

**THE RELATIONSHIP BETWEEN TYPES OF NEEDS AND CONSUMER CHOICES  
IN APPAREL INDUSTRY OF BANGLADESH**

By

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## **Abstract**

Consumer behavior signifies the way of people's purchasing and consuming products and services. It is a hotbed of research which is intensely associated with human psychology and is essential for companies that are trying to sell their products or services to as many consumers as possible. Since various facets of consumers' lives affect what they purchase and why they purchase, research on consumer behavior resolves the issues of understanding – how individuals respond to advertising and marketing, individuality – if the process can determine consumers' personalities, social status, decision-making process. Consumer behavior research is important to determine how best to sell products or services by influencing consumers' fears, their least healthy habits or their worst tendencies.

This study has examined the relationship between consumer needs and consumer purchase behavior in terms of consumer choices of Bangladeshi customers for apparel market. Types of consumers' choices and types of consumers' needs are associated with each other. Types of needs are the underlying determinant of types of choices to satisfy consumers' apparel necessity and these three categories of needs, that are recognised to satisfy apparel necessity (i.e. functional needs, social needs and experiential needs), are fulfilled by consumers through three recognised categories of choices (i.e. choice freedom, choice difficulty and choice confidence). Different categories of consumers have different types of needs and they behave differently while purchasing clothes, therefore, this study has figured out how consumers of Bangladesh make their choices according to their needs in apparel purchases. This study also examined how income levels work as a moderator while consumers make decisions. The purpose of this thesis is to shed light on the relationship of the consumers' needs and choices. The key objective is to investigate how the correlation between

consumers' needs and choices influences the insights of consumers and their decision-making process. This study also inspected the affiliation between the needs and choices for the population with respect to certain key questions. Consequently, it identified a better understanding of the links between needs and choices and set a special consideration of how choices interact with various situations which is very important to sell the apparel products in best way.

The study employed a survey research design which is quantitative in nature. Quantitative survey quantifies the problems by generating numerical data which can be converted into functional statistics and it is mostly used to measure attitudes, opinions, behaviors and any other defined variables (DeFranzo, 2011). The data was collected through a structured Likert-scale questionnaire which fulfilled the quantitative research nature. The included questions were related to the types of needs and choices theories, with focus on consumers' purchase behavior. Therefore, it was able to investigate quantitatively due to the nature of the research. Respondents completed the questionnaire which was administrated via online electronic form through SurveyMonkey. After collecting the data, it ran ordinal regression models on the basis of dependent and independent variables of the questionnaire and that provided a clear indication of consumers' actual preference structure.

This research paper was demonstrated with the broad overview about the consumers' choices according to the types of their needs. The study found that types of needs are positively associated with types of choices and low-income level and high-income level have decreased and increased impact accordingly with the positive relationships of needs and choices. The findings of the paper offer some valuable considerations for related theories, especially on topic of consumers' purchase behavior by highlighting the contextual differences between needs and

choices and by highlighting the other influencing factors associated with these. It contributes to build up new concepts of consumer purchase behavior theory in terms of branding theory and consumers' needs and selection process also demonstrates that how types of needs influence consumers' purchase decision through types of choices. Moreover, new concepts or strategies and psychological explanations of consumers help the managers to sell their products appropriately.

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## **Chapter One: Introduction**

The most valuable asset for any business is consumers. Consumer is a person or set of people who choose, buy, use or dispose of products or services to gratify their wants and cravings (Shrivastava & Bisen, 2014). In other words, consumer is the one who obtains products or services for direct usage or ownership rather than for resale or usage in further production or manufacturing. Consumers are the ultimate target of any products or services (Shrivastava & Bisen, 2014). Hence, it is necessary for manufacturers to expose the drivers that manipulate consumers. The way in which consumers make decisions to consume products or services is called consumer behavior. In other words, the procedures by which consumers select, lock, and order products or services to fulfil wants and the effects that these procedures have on the consumer and society is called consumer behavior (Shrivastava & Bisen, 2014). Consumer behavior includes an inspection of the range of customers' needs, attitudes, and motivation to purchase (Borden, 1964) and there are several factors that are associated with consumers' behavior, like – psychology, sociology, social anthropology, anthropology, ethnography, marketing, economics etc. It (consumer behavior) mixes components from sociology, social anthropology, psychology and economics (Shrivastava & Bisen, 2014). Thus, research into consumer behavior is essential for a better understanding about purchase decision making process in both ways - individually and in groups. Consumer behavior is involved with characteristics of consumers, for example- consumers' demographic information and consumers' behavioral variables help to understand their needs (Shrivastava & Bisen, 2014). Buyers behavior study is based on their purchasing behavior where buyers play the three distinct roles of user, payer and buyer (Thapa, 2012). In the age of globalization, the number of international trades is increasing, and so companies are more concerned about consumer behavior.

Consumers' decision-making process that occurs from unconscious awareness can influence their consume behavior (Chartrand, 2005). Fulfilling fluctuating consumer needs by providing the right products or services has been an ongoing marketing experiment for retailing in competitive international markets (Kim et al., 2002). Besides, consumer or buyer behavior does not only indicate the interaction between consumers and manufacturers at the purchase time but also includes several phases in the consumption procedure: pre-purchase issue, purchase issues and post purchase issues (Nguyen & Gizaw, 2014). Since the success of companies' marketing policies depends on managers' understandings of consumer behavior, so it is important for them to know the link between marketing strategy and consumer behavior. Consumer purchase decisions highlight how well the company's marketing strategy fits market demand. Therefore, marketing starts and finishes with the consumers or buyers. Generally, consumers choose particular products or services on the basis of two things- functional or performance benefits of the products or services and consumers' personality or consumers' internal psychological needs (Kim et al., 2002).

Functional or performance benefits of the products or services: Functional benefits are product or service features which provides functional utility to consumers. It relates to the physical functioning of the products in terms of the capability of the product to implement its functional, utilitarian or physical purposes (Donoghue et al., 2008). Whenever consumers buy something they think about the features of the products or services and at that point they (consumers) think about that what differentiate the product for which they should select a product over the others.

Consumers' personality (inner psychological needs, such as the need for change or newness): A person's personality represents his/her uniqueness. Personality is the thing which is

associated with who they are to others. That come to them by the way of heredity or personal experiences or lifestyle. Personality demonstrates the inner psychological characters that reveal how a person responds to his environment. It shows the distinct choices for several products and brands. Consumers' buying decision gets influenced by their personal choices. They choose such brands or products whose features are similar with their own personal characteristics (Govers & Schoormans, 2005).

Consumers' product choice or preference for a particular product is generally affected by consumers' types of choices. Consequently, consumers' needs which reflect their wants or desires should imitate their choices through purchase and consumption decisions, and therefore consumption behavior.

Consumer needs get fulfilled significantly with the socio-economic and cultural differences among consumer markets (Kim et al., 2002). According to the differences', consumers preserve a list of acceptable and extreme unacceptable features of product in their mind while buying product (Gurhan-Canli 2003; Kardes & Allen 1991). According to Yau (1994), many extreme social influences affects consumers' product choice or preference for a particular product or brand. So, consumers' types of needs affect consumption decisions or consumption behavior in terms of their choices. But it is also noticeable that over time consumers' preferences change for certain products or brands because of the change in their consumption situation and environment (Yau, 1994).

From the middle of 19th century, fashion has been described visually and verbally through various media for many reasons, like- marketing, advertising, art, costume history, social research and cultural dissemination (Mora & Pedroni, 2017). Though it (fashion) has been denoted as a significant part of material culture in contemporary business metropolitan

societies and in postcolonial and non-western contexts, now a days a change in this picture is noticeable since social issues, environmental and cultural sustainability is controlling many areas of human activity (Mora & Pedroni, 2017). The industry is related to variations, newness, and the context of period, place, and weather. Fashion works as a procedure of “collective selection” where the creation of taste originates from a group of people responding together to the zeitgeist or “spirit of the times” (Blumer, 1969). Fashion impetus comes from several sources, like the concurrent overview and exhibition of many innovative styles, the selections by the modern consumer and the concept of “spirit of the times”. Currently, the most significant challenge that fashion retailers face is engaging with consumers. Consumers’ personal views of likes and dislikes influence their thoughts (Cho & Workman, 2014), therefore, positive attitudes have a habit of triggering positive intentions (Engel et al., 2005). The framework chosen for this study is apparel fashion as volume of sales of this arena is large because of the frequent offered design innovations. From a consumer psychology perspective, this study highlighted the types of consumers’ needs and choices since fashion is psychologically essential to them in their self-confidence and fulfills primary needs; besides, fashion facilitates social presence and avoidance of bullying.

The study contributed to identify the proofs which provide enough evidences to build a certain theory regarding Bangladeshi consumers’ purchase behavior according to their different needs and choices. It is essential for international marketers to recognise types of consumer needs in targeted international consumer markets and to know how these needs affect purchase behaviors. Classifying types of needs in certain global consumer markets can benefit in developing effectual marketing strategies attractive to the specific needs of those markets. Fulfilling consumers’ needs through consumption of goods and services is

considered as a portion of attitudinal variables measured as actions, interests, and views (Homer & Kahle, 1988), and needs can be a predecessor of attitudes and purchase behavior to create a hierarchical connection of consumer types of choices and consumers' types of needs. The purposes of this study are:

- To examine the relationship between consumers' types of needs and consumers' choices when they make a decision to purchase apparel products or brands in Bangladesh.
- To examine how consumer behavior changes in terms of making choices when they also want to fulfill their needs for apparel products or brands in Bangladesh.

This study hypothesized a conceptual outline addressing the relationship between consumer types of needs and consumers' choices. Firstly, underlying dimensions of consumers' needs are identified and categorized into experiential needs, social needs and functional needs. Secondly, consumer choices are identified into confidence, difficulty, and freedom. Then, it has the intention to examine the relationship between consumer needs to be met through apparel, and apparel purchase choices of consumers in Bangladesh. Then, it has identified two moderators of these relationship which are- low-income level and high-income level, to identify how income level of the society moderates the relationships of consumer needs and choice behavior for apparel market. Finally, findings are discussed of this market as it may be reflecting in the impacts of consumer purchase behavior through their choices. The relationship between the hypotheses and the findings are discussed for this consumer market. It also explored the inferences of consumer choices for developing successful choices based on product image.

This study presented a brief review of associated literature of the needs' and choices' constructs, a summary of the research methodology, a discussion of findings, statements on the limitations of the paper, possible future research and managerial implications of the findings.

## **Chapter Two: Literature Review**

Apparel industry is involved in manufacturing apparel products and accessories and it plays a very important role in the global economy as it produces what people wear in their daily life according to their needs and buying capability (Guo, Wong, Leung & Li, 2011). The apparel industry has become interesting to researchers and practitioners because of growing complexity in consumers' behaviors. The competitive environment of this industry has become more and more intimidating (Kilduff, 2000) because of consumers' different needs, their complex buying behavior globalisation process. In this industry competition is ferocious, especially within the retail environment (Newman & Cullen, 2002).

To date there has been no research done that highlights the specific drivers of consumers' buying behavior through their choices according to their needs and also the moderators of such behaviors. Owing to the lack of preliminary research and an existing framework for the study of this particular research issue literature reviewed in preparation for this study included associated existing literature from journal articles, newspapers, books, websites and various organizations' corporate annual reports. In this section of the research, all the constructs are discussed with the theoretical concepts and the association of those with the research questions. These literary resources were chosen for its relevance and importance in providing a concrete theoretical framework for assessing consumers' types of needs and their choices as well as evaluating the moderators' impacts on the identified relationships of the apparel industry of Bangladesh.

In the past two decades emerging markets have become the focus of continued research. Many apparel industries are looking to the world's emerging economies in their apparel industry investment strategies to seek optimal returns. Though the apparel industry of Bangladesh is well established but it does not have any established concept of its own consumers' buying behavior



according to their needs that can help the industry to be more successful and stronger and can be helpful to be more appealing to the investors of this industry. In 1980 a World Bank economist referred to emerging market as the market activity in the countries that are in the phase between developing and developed status (Ganster, 2007). In spite of being in the common usage of the term Emerging Market, there is no general statement either the theoretical or the operational explanation of what establishes an emerging market (Kearney, 2012). Now a days many consumers of Bangladesh apparel industry like foreign branded clothes rather than their own clothes. So, in that sense, it can be considered as an emerging market. Rather than that the research paper can contribute for other emerging market like- China, India, Vietnam etc.

