THE INFLUENCE OF PERCEIVED SOCIAL RISK AND BUYING BEHAVIOUR ON APPAREL STORE CHOICE DECISION AMONG GENERATION Y FEMALE STUDENTS WITHIN THE SEDIBENG DISTRICT

by

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Date: April 2016
DECLARATION

I, Eugene Tafadzwa Maziriri, declare that the contents of this dissertation represent my own unaided work and that the dissertation has not previously been submitted for academic examination towards any qualification and is not being concurrently submitted in candidature for any degree. Furthermore, it represents my own opinions and not necessarily those of the Vaal University of Technology.

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8 February 2016

To whom it may concern

This is to confirm that I, the undersigned, have language edited the dissertation of

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The influence of perceived social risk and buying behaviour on apparel store choice
decision among generation y female students within the sedibeng district

The responsibility of implementing the recommended language changes rests with the
author of the dissertation.

Yours truly,

Linda Scot
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DEDICATION

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ABSTRACT

THE INFLUENCE OF PERCEIVED SOCIAL RISK AND BUYING BEHAVIOUR ON APPAREL STORE CHOICE DECISION AMONG GENERATION Y FEMALE STUDENTS WITHIN THE SEDIBENG DISTRICT

Store choice has become an area of concern for a retailer, with no clear verdict as to what drives customers in the selection of a store. Shopping at the right store with the right social reputation may be essential for many customers. Therefore, the dynamic store choice decision can be conceptualised as a problem of deciding where and when to shop. The primary objective of this study was to determine the influence of perceived social risk and buying behaviour on apparel retail store choice among Generation Y female students within the Sedibeng district.

This study focused on perceived social risk, as the literature shows that publically consumed products are the ones with a high level of social risk and the consumer’s need for social acceptance with regards to brand and store choices. This study also looked at the buying behaviour of apparel by Generation Y female students within the Sedibeng district because in today’s increasingly complex retail environment, an understanding of consumers’ buying behaviour and their knowledge of products and services is critical for high quality business decisions. In addition, an understanding of consumers’ buying behaviour will assist retailers to segment their client base and target specific customer groups with strategies designed to meet their retail needs.

A quantitative research approach was used for this study and a non-probability convenience sampling procedure was adopted in this study. A structured questionnaire was utilised to survey 400 students from the two universities in the Sedibeng district. The target population for this study was restricted to Generation Y female students within the two universities, namely Vaal University of Technology (VUT) and North West University (NWU). Pre-testing and a pilot study preceded the main survey and reliabilities were measured using the Cronbach alpha coefficients. Out of 400 questionnaires sent to the participants, a total of 370 responses were received and this resulted in a return rate of 92.5 percent for the main study. The statistical analysis of the collected data included descriptive statistical analysis, correlation analysis, exploratory factor analysis, confirmatory factor analysis and structural equation modelling to test the posited hypothesis.
The analysis results of the factor analysis showed that based on the Kaiser-Guttman rule, for each of the constructs (perceived social risk, buying behaviour and retail store choice) only two factors that have intrinsic value greater than one were extracted. For the perceived social risk construct, two factors, which were labelled anxiousness and significant others were extracted and for the buying behaviour construct two factors, which were labelled acceptance and reaction were extracted. Lastly, for the retail store choice construct, two factors, which were labelled word of mouth as well as convenience and physical characteristics of the store were extracted through the exploratory factor analysis technique.

According to the results of the structural equation modelling analysis, the tested relationships produced satisfactory results consistent with how they were hypothesised. Specifically, it appeared that there is a direct relationship between perceived social risk and buying behaviour. Buying behaviour also has a positive effect on retail store choice and finally, perceived social risk has a good impact, but there is no significant influence on retail store choice as indicated by the findings.

Insights gained from this study will assist marketers of apparel products to increase the patronage levels in their stores by expediting the factors identified in this study. Moreover, these findings may enable apparel retail store managers to comprehensively understand how perceived social risk influences a consumer’s retail store choice and to predict as well as develop a current view of the buying behaviour of female Generation Y consumers, thereby facilitating the development and implementation of more effective marketing strategies in their stores. Implications of the findings are discussed and limitations and future research directions are alluded to.

**Key words:** perceived social risk, buying behaviour, retail store choice, Generation Y consumers
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<td>AGFI</td>
<td>Adjusted goodness-of-fit index</td>
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<td>AMOS</td>
<td>Analysis of moment structure</td>
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<td>ANOVA</td>
<td>Analysis of variance</td>
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<td>AVE</td>
<td>Average variance extracted</td>
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CHAPTER ONE

INTRODUCTION AND BACKGROUND OF STUDY

1.1 INTRODUCTION
In today’s post-modern era, young female students are confronted with a cognitive process of choosing the finest apparel retail store to be loyal to and from which to purchase apparel products such as clothing, cosmetics and shoes. Selvakumar and Vikkraman (2012:10967) point out that the majority of spending comes from the youth. In generational studies, the youth are labelled as Generation Y and are classified as those individuals born between 1986 and 2005 (Markert 2004:11; Eastman & Liu 2012:93), which in 2015 puts them at 10 to 29 years of age. Generation Y members have been brought up in an era where apparel shopping is not regarded as a simple act of purchasing but rather a challenging activity due to the increase of retail and product choices (Akinwale 2013:3).

Du Plessis and Rousseau (2003:240) as well as Cooper (2010:57) explain that consumers are faced with decisions regarding the store they purchase from as well as the products and services they buy daily. Since consumers are frequently uncertain about the consequences of their store and purchase decisions, they perceive a certain degree of risk when making a retail store choice. As such, studies indicate that the consumer’s personality, past purchase experience as well as the socio-economic environment (lifestyle) impacts store choice decision (Narang 2011:134). As consumers have become more refined with regard to the marketing arena, it is important for marketers to try and gain some understanding of how consumers collect and review information, which ultimately affect their store choice and loyalty behaviour (Mayland 2000:31).

Chen-Yu and Seock (2002:74) state that clothing is a product with high social risk. Korlimbinis and Algic (2004:3) found that females are more concerned about fashion and are more involved in shopping compared to males. Beaudoin, Lachance and Robitaille (2003:23) argue that regardless of age, females play a significantly greater role in comparison to males in the process of fashion diffusion. Perceived social risk is the risk that a poor store choice will result in social embarrassment (Peter & Olson 2005:76; Solomon, Bamossy, Askegaard & Hogg 2006:272;
Schiffman & Kanuk 2007:18). This study focused on perceived social risk, as the literature shows that publically consumed products are the ones with a high level of social risk (Lantos 2015:234), which is deemed relevant for the purpose of this study. Additionally, a bulk of the literature on the influence of social groups on consumer behaviour can be reviewed from the works of among others, Schiffman & Kanuk (2010:54), which explain a consumer’s need for social acceptance with regards to brand and store choices.

1.2 THEORETICAL FRAMEWORK AND LITERATURE REVIEW
The study adopted the social comparison theory (SCT) and the social identity theory (SIT) in order to explore the proposed relationship between perceived social risk and apparel retail store choice. Furthermore, the Engel-Blackwell-Miniard model, which places emphasis on the decision-making process, is a sound theoretical model that will serve as point of departure in order to develop and justify the research initiative. The next section highlights the underpinning theories.

1.2.1 The social comparison theory (SCT) and the social identity theory (SIT)
According to Grigg (2004:21), the SCT initially was formulated by social psychologist Leon Festinger in 1954. The SCT postulates that people have a basic need to evaluate themselves and when selecting social bases for comparison, the theory asserts that individuals will seek to compare themselves with others who are highly similar to themselves (Mangleburg, Doney & Bristol 2012:104). The basic premise of the SCT is that individuals assess their own sentiments together with their abilities by comparing themselves to others in an attempt to reduce uncertainty in these domains while learning how to define themselves (Corcoran, Crusius & Mussweiler 2011:119). According to Engel, Blackwell and Miniard (1995:3), store choice behaviour is a comparison process. On the basis of SCT, people tend to shop with others whom they believe are more knowledgeable and can, therefore, reduce buyers’ risk perceptions (Mangleburg, Doney & Bristol 2012:104). Festinger’s SCT relates to this study’s topic because it discusses how individuals view themselves and it explains that people evaluate their own self-esteem by looking at people they can identify with, which would be their close friends and peers.

SIT, on the other hand, emerged after several decades of academic inquiry into the relationship between the individual and society together with the development of an individual’s personal and
social identities (Baker 2012:129). The pioneer of SIT was Henri Tajfel who published several studies concerning group processes. According to Tajfel and Tuner (1986:33), social identity is defined as the aspects of an individual’s self-image that are derived from the social categories to which he perceives himself as belonging. SIT describes how group affiliations have the potential to influence individual behaviours (Tajfel & Tuner 1986:33). Cunniff and Mostert (2012:4) point out that the theory of social identity proposes that, in order for people to achieve positive self-images, they use the process of categorisation. They categorise other people into ‘in’ or ‘out’ groups, where they are members of the in-group (Hertel & Kerr 2001:316). In this regards group identity influences the manner in which individuals react to situations (Dutton & Dukerich 1991:530) and in the same way, group members influence an individual’s attitudes and behaviours (McKinley, Mastro & Warber 2014:1050).

1.2.2 Engel-Blackwell-Miniard model of decision-process behaviour
Models of buying behaviour have been developed since the 1940s to satisfy the objectives of describing and predicting consumer behaviour, so that a fuller understanding of both present and prospective customers is achieved (Marreiros & Ness 2009:2). According to Engel, Blackwell and Miniard (1995:150), consumer behaviour is dependent mainly on consumer decision-making. The Engel-Blackwell-Miniard model of decision-process behaviour supports the cognitive approach of consumer decision-making (Zietsman 2006:10). The Engel-Blackwell-Miniard model of consumer behaviour defines the buying behaviour process and specifies variables that influence and shape decision making (Gravely 1999:6). The model shows that consumers typically go through the following seven steps when making decisions: the need for recognition, search for information, pre-purchase evaluation, purchase, consumption, post consumption evaluation and divestment (Blackwell, Miniard & Engel 2006:85). Cooper (2010:2) elucidates that by understanding the consumer decision-making process, retailers will gain a better understanding on how consumers decide from which retail store to purchase.

1.2.3 Perceived social risk
Abzakh, Ling and Alkilani (2013:2) posit that social risk is involved with a persons’ view towards others according to the consumption behaviour they practice. Social risk reflects the disappointment in the individual by friends and family in case of a poor store choice (Ueltschy,
Social risk is also defined as the extent to which a customer believes that he or she will be negatively evaluated due to his or her store choice (Semeijn, Van Riel & Ambrosini 2004:8). Perceived social risk results from social embarrassment and loss of social esteem resulting from friends or family comparing the stores image with the one they have of you (Jayasankaraprasad 2010:9). Perceived social risk is an important element of perceived risk as it takes into account how society influences a consumer’s decision (Beneke, Greene, Lok & Mallet 2012:6). Solomon and Rabolt (2004:361) view perceived social risk as to self-esteem and self-confidence and those consumers who are insecure and uncertain are most susceptible. According to Faarup (2010:150), perceived social risk is the type of risk that relates to how the reference group will perceive the selection of retail store and the purchase of a product. Thakur and Srivastava (2015:152) are of the view that people usually shop in groups and share their shopping experiences with friends and colleagues. Hence, shopping at the right store with the right social reputation may be essential for many customers.

1.2.4 Store choice

Store choice refers to the process in which a consumer makes a retail outlet choice to shop at between two or more alternatives (Mowen 1995:414). According to Rutenberg (2003:114), store choice refers to a particular retail store where the consumer chooses to shop. With growth in disposable incomes and the improving infrastructure, consumers have a wide choice of stores to shop from and there are reasons as to why a customer would choose Store A over Store B on a shopping trip. Sinha and Banerjee (2004:482) state that store choice is recognised as a cognitive process and it is as much an information processing behaviour as any other purchase decision. Store choice is a complex process consisting of four variables, which comprise an evaluative criterion of the consumers, perceived characteristics of the stores, comparison process and division of stores into acceptable and unacceptable stores (Marjanen 1997:15).

The choice of a store may be more important than the choice of a brand and may involve a complex set of decision criteria (Bailey 2011:25). Store choices are the result of consumer perceptions, images and attitudes (Yang 2011:10). Consumers engage in a decision process approach for store choices as well as for product and brand choices (Michman & Creco 1995:127). The Engel-Blackwell-Miniard model shows that consumers typically go through steps when making decisions...
and in the purchasing stage the consumer decides whether to purchase, which product to purchase and which retail store to choose (Lusch, Dunne & Carver 2011:104). In addition, Cooper (2010:32) points out that during the purchase decision process consumers decide whether to buy, when to buy, where to buy (type of retailer and specific retailer), and how to pay.

1.2.5 Buying behaviour

Understanding the concept of buying behaviour has been a significant factor of research in marketing for some time (Pandey & Jaiswar 2015:15; Constantinides 2004:111; Du Plessis and Rousseau 2003:9). Behaviour occurs either for the individual or in the context of a group (Yakup & Jablonsk 2012:61). Consumer buying behaviour can be defined as the study of individuals, groups or organisations and the processes they use to select, secure, use and dispose of products, services, experiences, or ideas to satisfy needs and the impact that these processes have on consumers and the society (Cant, Van Heerden & Ngambi 2010:51; Hawkins & Mothersbaugh 2010:6; Cant 2010:39; Du Plessis & Rousseau 2007:8). According to Rani (2014:52), consumer buying behaviour is the decision processes and acts of ultimate consumers involved in buying and using products.

According to Sharma and Garg (2015:1016), a number of factors such as social, personal, cultural and psychological, can influence the buying behaviour of consumers. Most of these factors are uncontrollable and beyond the hands of marketers but they have to be considered while trying to understand the complex behavior of the consumers (Brosekhan & Velayutham 2013:8). In today’s increasingly complex retail environment, an understanding of consumers’ buying behaviour and their knowledge of products and services is critical for high quality business decisions. In addition, this will assist retailers to segment their client base and target specific customer groups with strategies designed to meet their retail needs (Deon 2011:5425).

1.2.6 Generation Y cohort

Markert (2004:21) assert that the Generation Y cohort includes those individuals born between 1986 and 2005, which in 2015 puts them at 10 to 29 years of age. According to Statistics South Africa (2013:302), those in the age group 15 to 29 accounted for approximately 14 968 990 members, which constitutes 28 percent of the total population in South Africa. Generation Y
consumers comprise the largest segment of the population including most university students (Kinley, Josium & Lockett 2010:528). Furthermore, Martin and Turley (2004:466) explain that the Generation Y consumer values fashion and as such, they spend most of their disposable income on trendy apparel.

1.3 PROBLEM STATEMENT
North, Devos and Kotze (2003:41) assert that apparel consumers are continuously involved in the buying process of apparel and retailers are constantly facing challenges to determine the needs of these consumers as well as to find methods to meet these needs as competently as possible. This proves that store choice has become an area of concern for the retailer, with no clear verdict as to what drives customers in the selection of a store. The critical issue for retailers further involves developing an understanding of the factors that influence consumers when selecting a store from which to purchase a product (Mowen 1995:439). The dynamic store choice decision can be conceptualised as a problem of deciding where and when to shop (Leszczyc, Peter, Sinha & Timmermans 2000:324). Jayasankaraprasad (2010:9) points out that in the process of evaluating which stores to patronise, consumers consider a variety of perceived risk factors, often referred to in the retailing literature as store choice evaluative criteria. If the consumer perceives a probability of a mismatch between his or her expectations and the incentives offered by the situation, then he or she perceives a risk of not fulfilling his or her motives at that time (Jayasankaraprasad 2010:9). Therefore, it is critical for retailers to have an extensive knowledge of the various factors influencing consumers’ decisions to ensure the successful delivery of products and the retention of customers in the marketplace (Mandhlazi, Dhurup & Mafini 2013:154).

Whilst many research studies have focused on Generation Y consumers and students in particular (Bevan-Dye, Garnett & De Klerk 2012:5582; Koutras 2006:108), there is scant research on perceived social risk and its impact on apparel retail store choice among Generation Y female students. Previous research has examined Generation Y in various contexts by focusing on consumer shopping styles (Mandlazi, Dhurup & Mafini 2013:154), impulsive fashion apparel consumption (Dhurup 2014:168), Generation Y students’ attitude towards online shopping (Makhitha 2014:49) African Generation Y male students’ fashion consciousness behaviour (Motale, Bevan-Dye & De Klerk 2014:121) and innovation and risk-taking propensity of
Generation Y students in South Africa (Koloba & May 2014:19). Therefore, it can be noted that there is a lack of evidence in studies investigating perceived social risk and the main purpose of this study is to fill this gap. This study is also noteworthy in that its outcomes may be utilised to assist marketers and retailers to develop and implement strategies that are suitable in meeting the needs of Generation Y female students.

1.4 OBJECTIVES OF THE STUDY

1.4.1 Primary objective

The primary objective of this study is to determine the influence of perceived social risk and buying behaviour on apparel retail store choice among Generation Y female students within the Sedibeng district.

1.4.2 Theoretical objectives

In order to adhere to the primary objective of the study, the following theoretical objectives were formulated for the study:

- To review the SCT and SIT
- To carry out a literature review on Engel-Blackwell-Miniard model of decision process behaviour
- To conduct a literature review on perceived social risk
- To conduct a literature review on buying behaviour
- To conduct a literature review on retail store choice

1.4.3 Empirical objectives

In line with the theoretical and primary objectives of this study, the following empirical objectives have been formulated:

- To determine the influence of perceived social risk on retail store choice on the Generation Y female apparel shoppers within the Sedibeng district
- To ascertain whether the perceived social risk influences Generation Y female buying behaviour within the Sedibeng district.
- To establish the determinants of perceived social risk
• To establish the relationship between perceived social risk and retail store choice of Generation Y female students within the Sedibeng district.
• To establish the relationship between buying behaviour and retail store choice of Generation Y female students within the Sedibeng district.

1.5. CONCEPTUAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT
Drawing from the literature reviewed, the research model in Figure 1 has been developed. The conceptual model is a representation of the constructs and their relationships with one another.

Figure 1.1: Proposed research framework

Based on the literature espoused, the following hypotheses have been formulated.
**H1:** Perceived social risk has a significant influence on the choice of an apparel retail store.
**H2:** Perceived social risk has a significant influence on buying behaviour.
**H3:** Buying behaviour has a significant influence on apparel retail store choice.

1.6 RESEARCH DESIGN AND METHODOLOGY
A research design is a master plan that specifies the methods and procedures for collecting and analysing needed information for a research study (Curwin & Slater 2008:183). Two methods of research were undertaken, namely a literature review and an empirical study.
1.6.1 Literature review
A literature review on the perceived social risk, buying behaviour, retail store choice, consumer decision-making process and the underlying theories to the constructs under investigation were undertaken. The study utilised a wide range of materials, including textbooks, Internet searches, and journal articles sourced through electronic databases to establish a conceptual background for the study.

1.6.2 The empirical research design
The empirical design for the study followed a quantitative approach. The researcher opted for a quantitative research approach because it enhances the accuracy of results through statistics analysis (Berndt & Petzer 2011:348) and avoids the elements of subjectivity associated with the qualitative approach (Du Plessis & Rosseau 2007:21).

1.6.3 Target population
Malhotra (2010:358) defines a target population as a collection of homogeneous elements or objects that possess the information sought by the researcher and about which inferences are to be made. The target population for this study was restricted to Generation Y female students within two universities located in the Sedibeng district, namely Vaal University of Technology (VUT) and North West University (NWU).

1.6.4 Sample frame
The sampling frame can be thought of as the realistic version of the study population, which the researcher can identify and access (Davis, Gallardo & Lachlan 2012:162). The sampling frame for this study comprised the total population from which the sample size is extracted. This study’s sampling frame comprised female students from VUT at the Vanderbijlpark campus and NWU female students at the Vaal Triangle campus.

1.6.5 Sampling method
The choice of the sample method depends on factors such as the nature of the research problem, the research objectives, cost and time limitations (McDaniel & Gates 2008:334). Malhotra (2010:395) states that probability samples are selected in such a way that every element of the
population has a known likelihood of being included in the sample, with probability sampling techniques including random, systematic, stratified, cluster and multistage sampling. Tustin, Ligthelm, Martins and Van Wyk (2010:345) explain that non-probability sampling involves sampling techniques that rely on the personal judgement of researchers instead of the use of chance selection procedures. Additionally, non-probability samples may yield good estimates of the population characteristics (Sudman & Blair 2002:340). Non-probability convenience sampling was used in the study since it allows a large number of respondents to be interviewed within a relatively short period of time (Malhotra 2010:230).

1.6.6 Sample size
The sample size refers to the elements to be included in a research study (Gupta 2011:196). A sample size of 200 respondents from each institution was deemed adequate for this study as it is consistent with other previous studies that focused on the Generation Y student cohort (Bush, Martin & Bush 2004:108; Bakewell, Mitchell & Rothwell 2006:173; Kuhn 2010:93; Akinwale 2013:29; Tshabalala 2014:35).

1.6.7 Data collection
According to Berndt and Petzer (2011:202), data collection comprises the actual collection of responses from the identified sample. A survey (structured questionnaire) method was used to obtain relevant data through questionnaires. McDaniel and Gates (2007:73) highlight that survey methods involve the use of structured questionnaires, with the objective being to extract specific data from participants. The survey method was chosen due to its low cost and ease of administration (Malhotra 2010:138).

1.6.8 Measuring instrument
For the purpose of this study, a self-administered questionnaire was used for collecting the necessary data. Leedy and Ormrod (2010:197) posit that a questionnaire is research in which the researcher poses a series of questions to willing participants, summarises their responses with percentages, frequency counts, or more sophisticated statistical indexes upon which references are drawn about a particular population.
The questionnaire was divided into four sections, namely Section A, comprising of questions pertaining to the respondents’ demographic factors such as the participants’ age, ethnic group, year of study, name of institution, monthly allowance, expenditure on fashion clothing per month, the frequency of shopping in the last one month, shopping companion, the type of apparel store that the respondent usually purchase at and the respondent’s location. Section B assessed perceived social risk and comprised of questions adapted from Arslan, Gecti and Zengin (2013:161) and Zhang, Tan, Xu and Tan (2012:11). Section C measured consumer buying behaviour patterns adapted from the scales used by Kaul (2007:87) and Zhang, Tan, Xu and Tan (2012:110). Section D of the questionnaire comprised questions on store choice adapted from Prashar (2013:200). Responses for Section B, C and D were measured by a five-point Likert scale, whereby, 1 = strongly disagree, 2 = disagree, 3 = neither disagree nor agree/neutral, 4 = agree and 5 = strongly agree.

1.7 STATISTICAL ANALYSIS

Once the data were collected, the researcher had to make sense of them. In order to achieve this, the researcher organised and coded the data so that it might be analysed. Descriptive statistics were used to describe and present the data gathered for the research study. In order to make inferences of the data obtained, the Statistical Packages for Social Sciences (SPSS) and the Analysis of Movement Structures (AMOS) packages were used for testing and confirming relationships among hypothesised variables. In addition, to specify and estimate relationships between variables, non-parametric Spearman correlations was undertaken.

1.8 RELIABILITY AND VALIDITY

In this study, both reliability and validity were conducted to ensure that the appropriate research instrument is utilised. Tichaawa and Mhlanga (2015:7) define reliability as the extent to which test scores are accurate, consistent or stable. Reliability verification includes testing for composite reliability and Cronbach alpha (Churchill & Brown 2007:271). Therefore, composite reliability and Cronbach alpha were used to measure internal consistency (Ha, Janda & Muthaly 2010:1006). Malhotra (2010:733) suggests that the minimum accepted composite reliability values should be 0.70. The acceptable value for the Cronbach alpha coefficient should also be greater than 0.70 (Pietersen & Maree 2007:215).
Validity is the extent to which a measure accurately and truthfully represents the characteristics being measured (Burns & Bush 2010:319). In this study, content, construct, convergent and discriminant validity was assessed.

**Content validity** refers to items used to measure constructs that are conceptually consistent with the definition of a variable (Scheepers, Bloom & Hough 2008:11). To ascertain content validity, a thorough literature review was conducted and the measuring instrument was refined during the pre-testing and piloting stages.

**Convergent validity** is the extent to which a scale correlates positively and is related to the high association between constructs (Malhotra 2010:315). In the case of this study, convergent validity was determined using correlation analysis. Convergent validity was also ascertained by using correlation coefficients. In addition, item loadings, AVE and Cronbach values were used to establish convergent validity.

**Construct validity** addresses the question of what construct or characteristic the scale is measuring (Malhotra 2004:269). In developing the measuring instrument, the researcher made use of prior studies that have all verified reliabilities. Construct reliability of the research measures was examined by the computation of three different methods, namely Cronbach’s alpha reliability test (Cronbachα), the composite reliability test (CR) and the average value extracted (AVE) tests.

**Discriminative validity** determines whether a scale does or does not adequately differentiate itself between groups that should or should not differ based on theoretical reasons or previous research (Golafshani 2003:598). This study assessed discriminant validity through the computation of the inter-construct correlation matrix among the various constructs to ensure that they were not too highly correlated. Comparison of average variance extracted (AVE) with the shared variance (SV) between constructs was also undertaken whereby discriminant validity was achieved by having AVE values which exceeded SV values.
1.9 ETHICAL CONSIDERATIONS
Permission to conduct the study was requested through the research directorates of the two institutions selected for the sample. This research study complied with the ethical standards of academic research, which among other things, protects the identities and interest of participants while guaranteeing the confidentiality of information provided by the participants. In addition, prior instructions were given to students, which explained that participation in this survey was strictly on a voluntary basis and no one was forced to participate. Lastly, all the responses were kept confidential and the findings were reported in aggregate.

1.10 CHAPTER CLASSIFICATION
Chapter 2: Literature review. This chapter provided a thorough literature review on the underlying theories and the model to the constructs under investigation. The chapter also reviewed the literature on buying behaviour, perceived social risk and retail store choice.

Chapter 3: Research design and methodology. This chapter focused on the design and research methodology used in the study. The method of sampling, data collection, data analysis and statistical techniques used were discussed in detail in this chapter.

Chapter 4: Analysis and interpretation of research findings. This chapter focused on the analysis, interpretation and evaluation of the research findings.

Chapter 5: Conclusions and recommendations of the study. This chapter provided conclusions to the study together with the recommendations originating from the study.

1.11 KEY WORDS AND DEFINITIONS
For the purpose of this study, the following key concepts need to be explained to avoid misunderstanding. These concepts were used consistently throughout the study. All the definitions are based on the relevant literature and adapted for the purpose of this study.
Perceived social risk: Schiffman and Kanuk (2007:18), Solomon et al. (2006:272) and Peter and Olson (2005:76) explain that perceived social risk is the risk that a poor store choice will result in social embarrassment.

Buying behaviour: Du Plessis and Rousseau (2003:10) define buying behaviour as the mental and physical activities (behaviour patterns) of decision units (individuals, families and organisations), which precede, determine and follow on the decision process for the acquisition of need-satisfying products, ideas and services. Moreover, Rikhotso (2004:5) explains that the way people act in the market place is known as buying behaviour.

Apparel retail store: Kuhn (2010:15) explains that an apparel store is a retailer who buys finished clothing from domestic manufacturers and/or direct importers and sells these goods to final consumers. Cooper (2010:62) adds that an apparel retail store is the connection between the apparel industry and the final consumer by means of selling apparel (e.g. casual wear) to the final consumer.

Store choice: According to Ruternberg (2003:114), store choice refers to a particular retail store at which the consumer chooses to shop. Mowen (1993:414) elucidates that store choice is the process by which a consumer makes a retail outlet choice to shop at between two or more alternatives.

Generation Y: A generational cohort defined as the population of a country born between 1986 and 2005 (Markert 2004:2).

