Measuring Store Image:
An Empirical Study on Some Selected Apparel Retail Stores

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The opening up of the Indian retail sector has seen a proliferation of the corporate players through different retail formats and stores As the retailing environment changes rapidly, it becomes necessary to create, build, and manage differentiated retail store brands, and image differentiation, to attract and retain shoppers. This research paper attempts to understand whether there Indian consumers differentiate the various apparel store brands and images and key factors that influence store image and suggest how it further affects store choice. With the help of a structured questionnaire a survey was conducted covering 23 apparel stores in three cites of Uttarakhand i.e. Dehradun, Haridwar and Haldwani. Results indicate that Stores' Product and Operational Quality plays the most significant role in creating a high image for a store in case of apparel retailing.

Key Words: Store Image, Store Choice, Retail Format, Indian Retail Market

Introduction

Store Image is a widely studied area. Still there is a scope for research and analysis as the retailing environment changes rapidly, leading to changed shopper expectations and realignment of the Image and choice set of stores. This phenomenon gains greater significance in the Indian market, with the introduction of larger and more diverse retail formats by organized players. It is providing new experiences and options to shop for the consumer. The share of organized retailing in India, at the moment, is only 3% of the total retailing business which is extremely low as compared to other developed or developing countries and the scope for organized retailing is very vast. A variety of formats are being rolled out, with mixed success. Both retailers and shoppers are currently in an evaluation phase with no clear idea as to what may build strong image and what drives the choice of stores in the longer term. The newly established stores are able to attract shoppers into stores due to its ambience, but they are finding conversions into purchases to be lower than expected and hence lower profitability for retailers. Evidently, there is not much of the research work done on Indian consumer behavior in retailing context. With large part of Indian population comprising of middle income class or lower income class, it is natural for

Indian consumers to have a price conscious approach towards purchasing. But apart from price what else is important for Indian customers. There are not enough empirical evidences in Indian context that point out the key factors that influence store image and suggest how it further affects store choice. Keeping these things in mind such a study holds high relevance.

Literature Review

Ever since the first research on store image by Martineau (1958), the concept of store Image has gained great importance amongst researchers. Martineau defined it as "a store defined in customers' mind partly based on functional attributes and partly based on psychological attributes." He claimed that store image includes its characteristic attributes and it makes customers feel the store different from others. Functional attributes are assortment of commodities, layout, location, price value relation, and service that consumers can objectively compare with other stores. Psychological attributes are attractiveness and luxuriousness that represent special attributes of that store.

After Martineau, many researchers have made an attempt to define store image. Researchers such as Arons(1961), Lindquist (1974) & Pessemie (1980) defined store image in terms of individual store attributes. Keaveney & Hunt (1992), on the other hand, explained store image as global or overall impression. Further, Weale(1961) Zimmer & Golden(1988) focused on prototypes and/or

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exemplars and behaviors to define it. Also, store image has been stated as being the result of previous reinforced schemata (Kunkel & Berry, 1968) as well as a cognition and/or affective state (Mazursky & Jacoby, 1986). Studies which purport to explain the antecedents, or influences of store image include considerations of such topics as environment (Mazursky & Jocoby, 1986), marketing mix elements such as pricing and promotion (Dodd, 1991), self-concept and social class (Weale, 1961; Sirgi & Samli, 1985), brand equity (Pettijohn et al., 1992), and symbolic promotions (Arnold, Handelman & Tigert, 1996). Hirschman, Greenberg, and Robertson (1978) examined the across-market reliability and consistency of ten attributes of retail image identified from previous research. Their findings suggest that the importance of these dimensions is consistent across geographical markets but varies across store types. Other research has investigated primary image dimensions as they relate to sources of consumer satisfaction with retail outlets and store selection (Westbrook, 1981). These studies suggest that consumers make judgments about selection of stores based on subjective ratings of various image dimensions.

Several studies have examined the importance of retail image components in patronage and satisfaction and their generalizability across markets (Higie, Fieck & Price, 1987). The primary motivation to study store image has been to investigate the function of store image as a predictor of consumer behavior and store performance.

Among other relationships that can be found in the literature, extant research has suggested that store image is a predictor of the retailer choice (e.g., Grewal et al., 1998; Hildebrandt, 1988; Schiffman et al., 1977), a key construct in understanding the inferences of store and product quality (e.g., Baker et al., 1994; Darden and Babin, 1994), a predictor of store satisfaction (e.g., Bloemer and de Ruyter, 1998), an antecedent of competitive positioning (e.g., Burt and Carralero-Encinas, 2000; Pessemier, 1980), and a predictor of store loyalty (e.g., Bellenger et al., 1976; Lessig, 1973; Sirgy, 1985). Steenkamp and Wedel (1991) suggest that the development and measurement of a favorable store image is a critical aspect of the retailers' abilities to maintain their market positions. Results by a study conducted by Cornelius B., Natter, M. and Faure, C. (2010) showed that more innovative displays achieve better image valuations and that store image benefits from the presence of a storefront display. Spillover effects from the display to the store even occur in the face of some resistance, such as in familiar stores and among consumers who have negative attitudes toward such displays

A research by Jinfeng, W. and Zhilong, T. (2009) indicated the positive effect of store image dimensions such as convenience, perceived price, physical facilities, employee service, and institutional factors on retailer equity dimensions as antecedents of retailer equity. Store image affects purchase intentions indirectly, by reducing perceived risk and increasing Store brand quality perceptions (Liljander, V. et al. 2009). Another study by Yoo-Kyoung Seock (2009) examined the influence of Hispanic consumers' perceived importance of apparel retail store environmental cues and demographic characteristics (i.e., age and the number of years lived in the US) on their apparel store patronage behavior across various retail store formats. Of the three dimensions, Customer Service appeared as a significant determinant in Hispanic consumers' decision to shop at department stores, specialty stores, and mass merchant stores. Convenience was significantly, but negatively, related to the use of specialty stores. Physical Atmosphere appeared as significant determinants of Hispanic consumers' use of Internet websites.

