Customer Profiling of Generation-Y Females Purchasing Handbags in Jammu

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EDI W.P. No. CREED/2016/01
August 2016

Centre for Research in Entrepreneurship Education and Development
Entrepreneurship Development Institute of India
Ahmedabad
www.ediindia.org

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Abstract

This article emphasises on the concept of customer profiling in the handbag market of Jammu, the first step to finding and creating profitable customers is determining what drives profitability. Customer profiling gives competitive edge to the companies by generating their customer base to uncover those profit drivers using the knowledge of their customers, products, and markets. India's population consists a major section of Generation-Y; about 60% of India's population are young. In this article attention is given to the female shoppers. Female shoppers are considered as very dynamic and trend followers. Profiling of the generation-y female shoppers is done in this paper by using a well-structured questionnaire and data were collected from 100 females from different areas of Jammu. Cross tabulation of data was done to determine relation between variables.

Keywords: Customer Profiling, Female Shoppers, Purchasing, Handbags, Jammu

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Generation-Y includes the number of inhabitants in a nation conceived somewhere around 1977 and 1994. Generation Y buyers are born during the era when countries could easily communicate with one another, especially with the emergence of direct means of communication that are underlined by a powerful convergence towards materialism (Morton, 2002). Generation Y consumers have experienced childhood in a utilization driven contemporary society and have more cash available to them than any teenager gathering ever (Kennedy, 2001). This makes them apparently the biggest gathering of purchasers in any economy (Chaston, 2009). In view of its size and spending force, Generation Y merits close consideration from both the promoting professionals and exact scientists (Branchik, 2010).

Generation Y can be further divided into three-subdivisions, namely: adults of 18 to 27 years old, teenagers of 13 to 17 years old and children of 8 to 12 years old (Bush, Martin & Turley). Era Y people are significantly more various than the eras before them, on the grounds that they have amazing certainty, mindfulness and distinction (Laermer & Simmons, 2007). The members are described as realistic, “savvy”, socially and environmentally aware and open to new experiences (Truman, 2007).

They display the craving to be in consistent association and correspondence with their companions (Cortes, 2004). This era, in spite of prevalent thinking, leads a generally calm existence of listening to music and hanging out with companions (Bush, Martin & Turley, 2004). They have likewise moved some of their TV review propensities to the Internet and are less inclined to peruse the daily paper than their guardians are (Cant et al, 2006). Moreover, they are generally inclined not to trust the stores that their parents shop in, for the sake of uniqueness (Kennedy, 2001). In discovering better approaches to market to Generation Y, it is basic for marketers to have a reasonable and an unmistakable conceptualization of these buyers, by being always mindful of the changing mentality and buying patterns in this generation (Hughes, 2008). The quickness of progress in innovation makes it important to study the customer behaviour of Generation Y constantly in light of the fact that, when one conceives that one may have a comprehension of what this era needs, those needs will have changed (Kaltcheva & Weitz, 2006). Generation Y customers are prone to spend their money as fast as they get it, normally on buyer products and individual administrations (McKay, 2008). Generation Y buyers are more inclined to be included in impulse and motivation purchasing (Rosenburg 2008). Contrasted and their ancestors, individuals from Generation Y are more inclined to be included in enthusiastic and motivation purchasing (Rosenburg, 2008). Additionally, in their longing for uniqueness, they are for the most part slanted to doubt the stores that their guardians shop in (Branchik, 2010).

Generation Y people are additionally marked the Millennium Generation, Echo Boomers, Why Generation, Net Generation, Gen Wired, We Generation, DotNet, Next Generation, Nexters, First Globals, iPod Generation, and iYGeneration (Koutras, 2006; Williams & Page, 2011).

Generation Y shoppers regularly burn through 66% of their salary on style attire (Bakewell & Mitchell, 2003; Kim & Park, 2005). Various examination studies (Schewe & Meredith, 2004;

Chaston, 2009; Pentecost & Lynda, 2010), which were led in differed connections recognize that Generation Y customers have a tendency to be more intrigued by design clothing and electronic devices than by different products. This made the style clothing market a suitable situation for researching the shopping styles of Generation Y buyers.