Consumer decision-making process: A chronological and repetitive set of psychological and physical activities varying from problem recognition to postbuying behaviour (Parumasur & Roberts-Lombard 2012:251).
1.12. CONCLUSION

This chapter has laid the foundation for the study. The introduction and background to the study were briefly discussed as well as the problem statement. The study’s primary, theoretical and empirical objectives were outlined in this chapter. The research design and methodology were briefly outlined, namely the literature review, target population, sampling technique, sample frame and the measuring instrument. In addition, the statistical analysis used to compute the data was briefly highlighted. The classification of chapters for the entire study was provided. The key words emanating from the study are described. The next chapter will cover the literature review of this study.
CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

The previous chapter provided the background to the study, the theoretical framework, the proposed research model, and highlighted the problem statement, the research objectives and research methodology that were employed in the study. This current research chapter provides a discussion of the theories foundational to this study and all the key variables annotated in the theoretical framework and identified during the literature search. The theories and a theoretical model discussed include the SCT, the SIT and Engel-Blackwell-Miniard model of decision-process behaviour.

Divided into sections, this chapter will cover a literature review on the perceived social risk, buying behaviour, retail store choice and the underlying theories and model to the constructs under investigation.

2.2 UNDERLYING THEORIES

This study adopts the SCT and the SIT in order to explore the proposed relationship between perceived social risk and apparel retail store choice. In addition, the Engel-Blackwell-Miniard model, which places emphasis on the decision-making process, is a sound theoretical model that will serve as point of departure in order to develop and justify the research initiative.

2.2.1 The social comparison theory (SCT)

People constantly engage in social comparisons. Midgley (2013:1) elucidates that a social comparison occurs when someone compares him or herself on a particular dimension to another individual. Social comparison is described as the tendency to self-evaluate by comparing ourselves to others (Garcia, Tor & Schiff 2013:634). Social comparisons are a fundamental psychological mechanism influencing people's judgments, experiences and behaviour (Corcoran, Crusius & Mussweiler 2011:19). Through the social comparison process, individuals are judged as “Us or Them” (Hogg 2001:186). Grigg (2004:21) elucidates that the SCT was formulated initially by
social psychologist Leon Festinger in 1954 and this theory states that people evaluate their own opinions and desires by comparing themselves with others. This theory goes on to say that people look at the outside image of others and compare themselves to this idealised image (Grigg 2004:21).

The SCT postulates that people have a basic need to evaluate themselves and when selecting social bases for comparison, the theory asserts that individuals will seek to compare themselves with others who are highly similar to themselves (Mangleburg, Doney & Bristol 2012:104). According to Doran, Larsen & Wolff (2014:2), the SCT asserts that people have a tendency to compare their own abilities and opinions to those of others because there exists an inherent need for self-evaluation. Cohen (2014:11) argues that social comparison occurs when one compares an idealised body to the actual body. Thus, SCT can be used to explain how people might explain the apparent deficiencies between the idealised-self versus the actual-self and also can be useful to explain how it might affect consumer behaviour in brick-and-mortar stores with regard to consumers comparing their body size to store mannequins’ body size (Cohen 2014:11). In addition, Doran, Larsen & Wolff (2014:2) point out that the basic assumptions here are that social comparisons are likely to occur when there are no objective criteria available, when there is lack of information about own abilities and opinions and when there are others with similar characteristics. For example, people might compare their own views and opinions to those of other group members in order to collect information about their relational standing within that group (Doran, Larsen & Wolff 2014:2).

Engel, Blackwell and Miniard (1995:3) refer to store choice behaviour as a comparison process. On the basis of SCT, people tend to shop with others whom they believe are more knowledgeable and can, therefore, reduce buyers’ risk perceptions (Mangleburg, Doney & Bristol 2012:104). Festinger’s social comparison theory relates to this study’s topic because it discusses how individuals view themselves and it explains that people evaluate their own self-esteem by looking at people they can identify with, which would be their close friends.

2.2.2 The social identity theory (SIT)

The second theory that relates to the study is the SIT. The basic premise of the SIT is that an individual’s self-concept comprises both personal and social identity aspects (Masenyama
The pioneer of the SIT was Henri Tajfel who published several studies concerning group processes (Masenyama 2005:10). The SIT describes how group affiliations have the potential to influence individual behaviours (Tajfel & Tuner 1986:33). Hansen (2012:15) suggests that people evaluate and define themselves in terms of the groups to which they belong as these groups can provide individuals with a collective self-concept, a so-called social identity.

Tajfel (1978:63) defines social identity as that part of an individual’s self-concept, which derives from his knowledge of his membership of a social group/s together with the value and emotional significance attached to that group. Social identity is that proportion of an individual’s self-concept that derives from membership of a social group (Tamburrini, Cinnirella, Jansen & Bryden 2015:84). Ashforth and Mael (1989:23) theorises that that an individual’s identity refers to an individual’s desire to interact with other people and affiliate with groups. Group identity influences the manner in which individuals react to situations (Dutton & Dukerich 1991:530). Correspondingly, group members influence an individual’s attitudes and behaviours (McKinley, Mastro & Warber 2014:1050).

Solomon (2006:380) suggests that a human is a social creature that needs to belong to a particular group. Solomon (2006:380) also indicated, “humans belong to groups in which they try to conform and use other individuals as mirrors on how to behave by observing the actions of other members of the group”. During youth phase, peer acceptance becomes very important. Hence, these consumers spend a lot of their time searching for ways to look “cool” and get approval from the group (Pratt 2003:166). Consumers change themselves with an idea of fitting to a group. However, Hogg and Terry (2001:125) concluded that social identity is more powerful than individual identity.

Mofele (2009:20) is of the opinion that the SIT maintains that individuals gain their sense of self-esteem in part, from identification with the social groups to which they belong. When a particular social identity is salient, individuals are motivated to achieve positive distinctiveness between their own group and relevant out-groups: they prefer to see their own group as both different from, and better than, other groups (Mofele 2009:21). This theory also evaluates the influence on the individual from groups such as friends, peers, family, and the community in general. In addition,
Brewer (2001:118) stated, “rational social identities are interdependent in the sense that the traits and behaviours expressed by one individual are dependent on and responsive to the behaviour and expectancies of other parties in the relationship”. People do the things they do mainly because of who they think they are—their identity (Korte 2007:167). The manner in which individuals think about others and themselves has an influence on their behaviour (Pratt 2003:167).

The SIT proposes that individuals form their identity through belonging to a group (Stets & Burke 2000:230) and that people need comparisons between themselves and others in order to feel they belong to a group and are accepted by others in the group (Ojala & Nesdale 2004:22). The SIT’s purpose is to understand how individuals make sense of themselves and other people in their social environment (Korte 2007:168). In addition, the SIT is based on the assumption that individuals strive for a positive self-concept, which can be reached through a positive social identity (Niens, Cairns, Finchilescu, Foster & Tredoux 2003:109). Subsequently, individuals may reach a positive social identity by comparing themselves or the group they identify with, with other social groups. Therefore, the SIT was used in this study because it is a theory of group membership and it explains that individuals need to conform to a group (Korte 2007:168).

### 2.2.3 The Engel-Blackwell-Miniard model

Various models of consumer behaviour have been developed over time to assist marketers and retailers to understand the complexity of consumer behaviour. Berman and Evans (2013:19) assert that consumer behaviour models indicate the structure of consumer behaviour and buying behaviour and the way the decision-making process represents this. Blackwell, Miniard and Engel (2006:85) propose a more appropriate model of consumer decision making. This model provides a comprehensive discussion on the possible influences on consumer behaviour, and more specifically the impact of these influences on the different stages of decision-making (Du Plessis 2011:13). The Engel-Blackwell-Miniard (EBM) model is considered important in marketing research, providing insight into consumers’ decision-making (Du Preez, 2003:12). As stated by Akinwale (2013:17) the Engel-Blackwell-Miniard model shows the categorisation process involved in a consumer buying behaviour with variables that influence purchase intention. The process is clustered to explain consumers’ buying behaviour. The Engel-Blackwell-Miniard (EBM) model was chosen largely because of its emphasis on the decision-making process, which
Chapter 2: Literature review

is relevant to the subject and the chosen variables of the present study. Figure 2.1 shows the Engel-Blackwell-Miniard (EBM) model of consumer behaviour.

Figure 2.1: Engel-Blackwell-Miniard model of consumer behaviour

Source: Blackwell, Miniard and Engel (2006:85)
Van Staden (2008:9) further states that every aspect of the daily life of people involves a series of decisions. These decisions or choices can only be made if two or more alternatives are available (Schiffman & Kanuk 2007:524). Michman and Mazze (2001:50) point out that consumers engage in a decision-process approach for store choice. The Engel-Blackwell-Miniard model shows that consumers typically go through the following seven stages when making decisions: the need recognition, search for information, repurchase evaluation, purchase, consumption, post-consumption evaluation and divestment. This model also indicates that various environmental variables and individual dereferences have an influence on each step of consumer decisions. Nevertheless, an understanding of the consumer decision-making process will provide apparel retailers with a comprehensive and systematic roadmap as to how make store selection decisions.

Levy and Weitz (2004:111) clearly indicate that the process of consumer’s store choice is part of the buying process and starts with defining an unsatisfied need. A consumer defines the stores that will satisfy this need as well as getting information about these stores. The alternative stores are evaluated under criteria that influence store choice behaviour and at the result of the evaluation, the store which will satisfy the consumer’s needs and wants is chosen and after specifying the store, the buying process is finished (Levy & Weizts 2004:111). In this study, the five steps of the consumer decision-making process adapted from Levy & Weitz (2004:111) are discussed in the following section.

**Step 1: Problem (need) recognition**

Problem recognition is regarded as the first stage of the consumer decision-making process. Kerin, Hartley and Rudellus (2009:116) describes problem recognition as the result of a difference between a consumer’s desired state and the actual state and is thus enough to provoke and activate the decision-making process. Hawkins, Mothersbaugh and Best (2007:514) explain that a desired state refers to the way an individual wants to be or feel at the present time. On the other hand, an actual state is the way an individual perceives his or her feelings and the situation at the present time (Hawkins & Mothersbaugh 2010:500). In relation to this study, the dynamic store choice decision can be conceptualised as a problem of deciding where and when to shop (Leszczyc, Sinhna & Timmermans 2000:324).
McDaniel and Gates (2008:147) and Hawkins et al. (1998:504) explain that there is no need for a decision if a need is not recognised, namely when there is no difference between what the consumer would like and what the consumer perceives as already existing. However, if there is a discrepancy between the perceived actual and desired state, the consumer recognises a need. Recognition of a specific need leads the consumer to a definitive decision-making process that develops into the next step in the decision process, namely the search for information (Blackwell et al. 2006:71).

**Step 2: Information search**

Once needs have been recognised, consumers search for information about various alternative ways of solving the problem (Sheth & Mittal 2004:282). Mittal and Mittal (2008:27) points out that to make a purchase decision, the consumer searches for information about the store in order to minimise the possibility of dissatisfaction. An information search is the process by which the consumer surveys his or her environment for appropriate data to make a reasonable decision (Solomon 2011:260). Depending on the time and finances available (Blackwell et al., 2006:74), consumers’ pre-purchase search for information is aimed at making a decision (Babin & Harris, 2012:222). In modern times, information is easy to obtain, in fact it is so common that it may make consumers’ decision making more difficult (Babin & Harris 2012:222). An information search can occur internally, externally or both (Lamb et al., 2004:144). Blackwell et al. (2006:87), stipulates that an information search thus occurs internally, implying that consumers consider their previous experiences by recalling prior knowledge of the subject they need information on. Furthermore, an information search may also occur externally as consumers may consider other consumers’ views when making decisions (Babin & Harris, 2009:223; Blackwell et al., 2006:87).

Consumers refer to internal influences in search of a solution to satisfy their needs (Babin & Harris 2009:222). Hoyer and Maclnnis (2010:198) point out that since consumers have limited capacity or ability to process information and because memory traces can decay over time, consumers are likely to recall only a small subset of stored information when they engage in internal search. For instance, if a past solution is remembered (a retail store that brought satisfaction to the consumer) then the consumer is likely to use what he or she likely recalls to solve the problem. Blackwell et al. (2006:109) are of the view that consumers may rely on existing knowledge when making a
decision. Knowledge is the information that is stored in consumers’ minds as memory (Blackwell et al., 2006:84). Research done on consumers’ knowledge indicates that consumers with moderate knowledge on a subject will search more intensively for information than experts who refrain from searching for additional information if knowledge exists on the subject (Hoyer & MacInnis 2008:215; Gothan & Erasmus 2008:645). Shiv and Huber (2000:202) are of the view that the degree of satisfaction with prior purchases will also determine the consumer’s reliance on internal search. If the consumer has been satisfied with the results of previous buying transactions, an internal search may suffice.

Kerin, Hartley and Rudelius (2009:116) point out that an external search may be necessary when past experience is insufficient and the risks of making wrong purchase decisions are high. There are two types of external searches, namely pre-purchase search and ongoing search (Hoyer & MacInnis 2010:205). Pre-purchase search occurs in response to the activation of problem recognition. For example, a Generation Y female student seeking the best retail store to buy an elegant dress for a lecture presentation can solicit information by visiting speciality clothing stores and fashion designers. Additionally, the consumer could even receive recommendations from a neighbour, friends and family about the most appropriate place to go shopping (Mittal & Mittal 2008:27). On the other hand, an ongoing search occurs on a regular basis, even when problem recognition has not been activated (Du Plessis & Rousseau 1999:87). For example, a consumer might constantly read fashion magazines and visit websites for different kinds of apparel retail stores in order to be perfectly informed.

**Step 3: Pre-purchase evaluation of alternative**

Alternative evaluation is the third step in the consumer decision-making process (Lamb et al., 2004:68). Churchill and Peter (1998:146) together with Kotler (2000:180) have defined alternative evaluation as a process by which alternatives are evaluated and selected to meet customer needs. Evaluation of alternatives, stage three of the consumer decision-making process, is defined by Blackwell et al. (2006:80) as when a consumer seeks answers to questions such as “What are my options? and Which is best?” when evaluating products or services. After the consumer has gone through the process of gathering information, the consumer must make a selection between the possibilities (Solomon & Rabolt 2004:362, Chae, Black & Heitmeyer 2006:26).
This phase considers the alternative choices as obtained from the information search (Blackwell et al. 2006:80). From the authors’ explanations it can be noted that consumers weigh their options in order to select the best store as well as the best product or service according to their criteria. Grace and O’Cass (2005:227) opines that the consumer’s evaluation of a retail store, over and above the evaluation of the actual merchandise purchased, is a complex process. Consumers will have obtained information on various attributes, features and benefits at this stage and must evaluate these in order to make a decision.

**Step 4: Store choice decision**
Tusiime (2009:19) feels that once an alternative is chosen a final decision has to be made. The consumer then moves to the purchase phase, where the consumer attempts to put the thoughts into action. Based on the information gathered and evaluated in the problem-solving stage, the consumer decides whether to purchase and which product and retailer to choose (Lusch et al., 2011:104). Cooper (2010:32) confirmed that during the purchase stage of the decision process consumers decide whether to buy, when to buy, where to buy (type of retailer and specific retailer) and how to pay. There are certain concerns, which the consumer has to address in executing a purchasing action, such as whether or not to buy, when to buy, what to buy, where to buy and how to pay (Kotler 2000:182).

This phase holds the possibility of a complete disregard of the previous phases as circumstances may prevail, altering them and making the intended choices impossible to execute (Blackwell et al., 2006:81). For example, a female Generation Y consumer may plan to purchase a jacket from store A after seeing their advertisement, but when he or she goes to the store, it is closed. As a result thereof, the consumer purchases a similar jacket from another store. It is at this stage that a consumer makes a store choice decision as well as the purchase of products.

**Step 5: Post purchase behaviour**
The fifth step in the consumer decision-making process is post-consumption evaluation and can be defined as consumers’ evaluation of a product’s performance in light of their own expectations (Kerin et al., 2009:116; Kotler & Armstrong 2006:159; Peter & Olson, 2005:153). According to
Blackwell et al. (2006:210) as well as Zikmund and D’Amico (2001:160), consumers experience a sense of either satisfaction or dissatisfaction during this stage, but can also experience what is called post-purchase dissonance.

Satisfaction entails that the expected performance was met, but if it does not perform as expected, it may cause dissatisfaction (Blackwell et al., 2006:82). Kardes, Cline and Cronley (2011:91) asserts that satisfaction can be viewed as a post-consumption evaluation that a chosen evaluation is at least met or exceeded the consumer’s expectations. On the other hand dissatisfaction is the opposite response, it is the degree of discrepancy between the expectations and the actual results (Kardes, Cline & Cronley 2011:91). In relation to this study, a satisfied consumer will frequently buy apparel products from the chosen apparel store, whereas a dissatisfied consumer will try an alternative apparel retail store the next time. Cognitive dissonance occurs after consumption, which makes consumers judge their choice of products or service (Schiffman & Kanuk, 2007:547). If they think their decision was good their cognitive dissonance will be little (Schiffman & Kanuk, 2007:547). In relation to this study, a female Generation Y student consumer may feel uncertain about whether the right store choice has been made or may even regret the decision made.

2.3 THE CONCEPTION OF RISK

This section aims to provide an overall understanding of consumer perceived social risk, but in order to comprehensively understand the concept of perceived social risk it is imperative to shed light on what risk entails, what perceived risk is, factors that may influence consumer risk perception, to classify perceived risk according to different types and thereafter to direct the attention towards what perceived social risk entails as well as consumers’ methods of coping with perceived social risk.

Ward (2008:80) explain that the concept of risk became a popular study in the field of economics in the 1920s with economists such as Frank Knight and John Maynard Keynes advancing the study of risk through research in probability theory. Mitchell (1999:163) elucidates that the classical decision theory describes risk as reflecting variation in the distribution of possible outcomes, their likelihoods and subjective values. Furthermore, risk is inundated with various descriptions. For example, Sayers, Gouldby, Simm, Meadowcroft and Hall (2002:1) describe risk as a combination
of the chance of a particular event, with the impact that the event would cause if it occurred. Risk means uncertainty or negative result (Naovarat & Juntongjin 2015:39).

Additionally, risk has been defined as an attribute of the decisions that reflect the variance in feasible results (Gefen, Rao & Tractinsky 2003:4) and includes all the negative consequences of a purchase for a consumer that cannot be anticipated (Martin & Camarero 2008:631). There are two theoretical perspectives about risk: one that is centred on a decision result’s uncertainty and another centred on the costs or consequences of such results (Gefen, Rao & Tractinsky 2003:4; Barnes, Bauer, Neumannand & Huber 2007:71). There is no consensus on the definition of risk as some authors allude to positive and negative uncertain results of decisions, whereas others only allude to negative results of decisions (Gefen et al., 2003:4).

Farzianpour and Pishdar (2014:50) view risk as one’s expectation of loss associated with an exchange. As, such, in buyer behaviour contexts, the more certain one is about this future state, the more risk is thought to exist for the individual. Vaughan’s (1997:123) definition of risk is connected to the possibility of loss. When risk is said to exist, the possibility of an outcome is uncertain (Vaughan 1997:123). Karbalaei, Norouzi, Abadi, Malmir & Taheri (2013:3896) are of the view that risk exists when there is a less than 100 percent probability that things will turn out as expected. Liang, Lu & Tu (2006:23) states that consumer behaviour involves risk in the sense that any action of a consumer will produce consequences, which he cannot anticipate with anything approximating certainty, and some of which are likely to be unpleasant. This means that for a decision a consumer made that involves risk, the outcome cannot exactly be calculated and may result in disadvantages for the consumer (Liang, Lu & Tu 2006:23).

Therefore, risk plays an essential role in consumer behaviour, and it makes a valuable contribution towards explaining information-searching behaviour and consumer purchase decision making (Corbitt, Thanasankit & Yi 2003:203; Barnes Bauer, Neumannand & Huber 2007:71). It should be stressed that consumers are influenced by risks that they perceive, no matter how real or how dangerous, these risks influence consumer behaviour (Schiffman & Kanuk 2004:197).
2.3.1 Perceived risk

Zhang, Wan, Huang and Yao (2015:100) state that the concept of perceived risk was originally established in 1960 by Bauer. He pointed that consumers’ purchase behaviours were likely to lead to hard-to-predict and even unpleasant outcomes. Therefore, consumers’ purchase decision contains the uncertainty of the outcome, which was the initial concept of perceived risk (Zhang, Wan, Huang and Yao 2015:100). Lumpkin and Dunn (1990:104) point out that perceived risk research is one of the very few research areas in consumer behaviour, which can properly be said to have a research tradition. Although perceived risk is not the sole explanatory factor of in buyer behaviour, it has been established as an integral part of the purchase decision (Lumpkin & Dunn 1990:104).

Parumasur and Roberts-Lambard (2012:256) describe perceived risk as the amount of risk that the consumer perceives in the buying decision and or the potential consequences of a poor decision. Thakur and Srivastava (2015:151) explain that perceived risk is a construct that measures beliefs of the uncertainty regarding possible negative consequences (dangers). In the domain of consumer behaviour, perceived risk has formally been defined as a combination of uncertainty plus seriousness of outcome involved and the expectation of losses associated with purchase and acts as an inhibitor to purchase behaviour (Thakur & Srivastava 2015:151). Perceived risk refers to the nature and amount of risk perceived by a consumer in contemplating a particular purchase decision (Khan & Chavan 2015:468). The most common definition of perceived risk is consumers’ subjective expectations of a loss, which means that any action of a consumer will produce consequences, which he cannot anticipate with anything approximating certainty, and some of which are likely to be unpleasant

Shin (2010:171) elucidates that perceived risk is considered a fundamental concept of consumer behaviour and is used often to explain customers’ risk perceptions and reduction methods. Perceived risk significantly guides consumer behaviour, because people wish to avoid making mistakes (Farzianpour & Pishdar (2014:50). Lee (2009:130) is of the view that the magnitude of a perceived risk depends on many factors, such as how important the target is and how serious the possible consequences of a mistake are. Since the outcome of a choice decision can only be known in the future, the consumer is forced to deal with uncertainty and to the extent that consumers
realise they may not attain all of their buying goals, risk is perceived (Mieres, Díaz-Martín & Gutie´rrez 2006:762).

A study conducted by Choi and Lee (2003:49) has shown that the perception of risk affects a consumer’s propensity to make a buying decision. In this sense, when consumers perceive risks, they assess those risks before making a decision (Weegels & Kanis 2000:365). Another study conducted by Hisrich, Dornoff and Kernan (1972:435) that focused on perceived risk and retail shopping behaviour, examined risk-related variables within the context of selecting a store from which to purchase durable goods. The general conclusion was that perceived risk influences the store selection process of expensive and infrequently purchased items such as furniture.

2.3.3 Factors that may influence consumer risk perception

Various factors can influence how consumers perceive risk. Upon examination of the literature, it is clear that the perception of risk by the consumer varies, depending on culture, the situation, the person, the product and intangibility. These factors are described as follows:

2.3.3.1 Culture

Finucane and Holup (2005:1609) opine that perceived risk is influenced by a “way of life” derived from a combination of cultural bias (shared values and beliefs) and social (interpersonal) relations. Perceived risk is seen as a collective phenomenon in that every cultural group chooses to attend to some risks and ignore others to maintain their particular way of life (Finucane & Holup 2005:1609). People around the world do not show the same level of risk perception. A study conducted by Ueltschy et al. (2004:59) to investigate whether national culture significantly influences the risk perceived by consumers found that consumers from the United States of America, the UK and Canada perceived risks differently from each other.

2.3.3.2 Mode of shopping

Ward (2008:89) state that the degree of risk perceived by a consumer is also affected by the shopping situation, for example, traditional retail store, online, catalogue, or direct mail. Kim, Ferrin and Rao (2008:546) elucidate that in the case of a brick-and-mortar retail store (e.g. Wal-Mart), consumers can walk into the store and usually touch, feel and even try the product before
deciding whether to purchase it. This immediately reduces the amount of perceived risk, and probably strengthens customers' positive opinions about the brick and-mortar stores. While on the other hand, it is common for a customer who is making an online transaction to be reluctant to purchase on the Web because the sense of risk may be overwhelming when compared to the traditional mode of shopping (Kim, Ferrin & Rao 2008:546).

2.3.3.3 Personality
Dobre and Milovan-ciuta (2015:6) are of the view that personality influences the attitude towards the Internet, motivations for visiting websites, the choice of criteria used by customers in evaluating the stores in which they shop. Personality traits influence customer perceptions on the quality of the store, the quality of services offered by the online vendors and the quality of the experiences lived when visiting the stores (Dobre & Milovan-ciuta 2015:6). A consumer’s subjective risk perception is strongly determined by his or her personality and consumers, therefore, try to reduce the risk associated with a certain behavioural decision (Bauer, Barnes, Reichardt & Neumann 2005:185). Some consumers tend to perceive high degrees of risk in various consumption situations, while others tend to perceive little risk (Ward 2008:90).

2.3.3.4 Product category
The perception of riskiness may vary from person to person and from product to product, or service to service and is a very personal thing, related to specific circumstances (Karbalaei, Norouzi, Abadi, Malmir & Taheri 2013:3896). Dholakia (1997:161) points out that the distinction between inherent risk and handled risk identifies perceived risk as a product class specific construct, inter alia different product categories have different levels of inherent and handled risk associated with them. In other words, each individual perceives each product to have specific levels associated with it and these levels for a product category are different for each individual (Dholakia 1997:161).

2.3.3.5 Intangibility
According to Laroche, McDougall, Bergeron and Yang (2004:374), intangibility has been defined as “impalpable” and “not corporeal” – “that which cannot be easily defined, formulated or grasped mentally” as well as “the lack of physical evidence”. Research has shown that intangibility is
correlated positively with perceived risk (De Ruyter, Wetzel & Kleijnen 2001:184; Finn 1985:35; Murray & Schlacter 1990:51; Zeithaml & Bitner 2000:131). The lack of information available in making services versus goods decisions increases the risk and also, services tend to be perceived as riskier to purchase than goods (Laroche, McDougall, Bergeron & Yang 2004:374).

A study conducted by Laroche, Bergeron and Goutaland (2003:122) highlighted the impact of intangibility on perceived risk. The major finding was that perceived risk was poorly associated with physical intangibility, but strongly associated with the mental dimension of intangibility. For example, a repairman who explains to his client how he is going to fix the washing machine may help him to make tangible the service in his mind and, therefore, reduce the client’s perceived risk.

2.3.1.1 Classification of perceived risk

Risk may manifest itself in a variety of ways such as fear that a product may not possess deliverable attributes, or a sense that the selected store may invite social disapproval (Dick, Jain, Richardson 1995:8; Dursun, Kabadayi, Alan & Sezen 2011:1192). Hawkins and Mothersbaugh (2010:600) are of the view that the perception of risks differs among consumers, depending in part on their past experience and lifestyle. Berman and Evans (2010:202) state that perceived risk usually is measured as a multidimensional phenomenon that comprises six constructs. Ward (2008:5) has identified six types of perceived risk, namely social, financial, functional, psychological, physical, and time/convenience risk. Table 2.1 provides what are arguably the most influential constructs of perceived risks and some explanations of what they entail.

Table 2.1: Types of perceived risk

<table>
<thead>
<tr>
<th>Type of perceived risk</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time</td>
<td>Refers to the time lost because of product failure (Berman &amp; Evans 2010:202)</td>
</tr>
<tr>
<td>Functional</td>
<td>The uncertainty and the consequences of a product not functioning at some expected level (Ward 2008:86)</td>
</tr>
</tbody>
</table>
Financial loss and unexpected costs (Peter & Olson 2010:73) e.g. an expensive pair of shoes that becomes too uncomfortable to wear.

Psychological risk

A consumer’s disappointment in making a poor product or service selection (Arslan, Geçti & Zengin 2013:159).

Physical risk

The possibility that the product may harm the consumer and others in a physical sense — in other words, a consumer’s fear that certain products can damage their health or physically injure their person (Arslan, Geçti & Zengin 2013:159).

Social risk

Reflects the disappointment in the individual by friends and family in case of a poor store choice (Ueltschy, Krampf & Yannopoulous 2004:59).