### **Apparel Industry**

Universally the industrial area has been the handler of progress as nations have progressed from low to middle-income status. Industrial growth is an important mechanism for any economy. Bangladesh has attained rapid economic growth through apparel industry and made steady gains in terms of social progress, but major challenges remain to eliminate poverty and unlock the country's development potential.

At the time of the post-independence period, industrial growth of Bangladesh has been focused by numerous industrial guidelines- industrial plan of 1973, the new industrial plan of 1982, the modified industrial plan of 1986, industrial plan of 1999 trailed by a number of other strategies, with the latest industrial plan of 2010 (Yunus & Tatsufumi, 2012). All these guidelines have tried to enrich the industry and to generate a durable business base in the economy. As a result, according to the latest Bangladesh Bureau of Statistics (BBS) data (FY2017-2018), the involvement of the industrial sector to GDP is 11.99 percent, which was

noted 10.22 percent in FY2016-2017. The BBS verified the growth rate of the industrial sector at 3.10 percent in FY2017-2018. There are top five industries which contributed to sectoral growth and the first of those is exporting ready-made garment (RMG) and the other four industries belong to import- substituting category: pharmaceuticals, bidi (kind of tobacco), publication and printing and re-rolling mills. Over the last two decades there has been important shift from resource-based to process-based exports and, from a major requirement of primary supplies to mass-produced ones within the export bin. Many researchers and academics stated that two-sided quota system enforced by developed apparel countries and little salaries in Bangladesh have attributed a remarkable growth in ready-made garment exports (Siddiqi, 2004; Razzaque, 2005; & World Bank, 2005). Studies have also initiated that technological developments are a vital element in explaining the export enactment of businesses in developing countries (Kumar & Siddharthan, 1997).

Since in Bangladesh the garment industry is an essential business sector, companies of this industry must be able to apply sustainable business strategies to maintain the growth of this sector (Islam & Liang, 2012). Consequently, Bangladesh has changed the export bin from jute-centric export arrangement to ready-made garment-centric one, as a result, the degree of attentiveness in exports has grown up expressively in the 1990s (Yunus & Tatsufumi, 2012). In the late 1970's, the readymade garment (RMG) sector started as an insignificant non-traditional sector with narrow export base, but by the year 1983 it appeared as an auspicious export earning sector of the country and within a short period this sector has achieved high significance for its huge contribution to GDP (Islam & Liang, 2012).

Bangladesh garment Manufacturers and Exporters Association (BGMEA) is the zenith of 4637 apparel- manufacturing companies of Bangladesh; the association works as a safeguard to

protect the highest interest of RMG sector of this country (BGMEA, 2017) and it (BGMEA) also controls trade negotiation in international market, concerned UN agencies like- ILO, UNCTAD global trade bodied like- WTO etc. (Islam & Liang, 2012). Through this association (BGMEA) Bangladesh managed Multi-Fiber Agreement (MFA) and Generalized System of preference (GSP) which assisted the quick development and enlargement of the industry and the country got benefit from MFA and GSP facilities to come into the US, Canada and EU market magnificently. At the beginning of the 2005 after the end of the MFA, and the conversion of the New World Trade regime it was a distress that the industry may suffer as it would lose business to countries like China and India but luckily, so far this forecast for the country has been proven erroneous; in fact, the industry has sustained with a healthy rate (Morshed, 2007). In 1978, Bangladesh was able to generate export earnings of barely one million dollars as it had only 9 export-oriented garment manufacturing units and few of those units were very tiny and used to produce garments for both domestic and export markets (Yunus & Tatsufumi, 2012). Reaz garments was one of those units which was established in 1960 and started as a small tailoring outfit, named after Reaz store in Dhaka. It operated in the local markets for 15 years and in 1973, it transformed its name to M/s Reaz Garments Limited (Yunus & Yamagata, 2012) and in 1978, by the shipment of 10,000 pieces of Bangladesh made garments (men's shirts) which value was 13 million Francs to a Paris-based firm it has started a new height in Bangladesh export industry (Acknowledgement Garments in Bangladesh, 2012).

As a developing country, Bangladesh has a well-established garment industry where local demand of apparel products is growing at a rate of more than 10% (Bangladesh Bank, 2016). There is a major market for apparel products in the developing countries, like- Bangladesh, but there is no such research on exploring desirable fashion needs and choices of the consumers of

this market. Therefore, it is important to identify its own consumers' apparel needs and buying behavior to address the appropriate managing strategies for the managers, so that, it (the industry) can manage its local market suitably and can fulfill the consumers apparel needs properly with its own apparel products which will also help to reduce the import section of this sector. And research on Bangladesh garment industry is the key source for economic progress of the country, hence, it demands inspections and valuations of multidimensional part of apparel sector and its impact on the economic condition of this country. Another imperative reason behind this research is that- one of the most important components for the fashion industry is new product development (NPD) and investments in design can lead to the growth of completely new trends or can change a surviving trend in such a way that can propose latest aspects in the industry (Chowdhury, 2019). Hence, to have effective new product development (NPD) strategies and lucrative investment in design, it's essential to recognise consumers' needs and choices.

### **Consumer Needs**

Identifying other people's preferences and approaches is a fundamental requirement for effective social communication (Funder, 2003). Thus, it is not astonishing that researches in social psychology have dedicated great efforts to identify the accuracy of interactive perception in both personal (e.g., spousal relationships) and professional (e.g., personnel selection, performance appraisal) perspectives (Fiske, 1993). Though precise individual view does not establish a conclusion for itself, but it helps to attain exact perspective communication objectives, like – forming and stabilizing relationships (Swann, 1984). In marketing, precise documentation of other people's preferences is also fundamental (Kohli & Jaworski, 1990).

Implementing marketing concept for frontline employees is very essential in many companies because of their direct consumer communication (Gwinner., 2005; Liao & Chuang, 2004). Furthermore, for substantial heterogeneity of consumer needs, it has become progressively important to effectively disclose the needs of each consumer (Van Dolen, 2002). Hence, to develop a high degree of customer need knowledge for their companies and implement the marketing concepts properly, companies should know the precise perceptions of individual consumer needs (Goff, 1997; Homburg et al., 2009).

Now a days consumers are no longer agreeing for a “one-size-fits-all” deal experience. Consumers now have the authority to expect more from their facility suppliers because of a dwindling economy, enhanced technology, and growths in rivalry. Modest products and services are no longer satisfactory to consumers because of their expectations that have lifted to the aspiration for individualized customization (Wilder et al., 2014). Nevertheless, many researches have revealed that to get the benefits of long-term relationships and in some cases even consumer satisfaction, the enclosure of consumer information and preferences into the manufacture of a service can be very important and useful (Day & Montgomery, 1999). Companies must need to construct great customer experiences to appeal, preserve, and satisfy consumers (Stewart & O'Connell, 2017). According to Peter Drucker, the purpose of business is to build a consumer (Drucker,1995). Though the idea seems very simple, it is a hard job to do. To make the job easy, companies need to know how they can build right consumers whose needs, wants and prospects are in appropriate manner with what the companies can provide and will do repetitively, unflinching and preferably. And the companies also need to know how to keep the consumers that they build, rotating a contract or even a series of them into a relationship that the companies’ value, and from which they can pull profits for a long time (Stewart &

O'Connell, 2017). Marketing practice needs a profound understanding of consumer needs which helps to segment the market, classify strategic proportions for differentiation, and create well-organized channel management decisions (Timoshenko & Hauser, 2019). It is also particularly significant for product development (Kano, 1984; Mikulic & Prebežac, 2011). For example, the breakthrough of Kao Group's (Japan) laundry detergent "Attack". Before Kao's revolution, Procter & Gamble competed to fulfill the primary consumer needs of outstanding cleaning, ready to wear after washing, price according to quantity and quality, ease of use, good smell, blameless for the environment and personal satisfaction. Several new products established to enter on these recognized primary consumer needs. Therefore, it is always important to fold perceptions about consumers' needs into achieving and tracking suitable inventions in companies' operations, and it can also help to know that how the innovation affects companies' outcomes, is drawn. The approaches and guidance of knowing consumers' needs apply to companies of every kind (Bayus, 2008). The literature on consumer needs and wants is meagre (Roberts, 2015; Sheth, 1982) and clear descriptions are tough to come by (Fennell, 1978). Hence, consumer needs are described as a lack of something that generates a dynamic force to fulfill it (Senyszyn, 1995). This kind of short specificity is a discrete characteristic of consumer needs (Arndt, 1978). And it's a very critical job for a market-oriented philosophy to understand and satisfying consumers' latent needs (Slater & Narver, 1998). To identify consumers' needs for marketing tactic and product development or expansion companies usually trust interview and focus groups technique (Timoshenko & Hauser, 2019). In a company marketing concept and its philosophies are important issues to meet consumers' needs with their satisfaction and so a company should keep trying to satisfy its consumers (Kehinde et al., 2016). Specifying the current needs of consumers for a guarantee of safety does not specify the irrelevance of a great deal of the information. Good

quality information is a necessary prerequisite for an active partnership between supplier and consumer (Salaün & Flores, 2001). Joint manufacture of quality information can boost mutual understanding and can give clues to the growth of trust and consumer loyalty (Salaün & Flores, 2001).

Any product or service needs to be analyzed in terms of its utility to consumers and its capability to meet their needs (Shendo & Shendo, 2016). Consumers obtain and show physical possessions to feel distinguished from other people and so they are pointed with a diversity of marketing stimuli that effort to enhance self-perceptions of uniqueness. Hence, researchers fostered and validated a trait measure of consumers' need for uniqueness as the pursuit of distinguishing (or counter-conformity motivation) differs across individuals to influence consumer responses (Tian et al., 2001).

The ultimate goal of marketers is meeting consumers' needs. Consumer products are usually promoted to attract three basic types of consumers' needs, and those are- functional, social and experiential needs, (Park, 1986; Keller, 1993; Kim et al., 2002).

### ***Functional Needs***

Functional need is the most basic need that companies can market. Functional features of a product gratify consumers' needs to constrain or resolve problems (Kim et al., 2002). Functional needs provoke consumers to search for products that resolve problems which are related to consumption (Fennell, 1978). Therefore, if companies get to know the way of maximizing current and potential consumers' functional needs, they can definitely increase their sale. A new report from Bain & Company named The Elements of Value was printed in September 2016, issue of Harvard Business Review which reported 30 general building blocks or

elements of value and revealed that the basic features of any product or service address four types of consumer needs: functional, emotional, life changing, and social impact (Marketwired, 2016). Functional needs are connected to precise and useful consumption problem, so, a brand's concept can be functional, and therefore concentrating into consumers' functional needs is very important (Park et al., 1986). Hence, consumers' functional or utilitarian needs can be subjugated with a 'functional brand concept' (Bhat & Reddy, 1998). For example, in a study it was found that to meet consumers' functional needs they (Consumers) show brand preference for Toyota Corolla based on their positive assessment of the functional aspects of the brands, such as- safety and reliability (Allen, 2001) According to the rational school or the "economic man" model consumers are sensible and they try to make the most of total utility (Bhat & Reddy, 1998). They ensure that (maximum utility) by purchasing products based on objective criteria, like- price per ounce or gallons per mile (Schiffman & Kanuk, 1994).

### ***Social Needs***

The most important basic human needs are social needs (Ten et al., 2018). According to Maslow's hierarchy of human needs they come right after physical needs and safety (Maslow, 1970). Those are gratified by social images, like- social approval, affiliation or personal expression (status, prestige) and outward directed self-esteem (Kim et al., 2002). Consumers who hold higher level social needs may value a socially noticeable product or brand which affords respect and exclusiveness (Solomon, 1983; Keller 1993). From product's functionality consumers originate functional utility and from comparison with a reference group they originate social utility (Amaldoss & Jain 2005a, 2008, 2010; Sun et al., 2013). Social needs are often fulfilled not



only through contacting with other people but also through consuming consumer products, such as- consumers may buy products or services to attain love, attention and emotional pleasure (Mourey et al., 2011).

Mental and physical health problems may arise when social needs are unsatisfied, so, satisfying social needs is very important for people to stay healthy and community-dwelling (Ten et al., 2018). Fulfilled social needs defend against diseases and depression as well as have a positive influence on self-esteem and life fulfilment (Miura & Agari, 2006). Social needs change with age as well as social relations (Ten et al., 2018). Since consumers are vulnerable to social pressure and anxious about their image in the society at large thus social psychological attributes are considered as most crucial stimulus (Wang, 2017). Therefore, knowing consumers' social needs is very important for managers to attract the target market effectively. Status is one of the most powerful elements of consumers' social needs. To gain status among peers or society purchasing and using any product is called status consumption (Teah et al., 2015). The prime influences of humans' decision-making lie in the changes of social roles (Antonucci, 2001).