Further, a study by Ulrich R. Orth, Mark T. Green (2009) showed differential effects in how image elements influence customer loyalty directly as well as indirectly through trust and satisfaction. A cross-cultural examination of the effects of social perception styles on consumers' store image formations was conducted by Haiyan Hu, Cynthia R. Jasper (2007) to find out that Chinese students were more significantly affected by the social cues that are embedded within the store environment than American students. Retailer reputation is an important factor that influences consumer's store patronage (Wei-Ming Ou, Russell Abratt, Paul Dion 2006)

Research by Barnett et al., 2006 on corporate identity-image-reputation suggests that stores with favorable store image create customer satisfaction which in turn leads to store loyalty. Store image can be defined as the way that consumers view the store, i.e. their impression or perception of the store (for a review of various definitions of store image see Hartman and Spiro, 2005). The corporate image of the store is defined as a combination of the store as a brand, and the selection of store brands and

manufacturer brands offered by the store (Grewal et al., 2004). Prior research has found that store brands contribute to greater store differentiation rather than to greater price sensitivity in the market (Sudhir and Talukdar, 2004). Other researchers conclude that it is important for retailers to retain a balance between store brands and national brands to attract and retain the most profitable customers (Ailawadi and Harlam, 2004). Retailers have used manufacturer brands to generate consumer interest, patronage, and store loyalty (Ailawadi and Keller, 2004).

Grace K. M. Wong, L. Yu (2003) investigated how store image factors and various categories of perceived risk associated with product attributes affect consumer evaluations of store-branded product. Another study by Doreen Chze Lin Thang, Benjamin Lin and Boon Tan (2003) found key store image attributes as significantly influencing consumer preference were merchandising, accessibility, reputation, in-store service and atmosphere of the stores.

Objectives of the Study

The key objectives of the study are as follows:

1. To identify the key components of perceived store image for apparel stores
2. To find out the extent to which perceived image of apparel stores vary by customers' demographic characteristics (Age group, gender, educational Qualification, Occupation, Income groups)
3. To find out the extent to which perceived image of apparel stores vary by apparel store formats

Hypothesis Formulation

Following hypothesis were formulated and tested for the research study:

H01: Perceived store image of apparel stores do not vary significantly across customer's demographic characteristic such as

- age groups
- gender
- Educational Qualification level
- Occupation
- Income groups

H02: Perceived store image of apparel stores do not vary significantly across different retail formats

Research Methodology

This study was designed to find out the key components of store image and evaluate if perceptions of customers vary significantly across their demographic characteristics and store formats. A structured questionnaire was administered to the customers of 18 years and above age group (to collect more accurate responses) through intercept method at the exit doors of 23 apparel stores. These selected stores, covering 4 store formats viz. Mini-hypermarkets, Discount Stores, Specialty Stores and Branded Franchisee Store, were chosen for the study from three cities of Uttarakhand state viz. Dehradun, Haridwar and Haldwani. For this study systematic sampling technique was used to select the respondents at the exit doors of the retail outlets. Every fifth customer was included in the sample to bring some randomness when the visit to a shop was over. A total number of 345 respondents, 15 each from 23 apparel stores of three cities i.e. Dehradun, Haridwar and Haldwani of Uttrakhand state, were approached to fill up the questionnaire. However, only 309 respondents filled up the questionnaires correctly and therefore were included in the sample for final data analysis.

Instrument Development

After thorough literature review, 28 store attributes relevant to apparel store image were selected to develop the instrument. Adapting the set of semantic differential items developed by Zimmer and Golden's study and Mary L. Joyce and David R. Lambert study a seven point semantic differential scale was used to measure twenty eight(28) store attributes related to store image. The attributes taken for the study include - Quality of cloths, Choice of Cloths, Styling (Design) of cloths, Status of Brand(s) carried by store, Store guarantees, Return Policies, Store Employees' Behavior, Knowledge, Nature, efficiency in Customer Service and status of Other Customers at the store, Store displays carrying Information, Store Layout, Display of cloths, Store's outside and inside appearance, Perceived price, Value for Money and Past Purchase Satisfaction, Advertisement Effectiveness, Store Discounts n schemes attractiveness, Store Timings, Quality of Try rooms, Parking Facilities, Utilities (water, Toilets etc.). To establish content validity, store Managers of different apparel stores, senior faculty members of the department were asked to compare and evaluate the items included in the questionnaire. Scales

measuring store attributes related to store image were specifically measured to check its reliability. Cronbach's alpha is the most widely used reliability coefficient and assesses the consistency of an entire scale (Hair, et al., 1998). The size of a reliability coefficient is based on the average correlation among test items and the number of items (Nunnally, 1978). According to Hair et al., the acceptable lower limit is .70; however, .60 is acceptable for exploratory research. Scales for this study were considered to have good reliability with an Cronbach's alpha value of .868.

Data Collection and Analysis

Primary data were collected through personally administering the structured questionnaire by intercepting customers at the exit doors of retail stores after they have finished their respective visits to the stores. Data was collected, coded and entered into SPSS 15.0 before processing the same for analysis. Statistical tools used to analyze the data as per the objectives included Descriptive Statistics (such as frequencies, Percentages, Arithmetic Averages, Standard Deviations), Correlation, Regression, One-way ANOVA and Factor Analysis. Bar Charts, pie charts and Scatter plots have been extensively used to create a pictorial understanding of the data analysis.