Some Generation Y individuals are employed, while others are still at school, Further Education and Training (FET) colleges and universities. Those that are employed within the Generation Y sub-segment are financially active and they possess a high purchasing power in the economy of a country. In addition, they are well informed about any kind of fashion and tend to be independent buyers. These consumers may spend an average of Rs 5000 on every shopping trip and influence in families‟ purchasing expenditure per annum, with the wealthiest members between the ages of 19-24 years old. Generation theorists propose that as the socio-environment changes, consumer needs will be more likely to change in the market and even their buying patterns of the various products will shift in order to suit their environment (McKay, 2008).

For example, if there is a new kind of handbag or style introduced into a market, Generation Y is likely to purchase the product, as they aspire to be recognized and become known as fashion conscious, well informed about the external environment and become alert to whichever fashion prevails in the market.

Profiling is an act of using data to describe or profile a group of customers or prospects. It can be performed on an entire database or distinct sections of the database. The distinct sections are known as segments. Typically, they are mutually exclusive, which means no one can be a member of more than one segment. Profiling is all about building up reservoirs of knowledge about most typical customers. It includes various parameters like demography, income, educational qualification, age, gender and marital status of the customers. Customer profile information provides an advantage in a competitive marketplace, where knowledge about the target customer needs to be more detailed, more personal and increasingly timeously (Franzek *et al.* 2008).

Literature Review

It is recommended that retailers need to comprehend the qualities of Generation Y clients with a specific end goal to create significant advertising and administration procedures went for building long haul connections. Much is thought about Generation Y consumers‟ style and brand inclination, yet little is thought about their craved or expected administration when acquiring attire. Shaw and Fairhust (2008) declared that Generation Y are depicted as different, individualistic, idealistic, reasonable, multi-taskers, forward scholars, "techno-sagacious" and in the meantime socially dynamic, collective, group arranged and used to having structure in their lives as an aftereffect of the kind of child rearing they have gotten.

Jonas-Dwyer and Pospisil (2004); describe their characteristics as sociable, optimistic, talented, well-educated, collaborative, open-minded, influential and achievement oriented.

Sindell (2000) defines customer profiling as the process of assembling a comprehensive database about customer shopping behaviour, motivations, and product or service preferences. Large volumes of data stored in a warehouse provide marketing and pricing analysts with the ability to analyses reactions to price variations by age, income, location and other demographic segments (Trepper 2000). Profiling can provide the company with strategic insights into the most fundamental issues of customer relationship management.

Customer profiling (Ahola and Runsala, 2001) provides a basis for marketers to ’communicate’ with existing customers in order to offer them better services and retaining them. This is done by assembling collected information on the customer such as demographic and personal data. Customer profiling is also used to prospect new customers using external sources, such as demographic data purchased from various sources. This data is used to find a relation with the customer segmentations that were constructed before. This makes it possible to estimate for each profile (the combination of demographic and personal information) the related segment and vice-versa. More directly, for each profile, an estimation of the usage behavior can be obtained.

Research Methodology

The population incorporates females of Y-generation, extending between 16- 27 years, from selected areas of Jammu. Convenience and purposeful sampling method were utilized. The study utilized comfort as convenient sampling technique is used This testing method was used, in light of the fact that it was sparing and less time intensive to gather information. The study is based upon the primary survey and data collected from 100 respondents from selected areas of Jammu region (Gandhi Nagar, Trikuta Nagar, Jewel and Katra) with the help of a well-designed questionnaire.