Source: (Ueltschy, Krampf & Yannopoulous 2004:59; Berman & Evans 2010:202; Ward 2008:86; Peter & Olson 2010:73; Arslan, Geçti & Zengin 2013:159)

In the process of evaluating which stores to patronise, consumers consider a variety of perceived risk factors, often referred to in the retailing literature as store choice evaluative criteria (Jayasankaraprasad 2010:9). McGoldrick and Andre (1997:76) point out that perceptions of risks, along with image and beliefs, are seen to be the most instantaneous drivers of store choice and the decision to patronise one or more stores. For the purpose of this study, only the concept of perceived social risk will be reviewed since the other purpose of this study is to determine the influence of perceived social risk on apparel retail store choice. The reason of selecting the social risk factor is that social risk is considered an important element of perceived risk as it takes into account how society influences a consumer’s decision (Beneke, Greene, Lok & Mallet 2012:06). The influence of social groups on consumer behaviour can also be reviewed from the works of, amongst others, Schiffman & Kanuk (2010:54), which explains the consumer’s need for social acceptance with regards to store and brand choices.
Additionally, this study will focus on perceived social risk as literature shows that publically consumed products are the ones with a high level of social risk (Lantos 2015:234), which is deemed relevant for the purposes of this study. For example, Chen-Yu & Seock (2002:74) state that clothing is a product with high social risk. Lamb, Hair and McDaniel (2011:198) point out that consumers take social risks when they buy products that can affect people’s social opinions on them (for example wearing unstylish clothes).

Moreover, support for the importance of social risk when buying clothing can be found in the much-cited study of Jacoby and Kaplan (1972:382), where students were asked to rank a number of products on their susceptibility to performance, financial, social, psychological, physical and overall risk. The study shows that a suit, a winter coat and dress shoes score particularly high on social and psychological risk. Furthermore, the overall perceived risk of purchasing a winter coat was best explained by social risk and performance. In another study conducted by Liljandera, Polsaa and Van Riel (2009:8) to investigate modelling consumer responses to an apparel store, the authors concluded that apparel consumers are expected to be affected by perceived social risk involved in buying store brand clothing, because of the visibility of the product and the fact that clothes tend to form an important part of consumers’ self-image.

2.3.1.2 Social risk

Generally, people have the subjective norms that they are concerned about the opinions of their family, friends and colleagues regarding to their own actions and their actions would be encouraged or discouraged by people surrounding them (Nasir, Wu, Yago & Li 2015:465). These subject norms lead us to the concept of perceived social risk, which is generated from families’ and friend’s thought about customer’s weak or improper choice (Bazgosha, Eizi, Nawaser & Parhizgar 2012:2202). Therefore, perceived social risk is the risk that a poor store choice will result in social embarrassment (Schifffman & Kanuk 2007:18; Solomon, Bamossy, Askegaard & Hogg 2006:272; Peter & Olson 2005:76).

Social risk reflects the disappointment in the individual by friends and family in case of a poor store choice (Ueltschy, Krampf & Yannopoulous 2004:59). Amin and Mahasan (2014:648) describe perceived social risk as the loss of self-esteem, due to the reputation of the store, from
your social group, family and friends. Solomon and Rabolt (2004:361) add that this risk refers to self-esteem and self-confidence, and those consumers who are insecure and uncertain are most susceptible.

Faarup (2010:150) points out that some groups in the population typically operate with a high degree of social risk, such as teenagers and even young girls. These consumers are often very sensitive to what their reference group think and say about them (Faarup 2010:150). Raymond (2015:17) mentioned that socially visible or symbolic goods such as apparels, jewellery, cars, homes, or sports equipment are most subject to social risk. Terblance (1998:58) adds that the image of a store will also influence social risk for a consumer if the store is not acceptable by the consumers’ peers.

Perceived social entails the risk that peers may not approve of the specific retailer where the product is bought, which may cause embarrassment (Rikhotso 2004:28). Furthermore, Weib (2015:52) emphasised that perceived social risk is the subjectively-sensed risk of suffering mal-appreciation or status loss in one’s social environment. Social risk implies that other’s perceptions regarding the consumer might be affected negatively resulting in harm to one’s social standing (Hoyer & MacInnis, 2007:62).

Zhang Tan, Xu and Tan (2012:9) assert that perceived social risk is the potential loss of status in one’s social group as a result of adopting a product or service, looking foolish or unpopular. Faarup (2010:150) defines perceived social risk as the type of risk that relates to how the reference group will perceive the selection of retail store and the purchase of a product. If a consumer believes that buying a highly fashionable dress from a certain retail store might cause dislike from her reference group, the social risk will be perceived as excessive and the dress will often not be bought from that particular retail store (Faarup 2010:150).

2.3.2.1 Consumer methods of coping with social risk

Pandit, Karpen and Josiassen (2008:1) explicate that consumers engage in risk-reduction behaviour to increase the certainty of the probable consequences of the purchase decision or reduce the amount at stake (e.g. reduce the penalties for failure). Consumers develop risk control
processes and employ risk reduction strategies to reduce the perceived risk until it is below his or her level of acceptable risk (Chu & Li 2008:213). Zheng, Favier, Huang & Coat (2012:259) points out that the consumer will use a variety of methods such as brand loyalty, asking family or friends, searching for information, or comparing price to reduce risk and increase purchasing success.

Usually, consumers try to obtain advice or consent from others in their social group in order to reduce social risk (Almousa 2011:25). A study of perceived risk and risk reduction of purchasing air-tickets online conducted by Kim, Qu and Kim (2009:220) found out that recommendation of family and friends was an important risk-reduction strategy. Kim, Qu and Kim (2009:220) also indicated that as perceived risk increases, the importance of word-of-mouth as a source for reducing related risk also increases. Murray (1991:10) emphasised the power of word-of-mouth endorsements as it provides greater importance for consumers to reduce perceived risk because of its clarification and feedback opportunities, verses what the mass media communications do.

In addition, customers who seek information about apparel products are called fashion followers. According to Rahman, Saleem, Akhtar, Ali and Khan (2014:53), fashion followers are those consumers who first seek information about fashion by looking at the attitudes of fashion leaders. Fashion followers keep an eye on fashion leaders because fashion leaders are more involved in the shopping than the followers, and are first to use new fashion irrespective of their social risk. Fashion leaders are less socially conscious, less risk averse and do not think of the cost as compared to fashion followers (Belleau, Nowlin, Summers & Xu, 2001:133). In relation to this study a Generation Y female student consumer many search for information about the best apparel retail store from friends in order to avoid disapproval from friends and family in case of a poor store choice. Furthermore, consumers also seek information from retailers, salespeople and the general media (Ward 2008:95). In the opinion of Schiffman and Kanuk (2004:133), when consumers have no other information about a product, they often trust the judgement of merchandise buyers of a store with a favourable reputation, and depend on them to have made careful decisions in selecting products for resale.

Shopping around is another social risk reduction method for consumers. Dai, Forsythe and Kwon (2014:15) found that consumers place greater value on the ability to touch and inspect apparel
products and thus prefer traditional stores for apparel shopping. It was found that 67 percent of women enjoy shopping, compared to 37 percent of men and that women are more likely to buy in a store than men (Sohail 2015:38). Similarly, it was found that women go shopping to browse around and see shopping as an enjoyable activity while men go shopping just to meet their needs, seeing it as a duty. (Durakbaşa and Cindoğlu, 2002:69).

Ward (2008:97) postulates that consumers try to reduce perceived risk associated with a particular purchase by shopping around by themselves and comparing products features on several brands in several stores. Mitchell and Boustani (1992:22), articulates that shopping as a method of risk reduction involves visiting difference places (stores) of purchase to compare brands and ultimately to choose one brand. Laroche, Nepomuceno and Richard (2010:33) point out that when risk is higher, consumers more likely to compare alternatives. In relation to this study, a Generation Y female student consumer may go shopping to browse around in search for the best apparel retail store.

2.4 BUYING BEHAVIOUR

The way people act in the market place is known as buying behaviour. Du Plessis and Rousseau (2003:10) define buying behaviour as the mental and physical activities (behaviour patterns) of decision units (individuals, families, and organisations) which precede, determine and follow on the decision process for the acquisition of need-satisfying products, ideas, and services. Buying behaviour is the decision processes and acts of people involved in buying and using products (Du Plessis, 2011:11). Arnould, Price and Zinkhan (2002:5) explains that buying behaviour is concerned with how consumers acquire, organise and use information to make consumption choices.

The buying behaviour of Generation Y consumers has been a marketing concern for many marketers and researchers. An avalanche of research efforts seeking to provide information on how best marketers can sell their products to these elusive consumers in unpredictable markets (Mandhlazi, Dhirup & Mafini 2013:153). Buying behaviour is described by Kandasamy (2015:132) as the actions, thought process and perceived outcome, in collaboration with environmental factors, during the course of making a decision, which could result in a purchase.
According to Shih, Yu and Tseng (2015:391), buying behaviour are the decision processes and acts of people involved in buying and using products, which include social and mental process. Acton (2005:112) stated that the consumer purchase behaviour is defined as “consumer buying behavior”, which is consumed in order to meet the needs of consumers. Engel, Blackwell and Miniard (1995:156) declared that consumer buying behaviour is related directly to the consumption of products and services, which are triggered by the decision-making process before and after.

Sharma (2014:833) points out that buying behaviour is the decision process and acts of people involved in buying and using products. Buying behaviour refers to the purchasing behaviour of consumers who are the individuals and households that purchase goods and services for consumption (Zinyemba & Manase 2015:93). It refers to the buying process that occurs to anyone who is willing to buy, from individuals to households, groups or organisations (Kotler & Keller 2011:134). Factors influencing buying behaviour include culture, social class, reference groups and personal characteristics, among other things (Zinyemba & Manase 2015:93).

Khaniwale (2015:278) points out that it is difficult for consumers to decide on how they should spend their time, efforts, energy and money. There are several factors in the background playing a significant role to take customers to the final decision and it is very difficult for organisations to know what the customer will spend their time, efforts, energy and money (Thangasamy & Patika 2014:37). From the point of view of a buyer, it has become quite difficult to make a store decision together with a purchase decision as a result of so many available options, which are so close in comparisons (Khaniwale 2015:278). Therefore, it is imperative to comprehend how consumers’ behave because the behaviour of a consumer can be regarded as flexible. It is critical for marketers to have an extensive knowledge of the various factors influencing consumers’ decisions to ensure the successful delivery of products and the retention of customers in the marketplace (Hollywood, Armstrong & Durkin 2007:291).

Furthermore, there are numerous factors in literature to justify the buying behaviour of consumers. Among them may be highlighted: organisation’s corporate values (Cambra-Fierro, Polo-Redondo & Wilson 2007:157), perceived quantity and quality of information (Pelsmaker & Janssens
2007:361), cultural and environmental factors (Dewan & Dewan 2007:194), and culture, societal communication factors (Grant & Stephen 2005:450). Vignali and Vignali (2009:58) identified the following as the main factors influencing the buying behaviour of consumers: physiological factors, socio-cultural factors, personal factors, psychological factors and rational factors. An elucidation of the factors influencing the buying behaviour of Generation Y female student consumers will be described in the foregoing section.

2.4.1. Factors influencing buying behaviour

According to Koutras (2006:115), the consumer decision-making process and the continual changes in the behavioural patterns of consumers are strongly influenced by various factors. Thangasamy & Patika (2014:37) points out that there are several factors in the background, which make a consumer behave in a certain manner. These factors knowingly or unknowingly influence the consumer; they may be in or beyond control of the buyer (Khaniwale 2015:281).

Figure 2.2 depicts a diagram indicating the various factors influencing Generation Y female student consumers and these factors were adapted from Khaniwale (2015:281). Figure 2.2 was adapted in such a way that it is both simple and theoretically sound. The two main groups of factors in Figure 2.2 are internal influences to a particular person and external influences. Each of the factors shown in Figure 2.2 will be explored in detail in the sections that follow. Additionally, Figure 2.2 has two directional arrows that indicate that each set of factors interact with each other.
Figure 2.2: Fish bone diagram presenting the important internal and external factors affecting buying behaviour

Source: Khaniwale (2015:282)

2.4.1.1 External social factors
Humans are affected largely by the environment and its proxies (Quester et al., 2011:23). Therefore, the majority of the resilient influence on buying behaviour is external. This section examines the external factors, which are not individualistic but are external to the individual. They
are associated with the groups that the individual belongs to and with which he/she interacts. External factors are classified into two components, namely social and cultural factors. Social factors entail the opinionated influence of people the consumer regards as close family, friends or acquaintances, those deemed important to the consumer and whose opinions are values (Du Toit 2013:17). Andersone and Gaile-Sarkane (2008:2) states that social criteria concerns the impact the purchase makes on the persons’ perceived relationships with other people, and the influence of social norms on the person. Social norms refer to the external pressures that affect or influence behaviour (Lee 2011:302). Failure to adhere to social norms normally may become internalised by sanctions in the form of guilt feelings (Biel & Thogersen 2007:94). From the author’s elucidations it can be noted that social norms may govern Generation Y female students’ buying behaviour of apparel products and this is because consumer’s buying decision is informed by personal norms but it also is generated largely from social norms of a group to which the consumer’s value and beliefs are based on. Gajjar (2013:2) asserts that the important social factors are reference groups, family, role and status. These factors are discussed as follows:

2.4.1.1 Reference groups
Almost all individuals frequently interact with other individuals who directly or indirectly influence their store choice decision as well as their buying decisions. According to Bishnoi and Mann (2015:87), the term reference group is associated with an actual or imaginary group that has a direct influence on an individual’s purchasing decision. McDaniel et al. (2013:209) describe reference groups as groups that function as figures of reference for individuals in their consumption decisions, as they are considered credible informants. Either an individual is a member of a group or not a member of that particular group, but want to become a member of that group, he or she will consider the group behaviour when forming attitudes, beliefs and behaviour aspects (Bishnoi & Mann 2015:87).

Reference groups influence decisions on store choice because members of the group are expected to adhere to group norms and act in particular ways acceptable to other members (Cox Brittian 1996:66). Rutenburg (2003:222) explains that this group also plays a role in the lives of young consumers, as they sometimes cast easily into consumers depending on their reference groups. Khaniwale (2015:282) explains that individuals are knowingly or unknowingly a part of some
groups. For example, female students at a particular university are part of a female student group in that university. Moreover, Azuah and Aigvbboa (2014:787) point out that students who want to belong, choose clothing to fit the group they are associated with. Reference groups can be categorised into membership groups, aspirational groups or dissociative groups and they influence consumer attitudes in numerous ways (Jeong 2015:14). Koutras (2006:120) explains that reference groups fall into four categories. These include the following:

- Formal and informal reference groups
- Primary and secondary reference groups
- Membership and non-membership groups
- Aspirational and dissociative groups

Table 2.2 discusses each of these reference groups with examples in more detail below:

**Table 2.2: Type of reference groups**

<table>
<thead>
<tr>
<th>Type of reference group</th>
<th>Definition</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Formal</td>
<td>Clearly defined structure and membership</td>
<td>Netball club</td>
</tr>
<tr>
<td>Informal</td>
<td>Has no formal rules</td>
<td>Families, friends and peer groups</td>
</tr>
<tr>
<td>Primary</td>
<td>Has face to face interaction</td>
<td>Students in a lecture hall</td>
</tr>
<tr>
<td>Membership</td>
<td>Members of a certain group and model behaviour on others in the group</td>
<td>Members of a church or social club</td>
</tr>
<tr>
<td>Non-membership</td>
<td>Do not have membership but may still model their behaviour on members of this group.</td>
<td></td>
</tr>
<tr>
<td>Aspirational</td>
<td>Groups that people aspire to belong</td>
<td>Movie stars and famous personalities (Beyoncé)</td>
</tr>
</tbody>
</table>
2.4.1.2 Family

Yakup and Jablonsk (2012:64) explain that a family is two or more people living together, who are related by blood or marriage and are part of a household consisting of individuals living singly or together with others in a residential unit. Family is thought to have a strong influence on an individual’s values, attitudes and buying behaviour (Gil et al., 2007:188). Family, as a consuming and decision-making unit, is a central phenomenon in marketing and consumer behaviour (Commuri & Gentry 2000:1). The family members play different roles during decision making. The first person who has an idea for buying a particular product is the initiator. The influencer is the person who gives ideas and suggestions and influences the decision of the buyer. The decider is the person who ultimately decides on what, where, how and when to buy the product. The buyer makes an actual purchase and consumes the product or service (Kotler, Armstrong, Wong & Saunders 2008:248-249).

2.4.1.3 Role and status

Kotler and Armstrong (2010:170) points out that people belong to many different groups (clubs, organisations and others) and within those groups take on certain roles, which they are expected to play. Yakup and Jablonsk (2012:65) assert that the person’s position in each group can be defined in terms of both role and status. A role consists of the activities people are expected to perform according to the persons around them (Yakup & Jablonsk 2012:65). According to Khaniwale (2015:281), the role individuals perform and the status they have in a group determines their position in the group. Thus, they tend to select and use goods that suite their position (Khaniwale 2015:281). Sometime, the noble and wealthy people dress to conform to their status in the society (Azuah & Aigbvboba 2014:787).

2.4.1.2 External cultural factors

Consumers’ purchasing decisions are often affected by factors that are outside their control but have direct or indirect impact on how they live and what they consume, for example, cultural
factors (Yakup & Jablonsk 2012:64). Culture represents the mix of norms, financial and moral values, convictions, attitudes and habits developed in time by mankind, which the members of society share and, which highly determine their behaviour, including purchase and consumption behaviour (Radulescu, Cetina & Orzan 2012:2). Cultural factors include the buyer’s culture, sub-culture and social class. These factors are discussed as follows:

2.4.1.2.1 Buyer’s culture
Culture affects people’s lives, choices, and people’s view of life (Akgün & Yalım 2015:129). Culture refers to learned beliefs, values, norms and customs, which provide direction to the consumption behaviour of members of a specific society (Cant 2010:112). According to Yuanyuan (2012:8), culture influences how an individual thinks, and ultimately, decision-making. Coakley (2007:5) points out that culture consists of the ways of life people create as they participate in a group or society. Familmaleki, Aghighi and Hamidi (2015:44) are of the view that culture is an important combination of character, behaviour and a self-identification of human beings, these characteristics help an individual to create his or her own buying behaviour. Rutenburg (2003:45) is of the view that there are numerous interactions around a consumer’s culture. For example, a consumer may not be aware of the extent of his or her culture’s influence when shopping for clothing in an apparel retail store.

2.4.1.2.2 Sub-culture
According to Kotler and Armstrong (2010:161), each culture contains smaller sub-cultures, or groups of people, with shared value systems based on common life experiences and situations (nationalities, racial groups, religions and geographical regions), which can influence the manner in which consumers behave. Purwanto (2013:71) defines sub-culture as a smaller part of a culture, or groups of people with shared value systems based on common life experiences and situations. Sub-cultures are described as possessing unique beliefs, values and customs that set them apart from other members of society (Motale 2015:34). Sub-cultural influences affect values among groups within a country and they can be identified by age, geography or ethnic identity (Wright 2004:353). Sub-culture provides specific ways of recognition and socialisation for their members (Kotler & Keller, 2012:175).
2.4.1.2.3 Social class

Social class pertains to people’s social standing based on their income, occupation, educational background or material possessions (Kraus et al., 2011:246). According to Parumasur and Roberts-Lombard (2012:103), individuals with greater purchasing power are perceived to have greater status, and this heightened status is often signalled through consumption of conspicuous goods, including fashion brands. Social class is determined partly by factors such as education, occupation, income, possessions and attitudes (Nickels & Wood 1997:176). According to Yakup & Jablonsk (2012:64), every society possesses some form of social class, which is important to marketers because the buying behaviour of people in a given social class is similar.

2.4.2.1 Internal personal factors

An understanding of the internal factors affecting consumer behaviour is pivotal in creating higher values to target consumers (Quester et al., 2011:7). Therefore, internal factors play a huge role in influencing buying behaviour. These factors are individualistic since they refer to personal influences that affect consumer decision making. They are discussed as follows:

2.4.2.1.1 Age

A consumer does not buy the same products or services at 20 or 70 years and it is obvious that the consumers change the purchase of goods and services with the passage of time (Rani 2014:57). Age is a key factor since people of the same age have similar consumption patterns (Hoyer & Maclnnis 2004:385). O’Cass (2000:569) is of the view that age is an important variable to consider when investigating the purchase of apparel. This factor is strongly related to consumer buying behaviour and it is a good predictor of how the target market will respond to a specific marketing mix (Lamb et al., 2010:51), and it influence the abilities and resources the consumer brings when making purchasing decisions (Yoon, Cole & Lee 2009:13).

2.4.2.1.2 Education

Education is an additional factor that has an influence on the buying behaviour of consumers. Paulins and Giestfied (2003:377) identified that educational level is an important determinant used by other consumers when selecting a store. According to Van der Vyver (2008:22), South Africa has a large proportion of the population with low levels of education and a high rate of
unemployment, which directly affects consumers’ buying behaviour. However, Hoyer and MacInnis (2010:331) posit that educational attainment is the most reliable determinant of consumers’ income potential and spending patterns. Generally, an educated person tends to make wise decisions as compared to an uneducated person, because they differ in the ability of collecting, processing and analysing information (Khaniwale 2015:282).

2.4.2.1.3 Profession or occupation

Rani (2014:57) is of the view that the profession of a person has a significant impact on their buying behaviour. For example, a marketing manager of an organisation will try to purchase business suits, whereas a low-level worker in the same organisation will purchase rugged work clothes (Rani 2014:57). Ahuja (2015:3) is of the view that work status greatly influences the choice, preference and habits of a person. Students and the working class are more brand-conscious compared to other groups, for example, students prefer branded casual wear and accessories, whereas the working class prefer branded formal wear (Ahuja 2015:3). Thus, the occupation of an individual is an important determinant of purchase and store choice decisions.

Khan, Rana and Masmali (2015:537), in their study to investigate the impact of occupation in selecting types of retail stores, emphasised that occupation has a behavioural impact on an individual. For example, an engineer or a professor is more brand- and quality-oriented compared to an unskilled consumer who is earning bread and butter (Khan, Rana & Masmali 2015:537). From the data that was collected and analysed they had a concrete opinion that occupation plays an important role in choosing the type of retail store and that an organised retail occupation shows a higher degree of association with attitude of the consumer towards choosing retail stores, whereas in an unorganised retail store, no association between occupation vs attitude of the consumer towards choosing a retail store was found (Khan, Rana & Masmali 2015:537).

2.4.2.1.4 Income

Every person gets to think of his or her income and expenditure before spending. Tamilarasu and Kumar (2015:149) assert that the selection of a particular commodity depends on the income of the consumer and necessity of the product to the individual. Income level affects what a consumer can afford and perspective towards money (Lautiainen 2015:8). Khaniwale (2015:282) is of the
view that the economic condition of individual’s influence what price range product they buy and consumers always hunt for economic deals, however, if the economic condition of the buyer is very good he or she may buy premium products. Studies indicate that lower income consumers behave in fundamentally different ways to high-income consumers. For instance, Park & Reisinger (2009:762) discovered that lower income consumers might aspire to own expensive, high-end products because of cultural influences, tempered by the economic reality that they may not be able to afford to make the purchase. While on the other hand, higher income wage earners may have the economic resources to buy expensive products, but decide against it because they often possess high levels of personal spending control (Bearden & Haws 2012:181).

2.4.2.1.5 Personality
Personality distinguishes one person from another by individual traits and these personal traits can be self-confidence, adaptability, sociability and dominance (Kotler & Armstrong 2010:172.). In addition, personality determines how we see ourselves and the world around us as well as how other people see us (Lautiainen 2015:8). According to Solomon and Rabolt (2004:250), personality refers to a person’s unique physiological make-up and how it consistently influences the way a person responds to his or her environment. Du Plessis and Rousseau (2003:109) support this definition as he defines personality as the combination of unique, individual characteristics reflecting consistent and enduring patterns of behaviour. The consumer has high and low levels of involvement affecting attention, information search and purchase consumption (Du Plessis & Rousseau 2003:125) and the levels are discussed as follows:

- Highly involved consumers
These consumers have a complex purchasing process because they are motivated to make careful purchase decisions. They seek information on products that will be relevant to suit their personality. They have a strong belief in brands and also can differentiate between brands in a product class. They are mostly brand-loyal and believe in brand experimentation to learn about new alternatives for future purchases. They have interests in brands, enjoy shopping and are satisfied by products. They spend most of their time doing shopping.
• Lowly involved consumers
These consumers do shopping carelessly. When making purchases they like switching brands. The consumers concentrate on only important decisions of their lives, and on brand comparison, and usually do not see differences. Consumers get confused easily because they do not pay much attention when purchasing products.

2.4.2.1.6 Lifestyle
Kotler and Armstrong (2010:171) define the term lifestyle as a person’s pattern of living expressed in his or her psychographics. Rutenberg (2003:25) points out that a lifestyle is the person’s pattern of living in the world as expressed in activities, interests and opinions. Kotler (2000:168) is of the view that it portrays the “whole person” interacting with his or her environment. In short, this involves measuring a person’s activities (work, hobbies, shopping and more), interests (food, fashion, photography and more) and opinions (of themselves, of others, social issues and so on) (Kotler & Armstrong 2010:171). Lifestyle is described as the person’s pattern of living as expressed in the roles of activities, interests and opinions frequently made by a consumer, which later become predominant patterns of life (Kotler 2000:168; Arnould, Price & Zinkhan 2002:50).

Different consumers’ lifestyles are regarded as strong predictors of their specific buying habits and preferences (Babin & Harris 2012:117). For instance, Generation Y female student consumers are likely to show an interest in apparel wear which is linked with a modern lifestyle. Therefore, it would be beneficial for retailers and marketers to effectively communicate with their current and potential consumers in an attempt to understand their lifestyle and this can also be useful in positioning products that can meet their demands (Lee, Lim, Jolly and Lee 2009:155).

2.4.2.2 Internal psychological factors
Psychological factors are characterised as the internal processes that control a consumer’s decision-making (Martin & Del Bosque 2008:264). In this section, the influence of perception, motivation, learning, beliefs and attitudes on the consumer decision-making process is discussed.
2.4.2.2.1 Consumer perceptions

In order to understand consumer buying behaviour, retailers must consider the influence of perception (Schiffman & Kanuk 2009:532). Perception is how consumers understand the world around them based on information received through their senses (Duramaz 2014:196). Wan (2005:40) defines perception as the process of determining meaning by selecting, organising and interpreting stimuli in the environment. Lamb, Hair, McDaniel, Boshoff, Terblanche, Elliot and Klopper (2010:87) have defined perception as the process by which individuals observe, organise and interpret stimuli into a meaningful and comprehensive picture. Hoyer and Maclnnis (2004:91) note that perception is the process by which incoming stimuli activates our sensory receptors, namely vision, hearing, taste, smell and touch.

Sheth and Mittal (2004:131) explains that perceptions are influenced by customer characteristics such as personal knowledge and experiences. On a daily basis, consumers are exposed to various stimuli but they tend to be selective towards information they choose to process or pay attention or even interpret (Hawkins & Mothersbaugh 2010:279). Tusiime (2009:45) clarifies that consumers are constantly bombarded with information its processing is susceptible to a consumer’s perceptual defences, namely selective attention, selective perception and selective retention.

According to Babin and Haris (2012:47), attention is the purposeful allocation of information processing capacity toward developing an understanding of some stimulus. It is impossible for consumers to allocate their time and effort in addressing each bit of information. Therefore, this concept is known as selective attention. Tusiime (2009:45) indicates that selective perception is the way in which all consumers, including adults and children, perceive the information on which they are focusing. There is a tendency to manipulate and interpret information into personal meanings that will fit consumer preconceptions (Kotler 2000:173). Often consumers will learn things but will forget them because they do not confirm to their beliefs and attitudes. These bits of information are only transitory and this is the reasoning behind selective retention (Tussime 2009:45). Thus, selective retention describes that consumers are likely to remember good points made about brands they favour and to forget good points made about competing brands (Purwanto 2013:72).
2.4.2.2 Motivation

Motivation is an activated internal need leading to goal-directed behaviour to satisfy that need (Durmaz 2014:196). Hoyer and Maclnnis (2004:55) define motivation as an inner state of arousal that denotes energy to achieve a goal. De Klerk and Tselepis (2007:414) describe motivation as the driving force within individuals that impels them into action. Mallalieu (2000:14) defines motivation as the activation of internal desires, needs and concerns, which energises behaviour and sends the organism in a particular direction, which is aimed at satisfaction. Molise (2015:15) states that motivational factors refer to the internal drive or realisation of an individual’s need or want that motivates an individual to buy a product of service. Consumers are motivated to act their systems aroused and driven towards a particular behaviour aimed at satisfying their desired goal (Rutenberg 2003:37). For example, Generation Y female student consumers who are concerned about their egos are most likely to view stylish-wear clothing advertisements, which are personally relevant to their desired status.