Data Analysis and Interpretation

Out of total 309 respondents, 153 (49.5%) were filled by females and 156 (50.5%) by males thus representing the male and female population equally to a large extent. A majority (42) % of the respondents belonged to the age group of 21 years to 30 years followed by 27 % belonging to 31 years to 40 years, 16% to less than 20 years and 7% belonging to 41 years to 50 years as well as more than 50 years of age group. In other words, our sample, in a way represents the population more appropriately leading to less-skewed data and hence less sampling error. We have a sample with proportionate mix in terms of marital status with 186 i.e. 60% of the married respondents married and the remaining 123 i.e. 40% unmarried. 135 (44%) were Postgraduate, 130 (42%) were Graduates and the remaining 44 (14%) were Undergraduate. In short, a great majority (86%) of the respondents were graduates at least thus indicating that questionnaire may have been filled with reasonably good understanding thus lending the data more accuracy. 124 (40%) were Service person, 83 (27%) were

Table 1 : Respondents demographic details

Gender	Frequency	Percent
Male	153	49.51
Female	156	50.49
Total	309	100
Age in years	**Frequency**	**Percent**
<=20	51	16.5
21-30	131	42.39
31-40	83	26.86
41-50	21	6.8
>=51	23	7.44
Total	309	100
Marital Status	**Frequency**	**Percent**
Married	186	60.19
Unmarried	123	39.81
Total	309	100

Educational Quali.	Frequency	Percent
Graduate	130	42.07
Post Graduate	135	43.69
Undergraduate	44	14.24
Total	309	100
Occupation	**Frequency**	**Percent**
Service person	124	40.13
Student	83	26.86
Business person	43	13.92
Housewife	59	19.09
Total	309	100
Income (Rs.)	**Frequency**	**Percent**
<=20000	39	12.62
20001- 30000	192	62.14
30000- 40000	56	18.12
>=40000	22	7.12
Total	309	100

students, 43 (14%) were Businessperson and the remaining 19% were housewives. Again, we have a well distributed pool of respondents indicating less skewed data and hence more representative of the occupations of the population. A large number of respondents i.e. 192 (62%) belonged to monthly Income group of 20001 Rs. to 30000 Rs. 56 (18%) belonged to monthly Income group of 30001 Rs. to 40000 Rs. 39 (13%) belonged to monthly Income group of less than 20001 Rs and the remaining 22 (7%) belonged to monthly Income group of more than 40000 Rs. we have a well distributed pool of respondents indicating less skewed data with all likelihood of lesser sampling error and hence more representative of the population.

Identifying key components of store image through Factor Analysis

In our previous research study (Verma & Madan, 2011) we extracted following set of store image components or factors through factor analysis. All the variables that correlated with a particular factor were given a name based on the underlying common dimension that is shared by these variables.

Table 2 : Names of Extracted Factors along with their respective variables (Store Attributes)

		Factors Extracted		
1	2	3	4	5
Store's Product and Operational Quality	Store's Overall Visual Appeal	Customer Convenience	Perceived Price and Past Satisfaction	Store's Promotional Effectiveness
Quality of cloths	Store displays carrying Info.	Store's Location	Prices levels of cloths	Store's Advertisements
Choice of Cloths	Store Layout	Store Timings	Value for Money	Store's Promotional offers (Discount etc)
Styling (Design) of cloths	Display of cloths	Store Try rooms	Past Shopping Satisfaction	
Status of Brand(s) carried by store	Store's outside appearance	Store's Parking		
Store Guarantees	Store's Inside appearance	Store Utilities e.g. water, toilets etc		
Return Policies				
Store Employees' Behavior				
Store Employees' Knowledge				
Store Employees' nature				
Customer Service (Billing, Sorting etc.)				
Other Customers at the Store				

Table 3 : Store Image Perceptions across Retail Stores and Store Formats

Format of the Retail Store Visited by Respondent	Name of the Store visited by Respondent		Store's Product and Operational Quality	Store's Overall Visual Appeal	Customer Convenience	Perceived Price and Past Satisfaction	Store's Promotional Effectiveness
Mini Hypermarket	Vishal Mega Mart	Mean	4.13	4.76	5.25	3.7	4.51
		SD	0.51	0.75	0.85	0.68	1.04
	Amartex	Mean	3.12	2.94	4.27	3.63	3.29
		SD	0.54	0.66	0.94	0.76	0.87
	Total	Mean	3.74	4.05	4.87	3.67	4.04
		SD	0.72	1.14	1.01	0.71	1.14
Discount store	Kuotons	Mean	3.19	3.27	4.16	3.77	4.36
		SD	0.51	0.66	0.95	0.59	0.91
	Priknit	Mean	3.33	3.19	4.39	3.63	4.19
		SD	0.43	0.7	0.95	0.53	1.17
	Total	Mean	3.26	3.23	4.28	3.7	4.27
		SD	0.47	0.68	0.95	0.56	1.05
Specialty Stores	Bharti Sarees	Mean	4.93	4.48	2.61	4.4	3.11
		SD	0.39	0.71	1	0.49	1.36
	Madame	Mean	5.09	3.69	5.04	4.85	3.77
		SD	0.5	0.69	0.92	0.62	0.8
	Ganga Sagar	Mean	4.94	4.6	2.67	4.5	3
		SD	0.43	0.63	0.88	0.46	0.9
	Hakoba	Mean	4.96	4.6	2.62	4.28	3.46
		SD	0.43	0.58	0.74	0.68	1.27
	Total	Mean	5.02	4.12	3.83	4.62	3.48
		SD	0.46	0.79	1.5	0.62	1.05
Branded Franchisee Store	Levi's	Mean	5.12	4.88	4.9	4.17	2.92
		SD	0.5	0.92	1.03	0.63	0.67
	Numero Uno	Mean	4.68	3.93	4.73	4.53	3.44
		SD	0.43	0.88	0.95	0.73	0.93
	Total	Mean	4.9	4.42	4.82	4.35	3.17
		SD	0.51	1.02	0.99	0.7	0.85

