A STUDY ON RELIGIOUS, CULTURAL, SOCIAL VALUES AND PURCHASE INTENTION OF WOMEN CONSUMERS TOWARDS LUXURY FASHION APPAREL BRANDS IN KERALA STATE

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Abstract
Consumers' purchases are strongly influenced by cultural, social, personal and psychological characteristics. Shifts in the values, consumer preferences, and purchase intentions towards luxury fashion apparel brands is arguably the most critical issue faced by the marketing managers today. The results indicate that there is a significant difference between socio-economic characteristics of women consumers of luxury fashion apparel brands and religious values and there is a significant difference between socio-economic characteristics of women consumers of luxury fashion apparel brands and cultural values. Besides, there is a significant difference between socio-economic characteristics of women consumers of luxury fashion apparel brands and social values. The correlation analysis shows that religious values, cultural values and social values are moderately and positively associated with purchase intention of women consumers towards luxury fashion apparel brands. Often the religious, social and cultural values overpower the economic risks associated with purchasing luxury fashion apparel. In addition, the work-culture and family and peer environment also develop inclination for luxury fashion apparel among women consumers. Hence, manufacturers of luxury fashion apparel brands focus their advertisements and promotions on building socio-cultural values of the apparel brands/ products.

Key Words: Cultural Values, Luxury Fashion Apparel, Purchase Intention, Religious Values, Social Values.
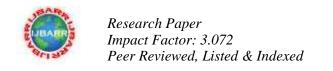
1.INTRODUCTION
Globalization has catalyzed the growth of fashion apparel industry and the marketplace attractions have driven the cultural and social attributes of consumers significantly across various consumer segments. It is argued that increasing globalization is reducing the homogeneity of consumer behaviours within countries, while increasing communalities across countries (Cleveland and Laroche, 2007). The conventional method of using societal icons as the cultural and social drivers have now been replaced by global fashion apparel players with flagship brands as a basis for product position and market segmentation. It is found that multi-channel systems of brand building and differentiation influence the consumers towards fashion apparel and need is created at local levels supportive of and constituted by cultural and social industries (Jasson and Power, 2010).

In the societies that exhibit hedonic values, fashion apparel are promoted by manufacturers and retails to induce a sudden, compelling, socially complex buying behaviour through the promotional programmes to increase disposable income by facilitating credit to consumer (Venkatesh, et. al., 2010). The fashion apparel has built the image in the market by characterizing as sexually ardent designs for passionate female consumers. It is argued that shifts in consumer culture provide a stimulus to dynamic innovation in the arena of personal taste and consumption. The consumer values like functionality, fitness for purpose and efficiency significantly contribute in driving cultural change and recognizing suitable fashion to strategically fit with the lifestyles.

Consumers' purchases are strongly influenced by cultural, social, personal and psychological characteristics. Shifts in the values, consumer preferences, and purchase intentions towards luxury fashion apparel brands is arguably the most critical issue faced by the marketing managers today. Hence, the present research is attempted to study the religious, cultural, social values and purchase intention of women consumers towards luxury fashion apparel brands in Kerala state

2. METHODOLOGY
The Kerala State has been purposively selected for the present study. The 1200 women consumers of luxury fashion apparel brands have been selected for the present study by adopting random sampling technique and the data and information pertain to the year 2015-2016. In order to examine the socio-economic characteristics of women consumers of luxury fashion apparel brands, the frequency and percentage analysis have been worked out. In order to examine the difference between socio-economic characteristics of women consumers and religious values, difference between socio-economic characteristics of women consumers and cultural values, difference between socio-economic characteristics of women consumers and social values and difference between socio-economic characteristics of women consumers and purchase intention of women consumers towards luxury fashion apparel brands, the Analysis of Variance (ANOVA) test has been applied. The correlation analysis has been carried out to study relationship between religious, cultural and social values and purchase intention of women consumers towards luxury fashion apparel brands.

