proves to be high (Babin et al, 1994; Otero-López and Villardefrancos, 2013). In other words, it is safe to say that impulse buyers demonstrate qualities of social and recreational shoppers. While retailers often adopt various strategies to encourage impulse buying; its frequency should be high if it is to generate significant financial gains (Mohan et al, 2013).

While the tendency towards e-purchasing is growing due to the ability to save time and money (Wu et al., 2013), women are found to enjoy social interactions in shopping more than men (Hasan, 2010). Men are more concerned with convenience in shopping and are likely to engage in online shopping than women (Cyr and Bonanni, 2005). Perceptions of risk also have a significant impact on online shopping activities where females perceive greater risks compared to males (Lian and Yen, 2014). Some retail brands consist of online sales alone; without operating physical stores. Prior studies indicate that it is very difficult to gain consumer trust for such retailers due to restrictions in accessibility (Yoon, 2002) where customers do not have the ability to touch and feel the merchandise and this leads to hesitations in purchasing (McCabe and Nowlis, 2003; Puccinelli et al., 2009).

The degree of direct association with the customers at this stage provides opportunities for retailers to observe and experience actual customer behaviour, which is not available during former stages. Availability of systems to capture customer feedback is salient at this stage (Verhoef and Lemon, 2009) and the degree to which retailers make improvements to the store atmosphere; product range etc. based on feedback may be a deciding factor for customers to visit them in the future (Too et al., 2001). Above literature evidences the importance of the level of attachment the retailers should maintain with the customers in order to make sure the customers visit their stores. As such, for this research we consider this to evaluate the factors that affect purchase stage.

Allegiance stage

The final stage in the PCM is Allegiance, which represents the pinnacle of the continuum and is impactful, durable (Funk and James, 2001) and corresponds to the loyalty a fan has to a recreational activity. Once the customers establish a strong and consistent relationship with the retailers it reflects allegiance; which is primarily fulfilled through repeat purchases. Store loyalty is not habitual (Tam et al., 2009) thus repurchase intention or repurchase significantly depends on prior experience of actual purchases. Multi-store loyalty is not an exception across many industries (Bustos-Reyes and González-Benito, 2008) and is common in clothing retailing where customers are often loyal to a several clothing stores as opposed to one. Thereby, where many substitutes exist, store loyalty should be assessed relatively; by the preference for one brand in comparison to another (Dick and Basu, 1994; Møller Jensen, 2011).

Females indicate higher retail store loyalty compared to males (Stan, 2015) and a study revealed that women are more likely to hold loyalty cards compared to men (Worthington and Fear, 2009). Satisfaction has the strongest impact on repurchase behaviour since customers tend to make decisions regarding subsequent purchases heuristically (Frank et al, 2014). However, the effects of loyalty can deteriorate over time if an abundance of substitutes are available from competitors or simply due to boredom and a need for variety over time (Huy Tuu and Ottar Olsen, 2013). Thereby continuing to keep the customers interested in their stores is a challenge faced by many retailers.

While current purchases may be based on knowledge of the retailer, trust plays an essential role in determining the level of future purchases (Veloutsou, 2015). Negative experience as well as negative WOM with a particular retail brand may prevent or reduce future purchases (Amini et al., 2012). Despite many retail organizations offering loyalty programs, most have not been successful due to various limitations and they do not generate profitable results (Berman 2006; Nunes and Drèzestan, 2006). It is expected that with the longevity of a customer-brand relationship, the overall profitability will improve; however, studies claim this to be contradictory in certain situations (Reinartz and Kumar, 2002). Therefore, it is vital to understand the degree of self-selection and the extent to which store loyalty is enhanced by loyalty schemes since all customers may not be equally driven by benefits offered by such programs (Leenheer et al., 2007). The limitations identified in loyalty programs should be given increased attention in order to receive more benefits from them as highlighted in various studies (Berman 2006).

Repeat purchase is an essential aspect that interests retailers as it directly contributes to long term financial performance (Reichheld and Sasser, 1990). PCM emphasizes that loyalty is a complicated phenomenon which cannot be understood by mere attendance (Funk and James, 2001); thus, a customer visiting a retail store a few times should not be categorized as a loyal customer. According to the above, retailers should always take steps to maintain adequate allegiance with the customers in order to make sure the customers visit their stores. In our research, above scholarly findings ensure that they are vital to assess the repurchase behaviour of customers.

The principal element that is confirmed by the above compilation of extant scholarly evidence is that while most researches have studied the factors that stimulate customer purchasing decisions, the amount of studies that have looked at these factors in amalgamation is still at a minimal. The main focus of this study is to inspect how different factors that trigger pre-purchase, purchase and re-purchase develop overtime and work in synchronization in a retailer environment. The ultimate objective of the resulting relationship between the customer and retailers is to establish strong retailer loyalty.

METHODOLOGY

A qualitative method with a case study research design was employed for this study where research subjects were the units of analysis, i.e. cases. Such research method is deemed to be most appropriate considering the need for in-depth analysis of customer perceptions which is not possible through quantitative data (Opdenakker, 2006) since qualitative data allows more comprehensive information to be revealed (Saunders, 2011). Further, previous scholars have largely adopted quantitative methods for similar research regarding the subject; therefore, the need to qualitatively assess this area of study exists (Goldsmith and Clark, 2008; Wade Clarke et al, 2012).