Above table exhibits mean ratings and standard deviations of customers' perceptions across various retail stores as well as retail formats regarding five extracted store image components. It is very clear from the above table that Specialty stores have been rated highest with mean ratings of 5.02. In other words, a high product and operational quality has been perceived in these store formats by respondents. Specialty stores formats are closely followed by branded franchisee apparel stores format with mean ratings for the store attribute equal to 4.90 indicating a high perceived product and operational quality understandably due to the presence of national brands in the stores. Mini-hypermarkets such Vishal Mega Marts, Amartax have been rated average and Discount stores such as Koutons and Priknit have been rated very low in terms of Product and Operational Quality as

perceived by the customers. Individually, in terms of product and operational quality Levi's retail stores have rated best, closely followed by Madame and Bharati Sarees with mean ratings approximately more than or equal to 5. Koutons, Priknit and Amartax have been rated poor on Product and Operational Quality. Disagreements in perceptions have been lowest for specialty and Branded Franchisee stores and highest in case of Mini-hypermarkets as indicated by their respective standard deviation values.

For second store image component, branded franchisee stores have been rated highest with mean ratings of 4.42. In other words, visually these store formats have appealed more to respondents. Specialty stores formats and mini-hypermarkets formats are the next best formats that appealed to the customers with mean ratings of 4.12 and 4.05 respectively. Visually, Discount stores are perceived to be least appealing. Individually, Levi's store and Vishal Mega Mart have been perceived to have a high visual appeal. Amartax along with Koutons and Priknit have been rated lowest in terms of Overall Visual Appeal.Customers do not vary much in their perceptions for Discount stores and Specialty stores but have disagreements about Mini-hypermarkets and Branded Franchisee stores.

For third store image component, Mini-hypermarkets and Branded franchisee stores have been rated highest with mean ratings of 4.87 and 4.82. In other words, people find these two formats more convenient because of the facilities such as parking, timings, utilities etc. Next, discount stores with mean ratings of 4.28 are perceived to be providing somewhat of convenience and Specialty stores have been rated least in terms of this attribute with mean ratings equal to 3.83 indicating that customer convenience is least with these formats. Individually, Vishal Mega Mart, Madame and Levi's stores have been rated high in terms of Customer convenience. In other words, customers find more convenience in these stores. Bharati Sarees and Ganga Sarees have been rated most inconvenient stores to visit. Customers vary more in their perceptions regarding mini-hypermarkets and vary least in case of discount stores.

Specialty and Branded franchisee stores have been rated highest with mean ratings of 4.62 and 4.35 in terms of Perceived Price and Past Satisfaction. In other words, people find prices at these two formats to be on relatively more but have derived high satisfaction in the past purchases.

Prices are perceived to be least in Discount stores and mini-hypermarkets but past purchase satisfaction has also been low. Individually, Madame, Ganga Sagar, Numero Uno and Bharati Sarees have been rated high on this store attribute indicating that people perceive the prices to be high at these stores but at the same time have derive more satisfaction in their purchases. Variability in perception has been more in case of mini-hypermarkets and branded franchisee stores and is least in discount stores.

Store Promotions have been found to be most effective in case of discount stores such as Koutons and Priknit with highest mean ratings of 4.27. Next are mini-hypermarkets with mean ratings of 4.04. In other words, people find advertisements and discount offers etc. more exciting in case of these stores. Individually, Promotions have been found to be most effective in Vishal Mega Mart, followed by Kuotons and Prilknit. Promotions have been found to be poor in Levis stores. Variability in the perceptions have been found to be more in case of respondents of mini-hypermarkets and discount stores and is least in branded franchisee stores.

Hypothesis Testing

H1: There is no significant difference in the perception of customers about apparel store attributes across different demographic characteristics

H_{01a}: There is no significant difference in the perception of customers about apparel store attributes across different age groups

H_{01b}: There is no significant difference in the perception of males and females about apparel store attributes

H_{01c}: There is no significant difference in the perception of married and unmarried customers about apparel store attributes.

H_{01d}: There is no significant difference in the perception of customers with different occupations about apparel store attributes.

H_{01e}: There is no significant difference in the perception of customers about apparel store attributes across their educational qualifications.

H_{01f}: There is no significant difference in the perception of customers belonging to different income groups about apparel store attributes.

H_{01a} : *There is no significant difference in the perception of customers about apparel store attributes across different age groups.*

Table 4 : Age group wise perception about various Store Image Factors

Age Group of Respondents		Store's Product and Operational Quality	Store's Overall Visual Appeal	Customer Convenience	Perceived Price and Past Satisfaction	Store's Promotional Effectiveness
<=20 years	Mean	4.32	3.83	4.44	4.26	3.95
	SD	0.95	0.95	1.04	0.78	0.97
21-30	Mean	4.35	3.93	4.51	4.17	3.56
	SD	0.87	1.04	1.18	0.83	1.08
31-40	Mean	4.17	4.13	4.45	3.98	3.73
	SD	0.99	0.99	1.24	0.66	1.16
41-50	Mean	3.93	3.78	4.31	3.70	3.79
	SD	0.86	1.16	1.64	0.74	1.26
>=51	Mean	4.02	3.78	4.09	4.09	4.15
	SD	1.06	0.98	1.12	0.55	1.11
Total	Mean	4.24	3.95	4.44	4.10	3.73
	SD	0.93	1.02	1.20	0.76	1.11