3. RESULTS AND DISCUSSION
3.1.SOCIO-ECONOMIC CHARACTERISTICS OF WOMEN CONSUMERS OF LUXURY FASHION APPAREL BRANDS

The socio-economic characteristics of women consumers of luxury fashion apparel brands were analyzed and the results are presented in Table 1. The results show that about 31.08 per cent of women consumers belong to the age group of 21 – 30 years followed by 31 – 40 years (25.17 per cent), 16 – 20 years (23.17 per cent), 41 – 50 years (14.83 per cent) and above 50 years (5.75 per cent). It is clear that about 26.92 per cent of women consumers have the educational qualification of post graduation followed by higher secondary (22.00 per cent), graduation (20.34 per cent), diploma (10.83 per cent), secondary (10.33 per cent) and professionals (9.58 per cent).

The results indicate that about 38.08 per cent of women consumers are working in private sector followed by Government sector (18.08 per cent), student (12.92 per cent), business (11.25 per cent), housewife (10.25 per cent) and retired (9.42 per cent). It is observed that about 28.33 per cent of women consumers belong to the monthly income group of Rs.20,001 – Rs.30,000 followed by Rs.10,001 – Rs.20,000 (20.83 per cent), Rs.30,001 – Rs.40,000 (19.42 per cent), below Rs.10,000 (16.17 per cent), Rs.40,001 – Rs.50,000 (11.58 per cent) and above Rs.50,000 (3.67 per cent).

The results reveal that about 61.83 per cent of women consumers are married, while, the rest of 38.17 per cent of women consumers are unmarried. It is apparent that about 42.58 per cent of women consumers are residing in semi-urban area followed by urban area (36.75 per cent) and rural area (20.67 per cent).

Table- 1, Socio-Economic Characteristics of Women Consumers of Luxury Fashion Apparel Brands

Socio-Economic Profile	Number of Women Consumers	Percentage
Age Group		
16 – 20 years	278	23.17
21 – 30 years	373	31.08
31 – 40 years	302	25.17
41 – 50 years	178	14.83
Above 50 years	69	5.75
Educational Qualification		
Secondary	124	10.33
Higher Secondary	264	22.00
Diploma	130	10.83
Graduation	244	20.34
Post Graduation	323	26.92
Professionals	115	9.58
Occupation		
Business	135	11.25
Government Sector	217	18.08
Private Sector	457	38.08
Retired	113	9.42
Housewife	123	10.25
Student	135	11.25
Socio-Economic Profile	**Number of Women Consumers**	**Percentage**
Monthly Income		
Below Rs.10,000	194	16.17
Rs.10,001 – Rs.20,000	250	20.83
Rs.20,001 – Rs.30,000	340	28.33
Rs.30,001 – Rs.40,000	233	19.42
Rs.40,001 – Rs.50,000	139	11.58
Above Rs.50,000	44	3.67
Marital Status		
Married	742	61.83

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Unmarried	458	38.17
Residential Area		
Urban	441	36.75
Semi-Urban	511	42.58
Rural	248	20.67

3.2. RELIGIOUS VALUES
The perception of women consumers of luxury fashion apparel brands about religious values was analyzed and the results are presented in Table 2.

Table- 2, Religious Values

Religious Values	Mean	Standard Deviation
I buy luxury fashion apparel brands according to norms of my religion	3.76	0.90
I buy luxury fashion apparel brands which are not affecting my religious sentiments	3.80	0.84
I usually purchase luxury fashion apparel brands during my religious functions	4.65	0.23
I purchase luxury fashion apparel brands for my religious needs	3.15	0.97
I always purchase luxury fashion apparel brands for my religious values	4.40	0.42

The results show that the women consumers of luxury fashion apparel brands are strongly agreed with they usually purchase luxury fashion apparel brands during their religious functions, while, they are neutral with they purchase luxury fashion apparel brands for their religious needs. Meanwhile, they are agreed with they buy luxury fashion apparel brands according to norms of their religion, they buy luxury fashion apparel brands which are not affecting their religious sentiments and they always purchase luxury fashion apparel brands for their religious values.