In-depth/semi-structured interviews were used for data collection since it is the most appropriate and effective method considering the nature of the study. The interviews were open-ended and flexible in nature; with the intention of achieving rapport (Cohen and Crabtree, 2006; Bryman and Bell, 2015). Interview questions were influenced by a number of prior research instruments used by scholars such as Cheng et al (2008), Knight and Young Kim (2007), Noble et al (2006) and Radder and Huang (2008) in developing the interview questions for the extant study to ensure validity (Saunders, 2011; Leung, 2015). Interview questions were prepared based on the four stages of the PCM model i.e. focusing on identifying factors that prompt awareness, attraction, attachment and allegiance to clothing retail brands.

Participants were chosen purposively where respondents who were likely to contribute with rich information were selected to give greater acumen to the research purpose, thus the sampling method used was purposive sampling (Bryman and Bell, 2015). The sample comprised two sub- samples. The first sub- sample consisted of 20 female customers within the age group of 20-30 years who demonstrate interest in clothing and who frequently interacts with other individuals on a social setting, such as a professional or educational environment on a daily basis where personal presentation is important. Participants who are employed in different industries and represent various positions in an organization were selected for interview purposes to ensure improved versatility of results (Morse, 2016). Since versatility is ensured in the chosen sample with regard to age, occupation and position, it was decided that a sample of 20 female customers will be adequate. Further, since interviewing customers is inherently time consuming, this sample size was justified. All customers are resident in Colombo, which is the capital city of Sri Lanka. A list of customer details is provided in Table 1.

<<<Insert Table 1 Here>>>

The respondents in the second sub- sample consisted of 10 selected clothing retailers in Sri Lanka in order to gain information regarding customer feedback as well as other efforts to satisfy their customers. Retailers who sell different types of clothing items including footwear and jewellery were selected to build a diversified response portfolio. All retailers are located in Colombo while Retailer C and Retailer D have branches in other regions. Seven out of ten retail brands exclusively cater to females as their target market. A list of retailer details is provided in Table 2.

<<<Insert Table 2 Here>>>

Prior to the main study, a pilot study was conducted using the interview questions prepared where three customers and three retailers were interviewed in order to test the adequacy and discreteness of the questions to serve the research purpose. No questions were revised or omitted following the pilot study as no participant expressed any unfavourable concerns about any question. The interviews with

selected customers were conducted face-to- face in a relaxed environment according to the choice of each respondent, such as in a coffee shop; to facilitate a smooth flow of conversation where interviews spanned around 30-40 minutes on average. The interviews with retailers were conducted according to their availability and convenience, through face-to-face interviews in their respective retail stores. A separate instrument was used for the interviews with retailers that is different to the one used for customers. The number of questions directed to the retailers was fewer compared to customers and much elaborative responses were not expected due to the limited time granted for the interviews by them. Interviews with retailers lasted between 15-25 minutes on average.

All the interviews were conducted by a single researcher to maintain uniformity and were recorded (participants were informed that the interviews would be recorded and any one of them did not express objection towards it). Participants were encouraged to share their opinions by engaging them in conversation and follow-up questions were posed where the researcher felt the need to clarify interviewees' statements. Any participant was not forced to reveal information under any circumstances and the criteria for conducting interviews were transparent and subject to their willingness to contribute. Factual names of the participants are not mentioned in any section of this study, having been replaced by fictitious indicators. The codes were developed and used as an identifier to indicate the summarized meaning for data presentation and analysis. The interview questions were divided into the four stages of the PCM and themes emerging relating to each stage is identified and specified with a code. Thematic analysis was employed for data analysis to identify and analyze obtrusive patterns (Turunen et al, 2013) after data from both sub-samples were transcribed and coded independently; allowing themes to emerge. The data collected managed to reveal interesting opinions and various purchase patterns of female customers.

RESULTS AND DISCUSSION

Results are presented for the two sub- samples along with the interrelationships between them and participants' quotes are used to reflect transparency of findings. Each participant is assigned an identifier as 'Customer' or 'Retailer' depending on the sub- group they represent, along with an alphabetical letter to recognize them separate from one another; such as Customer A and Retailer A etc. Where a customer mentioned a retail store name that is a participant in this study the same retailer identifier from the retailer sub- group is used to disguise the factual store name mentioned by the customer. Where a customer referred to a retailer that was not a part of the present study, the respective name is replaced by the phrase 'Retailer name withheld' for ethical purposes.

Factors affecting pre-purchase decision among female customers

Customers described a number of personal experiences that included ways in which they became aware of certain clothing retail stores that resulted in a purchase intention. Most commonly, retail brand awareness comes from digital advertising tools such as social media sites (Kim and Ko, 2012) and young females increasingly depend on such sites to educate themselves regarding new clothing styles introduced by their preferred retailers as well as newly launched clothing retailers.

> I have liked all my favourite clothing brand Facebook pages and get updates and I check
> them most of the time. It is really easy that way because we don't have to wait till we go
> to the shops and see what is new. (Customer D)

The above statement provides a good example that convenience is not solely a customer typology, but a characteristic that many customers seek where they want to know about the latest clothing items with just a 'click'. Since online sources act as the first interaction point with the customer, retailers

prefer to engage in rigorous advertising with the intention of capturing as many as customers as possible before competitors do (Eisenmann, 2006).