Table 5 : One way ANOVA- Age groups and Perceived Factors

		Sum of Squares	df	Mean Square	F	Sig.
Store's Product and Operational Quality	Between Groups	5	4	1.369	1.583	0.179
	Within Groups	263	304	0.865		
	Total	268	308			
Store's Overall Visual Appeal	Between Groups	5	4	1.205	1.162	0.328
	Within Groups	315	304	1.037		
	Total	320	308			
Customer Convenience	Between Groups	4	4	0.942	0.646	0.630
	Within Groups	443	304	1.458		
	Total	447	308			
Perceived Price and Past Satisfaction	Between Groups	7	4	1.641	2.873	0.023
	Within Groups	174	304	0.571		
	Total	180	308			
Store's Promotional Effectiveness	Between Groups	11	4	2.642	2.178	0.071
	Within Groups	369	304	1.213		
	Total	379	308			

As is evident from the above table, Customers' perception do not differ significantly [$F_{(.05, 4, 304)}$, $p > .05$] for four of the extracted store image components viz. Store's Product and Operational Quality, Store's Overall Visual Appeal, customer convenience and store's promotional effectiveness. However, for one of the extracted factor named "Perceived Price and Past Satisfaction" significant differences were found in the perceptions of customers belonging to different age groups [$F_{(.05, 4, 304)}$, $p < .05$]

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H_{01b}: *There is no significant difference in the perception of males and females about apparel store attributes*

Table 6 : Gender-wise perception about various Store Image Factors

Gender of the Respondent		Store's Product and Operational Quality	Store's Overall Visual Appeal	Customer Convenience	Perceived Price and Past Satisfaction	Store's Promotional Effectiveness
Male	Mean	3.92	3.94	4.60	3.96	3.81
	SD	0.91	1.12	1.06	0.71	1.11
Female	Mean	4.56	3.95	4.27	4.23	3.65
	SD	0.85	0.91	1.31	0.79	1.11
Total	Mean	4.24	3.95	4.44	4.10	3.73
	SD	0.93	1.02	1.20	0.76	1.11

Table 7 : One way ANOVA- Gender and Perceived Factors

		Sum of Squares	df	Mean Square	F	Sig.
Store's Product and Operational Quality	Between Groups	31.780	1	31.780	41.238	0.000
	Within Groups	236.589	307	0.771		
	Total	268.369	308			
Store's Overall Visual Appeal	Between Groups	0.013	1	0.013	0.012	0.912
	Within Groups	320.169	307	1.043		
	Total	320.182	308			
Customer Convenience	Between Groups	8.455	1	8.455	5.917	0.016
	Within Groups	438.685	307	1.429		
	Total	447.139	308			
Perceived Price and Past Satisfaction	Between Groups	5.904	1	5.904	10.403	0.001
	Within Groups	174.247	307	0.568		
	Total	180.152	308			
Store's Promotional Effectiveness	Between Groups	1.973	1	1.973	1.606	0.206
	Within Groups	377.213	307	1.229		
	Total	379.186	308			

Customers' perception of males and females for two extracted store image components viz. Store's Overall Visual Appeal and Store's Promotional Effectiveness have been found to be similar [F(.05, 1, 307), p > .05]. However, male and female perceptions have been found to vary significantly for remaining three store image components viz. Store's Product and Operational Quality, Customer Convenience & Perceived Price and Past Satisfaction [F(.05, 1, 307), p <.05]

H_{01b}: *There is no significant difference in the perception of married and unmarried customers about apparel store attributes.*

Table 8 : Marital Status wise perception about various Store Image Factors

Marital Status of the Respondent		Store's Product and Operational Quality	Store's Overall Visual Appeal	Customer Convenience	Perceived Price and Past Satisfaction	Store's Promotional Effectiveness
Married	Mean	4.23	4.05	4.38	4.06	3.70
	SD	0.96	0.99	1.27	0.76	1.15
Unmarried	Mean	4.26	3.79	4.52	4.15	3.78
	SD	0.90	1.05	1.11	0.78	1.04
Total	Mean	4.24	3.95	4.44	4.10	3.73
	SD	0.93	1.02	1.20	0.76	1.11

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Table 9 : One way ANOVA- Marital Status and Perceived Factors

		Sum of Squares	df	Mean Square	F	Sig.
Store's Product and Operational Quality	Between Groups	0.088	1	0.088	0.100	0.752
	Within Groups	268.282	307	0.874		
	Total	268.369	308			
Store's Overall Visual Appeal	Between Groups	5.082	1	5.082	4.952	0.027
	Within Groups	315.100	307	1.026		
	Total	320.182	308			
Customer Convenience	Between Groups	1.478	1	1.478	1.018	0.314
	Within Groups	445.661	307	1.452		
	Total	447.139	308			
Perceived Price and Past Satisfaction	Between Groups	0.575	1	0.575	0.983	0.322
	Within Groups	179.577	307	0.585		
	Total	180.152	308			
Store's Promotional Effectiveness	Between Groups	0.526	1	0.526	0.426	0.514
	Within Groups	378.661	307	1.233		
	Total	379.186	308			

Customer perceptions for four of the store image components viz. Store's Product and Operational Quality, Customer Convenience, Perceived Price and Past Satisfaction, & Store's Promotional Effectiveness have been found to be similar amongst married and unmarried respondents [$F_{(.05, 1, 307)}$, p > .05]. Though significant differences were found to be in the perceptions of married and unmarried respondents regarding one factor named Store's Overall Visual Appeal [$F_{(.05, 1, 307)}$, p <.05]

H_{03}: *There is no significant difference in the perception of customers about apparel store attributes across their educational qualifications.*