### ***Experiential Needs***

Experiential needs reveal consumers' needs for uniqueness, diversity, and sensual satisfaction or pleasure (Park, 1986). They have been documented as a significant aspect in consumption and exclusively arouse new demand of consumer products (Kim et al., 2002). A number of studies has found a strong constructive association between fashion leadership and experiential needs in which it was mentioned that fashion leaders want change, variation, venturesome and new practises (Schrank, 1973; Summers & King, 1969; Workman & Johnson, 1993; Kim et al., 2002). Since, fashion arouses continuous demand for

new apparel products by satisfying individuals' need to experience change and variety (O'Shaughnessy, 1987), fashion leaders struggle to satisfy consumers' experiential needs (Kaiser, 1990; McCracken, 1986; O'Shaughnessy, 1987). Thus, it is noticeable that fashion leadership might be observed as a replacement for experiential needs as they seem to signify the same concept essentially (Kim et al., 2002). Unraveling the consumers' experiential needs can assist the fashion leaders as experiential approach is the subsequent rational stage in consumer demands beyond commodities, products or services (Srinivasan & Srivastava, 2010). Often consumers select apparel products on the basis of their interest in their own personal fashion needs rather than needs of others involved in the clothing supply chain or paying attention to ethical issues (Vehmas & Mensonen, 2018). However, consumers select products according to their needs, for example- one may wear a luxury watch to heighten his/her social acceptance, another may wear that for his/her self-actualization, yet another can wear that because of a fashion of chronology (Srinivasan & Srivastava, 2010). Therefore, it is very important to identify the relationship between experiential needs and consumers' purchase behavior according to their choices regarding apparel product.

### **Consumer Choices**

Understanding how and why consumers make the choices they do is essential for managers to establish a successful business. Choice is a thinking procedure in which people evaluate the qualities of multiple possibilities and then prefer or select one of them on which to perform, for example- people make dozens of choices daily- what to eat, what to wear, which patient to assess first, which beeping or buzzing piece of technology to troubleshoot first (Carroll, 2008). Some choices are simple and straightforward on the other hand some are much

more complex (Carroll, 2008). Whether a person is choosing and want to do something or not is a universal state of action in all civilisations as choosing demonstrates itself in several ways, like- supporting an outcome by rejecting others, expressing through active responses (e.g. Selecting and purchasing products or services to use) or through passive responses (e. g. deciding to support a preservation rather than a sorting position in argument over wood chipping) (Louviere et al., 2000). Consumers' psychology was related to consumer choice theory early in the neoclassical revolution, then strictly got detached during the ordinal and revealed preference revolutions and now it is possibly back again and is associated with latest developments in experimental, behavioral and neuro-economics (Hands, 2009). Individuals choose anything on the basis of their custom, inertia, knowledge, publicity, peer pressures, environmental constraints, stored belief or judgement, house- hold and family constraints etc. and these set of stimuluses reflects one's temporal nature of choice outcomes segments within the constraint set, such as- income levels of house- holds (Louviere et al., 2000). Consumers first become aware of their needs which is tracked by a period of information search in which they learn about products that can placate their needs and at the time of search and learning consumers capture beliefs about which products are able to accomplish their objectives, products' features relevant to their choices and features' values offered by the products as well as associated uncertainties (Louviere et al., 2000). Finally, consumers pick one or more options in certain amounts and with specific purchase timings (Louviere et al., 2000). There are several types of choices associated with consumers' behavior but the most associated types of consumers' choices in the context of Bangladeshi apparel industry are- choice confidence, choice difficulty and choice freedom.

## ***Choice Freedom***

Freedom of choice is related to the obtainability of alternatives (Catania, 1975; Monroe et al., 2014; Banja, 2015) and to the consumers' functional needs. More choice freedom and flexibility are better for consumers and this concept has been built from the faith that the obtainability of more choices and information help consumers since it upsurges the prospects of every individual finding products or services that better match their own preferences to perceive highest utility (Rogge, 2017) and because of it (obtainability of more choices and information) consumers have more opportunities to keep alternatives open for changes of their tastes and preferences (Kahneman & Snell, 1992; Rogge, 2017) and arouses a feeling in consumers that they are more in control in their lives (Ryan & Deci, 2000, Rogge, 2017). Many researchers explored how choice freedom associates to the excellence of the choices which is made by consumers and amount money that they willing to spent in that choice making decision and found that choice task becomes more complex because of a lot of choice alternatives or information or a combination of both (Bettman et al., 1998). For example- travelers works around to catch the most satisfactory tickets and therefore they search several websites of airlines and collect information to get the best deals (Botti & Hsee, 2010). Higher choice-related costs and possibly lower quality choice outcomes as more choice freedom becomes a bind to the majority of consumers (Rogge, 2017). Consumers have the tendency to underestimate the temporal cost of their decision or choice and therefore they insist on exercising their choice freedom even if it may lead them to poor outcomes (Botti & Hsee, 2010).

## ***Choice Difficulty***

Decision-making tasks happen faster on easy vs. difficult judgements in a decision-related brain region (Rolls et al., 2010). Consumers prefer to choose from bulky items or product sets as they like diversity, but bulky items or products set may arise a phenomenon called ‘choice difficulty’ - it is very difficult to choose from bulky items set and consequently decision makers are dissatisfied with their choice (Willemsen et al., 2016). Many researches on consumer and social psychology has shown that offering bulky attractive items have major disadvantages particularly when consumers do not hold strong preferences and as a result of that choice difficulty arises (Iyengar & Lepper, 2000; Scheibehenne et al., 2010; Chernev, 2003). These literatures suggest that the available variety of items or products is an essential factor of choice difficulty and consumer satisfaction (Willemsen et al., 2016; Bollen, 2010). Choice difficulty depends on how the options are mentally represented for consumers, but some choices are naturally difficult as the notion of choice is a fundamental aspect of most consumers purchase situation (Cho et al., 2013). Although consumers select many products on the basis of their needs or desires, many consumers choose apparel products for them on the basis of their social needs. Choice difficulty can be compressed by decision context characteristic, like- the emotionality of the condition and the ambiguity of both product information and product preferences (Coupey et al., 1998; Broniarczyk & Griffin, 2014). For example- it is easy to decide when purchasing breakfast than to decide when and how to pay student loans (Kristof, 2009; Cheng, 2018). Many researches have mentioned choice difficulty as a personal feeling (Hanselmann & Tanner, 2008; Cheng, 2018).

## ***Choice Confidence***

Choice confidence can be seen to arise from the dynamics of noisy accumulators, leading to double belongings of difference in value and response time on confidence (De Martino, 2013). In most cognitive theories, it is assumed that confidence and choice may occur equally on the basis of same information (Yu et al., 2015). Confidence judgement may arise from a post-decisional evidence accumulation procedure (Yu et al., 2015). Post-decisional evidence accumulation procedure is where consumers make a list of advantages and disadvantages of the decision of buying any product. To regulate consumers thinking process and decision-making process at the time of purchasing, choice confidence works as a strategic role (Andrews, 2016) and it reflects the degree to which consumers note their choice judgement to be accurate (Heitmann et al., 2007; Petrocelli & Rucker, 2007) and trusts that they are in controller of choice situation (Natarajan & Angur, 1998). Consumers who are confident enough about their choice decision show intense will to pay (Thomas & Menon, 2007), stronger choice obligation (Clarkson et al., 2008), greater obtaining intention (Laroche & Kim, 2003), quickness in purchase (Greenleaf & Lehmann, 1995) and greater gratification (Heitmann et al., 2007). Briefly it can be said that consumers who have confidence in their choice decision is prospective superior consumers (Andrews, 2016). It is essential to inspect the stimuluses connected to sales promotions which are expected to be employed to understand the influence of product information in retail perspective (Andrews, 2016). It is not surprising that some businesses have made consumers' choice confidence as their priority since it (choice confidence) is significant, for example- Cars.com launched the 'Bring out Your Confident You' advertising campaign in 2012 that perceived a big amount of confidence by increasing information on its company's Web site (Andrews, 2013).

## **Income Levels**

Consumers' social status is the position that consumers hold in a society or a group, in other words, classification of a society or a group in terms of their social and economic status. It's a comparative rank in a social hierarchy based on honor and prestige that consumers hold with appeared rights, duties and lifestyle (John & Shaan, 2015). It categorizes people of a society according to their holding of more or less income level and it reflects through their lifestyles. Since social classes are divided according to consumers' social and monetary resources (Kraus et al., 2010), so, it can be measured by pointers of material wealth, such as-individual's educational achievement (Snibbe & Markus, 2005), income (Kraus & Keltner, 2009), occupational prestige (Oakes & Rossi, 2003) etc. Consumers' social class is determined by their economic position and their status is determined by their prestige (Weber & Max, 1921/2015). Thus, consumers' social class actually reflects consumers' social status through their lifestyles as lifestyle depends on their income level. It shapes how consumers perceive and respond to maintain their social status.

The holding social status of consumers is an influential motive that can drive much of consumers' behavior. Bangladesh is a country where social classes are basically divided into three sections on the basis of their income levels and lifestyle, those are- higher income level people, middle income level people and lower income level people.

In Bangladesh, the lower income level people are classified by poverty, homelessness and unemployment. Few of this class people have finished high school. They always lack adequate food and housing, medical care, decent clothing, safety and vocational training. The media often denounce the lower-class as 'the underclass'.

They are also those people who are minimally educated and engage in 'manual labor' where they have little or no prestige. They are usually underpaid and have no opportunity for

career advancement. Their jobs are typically more physical exhausting and, in some cases, quite dangerous. There are two types of lower income level working-class people, they are- skilled and unskilled workers.

The middle-income level people are the ‘Sandwich’ class. The skilled workers have more money than them (middle-income level people) though they (middle-income level people) are above in the ‘social ladder’. Middle income level people have minimal wealth, education and prestige, such as- managers, teachers, highly educated business owners, doctors, lawyers, stockbrokers and CEOs.

Comparatively only 1-3% of the population, the upper-class people hold more than 25% of the nation’s wealth. They make money from investments, business ventures and so forth. Few of them are aristocratic and ‘high society’ families with ‘old money’, they have been rich for generations. The higher income level society is the highest prestigious class of the society. They are exceptionally rich; thus, they have more money than they could possibly spend. Therefore, they have much money for nurturing a variety of interests. They live in exclusive neighborhoods, get together at luxurious social clubs and send their children to the finest schools of the country. They also have access of a great deal of influence and power in both ways nationally as well as globally.

People of different income levels in society do different things, engage in different activities and follow different aptitudes. Class in terms of income levels system is achieved not ascribed. Income level is almost universal phenomenon with which class is associated. A social class is a group of people who is relatively a stable group. It is distinguished from each other by its accustomed modes of behavior.



The social class concept is a bit blurred as it creates a certain way of elucidating economic inequalities and also works as an impelling factor economic inequality (Anthias, 2001). As 'classed', researchers describe values, statements activities and performances without depending on concepts of collectivity, solidary organization, bitterness or certain relational conflict with other social groups- class is defined as pressuring on as individual rather than a collective level (Bottero & Irwin, 2003; Devine et al., 2000). In the procedure of individuating class has a risk that systematic modes of social diversity may lose its importance, as individual reactions, values and behaviors become a crucial part of concern (Anthias, 2013).

Social-class is a stratification system that positions people by their variance access to materials, social and cultural resources which shapes their needs in their way (Moya & Fiske, 2017). A person's income level has a significant impact on his/her lifestyle and his or her ability to receive facilities. While gender plays significant roles in explaining fashion industry in Bangladesh, socioeconomic status is the greatest determinant of an individual's needs for apparel. Social factors that influence needs of apparel depend on economic and social conditions of consumers that influence individual and group differences in apparel choice. Social determinants work as risk factors in individual's living and working conditions which includes the distribution of income, wealth, influence and power. Therefore, these determinants can be used to predict an individual's types of needs for apparel and can also indicate how vulnerable an individual is to make choice for apparel products. It is obvious that individuals of low-income level people have lower level of overall lifestyle than that of higher social class. Apparel industry of Bangladesh have traditionally not paid much attention to social class or SES as a determinant of consumers' apparel needs instead the focus has been on categories, such as – race, gender and

age. Thus, in this research it is very important to concentrate on the income level of consumers to understand the type of individual's need and choices for apparel.