Maslow’s hierarchy of needs best explains motivation, as set out Figure 2.3 Maslow suggested that motivation can be expressed in a hierarchical format with physiological needs forming the base of the hierarchy and self-actualisation as the ultimate (Blood, 2007:6). Furthermore, Abraham Maslow proposed that human needs are arranged in a hierarchy from the most basic needs to the higher level needs and when the basic needs, which are most pressing, are satisfied they won’t be a motivated and will start to seek ways to satisfy the higher level needs (Durmaz 2014:195). According to Maslow’s hierarchy of needs, in order for a human being to be truly happy, all the needs of that individual should be met and these human needs comprise physiological, safety, love, esteem and self-actualisation needs (Mandhlazi 2012:13).
2.4.2.3 Learning

Learning is a change in a person’s thought processes caused by prior experiences (Yakup & Jablonsk 2012:67). According to Tilley (2000:48), learning is defined as the result of a combination of motivation, attention, experience and repetition. This implies that the consumer must be motivated, must give full attention to the message and must repeat the new information in order to learn (Strydom et al. 2000:85). In relation to this study, the new information that will be stored in the Generation Y female student’s memory can be recalled during any stage of the consumer decision-making process, assisting in making an apparel retail store choice.

2.4.2.4 Consumer beliefs and attitudes

A belief is defined as a person’s supplementary thought on anything (Akgün & Yalım 2015:132). According to Rani (2014:60), a belief is a conviction that an individual has on something and through the experience he acquires, his learning and his external influences (family, friends, etc.), he will develop beliefs that influence his buying behaviour. Furthermore, a customer possesses specific beliefs and attitudes towards various products and since such beliefs and attitudes make up brand image and affect consumer buying behaviour, marketers are interested in them (Rani 2014:60). Dreezens, Martijn, Tenbult, Kok and De Vries (2005:40) define attitude as a
psychological tendency that is expressed by evaluating a particular entity with some degree of favour or disfavour. Attitude has long been of critical importance in attempts to explain man’s social behaviour, it is an abstraction that has no absolute and correct meaning of definition (Anderson 2006:7).

Attitude is the tendency of a person to respond positively or negatively to objects, opinions or conditions (Akgün & Yalım 2015:132). According to Haung, Lee and Ho (2004:600), attitude is defined as a learned predisposition to respond in a consistently favourable or unfavourable manner toward a particular brand. AL-Nahdi, Nyakwende, Banamah and Jappie (2015:15) explain that attitude is the person’s favor or disfavor toward an action and it is the way individuals respond to and are disposed towards an object. Similarly, Junga, Shimb, Jinc and Khangd (2015:5) state that attitude refers to consumers’ psychological likelihood as demonstrated by assessing a particular object with some extent of favour or disfavor. It plays an important role in consumer behaviour, which cannot be observed directly. Huang et al. (2004:600) are of the view that marketers infer the attitudes of consumers towards products, because it is during these encounters that attitudes about products are formed. Anderson (2006:8) further asserts that an attitude is an enduring organisation of motivational, emotional, perceptual and cognitive processes with respect to some aspect of our environment. Therefore, from the authors’ explanations it can be concluded that an attitude is the way individuals think, feel and act towards some aspects of the environment such as an apparel retail stores.

2.5 RETAIL STORE CHOICE

Store choice is recognised as a cognitive process and it is as much an information processing behaviour as any other purchase decision (Sinha & Banerjee 2004:482). According to Ruternberg (2003:114), store choice refers to a particular retail store where the consumer chooses to shop. Mowen (1995:414) elucidates that store choice is the process in which a consumer makes a retail outlet choice to shop at between two or more alternatives. Rikhotso (2004:27) refers to store choice as store patronage behaviour or store loyalty. Bailey (2011:25) points out that the choice of a store may be more important to the consumer than the choice of a brand and may involve a complex set of decision criteria.
Mason, Mayer and Ezell (1991:152) affirm that consumers make decisions regarding the stores they choose to patronise. Various individual and social factors influence these decisions (Lamb, Hair, McDaniel, Boshoff & Terblanche 2004:75). Rikhotso (2004:27) is of the view that the consumer recognises a problem that makes it necessary for a store to be selected, engages in internal and possibly external search, evaluates the relevant alternatives and applies a decision rule to make a selection. According to Kumar, Dangi and Vohra (2015:81), consumers execute their purchase intention through five sub-decisions regarding brand, store, quantity, timing, and payment method, and out of these five, store selection is the most important. According to Nilssona, Garling, Marella and Nordvall (2015:3), the choices between and within stores are mediated by the context and these authors stress that shopping is part of consumers’ routines and complex everyday lives. Consumers have become more demanding due to their freedom to choose where and what to shop (Nilssona, Garling, Marella & Nordvall 2015:3).

The choice of a store to patronise is, therefore, of great importance, as apparel consumers will often gather information, evaluate alternatives and make decisions at the point of purchase (Du Preez & Visser 2003:16). Du Preez and Visser (2003:16) further asserts that consumers choose retail outlets according to their shopping orientations and the challenge for manufacturers is to distribute their merchandise to the correct stores so that consumers in the target market will patronise those stores. Therefore, it is critical for the retailer to understand which retail stores consumers select to buy from as well as the reason why they select the specific store (Taylor & Cosenza 2002:396).

2.5.1 Drivers of store choice and attributes
Drivers of customer store choice behaviour are the extent to which customers are willing to remain loyal to specific stores and indicate the level in which customers are prepared to switch to other stores (Borsje 2013:10). Store attributes include all the attributes of a store as perceived by the consumer through their experience of the store and are part of the overall image of the store (Makhitha 2014:1752). There are various drivers of store choices and attributes that influence consumers to make a retail store choice decision. Chen-Yu and Seock (2002:71) studied “adolescents store selection criteria”, and their findings showed that sexual attraction and recognition were motives behind selecting a certain clothing store. Pan and Zinkhan (2006:239)
highlighted the following retail environment factors: physical location, parking facilities, checkout speed and store atmosphere as crucial for consumers searching for a traditional retail store. The following drivers of store choice or attributes are comprehensively discussed in the remainder of the chapter.

2.5.1.1 Word of mouth communication

Word of mouth is considered to be the most effective form of product-related consumer contact due to its credibility, which stems from the fact that the consumer, not the marketer, is in control (Keller 2007:448). Kuhn (2010:70) points out that black Generation Y consumers, who are greatly influenced by the opinion of others, rely on information supplied by peers in the selection of an apparel store. In relation to this study, Generation Y female student consumers who are loyal to a particular apparel retail store can recommend their friends or peers to purchase from the store they are loyal to and this can be easily done through word of mouth.

Shams (2014:433) explains that store loyalty can be defined as a customer’s repeated purchase from a particular store and recommending the store to others for the same purchase in future. Reichheld (2003:485) asserts that store-loyal customers enthusiastically refer a friend or colleague about their loyalty via a particular good or service. Research undertaken by Macintosh and Lockshin (1997:493) suggests that commitment has an impact on store loyalty, both in terms of more positive attitudes towards a store and because it is directly related to repurchase intention. The higher the commitment, the more willing the consumer is to spread word-of-mouth and provide store recommendation (Hur, Park & Kim 2010:2295; Ouh, Shih, Chen & Wang 2011:203).

Word of mouth provides important information about a company that helps people to approach the company or avoid it (Zarei & Kazemi 2014:2). Research on the influence of word-of-mouth found that nearly 50 percent of those who are recipients of word of mouth information about a product or service plan, share that information with others and 50 percent also plan to make a purchase decision based on that information (Wallace, Walker, Lopez & Jones 2009:101). The importance of word of mouth resides in the fact that consumer choice usually is influenced by it (Ahmad 2012:104). Zarei and Kazemi (2014:2) are of the view that the basic idea behind word-of-mouth
is that information about stores, products, services, companies and so on can spread from one consumer to another.

2.5.1.2 Store atmospherics

According to De Farias, Aguiar & Melo (2014:88), atmosphere in marketing is a term used to describe the conscious design of an area in order to create a desired effect on consumers and it is the effort to design a shopping environment that produces emotional effects on the individual in order to increase their likelihood of purchase. Mathur & Goswami (2014:121) categorised atmosphere as a term that is used to explain our feeling towards the shopping experience, which cannot always be seen. Therefore, atmospherics form the first impression of the store and influence consumers’ perceptions towards a store, and impacts on a stores’ image and consumers’ expectations of the retailer’s offerings (Oh, Fiorito, Cho & Hofacker 2008:237). The atmosphere influences the consumer’s assessment of the quality of the store and the store image they form (Panna & Gupta 2015:167).

Sirbu, Săseanu and Ghiţă (2015:568) point out that the concept of store atmosphere reflects the effort to create an environment that generates emotional-specific effects on the buyer, effects which increase the probability of the buyer to purchase. Furthermore, in order to estimate how store atmosphere impacts the customers’ behaviour in terms of approaching or avoiding the store, Sirbu, Săseanu and Ghiţă (2015:568) used variables specific to store atmosphere in terms of: time spent in the store, amount of money spent, intention to return to the store, intention to recommend the store, communication with the staff in the store, assessment of products offered and satisfaction regarding the store.

According to Frempong and Martey (2015:4) the key reason stores are considered desirable is because of the atmosphere. Makhal (2015:196) elucidated that atmospherics have the ability to please the actual and emotional needs, wants and desires of the consumers, such that it enhances the degree of customer participation in the store, thereby leading to positive purchase decisions and behaviours. Sabrina (2014:229) states that store atmospherics are formed by different components frequently called atmosphere factors such as music, smell, and colour. Singh, Katiyar and Verma (2014:16) explain that store atmospheric attributes such as colour, lighting, interior decoration or music form the overall context within which shoppers make store selection and
patronage decisions and are likely to have a significant impact on store image. Therefore, a pleasant store atmosphere can prolong the time consumers spend in the store, increasing the likelihood that the consumer will find something he or she needs, as well as increasing impulse buying (Chen & Hsieh 2011:10055).

2.5.1.3 Store accessibility
In general, consumers have a common tendency to shop from a store that is easily accessible. Al-Ali, Bazin and Shamsuddin (2015:289) explain that store accessibility is a vital factor in retailing and is recognised as the perceived convenience of a store’s location. Ligas and Chaudhuri (2012:249) maintains that lack of convenient accessibility affects consumers’ levels of commitment to the store, which might be reflected in customer loyalty. It is largely known that location is an important variable for consumers selecting a store (Lihui 2015:17). Frempong and Martey (2015:5) discovered that location is a very prominent attribute for female shoppers when buying apparel brands. Consumers’ store choice decision is greatly influenced by store accessibility and location (Mafini & Dhurup 2015:1298). Nilsson, Garling, Marell and Nordvall (2015:65) have found that accessibility attributes such as location and travel distance are important determinants of store choice.

Closeness to home is a primary determinant of store choice (Nilsson, Garling, Marell & Nordvall 2015:65). The closer the consumers are to a store, the greater the possibility to buy from that store (Prasad & Aryasri, 2011:68). Martinez-Ruiz, Jeminez-Zarco & Izquierdo-Yusta (2011:278) posit that shopping location is amongst the significant determinants in store choice, because location nearer consumers’ homes reduces transactional cost (transport cost and time spent) associated with the purchase. One important decision a retailer can make is where to locate a retail outlet; a retail store can prosper or fail solely based on its location (Frempong & Martey 2015:5). The greater the travel time to a store, the less convenient they are; hence, the possibility of shopping there will be decreased (Lihui 2015:17).

From the authors’ elucidations of the above mentioned it can be noted that accessibility attributes such as location and travel distance are imperative contributing factors of store choice. Nilsson, Garling, Marell & Nordvall (2015:65) suggest that although consumers are more mobile today,
they still find it important to have a store nearby. Yet, other transport-related accessibility attributes, in addition to distance, have become important, including availability of public transportation, accessibility to parking facilities, road standard, and speed limits (Nilsson, Garling, Marell & 2015:65).

2.5.1.4 Sales personnel
Osman, Ong, Othman and Khong (2014:182) states that a retail salesperson often serves as a critical nexus between retailers and their customers, as a salesperson can provide information and services that assist customers during the purchase process. Al-Ali, Bazin and Shamsuddin (2015:288) claim that shoppers prefer to shop at stores where they find friendly and courteous personnel. Consumers usually patronise stores where they find experienced sales personnel who are friendly, supportive, attentive and courteous when shopping for clothing (Mafini & Dhurup 2015:1296). Hasan (2015:11) explains that sales personnel play an important role in creating the social cues in a store that are found to improve evaluations of store image. Skottman (2015:21) is of the view that the interaction between customers and employees has a significant impact on the customers’ overall retail experience and satisfaction. In different types of retail stores, a salesperson will provide different information and responsibility towards their target customers (Lata & Jain 2015:81).

The interactive behaviour with customers that is provided by salespeople is considered a very effective factor on customers’ loyalty (Ranjbari, Ahmadi, Gholam & Shirzad 2015:183). Mafini and Dhurup (2015:1296) point out that consumers usually patronise stores where they find experienced sales personnel who are friendly, supportive, attentive and courteous when shopping for clothing. In order to be successful, a retailer must offer an enhanced, truly memorable and distinctive shopping experience to its customers (Sachdeva & Goe 2015:293). A trained salesman can minimise frustration by guiding and helping the consumer in the purchase process and augment impulse buying behaviour (Sharma & Garg 2015:1017).

Attitude and behaviour of the employees also will affect the customers’ experiences towards the store and customers feel satisfied when the employees are able to solve their queries (Lata & Jain 2015:81). Osman, Ong, Othman & Khong (2014:182) found that customers frequently experience
emotions when they are involved in interactions with a retail salesperson. Customers may also consider enthusiastic behaviour of a salesperson annoying if such behaviour is interpreted to be redolent of aggressiveness (Lee & Dubinsky 2003:21). Helpful and knowledgeable sales personnel in a store have a positive effect on consumers’ perception of store image and that makes store personnel one of the crucial elements in retailing (Hu 2011:83). Moreover, knowledgeable, well-trained and motivated personnel provide product information, solve problems, handle grievances and perform after sales service (Skottman 2015:21).

2.5.1.5 Merchandise availability, merchandise displays and availability of mannequins

Asuquo & Igbongidi (2015:1) defined merchandise as the products and services or lines that a retailer offers to the target market. Merchandise is considered the most important factor contributing to consumer store preference and merchandise has a significant influence on store choice across consumer segments (Hasan 2015:10). A variety of merchandise helps retailers attract more consumers to visit the store and induce them to make purchases when in the store (Chang, Cho, Turner, Gupta & Watchravesringkan 2015:140). Greater variety of merchandise not only aids retailers to attract more consumers but can also stimulate them to increase their purchase volume and frequency (Martinez-Ruiz, Jimenez-Zarco & Cascio 2011:506). Summers & Hebert (2001:145) stated that a more appealing store with better illuminated merchandise may also entice shoppers to visit the store, linger and hopefully make a purchase.

The word displays encompasses approximately every promotional thing in a store (IrfanSabir, RazaFarooqi & Shahnawaz 2015:40). Display is the glamour, the spark, the stage, the oomph and sparkle that surrounds a store and makes the consumers stop, look, and buy what has been placed together with care and presented with skill (Mathew, 2008: 48). An attractive window display enables the retailers to attract the potential customers to step into the store, whereas the interior display enables the retailers to retain customers to stay longer (Yee & Yazdanifard 2015:19). Since a consumer’s choice of a store is influenced by the physical attractiveness of a store and the first impressions of the store image are normally created at the façade level, it can be suggested that window display may influence, at least to some degree, consumers’ choice of a store when they do not set out with a specific purpose of visiting a certain store and purchasing a certain item (Karbasivar & Yarahmad 2011:176).
Merchandise display, according to Zentes, Morschett, and Schramm-klein, (2007:209), is a term frequently used in the context of in-store marketing. Merchandise display moderately influences store choice decision (Mehta & Chugan 2015:1644). Favourable merchandise displays entice consumers to browse through the store and results in purchasing (Tlapana 2009:23). Sands, Oppewal and Beverland (2009:394) are of the view that displayed items have a direct, positive effect on the emotional response of a consumer towards the store. Additionally, Abraham and Lambert (2015:124) emphasised that eye-catching displays and signage make customers not just enter a store but entice them to buy more, perhaps when all they had in mind was window shopping. Appealing displays by retailers can lead shoppers to sacrifice the time and effort required to go further to more distant stores (Tlapana 2009:20). It is important for retailers to spend more on the display of products in order to increase consumer’s pleasure and to stimulate their intention to buy (Chan & Chan 2008:412).

One particular type of display is the form display or the so-called mannequin display. The term mannequin refers to a silent fibre-glass body or figure that shouts and whispers at potential consumers by using its own brand of body language to display merchandise trends with the aim of reaching passers-by (Nell 2013:19). Ebster and Garaus (2011:77) define mannequins as “the art and science of presenting goods in the most visually interesting way”. The mannequin is a prototype body on which apparel size designations are based and used as a model to display sizes and styles (Workman & Lentz 2000:251). Cohen (2014:3) explained that mannequins are located in store windows and throughout stores to help attract customers into stores, allowing retailers to present their newest items on a human form, thereby letting customers picture themselves in those clothes. The purpose of using mannequins in retail stores to display clothing serves to show consumers how the clothing might look on the human body (Cohen 2014:3).

In a study that focused on visual merchandising, Jain, Sharma and Narwal (2012:106) found that 42 percent of women chose the store to shop in based on eye-catching window displays. In addition, the findings of this study revealed that women give a lot of attention to what is displayed on the mannequins and approximately 45 percent of the women surveyed said they get ideas of what to buy only after looking at the mannequin displays. Overall, the findings of this research
suggest the importance of mannequin displays, especially to female consumers, and that mannequins should be visually appealing to attract customers into the store (Jain, Sharma & Narwal 2012:106).

Another study conducted in Hong Kong, which was undertaken by Chan and Chan (2008), found that mannequins that are dressed well may lead to the customer staying in the store longer, which could lead to a greater chance of the customer making a purchase, and may ultimately lead to a customer feeling happiness and enjoyment. Mannequins have also been found to provoke feelings of pleasure and arousal, which may help raise the degree of wear-ability in the minds of consumers (Law, Wong, & Yip, 2012:112). Mannequins in display windows and in store interiors present the stores’ newest fashion garments in order to attract customers and at the same time, customers look to mannequins to learn how to combine separates and coordinates as well as how to wear new colours, silhouettes, textures, textiles, and accessories (Chan 2014:5). Therefore, from the authors’ explanations it can be concluded that a mannequin may be regarded as a store’s most valuable asset and this is because a mannequin that has a similar body shape to the customers will best create appropriate images in customers’ mind.

2.5.1.6 Lighting

Idris (2013:21) refers to lighting as a key design element that contributes to the identity, comfort, and visual quality of a retail store. Omar, Ariffin and Ahmad (2015:3) are of the view that lighting can help to set the pace, tone and mood of the service encounter. Consumer’s choice of store is moderately influenced by the lighting and store layout (Wanninayake & Randiwela 2007:978). Lighting has the ability to guide consumers into a store as well as through it, by moving their attention from one feature area to another (Pegler 2010:28). Proper lighting is one of the most important considerations in retail outlets and lighting is used to direct customer attention to display (Soundhariya & Sathyan 2015:248). According to Hussain and Ali (2015:36) the main purpose of using brighter lighting in retail outlets is to grab the customers’ attention so that they start purchasing from the outlets because they are comfortable. Customers’ are generally attracted by the brightest item or area and lighting is used to capture the customer’s mood (Soundhariya & Sathyan 2015:248).
In a study conducted by Areni and Kim (1994:117) to investigate the influence of in-store lighting on consumers’ examination of merchandise in a wine store, the empirical results indicated that brighter lighting influenced shoppers to examine and handle more merchandise, which may enhance the buying tendency. This was supported by Nordfalt, Grewal, Roggeveen and Hill (2014:140) who discovered that shoppers made more unplanned purchases when they viewed the products under proper (blue) light and this simple atmospheric cue significantly affected perceptions as well as behaviour. Therefore, it can be noted that lighting offers a simple, relatively inexpensive way for retailers to manage their customers’ experiences (Saad & Metawie 2015:71).

Having the appropriate lighting has been shown to positively influence customer shopping behaviour and a good lighting system helps create a sense of excitement in the store (Tlapan 2009:43). According to Hultén, Broweus and Van Dijk (2009:99), appropriate lighting has the ability to create an appropriate mood, which in itself attracts and captures the consumer’s interest. Successful lighting at any retail store and other business environments has the potential and probability to dramatically affect sales. (Idris 2013:21). But, in attempting to create an appropriate atmosphere, management might adopt a lighting scheme that inhibits shoppers from examining the merchandise, inducing negative effect (Saad & Metawie 2015:71). Retailers should keep in mind that the type of lighting used must at all times focus on and complement good colour, creating contrasts and balance (Binggeli 2010:306).

### 2.5.1.7 Music

Music can be defined as a pleasant sound that impacts consumers’ conscious and unconscious decisions (Hussain & Ali 2015:36). Soundhariya and Sathyan (2015:248) are of the view that soft, light music soothes customer’s minds and helps them make good decisions. Idris (2013:23) is of the view that background music is the art of arranging sounds continuously, unified, and evocative composition through the melody, harmony, rhythm, and timbre. Teik, Mhao, Juniaty, Jhet, Wong, Rick, & Gullantheivello (2015:137) stated that younger shoppers who were exposed to background music tended to spend more time shopping, while older shoppers showed similar tendencies in the presence of foreground music.
Studies confirm that the feelings of pleasure derived from the atmospheric music can enhance shoppers’ evaluation of the store and its elements (Yalch & Spangenberg, 2000:139; Gorn, Goldberg & Basu 1993:237). In their study of music in a retail setting, Hui and Dube (1997:95) found that the in-store music resulted in more positive emotions, and that positive perceptions of the music resulted in a more positive approach toward the organisation. Guéguen & Jacob (2010:59) conducted a study in a flower shop where consumers were exposed to an environment with romantic songs, pop songs (songs usually played at florists) and no music. The result was that consumers spent more time in the store when romantic music was played, but found no correlation between romantic music, pop music and music-free environment when the chosen factor was the average ticket spending by consumers (Guéguen & Jacob 2010:59). Another study conducted by Soars (2003:631) revealed that an upbeat music tempo would have a positive impact in certain stores (apparel stores, music stores) but would probably have a negative impact on sales in a bookstore.

As an atmospheric tool (for gaining a valuable competitive advantage), playing the right type of music can help retailers develop an appropriate atmosphere, which may contribute positively to the image of the retailer and result in store choice (North & Croeser 2006:1). Based on Kulkarni (2012:152) study’s recommendations, retailers should carefully select music genre, style and tempo from their marketing toolbox. Morrison and Beverland (2003:80) stressed that playing classical background music can influence the decision-making rather than the product itself and it can also create prestigious store atmosphere, leading to a customer perception of luxury merchandise.

2.5.1.8 Cleanliness
Berman and Evan (2007:55) point out that cleanliness is an important element when evaluating a store. Cleanliness of the outlets creates an image of comfort and luxury in the customer's mind, encouraging customers to stay longer in retail chain outlets and make more purchases (Yun & Good 2007:4). In addition, cleanliness levels will have some influence in patronage intention of customers (Kim & He 2007:1). Cleanliness is considered an important store attribute that projects an image of luxury that attracts customers, creates a pleasant atmosphere and retains them in stores (Yun and Good, 2007:1). Store cleanliness impacts the willingness of customers to shop, the
frequency of shopping and the length of time customers are keen to shop (Hubrechts & Kokturk 2012:13).

Watkins (1974:110) indicated attributes considered by consumers in the selection of a supermarket and revealed that cleanliness is the most important attribute consumers consider in selecting a supermarket. Another study conducted by Dabholka, Thorpe, and Rentz (1996:11) to investigate the relationship between physical qualities in department stores, revealed that the participants stressed on cleanliness of store and the overall store appearance as major attributes that contribute to an enjoyable shopping experience.

2.5.1.9 Pricing

Price is one of the easily noticeable attributes and considerable work exists on how the price of store offerings affects the store choice (Bell, Ho & Tang 2001:56). In addition, it is generally acknowledged in marketing literature that pricing is a critical strategy that influences product/service demand and company profitability (Anuwichanont 2011:37). Price has been defined by Dwyer and Tanner (2009:401) as the amount of money paid by a consumer for the sake of obtaining a product or service. Athanassopoulos (2000:91) is of the view that price is what a consumer gives up or sacrifices in order to obtain a product. Zeng (2008:18) points out that price is an important factor in the decision-making process. The price of a product has been identified as one of the extrinsic cues that influence consumers in their evaluation and decision whether to buy the product or not (North et al., 2003:41). Chow, Chen, Yeow and Wong (2012:46) state that price can play a role as a monetary value whereby consumers need to trade it with the services or products that were being sold by the seller. In a study by North et al. (2003:50) it was found that although price was important to female apparel consumers, it was style that was the dominant attribute in determining the purchase decision.

Consumers prefer to shop at retail outlets that offer affordable prices and quality (Popkowski-Leszczyc & Timmermans 2001:508). Sternquist, Byun and Jin (2004:83) are of the view that higher prices negatively affect purchase probabilities. Chen-Yu and Hong (2002:124) assert that consumers are willing to pay higher prices for high quality apparel that satisfies them. Apparel consumers may get involved in an extensive information search if they realise that the product is
of high importance and the perceived benefits are high in relation to the price (Retief & De Klerk 2003:23, Hoyer & Macinnis 2007:210). Researchers such as Moore and Carpenter (2006:266) are of the view that price is a measure of product quality and customers often regard a low-priced product as being of a low quality.

Although some consumers associate higher prices with higher value and quality, there are consumers that have the perception that lower prices are an indication of value for money (Bae, Lee & Park 2003:50, Brijball 2003:94, North et al., 2003:43). In South Africa, Woolworths, a department store where clothing prices are relatively high, is known for high quality clothing while on the other hand, Mr Price, a South African discount store, is known for more value for money, as the clothing they sell is cheaper and more affordable for the general public (Cant, Brink & Brijball 2006:187). From the authors elucidations it can be noted that price plays an important role in influencing customers’ decisions in choosing and developing loyalty with a particular store or product. Therefore, it is imperative for retailers to have pricing strategies that suit their target market.

2.5.1.10 Advertising

According to Modig (2012:1), advertising is defined as the activity or profession of producing advertisements for commercial products or services in order to describe or draw attention to a product, service, or event in a public medium in order to promote sales or attendance. Moriatry, Mitchell and Wells (2012:55) describe advertising as a paid form of persuasive communication that uses mass and interactive media to reach a broad audience in order to connect an identified sponsor (store) with buyers and provide information about products. Ferrell and Hartline (2011:296) point out that advertising is the key component of a promotion and is usually one of the most visible elements of a marketing communications program. Advertising allows a company to tell the benefits of a product to a potential customer and advertising can be in a newspaper or magazine, on radio or TV, a billboard, internet or a variety of other means (Chiliya, Herbest & Roberts-Lombard 2009:72). The retailer often advertises in magazines to build the retail name as a brand and not merely to advertise (Newman & Patel 2004:774).
It is reported by Seitz and Massey (1990:31) that advertisements are regarded as an unimportant factor in the motivation for apparel shopping. Rikhotso (2004:25) is of the view that advertising like sales promotion is an especially important factor in expressing the character of the store, and the shopper believes he or she can abstract symbolic cues from the advertisement. The main aim of retailers’ advertising is to tempt and grab the shoppers’ attention to visit their store and buy the advertised goods (Diamond & Litt 2009:393). Retail advertising discloses some information to the consumer, like whether the store is exotic and high-style (and, therefore, expensive), a dependable family store or a promotion store concentrating on bargains and savings (Rikhotso 2004:25).