Table 10 : Education status wise perception about various Store Image Factors

Educational Qualification of the Respondent		Store's Product and Operational Quality	Store's Overall Visual Appeal	Customer Convenience	Perceived Price and Past Satisfaction	Store's Promotional Effectiveness
Graduation	Mean	4.33	3.96	4.52	4.12	3.64
	SD	0.86	1.01	1.27	0.79	1.10
Post- Graduation	Mean	4.18	4.00	4.31	4.08	3.73
	SD	1.00	1.06	1.22	0.74	1.13
Under-graduation	Mean	4.18	3.75	4.60	4.08	4.00
	SD	0.93	0.92	0.87	0.78	1.03
Total	Mean	4.24	3.95	4.44	4.10	3.73
	SD	0.93	1.02	1.20	0.76	1.11

Table 11 : One way ANOVA- Educational Qualification and Perceived Factors

		Sum of Squares	df	Mean Square	F	Sig.
Store's Product and Operational Quality	Between Groups	1.563	2	0.781	0.896	0.409
	Within Groups	266.806	306	0.872		
	Total	268.369	308			
Store's Overall Visual Appeal	Between Groups	2.223	2	1.111	1.070	0.344
	Within Groups	317.959	306	1.039		
	Total	320.182	308			
Customer Convenience	Between Groups	4.411	2	2.206	1.524	0.219
	Within Groups	442.728	306	1.447		
	Total	447.139	308			
Perceived Price and Past Satisfaction	Between Groups	0.109	2	0.055	0.093	0.911
	Within Groups	180.043	306	0.588		
	Total	180.152	308			
Store's Promotional Effectiveness	Between Groups	4.210	2	2.105	1.718	0.181
	Within Groups	374.977	306	1.225		
	Total	379.186	308			

Customer perceptions across respondents with different educational levels have been found to be similar for all the five store image components viz. Store's Product and Operational Quality, Store's Overall Visual Appeal, Customer Convenience, Perceived Price and Past Satisfaction Store's Promotional Effectiveness [$F_{(.05, 2, 306)}$, p > .05]

H_{01e}: *There is no significant difference in the perception of customers with different occupations about apparel store attributes.*

Table 12 : Occupation wise perception about various Store Image Factors

Occupation of the Respondent		Store's Product and Operational Quality	Store's Overall Visual Appeal	Customer Convenience	Perceived Price and Past Satisfaction	Store's Promotional Effectiveness
Service person	Mean	4.16	4.06	4.37	3.98	3.61
	SD	0.97	1.03	1.26	0.76	1.14
Student	Mean	4.36	3.77	4.59	4.22	3.84
	SD	0.88	0.97	0.98	0.80	0.99
Business person	Mean	3.89	3.93	4.72	4.14	3.98
	SD	1.00	1.28	1.12	0.56	1.14
Housewife	Mean	4.49	3.96	4.17	4.14	3.64
	SD	0.79	0.82	1.38	0.84	1.17
Total	Mean	4.24	3.95	4.44	4.10	3.73
	SD	0.93	1.02	1.20	0.76	1.11

Table 13 : One way ANOVA- Occupation and Perceived Factors

		Sum of Squares	df	Mean Square	F	Sig.
Store's Product and Operational Quality	Between Groups	10.912	3	3.637	4.309	0.005
	Within Groups	257.457	305	0.844		
	Total	268.369	308			
Store's Overall Visual Appeal	Between Groups	4.299	3	1.433	1.384	0.248
	Within Groups	315.883	305	1.036		
	Total	320.182	308			
Customer Convenience	Between Groups	10.002	3	3.334	2.326	0.075
	Within Groups	437.137	305	1.433		
	Total	447.139	308			
Perceived Price and Past Satisfaction	Between Groups	3.344	3	1.115	1.923	0.126
	Within Groups	176.807	305	0.580		
	Total	180.152	308			
Store's Promotional Effectiveness	Between Groups	5.710	3	1.903	1.554	0.201
	Within Groups	373.476	305	1.225		
	Total	379.186	308			

Customer perceptions across respondents occupation groups have been found to be similar for all the four of the store image components viz. Store's Overall Visual Appeal, Customer Convenience, Perceived Price and Past Satisfaction Store's Promotional Effectiveness [$F_{(.05, 3, 305)}$, $p > .05$]. However, significant differences were found in customer's perceptions regarding Store's Product and Operational Quality [$F_{(.05, 3, 305)}$, $p < .05$].

There is no significant difference in the perception of customers belonging to different income groups about apparel store attributes.

Table 14 : Monthly Income wise perception about various Store Image Factors

Monthly Household Income Groups (Rs.)		Store's Product and Operational Quality	Store's Overall Visual Appeal	Customer Convenience	Perceived Price and Past Satisfaction	Store's Promotional Effectiveness
<=20000	Mean	4.26	4.07	4.17	4.12	3.49
	SD	0.95	1.27	1.38	0.78	1.24
20001- 30000	Mean	4.24	3.95	4.49	4.14	3.79
	SD	0.93	0.99	1.17	0.77	1.06
30001- 40000	Mean	4.18	3.89	4.29	3.98	3.79
	SD	0.97	0.99	1.18	0.68	1.16
>=40001	Mean	4.40	3.84	4.79	3.97	3.43
	SD	0.87	0.88	1.21	0.87	1.14
Total	Mean	4.24	3.95	4.44	4.10	3.73
	SD	0.93	1.02	1.20	0.76	1.11

Table 15 : One way ANOVA- Income group wise and Perceived Factors

		Sum of Squares	df	Mean Square	F	Sig.
Store's Product and Operational Quality	Between Groups	0.752	3	0.251	0.286	0.836
	Within Groups	267.617	305	0.877		
	Total	268.369	308			
Store's Overall Visual Appeal	Between Groups	0.990	3	0.330	0.315	0.814
	Within Groups	319.192	305	1.047		
	Total	320.182	308			
Customer Convenience	Between Groups	7.346	3	2.449	1.698	0.167
	Within Groups	439.794	305	1.442		
	Total	447.139	308			
Perceived Price and Past Satisfaction	Between Groups	1.559	3	0.520	0.887	0.448
	Within Groups	178.593	305	0.586		
	Total	180.152	308			
Store's Promotional Effectiveness	Between Groups	5.283	3	1.761	1.436	0.232
	Within Groups	373.903	305	1.226		
	Total	379.186	308			

Customer perceptions across respondent's income groups have been found to be similar for all the five store image components viz. Store's Product and Operational Quality, Store's Overall Visual Appeal, Customer Convenience, Perceived Price and Past Satisfaction Store's Promotional Effectiveness [$F_{(.05, 3, 305)}$, p > .05].