Based on World Bank definition of high income, upper middle income, lower middle income and low income, countries are often defined by their national income per capita levels and within the world regions there are huge differences in terms of gross national income per capita among the different countries (Zubizarreta et al., 2017). Income inequality of a nation influences the needs and wants of the nation. Now a days socioeconomic status and income inequality are acknowledged as an important factor of determining consumers' needs and there is growing interest in uncovering the intermediary psychological pathways through which the socioeconomic context influences consumers' needs.

In 2015, Bangladesh has joined in the group of lower-middle income countries and currently has a per capita GDP of USD1827.00 (Bangladesh GDP, 1960-2019). It has also set up an agenda to take place in the middle-income economy countries group by 2021, which would demand an annual GDP growth rate of 7.5-8.0% for the residual period (Hasan & Mozumder, 2017). This kind of growth is a far from historical rates (approximately 6.3% since 2010) and it will need huge improvements in the physical infrastructure of the country (World Bank, 2016). On the basis of market, economy of Bangladesh is one of the fastest growing economy of the world. Recently, IMF has recognised Bangladesh's economy as the second fastest growing major economy with a rate of 7.1% (Tribune, 2014; Devnath, 2016). As the economy is increasing the income level of the people of this country is also increasing and in Bangladesh, income level is the actual determinant of social-class identification. The average income level of people is 12549.33 BDT/Month from 2013 until 2017 (Trading Economics, 2019).

Bangladesh's economy got improved with the implementation of investment friendly economic policies, budgetary discipline, privatization of public industries and liberalization of trade. Over the years, household income, expenditure and consumption have been growing slowly at a high annual rate (Hossain, 2011). Average household monthly consumption has risen from USD 61 to USD 103.26 which is about 69% in only 30 years (Hossain, 2010a).

### **Chapter Three: Hypotheses Development**

This study wants to examine the relationship between consumer needs and consumer choices for two reasons. The first is the gap in the research described in the literature on customer's type of needs and purchase behavior. For example, Kim, Forsythe & Moon (2002) analyzed the effect of types of needs on customer purchase amount behavior and brand loyal behavior. Researchers conducted a study on psychological factors that influence consumer behavior (Vainikka, 2015) and examined the relation between consumer based corporate reputation (CBR) of fashion retailers and customer- perceived risks and two relation outcomes- trust and commitment (Walsh et al., 2017) but none of the existing research has evaluated the relationship among type of consumer needs (functional, social and experiential needs) and type of consumer choices (Choice confidence, choice difficulty and choice freedom). Second, this matter is important to retailers because it is exactly the level of effect that affects target consumers' purchase decisions and helps to sustain the apparel industry in the promotional cycles. This study validates a measure for assessing choice confidence, choice difficulty and choice freedom that is affected directly by consumers' types of needs.

Though significant research has acknowledged several market sections, researchers have frequently failed to narrate apparel market sections intended to report precise consumer needs sections, besides, previous dissections have focused almost completely on US consumers; hence, these dissections may have imperfect applicability to global markets. Therefore, global clothing product marketers, especially- Asian marketers may apply their promotion powers with the information regarding consumer needs and choices for apparel products in Bangladesh market. Based on literature review, this study proposes the

following hypotheses for Bangladesh apparel market to inspect the relationships of consumer needs and consumer choices- purchase behavior:

### **Relationship between Functional Needs and Choice Freedom**

While buying clothes consumers preference criteria have long been acknowledged as a compulsory issue to inspect for many consumer behavioral studies (Mannes, 2012; Robinson & Doss, 2011). Among US consumers it was found that comfort, aesthetic, personal choice, current fashion trends, cultural influences, age gender, body shape lifestyle and personal fit preferences were essential criteria to choose cloths (Pisut & Jo Connell, 2007). A study on young Australian exposed that fabric quality, simple designs, trendy styles, lower prices and matching accessories are important features to keep in mind while buying apparel products (Jegethesan et al., 2012). In a study on young Vietnamese consumers, found that fit, comfort, latest fashion, renowned and prestigious brand, quality fabrics and materials are the most influential attributes to buy apparels (Lee & Nguyen, 2017). Chinese consumers prefer savings, sustainable materials and need for further investment (Wei & Jung, 2017). In UK consumers' cloths determining factors are fit, size, price quality, colour, durability, originality, fabric, comfort and print type (Knight, 2012). In a comparative study on US and Korean consumers, it was found that monetary value, more cloths functionality, right fabric, appropriate for lifestyle are important for US consumers Ko et al., 2009). On the other hand, brand image, compatible with needs, advantages, social risk free, easy to explain the benefit of the apparel to other are more important for Korean consumers (Ko et al., 2009). Consumers' buying decision may get influenced by not only physical apparel attributes- like- style, fabric, construction, color and general appearances

but also by performance attributes- like- care, fit, durability and comfort. From all these studies on fashion attributes, it is noticeable that functional attributes, like- primary function and comfortability, of apparel are very important to apparel consumers. Functional apparel is a module of dress which establishes a warm environment by providing visible and non-verbal means of message (Thompson & Anyakoha, 2012). Consumers' functional needs are about if the product is fulfilling the basic necessities and if that (product) is comfortable for them (consumers) (Kim et al., 2002) and marketers are very anxious about consumers' perception of product features (Du Plessis & Rousseau, 2007). Consumers' functional needs can be the determinants for which consumers may prefer choice freedom behavior as more available options of a given product can lower the consumer welfare (Sanchis et al., 2014) but it can higher the consumer welfare as well, in terms of the relation between the size of the choice range and choice time, since, consumers spend more time in choice making when they have more available option, more information or both (Arunachalam et al., 2009; Botti & Iyengar, 2006; Schwartz, 2004; Iyengar & Lepper, 2000). Therefore, it's very important to know how consumers behave or how they make choice when they have several options for fulfilling their functional needs while buying cloths and it is essential to know- do they give priority to comfortability and functionality- like- fit, size, materials, print types, durability of the cloths or they consider more about fashion, trend, personal choice, monetary value etc. Bangladesh is a country with wide seasonal variations in rainfall, high temperatures and humidity, so, lightweight cotton clothing is preferred by consumers throughout the year, for dry winter, consumers prefer sweater and warmer clothing. For distinct season's consumers buy distinct cloths and Bangladesh has a lot of branded or non-branded, cheap or expensive, imported or local functional clothing options. Thus, they have

more choice freedom and flexibility which may influence their buying decision enormously. At this scenario, it is supposed that consumers who care about functional features of the clothes do not desire to have choice freedom while buying clothes to select the best one. Therefore, this study proposes the following hypothesis to examine the relationship between functional need and choice of freedom:

**H1(a). Functional needs are negatively associated with Consumers' choice freedom behavior in apparel industry of Bangladesh.**

### **Moderating Impact of Income Level on the Relationship between Functional Needs and Choice Freedom**

Since in terms of buying apparel products social classes are intensely associated with consumers' types of needs and their buying behavior, this study is going to examine the influence of income level in consumers buying behavior for apparel products as well.

Bangladesh is an agricultural country where 90% of the population live in the rural arena and is associated with different domains of agricultural production which contributes over 55% of the gross national product (Statistical Digest of Bangladesh, 1972). Most of the rural people of Bangladesh are landless farm laborers or owners of trivial or very trivial pieces of property for whom many forms of sharecropping continue to this day to hold the basic form of land contract (Gankovsky, 1974). The number of working-class people in Bangladesh is about 600,000 of which plantation workers are about 100,000, transport workers are about 100,000 and the largest group of the working-class people are the textile workers (Statistical Digest of Bangladesh, 1972). A crucial role in the political life of Bangladesh is played by the intelligentsia, who are about 300,000 and a large part (about 70%) of them work in state

institutions and private farms, as well as teach in the elementary schools, receiving miserly wages (Gankovsky, 1974). Other than them craft workers, laborers in factories, restaurant workers, nursing home staff, repair shops and garages workers and delivery services workers are also considered as working-class people. These people live in comparatively stable neighbourhoods, urban or rural. Many of them do not even have any work, they are homeless or nearly homeless and some shift from place to place and keep looking for any means to sustain themselves financially. Some of them earn brief period of financial stability and some try hard to get involved with honest work while some of them turns to crime, alcohol and drugs.

The contextual lower income level people are deprived of standard life. They grow up in lower-class environment and have fewer resources available to them and consequently they have stronger beliefs about the degree to which they can figure their own social outcomes (Kraus et al., 2012). There is a good empirical support for this linkage, that- due to this reason they are more concerned about functional need rather than social or experiential needs while buying apparel products. Since they have low income-level and they live their lives on day to day basis, so it is very important for to spend their money in a way which will give them long-term benefit.

By looking on the apparel buying trends of lower income level people, it is noticeable that because of low income level and low life- standards, they are more concerned about functional needs of clothes. Whenever they buy clothes they are more concerned about the functions of the clothes rather than the fashion or trend as they struggle a lot with their lives, so they are very conscious when they spend money on apparel products. And when there are a lot of options available which means even if they (low income level people) have choice freedom and flexibility, they cannot buy anything what they want due to their low-



income level. Therefore, this study proposes the following hypothesis to examine the relationship among lower-income level, functional needs and choice freedom:

**H1(b). As income level decreases, the negative relationship between functional needs and choice freedom increases in apparel industry of Bangladesh.**

### **Relationship between Social Needs and Choice Difficulty**

Though the importance of apparel needs differs from country to country (Jin & Bennur, 2015), there is an absence of research in this field on developing countries whereas developed countries have been conducted a lot of studies on this. Consumers' social needs are involved with their social status and brand qualities (Kim et al., 2002). A study on European consumers stated that consumers are not only concerned for style, fabric, quality, price and trend but also concerned for store environment and social acceptance of the cloths (Wang, 2010). Another study on Chinese and Taiwanese consumers stated that consumers not only care for fit and comfort but also care for brand name and references from friends while decide to buy a cloth. Indian consumers are more concerned about value, credibility of the brand and reference by friends for buying apparel products (Prasad, 2012). Fashion can represent a symbolic identity through its sign-value system, therefore, it is not only characterized by the use and exchange value only but also by sign-value that represents prestige, power, luxury etc. (Mostafa, 2019). Apparel consumption can also be represented as the way to negotiate social-status or professional image (Al-Mutawa, 2016). So, consumers buy apparel products not only because of functional needs but also because of social needs as they not only care about what the clothes can do for them but also do what the clothes say about them (Lang, 2006). In a study it was stated that “clothing draws the

body so that it can be culturally seen” (Silverman, 1986) so it can be claimed that apparel consumption is simply the ‘systematic act of the manipulation of society’ (Morillo & Pablos, 2016). Consumers like diversity and often prefer to make choices from vast options but when there are a lot of options, those make the choice decision difficult which is known as choice difficulty (Willemsen et al., 2016). Bangladesh is a country where people care about society a lot; social acceptance is the first priority to many consumers while buying products, like- 90% of the population of Bangladesh is Muslim. Muslim women maintain their identity and their obedience to spiritual dress code, such as- hijab/head scarf (Galadari, 2012). Here is the difficulty - a woman has a lot of options for buying attractive clothes, as mentioned before that Bangladesh has a lot of branded or non-branded, cheap or expensive, imported or local, designer or designer clothe options which are very stylish and elegant. But she cannot buy anything what she likes due to the threat of social acceptance. Such as- she likes a dress which is sleeveless, but she cannot buy that as being Muslim will not allow her to buy that dress; her society may not accept that as there are other clothing options available which are more suitable for her society or community. Another determinant of social needs is social-status which basically represents the social-class of the consumers. In such case, people do not care much about religion or culture or value rather they care much about brand image, price, friends’ references and buy such products which will represent their social-status perfectly. Consequently, consumers’ social needs are associated with consumers’ choice difficulty since there are several brands available in the market (Gordon & Bruner, 2009) and it becomes difficult for them to choose the suitable brand to fulfill their social needs. Therefore, this study proposes the following hypothesis to examine the relationship between social needs and choice of difficulty:

**H2(a). Social needs are positively associated with consumers' choice difficulty behavior in apparel industry of Bangladesh.**

**Moderating Impact of Income Level on the Relationship between Social Needs and Choice Difficulty**

In Bangladesh, people who are associated with logical and technical area, such as-engineers, lawyers, university faculty, manager and directors of public and private organizations are considered as middle-income level people. They have good incomes and high social prestige but not nearly as much as the rich and they are well educated. So, it is reflecting that their income level is low than the higher-class people. Other than them people who are associated with clerical-administrative work, provide support for professionals, engage in data collection, record keeping, bank tellers, sales, blue-collar workers in skilled trades are also considered as middle-income level people. Defining middle-income level people is more than just income, it is about lifestyles, resources etc.