3.3.SOCIO-ECONOMIC CHARACTERISTICS OF WOMEN CONSUMERS OF LUXURY FASHION APPAREL BRANDS AND RELIGIOUS VALUES
In order to examine the difference between socio-economic characteristics of women consumers of luxury fashion apparel brands and religious values, the Analysis of Variance (ANOVA) has been applied and the results are presented in Table 3.

Table -3,Socio-Economic Characteristics of Women Consumers of Luxury Fashion Apparel Brands and Religious Values

Particulars	F-Value	Sig.
Age and Religious Values	12.643**	.000
Educational Qualification and Religious Values	40.484**	.000
Occupation and Religious Values	48.032**	.000
Monthly Income and Religious Values	7.024**	.000
Marital Status and Religious Values	27.605**	.000
Residential Area and Religious Values	21.317**	.000

** Significant at one per cent level

The results indicate that the F-values are significant showing that there is a significant difference between socio-economic characteristics of women consumers of luxury fashion apparel brands and religious values. Hence, the null hypothesis of there is no significant difference between socio-economic characteristics of women consumers of luxury fashion apparel brands and religious values is rejected.

3.4. CULTURAL VALUES
The perception of women consumers of luxury fashion apparel brands about cultural values was analyzed and the results are presented in Table 4.

Table -4, Cultural Values

Cultural Values	Mean	Standard Deviation
I always purchase luxury fashion apparel brands without compromising my cultural values	4.61	0.20
I purchase culturally valuable luxury fashion apparel brands	4.70	0.27
I always purchase luxury fashion apparel brands for my family's cultural status	4.62	0.23
I have passion to purchase new fashion apparel brands which are not affecting my culture	3.97	0.47
I always purchase luxury fashion apparel brands to meet my cultural needs	4.26	0.33

The results show that the women consumers of luxury fashion apparel brands are strongly agreed with they always purchase luxury fashion apparel brands without compromising their cultural values, they purchase culturally valuable luxury fashion apparel brands and they always purchase luxury fashion apparel brands for their family's cultural status, while, they are agreed with they have passion to purchase new fashion apparel brands which are not affecting their culture and they always purchase luxury fashion apparel brands to meet their cultural needs.

3.5. SOCIO-ECONOMIC CHARACTERISTICS OF WOMEN CONSUMERS OF LUXURY FASHION APPAREL BRANDS AND CULTURAL VALUES

In order to examine the difference between socio-economic characteristics of women consumers of luxury fashion apparel brands and cultural values, the Analysis of Variance (ANOVA) has been applied and the results are presented in Table 5.

Table -5, Socio-Economic Characteristics of Women Consumers of Luxury Fashion Apparel Brands and Cultural Values

Particulars	F-Value	Sig.
Age and Cultural Values	5.978[**]	.000
Educational Qualification and Cultural Values	17.023[**]	.000
Occupation and Cultural Values	10.995[**]	.000
Monthly Income and Cultural Values	5.504[**]	.000
Marital Status and Cultural Values	36.522[**]	.000
Residential Area and Cultural Values	19.422[**]	.000

[**] Significant at one per cent level

The results indicate that the F-values are significant showing that there is a significant difference between socio-economic characteristics of women consumers of luxury fashion apparel brands and cultural values. Hence, the null hypothesis of there is no significant difference between socio-economic characteristics of women consumers of luxury fashion apparel brands and cultural values is rejected.

3.6. SOCIAL VALUES

The perception of women consumers of luxury fashion apparel brands about social values was analyzed and the results are presented in Table 6.

Table -6, Social Values

Social Values	Mean	Standard Deviation
I purchase luxury fashion apparel brands which enhance my social status	4.66	0.22
I purchase luxury fashion apparel brands which reflects social values	4.68	0.23
I purchase luxury fashion apparel brands which relates social change	4.37	0.41
I purchase luxury fashion apparel brands which eases my socialization	4.29	0.35
I purchase luxury fashion apparel brands as per social needs	4.67	0.24

The results show that the women consumers of luxury fashion apparel brands are strongly agreed with they purchase luxury fashion apparel brands which enhance their social status, they purchase luxury fashion apparel brands which reflects social values and they purchase luxury fashion apparel brands as per social needs, while, they are agreed with they purchase luxury fashion apparel brands which relates social change and they purchase luxury fashion apparel brands which eases their socialization.