H02: There is no significant difference in the perceived image of apparel stores with different retail formats

Table 16 : Retail Store Format wise customers' perceptions

Format of the Retail Store Visited by Respondent		Store's Product & Operational Quality	Store's Overall Visual Appeal	Customer Convenience	Perceived Price & Past Satisfaction	Store's Promotional Effectiveness
Mini Hypermarket	Mean	3.7354	4.0522	4.8687	3.6716	4.0373
	N	67	67	67	67	67
	Std. Deviation	.71874	1.14453	1.00577	.70947	1.14254
Discount	Mean	3.2616	3.2276	4.2756	3.6951	4.2744
	N	82	82	82	82	82
	Std. Deviation	.47149	.68017	.95045	.55974	1.04867
Speciality Stores	Mean	5.0163	4.1218	3.8333	4.6197	3.4808
	N	78	78	78	78	78
	Std. Deviation	.46163	.79122	1.49993	.62355	1.04894
Branded Franchisee Store	Mean	4.9013	4.4167	4.8195	4.3455	3.1707
	N	82	82	82	82	82
	Std. Deviation	.51450	1.02079	.98713	.70164	.84700
Total	Mean	4.2424	3.9477	4.4369	4.0960	3.7298
	N	309	309	309	309	309
	Std. Deviation	.93345	1.01958	1.20489	.76479	1.10956

ANOVA		Sum of Squares	Df	Mean Square	F	Sig.
Store's Product and Operational Quality	Between Groups	178.418	3	59.473	201.654	.000
	Within Groups	89.952	305	.295		
	Total	268.369	308			
Store's Overall Visual Appeal	Between Groups	63.646	3	21.215	25.223	.000
	Within Groups	256.536	305	.841		
	Total	320.182	308			
Customer Convenience	Between Groups	55.042	3	18.347	14.272	.000
	Within Groups	392.098	305	1.286		
	Total	447.139	308			
Perceived Price and Past Satisfaction	Between Groups	51.738	3	17.246	40.961	.000
	Within Groups	128.414	305	.421		
	Total	180.152	308			
Store's Promotional Effectiveness	Between Groups	61.122	3	20.374	19.537	.000
	Within Groups	318.064	305	1.043		
	Total	379.186	308			

Customer perceptions have been found to be significantly different for all the five the store image components viz. Store's Product and Operational Quality, Store's Overall Visual Appeal, Customer Convenience, Perceived Price & Past Satisfaction and Store's Promotional Effectiveness across different retail formats [$F_{(.05, 3, 305)}$, $p > .05$].

Conclusion

One the primary objective of this study was to find out key store image components for apparel stores. To achieve this objective, we analyzed responses of 309 customers for 28 store attributes and extracted 5 representative factors viz. Store's Product and Operational Quality, Store's Overall Visual Appeal, Customer Convenience, Perceived Price and Past Satisfaction and Store's Promotional Effectiveness.

After extracting the factors, regression analysis was performed to identify key factors that have significant impact on Store Image. Store's Product and Operational Quality came out as the most significant factor in creating high store image with a regression beta value of .501 in comparison to other factors such Store's Overall Visual Appeal with a beta value of .303, Perceived Price and Past Satisfaction with a Beta value 0.139, Store's Promotional Effectiveness with a beta value .068 and Customer Convenience with least beta value .004.

In other words, Stores' Product and Operational Quality (representing Quality of cloths, Choice of Cloths, Styling (Design) of cloths, Status of Brand(s) carried by store, Store guarantees, Return Policies, Store Employees' Behavior, Knowledge, Nature, efficiency in Customer Service and status of Other Customers at the store) plays the most significant role in creating a high image for a store in case of apparel retailing.

The conclusion that Store's Product and Operational Quality is the most important factor determining Overall Image has been evident from the findings that Specialty stores like Bharati Sarees, Madame, Ganga Sagar, Hokaba and Branded franchisee Stores such as Levi's are perceived carrying high image by the customers for providing quality products ((Product quality includes quality of cloths, Choice availability, styling or design of cloths, Status of Brand(s)and other customers carried by store) along with high operational quality (Store guarantees, Return Policies, Store Employees' Behavior, Knowledge, Nature, efficiency in Customer Service).

The Discount stores such as Koutons and Prilknit and Mini-hypermarkets such as Amartax on the contrary have been rated low on Product and Operational Quality thus been perceived to have lower Overall Store Image.

The results of hypothesis testing that there is no significant difference in the customer perceptions

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regarding this store attribute across most of the demographic characteristics such as age-groups, marital status, educational qualifications and income groups except gender and occupation status of customers also supports the above conclusion. In simple words, customers are in agreement regarding the importance of this attribute irrespective of their age-groups, marital status, educational qualifications and income groups.

The second-most important factor i.e. Stores Overall Visual Appeal (representing *Store displays carrying Information, Store Layout, Display of cloths, Store's outside and inside appearance*) too has been found to have a sizable impact on Store's Image.

For this factor also customer perceptions have been more or less similar across all except one (Marital Status) demographic characteristic of customers suggesting conclusive evidence that customers are in agreement with the importance of this attribute irrespective of their age-groups, gender, educational qualifications, occupations and income groups. The importance of this factor in creating a high store Image can also be understood from the fact that most of stores which have been rated high on store image are also rated on this attribute.