From the perspective of the retailer as well, research questions relating to advertising strategies were inquired. Since advertising is a major contributor for building brand awareness, such strategies should be significantly effective to take root in the mind of the customers (Keller, 1993; Radder and Huang, 2008). The type of awareness strategies where the uniqueness of the product offering is glamorously advertised such as by Retailer I are likely to result in a competitive advantage by creating a lasting memory in the minds of the customers (Hinestroza and James, 2014).

> We are a newly launched clothing brand and our launch was extremely successful with many customers visiting us. And we think this success mainly depend on our initial advertising strategy. We advertised on everything like television, newspapers, magazines and online. Especially social media sites because those are the most effective now. And we advertised what we offer, we are not just a clothing store, we are a department store at the heart of the city. We have a sweets corner, a cafeteria and even a book corner. So, it really created hype in the market. (Retailer I)

By emphasizing on special features such as the cafeteria and the book corner, the retailer attempted to convince the customers that it is not just another clothing store, but they offer one of a kind experiences. While answering questions regarding store awareness Customers B, E and P mentioned that they thought that Retailer I's initial advertising strategy was very effective and that made them eager to visit the store, indicating the potent relationship between advertising and establishing a strong retailer brand name.

It is apparent form the findings that some customers are excited to visit a new clothing store as soon as they hear about it, while others prefer to wait for a recommendation from a friend or colleague (Liao, 2012). This is largely consistent with previous findings where WOM is particularly considered important by some customers (Goldsmith and Clark, 2008). However, eWOM did not emerge as a strong contributor for purchase intentions where customers mentioned that they prefer to receive recommendations from close friends/colleagues as opposed to views posted by strangers on internet sources. Many customers recalled experiences where they refrained from visiting certain clothing shops for a significantly long time based on unfavourable feedback from other females. The below customer statement indicates the importance of word of mouth in getting to know new clothing retailers.

> I normally wait to hear first-hand experience from friends who went to a new store before going and see by myself. But it should be close friends that I know her sense of style and that it's similar to mine. So if they recommend, especially that the quality is good and the clothes look fabulous and uncommon then I will go and see for sure. When I think about it the shops that I buy clothes regularly, most of them I have gone there based on word of mouth advice from friends. I think it's true that word of mouth is the best form of advertising. (Customer C)

While advertising strategies are of much use, even some retailers expressed views that they do believe that positive WOM is a fool- proof method for potent store awareness. Retailer H believes that WOM is essential for them to acquire new customers due to the unique nature of their clothing offering. Retailer D expressed a similar opinion that they conduct minimum advertising, however have been

successfully in business for the last 25 years with positive WOM as a main contributor to their success.

For some customers, awareness and interest is better stimulated by physically seeing a new clothing store. If the store is able to seize the attention by means of an attractive display of clothing; this may lead to purchase intentions among customers (Krishnakumar, 2014). Even a relatively less known brand may become registered in the minds of customers subconsciously, if it is situated in a favourable venue, thus its location itself may considered as a competitive advantage (Mooney, 2007). Thus, our findings confirm the store exterior design continues to play an important role in purchase intentions, which is consistent with prior findings (Yüksel, 2009).

High traffic locations, high income areas and shopping malls are considered favourable locations for retail space. However, retail spaces in attractive locations are highly expensive due to massive demand, thus sometimes may not be affordable for small scale retailers.

> I see a clothing shop every day on my way to work and kind of liked their display. It's a small shop and I haven't heard of it anywhere before. But maybe because I see it every day it kind of got into my head. And I thought their display is nice and unique. So one day I decided to go and see their collection. I have bought quite a few clothes from there now. That is not the first time I have done that, I have done that earlier too with some other shops. It's nice to walk in to a totally new store once in a while. (Customer S)

The customer mentioned that the store was not one that she had heard of before through advertising methods; her decision to visit the store was purely based on the excitement she felt by viewing its merchandise display. Customers F, K and Q shared similar experiences regarding visiting new clothing stores. Prior research explains that store window type and outlook of a store notably affect store entry decisions (Yildirim et al., 2007). Thus, a retailer with good store exterior design situated in an attractive location has an obvious advantage. Therefore, for physical stores, location serves as a form of awareness strategy as explained above.

Customers' interest in following a clothing brand and their desire to receive up- to- date information about them result in purchase intentions (Park et al., 2007). Time to market is essential in the clothing industry where fads and fashions make products out-dated within a limited time span. Therefore, retailers must know how to keep the customers continuously attracted to their products.

> I love (retailer brand name withheld) they add lots of clothes to their store all the time and they have really good themes from time to time, recently they had a theme about medieval style clothes. When I saw that on Facebook I was so excited to go check more clothes. And I remember when the movie 'Great Gatsby' was launched they had a Gatsby theme too for party wear. I am sure any other brands don't come up with things like this. They know how to keep people excited. No wonder their shops are always crowded. (Customer P)

Using themes from different sources such as history and movies and combining them with contemporary clothing is seen as very enticing by customer P. Her response clearly demonstrates the traits of experiential customers who are willing to try out new clothing styles. It is evident by her response that she clearly sees the differentiation of this particular retailer compared to others. Customer J and Customer O mentioned similar perceptions regarding the same retail brand.