Van der Vyver (2008:41) elucidates that it is imperative for consumers to be constantly attracted to advertising in order to stimulate interest and create store awareness. Therefore, a strong communication strategy is vital in competing in the marketplace and in managing the corporate identity, while promotions provide the key in conveying information to consumers (Van der Vyver 2008:41).

2.5.1.11  

**Store layout**

Store layout refers to the allocation of floor spaces and products and product grouping in the store environment (Lu & Seo 2015:96). For example, impressive design features, such as multilevel atriums and curved escalators, have a consistent effect on excitement and the desire to stay longer. According to Beneke, Hayworth, Hobson and Mia (2012:29), a well configured store layout that is easy to navigate will reduce a shopper’s search time. The store layout also can be a strategy of differentiation, which gives more shopping experiences to the customers (Berman & Evan 2007:51). Kusherawati, Widiyanesti and Siregar (2015:1625) maintain that store layout can influence how long the customers stay in the store, how many products can be seen through visual contact and route by which customers have to experience. Similarly, Peter and Olson (2010:469) are of the view that store layout has an influence of on how long the consumer stays in the store, how many products the consumers comes in contact with and what routes the consumer follows within the store. Previous research showed that store layout is an appealing factor affecting consumer behaviour (Griffith 2005:1391) and a critical determining factor for building store image (Orenstein 1999:4; Tilson, Dong, Martin & Kieke 1998:1). Better designed layouts are extremely
important because of their strong impact on shopping atmosphere (Ijaz, Rhee, Lee & Alfian 2014:312).

Furthermore, Fisher et al. (2006:1) suggest that customers often do not find the products they seek, even if these products are within the store, due to poor store layout and that this leads to poor perceptions and the consumer turning to a competitor for solutions. Therefore, managers should boost a good store layout to maximise the ease of the consumer (Sharma & Garg 2015: 1017). A study by Hsu, Huang and Swanson (2010:126) has shown that store layout may contribute to positive experiences when the store provides an environment where the consumer can easily move around the store and conveniently find the product that they are looking for. Moreover, Iqbal, Akhtar and Lodhi (2014:34) are of the opinion that marketers should promote a good store layout to maximise the convenience of the consumer.

2.6 CONCLUSION
This chapter covered a literature review on the underlying theories, which are the SIT and the SCT. The chapter also provided an overview of the consumer decision-making process, which is important for marketers and retailers to understand comprehensively. Having discussed the decision-making process that consumers go through, perceived social risk, which is a factor that influence consumers’ store choice decision, was also reviewed. A literature review on buying behaviour was reviewed and it was discovered that buying behaviour is affected by a host of variables ranging from personal, professional needs, attitude and values, personality, characteristics, socio-economic and cultural background, age, gender, professional status to social influences of various kinds exerted by family, friends, colleagues, and society as a whole. The combination of these factors helps the consumer in decision-making. Further psychological factors, namely consumer needs, motivation, perceptions, attitudes, the learning process, personality and characteristics are the similarities, which operate across the different types of people and influence their behaviour. The chapter concluded with a discussion of retail store choice as well as relevant literature to identify store choice drivers and attributes which are considered by different consumers when making an apparel retail store choice decision. The next chapter provides an overview of the research methodology implemented in the study.
Chapter 3: Research methodology

CHAPTER 3

RESEARCH DESIGN AND METHODOLOGY

3.1 INTRODUCTION
The preceding chapter provided a theoretical exposition of the literature on perceived social risk, buying behaviour and retail store choice. The current chapter illustrates the research methods used in this study and justifies the selection of the chosen methods. Furthermore, the research design as well as the sampling procedure and data collection process, including the techniques implemented to analyse the data, are discussed. The issues of validity and reliability are addressed. The chapter also provides information about pre-testing, pilot testing and ethical considerations. The following sections describe the design of the research, which was used to ensure that the study made use of sound procedures and methods of enquiry.

3.2 RESEARCH DESIGN
Ostlund, Kidd, Wesgstrom and Rowa-Dewar (2011:369) describe a research design as the strategy of a study and the plan by which the strategy is to be carried out. According to Malhotra (2010:102) it is the master plan for directing a research study. There are three major research designs, namely exploratory research, (which primarily involves qualitative data), causal research and descriptive research (both of which primarily involve quantitative data) (Malhotra, 2010:103). These designs are illustrated in Figure 3.1.

Figure 3.1: Different research designs

<table>
<thead>
<tr>
<th>Uses</th>
<th>Types</th>
<th>Instrument</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exploratory research</td>
<td>- Formulate problem more precisely.</td>
<td>- Literature search</td>
</tr>
<tr>
<td></td>
<td>- Develop hypothesis</td>
<td>- Experience survey</td>
</tr>
<tr>
<td></td>
<td>- Establish priorities for research</td>
<td>- Analysis of select cases</td>
</tr>
<tr>
<td></td>
<td>- Eliminate impractical ideas</td>
<td>- Focus groups</td>
</tr>
<tr>
<td></td>
<td>- Clarify concepts</td>
<td>- Interviews</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Project tests</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Ethnographies</td>
</tr>
</tbody>
</table>
Chapter 3: Research methodology

3.2.1 Exploratory research

According to Maferetlhane (2012:13), exploratory research investigates problems that have not been previously studied and attempts to identify new knowledge, new insights, new understanding and new meanings and to explore any factors related to the topic. Romoliki (2013:66) points out that an exploratory research design is useful when researchers lack a clear idea of the problems they will encounter during the study. These explorations enable the researcher to develop concepts more clearly as well as to establish priorities, develop operational definitions and improve the final research design (Romoliki 2013:66).

3.2.2 Descriptive research

Salaria (2012:1) is of the view that descriptive research is devoted to the gathering of information about prevailing conditions or situations for the purpose of description and interpretation. Maloi (2011:69) points out that descriptive research studies are constructed to answer who, what, when,
where and how questions. As a result, descriptive research may be used to describe the characteristics of a target population, make predictions, determine the relationship between variables, and/or measure perceptions (Malhotra, 2010:106).

### 3.2.3 Causal research

This research method examines the extent to which one or more independent variables influence one or more than one dependent variables (Kent 2007:18) and focuses on uncovering evidence of cause-and-effect relationships between independent and dependent variables (Hair et al., 2009:52). Causal research studies generally utilise experiments and have a planned and structured design (Malhotra 2010:113).

The study seeks to explain consumer choice behaviour in relation to the selection of an apparel retail store and the researcher intends to find out whether or not the effects behind perceived social risk and buying behaviour have an influence on apparel retail store choice decision among Generation Y female students within the Sedibeng district. Therefore, this study followed a descriptive and causal research designs and, as such, the quantitative approach to data collection was followed, whereby a survey questionnaire was used to gather the required data.

### 3.3 QUALITATIVE AND QUANTITATIVE RESEARCH APPROACHES

Vijayalakshmi and Sivapragasam (2008:56) are of the view that two approaches can be followed when conducting research, namely qualitative and quantitative research. Pooe, Mafini and Makhubele (2015:67) on one hand, point out that qualitative research involves the collection, analysis, and interpretation of data that are not reduced to numbers easily. Walia (2015:2) further explains that qualitative research is any kind of research that produces findings not arrived at by means of statistical procedures or other means of quantification. This means that qualitative research is non-statistical and non-quantifiable. Moreover, Flick (2014:542) noted that qualitative research focuses on analysing the subjective meaning or the social production of issues, events or practices by collecting non-standardised data and analysing texts and images rather than numbers and statistics. On the other hand, Sheldon (2015:14) is of the view that the quantitative research approach pays particular attention to the objective measurement and the statistical, mathematical, or numerical analysis of the collected data by making use of polls, questionnaires, and surveys, or
by controlling pre-existing statistical data using computational techniques. In quantitative research, data are quantified to apply statistical techniques in order to gain meaningful insights into relationships (Dhurup, Mafini & Dumasi 2014:5). From a broader perspective, it can be defined as a type of empirical research into a social phenomenon or human problem, testing a theory consisting of variables, which are measured with numbers and analysed with statistics in order to determine if the theory explains or predicts phenomena of interest (Yilmaz 2013:1). Table 3.1 shows the differences between these two research approaches

Table 3.1: Difference between qualitative and quantitative research approaches

<table>
<thead>
<tr>
<th>FACTORS/CHARACTERISTICS</th>
<th>QUALITATIVE RESEARCH</th>
<th>QUANTITATIVE RESEARCH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Types of questions</td>
<td>Probing</td>
<td>Limited probing</td>
</tr>
<tr>
<td>Sample size</td>
<td>Small</td>
<td>Large</td>
</tr>
<tr>
<td>Amount of information from each respondent</td>
<td>Substantial</td>
<td>Varies</td>
</tr>
<tr>
<td>Requirements for administration</td>
<td>Interviewer with special skills</td>
<td>Interviewer with fewer skills</td>
</tr>
<tr>
<td>Type of analysis</td>
<td>Subjective, interpretive</td>
<td>Statistical summation</td>
</tr>
<tr>
<td>Hardware</td>
<td>Tape recorders, projection devices, video recorders, pictures, discussion guides.</td>
<td>Questionnaires, computers, printouts</td>
</tr>
<tr>
<td>Degree of replicability</td>
<td>Low</td>
<td>High</td>
</tr>
<tr>
<td>Researcher training</td>
<td>Psychology, sociology, social psychology, consumer behaviour, marketing research</td>
<td>Statistics, decision models, decision support system, Computer programming, marketing research</td>
</tr>
<tr>
<td>Type of research</td>
<td>Exploratory</td>
<td>Descriptive or Causal</td>
</tr>
</tbody>
</table>

Source: (Bradley 2010:230)
The researcher opted for a quantitative research approach for this study, because it enhances the accuracy of results through statistics analysis (Berndt & Petzer 2011:348) and avoids the elements of subjectivity associated with the qualitative approach (Du Plessis & Rosseau 2007:21). In addition, the approach enables one to examine the causal relationships with the constructs used in the study. The following section outlines the sampling strategy followed for collecting the required data.

3.4 SAMPLING DESIGN PROCEDURE

Salkind (2012:95) states that the sampling process includes a description of the target population, the sample frame, the sample method and the sample size. Specific steps, as recommended by Wiid and Diggines (2011:196) were followed in developing the sampling procedure for the empirical study as indicated in Figure 3.2.

Figure 3.2: The steps in the sampling process

- Define the population
- Identify the sampling frame
- Select the sampling methods
- Determine the sample size
- Select the sample elements
- Data collection

Source: Wiid and Diggines (2011:196)
3.4.1 Target population

A target population is the complete unit from which a sample is chosen (Bryman & Bell, 2011:176), sharing similar characteristics relevant for the purpose of the research (Kent, 2007:227). It also includes the restrictions of barring individuals to form part of the population (Clow & James 2014: 226). The target population for this study was restricted to Generation Y female students within two universities located in the Sedibeng district, namely Vaal University of Technology (VUT) and North West University (NWU).

3.4.2 The sample frame

After defining the target population, the researcher assembled a list of all eligible sampling units referred to as the sampling frame. According to Dommermuth (2011:11), the sampling frame consists of a physical listing of the units in the population and includes each unit only once. Malhotra (2010:373) also indicates that a sampling frame is a comprehensive list of the elements of the target population. The sampling frame for this study comprises of students from (VUT) at the Vanderbijlpark campus and (NWU) students at the Vaal Triangle campus.

3.4.3 Sampling method

The next step involves deciding how to select elements to the target population by making use of a sample frame. Zeeman (2013:48) defines the sampling method or the selection thereof as the way the sample units are selected. Dahlberg and McCaig (2010:175) asserts that two methods exits for sampling, namely probability and non-probability sampling. Probability sampling is based on the premise that each member of the population has a definite opportunity to be selected such that sample elements are selected by chance and chance is known for each element that is selected (Zimund, Babin, Carr & Griffin 2013:398).

On the other hand, non-probability sampling relies on the discretion of the researcher and the degree of sampling error cannot be determined (Tustin, Ligthelm, Martins, & Van Wyk 2010:345). Probability and non-probability sampling methods are classified into sub-groups, as presented in Table 3.2.
Table 3.2: Types of probability and non-probability sampling techniques

<table>
<thead>
<tr>
<th>PROBABILITY SAMPLING TECHNIQUES</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Simple random sampling</td>
<td>Each element of the population has an equal and known chance of being selected as part of the sample</td>
</tr>
<tr>
<td>Stratified random sampling</td>
<td>The population is divided into subgroups of mutual characteristics and a simple random sample is chosen from each sub-group</td>
</tr>
<tr>
<td>Cluster sampling</td>
<td>The population is divided into subgroups of mutual characteristics and a simple random sample is chosen from subgroups. Often associated with area sampling</td>
</tr>
<tr>
<td>Systematic sampling</td>
<td>Random selection of a digit (n) and then selection of sample element at every n the interval depending on population size and the required sample size</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NON-PROBABILITY SAMPLING TECHNIQUES</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Convenience sampling</td>
<td>Any process when researcher selects sample elements quick and easy</td>
</tr>
<tr>
<td>Judgement sampling</td>
<td>The sample depends on the experience, skill, knowledge and insight from one choosing the sample to provide accurate information</td>
</tr>
<tr>
<td>Quota sampling</td>
<td>The population is divided and assigned appropriate quotas based on prior knowledge and understanding of characteristics. Quota categories usually involve age, gender and occupation.</td>
</tr>
</tbody>
</table>

Source: Weideman (2014:84)
A non-probability convenience sampling method was chosen for the purposes of this study since the characteristics of this method have particular appeal to financial and time constraints. Convenience sampling allows a large number of respondents to be interviewed within a relatively short period of time (Malhotra 2010:230). Moreover, the convenience sampling procedure was used in selecting the participants because of the ease of the researcher’s access to these cohorts of students and their willingness to participate in the study. The next step, after selecting a sampling method, is determining the relevant sample size.

3.4.4 Sample size

A sample can be defined as a portion of a larger population (Dube, Roberts-Lombard & Van Tonder 2015:243). Roets (2013:36) defines sample size as the count of factors involved in the study. Kumar (2014:233) as well as Gupta (2011:116) posit that the number of subjects in a study is called the sample size, and refers to the elements to be included in a research study. The determination of the sample size is influenced by a number of factors, including the research design, the average sample size used in similar studies, the number of variables and proposed methods of data analysis (Malhotra 2010:374). In determining the sample size for this study, the historical evidence method was used where the researcher was guided by past research studies on Generation Y consumers. Table 3.3 provides an overview of the determination of the sample size in previous researches that focused on the Generation Y cohort. Based on these studies, a sample size of 400 respondents was deemed adequate for this study.

<table>
<thead>
<tr>
<th>Year</th>
<th>Authors</th>
<th>Scope of the study</th>
<th>Sample size Used</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>Kühn, S.W</td>
<td>The importance of, and satisfaction with, store attributes when buying casual wear: a study among black Generation Y consumers</td>
<td>261</td>
</tr>
<tr>
<td>Year</td>
<td>Authors</td>
<td>Scope of the study</td>
<td>Sample size Used</td>
</tr>
<tr>
<td>------</td>
<td>-----------------</td>
<td>-----------------------------------------------------------------------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>2013</td>
<td>Akinwale, E.J</td>
<td>Influence of socialisation agents on generation y students’ apparel purchasing intentions</td>
<td>500</td>
</tr>
<tr>
<td>2014</td>
<td>Tshabalala, P.J.</td>
<td>Fashion clothing involvement, opinion leadership and opinion seeking amongst black Generation Y students.</td>
<td>400</td>
</tr>
</tbody>
</table>


3.5 DATA COLLECTION

According to Berndt and Petzer (2011:202) data collection comprises the actual collection of responses from the identified sample. Survey methods are used when the researcher wants to acquire information about the participants, including their opinions, attitudes and behaviour (McDaniel & Gates 2007:73). The survey method is the most preferred method of primary data collection due to this method being simple to manage, analyse, code and interpret (Blumberg et al. 2008:278). In particular, the survey method is intended to extract responses from a large pre-selected group of respondents (Baines, fill & Page 2011:134) and can be administered through different methods such as personal interviews, mail surveys, telephone surveys and online interviews (Malhotra & Birks 2007:267). A survey method of collecting data is ideal for this study since a quantitative approach is utilized. For this purpose, a structured questionnaire consisting of a series of questions that respondents answered was used. The use of the questionnaire during the survey generated crucial information useful for improving response rate.

3.5.1 The questionnaire design

Zikmud and Babin (2010:270) maintain that a survey is only as good as the questions it asks; therefore, the questionnaire design is a critical stage in the survey. For the purpose of this study, a structured questionnaire was used for collecting the necessary data. Malhotra and Birks (2006:327) explained that the questionnaire design is whereby information that will effectively support decision makers is created. A questionnaire is defined as any set of specific questions for obtaining
information from the participants in order to meet the objectives of the study (Babbie, 2011:255). Salkind (2012:149) opines that the design of the questionnaire should be in accordance with the researcher’s goal and meet the expected purpose for the study. A questionnaire was chosen as a measuring instrument as it is simple to administer and reduces the variability in the results that may be caused by differences in other types of interviews (Malhotra 2010:225)

3.5.2 The questionnaire layout and questions format

According to Wilson and MacLean (2011:264), a questionnaire layout should be logical, well organised, user-friendly, consistent, without spelling mistakes and appealing to the target sample. Matthews and Ross (2010:212) clarified that the order in which questions are presented in a questionnaire must be logical to the participants whereby the initial question asked should lead to the next line of questions, serving to introduce the next set of questions on a different subject. A well-planned questionnaire layout is more likely to increase the response rate (Bryman & Bell, 2011:238). Hence, the active participation of respondents in a study, suggests an effective questionnaire (Zikmund et al., 2012:335).

The questionnaire used for this study (refer to Annexure A) was divided into the following four sections:

**Section A** comprised of multiple choice questions pertaining to the respondents’ demographic factors, including age, ethnical group, current year of study, name of institution, monthly student allowance, expenditure on fashion clothing per month, the frequency of shopping in the last one month, people whom the respondent normally go shopping with, the type of apparel store that the respondent usually shops at and the location in which in which the respondent is residing. This information was required to complete a detailed profile of the respondents.

**Section B** assessed perceived social risk and consisted of questions adapted from Arslan, Gecti and Zengin (2013:161) as well as Zhang, Tan, Xu and Tan (2012:11) studies.

**Section C** measured consumer buying behaviour patterns adapted from the scales used in Kaul (2007:87) and Zhang, Tan, Xu and Tan (2012:110) studies.
Section D of the questionnaire comprised questions on store choice that were adapted from the study of Prashar (2013:200).

In this study, all the responses for Sections B, C and D were measured by a five-point Likert scale whereby, 1 = strongly disagree, 2 = disagree, 3 = neither disagree nor agree/neutral, 4 = agree and 5 = strongly agree. In addition, Chisnall (1992:170) indicates that the Likert scale is highly reliable and allows for fast and efficient data collection, making it a popular choice for many quantitative research studies. Moreover, Malhotra (2010:309) points out that the Likert scale offers the advantages of being “easy to construct and administer” and easy for participants to complete.

3.5.3 Pre-testing the questionnaire
According to Malhotra (2010:322) pre-testing refers to the testing of the questionnaire on a small sample of respondents to identify and eliminate potential problems. Similarly, Vijayalakshmi and Sivapragasam (2008:99) point out that pre-testing means a trial of the questionnaire with few respondents. Shao (2002:279) is of the view that the goal is to affirm that the questionnaire will capture the information sought by the researcher and it also helps refine the instrument and identifies errors that may be apparent only to the target population. Blair, Czaja and Blair (2014:31) assert that pretesting is done to ascertain that the respondents of the questionnaire will understand it and to ensure that what a researcher is studying can be achieved through the designed measuring instrument.

Pre-testing was undertaken in this regard by a reviewer of the questionnaire with the supervisors and three other academics in the retail and marketing fields of study. Additionally, respondents were requested to comment on or indicate any difficulty or any ambiguity that they encountered in reviewing the questionnaire. During this stage, feedback was obtained and some items were eliminated, modified and refined on the basis of the feedback received before commencement of pilot studies.

3.6 PILOT STUDY
Sokhela (2015:33) refers to a pilot study as the small scale study that represents the feasibility of the major study. The main goal of pilot studies is to assess feasibility so as to avoid the potentially
disastrous consequences of embarking on a large study, which could potentially “drown” the whole research effort (Lancaster, Dodd & Williamson 2002:308). In this study, the pilot study was undertaken before the main survey in order to establish the appropriateness of the reliability of the scales and construct validity under examination. The questionnaire was pilot-tested on a sample of 48 respondents to analyse the potential differences within the population, thus ascertaining reliability and validity.

3.7 DATA PREPARATION

The data preparation process is the first step when analysing data in completed questionnaires (Cooper & Schindler 2011:490). According to Hair, Lukas, Miller and Ortinau (2008:392) data preparation is regarded as a process of converting data from a questionnaire into a format that can be analysed. The process of data preparation involved checking the data for accuracy before entering it into the computer (Cooper & Schindler 2006:490). There are four phases of data preparation, which the researcher employed in this study, namely data editing, coding, capturing and cleaning. These phases were employed to ensure that data collected were complete and ready for analysing (Kumar, Aaker & Day 2004:356).

3.7.1 Data editing

According to Malhotra (2010:453), editing is the review of the questionnaires with the objectives of increasing accuracy and precision. Zikmund and Babin (2013:369) maintain that editing consists of checking completed questionnaires for omissions, incomplete or otherwise unusable responses, illegibility and obvious inconsistencies. McDaniel and Gates (2005:320) describe editing as going through each questionnaire to make certain that the skip pattern is followed and the required questions are filled out.

3.7.2 Data coding

According to Zikmund & Babin (2010:353) coding is regarded as the technical procedure by which raw data are transformed in symbols and it involves specifying the alternative categories or classes into which the responses are to be placed and assigning code numbers to the class. Data coding describes the process of grouping and assigning numeric codes to responses of a question or
statement (McDaniel & Gates 2013:444). In this study, coding was undertaken by the researcher in conjunction with the supervisor and the statistician.

3.7.3 Data capturing
Data capturing is a method of transferring coded information from the questionnaires or coding sheet directly into the computer by keypunching (Malhotra 2010:459). In this study, the researcher, using the Microsoft Excel program, performed data capturing whereby data was entered directly from the questionnaires with the use of a personal computer and then fed into an MS Excel spreadsheet.

3.7.4 Data cleaning
The cleaning process consisted of dealing with values that fall outside of a scale code and data that was left out (Fourie 2015:85). Data cleaning was done by making use of wild code checks to detect codes that are not defined for a particular variable including extreme cases for responses to a variable that is far from ordinary (Malhotra 2010:461).

3.8 DATA ANALYSIS
A Microsoft Excel spreadsheet was used to enter all the data and in order to make inferences of the data obtained, the Statistical Packages for Social Sciences (SPSS), Version 23.0 for Windows and the Analysis of Movement Structures (AMOS) statistical packages, Version 23.0 for Windows, was used to code data and to run the statistical analysis. Additionally, these statistical packages were used for testing and confirming relationships among hypothesised variables. It is important to mention that the selection of data analysis techniques in this study was guided by the data analysis techniques used in the past researches in the area of consumer buying behaviour.

- Descriptive analysis
- Correlation analysis
- Exploratory factor analysis (EFA)
- Confirmatory factor analysis (CFA)
- Reliability and validity analysis
- Structural equation model (SEM)
- Hypotheses testing
3.8.1 Descriptive statistics

Liphadzi (2015:72) explains that descriptive statistics are used to present quantitative descriptions in a manageable form. It analyses the responses either as percentages, if the sample is large, or as actual numbers, if the sample is small (Yokwana 2015:53). Descriptive statistics describe what the data is showing as well as providing the researcher with a snapshot of what the data looks like (Liphadzi 2015:72). The main goal of using descriptive statistics is to describe and summarise the characteristics of a sample (O’Leary 2010:237). Therefore, this study makes use of descriptive statistics to analyse the composition and normality of the data. The various measures of distribution that were used in the study are broadly described in the next sub-sections.

3.8.1.1 Measures of central location

The measures of location also referred to as measures of central tendency, determine the central point of a distribution or the most frequent response (Zeeman 2013:69). According to Malhotra (2010:486), the measures of central location comprise three statistical measures, namely arithmetic mean, the mode and the median. In this study, the mean or arithmetic mean was employed as the measurement of location as reported in section 4.7. This statistical measure is explained as follows:

- **Arithmetic mean**: Maree et al. (2011:187) explain that the mean (\( \bar{x} \)) is the most frequently utilised measure of location and is computed as the arithmetic average of all the data values. The mean is defined as the average score, that is, all the scores are added up then divided by the number of scores (Wilson & MacLean 2011:286). According to Van Deventer (2013:96) it is calculated by totalling the values for all the observations for a specific variable, and dividing the resultant sum by the number of observations. The following formula is presented to calculate the arithmetic mean value:

\[
\bar{x} = \frac{\text{total of all values}}{\text{the number of values}}
\]

This process can also be expressed in the following formula, as given by Remler and Van Ryzin (2011:251):
\[ \bar{x} = \frac{1}{n} \sum_{i=1}^{n} x_i \]

Where:

<table>
<thead>
<tr>
<th>Symbol</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>( x_i )</td>
<td>Individual observations</td>
</tr>
<tr>
<td>( n )</td>
<td>Sample size</td>
</tr>
<tr>
<td>( \bar{x} )</td>
<td>Sample mean</td>
</tr>
<tr>
<td>( \sum )</td>
<td>Summation symbol meaning add up</td>
</tr>
</tbody>
</table>

3.8.1.2 Dispersion of variability

Measures of variability or dispersion are used to determine the extent to which the data are widely distributed or the differences between the variables in a data set (Burns & Bush 2010:466). In this study, the standard deviation was used as the measure of dispersion as reported in section 4.3.3.

- **Standard deviation**: The standard deviation, denoted as \( S \), is the most widely used measure. Norusis (2012:499) defines standard deviation as the square root of the average of squares of deviations, when such deviations for the values of individual items in a series are obtained from the arithmetic average. A representation of how far the values are, on average, from the mean, is given by the standard deviation (Remler & Van Ryzin 2011:253). Zikmund and Babin (2013:343) present a basic definition by stating that the standard deviation is the square root of the variance for a distribution. McDaniel and Gates (2010:234) present the following formula to determine the standard deviation:

\[ S = \sqrt{s^2} \]

Where: \( s^2 = \text{Variance} \)

3.8.1.3 Frequency distribution

The most fundamental of descriptive techniques is the construction of frequency distributions. Frequency distribution is defined as a mathematical distribution with the objective of obtaining a count of the number of responses associated with different values of one variable (Salkind
Frequency distributions are used to depict absolute and relative magnitudes, differences, proportions and trends (Zikmund et al., 2013:69). Various illustrations of data were presented in the form of frequency distribution tables. This entails the construction of a table that shows in absolute and relative terms how often the different values of the variable are encountered in the sample. The frequency distribution indicates how popular the different values of the variables were among the units of analysis (Tustin et al. 2005:523). These were useful in characterising the sample and understanding the data composition as presented in Chapter 4 under Section 4.3.1.1 to Section 4.3.1.10.

3.8.1.4 Use of graphs and charts
Wells, Burnett and Moriart (2008:232) illustrate that descriptive statistics may be presented graphically by means of histograms, bar diagrams and pie charts. According to Shao (2002:566), charts can take several graphic forms such as line charts, pie charts, bar charts and histograms, which are utilised to display research findings. The researcher employed some graphs and charts, rather than relying solely on frequency distribution to display the research findings, such as line charts, pie charts, histograms and bar charts. These charts are best suited when dealing with normal or ordinal variables (Tustin et al., 2005:523). Hair et al. (2003:530) points out that charts are an effective visual aid to enhance the communication process and add clarity. The graphs and charts that were included in this study are illustrated in Figure 4.2 to Figure 4.11.