Recently in Bangladesh, there has been a remarkable rise of the middle-income level people because of huge economic prosperity. While it clearly has economic significances, it has social one as well. With the improved country's situations, the expectations of middle-income level people are growing and evolving. People of this group are no longer satisfied with simple outmoded lifestyle they are increasingly concerned with their needs while careful about their social culture and prestige, but they recognize their potential to bring about social changes. They enjoy high moral and spirit, big expectations and rising sense of a bright future. They follow the religion at their level best and care a lot about society, like-what people will think about their attire, qualifications, behavior etc.

As, In Bangladesh, middle-income level people are more concerned about their prestige and honor in the society so even if they have a lot of options and increased income level, they cannot buy anything that they want which makes the situation of choice difficulty for them. Thus, this study proposes the following hypothesis:

**H2(b). As the income level decreases, the positive relationship between social needs and choice difficulty decreases in apparel industry of Bangladesh.**

### **Relationship between Experiential Needs and Choice Confidence**

It is said that, the notion of ‘need’ for consumers has been changed over a period of time. Earlier consumers used to search needs to be fulfilled in products or services now consumers seek needs in experiences which is named as ‘experiential needs’ (Frow & Payne, 2007; Woodruffe-Burton & Wakenshaw, 2011; Lang & Hooker, 2013). In fashion industry experiential needs are associated with consumers’ knowledge about fashion trends, having aim to be the first one to try a new fashion, intention to be a fashion leader and purchasing latest fashion (Kim et al., 2002). In a comprehensive research on young consumers stated that style, appearances, enjoyment, to be in fashion work as vital factor of buying clothes (Dutton, 2006). It has been investigated that apparel consumers make buying decision either on the basis of experiential needs or hedonistic attributes, such as- trendy, latest style; or on the basis of functional needs, such as- durability, comfort and quality (Parker & Wang, 2016). In a study on Australian consumers it was found that appropriateness, style, to be in fashion etc. are the preferable attribute to buy apparel products. Fashion is basically connected with newness (Evans, 1989). Consumers who aim to be the first one to try a new fashion often compare themselves with fashion leaders as self-concept has been discovered

with fashion leader and followers (Goldsmith et al., 1996) and this adapting attitude is often considered as a unique manner to express their 'self' to others (Midgley & Wills, 1979). Since consumers' choice confidence reflects the extent to which they perceive their buying decision is correct (Heitmann, 2007; Petrocelli, 2007) therefore it is rational to link it up with consumers' experiential needs for apparel as to fulfill apparel experiential needs consumers show their coolness and confidence on their choice. Consumers' experiential needs are related to consumer' choice confidence because it (choice confidence) not only helps consumers to make best preferences but also fulfills consumers' needs in the best way (Bearden & Netemeyer, 1999). Though Bangladesh is a developing country, in fashion industry it has shown its astonishing growth and so apparel consumers of Bangladesh are very demanding and confident enough to carry new trends or fashion. A research has found that uniqueness, match with personality, creative design and celebrity endorsement are the dominant factors for Bangladeshi apparel consumers (Ahmed & Ahmed, 2013). Therefore, this study proposes the following hypothesis to examine the relationship between experiential needs and choice confidence:

**H3(a). Experiential needs are positively associated with consumers' choice confidence behavior in apparel industry of Bangladesh.**

### **Moderating Impact of Income Level on the Relationship between Experiential Needs and Choice Confidence**

Demonstration of wealth through dress has become usual now a days and a person's class affiliation can be assessed with relative luxury, hence, apparel product is recognised as a significant and powerful social dissimilarity (Medvedev, 2010). In Bangladesh, people who are associated with institutional leadership, head of multinational corporations, foundation and

universities are considered as upper or high-income level people. Other than them owners of lands, stocks and bonds and other assets- wealth derived from what they own. More than half of high-income level people is inherited. Treasure which is newly attained has vast amount of money but not habitually accepted into 'old money' circles. Since, they (high income-level people) have a lot of money and they lead exclusive lifestyle, so this study is predicting that high-income level people prefer experiential needs as they want everything exclusive and unique. Early sociologist paid attention on fashion as a higher-class sensation (Crane, 2012) which claims that higher-income level people have experiential needs for apparel products.

It is rarely seen that high-income level people being pushed around. They are cool and calm, and they manage to look a person in the eye and speak their mind. They spend their money smartly, not just to be gaudy or for reaction, but they want something unique. Experiential needs fulfill that features of the need as it helps to be a fashion leader, be the first one to wear something new and makes fashion trends. Since, to be fulfilled experiential needs can be expensive, so, this study is proposing the following hypothesis:

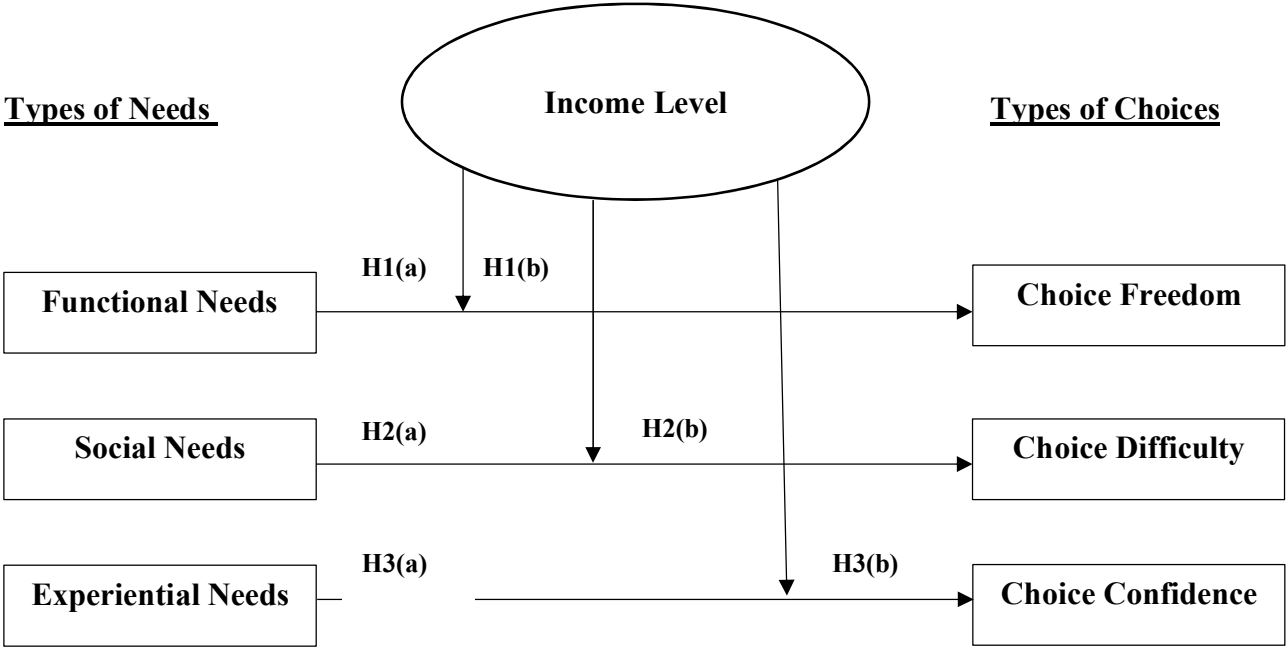
**H3(b). As income level increases, the positive relationship between experiential needs and choice confidence increases in apparel industry of Bangladesh.**

### **Research Model**

This study has proposed a research model on the basis of past literature reviews. Since consumers choose products or services according to their needs therefore it is very essential to learn about the matter that- how consumers' types of needs influence consumers choices and thereby consumers' behavior and what are the moderators that affect their behaviors. The

proposed research model is given in the following (Figure 1). A product's functions or forms may create an effective response as products interconnect to the consumers through those (Lee et al., 2018). Functional needs are associated with consumers' choice freedom behavior because there are a lot of options available with different price range and consumers can choose apparel products according to their functional needs and it cannot be associated with choice difficulty because they have their functional needs clearly in their mind, so it does not make any difficulty for them to make buying decision even if a lot of options are available. On the other hand, consumers' functional needs cannot go with consumers' choice confidence because they buy clothes according to their functional needs even if they are not confident enough with that product, so functional needs cannot go with choice confidence as well. According to Crane clothing is one of the most visible forms of consumption that plays a chief role in the social construction of identity (Crane, 2012) and from which consumers' social needs arise. Social needs are associated with consumers' choice difficulty because there are a lot of options available but consumers who have social needs they have some social criteria in their mind, like-brand, social status, prestige, value etc. so when they buy apparel products they face difficulty to make buying decision so social needs cannot be associated with consumer choice freedom. On the other hand, it cannot be associated with choice confidence as well because consumers who prefer social needs they are not always confident enough about their choice since sometimes they make choice even if they cannot fulfill their satisfaction level. According to Fu & Kim (2019), individuals' differences in experiential need for variety and fashion interest and ecological and social consciousness can impact consumers' information processing and decision making in the context of fashion (Fu & Kim, 2019). Experiential needs are associated with consumers' choice confidence because consumers prefer experiential needs when they want something different and

exclusive and they feel confident enough with their choice. They do not care about people's criticisms. Since experiential needs are about something different, exclusive and expensive those cannot be associated with choice freedom and consumers do not feel shy or uncomfortable to make buying decision so experiential needs cannot be associated with consumers' choice difficulty as well.



**Figure 1: Research Model**

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## Chapter Four: Methodology

### Questionnaire Development

The 22 question items were divided into two sections. Section 1 had 4 demographics related questions. Section two asks participants 18 items that measure the dependent variables (functional need, social need, and experiential need) and independent variables (choice freedom, choice difficulty, and choice confidence).

#### *Demographics (Section 1)*

- Age : Will help the researcher to learn if “Age” has an effect on functional need, social need, or experiential need.
- Education level : Consumers’ education level may influence their needs.
- Occupation : Consumers’ needs may vary according to their occupations.
- Income Level : High-income level and low-income level may play the role of moderator while consumers fulfill their needs.

#### *Scaling of Income Level*

The variable, Income level, was collapsed into two categories by combining groups. Grouping or splitting variable is beneficial for sorting data by group (Grouping Variables, 2021). It makes easy to compare frequency distributions or descriptive statistics with respect to the categories of some variables and helps to separate tables of results for each group (SPSS TUTORIALS: Grouping Data, 2021). Respondents reporting less than 250000 and 250000-400000 were labelled as ‘Low Income Level’ and coded by assigning value 1, whereas respondents reporting 400001-600000 and 600001 or more were labelled as “High

Income Level” and coded by assigning value 2. Since, there is no fixed income level is given or found from the previous researches on Bangladesh, so the income level ranges of this study were set on according to the calculation of income tax to be paid of National Board of Revenue (NBR), Bangladesh (NBR, 2020).

### ***Independent Variables - Functional Needs, Social Needs and Experiential Needs***

#### ***(Section 2)***

The question items for functional need, social need, and experiential need are adopted from a previous study named “Cross-Cultural Consumer Values, Needs and Purchase Behavior” by Kim et al., (2002). Functional need has 2 measurement items; social need has 2 measurement items; and experiential need has 4 measurement items; ( $\alpha=0.05$ ), testing the extent to which consumers perceive their needs to be salient. The measurement items are as follows;

#### ***Functional need***

1. I wear clothes that are primarily functional.
2. I believe comfort in clothing is more important than fashion.

#### ***Social Need***

1. Wearing well- known brand clothing provides prestige.
2. Wearing designer clothes gives one social status.

### ***Experiential Need***

1. I am aware of fashion trends and want to be one of the first to try them.
2. I am the first to try a new fashion.
3. It is important for me to be a fashion leader.
4. I always buy at least one outfit of the latest fashion.

These items measure consumer's need to be identified for clothes on a singular linear continuum through 5-point Likert-scale (1-Strongly disagree to 5-Strongly agree).