> We are popular among Sri Lankan customers for our unique style. We use Sri Lankan batik designs for our clothing. There are many other places that provide international style fashion and that is too common. Why we are different is we are using our own traditions to design fashionable clothing. Our customers really like our products. Earlier we did only outfits, but now we do footwear and accessories too. We get lots of inquiries about prices of our products every day and many people are commenting on our Facebook page saying that our clothes are so nice. (Retailer J)

The above statement by the retailer indicates that their attempts to differentiate themselves from competitors by utilizing domestic craft work designs for modern clothing is deemed to be very successful. The interviewee further mentioned that they use to continue to add new products to keep their customers excited. Such timely replenishment of products assist to keep the customer base excited with new products and also limit their reasons to visit similar competitors (Jakpar et al., 2012; Schmitt, 1999). Retailer J believes that their competitive advantage of being unique assists them in keeping existing customers and attracting new ones.

Irrespective of whether the retailer caters for a specific clothing category such as Retailer J or for the mass market, businesses should always keep the customers interested in their products. Retailers receive cues regarding purchase intentions when customers inquire further details such as price, in addition to the details available online. While an actual purchase cannot be guaranteed following such inquiries, on time response is vital in order to build a good relationship with customers and encourage actual purchase transactions (Ladhari, 2010).

Figure 2 depicts the main factors identified through the responses that are essential for retailers to have in order to pique awareness and interest in the minds of the customers. Convenience factor can be seen as a critical factor that has to be properly facilitated in order for customers to clearly understand the variety of options available for them. This finding is consistent with prior studies where convenience is hypothesized to be a vital factor (Jasper and Lan, 1992; Napompech, 2014). Characteristics of experiential shoppers also can be seen in some customers mainly due to the excitement and interest in visiting new clothing shops.

Factors affecting purchase decision among female customers

While the above factors play a role in considering a purchase decision, conversations with customers revealed numerous factors that they consider before making an actual purchase and what are the relevant reasons behind them. Occasion or venue of wearing and comfort are the most commonly mentioned factors across the customer sub- group. Perceptions of suitability of clothing according to the occasion depend on individual personality and cultural norms; however, common opinions were also observed in collected data. The following response from Retailer A further confirms the general preference of young females regarding how various colours and styles of clothing become appropriate depending on the occasion of use.

> Especially for office wear lot of customers go for light colours and also they like long sleeved buttoned outfits without cluttered looks. For casual wear we try to go for a wide range of colours. And lately we add a lot of floral designs because that is in trend now and customers asking for them. It always depends on what is in style. (Retailer A)

As far as comfort is considered, tropical weather in the country plays a significant role in the choice of clothing materials (Johnson, 2009). Clothes made from materials such as cotton, linen and rayon are much preferred over silk and synthetic (Behera, 2007). Comfort becomes a deciding factor especially in footwear selection where excessively high heels are not being purchased purely based on the fear of health hazards. While many females admitted that footwear with high heels look more feminine and attractive (Morris et al., 2013), they prefer to purchase medium sized heels for the ease of wearing. Research indicates that 60% of women suffer from foot pains and pathologies as a result of wearing uncomfortable footwear (Branthwaite et al., 2014).

Concerns about uniqueness of clothing emerged from many responses. Customer D and Customer Q said that they do not mind seeing someone else wearing the same outfit as them to a particular venue or an event. Their view is that two females wearing identical clothing continues to look different based on their body shape, skin colour and other physical features. However, all the other customers expressed views on their dissatisfaction with seeing another female wearing the same or similar clothing as them. Such experiences were not rare among some other customers as well; and they described them in similar terms to Customer A.

> Retailer E is really becoming common now. Last week I went there and I saw three outfits that I have already seen my friends wearing for work! There was a blue top that I saw one of my team mates wearing last week! If I also bought the same thing and we both wear it on the same day that would be so embarrassing. I know it's just a psychological thing but I won't be happy about it. That day I decided I really need to be careful about buying clothes from there. (Customer A)

Level of impulse purchasing behaviour emerged as another vital factor through responses and should be considered when assessing customer purchase patterns. It is clearly evident that some females exhibit characteristics of impulse buyers while others are less likely to.

> I consider a lot of things before buying a dress. Like the material, if it is durable and whether it is stylish. Also it should be worth the price I'm paying for it. If I'm not satisfied with those things, I will not probably buy. I don't buy clothes just to fill my closet. Last month I saw a beautiful pair of white heels with red roses printed on it. I really liked it but felt that it wasn't worth the price because I can only wear it to a white or red outfit. So I didn't buy it. (Customer T)

The above experience of Customer T indicates that she initially developed a purchase intention for the footwear, however refrained from making the purchase after analysing the costs and benefits of it; thus she is less likely to be an impulse buyer. Long term orientation especially considering the durability of clothing purchased can be considered here since some customers explained how they refrain from making purchases only based on initial excitement. Hofstede's national culture framework shows that Long term orientation is moderate in Sri Lanka ((Hofstede Insights, 2019).

On the other hand, consistent with prior studies, impulsive purchasing proved to be a common phenomenon (Park et al, 2012) in clothing shopping among some customers.

Impulse buyers admitted that they often regret their purchase decisions later on when the initial excitement of the purchase has worn off (Hoch and Loewenstein, 1991; Olsen et al, 2016). Customer K said that she visits her favourite footwear store almost every month and each time she purchases at

least two pairs of footwear. She further explained that she is not as tempted to shop for other clothing items as much as for footwear.   Customer J expressed a similar view where she mentioned that she likes to own as much as footwear as she can. Therefore, at times, impulse buying behaviour may depend on type of clothing as well; when involvement with a product category is high, it signals a high possibility of such behaviour (Jones et al, 2003).