3.9 CORRELATION ANALYSIS
According to Pallant (2010:129) correlation analysis is used to describe the strength and direction of the linear relationship between two variables. By definition, correlation analysis involves measuring the closeness of the relationship or joint variation between two variables at a time (Churchill & Iaccobucci, 2010:512). Correlation analysis is used when a researcher wants to describe the extent to which a variable affects another variable (Kent 2007:363). Correlation analysis establishes the degree to which changes in one variable are associated with changes in another variable and attempts to estimate the magnitude of the changes (Kumar 2014:13; McDaniel & Gates 2010:560). The Pearson’s correlation procedure was adopted for the study. Pearson’s correlation coefficient is a measure of the strength of the linear relationship between two variables (Hauke & Kossowsk 2011:88).
In addition, the way data is ranked does not matter (whether data be arranged in an ascending or descending order) (Khamis 2008:157). According to Chuck (2010:16), the only requirement for using the measure is that data should be ranked in such a manner that such rank can be assigned to the smallest value or the largest value. This study used correlation analysis for two purposes: first, to identify the presence of multi-collinearity, which is a condition for using non-parametric technique in data analysis and secondly, correlation analysis was needed in order to explore the relationships between constructs used in this study (see Section 4.3.4 in Chapter 4).

In terms of determining, the strength of the relationship between variables Table 4.9 shows how the strength of the relationship between the variables is determined as suggested by Turkmen (2013:1011).

<table>
<thead>
<tr>
<th>Size of r</th>
<th>Interpretation</th>
</tr>
</thead>
<tbody>
<tr>
<td>(0.50 to 1.00)</td>
<td>Strong relationship / high correlation</td>
</tr>
<tr>
<td>(0.30 to 0.49)</td>
<td>Moderate relationship / medium correlation</td>
</tr>
<tr>
<td>(0.10 to .29)</td>
<td>Weak correlation / relationship</td>
</tr>
<tr>
<td>(0.00 to 0.09)</td>
<td>Very weak or no relationship</td>
</tr>
</tbody>
</table>

Source: Turkmen (2013:1011)

### 3.10 FACTOR ANALYSIS

Bradley (2010:334) describes factor analysis as a set of procedures that are used to reduce and summarise data. The procedure seeks to identify simple patterns and factors underlying relationships and is achieved by grouping the variables and reducing them to small set of factors (Hatcher & O’Rourke 2014:50). Factor analysis was used in the study to revalidate the structure and internal reliability of the measurement used.

According to Zhang, Waszink and Wijngaard (2000:746), factor analysis consists of two forms, namely exploratory factor analysis (EFA) and confirmatory factor analysis (CFA), which the researcher deemed appropriate for the study. EFA was used early in the process of scale development and constructs validation, whereas CFA was used in the later phases when the
underlying structure had been established on prior empirical and theoretical grounds. The process, results and discussion of EFA are presented in Chapter 4 under Section 4.5, while CFA results and discussion are reported in Chapter 4 under Section 4.12.

3.10.1 Exploratory factor analysis (EFA)
Malhotra (2010:739) defines EFA as the process of identifying the underlying dimensions or factors that explain the correlations between a set of variables. Before employing the EFA analysis, it is necessary to check whether the captured data is suitable for EFA. Two most commonly used statistical tests for checking the suitability of data for exploratory factor analysis were adopted in this study. These tests are the Kaiser-Meyer-Olkin (KMO) and Bartlett’s test of sphericity (BTS), which are reported in Chapter 4 in Table 4.5. The KMO measure of sampling adequacy is an index for comparing the magnitude of the observed correlation coefficients to the magnitudes of the partial correlations (Malhotra 2010:736). A most commonly used rule is that KMO above 0.6 is deemed desirable (Pallant 2010:183). Similarly, the Bartlett’s Test of sphericity is used to test if the variables in the population correlation matrix are uncorrelated and ideal observed significance level is 0.000 (Ledesma & Valero-Mora 2007:3).

The main purpose of EFA is to determine how and to what extent the observed variables are linked to their underlying factors (Bryman & Cramer 2009:323). It is for these reasons that this study adopted a factor analysis with principle components analysis. Varimax rotation was applied in order to minimise the number of variables that had high loadings on any factor, to improve the degree to which the factors correlated and to make the interpretation easier (Malhotra 2010:746). Tables 4.3, 4.4 and 4.5 in Chapter 4 show the rotated factor matrices for perceived risk, buying behaviour, and retail store choice respectively.

The purpose of determining the number of factors of perceived social risk, buying behaviour and retail store choice constructs, was undertaken using eigenvalues, scree plot, and the percentage of variance accounted for methods. Malhotra (2010:642) defines an eigenvalue as the amount of variance associated with the factor. The method of determining the number of factors based on eigenvalues requires that only factors with eigenvalues greater than 1.0 be retained because
together they account for most of the variance, while those factors with eigenvalues less than 1.0 are not included in the model (Iacobucci & Churchhill 2010:496).

The next step of factor analysis was to determine the number of appropriate factors to be extracted based on scree test. The scree test was used to determine the number of clear breaks between the eigenvalues greater than 1.00. Malhotra (2010:643) describes a scree plot as a plot of the eigenvalues against the number of factors in order of extraction or a point at which the scree begins to have a distinct break. Having identified the number of factors, the next step was to determine the factor loadings in order to elucidate the interpretation of the factors. To determine how strongly correlated a measured variable was with a given factor, a variable was supposed to load with a value of at least 0.5 on a factor (Bradley 2010:336). The final step involved focusing on the significant loadings and naming of the factors based on the meanings of common variables that loaded on a specific factor.

3.10.2 Confirmatory factor analysis (CFA)

Once the underlying structure of a set of data has been obtained, CFA was used to determine how well the obtained structure fits the data (Brown & Moore 2012:3). CFA verifies the number of underlying dimensions of the instrument (factors) and the pattern of item-factor relationship (factor loadings). CFA is reported in Section 4.3.7 of Chapter 4.

The adequacy of the measurement model was assessed by conducting CFA using AMOS Version 23.0. Based on CFA, the adequacy of the measurement model was ascertained through assessing the significance of the item loadings of all constructs. Item reporting loadings below the minimum acceptable threshold of 0.50 were deleted (Chinomona, Dhurup & Chinomona 2013:7). Thereafter the model fit of the measurement model was determined. Model fit refers to the level to which the hypothesised theoretical model fits the model deduced from the actual empirical data of the study sample (Byrne 2010:6). In order to achieve this, it was necessary to assess different model fit indices, which differ in terms of their purpose (Baggozi & Yi 2012:15) as summarised in Table 3.4.
Table 3.5: Model fit indices

<table>
<thead>
<tr>
<th>Fit indices</th>
<th>Acceptable threshold</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chi-square (CMIN/DF)</td>
<td>Tabled chi-square smaller or equal to 3</td>
</tr>
<tr>
<td>Normed fit index (NFI)</td>
<td>Value equal to or greater than 0.90</td>
</tr>
<tr>
<td>Increment fit index (IFI)</td>
<td>Values greater than 0.09</td>
</tr>
<tr>
<td>Tucker-Lewis index (TLI)</td>
<td>Values greater than 0.09</td>
</tr>
<tr>
<td>Comparative fit index (CFI)</td>
<td>Values greater than 0.09</td>
</tr>
<tr>
<td>Goodness-of-fit index (GFI)</td>
<td>Values greater than 0.09</td>
</tr>
<tr>
<td>Adjusted goodness-of-fit index (AGFI)</td>
<td>Values greater than 0.09</td>
</tr>
<tr>
<td>Root mean square error of approximation (RMSEA)</td>
<td>Less than 0.08 with confidence interval</td>
</tr>
</tbody>
</table>

Source: Baggozi and Yi (2012:15)

It is critical that an acceptable measurement model should be established before estimating and interpreting the structural relationship among latent variables (Bagozzi 2010:211). CFA was employed in this regard as a precursor to SEM and specified the structural model.

3.11 RELIABILITY

Reliability of a measuring instrument is the extent to which the instrument yields consistent results when the construct being measured has not changed (Leedy & Ormrod 2014:95). Rubin and Babbie (2011:194) point out that reliability is a matter of whether a particular technique, applied repeatedly to the same object, would yield the same result each time. The main purpose of reliability is to provide consistent results and minimise errors and biases (Hammond & Wellington 2013:150). There are various general forms or classes of reliability estimates and these are summarised in Figure 3.3.

Chapter 3: Research methodology
Construct reliability of the research measures employed in the study was examined by computation of three different methods, namely Cronbach’s alpha reliability test, the composite reliability (CR)
test and the average value extracted (AVE) tests. These research measures are discussed and described hereafter:

- **Cronbach’s alpha reliability test**
  Cronbach alpha testing was adopted as the measure of internal consistency for the measurement scale and was used with a co-efficient value of 0.7 as a cut-off point (Nunnally 1978:245). An important property of the co-efficient alpha is that its value tends to increase with an increase in the number of scale items (Bryman & Bell 2011:158). A large alpha value indicates a high reliability. Scores close to zero indicate that the reliability of the instrument is low (Malhotra 2010:724). The Cronbach alpha values are reported in Table 4.10 of Chapter 4.

- **Composite reliability (CR) test**
  CR coefficient is another measure of internal reliability and is reported in Section 4.10.2 of Chapter 4. CR provides a robust measure of reliability by taking into account the contribution of each latent factor to each item and each item’s error (Mkhatshwa 2015:33). It provides a robust measure of reliability by taking into account the contribution of each latent factor to each item and each item’s error (Starkweather 2012:4). Interpreted the same as Cronbrah alpha, Malhotra (2010:733) suggests that the minimum accepted CR values should be 0.70. The CR estimates reported in Table 4.10 of Chapter 4 were calculated using the formula, whereby CR is calculated as the square of the summation of the factor loadings divided by the sum of the square of the summation of the factor loadings and the summation of error variances (Bewick, Cheek & Ball 2004:131). The formula is illustrated in the following manner:

\[
\text{CR}_\eta = \frac{(\sum \lambda i)^2}{[(\sum \lambda i)^2 + (\sum \varepsilon)]}
\]

Where:
CR\_\eta = Composite reliability
(\sum \lambda i)^2 = Square the sum of the factor loadings
(\sum \varepsilon) = Sum of error variances.
• **Average value extracted (AVE) test**

Average variance extracted (AVE) is the third reliability test which was reported in Section 4.10.3 of Chapter 4. Malhotra (2010:725) defines AVE as the variance in the indicators or observed variables that are explained by the latent construct. A value of 0.40 or higher indicates a satisfactory measure (Anderson & Gerbing 1988:411). It is calculated as the summation of the squared factor loadings divided by the sum of the summation of the squared factor loadings and summation of error variances (Bewick, Cheek & Ball 2004:131). The formula below was applied when examining AVE.

\[ V_\eta = \frac{\Sigma \lambda y_i^2}{\Sigma \lambda y_i^2 + \Sigma \varepsilon_i} \]

AVE = summation of the squared of factor loadings / \{(summation of the squared of factor loadings) + (summation of error variances)\}

Validity and reliability are suitable measures for assessing the appropriateness of any measuring instrument (Malhotra 2010:318). Therefore, for this study to be beneficial, it was also necessary to prove the validity of the measuring instrument.

3.12 **VALIDITY**

Validity refers to how well a measurement instrument measures what it is intended to measure (Kapondoro, Iwu & Twum-Darko 2015:7). Uysal and Madenoğlu (2015:39) define validity as the quality of research results that leads one to expect them as true. In this study, the scale was tested for content, construct, convergent and discriminant validity as follows:

• **Content validity**

This type of validity denotes the degree to which the measuring instrument covers the all-embracing content of the specific construct that it is set out to measure (Maree *et al.*, 2011:217). Content validity refers to whether or not the measurement characterize aspects of the study (McDaniels & Gates 2013:290). In order to measure content validity experts should be consulted and a judgment should be made on whether the content is valid (Zikmund & Babin 2013:253). Content validity was undertaken through a thorough literature review, pre-testing and piloting with
a conveniently selected sample to enable the refinement of the questionnaire as reported in Sections 4.2 of Chapter 4.

- **Construct validity**
  As the survey instrument was based on previous studies in the field, it was assumed critical that construct validity should be ascertained. Construct validity is a type of validity that addresses the question of what construct or characteristic the scale is measuring (Malhotra 2004:269). Zikmund and Babin (2013:259) state that construct validity occurs when the scale measure the concept truthfully. There are two requirements that need to be met by a scale in order to conform to construct validity (Malhotra 2010:321). First, is that the measure used correlates with other measures designed to measure the same things (convergent validity), secondly the scale does not correlate with measures from which it is meant to differ (discriminant validity). According to Clark and Watson (1995:316), an average inter-item correlation that falls within the 0.15 and 0.50 range implies construct validity (See Section 4.3.4 in Chapter 4).

- **Convergent validity**
  Convergent validity is the extent to which a scale correlates positively and is related to the high association between constructs (Malhotra 2010:315). According to Agresti and Finlay (2008:71) convergent validity is the ability of a scale to correlate with other scales that purport to measure the same concept. Convergent validity was ensured through computation of inter-item correlations reported in Section 4.11.2 of Chapter 4. Convergent validity was also ascertained by using correlation coefficients (McDaniel and Gates 2010:256). In addition, item loadings, AVE and Cronbach values, which are all reported in Table 4.10 of Chapter 4, were also used to establish convergent validity.

- **Discriminant validity**
  Discriminative validity determines whether a scale does or does not adequately differentiate itself between groups that should or should not differ based on theoretical reasons or previous research (Golafshani 2003:598). Discriminative validity is also a subcategory of construct validity and it tests whether concepts or measurements that are supposed to be unrelated are in fact unrelated (Cooper & Schindler 2008:289). The survey instrument was assessed for discriminant validity by
examining the inter-construct correlations reported in Section 4.3.4 of Chapter 4 to ensure that they were not too highly correlated. Comparison of AVE with the shared variance (SV) between constructs was also undertaken whereby discriminant validity is achieved if AVE values exceed SV values. The results are reported in Chapter 4 under Section 4.3.5.

3.13 STRUCTURAL EQUATION MODELLING (SEM)

Structural equation modelling (SEM) was applied in this study to test the proposed relationships simultaneously. Structural equation modelling (SEM) is a multivariate data analysis technique (Hair et al., 2010:19) that estimates and tests relationships between one or more independent variables and one or more dependent variables (Ullman 2006:35). It is a statistical method that offers an extension to other multivariate techniques, particularly that of factor analysis and multiple regressions (Hair et al. 2010:629).

Structural equation models go beyond ordinary regression models to incorporate multiple independent and dependent variables as well as hypothetical latent constructs that clusters of observed variables might represent (McDonald & Ho 2002:67). SEM also provides a way to test the specified set of relationships among observed and latent variables as a whole, and allow theory testing, even when experiments are not possible (Chang & Chen, 1998:246). As a result, these methods have become present in all the social and behavioural sciences (MacCallum & Austin 2000:203). SEM is a technique for large samples, usually over 200 (Kline, 2005:111; Barrett 2007:820), which are said to provide statistical power for data analysis in multivariate analysis (Hoe 2008:77). Details and interpretation of the structural equation model (SEM) performed in this study are reported in Section 4.3.8 of Chapter 4.

3.14 HYPOTHESES TESTING

A hypothesis is an assumption or a guess made by a researcher about the characteristics of the population under investigation (McDaniel and Gates 2001:414). A hypothesis is defined as “a statement that specifies how two or more measurable variables are related” (Churchill & Iacobucci, 2002:976). In addition, Le-Roy (2012:89) stresses that a hypothesis has three important parts, which are explained as follows:
- A hypothesis must be testable
- Specifies that there is a certain kind of relationship between a dependent variable and an independent variable
- A hypothesis should be derived from a theory.

This study tested the hypotheses as reported in Chapter 4 under Section 4.3.9.

3.15 CONCLUSION
This chapter on the research methodology detailed the steps that were undertaken in achieving the practical aspects of this study. It provided an in-depth discussion of the research design followed throughout the course of this research study. The detailed layout that was trialed to obtain empirical evidence for successfully achieving the research objectives was detailed. Moreover, the sampling strategy, sample frame and sampling procedures were elaborated upon. The data collection methods or techniques employed for the study were discussed in detail. The format, construction and layout of the data collection instrument (questionnaire) was explained, showing how it was designed, structured and administered in the field. The course that was followed in the data analysis process was reviewed and various statistical procedures were highlighted, together with the reliability and validity assessment procedures used. The following chapter presents the statistical analysis of the data and reports on the findings of the empirical research.
CHAPTER 4

DATA ANALYSIS, INTERPRETATION AND DISCUSSION OF EMPIRICAL FINDINGS

4.1 INTRODUCTION

The previous chapter covered the research design and methodology of the study. A detailed description of the sample selection and composition, questionnaire development, as well as data collection and statistical analysis was provided. The current chapter reports on the analysis interpretation and discussion of the empirical findings of the study’s pilot and main survey. In the main survey, characteristics of the research participants are described and data obtained on the three primary constructs, namely perceived social risk, apparel buying behaviour, retail store choice received focus through exploratory factor analysis process and tested for validity and reliability. The constructs were examined for any significant relationship among the factors through correlation analysis. Finally, SEM results are presented and analysed through path model analysis and hypothesis testing.

4.2 RESULTS OF THE PILOT TEST

The questionnaire was piloted on a sample of 48 female students. In assessing the reliability of the measuring instrument, coefficient alpha was first computed for the annotated key scales of the questionnaires. The results obtained gave a satisfactory indication of reliability. The Cronbach alpha reliability for Section B was 0.838, 0.859 for Section C and 0.801 for Section D respectively. Therefore, reflecting reliability values above the accepted benchmark of 0.70, which according to (Pallant 2010:97) is regarded as satisfactory. The results are reported in Table 4.1.

Table 4.1: Results of the pilot study

<table>
<thead>
<tr>
<th>Construct</th>
<th>Cronbach's Alpha</th>
<th>Cronbach's alpha based on standardised items</th>
<th>No. of items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section B</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Perceived social risk)</td>
<td>.838</td>
<td>.835</td>
<td>8</td>
</tr>
</tbody>
</table>
4.3 MAIN SURVEY RESULTS

A total number of 370 questionnaires were completed out of the initial sample of 400 and this resulted in a response rate of 92.5 percent. Of these 30 were unusable, as several items were not answered on the questionnaire. Figure 4.1 shows the different stages of data analysis and interpretation adopted for the study.

<table>
<thead>
<tr>
<th>Construct</th>
<th>Cronbach's Alpha</th>
<th>Cronbach's alpha based on standardised items</th>
<th>No. of items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section C (Apparel buying behaviour)</td>
<td>.859</td>
<td>.862</td>
<td>8</td>
</tr>
<tr>
<td>Section D (Retail store choice)</td>
<td>.801</td>
<td>.810</td>
<td>11</td>
</tr>
</tbody>
</table>

Source: Own research
Figure 4.1: Stages of data analysis and interpretation

Step 1: Biographical profile of the sample
- Age category
- Ethnic group profile
- Current year of study
- Name of institution
- Monthly allowances
- Average monthly apparel spending
- Frequency of purchase
- Spending with companion
- Types of stores
- Respondent’s location

Step 2: Exploratory factor analysis
- KMO and BTS
- Factor extraction procedure
- Naming and interpretation of the factors

Step 3: Descriptive statistics
- Means
- Standard deviation

Step 4: Correlation Analysis
- Pearson correlation test
- Effect of relationships
- Strength of the relationships

Step 5: Statistical Measure of Accuracy
- Reliability analysis
- Validity analysis

Step 6: Assessment Measurement of Model fit
- CFA model indexes

Step 7: Structural Equation Modelling Analysis
- Model fit indexes
- Path analysis

Step 8: Hypotheses testing
- H1, H2 and H3 discussion

Chapter 4: Data analysis, interpretation and discussion of empirical findings
4.3.1 Biographical information of the sample

Demographic data indicates socio-economic descriptors of the participants involved in the survey, which is referred to as the classification of information (Malhotra 2010:350). The information obtained is presented by means of bar graphs and pie charts. Section A of the questionnaire relates to the demographic information of the total sample, which refers to the participants’ age, ethnical group, year of study, name of institution, monthly allowance, expenditure on fashion clothing per month, the frequency of purchase in the last one month, spending companion, the type of apparel store that the respondent usually buys at and the respondent’s location. Each of these characteristics is discussed in the following subsections.

4.3.1.1 Age distribution of the respondents

In accordance with the topic of this study, the age of the participants was used as a screening question to include only those participants between 18 and 24 years old who form part of the Generation Y student sample, as defined under the target population in Chapter 3 (refer to Section 3.4.1). The majority of the participants indicated that 26.5 percent (n=98) of the respondents were 21 years of age closely followed by 20.5 percent (n=76) who indicated being 22 years of age, then followed by 17 percent (n=63) were 20 years of age. For the remaining respondents 11.9 percent (n=44) indicated that they were 23 years of age, 11.6 percent (n=43) were 19 years of age, 8.4 percent (n=31) were 24 years of age, 3.80 percent (n=14) were 18 years of age and of the respondents, 3 percent (n=1) failed to complete this question. The age distribution of the sample is illustrated in Figure 4.2.
4.3.1.2 Ethnic group profile

Figure 4.3 report the demographical information pertaining to the participants’ ethnic groups. The majority of the respondents were Black-Africans with 82 percent (n=305), followed by those who identified themselves as coloured with 9 percent (n=32). Furthermore, the participants who belonged to the last two ethnic groups, namely Indian/Asian and White represented a small portion of this sample group 5 percent (n=19) and 4 percent (n=14) respectively.
4.3.1.3 Current year of study

Figure 4.4 presented the classification of information related to the participants’ current year of study. According to Figure 4.4, 35.7 percent (n=132) were students in the first year of study, 25.1 percent (n=93) were students in third year of study, 21.9 percent (n=81) were students in their second year of study. The remainder (small portion) of the respondents 14.1 percent (n=52) were in their fourth year of study and 3.2 percent (n=12) were postgraduate students (n=12; 3.2%).
4.3.1.4 Name of institution

According to Figure 4.5, it can be seen that the majority of the respondents came from the Vaal University of Technology 53 percent (n=196) and the remainder come from the North West University 47 percent (n=174).

Figure 4.5: Name of institution
4.3.1.5 Monthly allowances

Figure 4.6 indicates that the majority of the respondents 37.3 percent (n=138) receive a monthly allowance between R1000 – R1500, closely followed 29.2 percent (n=108) of the respondents who indicated that they receive a monthly allowance of between R1500 – R2000. The third category, representing 16.5 percent (n=61) of the total sample receive a monthly allowance of between R500-R1000. The fourth category, representing 10.8 percent (n=40) of the total sample receive a monthly allowance of less than R500. Lastly, 6.2 percent (n=23) of the respondents receive a monthly allowance of more than R2000.

Figure 4.6: Monthly allowances

4.3.1.6 Average monthly apparel spending

Figure 4.7 indicates that the majority of the respondents 40.3 percent (n=149) spend between R600 – R1000 on apparel per month, closely followed by 38.4 percent (n=42) of the respondents who indicated that they spend between R300 – R600 on apparel per month, and 13.5 percent (n=50) who spend less than R300 on apparel per month. Lastly, 7.8 percent (n=29) of the respondents spend more than R1000 on apparel purchases per month.
4.3.1.7 Frequency of purchase

Figure 4.8 reports on the frequency of purchase. In terms of the students’ apparel buying behaviour spending patterns, 36.8 percent (n=136) of the students admitted to making such purchases at least once a month, while 32.4 percent (n=120) bought apparel products at least twice a month, 13.5 percent (n=50) of the students indicated that they bought apparel products three times in the last one month, additionally 10 percent (n=37) of the students confirmed that they did not make any purchase in the last one month. Lastly, 7.3 percent (n=27) of the students admitted they have bought apparel products four times and more in the last month.
4.3.1.8 Spending with companion
In terms of spending companions, Figure 4.9 shows that 59.2 percent (n=219) of the students go for apparel spending with friends, 21.9 percent (n=81) go for apparel spending unaccompanied and lastly 18.9 percent (n=70) go for apparel spending with family.

Figure 4.9: Spending companions

4.3.1.9 Type of store
Figure 4.10 report that 59.2 percent (n=215) of the respondents purchase apparel from fashion speciality stores, while 21.9 percent (n=81) of the students purchase apparel from boutiques and the remainder 18.90 percent (n=74) indicated that they purchase apparel from department stores.

Figure 4.10: Types of stores
4.3.1.10 Respondent’s location

Figure 4.11 provides an outline of the respondents’ locations. Findings indicate that the majority of the respondents 67.6 percent (n=250) resides in Vanderbijlpark, followed by 16.2 percent (n=60) who resides in Vereeniging. Of the 370 respondents, 5.7 percent (n=21) of the respondents resides in Sharpeville, 4.6 percent (n=17) resides in Three Rivers, 1.6 percent (n=6) of the respondents resides in Bophelong, 1.6 percent (n=6) of the respondents resides in Meyerton, 0.8 percent (n=3) of the respondents resides in Heidelberg and lastly a small number of the respondents 1.9 percent (n=7) were from Sebokeng.

![Figure 4.11: Respondent’s location](image)

The following section describes the EFA conducted on the scaled responses in the questionnaire for Section B, C and D.

4.3.2 Exploratory factor analysis (EFA)

In order to ascertain that the data captured was suitable for EFA, both the Kaiser-Meyer Olkin (KMO) test and the Bartlett’s test of sphericity were conducted. Satisfactory results were computed for both these tests and the results are illustrated in Table 4.2.
Table 4.2: The KMO measure and the Bartlett test results

<table>
<thead>
<tr>
<th>CONSTRUCTS</th>
<th>KMO MEASURE</th>
<th>BARTLETT’S TEST</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Approximate chi-square</td>
</tr>
<tr>
<td>Perceived social risk</td>
<td>0.836</td>
<td>1446.218</td>
</tr>
<tr>
<td>Buying behaviour</td>
<td>0.857</td>
<td>1595.225</td>
</tr>
<tr>
<td>Retail store choice</td>
<td>0.860</td>
<td>1540.650</td>
</tr>
</tbody>
</table>

Kaiser-Meyer Olkin test yielded sampling adequacy of 0.836 for perceived social risk, 0.857 for buying behaviour and 0.860 for retail store choice scales respectively. All these KMO indicators were above 0.6 implying that the data for this study is considered acceptable for other FA procedures by Kaiser (1974:35).

Similarly, the Bartlett’s test of sphericity result for the different scales, revealed significant chi-squares of 1446.218 (df=21) for perceived social risk scale, 1595.225 (df=21) for buying behaviour scale and 1540.650 (df=28) for retail store choice scale respectively. All these values were at significant level of p=0.000 ;< 0.05 affirming that FA is suitable for data set (Williams, Onsman & Brown 2010:5). In the foregoing sections, the EFA procedure was undertaken to the perceived social risk scale, buying behaviour and retail store choice scales respectively are discussed.

4.3.2.1 Perceived social risk

- Factor extraction procedure

In line with the procedure undertaken by Bradley (2010:334-335), the default measure was to use factor loadings greater than or equal to 0.50, with an eigenvalue equal to or greater than one. In addition, the percentage of variance was explained and the scree plot criterion guided the extraction of factors. Four items were dropped from the factor analysis after they loaded insignificantly (<0.50) on factors. The factor extraction procedure yielded a two-factor structure which accounted
for approximately 75 percent of the variance, which is considered acceptable (Malhotra 2010:643). Table 4.3 shows the results of the rotated factor solution of the perceived social risk scale.