Third important factor i.e. Perceived Price and Past Satisfaction (*Representative of Perceived price, Value for Money and Past Purchase Satisfaction*) too has been found to have a moderate impact on a Store's Image. High price perceptions in some cases may mean high store image provided customers perceive they are getting higher value for money irrespective of the price paid by the customer. Perceptions of receiving a high value for money results in more satisfaction which in turn builds higher image for a store. This conclusion is well supported by the research findings that the stores like Madame, Bharati Sarees, Levis etc. have been perceived to carry high prices by customers but perceived to have provided high value for money to customers resulting in high satisfaction. All this eventually created higher Store image for these stores. However, High prices always do not mean high value. For example, Discount Store like Koutons, Prilknit and mini-hypermarkets like Amartax also carry high prices but heavy discounts and are perceived to be providing low value resulting into Lower Store Image. Customers with different age-groups, Marital Status, educational qualifications, occupations and income groups have an agreement regarding the moderate importance of this attribute in affecting store image.

The fourth factor i.e. Store's Promotional Effectiveness (*Representative of Advertisement Effectiveness, Store Discounts n schemes attractiveness*) *has* been found to have a somewhat less impact on customers' perceptions regarding a store's image. One reason could be retail stores do not indulge in too much advertising and discounts, schemes etc. have been very common and copied by every other retailer very easily making their use ineffective. Moreover, heavy discounts in some cases may result in lower store image perception. Koutons and Prilknit, have been rated high on this attribute but yet perceived to carry lower images. On the contrary, Store's like Levi's, madame, Bharati Sarees etc. have been found to have ineffective Store promotions but still scored high on Store Image ratings. Customers with different age-groups, gender, Marital Status, educational qualifications, occupations and income groups have an agreement regarding the lesser importance of this attribute in affecting store image. The findings of our research confirm to past studies about advertisement and Promotions as key store image dimensions.

Customer Convenience (*Representative of the factors such Store Timings, Quality of Try rooms, Parking Facilities, Utilities such as water, Toilets etc.*) has not been found to be one of the major issues at least for customers buying apparel items as its impact on Store's image has been found to be minimal.

In other words, Customer may ignore the inconvenience such as parking, absence of utilities etc. and still visit a store if he/she finds quality cloths of his/her choice at particular store that is visually appealing and has a good past experience from the store. This is evident from the findings that store's such as Levi's, Numero Uno, Bharati Sarees, Madame etc. have been rated high in terms of store image despite poor parking facilities and not so satisfactory try rooms. Customers with different age-groups, Marital Status, educational qualifications, occupations and income groups have been found to have an agreement regarding the lesser importance of this attribute in affecting store image.

Recommendations

Since Store image plays an important role in determining store loyalty which results in higher revenues and profits for the retailers. Therefore, an which apparel store owner should make every effort to enhance and maintain the store's overall image. For this, the most important factor that should be

focused on is *Store's Product and Operational Quality* which is representative of many factors explained in the discussion here. Store Image is also affected by Store's Visual Appeal i.e. inside and outside appearance of the store, Store Displays carrying information for the customers, Display of Clothing items. Retailers must focus to improve outside appearance to attract customers passing by. Customers may need frill information time and again for which attractive and visually appealing posters, signage and banners may be used to facilitate as well create a good image about the stores. Retail formats such as Mini-hypermarkets, Branded Franchisee stores and Specialty stores are characterized by high visual appeals. Another factor contributing to store's high image is Perceived Price and past satisfaction. Price perceptions may also speak a lot about image of the store. Generally, higher prices are perceived to generate higher store images but one must be careful about the overall value that is being delivered to customers causing satisfaction or dissatisfaction. Therefore, the prices should be kept such that customer are satisfied even if the prices are high. This can only happen if apparel item carries a higher brand status resulting into more intangible benefits to customer. Or else prices should be reasonable so that overall tangible benefits are more in comparison to cost. Too heavy and frequent discounting can create a negative image for the store. Koutons and Prelknit have been rated low because of these very reasons. To improve store image, Store's Promotional Effectiveness can also be enhanced by carefully planning the advertisements and selectively choosing offers and schemes so that customers develops a favorable image for the store. Advertisement is one area where most of the retailers have been found ineffective with very less retailers advertising their stores. Even in case of Branded franchisee stores where stores carry branded items only, it becomes imperative to go for a well planned advertisement campaign to create a distinctive image for a particular franchisee as there can be more than one franchisee in the city. One reason of less advertisement could be smaller profit margins and too high advertisement cost in relation to that. Despite this valid reason, a well planned ad campaign may be run so as to create a superior image about the retail store resulting into higher revenues for the store. In fact, instead of relying on advertisement and sales promotional tools only, an integrated marketing communication approach may be used to create a long term superior image. New technologies such as mobile sms and online

stores etc. may be used to reach to the customers at reasonable cost. Lastly, the fifth factor i.e. Customer Convenience *(Representative of the factors such Store Timings, Quality of Try rooms, Parking Facilities, Utilities such as water, Toilets etc.)* has been found to be have a negligible impact on Store's Overall Image. In simple words it has not been perceived as a major issues for customers buying apparel items indicating that customer may ignore the inconvenience such as insufficient parking, absence of utilities, Incompatible Store timings, poorly built try rooms etc. and still visit a store if he/she finds quality cloths of his/her choice at particular store that is visually appealing and has a good past experience from the store. However, vice-versa is not true i.e. a store with great customer convenience but offering poor quality of cloths will nether carry high store image nor will create loyalty. However, by saying this it is not suggested that a store should ignore these aspects completely. In fact, all previously listed factors in combination with this factor may help a store to create a superior image creating loyal customers and thus ensuring more revenues at lesser costs for the store

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