These results do not indicate that certain customers always purchase clothing based on impulse and others do not; it depends on the specific situation (Dawson and Kim, 2010; Joo Park et al, 2006). Thus, according to our understanding, it may not be accurate to conclude that these female customers are recreational shoppers; rather it depends on the clothing store and the clothing item. However, in general, it can be summarized that some tend to show greater impulsive buying characteristics compared to others. Research shows that retailers can adopt various methods to facilitate an influx of impulsive customers into retail spaces. Discounts and special offers are the most widely employed method of vitalizing purchase patterns. This is consistent with previous research which has proved that merchandise on sale has a higher possibility of being purchased impulsively (Kacen et al, 2012). Furthermore, product arrangements such as special display (Abratt and Goodey, 1990) and cross merchandising (Moayery et al, 2014) have proved to be positively correlated with impulse purchasing behavior.

> We have clearance sales at least about four times a year, sometimes even more. We target festival times and give really good discounts. Our customers are very happy about this and our store is completely crowded on sales days. (Retailer E)

While the majority customers are enthusiastic about special offers, a minority i.e. Customers B, K and O claimed that their decisions to purchase are seldom stimulated by such offers. They argued that discounts are given for clothes that are left in the stores for a long time, thus they are probably out-dated in style. Thus, they are not particularly interested in special offers and discounts; rather they tend to purchase based on their preference. Store layout, the way clothing is arranged and presented also emerged as contributing factors for purchase decisions evidencing the significance of overall store ambiance. Customers especially mentioned the inadequacy of fitting rooms in many clothing shops and that it is inconvenient to shop during festive times due to time wasted standing in long queues to try on clothes. Adequate parking space is another vital factor that customers required from retail stores. Customers B, E, K and N mentioned that they do not prefer the type of music played in certain retail stores. While offering a unique collection of clothing, it is also important that retailers pay attention to factors that customers are exposed to in stores such as music and adequate spacing so that these factors positively complement purchase decisions.

> I really don't like the music they play in Retailer E; it's kind of too loud always! There are clothes are very good, but I don't usually stay around for a long time looking at them (clothes) because the place is very crowded always and there is very little space; and of course the music. (Customer K)

If the customers spend more time in a store browsing various products there is a higher propensity to purchase something impulsively (Jones et al, 2003). As explained by Customer K, if the store ambiance is not sufficiently pleasant and convenient, customers limit their time spent browsing clothing items. Similar findings can be referred to studies done by (Skandrani et al, 2011; Wong et al, 2012). The prominence of convenience in the shopping process is proved to be critical in this stage as well by the responses received. Questions relating to e-purchasing were asked since the trend towards it is a rising one (Chou et al, 2015; Hansen and Møller Jensen, 2009). Apart from Customer H who

has made a few online purchases from a clothing retailer, all customers expressed non-enthusiastic concerns regarding buying clothing online. Among them are customers who engage in online shopping for products such as books and electronic items; however, they do not believe that clothing and online shopping are compatible. Consistent with much previous research, the inability to touch, feel and try on the merchandise create barriers for the same (Puccinelli et al, 2009).

> My concerns on buying a dress or a footwear are would this dress fit me nicely, would size be enough and material worth the price. Some dresses look very nice online; but doesn't look that great when you see it for real and try them on. I am not entertained to spend money on something that really doesn't fit me. I have heard some of my friends ordering clothes online and have received items of completely different sizes and colours that they have ordered. (Customer L)

As per above, negative word of mouth from other customers who have purchased clothing online discourages potential customers. Customer L further explained how disappointed her friends were about their decisions to purchase clothing online when they were not happy with the product they received and that was why she decided that she will never consider e-purchasing clothing. Many customers said that they had experienced instances where they realized even two similar clothing items of the same size measure are not identical in fit, thereby size can be problematic in purchasing clothing online. One point of view that can be considered here is the above findings reflect the level of uncertainty avoidance, which may be explained via national culture characteristics. According to Hofstede, uncertainty avoidance prevails at a moderate level in Sri Lanka (Hofstede Insights, 2019).

On online platforms clothing is displayed on mannequins or fashion models to obtain a gracious presentation where their perfectly proportioned bodies complement the outlook of the garments (Kim and Damhorst, 2010). A female may be satisfied with her body shape if it is similar to the perceptions of the ideal, in which case she may not see many differences between her body shape and the fashion model (Posavac et al, 1998). However, women are generally more dissatisfied with their bodies compared to men (Furnham and Calnan, 1998; Tiggemann and Lynch, 2001); thus, if customers feel that their body is significantly different to ideal body shapes they find it difficult to rely on the presentation of clothes online (Kim and Forsythe, 2008).

> Anything will look good on a tall and thin model, but it is not the case for everyone. You should know how to dress your body type. Everything will not look on everyone. And another thing I have seen is some shops import clothes from other countries and they display these clothes on their online sites where foreign models are wearing them, especially very fair ones. Their skin color is totally different to ours, and it's hard to imagine if they (clothing items) will look good on our skin colour. (Customer N)

On the contrary, irrespective of the fact that the majority customers were obtrusive about their decisions not to purchase clothing online, Customer E, G and S agreed that they may consider purchasing online in the near future. However, this is provided that they had already visited physical stores of the retailers a number of times and are familiar with the product offerings and quality. Amongst the Retailer sub- sample all retailers apart from Retailer H and Retailer J conduct online sales.