**Table 4.3: Two-factor rotation structure of the perceived social risk construct**

<table>
<thead>
<tr>
<th>Variables</th>
<th>Factors</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>B1</strong>: People’s opinions of me are positively affected when I make a store choice decision</td>
<td>.264</td>
</tr>
<tr>
<td><strong>B2</strong>: Certain store choice decisions affect the image of people around me</td>
<td>.202</td>
</tr>
<tr>
<td><strong>B3</strong>: If I bought an apparel product from a certain store, I thing I would be held in higher esteem by my friends</td>
<td>.210</td>
</tr>
<tr>
<td><strong>B4</strong>: If I am to make a certain apparel store choice decision, I will probably have to explain why I chose it</td>
<td>.733</td>
</tr>
<tr>
<td><strong>B5</strong>: I feel it risky to say positive things about the store decision I have made to others in person</td>
<td>.842</td>
</tr>
<tr>
<td><strong>B6</strong>: I am worried that people may disapprove when I recommend the store I have chosen</td>
<td>.894</td>
</tr>
<tr>
<td><strong>B7</strong>: I am afraid that I may be embarrassed or look stupid by recommending a store I have chosen to my friends and relatives</td>
<td>.859</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Eigen value</th>
<th>Factors</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4.020</td>
</tr>
<tr>
<td>Total variance explained</td>
<td>57.427</td>
</tr>
<tr>
<td>Cumulative variance explained</td>
<td>57.427</td>
</tr>
</tbody>
</table>

Furthermore, the shape of the scree plot was examined to identify the point where the line levels off as the “graphs elbow” (Huck 2012:490). According to the scree plotted for the study, the line seems to level off after two factors. This further attests the adequacy of the two-factor solution for the perceived social risk construct in the study.
The naming and interpretation of factors

The first factor labelled **anxiousness** comprised four items and accounted for 57.472 percent of the total variance explained by the factor. The eigenvalue for the factor was 4.020. This component relates to the worry or the anxiety of the customer with regards to the decision that has been taken and the imagination of what others might think. Colman (2015:45) defines anxiety as “a vague unpleasant emotional state with qualities of apprehension, dread, distress and uneasiness”. According to Bonetti (2009:12) anxiety is characterised by a strong fear of humiliation, embarrassment and a perception that one may be negatively evaluated by others in social situations. This is also in line with Zheng, Favier, Huang and Coat (2012:263) who emphasised that social risks are concerned with the potential loss of status in one’s social group, such as being laughed at by others, and refusal of entry into a social group as expected. In addition, Etzel *et al.* (2001:100) explains that anxiety is brought on by the difficulty of choosing from among alternatives. If the anxiety is not relieved, the consumer may be unhappy with the chosen product even if it performs as expected (Mosala 2007:20).
Factor 2 labelled **significant others** comprised three items and accounted for 17.505 percent of the total variance explained by the factor. The eigenvalue for the factor was 1.225. This component takes into account how people’s opinions might affect the customer’s apparel buying behaviour as well as the customer’s retail store choice decision. Moreover, Pandit, Karpen and Josiassen (2008:5) investigated the impact of perceived risk on consumer purchase postponement, their study’s results revealed that consumers pay attention to the advice of significant others in their social network when purchasing new products. De Klerk (1999:124) points that consumers are constantly interacting with others, which may include significant others such as household and family members and generalised others, which are represented by broader community as well as reference groups with whom they identify and socialise.

**4.3.2.2 Buying behaviour**

- **Factor extraction procedure**

  Item reduction was undertaken by examining low item correlations, multiple loadings and unstable variables. The factor analysis procedure resulted in the extraction of a two-factor structure with a total variance contribution of 76.399 percent as shown in Table 4.4. The items that achieved a loading of 0.50 or more were retained. In this regard, six items loaded satisfactory and were retained, with four of those loading on Factor 1 and two items on Factor 2.
Table 4.4: The two factor rotated structure of the buying behaviour construct

<table>
<thead>
<tr>
<th>Variables</th>
<th>Factors</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td><strong>C1:</strong> Before buying apparel products from a certain store I think of</td>
<td>.782</td>
<td>.249</td>
<td></td>
</tr>
<tr>
<td>how my friends, family members and peers would react.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>C2:</strong> I actively seek advice from friends, family members and peers</td>
<td>.871</td>
<td>.156</td>
<td></td>
</tr>
<tr>
<td>before buying products</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>C3:</strong> I am usually influenced by the expectations of my friends, family</td>
<td>.793</td>
<td>.357</td>
<td></td>
</tr>
<tr>
<td>members and peers.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>C4:</strong> I observe the products my friends, family members and peers</td>
<td>.702</td>
<td>.394</td>
<td></td>
</tr>
<tr>
<td>use before making a purchase</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>C6:</strong> Shopping at a certain apparel store proves my desire for social</td>
<td>.327</td>
<td>.818</td>
<td></td>
</tr>
<tr>
<td>acceptance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>C7:</strong> Shopping at a certain apparel store speaks my connectedness to</td>
<td>.249</td>
<td>.900</td>
<td></td>
</tr>
<tr>
<td>others</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Eigen value                  | 4.296   | 1.052 |
| Total variance explained     | 61.378  | 15.022 |
| Cumulative variance explained| 61.378  | 76.399 |

A scree plot extracted from the data set identified two clear breaks between the eigenvalues as shown in Figure 4.13. In addition, the scree plot indicated a flattening of the scree after the second factor.
Naming and interpretation of factors

Factor 1 labelled reaction comprised four items and accounted for 61.378 percent of the total variance explained by the factor. The eigenvalue for the factor was 4.296. A reaction is an action taken in response to something (Pearsall 2014:344). Therefore, this component takes into account how people (friends, family and peers) would react after the customer has made a retail store choice decision for an apparel purchase. When deciding whether to purchase or consume products and services, people are influenced by the judgments of other people, especially on how they would react (Wood & Hayes 2012:324).

Factor 2 labelled as acceptance comprised two items and accounted for 15.022 percent of the total variance explained by the factor. The eigenvalue for the factor was 1.052. This factor involves how apparel consumers seek to have social acceptance and to be connected to others. The desire for individuals to fit in, is often the motivating factor behind product purchasing (Slattery 2012:54). Many times, consumers accept others’ responses because they do not have all the required information but other times people simply conform to others’ thoughts, attitudes, or behaviour in order to be accepted and liked by them (Epley & Gilovich 2006:311). Moreover, Chakravarthy & Prasad (2011:61) point out that other people can have an influence on the consumer’s decision-making process such as friends, relatives and there are occurrences that influence the consumers’ acceptance. For Generation Y members, peer acceptance is important.
and evident in the choice of product and brand that is purchased (William et al., 2010:9). Recognition from peers is a form of acceptance and a show of affiliation for Generation Y consumers (Gorrell 2008:32).

4.3.2.3 Retail store choice

- **Factor extraction procedure**

The criterion for the factor extraction for Section D was determined utilising the eigenvalues and percentage of variance explained. The factor analysis procedure resulted in the extraction of two-factor structure with a total variance contribution of 70.798 percent as shown in Table 4.5. Of the components that were extracted, only items that achieved a loading of 0.50 or more were retained. In this regard, eight items loaded satisfactory and were retained, with five of those loading on Factor 1 and three on Factor 2.

Table 4.5: The two factor rotated structure of the retail store choice construct

<table>
<thead>
<tr>
<th>Variables</th>
<th>Factors</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td><strong>D1:</strong> I prefer to shop in stores recommended by my friends and family</td>
<td>.133</td>
</tr>
<tr>
<td><strong>D2:</strong> I prefer to shop at stores where products are never out of stock</td>
<td>.245</td>
</tr>
<tr>
<td><strong>D3:</strong> I prefer to shop in stores where many sales people are helpful</td>
<td>.375</td>
</tr>
<tr>
<td><strong>D7:</strong> I prefer to visit a store at a convenient location</td>
<td>.696</td>
</tr>
<tr>
<td><strong>D8:</strong> I like to shop from where displays are attractive</td>
<td>.814</td>
</tr>
<tr>
<td><strong>D9:</strong> I like to shop from stores that keep everything I need under one</td>
<td>.829</td>
</tr>
<tr>
<td>roof</td>
<td></td>
</tr>
<tr>
<td><strong>D10:</strong> I prefer to shop in stores which are clean and free from clutter</td>
<td>.814</td>
</tr>
<tr>
<td><strong>D11:</strong> I prefer to visit stores where there is sufficient lighting</td>
<td>.802</td>
</tr>
</tbody>
</table>

| **Eigen value**                                                           | 4.399   | 1.208   |
| **Total variance explained**                                             | 54.993  | 15.104  |
| **Cumulative variance explained**                                        | 54.993  | 70.097  |
Furthermore, a scree plot extracted from the data set also indicated a two-factor solution showing eigen values which are above 1.0, as shown in Figure 4.14.

**Figure 4.14 Scree plot of eigenvalues for two factors**

![Scree plot of eigenvalues for two factors](image.png)

- **Naming and interpretation of factors**

Factor 1, was labelled as **convenience and physical characteristics** of the store, comprised of five variables and accounted for 54.993 percent of the explained variance. Eigen value was 4.399. It was labelled as the first factor which incorporates items that relate mainly to the consumer’s level of store convenience as well the physical characteristics of the store. On this factor, the convenience of reaching the store reflects the ease of driving to the store, store distance from customers’ home, time taken to reach the store and the availability of public transport (Wel, Hussin & Omar & Nor 2012:171). Whereas, the physical characteristics of the store refers to physical evidence seen by the customers at the store such as ease of searching products, cleanliness of the store, availability of attractive displays, sufficient lighting. (Wel, Hussin & Omar & Nor 2012:171).
For many shoppers, convenience is essential, the speed and the ease that consumers can make contact with retailers (finding the merchandise they seek quickly) powerfully influence their retail choice (Bianchi 2009:311). The location of the store may be the deciding factor for such consumers (Kimani, Kagira, Kendi, Wawire & Fourier 2012:60). For example, consumers may select a store at the shopping mall because of the proximity with other stores. Ligas and Chaudhuri (2012:254) stressed that lack of convenient accessibility affects consumers’ level of commitment to the store, which might be reflected in store loyalty.

The physical characteristics of the store influence people to make perceptions and judgments about the store with regard to the information and evidence put before them (Tlapana 2009:15). Likewise, Bailey (2011:32) points out that the physical attributes of a store affect consumers’ perceptions of other store characteristics. The physical features of the retail environment such as displays, décor, sounds and aromas are designed to create an effect on consumer’s purchases and these physical features help shape both consumer’s direction and increase the odds that consumers will purchase products that might otherwise have gone unnoticed (Blackwell et al., 2006:165; Kuhn 2010:32).

Factor 2 labelled as word-of-mouth comprised of three variables and accounted for 15.104 percent of the explained variance. Eigen value was 1.208. This factor takes into account how the selection of retail stores is highly dependent on word-of-mouth communication, since customers are more prone to frequent stores that are patronised by their families and friends. The importance of word-of-mouth resides in the fact that consumer choice usually is influenced by word-of-mouth (Ahmad 2012:104). The study conducted by Kuhn (2010:70) revealed that black Generation Y consumers, who are influenced greatly by the opinion of others, rely on information supplied by peers in the selection of an apparel store.

4.3.3 Descriptive statistics
The analysis proceeded to determine the level of respondents’ agreement or disagreement for each construct. Tables 4.6, 4.7 and 4.8 report on the basic descriptive statistics comprising the means and standard deviations of the predetermined constructs and factors.
Table 4.6 Descriptive statistical analysis (Section B - Perceived social risk)

<table>
<thead>
<tr>
<th>Item</th>
<th>Valid N</th>
<th>Mean</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>B1</td>
<td>370</td>
<td>3.53</td>
<td>1</td>
<td>5</td>
<td>1.223</td>
</tr>
<tr>
<td>B2</td>
<td>370</td>
<td>3.59</td>
<td>1</td>
<td>5</td>
<td>1.106</td>
</tr>
<tr>
<td>B3</td>
<td>370</td>
<td>3.65</td>
<td>1</td>
<td>5</td>
<td>1.049</td>
</tr>
<tr>
<td>B4</td>
<td>370</td>
<td>3.49</td>
<td>1</td>
<td>5</td>
<td>1.203</td>
</tr>
<tr>
<td>B5</td>
<td>370</td>
<td>3.39</td>
<td>1</td>
<td>5</td>
<td>1.192</td>
</tr>
<tr>
<td>B6</td>
<td>370</td>
<td>3.44</td>
<td>1</td>
<td>5</td>
<td>1.207</td>
</tr>
<tr>
<td>B7</td>
<td>370</td>
<td>3.40</td>
<td>1</td>
<td>5</td>
<td>1.346</td>
</tr>
</tbody>
</table>

Perceived social risk, which constituted Section B of the questionnaire, had the highest mean score of 3.65 (Item B3) and the lowest mean score was 3.39 (Item B5) giving a range of 0.26. The standard deviation ranged between 1.049 and 1.346. The lowest mean 3.39 (Item B5) indicated that a consumer feel it risky to say positive things about the store decision he or she has made to others in person, while results from Section B of the questionnaire highlighted the fact that the highest mean score was 3.65 (Item B3). Most of the respondents admitted that if they are to buy apparel products they would be held in higher lower esteem by their friends.

Table 4.7 Descriptive statistical analysis (Section C - Buying behaviour)

<table>
<thead>
<tr>
<th>Item</th>
<th>Valid N</th>
<th>Mean</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>C1</td>
<td>370</td>
<td>3.35</td>
<td>1</td>
<td>5</td>
<td>1.207</td>
</tr>
<tr>
<td>C2</td>
<td>370</td>
<td>3.56</td>
<td>1</td>
<td>5</td>
<td>1.058</td>
</tr>
<tr>
<td>C3</td>
<td>370</td>
<td>3.51</td>
<td>1</td>
<td>5</td>
<td>1.199</td>
</tr>
<tr>
<td>C4</td>
<td>370</td>
<td>3.60</td>
<td>1</td>
<td>5</td>
<td>1.174</td>
</tr>
<tr>
<td>C5</td>
<td>370</td>
<td>3.66</td>
<td>1</td>
<td>5</td>
<td>1.183</td>
</tr>
<tr>
<td>C6</td>
<td>370</td>
<td>3.77</td>
<td>1</td>
<td>5</td>
<td>1.101</td>
</tr>
<tr>
<td>C7</td>
<td>370</td>
<td>3.88</td>
<td>1</td>
<td>5</td>
<td>1.145</td>
</tr>
</tbody>
</table>

With reference to section C, the mean score ranged between 3.35 and 3.88, giving a range of 0.53. The standard deviation value ranged between 1.058 and 1.207. The lowest mean 3.88 (Item C1) revealed that before buying apparel products from a certain store consumers think of how their
friends, family members or even peers would react. Therefore, consumers reflect on how their friends, families and peers would react after making an apparel purchase. The highest mean score of 3.88 (Item C7) is indicative of the fact that the majority of the respondents agree that shopping at a certain apparel store indicates other’s expectations on them.

Table 4.8 Descriptive statistical analysis (Section D - Retail store choice)

<table>
<thead>
<tr>
<th>Item</th>
<th>Valid N</th>
<th>Mean</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>D1</td>
<td>370</td>
<td>3.72</td>
<td>1</td>
<td>5</td>
<td>1.192</td>
</tr>
<tr>
<td>D2</td>
<td>370</td>
<td>4.05</td>
<td>1</td>
<td>5</td>
<td>.903</td>
</tr>
<tr>
<td>D3</td>
<td>370</td>
<td>4.18</td>
<td>1</td>
<td>5</td>
<td>.822</td>
</tr>
<tr>
<td>D4</td>
<td>370</td>
<td>4.16</td>
<td>1</td>
<td>5</td>
<td>.834</td>
</tr>
<tr>
<td>D5</td>
<td>370</td>
<td>4.22</td>
<td>1</td>
<td>5</td>
<td>.833</td>
</tr>
<tr>
<td>D6</td>
<td>370</td>
<td>4.26</td>
<td>1</td>
<td>5</td>
<td>.789</td>
</tr>
<tr>
<td>D7</td>
<td>370</td>
<td>4.29</td>
<td>1</td>
<td>5</td>
<td>.760</td>
</tr>
<tr>
<td>D8</td>
<td>370</td>
<td>4.23</td>
<td>1</td>
<td>5</td>
<td>.855</td>
</tr>
</tbody>
</table>

Section D had the highest mean score of 4.29 (Item D7) and the lowest mean score was 3.72 (Item D1) giving a range of 0.57. The standard deviation ranged between .760 and 1.192. The respondents rated D1 (store recommendations) with a mean score of 3.72. This clearly indicated that respondents value the recommendations they get from friends and family when they want to make an apparel store choice decision. The respondents rated D2 (stores which are never out of stock) with a mean score of 4.05. This shows that the respondents would rather shop in apparel stores that will confidently know that products are never out of stock.

The respondents rated D3 (availability of many sales people) with a mean score of 4.18. This clearly indicates that respondents value the assistance and attention provided to them by sales people. A plausible reason for respondents to have rated availability of many sales people highly may have been attributed to the notion that when customers seek to purchase apparel, they require the assistance of sales people in terms of advice regarding fit, style, colour matching of garments and accessories that go with it (Cho 2010:18).
Item D4 (convenient location) was rated positively by respondents with a mean score of 4.16, indicating the convenience of store to be imperative. This suggests that retail stores that are convenient to consumers have better chances of being selected. The importance of having a store with attractive displays was rated moderately high in D5 (availability of attractive store displays) with a mean score of 4.22. This suggested that stores with attractive displays are likely to be chosen. It is important for retailers to maintain and update their store displays in order to attract and to nature their image towards consumers.

The respondents rated D8 (everything that the customer wants under one roof) with a mean score of 4.23. This shows that respondents prefer to shop in stores where there would find all they want in place. Additionally, cleanliness, item D6, scored a mean score of 4.26. This indicated that respondents select stores that are not dirty and free from clutter. Moreover, item D7 (sufficient lighting) had a high mean score of 4.29 compared to all the others. This indicating that students value and choose stores with sufficient lighting all over the store.

4.3.4 Correlation analysis

In accordance with study objectives outlined in Chapter 1, it was imperative to examine the relationships between perceived social risk, buying behaviour and retail store choice. Therefore, it was necessary to employ correlation analysis among the mentioned constructs to determine the strength of the underlying relationship. The Pearson correlation coefficient (r) was used to measure the degree of linear association between the variables as proposed by Malhotra (2010:562). The composite correlation was undertaken and presented in Table 4.9.

<table>
<thead>
<tr>
<th>Research constructs</th>
<th>Construct correlation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PSR</td>
</tr>
<tr>
<td>Perceived social risk (PSR)</td>
<td>1.000</td>
</tr>
<tr>
<td>Buying behaviour (BB)</td>
<td>.730**</td>
</tr>
<tr>
<td>Retail store choice (RSC)</td>
<td>.479**</td>
</tr>
</tbody>
</table>

Note: **Correlation is significant at the 0.01 level (2 tailed)
A significant and medium correlation was revealed with the PSR and RSC association \((r=0.479; p<0.01)\). A strong positive linear relationship between PSR and BB was also shown at \((r=0.730, p<0.01)\) level of significance, indicating that perceived social risk influences buying behaviour, and lastly, there was a positive strong relationship between BB and RSC at \((r=0.539, p<0.01)\), thus confirming that buying behaviour influences retail store choice.

The next section discusses reliability analysis.

### 4.3.5 Reliability analysis

The statistical measures of accuracy tests shown in Table 4.10, specify the different measures that were used to assess the reliability and validity of the constructs for the study.
### Table 4.10 Accuracy analysis statistics

<table>
<thead>
<tr>
<th>Research constructs</th>
<th>Cronbach’s alpha test</th>
<th>CR</th>
<th>AVE</th>
<th>Factor loading</th>
<th>Highest SV</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Item-total Alpha value</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perceived social risk</td>
<td>- 0.876</td>
<td>0.87</td>
<td>0.51</td>
<td></td>
<td>0.284</td>
</tr>
<tr>
<td>PSR1</td>
<td>.651 .866</td>
<td></td>
<td></td>
<td>0.596</td>
<td></td>
</tr>
<tr>
<td>PSR2</td>
<td>.744 .864</td>
<td></td>
<td></td>
<td>0.574</td>
<td></td>
</tr>
<tr>
<td>PSR3</td>
<td>.606 .871</td>
<td></td>
<td></td>
<td>0.534</td>
<td></td>
</tr>
<tr>
<td>PSR4</td>
<td>.694 .851</td>
<td></td>
<td></td>
<td>0.763</td>
<td></td>
</tr>
<tr>
<td>PSR5</td>
<td>.778 .850</td>
<td></td>
<td></td>
<td>0.797</td>
<td></td>
</tr>
<tr>
<td>PSR6</td>
<td>.787 .855</td>
<td></td>
<td></td>
<td>0.796</td>
<td></td>
</tr>
<tr>
<td>PSR7</td>
<td>.794 .846</td>
<td></td>
<td></td>
<td>0.851</td>
<td></td>
</tr>
<tr>
<td>Buying behaviour</td>
<td>- 0.894</td>
<td>0.89</td>
<td>0.55</td>
<td></td>
<td>0.052</td>
</tr>
<tr>
<td>BB1</td>
<td>.660 .886</td>
<td></td>
<td></td>
<td>0.660</td>
<td></td>
</tr>
<tr>
<td>BB2</td>
<td>.731 .884</td>
<td></td>
<td></td>
<td>0.654</td>
<td></td>
</tr>
<tr>
<td>BB3</td>
<td>.762 .873</td>
<td></td>
<td></td>
<td>0.758</td>
<td></td>
</tr>
<tr>
<td>BB4</td>
<td>.671 .879</td>
<td></td>
<td></td>
<td>0.720</td>
<td></td>
</tr>
<tr>
<td>BB5</td>
<td>.745 .877</td>
<td></td>
<td></td>
<td>0.791</td>
<td></td>
</tr>
<tr>
<td>BB6</td>
<td>.843 .877</td>
<td></td>
<td></td>
<td>0.796</td>
<td></td>
</tr>
<tr>
<td>BB7</td>
<td>.805 .877</td>
<td></td>
<td></td>
<td>0.794</td>
<td></td>
</tr>
<tr>
<td>Retail store choice</td>
<td>- 0.872</td>
<td>0.88</td>
<td>0.49</td>
<td></td>
<td>0.085</td>
</tr>
<tr>
<td>RSC1</td>
<td>.617 .879</td>
<td></td>
<td></td>
<td>0.508</td>
<td></td>
</tr>
<tr>
<td>RSC2</td>
<td>.717 .856</td>
<td></td>
<td></td>
<td>0.586</td>
<td></td>
</tr>
<tr>
<td>RSC3</td>
<td>.619 .853</td>
<td></td>
<td></td>
<td>0.638</td>
<td></td>
</tr>
<tr>
<td>RSC4</td>
<td>.633 .856</td>
<td></td>
<td></td>
<td>0.697</td>
<td></td>
</tr>
<tr>
<td>RSC5</td>
<td>.763 .848</td>
<td></td>
<td></td>
<td>0.796</td>
<td></td>
</tr>
<tr>
<td>RSC6</td>
<td>.750 .851</td>
<td></td>
<td></td>
<td>0.782</td>
<td></td>
</tr>
<tr>
<td>RSC7</td>
<td>.753 .849</td>
<td></td>
<td></td>
<td>0.798</td>
<td></td>
</tr>
<tr>
<td>RSC8</td>
<td>.686 .856</td>
<td></td>
<td></td>
<td>0.733</td>
<td></td>
</tr>
</tbody>
</table>
Construct reliability of the research measures was examined by the computation of three different methods, namely Cronbach’s alpha reliability test (Cronbach\(\alpha\)), the composite reliability test (CR) and the average value extracted (AVE) tests.

- **Cronbach’s coefficient alpha test**
The Cronbach’s coefficient alpha was used to assess the internal consistency of each construct employed in the study. The closer the co-efficient is to 1.00, the greater is the internal consistency of the items in the scale (Malhotra 2010:724). All alpha values ranged from 0.872 to 0.894, they exceeded the recommended threshold of 7.0 suggesting that all the items in the scale tap into the same underlying constructs (Hair et al., 2010:44). In addition, the item-total correlation value lies between 0.606 and 0.843, which is above the cut-off point of 0.5 as recommended by Anderson and Gerbing (1988:411). The higher inter-item correlations reveal convergence among the measured items.

- **Composite reliability (CR)**
The results of composite reliability are shown in Table 4.10. The results yielded CR indexes between 0.87 and 0.89. The exhibited CR level exceeded the estimated criteria of greater than 0.70, which is recommended as adequate for internal consistency of the constructs (Nunnally 1978:247; Chin 1988:320), thus finding support for the scales satisfactory composite reliability.

- **Average variance extracted (AVE)**
The AVE estimates in Table 4.10 reflected that the overall amount of variance in the indicators were accounted for by the latent construct (Neuman, 2006:59). All AVE values were above 0.4, thus acceptable (Fraering & Minor 2006:249). AVE values indicated indexes between 0.49 and 0.55. These results provided evidence for acceptable levels of research scale reliability.

**4.3.6 Validity analysis**
To examine the validity of the latent constructs and corresponding measure measurements four rules of thumb or principles were used in this section, namely content validity, construct validity, convergent validity and discriminant validity as discussed in Chapter 3.
• **Content validity**
The scales were scrutinised by a panel of academics during the pretesting and piloting stages. The scale items in the final questionnaire adequately covered the domain of the constructs and the content validity of the questionnaire was addressed. The questionnaire was kept short to avoid respondents’ boredom, which could result in unanswered questions.

• **Convergent validity**
Item loadings for each corresponding research construct were above the recommended value of 0.5 (Aldalaigan & Buttle 2002:369). As shown in Table 4.10, the item loadings ranged between 0.606 and 0.919, this means that the instruments loaded well on their respective constructs. The results also indicate an acceptable individual item convergent validity as more than 50 percent of each item’s variance was shared with a respective construct. The results imply that all items converged well on the construct they were supposed to measure and hence, confirmed the existence of convergent validity.

• **Construct validity**
All the AVE estimates in Table 4.10 are higher than the threshold of 0.50 and indicate validity of the various construct measures as mentioned in Section 3.12 of Chapter 3.

• **Discriminant validity**
Table 4.10 shows that all the AVE values (0.51, 0.55 and 0.49) are above the SV values (0.284, 0.052 and 0.085) respectively for all the research constructs, thereby confirming the existence of discriminant validity as highlighted in Section 3.12.4.

Therefore, recommended guidelines for content, convergent, construct and discriminant validity were met in the study.

**4.3.7 Confirmatory factor analysis (CFA)**
Figure 4.15, is a diagrammatic representation of the CFA model. Latent variables are signified by the circular or oval shape while observed variables are represented by the rectangular shapes.
Adjacent to the observed variables are measurement errors, which are represented by circular shapes as well. The bi-directional arrows connote the relationship between latent variables.

**Figure 4.15: CFA model**

![CFA model graph](image)
• **Conceptual model fit assessments**

CFA was implemented to determine measures of accuracy of the measurement instruments for the respective construct using AMOS Version 23.0. Table 4.11 indicates the results pertaining to the conceptual model fit assessment which are discussed hereafter.

**Table 4.11: Model fit results (CFA)**

<table>
<thead>
<tr>
<th>Model Fit criteria</th>
<th>CMIN</th>
<th>(DF)</th>
<th>Chi-square ($\chi^2$/DF)</th>
<th>(NFI)</th>
<th>(RFI)</th>
<th>(TLI)</th>
<th>(IFI)</th>
<th>(CFI)</th>
<th>RMSEA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indicator value</td>
<td>445.646</td>
<td>176</td>
<td>2.532</td>
<td>0.918</td>
<td>0.893</td>
<td>0.932</td>
<td>0.945</td>
<td>0.948</td>
<td>0.064</td>
</tr>
</tbody>
</table>

The results in Table 4.11 show the acceptable goodness-of-fit of the model as mentioned in Section 3.10.2 of Chapter 3. In light of the aforementioned results, it could be suggested that all the indicators are meeting the acceptable thresholds of equal or greater than 0.9 for NFI, RFI, TLI, IFI, CFI and equal or less than 0.08 for RMSEA. All these measures confirm a robust and acceptable model fit (Schreiber, Stage, King, Nora & Barlow 2006:330).

**4.3.8 Structural Equation Modeling Analysis (SEM)**

Since the acceptable confirmatory factor analysis measurement model fit was secured, the study proceeded to the next stages of the analysis of the SEM model fit and the structural model path analysis.