### ***Dependent Variables – Choice Freedom, Choice Difficulty and Choice Confidence***

Freedom has 4 measurement items and Choice difficulty has 3 measurement items; these were selected from Gordon & Bruner's Marketing Scales Handbook: A Compilation of Multi-Item Measures for Consumer Behavior & Advertising Research (2009). Choice confidence has 2 measurement items and these were selected from Bearden & Netemeyer's Handbook of Marketing Scales: Multi-item measures for Marketing and Consumer Behavior Research (1999). The measurement items are as follows;

### ***Choice Freedom***

1. I believe I had some choice about selecting this particular clothes.
2. I selected this particular clothes because I wanted to.
3. I selected this particular clothes because I had no choice. (R)
4. I selected this particular clothes because I had to. (R)

### ***Choice Difficulty***

1. I thought it would be easy to justify a purchase decision, in case someone challenges it.
2. I was able to see at first sight that some products were superior.
3. In order to decide for one product, it was not necessary to make any difficult trade-offs.

### ***Choice Confidence***

1. It was impossible to be certain which product fits my preferences best.
2. I felt confident when identifying one product that best matches my preferences.
3. I was convinced to find a product that best fulfils my needs.

These items measure consumer's choice behavior to be identified for product on a singular linear continuum through 5-point Likert-scale (1-Strongly disagree to 5-Strongly agree). Item number 4 and 5 of Choice Freedom (items 15 &16 in survey package) are reverse coded.

### **Research Design**

First phase of the study tested the three main hypotheses proposed earlier. The objective of these hypotheses was to investigate the relationships between consumers' types of needs (Functional, Social & Experiential) and consumers' choice behaviours (Choice Freedom, Choice Difficulty & Choice Confidence) accordingly. Since the data set was not normally distributed, ordinal regression was applied for statistical analysis. The ordinal regression has followed two routes. One of the main differences between route-two result and route-one result is the  $\text{Exp}(\beta)$  column and Confidence Interval (OBUS, 2021).

For the second phase, 3 extended hypotheses proposed earlier were tested. Objective was to investigate the effect of income level (High & Low) as the moderator for consumers' types of needs and choices which were discussed letter in chapter five.

## **Justification of Approach**

Researchers refer to Ordinal Regression when a variable denotes as an ordinal variable and its categories have a natural order (Stevens, 1946). Likert-scale may place respondents in one of a number of ranked categories, such as, "strongly disagree," "disagree," "neutral," "agree," or "strongly agree" with a statement (Winship & Mare, 1984). In this process, continuous variable denoting respondents' disagrees of agreement is plotted into categories that are ordered but are unglued by unknown distances (Winship & Mare, 1984).

Ordinal regression is a common approach for survey questionnaires and this approach is applied once the data is collected and is categorical, afterward, data is compared to summarize about the whole surveyed population with regard to the specific variables (Goff & Stanley, 2021). The most advantageous part of this approach is simplicity of data collection and categorization. (Goff & Stanley, 2021). It is a newly discovered statistical method to analyze ranked outcomes; in the past, ranked scales used to be analyzed by assigning arbitrary numerical scores to the rank, whereas now, ordinal regression models make full use of ranked data (Scott et al., 1997).

The patterns that create advantages of the ordinal regression also create certain disadvantages; sometime the respondents' responses are so narrow in relation to the question that they generate or expand bias that is not considered into the survey (Goff & Stanley, 2021). For example- on the question about satisfaction level with the government, individuals might be satisfied with his/her job performance but unsatisfied about a recent scandal. The survey question can lead respondents to state their dissatisfaction about the scandal, in spite of satisfaction with his/her job performance - but the statistical output will not be changed (Goff

& Stanley, 2021). For this study, there is no such threat so there is no risk of using ordinal regression.

The chief reason of doing ordinal regression analysis for this study is that the dependent variables are categorical and ordered. Ordinal regression method takes account of this order and produce the effect of each independent variable (Evangeline, 2019). Multinomial logistic regression could be used for this study but MLR (Multinomial logistic regression) does not reserve ranking information in the dependent variable when produce the effect of each independent variable (Evangeline, 2019).

### **Operationalization**

To develop the sample data of consumers' behavior through choice making in terms of needs, the researcher collected data from total of 155 respondents from Bangladesh. The data was collected from 155 respondents through snowball approach where respondents recruit other respondents for a test or a study (Horse, 2016). And the approach helps to get maximise reach (Patterson et al., 2014) and also helped to cover all income level people easily. Due to corona pandemic restrictions, snowball approach was the most appropriate approach to collect data for this research. In this approach, questionnaire was sent to 25 people (family & friends) initially through email and was asked to forward the questionnaire link to more 3 people. The primarily selected respondents were selected in a way where 5 respondents were form high- income level area, 10 from mid-income level area and the rest are from low- income level area. By this approach it's been easy to collect large amount of data in this pandemic as well as it helped to cover all income level people. The questionnaire contained five-point Likert scale for every question except demographic questions. The questionnaire was administrated via online

electronic form through SurveyMonkey. Informed consent from the respondents was obtained prior to survey starting. This informed consent letter presented information about the study and addressed data confidentiality, privacy, instructions of participating and other rights of the participants. Last two pages were actual questionnaire. Participants were allowed to retain the informed consent letter page to learn about the study and contact researcher to know about the findings, if they were interested. It was mentioned that participation in the study is completely voluntary and participants were not needed to mention their name or any other mean through which they can be identified. Participants were able to participate in the survey only by accepting the terms and conditions of the informed consent letter, as suggested by the Research Ethics Board of University of Northern British Columbia and outlined in the informed consent letter. The survey didn't take time longer than 10 minutes to finish. Data was coded into Microsoft Excel 2016 for further statistical analysis. Item 15 and 16 were reverse coded.

## Chapter Five: Results and Discussion

After collecting the data, the researcher ran some initial analysis. IBM SPSS v26 was used to perform data analyses. The data was cleaned and checked for linearity and normality to determine if the data has been collected from a normally distributed population or not. In this chapter, results obtained from the statistical analysis are discussed.

Descriptive statistic table represents the summery of continuous data. The descriptive statistics of the collected data are given in Table 1.

**Table 1: Descriptive Statistics of Data Collected**

Variable		Count	Percentage
<b>Age</b>	18 to 25 years	108	69.7
	26 o 40 years	40	25.8
	41 o 60 years	6	3.9
	More than 60 years	1	.6
<b>Education</b>	Primary	1	.6
	Secondary	35	22.6
	Graduate	86	55.5
	Post Graduate	33	21.3
<b>Occupation</b>	Student	101	65.2
	Jobless	10	6.5
	Service holder	33	21.3
	Businessman\woman	11	7.1
<b>Income Level</b>	Less than 250000	97	62.6
	250001 – 400000	31	20.0
	400001- 600000	12	7.7
	600001 or more	15	9.7



All the items in their subsequent scales were found to be internally consistent, except following;

Item 13: I believe I had some choice about selecting functional cloth.

Item 13 was in Choice Freedom. This item indicating corrected item-total correlation less than .2 meaning this item cannot be correlated well with the scale overall (Field, 2009).

Item 13 reported an item-total correlation of 0.059 and removing this item resulted in better alpha for the overall scale. In addition, the scale of Functional Need, Social Need, Experiential Need, Choice Freedom, Choice Difficulty, and Choice Confidence were also found internally consistent with Cronbach’s Alpha 0.425, 0.550, 0.838, 0.378, 0.696, and 0.568 respectively. Table 2 represents the means and standard deviations for all the variables included in study.

**Table 2: Means – Standard Deviations of Data Collected**

	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>
<b>Functional Need</b>	155	3.7839	0.78546
<b>Social Need</b>	155	3.2065	0.95650
<b>Experiential Need</b>	155	2.9790	0.93409
<b>Choice Freedom</b>	155	3.1763	0.65829
<b>Choice Difficulty</b>	155	3.3462	0.72063
<b>Choice Confidence</b>	155	3.6688	0.66068
<b>Valid N (listwise)</b>	155		

As shown by Table 2, Functional Need, Social Need, Choice Freedom, Choice Difficulty, and Choice Confidence have a mean of 3.78, 3.20, 3.17, 3.34, and 3.66 respectively. However, Experiential Need reported fairly low mean score of 2.97.

## Sample Size and Power

The researcher has tested whether the sample size is providing a satisfactory statistical power to perceive a statistical effect under the assumption that the null hypothesis is rejected. For that reason, power analysis was used as it helps to determine the required sample size to identify an effect under a given level of statistical power. A large sample size may not be compulsory, whereas inadequate data may fail to deliver enough power (Irfan, 2019). Collecting a large amount of data is a costly and time-consuming process. Hence, while using a small amount of data in a study, it is important to know if the study has adequate statistical power and to resolve the question a power analysis can be conducted. A power analysis can be run on two bases- priori basis or post-hoc basis. A priori basis power analysis is conducted before the data collection to determine the adequate sample size and a post- hoc basis power analysis is conducted after the data collection to detect if statistical power was attained. Since the data collection process for this study required the researcher to obtain participants' consents prior to the collecting data through survey questionnaire and the data was collected through snowball approach therefore it was unknown beforehand how many participants will actually participate in the survey and how long would it take. Thus, instead of conducting priori base power analysis it was decided to conduct a post-hoc base power analysis after the data is collected.

To manually determining a power analysis there are four relevant statistical parameters: power ( $1-\beta$ ), the criterion for statistical significance ( $\alpha$ ), sample size (N), and effect size (Cohen, 1998). According to Cohen (1998), these parameters are intensely related to each other that if any three of them are fixed, the fourth can be automatically determined. G\* power package software was used to conduct the power analysis of this study, where used an alpha of 0.05,

setting  $\alpha=0.05$  the effect size ( $f=0.57$ ) for Functional Need, ( $f=0.95$ ) for Social Need, and ( $f=0.72$ ) for Experiential Need, and the sample size ( $N=155$ ). The values of the effect size were obtained from ordinal regression route-two results. Observed power of 0.99, 1.00, and 1.00 were obtained for Functional Need, Social Need, and Experiential Need respectively. Consequently, a sample size of 155 provided satisfactory power to study the hypotheses developed for this study.

**Normality Test:**

**Table 3: Normality Test of the Collected Data**

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
<b>Functional Need</b>	0.189	155	0.000	0.915	155	0.000
<b>Social Need</b>	0.137	155	0.000	0.955	155	0.000
<b>Experiential Need</b>	0.109	155	0.000	0.977	155	0.011
<b>Choice Freedom</b>	0.148	155	0.000	0.953	155	0.000
<b>Choice Difficulty</b>	0.128	155	0.000	0.955	155	0.000
<b>Choice Confidence</b>	0.150	155	0.000	0.952	155	0.000

After combining the items for every variable, the researcher run the Normality test of the collected data. As shown by able 3, Functional Need, Social Need, Experiential Need, Choice Freedom, Choice Difficulty, and Choice Confidence are significant ( $p < 0.05$ ) that means the data is Not Normally Distributed.

**Table 4: Normality Test of the Collected Data after Log Transformation**

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
<b>Log Functional Need</b>	0.230	155	0.000	0.790	155	0.000
<b>Log Social Need</b>	0.210	155	0.000	0.877	155	0.000
<b>Log Experiential Need</b>	0.172	155	0.000	0.907	155	0.000
<b>Log Choice Freedom</b>	0.151	155	0.000	0.885	155	0.000
<b>Log Choice Difficulty</b>	0.186	155	0.000	0.852	155	0.000
<b>Log Choice Confidence</b>	0.161	155	0.000	0.855	155	0.000

After transforming all the variables on logarithmic scale, the researcher ran the Normality test of the collected data again. As shown by table 4, Functional Need, Social Need, Experiential Need, Choice Freedom, Choice Difficulty, and Choice Confidence are significant ( $p < 0.05$ ). Hence, the data is Not Normally Distributed. Since the collected data is Not Normally Distributed, the researcher run Ordinal Regression for further analysis.

#### **Hypothesis 1(a) Route-one Result:**

**Table 5: Statistical Relationship between Functional Need and Choice Freedom**

Correlation Coefficient for Functional Need and Choice Freedom	0.187
Model Significance Level	0.020
Pearson's Goodness-of-Fit	0.002
Deviance's Goodness-of-Fit	0.348

Significance Level of Parallel Line Tests	0.540
Significance Level of Choice Freedom (P)	0.011
Estimate of Choice Freedom	0.565
Exp (B)	1.759

The correlation coefficient for Functional Need and Choice Freedom is 0.187. p-value for this correlation coefficient is significant ( $p < 0.05$ ). Therefore, the relationship between Functional Need and Choice Freedom is statistically significant. The model fitting table tells how well the model fits the data. The model is significant ( $p < 0.05$ ) that means the model fits the data very well. This goodness of fit contains Pearson and Deviance Chi-Square test which are useful to describe if the model is good fit for data. Non-significant test results are indicators of that the model fits data well. In this case, though the Pearson Chi-Square test is less than 0.05, the Deviance Chi-Square test is greater than 0.05 which means the model fits the data well. Test of Parallel line tests the assumptions of proportional odds. The Parallel line test is also significant ( $p > 0.05$ ) which means the data is not validate to test assumptions of proportional odds. The independent variable, Choice Freedom, is statically significant ( $p < 0.05$ ). Choice Freedom has a significant positive predictor of selecting Functional Clothes. For every one-unit increase in Choice Freedom, there is a predicted increase of a 0.565 in the log odds of being at a higher level on selecting Functional Clothes.