In order to reduce the reluctance for e-purchasing, more details of the clothing items could be listed on websites. Many online platforms only mention the size; therefore, if other aspects such as the length of the clothing, waist size measurement, exact colour and material could also be provided,

online sales may increase, since in the absence of physical products customers seek more information to arrive at informed decisions (Demangeot and Broderick, 2010).

Figure 2 summarises various factors identified as vital to ensure sufficient influx of female customers into retail stores. For many of these elements to be present, retailers should take special consideration regarding the variety in the product assortment (Park et al, 2012; Raajpoot et al, 2008) and the frequency of product replenishment (Al-Zubaidi and Tyler, 2004; da Silva, 2015) in order to ensure that sufficient product choices are avaible to the customers.

Factors affecting re-purchase decision among female customers

Once customers continuously experience favourable interactions they tend to visit the same retailers over and over again. All customers except Customer I and Customer S claimed that they have a few favourite clothing retail stores that they frequently visit and show a strong tendency to make purchases from them rather than from relatively unfamiliar shops. The main reasons given were that the clothing offered by these retail shops is coherent with their personal style, and is of fine quality.

> I have about 5 or 6 shops and I usually buy from them. They have my 'type' of clothes. Their quality is good, comfortable and looks good on me. I get a lot of complements when I wear them. Some clothes are a bit expensive; but it's worth it. Once in a while I try out different brands, but most of the time I end up going to my favourite shops. (Customer M)

Since customer satisfaction is the most important element for repurchase intentions (Mittal and Kamakura, 2001; Yi and La, 2004), retailers must have systems in place to acquire customer feedback on a continuous basis because customer preferences change overtime. Retailer B shared their experience as to how responsive they are to the needs of their customers. Sales manager of Retailer B further mentioned that they have been in business for the last 20 years and they still have loyal customers who were with them at the origination of their store. Loyalty cards are commonly used to foster store loyalty (Meyer-Waarden, 2007); however, it is also apparent from the responses that as with discounts and other special offers, all customers are not equally tempted by loyalty programs which is consistent with previous research (Allaway et al., 2006).

> I have one loyalty card from a clothing shop and honestly I don't even know how that works, and what the benefit I get from that is. When I buy something from there I give my loyalty card to the cashier, that's it. I guess it has some points redeem system. But I don't think the benefit is that large because I have never seen a big price reduction. (Customer R)

With such an explanation it is difficult to see why the customer would be much tempted to use the loyalty card. Circumstances such as lack of awareness of the benefits offered or not having the loyalty card at the time of making purchases result in giving minimum benefit to retailers (Berman, 2006). It seems that loyalty schemes that are easy to understand and provide discrete benefits are likely to be preferred by customers. Whilst customers establish loyalties towards selected retailers, circumstances where breaches of allegiance can occur as well. Retailers must be mindful about instances that can result in a loss of customers directly or indirectly. Below experience by Customer Q provides an example of loss of loyalty.

> I used buy party wear from (Retailer name withheld); their dresses are expensive but kind
> of pretty. Sometime back I bought a black dress and after sometime I saw the same dress
> in EBay for about one third of the price I paid! I was so angry. After that I stopped buying
> any dress from them and I told my friends as well. It's so not worth it! (Customer Q)

Having discovered that she could have bought the outfit more cheaply online, the previously loyal customer may have indirectly affected the purchase decisions of her friends through negative WOM when she shared her experience with them. Thus, retailers should be vigilant to avoid such venturesome circumstances; otherwise they can damage their reputation and risk losing loyal customers (Suomi and Järvinen, 2013). Some of the other customers also explained how they have encountered situations where they are mindful about purchasing clothing from certain retailers based on unfavourable experiences described by their friends. Factors identified as prominent in each stage of PCM is depicted in Figure 1 where how the relationship between customers and retailers progress through stages of pre-purchase, purchase and repurchase stages. Evaluating the above findings in the light of customer typologies, it can be concluded that characteristics of different typologies did emerge from the responses. According to Figure 2, personal preferences of customers, quality of clothing and the effectiveness of loyalty schemes is proved to have the principal contributing factors for a long-lasting relationship with customers. As a result, it becomes apparent from this study that despite customers reflecting characteristics that can be mapped against various typologies, if retailers can successfully identify and utilise the factors discussed, advantages can be gained in terms of higher revenue and strong customer loyalty.

<<<Insert Figure 2 Here>>>

MANAGERIAL IMPLICATIONS

Findings of this study affirm a number of characteristics that young female customers demonstrate in their clothing purchasing behaviour, which clothing retailers can utilise to achieve a competitive advantage. Taking after many past studies, customer engagement is at the forefront where regular communications and interactions are essential to stay the first choice of customers (Bishop Gagliano and Hathcote, 1994; Verhoef et al, 2010). This way, clothing retailers are able to successfully cater to all types of customers. We are also aware that it is not sufficient to solely identify a set of factors that can affect purchasing behaviour, these factors have to be properly synthesised with each other. This is the reason we decided to use a model that shows how a connection can be built overtime, since it is difficult for customers and retailers to proceed for higher levels without successfully completing the preceding level.

Findings continue to suggest retailers to give special attention to discount and loyalty scheme criteria since these may not be viewed as positive by customers at all times. Major discounts and granting discounts frequently are perceived to be an indication of slow moving inventory by some customers. If retailers can take steps to ensure that the existing customers spread positive word of mouth about the clothing items purchased by them, this is rather advantageous in acquiring new customers cost effectively.