3.7. SOCIO-ECONOMIC CHARACTERISTICS OF WOMEN CONSUMERS OF LUXURY FASHION APPAREL BRANDS AND SOCIAL VALUES

In order to examine the difference between socio-economic characteristics of women consumers of luxury fashion apparel brands and social values, the Analysis of Variance (ANOVA) has been applied and the results are presented in Table 7.

Table -7, Socio-Economic Characteristics of Women Consumers of Luxury Fashion Apparel Brands and Social Values

Particulars	F-Value	Sig.
Age and Social Values	5.004[**]	.001
Educational Qualification and Social Values	8.379[**]	.000
Occupation and Social Values	34.516[**]	.000
Monthly Income and Social Values	7.759[**]	.000

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Marital Status and Social Values	27.260**	.000
Residential Area and Social Values	3.640*	.027

** Significant at one per cent level   * Significant at five per cent level

The results indicate that the F-values are significant showing that there is a significant difference between socio-economic characteristics of women consumers of luxury fashion apparel brands and social values. Hence, the null hypothesis of there is no significant difference between socio-economic characteristics of women consumers of luxury fashion apparel brands and social values is rejected.

3.8.WOMEN CONSUMERS' PURCHASE INTENTION TOWARDS LUXURY FASHION APPAREL BRANDS
The women consumers' purchase intention towards luxury fashion apparel brands was analyzed and the results are presented in Table 8.

Table- 8,Women Consumers' Purchase Intention towards Luxury Fashion Apparel Brands

Purchase Intention	Mean	Standard Deviation
I intend to purchase luxury fashion apparel brands to celebrate a special occasion	4.68	0.19
I want to purchase luxury fashion apparel brands to feel better	4.22	0.29
I purchase luxury fashion apparel brands to treat myself	3.75	0.53
I plan to purchase luxury fashion apparel brands who have reasonable price	3.88	0.80
I purchase luxury fashion apparel brands as gifts to please others	4.67	0.20
I believe luxury fashion apparel brands have high quality textiles	3.20	0.99
I believe luxury fashion apparel brands have fashionable appearances	3.71	0.68
I believe luxury fashion apparel brands can enhance my values	4.30	0.36
I purchase luxury fashion apparel brands because they are more convenient	3.17	0.98
There is an intention to purchase luxury fashion apparel brands in the near future	4.71	0.15

The results show that the women consumers of luxury fashion apparel brands are strongly agreed with they intend to purchase luxury fashion apparel brands to celebrate a special occasion, they purchase luxury fashion apparel brands as gifts to please others and there is an intention to purchase luxury fashion apparel brands in the near future, while, they are neutral with they believe luxury fashion apparel brands have high quality textiles and they purchase luxury fashion apparel brands because they are more convenient. Meanwhile, they are agreed with they want to purchase luxury fashion apparel brands to feel better, they purchase luxury fashion apparel brands to treat themselves, they plan to purchase luxury fashion apparel brands who have reasonable price, they believe luxury fashion apparel brands have fashionable appearances and they believe luxury fashion apparel brands can enhance their values.

3.9.SOCIO-ECONOMIC CHARACTERISTICS OF WOMEN CONSUMERS OF LUXURY FASHION APPAREL BRANDS AND PURCHASE INTENTION TOWARDS LUXURY FASHION APPAREL BRANDS
In order to examine the difference between socio-economic characteristics of women consumers of luxury fashion apparel brands and purchase intention towards luxury fashion apparel brands, the Analysis of Variance (ANOVA) has been applied and the results are presented in Table 9.