### **Hypothesis 1(a) Route-two Result:**

Researcher tested for route-two result as well to get the details. Odds ratio for Choice Freedom: the odds ratio indicates that the odds of being in a higher level on selecting Functional Clothes increases by a factor of 1.759 for every one-unit increase on Choice Freedom.

Results of table 5 revealed that Functional Needs are positively associated with consumers' choice freedom behavior in apparel industry of Bangladesh. This finding does not support the proposed hypothesis. The finding is dissimilar to the statement that more alternatives for a certain product are not advantageous for consumers (Sanchis et al., 2014) whereas, it is similar to the statement that more alternatives for a certain product make consumers spend more time in choice making which is actually advantageous for consumers to meet their exact need (Arunachalam et al., 2009; Botti & Iyengar, 2006; Schwartz, 2004; Iyengar & Lepper, 2000).

### **Hypothesis 1(b) Result:**

**Table 6: Moderating Effect of Income level on the Relationship between Functional Need and Choice Freedom**

Model Significance Level	0.018
Pearson's Goodness-of-Fit	0.139
Deviance's Goodness-of-Fit	0.970
Significance Level of Choice Freedom	0.012
Estimate of Choice Freedom	0.556
Estimate of Low-Income Level	-0.634
Significance Level of Low-Income level (P)	0.027

The model is significant ( $p < 0.05$ ), therefore, the model fits the data very well. In this test, the Pearson Chi-Square test and the Deviance Chi-Square test are also significant ( $p > 0.05$ ) which means the model fits the data very well. The independent variable, Choice Freedom, is statically significant ( $p < 0.05$ ). Choice Freedom has a significant positive predictor of selecting Functional Clothes. For every one-unit increase in Choice Freedom, there is a predicted increase of a 0.556 in the log odds of being at a higher level on selecting Functional Clothes. The significance level of low-income level is also significant ( $p < 0.05$ ). Low-income level has a negative predictor of selecting Functional Clothes. For every one-unit increase in low income level, there is a predicted decrease of a 0.634 in the log odds of being at a higher level on selecting Functional Clothes.

Taking a quick glance at table 6 revealed that- as income level decreases, the positive relationship between functional needs and choice freedom also decreases in apparel industry of Bangladesh which is another essential information to the fashion houses. This finding does not support the proposed hypothesis. The finding is parallel to the belief that low-income- leveled people can figure out their own needs according to their capability (Kraus et al., 2012).

**Hypothesis 2(a) Route-one Result:**

**Table 7: Statistical Relationship between Social Need and Choice Difficulty**

Correlation Coefficient for Social Need and Choice Difficulty	0.346
Model Significance Level	0.018

Pearson's Goodness-of-Fit	0.139
Deviance's Goodness-of-Fit	0.970
Significance Level of Parallel Line Tests	0.926
Significance Level of Choice Difficulty (P)	0.000
Estimate of Choice Difficulty	0.946
Exp (B)	2.576

The correlation coefficient for Social Need and Choice Difficulty is 0.346. p-value for this correlation coefficient is significant ( $p < 0.05$ ), therefore, the relationship between Social Need and Choice Difficulty is statistically significant. The model is also significant ( $p < 0.05$ ), therefore, the model fits the data very well. In this test, the Pearson Chi-Square test and the Deviance Chi-Square significant ( $p > 0.05$ ) which means the model fits the data very well. The significance level of Parallel line test is also significant ( $p > 0.05$ ) which means the data is not validate to test assumptions of proportional odds. The independent variable, Choice Difficulty, is statically significant ( $p < 0.05$ ). Choice Difficulty has a significant positive predictor of selecting Social Clothes. For every one-unit increase in Choice Difficulty, there is a predicted increase of a 0.946 in the log odds of being at a higher level on selecting Social Clothes.

**Hypothesis 2(a) Route-two Result:**

Researcher tested for route-two result also to get the details. Odds ratio for Choice Difficulty: the odds ratio indicates that the odds of being in a higher level on selecting Social Clothes increases by a factor of 2.576 for every one-unit increase on Choice Difficulty. By taking a look at table 7, it can be discovered that social needs are positively associated with



consumers' choice difficulty behavior in apparel industry of Bangladesh which supports the proposed hypothesis. The finding supports the statement that social needs are associated with choice difficulty while many options are available in the market (Gordon & Bruner, 2009).

**Hypothesis 2(b) Result:**

**Table 8: Moderating Effect of Income level on the Relationship between Social Need and Choice Difficulty**

Model Significance Level	0.000
Pearson's Goodness-of-Fit	0.081
Deviance's Goodness-of-Fit	1.000
Significance Level of Choice Difficulty	0.000
Estimate of Choice Difficulty	0.963
Estimate of Low-Income Level	-1.318
Significance Level of Low-Income Level (P)	0.001

The model is significant ( $p < 0.05$ ), and the model fits the data very well. In this test, the Pearson Chi-Square test and the Deviance Chi-Square test are also significant ( $p > 0.05$ ) which means the model fits the data very well.

The independent variable, Choice Difficulty, is statically significant ( $p < 0.05$ ). Choice Difficulty has a significant positive predictor of selecting Social Clothes. For every one-unit increase in Choice Difficulty, there is a predicted increase of a 0.963 in the log odds of being at a higher level on selecting Social Clothes. The significance level of low-income level is also significant

( $p < 0.05$ ). Low-income level has a negative predictor of selecting social Clothes. For every one-unit increase in low income level, there is a predicted decrease of a 1.318 in the log odds of being at a higher level on selecting Social Clothes. Table 8 shows that- as the income level decreases, the positive relationship between social needs and choice difficulty also decreases in apparel industry of Bangladesh which supports the proposed hypothesis.

**Hypothesis 3(a) Route-one Result:**

**Table 9: Statistical Relationship between Social Need and Choice Difficulty**

Correlation Coefficient for Experiential Need and Choice Confidence	0.263
Model Significance Level	0.001
Pearson’s Goodness-of-Fit	0.227
Deviance’s Goodness-of-Fit	0.528
Significance Level of Parallel Line Tests	0.748
Significance Level of Choice Confidence (P)	0.001
Estimate of Choice Confidence	0.718
Exp (B)	2.050

The correlation coefficient for Experiential Need and Choice Confidence is 0.263. p-value for this correlation coefficient is significant ( $p < 0.05$ ), therefore, the relationship between Experiential Need and Choice Confidant is statistically significant. The model is also significant ( $p < 0.05$ ), therefore, the model fits the data very well. In this test, the Pearson Chi-Square test and the Deviance Chi-Square test are significant ( $p > 0.05$ ) which means the model fits the data

very well. The Parallel line test is also significant ( $p > 0.05$ ) which means the data is not validate to test assumptions of proportional odds. The independent variable, Choice Confidence, is statically significant ( $p < 0.05$ ). Choice Confidence has a significant positive predictor of selecting Experiential Clothes. For every one-unit increase in Choice Confidence, there is a predicted increase of a 0.718 in the log odds of being at a higher level on selecting Experiential Clothes.

**Hypothesis 3(a) Route-two Result:**

Tested for route-two result also to get the details. Odds ratio for Choice Confidence: the odds ratio indicates that the odds of being in a higher level on selecting Experiential Clothes increases by a factor of 2.050 for every one-unit increase on Choice Difficulty.

Table 9 demonstrates that experiential needs are positively associated with consumers’ choice confidence behavior in apparel industry of Bangladesh. The result supports the proposed hypothesis. This finding supports that choice confidence assists consumers to pick the best product to fulfill their experiential needs in the best way (Bearden & Netemeyer, 1999).

**Hypothesis 3(b) Result:**

**Table 10: Moderating Effect of Income level on the Relationship between Experiential Need and Choice Confidence**

Model Significance Level	0.000
Pearson’s Goodness-of-Fit	0.337
Deviance’s Goodness-of-Fit	0.998

Significance Level of Choice Confidence	0.001
Estimate of Choice Confidence	0.718
Estimate of High-Income Level	0.023
Significance Level of High-Income Level (P)	0.000

The model is significant ( $p < 0.05$ ) thus, the model fits the data very well. In this test, the Pearson Chi-Square test and the Deviance Chi-Square test are also significant ( $p > 0.05$ ) which means the model fits the data very well. The independent variable, Choice Confidence, is statically significant ( $p < 0.05$ ). Choice Confidence has a significant positive predictor of selecting Experiential Clothes. For every one-unit increase in Choice Confidence, there is a predicted increase of a 0.718 in the log odds of being at a higher level on selecting experiential Clothes. The significance level of high-income level is also statically significant ( $p < 0.05$ ). High-income level has a positive predictor of selecting Experiential Clothes. For every one-unit increase in high-income level, there is a predicted increase of a 0.023 in the log odds of being at a higher level on selecting Experiential Clothes.

Table 10 shows that- as income level increases, the positive relationship between experiential needs and choice confidence also increases in apparel industry of Bangladesh. The result supports the proposed hypothesis. This finding is similar to the traditional belief that fashion is a higher-class sensation (Crane, 2012).

**Demographic Component Analysis Result:**

**Table 11: Impact of Demographic Variables**

As shown by Table 11, Age has significant effect on all types of Needs and Choices. The correlation coefficients for Age and Functional Need, Social Need, Experiential Need, Choice Freedom, Choice Difficulty, and Choice Confidence are 0.160, 0.163, 0.394, 0.227, 0.382 and 0.161 respectively. The p-value of these correlation coefficients are significant ( $p < 0.05$ ).

Demographic Information	Constructs					
	Functional Need	Social Need	Experiential Need	Choice Freedom	Choice Difficulty	Choice Confidence
Age	0.160	0.163	0.394	0.227	0.382	0.161
Education Level	0.024	0.437	0.222	0.002	0.216	0.286
Occupation	0.071	0.375	0.352	0.005	0.232	0.234

Therefore, the relationship of age and types of needs and choices is statistically significant.

Education has significant effect on Social Need, Experiential Need, Choice Difficulty, and Choice Confidence but no effect on Functional Need and Choice Freedom. The correlation coefficients for Education and Functional Need, Social Need, Experiential Need, Choice Freedom, Choice Difficulty, and Choice Confidence are 0.024, 0.437, 0.222, 0.002, 0.216 and 0.286 respectively. The p-value of the correlation coefficients of Social Need, Experiential Need, Choice Difficulty, and Choice Confidence are significant ( $p < 0.05$ ) but the p-value of the correlation coefficients of Functional Need and Choice Freedom are not significant ( $p > 0.05$ ).

Consequently, the relationship of education and types of needs and choices is statistically significant.

Occupation has significant effect on Social Need, Experiential Need, Choice Difficulty and Choice Confidence but no effect on Functional Need and Choice Freedom. The correlation coefficients for Education and Functional Need, Social Need, Experiential Need, Choice Freedom, Choice Difficulty, and Choice Confidence are 0.071, 0.375, 0.352, 0.005, 0.232 and 0.234 respectively. The p-value of the correlation coefficients of Social Need, Experiential Need, Choice Difficulty, and Choice Confidence are significant ( $p < 0.05$ ) but the p-value of the correlation coefficients of Functional Need and Choice Freedom are not significant ( $p > 0.05$ ). Consequently, the relationship of education and types of needs and choices is statistically significant.

Types of consumers' choice behavior (choice freedom, choice difficulty, and choice confidence) seem to be the mechanisms impacting types of consumers' need (functional need, social need, and experiential need), independent from each other. In addition, types of need are also influenced by other factors- age, education level, and occupation. Consumers' choice behaviors appear to be determined by the situational factor of consumers' buying patterns, whereas age, education level, and occupation are consumers' demographic information. This finding can be interpreted like- consumers' types of need not only influenced by consumers' types of choice behavior but also influenced by consumers' demographic features.