Among favourite retail brands mentioned by many customers were the ones that only cater to females and these stores are preferred by many women as opposed to generic stores that sell clothes to both men and women. Even with females as their target market some retailers have further narrowed their niche into specific categories such as footwear or jewellery. Growing demand for these product categories affirm that these are profitable customer segments that can be exploited to generate more

profits (Childs, 2014; Ojeda-Gomez, 2007; Martínez-Mora and Merino, 2014). In particular, retail stores that specialize in making jewelry using precious stones are likely to enjoy growing margins due to the increasing demand (Suneetha and Megharaj, 2016). This seems to be quite successful in acquiring a dedicated customer base since an increased variety can be offered within the selected category. Since the conversations with customers have affirmed that store atmospherics can decide the amount of time spent within the clothing stores, retailers can greatly benefit if they accommodate a soothing shopping atmosphere.

An interesting point noted is that the reluctance of customers to consider purchasing clothing online, despite the steady growth in online shopping. This seems to be an area where the convenience aspect is less relevant. Even though the degree of online sales may be less significant compared to physical store sales at present, variations in this combination may be seen in the near future. Thus, retailers face a tough decision as to whether to invest in opening more physical stores or to invest in website and social media site related development. Further, this study evidenced the importance of online platforms in forming clothing purchase decisions where many females regularly check such platforms to obtain information of new clothing. All the clothes available in a physical store are not generally displayed online in order to reduce the cannibalisation with offline sales. Here, the store managers should be very careful in determining what products should be displayed online, since these products may be a key reason that customers decide to visit the offline stores to purchase them.

CONCLUSION, THEORETICAL AND MANAGERIAL CONTRIBUTION

This study attempted to assess how young female customers form purchase intentions, actual purchase and repurchase decisions by establishing relationships with small to medium clothing retail shops over time. We identified a number of reasons that retailers have to consider in arriving at marketing and selling strategies to maintain a steady customer base, thus successfully answering our main research question. It is difficult to maintain loyal customers without proper evaluation of stimuli that lead to such loyalty; therefore, insights into customer decision making should be continuously acquired and acted upon.

The findings of this research can be preliminarily applied by clothing retailers and industry practitioners to better realize the types of marketing strategies they should use to acquire female customers and selling strategies to serve them by understanding their perceptions. This study also confirms that purchasing behaviour depends on cues not directly in the control of retailers such as word of mouth; thereby, the satisfaction of existing customers is essential to continue attracting new ones. Additionally, according to our findings retailer efforts including discounts, special offers and loyalty cards may be perceived in various ways by different customers. Furthermore, by using PCM in the retail context the study justifies the use of the framework in a broader sense outside of sports activities. Therefore, this study contributes to both theory and practice achieving its prime research aim. Further it is the belief of researchers that the factors identified in affirming customer behaviour in this study can be used to design future research constructs for other South Asian countries.

Concept of customer typologies have been heavily implemented to assess customer behaviour cues in many businesses including grocery retailing (Rohm and Swaminathan, 2004; Harris et al, 2017) and airline industry (Geuens et al, 2004). While successful marketing and selling strategies could have been derived from these studies, our results indicate that similar approach may be less fruitful in clothing items. This is in fact an opportunity for clothing retailers to exploit since if they correctly identify and satisfy how each of the above factors in each stage in PCM, they do not have to depend

only on any given customer typology, but can improve their profitability by serving a variety of customers.

Therefore, we have to conclude that customers may reflect different attitudes and purchasing patterns that cannot be directly mapped against a specific customer typology when it comes to clothing; to answer our sub research question.

LIMITATIONS AND SUGGESSTIONS FOR FUTURE RESEARCH

Responses of the participants, especially within the customer sub- sample were contrasting in nature as they commented on different aspects they consider in purchasing clothing. This was predictable given the heterogeneous nature of human perceptions. The larger the sample size, more versatile and rich data that will emerge from a study. However, since conducting in- depth interviews is time consuming it becomes difficult to occupy a large sample. Thus, generalizability was not an objective of this study, rather the researchers attempted to explain intended insights through the findings. Further, the assessment of how customers gradually form relationships with clothing brands in this research is limited to young female customers aged 20-30 years. Preceding research findings on clothing purchasing behaviour of females of different age groups such as teenage girls (Gentina et al., 2014) and mature women (Moschis et al., 2011) have discovered varying results; thereby the findings of this study cannot be generalized across age groups. Research could also expand to engage customers with various cultural backgrounds to inspect similarities and differences in customer behaviour and retailer strategies.