Table- 9,Socio-Economic Characteristics of Women Consumers of Luxury Fashion Apparel Brands and Purchase Intention Towards Luxury Fashion Apparel Brands

Particulars	F-Value	Sig.
Age and Purchase Intention towards Luxury Fashion Apparel Brands	26.322**	.001
Educational Qualification and Purchase Intention towards Luxury Fashion Apparel Brands	35.689**	.000
Occupation and Purchase Intention towards Luxury Fashion Apparel Brands	77.859**	.000
Monthly Income and Purchase Intention towards Luxury Fashion Apparel Brands	11.884**	.000
Marital Status and Purchase Intention towards Luxury Fashion Apparel Brands	67.049**	.000
Residential Area and Purchase Intention towards Luxury Fashion Apparel Brands	51.567*	.027

** Significant at one per cent level   * Significant at five per cent level

The results indicate that the F-values are significant indicating that there is a significant difference between socio-economic characteristics of women consumers of luxury fashion apparel brands and purchase intention towards luxury fashion apparel brands. Hence, the null hypothesis of there is no significant difference between socio-economic characteristics of women consumers of luxury fashion apparel brands and purchase intention towards luxury fashion apparel brands is rejected.

3.10. RELATIONSHIP BETWEEN RELIGIOUS VALUES, CULTURAL VALUES, SOCIAL VALUES AND PURCHASE INTENTION OF WOMEN CONSUMERS TOWARDS LUXURY FASHION APPAREL BRANDS

In order to study the relationship between religious values, cultural values, social values and purchase intention of women consumers towards luxury fashion apparel brands, the correlation analysis has been applied and the results are presented in Table 10.

Table- 10, Relationship between Religious Values, Cultural Values, Social Values and Purchase Intention of Women Consumers towards Luxury Fashion Apparel Brands

Particulars	Religious Values	Cultural Values	Social Values	Purchase Intention
Religious Values	**1.00**			
Cultural Values	-0.05	**1.00**		
Social Values	0.37**	0.39**	**1.00**	
Purchase Intention	0.56**	0.53**	0.58**	**1.00**

** Significant at one per cent level

The results show that the correlation co-efficient between religious values and purchase intentions is 0.56, which is moderately and positively associated with each other at one per cent level of significance. The cultural values and purchase intention is moderately and positively correlated with each other with the value of 0.53, which is significant at one per cent level of significance.

The results indicate that the correlation co-efficient between social values and purchase intention is 0.58, which is moderately and positively associated with each other at one per cent level of significance. Therefore, the null hypothesis of there is no significant relationship between religious values, cultural values, social values and purchase intention of women consumers towards luxury fashion apparel brands is rejected.

4. CONCLUSION

Majority of the women consumers belong to the age group of 21 – 30 years and most of the women consumers have the educational qualification of post-graduation. Majority of the women consumers are working in private sector and most of the women consumers belong to the monthly income group of Rs.20,001 – Rs.30,000. Majority of the women consumers are married and most of the women consumers are residing in semi-urban area.

The results indicate that there is a significant difference between socio-economic characteristics of women consumers of luxury fashion apparel brands and religious values and there is a significant difference between socio-economic characteristics of women consumers of luxury fashion apparel brands and cultural values. Besides, there is a significant difference between socio-economic characteristics of women consumers of luxury fashion apparel brands and social values.

The correlation analysis shows that religious values, cultural values and social values are moderately and positively associated with purchase intention of women consumers towards luxury fashion apparel brands.

Often the religious, social and cultural values overpower the economic risks associated with purchasing luxury fashion apparel. In addition, the work-culture and family and peer environment also develop inclination for luxury fashion apparel among women consumers. Hence, manufacturers of luxury fashion apparel brands focus their advertisements and promotions on building socio-cultural values of the apparel brands/ products.

In view of increasing competition among branded luxury fashion apparels, managers may choose to assist women consumers in making dynamic purchasing decisions by establishing price-value relationship to affirm their purchase intentions. Also, managers need to demonstrate such relationship through web based simulators.

The branded luxury fashion apparel may also attract the women consumer on the multiple retail channels like catalogues, web sites and e-bays. Multi-channel retailing outlets including catalogue and virtual outlets on Internet offer quick product search,

comparative data of product, price, promotion, availability and additional services to women consumers of luxury fashion apparels and build purchasing motivation. Managers can take advantage of the positive linkage between web site design features and product search behaviour by tracking the online women consumers' expectations.

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