The findings of this study suggest that, despite having some common components, consumers' types of choice behavior are different from each other. There are three types of choice behavior (choice freedom, choice difficulty & choice confidence) functioning in this

study but due to contextual differences, all these three cannot function in all three types of need (functional need, social need & experiential need). Since Consumers' buying behavior patterns have not the same meaning of buying habit (Radu, 2019) and consumer behaviors are influenced by not only environmental and marketing factors but also consumers' personal and psychological factors, family and culture (Ramya & Ali, 2016) so contextually different choice behaviors cannot function in all these three types of need. Bangladesh market has consumers of diverse cultural backgrounds and maintain their cultural traditions, values and beliefs and so their needs and behavior differ from each other. However, presence of types of choice is favorable for individuals to fulfill their apparel needs appropriately. On the other hand, consumers' demographic information has also the power to influence consumers' types of need and choice. Age influences all types of apparel need, whereas education and occupation influence social need, experiential need, choice difficulty and choice confidence but not functional need and choice freedom. Clothes related researches have always focused on age as fashion and age are intensely correlated (Lin & Xia, 2012). There is a long history of clothes to be in age ordered that means there is a systematic pattern of clothes which is designed hierarchically on the basis of age concept (Twigg, 2018). Age is a significant demographic variable for all types of need and the finding is similar to the traditional belief that dress patterns are linked to both the changes of consumers' age and also the cultural formation of acceptance and unacceptance in every stage of life (Twigg, 2013). Accordingly, in different stage of ages, consumers of Bangladesh fulfill their different types of apparel need through different types of choice behavior.

Selecting clothes reflects consumers' self-expression and autonomy and consumers select clothes according to their leanings and preferences. In a research, it was observed that different level of educated people has different level of knowledge, attitude and behavior (Abner et al.,

2019). Educated consumers are more conscious about selecting their clothes. Since education changes consumers' knowledge, attitudes and behavior so educated consumers are more concerned about social acceptance and trends rather than function of clothes.

Occupation basically resembles to income and educational achievement. It is not only the main detector of different socioeconomic classes (Connelly et al., 2016) but also a great instrument in analyzing consumers' profile, social circle and activities (Song et al., 2011). As occupation is associated with income and education so it's usual that it will influence consumers' social need and experiential need. There is no evidence of association between occupation and functional need though in some profession consumers need to fulfill their functional need strictly (Susan, 2020). These findings can assist local and multinational apparel suppliers to prepare their clothes according to the inclinations of Bangladeshi apparel consumers.

## **Discussion**

While the role of types of needs for apparel has been established in previous literature on fashion related studies, there is inadequate research on the degree to which types of needs and types of choices affect consumers behavior. Furthermore, the effect of income levels has not been examined before when it comes to their influence on consumers' decision-making process. This creates a gap in the theoretical literature and managerial implications for the selling of apparel products in Bangladesh and other developing countries like Bangladesh.

The study contributes to the knowledge of consumers' types of needs according to their choice behaviors for apparel products. No existing studies have: (a) attempted to test types of needs for apparel products in consumers' choice behavior context, (b) investigated how the income-level play the role as a moderator, and (c) impact of age, education, occupation on



the relationship between types of needs and choice behaviors. Regarding (a), this study established that a significant and satisfactory measurement of types of needs and choice behaviors could be developed as a study (dependent & independent) variables. In accordance with (b) and (c) it was established that, demographic features have significant influence on the relationship between types of needs and choice behaviors, interactions between the dependent variables and income levels were obtained. An interaction arises when an independent variable has a different effect on the output depending on the values of another independent variable (Foster et al., 2005). Results were produced by ordinal regression analyses. However, the main effect of the independent variables on the dependent variables also were tested.

### **Theoretical Contributions**

First, this study established a clear understanding of the relationship between types of needs and types of choices for apparel industry, specific to consumers' decision-making process, and its impact on consumers' behavior while buying clothes. Existing literature specifies an understanding of importance of types of needs and types of choices with different related constructs (Sanchis et al., 2014; Arunachalam et al., 2009; Botti & Iyengar, 2006; Schwartz, 2004; Iyengar & Lepper, 2000). However, any existing literature does not show any evidence of how impactful types of choices can be to types of needs in apparel industry. Second, the increasing and decreasing income levels, have never been examined to the above relationship before to test its influence as a moderator. As cited in the literature chapter, income level is an important factor in Bangladesh. It divides social-class and Bangladesh is a country where people are always concerned about maintaining their class

and so people's needs and their choice behavior are associated with income level intensely. Third, the study has tested the impact of relevant demographic features on the relationship between types of needs and types of choices. Although, there are comprehensive literature on demographic features and fashion industry (Lin & Xia, 2012; Twigg, 2013, 2018; Abner et al., 2019; Connelly et al., 2016; Song et al., 2011; Susan, 2020), existing literature does not connect demographic features and its impact specifically on types of need and types of consumers' choice behavior. This study found that impact of demographic features is independently significant to consumers' need and consumers' behavior for apparel industry.

All of the above contribute to the existing theory and literature by addressing the gap on the impact of types of choices on types of needs, more specifically consumers' behavior and its relation to types of need for apparel products. This study outspreads the understanding by testing three types of choices for the first time in relation to three types of needs for apparel products. Furthermore, this study contributes to the theory and literature by connecting income level to the relationship between needs and choices.

### **Managerial Implications**

On the basis of findings, this study has momentous managerial implications for refining marketing managers of apparel industry of Bangladesh and other developing countries. This study determined that functional needs are positively associated with consumers' choice freedom behavior in apparel industry of Bangladesh. So consumers, who care about functional features, desire to have choice freedom while buying clothes to select the best one. Hence, having more options for certain functional clothes with different features is an important information to the fashion houses. This finding is also providing an

important information to the apparel companies that they can differentiate themselves by having more options with more features for a certain functional clothing item. The study found that- as income level decreases, the positive relationship between functional needs and choice freedom also decreases in the apparel industry of Bangladesh which is essential information to the fashion houses. It helps fashion houses and apparel companies with the information that they should set low a pricing strategy for functional clothes while offering a lot of options. According to the findings, the best conceivable way to appeal to consumers would be offering more options for certain functional clothes with different features with a low pricing strategy.

This study found that social needs are positively associated with consumers' choice difficulty behavior in apparel industry of Bangladesh which gives a crucial information to the fashion houses that a variety of options can confuse consumers who want to meet their social needs. Apparel companies should offer limited variety of options to consumers for fulfilling their social needs to minimize their choice difficulty. This study found that- as the income level decreases, the positive relationship between social needs and choice difficulty also decreases in apparel industry of Bangladesh. Most of the people of Bangladesh care about their societal prestige and honour and follow their religion strictly so they do not buy whatever they like rather they consider their social and religious criteria which creates choice difficulty for them while there a lot of options are available. However, consumers' choice difficulty decreases when they have low income so to fulfill consumers' social needs, apparel companies can minimize consumers' choice difficulty by offering limited options at low price.

This study also found that experiential needs are positively associated with consumers' choice confidence behavior in apparel industry of Bangladesh which means the consumers of Bangladesh are very confident to carry new trends or fashion, so the fashion houses and apparel companies should focus on the clothes' uniqueness, creative design and celebrity endorsement to dominate these consumers of the market. The study discovered that- as income level increases, the positive relationship between experiential needs and choice confidence also increases in apparel industry of Bangladesh. According to this finding, the best way of attracting high-income level consumers would be creating exclusive clothes with a high-pricing strategy and low- income level consumers would be offering unique products with a low pricing strategy and the availability of the clothes must be limited.

The study found significant influence of age, education and occupation independently on the constructs. In different stage of ages, education level, and occupation- consumers of Bangladesh fulfill their different types of apparel needs through different types of choice behaviors, so apparel companies should categorise their products according to different age, education and occupation level of their (apparel companies) targeted consumers.

## **Chapter Six: Conclusion and Limitations & Future Research**

### **Conclusion**

Now a days consumers' choices of Bangladesh seem to be changed rapidly because of globalization. In developing countries, like- Bangladesh, globalization is affecting consumers' life in every facet. Consequently, identifying the consumers' needs and behaviors is very important for managers to make a decent marketing strategic plan. The paper contributes in this context for Bangladeshi apparel market as well as for the other emerging markets like Bangladesh.

As there is a lack of studies on fashion industry of Bangladesh and other developing countries, like- China, India, Vietnam etc., this research minimizes the gap. It offers three types of needs and three types of choices behavior with 18 items which are statistically valid and reliable fashion needs and choice behavior index for the market. Also, the research model validates (for the first time) the types of needs for apparel with consumers' behavior in terms of choice theory. To develop the index, this study collected data from 155 respondents regarding their demographic features, needs, choices, and income level. The results of this study are that all types of need are positively related to all types of correspondent choices and income level plays an important role as a moderator. Since Bangladesh is a developing country and most of the people here belong to middle and lower social-class, so, they cannot afford expensive clothes. Besides, it is supposed that to fulfill experiential needs for clothes consumers need to spend a good amount of money on that which is quite impossible for the bigger portion of the population. Thus, the bigger portion of the population concerned about functional and social needs to fulfill their apparel needs. Only people who belong to higher class they show importance for

experiential needs. However, they can positively behave and make choices (freedom, difficulty & confidence) according to their any type of needs. So, it is noticeable that Income level is an important moderator of this research model.

This study has significant theoretical contributions regarding a clear understanding of the relationship between types of their needs and types of choices for apparel industry; regarding income level and demographic features impacts on the relationship between types of needs and types of choices for apparel industry. It filled the theoretical gap by identifying preferred fashion needs and choices in developing countries. The study advocated a method of evolving a statistically reliable and valid fashion needs and choices index. This study, building on existing literature, investigates Bangladeshi consumers' purchase behavior according to their different needs and choices. It is crucial for international marketers to recognise types of consumer needs in targeted international consumer markets and to know how these needs affect purchase behaviors; and classifying types of needs in certain developing consumer markets can benefit in evolving effectual marketing strategies attractive to the specific needs of those markets.

### **Limitations & Future Research**

One of the limitations of this study is that the researcher collected data via online where it was mentioned in the information letter for consent that respondents self-identify as local apparel shoppers. It may be that some of the respondents are not regular apparel shoppers. Since researcher could not collect data in person by going to shopping malls physically, there is a chance that respondents might lie regarding the matter. Therefore, it is difficult to completely rely on the matter that- all the respondents are regular local apparel shoppers.

Whereas past researches have established relationships among consumers' values, attitudes and purchase behaviors, this study is designed to enlarge the understanding about how consumers' needs influence consumers' behavior by making-decisions through choice theory. The findings of this study can be enriched by testing more interactions by adding other relevant independent variables. Other relevant independent variables could be consumers' values, importance of brand etc. since consumers' values and brand priority was found effective in a previous study (Kim et al., 2002).

Consumers' segmentations should also be considered to get a depth understanding of the drives that may influence consumers' needs and in a bigger frame consumers' choice. As a result, it is necessary to identify the apparel consumers' segmentations in detail which can be underneath drives of consumers' behavior through their (consumers) needs so that it can help marketers to develop a definite need and choice-based marketing strategy.

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## Appendix

### Likert Scales:

<b>Functional Needs</b>
I wear clothes that are primarily functional.
I believe comfort in clothing is more important than fashion.
Reference: Kim, J. O., Forsythe, S., Gu, Q., & Moon, S. J. (2002).
<b>Social Needs</b>
Wearing well- known brand clothing provides prestige.
Wearing designer clothes gives one social status.
Reference: Kim, J. O., Forsythe, S., Gu, Q., & Moon, S. J. (2002).
<b>Experiential Needs</b>
I am aware of fashion trends and want to be one of the first to try them.
I am the first to try a new fashion.
It is important for me to be a fashion leader.
I always buy at least one outfit of the latest fashion.
Reference: Kim, J. O., Forsythe, S., Gu, Q., & Moon, S. J. (2002).
<b>Choice Freedom</b>
I believe I had some choice about selecting this particular ___(clothe)_____.
I selected this particular _____ because I wanted to.
I selected this particular _____ because I had no choice. (r)
I selected this particular _____ because I had to. (r)
Reference: Gordon, C., & Bruner, I. I. (2009).

<b>Choice Difficulty</b>
I thought it would be easy to justify a purchase decision, in case someone challenges it.
I was able to see at first sight that some products were superior.
In order to decide for one product, it was not necessary to make any difficult trade-offs.
Reference: Gordon, C., & Bruner, I. I. (2009).
<b>Choice Confidence</b>
It was impossible to be certain which product fits my preferences best.
I felt confident when identifying one product that best matches my preferences.
I was convinced to find a product that best fulfils my needs.
Reference: Bearden, W. O., & Netemeyer, R. G. (1999).