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Table 1: Customer participants' details

Participant identifier	Age	Marital status	Industry of occupation	Position
Customer A	25	Single	Banking	Assistant Manager
Customer B	29	Married	Retailing	Family business
Customer C	30	Married	Public sector	Stock Analyst
Customer D	23	Single	Information technology	HR intern
Customer E	24	Single	Logistics	Financial Analyst
Customer F	26	Single	Banking	Fund Accountant
Customer G	25	Single	Education	Lecturer
Customer H	30	Married	Business Process	Manager

				Engineering	
Customer I	28	Married	Banking		Fund Accountant
Customer J	25	Single	Media Advertising		Project Assistant
Customer K	30	Married	Banking		Assistant Vice President
Customer L	29	Married	Insurance		Financial Analyst
Customer M	25	Married	Medicine		Medical Student
Customer N	22	Single	Law		Law student
Customer O	26	Married	Interior Designing		Interior Designer
Customer P	27	Single	Banking		Fund Administrator
Customer Q	29	Married	Law		Lawyer
Customer R	22	Single	Education		Business Management Student
Customer S	28	Single	Business Process Engineering		Assistant Manager
Customer T	29	Single	Banking		Manger

Table 2: Retailer participants' details

Retailer identifier	Private/public	Years of experience in retail industry	Number of retail outlets at present	Products sold	Interview person from the company
Retailer A	Private	7	3	Formal, casual and party wear, footwear and handbags	Manager
Retailer B	Private	20	4	Formal, casual and party wear, footwear and handbags	Manager-Sales
Retailer C	Public	35	15	Jewellery	Manager-Operations
Retailer D	Private	25	3	Handloom wear	Founder
Retailer E	Private	5	1	Formal, casual and party wear	Sales Assistant
Retailer F	Private	5	1	Party wear	Founder
Retailer G	Private	18	5	Footwear	Store Manager

Retailer H	Private	10	1	Bridal and bridesmaid wear	Store Manager
Retailer I	Private	<1	1	Formal, casual and party wear, footwear and handbags	Assistant Manager-Sales
Retailer J	Private	11	2	Batik design casual and special occasion wear, footwear, clutches	Founder

Figure 1: Psychological Continuum Model

4 Allegiance	Intrinsic consistency -Intrinsic influences most important
3 Attachment	Intrinsic features -Personal importance and meaning
2 Attraction	Extrinsic/intrinsic features -Dispositional influences
1 Awareness	Extrinsic features -Socializing agents/media
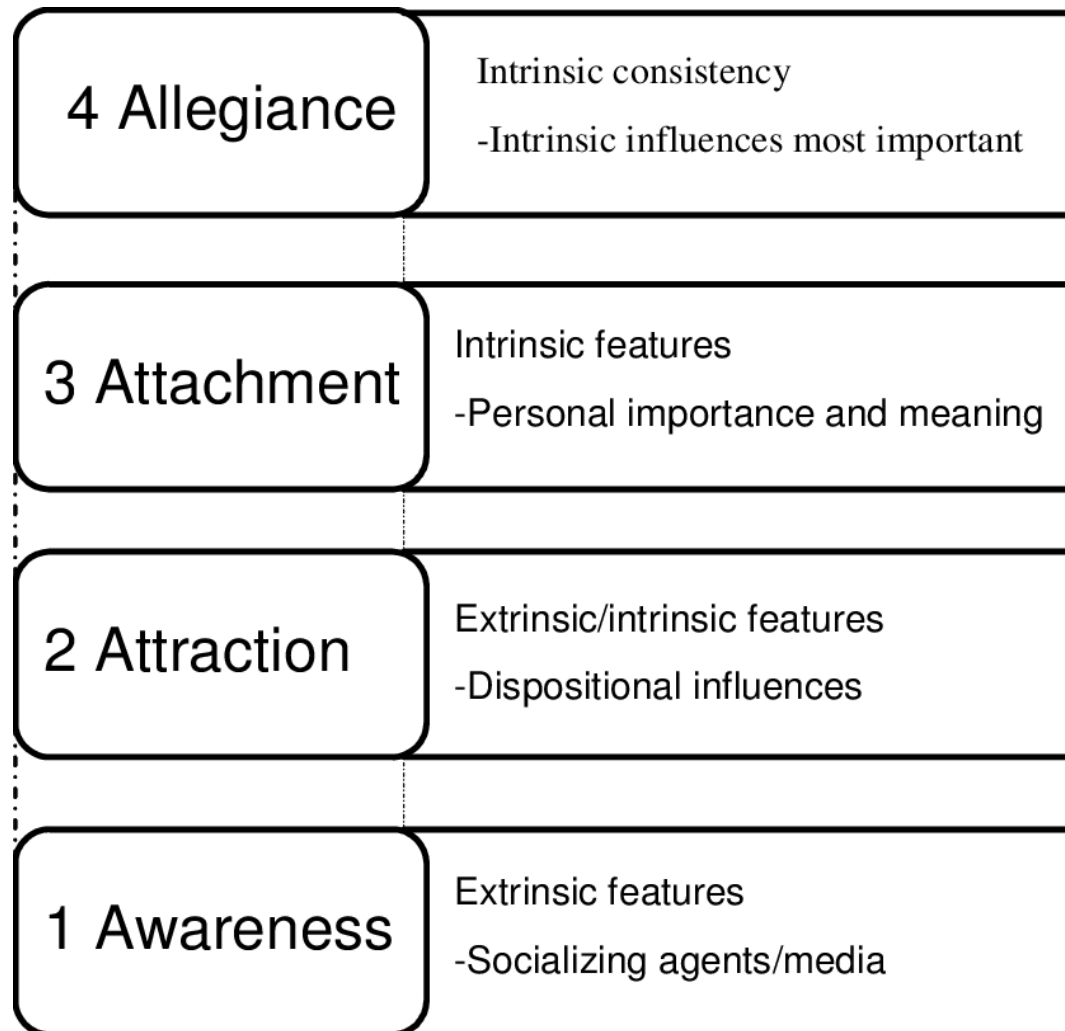
Source: Funk & James, 2001 p. 122

Figure 2: Major factors affecting clothing purchasing decisions of young females