**4.3.8.1 SEM model fit analysis**

The measurement of model fit of this study was done using the following indices chi-square value over degree of freedom, NFI, IFI, TLI, CFI, and RMSEA as specified in Table 3.5 of chapter 3. Table 4.12 reports the structural equation model fit results.
Table 4.12: SEM model fit indexes

<table>
<thead>
<tr>
<th>Fit Indices</th>
<th>Acceptable threshold</th>
<th>Study test results</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chi-square (CMIN/DF)</td>
<td>Tabled chi-square smaller or equal to 3</td>
<td>2.526</td>
<td>Accepted</td>
</tr>
<tr>
<td>Normed fit index (NFI)</td>
<td>Value equal to or greater than 0.90</td>
<td>0.918</td>
<td>Accepted</td>
</tr>
<tr>
<td>Increment fit index (IFI)</td>
<td>Values greater than 0.90</td>
<td>0.949</td>
<td>Accepted</td>
</tr>
<tr>
<td>Tucker-Lewis index (TLI)</td>
<td>Values greater than 0.90</td>
<td>0.932</td>
<td>Accepted</td>
</tr>
<tr>
<td>Comparative fit index (CFI)</td>
<td>Values greater than 0.90</td>
<td>0.948</td>
<td>Accepted</td>
</tr>
<tr>
<td>Root mean square error of approximation (RMSEA)</td>
<td>Less than 0.08</td>
<td>0.064</td>
<td>Accepted</td>
</tr>
</tbody>
</table>

In light of the results shown in Table 4.12, it could be suggested that all the indicators are meeting the acceptable thresholds of equal or greater than 0.9 for NFI, IFI, TLI, CFI and equal or less than 0.08 for RMSEA (Benteler, 1990:243; Browne & Cudeck, 1993:137; Marsh, Hau & Wen, 2004:323). Therefore, it could be concluded that the data confirms and fits acceptability of the model.

4.3.8.2 The structural model path analysis

The structural model path analysis involves the estimation of presumed causal relations among observed variables (Garson 2008:2). In SEM, relationships between variables are referred to as path coefficients and are depicted by single-headed arrows. The path diagram for the model structure is reflected in Figure 4.16. Much like the CFA model, the circle or oval shapes represent the latent variables while measurement items are represented by rectangles. Adjacent to measurement items in circular shapes are measurement errors and the uni-directional arrows between latent variables are used to convey the causal relations.
Figure 4.16: SEM path model structure

Note: Research structure model fits:
PSR= Perceived social risk; BB= Buying Behaviour; RSC=Retail Store choice
Table 4.13 Results of structural equation model analysis

<table>
<thead>
<tr>
<th>Path / proposed hypothesis relationship</th>
<th>Hypothesis</th>
<th>Path coefficient estimate</th>
<th>CR</th>
<th>P Value</th>
<th>Decision rejected/supported</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived social risk → retail store choice</td>
<td>H1(+)</td>
<td>0.141</td>
<td>1.550</td>
<td>0.121</td>
<td>Supported, however, not significant</td>
</tr>
<tr>
<td>Perceived social risk → buying behaviour</td>
<td>H2(+)</td>
<td>0.629</td>
<td>12.390</td>
<td>0.000***</td>
<td>Supported and significant</td>
</tr>
<tr>
<td>Buying behaviour → retail store choice</td>
<td>H3(+)</td>
<td>0.658</td>
<td>5.269</td>
<td>0.000***</td>
<td>Supported and significant</td>
</tr>
</tbody>
</table>

* Significance level <0.05; ** significance level <0.01; *** significance level <0.001

These results affirmed the adequacy of the model and affirm that the three hypotheses were supported. The model fit statistics show that the proposed conceptual model converged well. The next section outlines hypotheses testing results.

4.3.9 Hypotheses testing

This section provides results of the preliminary formulated hypotheses developed out of the research hypotheses and objectives as specified in Chapter 1. The study’s hypotheses were tested in order to evaluate the relationships between latent variables. Table 4.13 represents the results elicited following the hypotheses test. They are discussed hereafter.

4.3.9.1 Discussion of hypothesis 1

The first hypothesis (H1) stated that perceived social risk has a significant influence on the choice of an apparel retail store choice. As a result of the survey it emerged that perceived social risk positively influence retail store choice but has an insignificant influence on retail store choice as indicated by the path coefficient value of .141 and the p-value of .121. Therefore, the result signals that the hypothesis is supported; however, the significance level is weak. These results refute the study conducted by Liang, Lu & Tu (2006:56) to investigate the impact of perceived risk on the consumer decision-making process. The results of the authors indicated that most of the
respondents did not consider a lot of social risk when making a decision and the reason being that some people are independent due to their culture and social environment, they are not easily influenced by others when making decisions and the family members or friends do not make many comments on their behaviour. Therefore, they experience little social risk. In addition, the results of this study are also in line with the works of Horvat and Došen (2013:286) who investigated the influence of perceived risk on consumer attitudes. The social risk component was found to have minimal but positive influence on the consumer attitudes.

Concisely, besides perceived social risk, there are also other factors that students are likely to have observed as imperative in order to determine their apparel retail store choice. Matiza and Oni (2014:957) investigated the silent factors influencing the choice of a retail outlet amongst first year students. Their study established that the pricing of products, convenience of location of the retail outlet, scale and quality of products on offer, as well as customer service were extremely influential in the choice of a retailer. In addition to the results of their study, it emerged, that students are particularly price sensitive, and that the prices of the goods on offer from the retailer are a key influencer of a retailer choice amongst students. Therefore, this justifies why the results of hypothesis one appeared to be a positive weak relationship. However, the existence of a path coefficient value of .141 and the p-value of .121 resulted in the validation of H1. Therefore, H1 was supported and valid. However, the significance level is weak.

4.3.9.2 Discussion of hypothesis 2

With reference to the second hypothesis (H2), the study hypothesised that perceived social risk has a significant influence on buying behaviour. The path coefficient value for hypothesis 2 is 0.658, which is an indication of a strong association and relationship between perceived social risk and buying behaviour. The P value indicates a 0.01 level of confidence, which, therefore, means that the hypothesis is supported and significant. These results are in line with studies of Kavmark, Powers and Sandahl (2012:17) who revealed that perceived social risk is connected largely with buying behaviour. In addition, Arslan, Gecti and Zengin (2013:158) confirm that consumers’ buying behaviours are influenced considerably by perceived risks. Moreover, these results also in line with the study conducted by Xue (2015:6) who examined the relationship between perceived...
risk and customer involvement. The results indicated that perceived social risk has a significant influence on customer participation behaviour.

**4.3.9.3 Discussion of hypothesis H3**

The third hypothesis (H3) in the study stated that buying behaviour has a significant influence on apparel retail store choice. The path coefficient value for hypothesis 3 is 0.629, which is an indication of a strong association and relationship between buying behaviour and retail store choice. The P value indicates a 0.01 level of confidence, which, therefore, means that the hypothesis is supported and significant. The results of this study are consistent with literature. Sinha, Banerjee and Uniyal (2002:9) found store choice to be dependent on socio-economic background of consumers, their behaviour and past purchase experience. Goodman, Lockshin and Remau (2010:2) explains that buying behaviour is generally guided by consumer perception and not by objective reality and the acceptance of a retail store is dependent to a large extent to which store satisfies the needs of a buyer at a particular time for a particular occasion of consumption. The outcomes of buying behaviour and retail store choice also support the prior research findings of Hasan (2015:27) who found out that customers, while going through the purchase cycle, experience some attitude or behaviour changes based on the stimulus in the environment, which leads to formation of certain judgments about the store and these judgments in turn influence how a buyer behaves.

**4.4 CONCLUSION**

This chapter analysed and presented a report on the results of the empirical study. This chapter started by providing a brief discussion of the results of the pilot study, which involved the modification of the research instrument. The reliability and validity of the measuring instrument were found to be sufficient and acceptable. Data analysis was undertaken on the data set through descriptive analysis, correlation analysis, exploratory factor analysis, confirmatory factor analysis and structural equation modelling was performed to assess the adequacy and overall fit of the measurement model. The relationship between the constructs was established through SEM. Hypothesis testing concluded the chapter. The ensuing chapter will provide the main conclusion, recommendations and implications of the study.
CHAPTER 5

OVERVIEW, RECOMMENDATIONS, LIMITATIONS AND CONCLUSION

5.1 INTRODUCTION
The previous chapter provided the analysis, discussions and interpretations of the empirical findings. The stages for data collection and analysis were identified and described. The information was analysed and summarised using descriptive analysis, correlation analysis exploratory factor analysis, reliability and validity analysis and structural equation model (SEM).

This chapter provides a general overview of the study by placing the theoretical and empirical objectives into context. The purpose of the study was to determine the influence of perceived social risk and buying behaviour on apparel retail store choice among Generation Y female students within the Sedibeng district. Arising out of the theory and the empirical study, recommendations are made for apparel retailers. It concludes with the benefits, limitations and implications for future research.

5.2 OVERVIEW OF THE STUDY
In order to draw the relevant recommendations and conclusion on this study, it is imperative to use the inputs obtained over the previous four chapters in the study. The primary objective of this study as stated in Chapter 1 is revisited in Section 5.3.1, followed by the theoretical objectives reviewed in Section 5.3.2 and the empirical objectives in Section 5.3.3.

The main purpose of Chapter 1 was to lay out the background of the study, problem definition, formulate research objectives and outline research methods. The proposed research model and hypotheses development were also presented in Chapter 1 under Section 1.4. Chapter 1 presented the statistical analysis techniques employed and then ethical principles adhered to in this study. The theoretical objectives formulated in Chapter 1 under Section 1.4.2 were used in structuring Chapter 2 (literature review).
Chapter 2 started with an introduction, followed by the theories (SCT and SIT) used in studying consumer behaviour (Section 2.2) to locate the study into perspective. The theoretical objectives dictated the discussions on the conception of risk (Section 2.3), buying behaviour (Section 2.4), and retail store choice (Section 2.5).

Chapter 3 comprised a description of the research methodology followed in the study. The study used a descriptive research design (Section 3.2.1). The target population for the study was restricted to Generation Y female students within two universities located in the Sedibeng district, namely Vaal University of Technology (VUT) and North West University (NWU). The sampling frame for this study consisted of students from (VUT) at the Vanderbijlpark campus and (NWU) students at the Vaal Triangle campus. Thereafter, a non-probability, convenience sample of 400 Generation Y female students, as defined by the target population, was taken (Sections 3.4 and 3.4.1). A structured questionnaire that included existing scales was used to gather the required data (Section 3.5.1). Section 3.8 discussed the various techniques used to interpret and report on the collected data for the statistical analysis in Chapter 4. This included the descriptive analysis (Section 3.8.1), correlation analysis (Section 3.9) factor analysis (Section 3.10), reliability analysis (Section 3.11) and the structural equation modelling (SEM) (Section 3.13).

Chapter 4 reported on the findings of the empirical portion of the study. The results presented in this chapter are in accordance with the empirical objectives formulated for the study.

5.3 THE EVALUATION OF THE OBJECTIVES OF THE STUDY
All research objectives had to be addressed based on the generated data from the study to ensure that the intended purposes of the study were achieved. The theoretical and empirical objectives are revisited in the next section in order to demonstrate the attainment of the objectives within the framework of the study.

5.3.1 Primary objective
The purpose of this study was to determine the influence of perceived social risk and buying behaviour on apparel retail store choice among Generation Y female students within the Sedibeng
district. Each of the objectives as identified in Chapter 1 are stated, after which the research results are summarised.

5.3.2 Theoretical objectives
The theoretical objectives as set out in Chapter 1 under Section 1.4 are outlined and reviewed. For apparel retailers and researchers to make informed decisions and derive value from this study, all research objectives were addressed based on the data generated from the survey in order to ensure that the initial purposes of the study were achieved.

- **To review the social comparison theory and social identity theory**
The SCT was reviewed in Section 2.2.1 of Chapter 2 in order to comprehensively understand how consumers evaluate their own opinions and abilities by comparing themselves to others in order to reduce uncertainty. The SIT, which focuses on how group affiliations have the potential to influence individual behaviours, was also reviewed to understand the buying behaviour of Generation Y female student consumers (Section 2.2.2).

- **To carry out a literature review on Engel-Blackwel-Miniard model of decision process behaviour**
In the accomplishment of theoretical objective 2, an extensive literature review was undertaken to comprehensively understand the consumer decision-making process by means of the Engel-Blackwel-Miniard model. A combination of academic journal articles, textbooks and other literature sources were useful to the researcher when merging information on the consumer decision-making process. The Engel-Blackwel-Miniard model and the steps in the consumer decision-making process were discussed in Section 2.2.3.

- **To conduct a literature review on perceived social risk**
This objective is achieved under Section 2.3 of Chapter 2. This chapter provided an overall understanding of the conception of risk, perceived risk, social risk, factors that may influence consumer risk perception, classification of perceived risk and consumer methods of coping with social risk.
• To conduct a literature review on buying behaviour
This objective was covered under Section 2.4 and 2.4.1 of Chapter 2. The sections explained the concept of buying behaviour and various factors influencing buying behaviour.

• To conduct a literature review on retail store choice
This theoretical objective was dealt with under Section 2.5 of Chapter 2. The section explained what is meant by retail store choice and it also focused on the drivers and attributes of store choice.

5.3.3 Empirical objectives
The empirical objectives, as set out in Chapter 1 of this study, are revisited in the next sections.

• To determine the influence of perceived social risk on retail store choice among Generation Y female apparel shoppers within the Sedibeng district
The first empirical objective set out in Chapter 1 was to determine whether perceived social risk influences retail store choice. Correlation analysis was undertaken in order to address this objective. According to the results reported in Table 4.9, a significant and medium correlation was revealed with the perceived social risk and retail store choice association (r=0.479; p<0.01), therefore, indicating that there is a moderate relationship between the perceived social risk and retail store choice. In addition, SEM was used to determine whether perceived social risk influences retail store choice (refer to Table 4.13). The results of structural equation model analysis revealed that perceived social risk positively influences retail store choice but has an insignificant impact on retail store choice as indicated by a path coefficient of 0.141.

• To ascertain whether the perceived social risk influences Generation Y female buying behaviour within the Sedibeng district
The second empirical objective formulated in Chapter 1 was to ascertain whether the perceived social risk influences Generation Y female buying behaviour within the Sedibeng district. As with the second empirical objective, the relationship was also confirmed using SEM (refer to Table 4.13). Results of structural equation model analysis revealed that perceived social risk has a significant positive influence on buying behaviour. The empirical findings confirmed the existence of a significant (*** - p-value less than 0.001) and positive (path coefficient of 0.658) linear
relationship between perceived social risk and buying behaviour. This therefore means that the hypothesis is significant and supported.

- **To establish the determinants of perceived social risk**
  With reference to the above empirical objective, conclusions were drawn based on the statistical findings in Section 4.4.1 of this study. The results demonstrate that there are two dimensions of perceived social risk (refer to Table 4.3 and Figure 4.12). Based on the exploratory factor analysis that was conducted, it may be concluded that anxiousness (factor 1) and significant others (factor 2) are determinants of perceived social risk.

- **To establish the relationship between perceived social risk and retail store choice of Generation Y female students within the Sedibeng district**
  This objective was achieved empirically in Section 4.8 of Chapter 4. To establish the relationship between perceived social risk and retail store choice a correlation analysis was carried out to investigate if there is a relationship between the two constructs. As indicated in Table 4.9, a relationship between the constructs exists.

- **To establish the relationship between buying behaviour and retail store choice of Generation Y female students within the Sedibeng district**
  This objective was achieved empirically in Section 4.8 of Chapter 4. To establish the relationship between buying behaviour and retail store choice a correlation analysis was carried out to investigate if there is an existence of a relationship between the two constructs. As indicated in Table 4.9, a relationship between the constructs exists.

Therefore Chapter 4 presents the empirical findings of the study.

**5.4 RECOMMENDATIONS**

Based on the analysis of the literature, and more specifically, in the light of the findings of the empirical research, the following recommendations are offered:
Apparel retailers can reduce perceived social risk through information. Apparel retailers need to provide sufficient information for a shopper to feel comfortable in making decisions. Known brands, knowledgeable sales staff and guarantees of satisfaction can help reduce perceived social risks (Batra & Kazmi 2008:452). Berman and Evans (2013:202) also pointed out that point of purchase ads, product displays, and knowledgeable sales personal can provide customers with the information they need. Fashion retailers, together with marketers, can foster greater involvement with apparel products as the consumers obtain all information regarding apparel products. This, in return, reduces perceived social risk since the consumer will be well informed about the product as well as the apparel store, which will fully satisfy the consumer.

Additionally, marketers must know which risk-reduction strategy is important to consumers who buy apparel in order to reduce their concerns more specifically. Providing an information navigation facility based on such risk reduction strategies such as the desired apparel product offerings and the desirable purchasing experience decreases consumer’s perceived social risk as well as increases their purchasing. According to Halepete (2006:232) in-depth information, as a result of high involvement, functions to reduce risk and uncertainty. Consumers with a high level of apparel involvement are likely to wear innovative and trendy clothing and are risk-takers (Halepete 2006:234). Therefore, it can be noted that if Generation Y female students are highly involved with various apparel products and stores they will have greater knowledge of apparel and the stores that offer these apparel products. In fact, their confidence in the selection of apparel products and stores will be increased, which leads to less consumers experiencing perceived social risk. It is also imperative for marketers and apparel retail store managers to be aware of where their customers seek information. Consumers rely on objective data. They seek sources that will yield discrimination information to minimise the uncertainty of purchasing a new, high-risk item.

It is imperative for apparel retailers within the Sedibeng district to have a clear understanding of the needs, wants and preferences for the Generation Y female cohort so that they can respond accordingly for their satisfaction. Apparel retailers can make use of the biographical information as a basis for segmenting this market. Information such as age, ethnical group, and year of study can help them in identifying exactly who their customers are, which advertising media will appeal to them and finally, how long will they study at their respective institutions of higher learning.
Apparel retailers have to alter their current marketing strategies or adapt them to respond to continuous changes in needs.

Furthermore, retail store managers must provide a good service to consumers in order to build positive shopping experiences for apparel products purchasing. For example, apparel retailers can capitalise on the store choice drivers and attributes that influence consumers’ purchasing behaviour as well as store choice decision-making. For instance, apparel retailers can create a pleasing store atmosphere, which will increase consumer’s preferences in their store. Knowing what atmospheric variables impact on customers’ feelings may assist retailers to assemble appropriate marketing strategies to create and maintain a positive shopping experience among customers (Yalcim & Kocamaz 2003:275). The identified store selection variables in the study can be useful to retail managers to develop the desired in-store environment that appeals to customers.

5.5 LIMITATIONS AND FUTURE RESEARCH OPPORTUNITIES

In assessing the findings of this study, it should be noted that this study has its own limitations, which open up avenues for further research. The most obvious one is that the study population was small as it included only Generation Y female student consumers within the Sedibeng district, one region in South Africa. This limits the possibility to generalise the results to include Generation Y female student consumers in South Africa. The results of the study, therefore, may be applicable only to Generation Y female shoppers around the Sedibeng district. Perhaps, if data collection is expanded to include the apparel buying behaviour of South Africa’s other generational cohorts; the research findings might be more insightful. In addition, extending the research to other regions in South Africa and testing the conceptual model might be a valuable future research direction.

This study could be used by other consumer science, retail management and marketing students as a point of departure for future research on Generation Y female consumers as well as other subcultural groups of female clothing consumers in South Africa. It will be in the interest of South African clothing retailers to gain knowledge on the concept of perceived social risk, buying behaviour and apparel retail store choice of females of all ethnic groups, regions or provinces, as females are increasingly becoming the buying agents for clothing in South African households. Furthermore, the findings of this study are limited to the female Generation Y age cohort only. As
such, future research should accommodate other generational cohorts such as Generation X so that valuable information may be obtained to segment markets and to develop appropriate marketing strategies. Additionally, all stakeholders in the apparel industry could benefit from an understanding of the youth market’s apparel shopping behaviour. The apparel shopping behaviour of male consumers could also be studied.

Furthermore, the findings of this study are restricted to the fashion apparel market, focusing on only one product category, which is apparel (clothing). Therefore, this present an impetus for researchers to extend their future studies to other product types. It would be necessary for future researchers to have a comparative analysis in this regard among other product categories (such as health care and beauty products, cleaning detergents, appliances, motor vehicles and the like). This may help to understand further the differences in perceived social risk dimensions that may prevail across various product categories.

Another limitation concerns the use of a single method of data collection. This study employed a quantitative research approach. Future research may consider both a qualitative and quantitative research design using triangulation methodology, where a qualitative design could be used in generating rich ideas and explanations. It will be worthwhile to utilise both qualitative and quantitative paradigms to supplement each other. A qualitative design may be helpful in making follow-ups to the responses provided in the quantitative design. Consequently, the quantitative responses are validated by these follow-ups.

An additional limitation is that, a non-probability convenience sampling technique was employed in the study. Therefore, even though a number of demographic questions were used in an effort to determine how representative the sample was of the defined target population, one should be careful when generalising about the results of this study over the entire population. Lastly, it is imperative to note that the aforementioned limitations do not necessarily negate the contributions of this study but open up further avenues for future research.

5.6 CONTRIBUTION OF THE STUDY
The framework developed in this study will make a positive contribution to the body of knowledge and the growing literature on perceived social risk, buying behaviour and retail store choice. In addition, this study contributes in developing a profile on the buying behaviour of female Generation Y students within the Sedibeng District. Therefore, the findings of this study will contribute as marketing strategy guidelines for marketers seeking to reach this segment and will be of value to South African marketers, as well as international advertisers seeking to target this market segment.

More precisely, the findings may add value to fashion apparel retailers by assisting them to understand better, how perceived social risk influences the consumer’s retail store choice as well as his or her buying behaviour. Consequently, retail managers may be able to develop marketing strategies that appeal to the female Generation Y consumers within the Sedibeng district. Lastly, the recommendations arising from the current study could help retailers to anticipate, manage and satisfy apparel consumer’s needs and wants.

5.7 CONCLUSION
The apparel marketing industry is a consumer-driven sector. The drive for competitiveness and an increase in market share holding is of importance to organisational relevance. This is especially necessary with the recent economic uncertainty in the global market. As a result, it is of importance that marketers embark on research activities to review strategies towards sustaining target consumers continuously, attracting potential consumers and remaining competitive. Furthermore, fashion marketers who currently target, or who are planning to target, the Generation Y female student cohort need to familiarise themselves with this market in a competitive retailing industry and they should continue to identify influential perceived social risk factors, buying behaviours and retail store choice factors that consumers perceive as imperative when shopping.

An understanding of what motivates shoppers to one store amongst other stores, and the identification of in-store and out-store activities encourages consumers to stay loyal and is critical to the success of retail businesses. Therefore, it is imperative for apparel retailers to cultivate a thorough understanding of factors influential in store selection among apparel consumers.
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ANNEXURE A

COVER LETTER FOR MAIN SURVEY QUESTIONNAIRE

Faculty of Management Sciences

Department of Marketing and Sport Management

Dear Participant:

I am Eugine Maziriri a student at Vaal University of Technology studying towards a Master’s degree. The purpose of this study is to determine the influence of perceived social risk and buying behaviour on apparel retail store choice among Generation Y female students within the Sedibeng district. Generation Y cohort includes those individuals born between 1986 and 2005, which in 2015 puts them at 10 to 29 years of age. However, this study focuses on Generation Y female students who are between 18 and 24 years of age. Please complete all questions in the enclosed questionnaire. I assure you that the information you provide will be treated with the strictest confidentiality. The responses will be used for academic purposes only.

Thank you for your contribution to this study.

Mr Eugine Tafadzwa Maziriri
MTech: Business Administration student at Vaal University of Technology
Cell number: 081 040 5090
Email: euginemaziriri@yahoo.com

Supervisor’s details: Dr B.A Mokoena
HOD: Department of Marketing and Sport management.
Cell number: 074 216 8046
Email: aubrey@vut.ac.za
**ANNEXURE B**

**SURVEY QUESTIONNAIRE**

**SECTION A: DEMOGRAPHIC INFORMATION**

This section seeks background information about you. It is important to obtain this information, as this will have a bearing on the results of the survey. Please indicate your answer by crossing (x) in the appropriate block.

<table>
<thead>
<tr>
<th>A.1</th>
<th>Please indicate your age</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 years old</td>
<td>19 years old</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>A.2</th>
<th>Please indicate your ethnic group:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Black African</td>
<td>Indian/Asian</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>A.3</th>
<th>Please indicate your current year of study:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st year</td>
<td>2nd year</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>A.4</th>
<th>Please indicate the name of your institution:</th>
</tr>
</thead>
<tbody>
<tr>
<td>North-West University</td>
<td>Vaal University of Technology</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>A.5</th>
<th>How much allowance do you receive per month?</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>A.6</th>
<th>How much do you spend on average per month on apparel?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than R300</td>
<td>R300 – R600</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>A.7</th>
<th>How many times did you go shopping in the last one month?</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>Once</td>
</tr>
</tbody>
</table>
### A.8 Who do you often go shopping with?

<table>
<thead>
<tr>
<th></th>
<th>Alone</th>
<th>Friends</th>
<th>Family</th>
<th>Other specify</th>
</tr>
</thead>
</table>

### A.9 In which stores do you usually shop for apparel

<table>
<thead>
<tr>
<th>Stores</th>
<th>Boutiques</th>
<th>Fashion Speciality Stores</th>
<th>Department Stores</th>
<th>Other (specify)</th>
</tr>
</thead>
</table>

### A.10 Please indicate at which location you are residing

<table>
<thead>
<tr>
<th>Location</th>
<th>Vanderbijlpark</th>
<th>Vereeniging</th>
<th>Sharpeville</th>
<th>Three Rivers</th>
<th>Bophelong</th>
<th>Meyerton</th>
<th>Heidelberg</th>
<th>Other (specify)</th>
</tr>
</thead>
</table>

*Please turn over*
SECTION B: PERCEIVED SOCIAL RISK

Perceived social risk reflects the disappointment in the individual by friends and family in case of a poor store choice. Please indicate the extent to which you disagree/agree with the following statements using a cross (X).

<table>
<thead>
<tr>
<th></th>
<th>Statement</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>B1</td>
<td>People’s opinions of me are positively affected when I make a store choice decision</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>B2</td>
<td>Certain store choice decisions affect the image of people around me</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>B3</td>
<td>If I bought an apparel product from a certain store, I think I would be held in higher esteem by my friends</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>B4</td>
<td>If I am to make a certain apparel store choice decision, I will probably have to explain why I chose it.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>B5</td>
<td>I feel it risky to say positive things about the store decision I have made to others in person</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>B6</td>
<td>I am worried that people may disapprove when I recommend the store I have chosen</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>B7</td>
<td>I am afraid that I may be embarrassed or look stupid by recommending a store I have chosen to friends and relatives</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Please turn over
SECTION C: BUYING BEHAVIOUR

Buying behaviour is concerned with how consumers acquire, organise and use information to make consumption choices. Please indicate the extent to which you disagree/agree with the following statements using a cross (X).

<table>
<thead>
<tr>
<th></th>
<th></th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neither Disagree Nor Agree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>C1</td>
<td>Before buying apparel products from a certain store I think how my friends, family members and peers would react</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>C2</td>
<td>I actively seek advice from friends, family members and peers before buying products</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>C3</td>
<td>I am usually influenced by the expectations of my friends, family members and peers</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>C4</td>
<td>I observe the products my friends, family members and peers use before making a purchase</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>C5</td>
<td>Shopping at a certain apparel store proves my desire for social acceptance</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>C6</td>
<td>Shopping at a certain apparel store speaks my connectedness to others</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>C7</td>
<td>Shopping at a certain apparel store indicates others expectations of me</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

Please turn over
SECTION D: RETAIL STORE CHOICE

Store choice is the process in which a consumer makes a retail outlet choice to shop at between two or more alternatives. Please indicate the extent to which you disagree/agree with the following statements using a cross (X).

<table>
<thead>
<tr>
<th>D1</th>
<th>I prefer to shop in stores recommended by my friends and family</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>D2</td>
<td>I prefer to shop at stores where products are never out of stock</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>D3</td>
<td>I prefer to shop at stores where many sales people are helpful</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>D4</td>
<td>I prefer to visit a store at a convenient location</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>D5</td>
<td>I like to shop from stores where displays are attractive</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>D6</td>
<td>I prefer to shop in stores that keep everything I need under one roof</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>D7</td>
<td>I prefer to shop in stores which are clean and free from clutter</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>D8</td>
<td>I prefer to visit stores where there is sufficient lighting</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>3</td>
<td>5</td>
</tr>
</tbody>
</table>

THANK YOU FOR PARTICIPATING IN THIS STUDY!