Data Analysis & Results

Demographic Profiling:

16 women are from age from group, i.e. 16-20, **43** women are from the age group 21-24 and **41** lies in the age group 25-27. 49% of the women i.e. 49 out of 100 sample size are married while 47% i.e. 47 women are unmarried and only 4% i.e. 4 out of 100 females are single. 37% of the women i.e. 37 women out of 100 are non-working while the rest 63 which comprises of 63% are working women. 12 % of the women i.e. 12 out of 100 earn less than 10000 per month, 38% of the women earn between 10000-20000, 33% of the women lies in the income group 20000-30000, 10% of the women lies in the income group 30000-40000 and 6% earn more 40000 per month. 41% of the population i.e. 52 women out of 100 are not brand conscious and 59% are brand conscious. 24% of the women i.e. 24 women out of 100 are not fashion conscious while 76% i.e. 76 women out of 100 are fashion conscious 34% of the women i.e. 34 out of 100 purchase bags from flea market while 66% purchase bags from non-flea market.

By using SPSS version20.00, cross tabulation was done to **check out/Verify** the relation that exists between the variables. Cross tabulation was used to determine the relation between age and brand consciousness, age with fashion consciousness and age with choice of outlet; income with brand consciousness, income with fashion consciousness and income with choice of outlet; marital status with brand consciousness, marital status with fashion consciousness and marital status with choice of outlet; and lastly income with brand consciousness, income with fashion consciousness and income with choice of outlet.

The result of cross tabulation is as follows:

1. *Age*

age * brand_cons Cross Tabulation

			brand_cons no	brand_cons yes	Total
age	16 to 19	Count	9	7	16
		% within brand_cons	18.0%	14.0%	16.0%
	20 to 23	Count	23	20	43
		% within brand_cons	46.0%	40.0%	43.0%
	24 to 27	Count	18	23	41
		% within brand_cons	36.0%	46.0%	41.0%
Total		Count	50	50	100
		% within brand_cons	100.0%	100.0%	100.0%

age * fash_cons Cross Tabulation

			fash_cons no	fash_cons yes	Total
age	16 to 20	Count	6	10	16
		% within fash_cons	25.0%	13.2%	16.0%
	21 to 24	Count	11	32	43
		% within fash_cons	45.8%	42.1%	43.0%
	25 to 27	Count	7	34	41
		% within fash_cons	29.2%	44.7%	41.0%
Total		Count	24	76	100
		% within fash_cons	100.0%	100.0%	100.0%

16 women lies in the age group of 16-20,out of which 18% of the 16% of 100 women in this age group i.e. 9 are not brand conscious and while 14% of the 16% of 100 women i.e. 7 women are brand-conscious. Similarly in the 2nd age group of 21-24, which comprises of 43 women, majority is not brand conscious i.e. 46% of the 43% of 100 women i.e. 23 are not brand conscious while 40% of 43% of 100 women i.e. 20 are brand-conscious. In the 3rd age group of 24-27, having 41 women, out of which 36% of 41% of 100 women ie.18 are not brand conscious while 46% of 41% of 100 i.e. 23 women are brand-conscious. The above results implies that women of higher age group have more inclination towards brand, but the when we

talk about total population, 50% of the total women i.e. 50 are brand conscious while rest 50% are not brand conscious.

Similarly for the fashion consciousness, 16 women lies in the age group of 16-20,out of which 25% of the 16% of 100 women in this age group i.e. 6 are not fashion conscious and while 13.2% of the 16% of 100 women i.e. 10 women are fashion-conscious. Similarly in the 2nd age group of 21-24, which comprises of 43 women, majority is fashion conscious i.e. 45.8% of the 43% of 100 women i.e. 11 are not fashion conscious while 42.1% of 43% of 100 women i.e. 32 are fashion-conscious. In the 3rd age group of 24-27, having 41 women, out of which 29.2% of 41% of 100 women ie.7 are not fashion conscious while 44.7% of 41% of 100 i.e. 34 women are fashions-conscious. The above results implies that women of all the age groups are fashion conscious, from the total population 24% of the total women i.e. 24 are not fashion conscious while rest 76% are fashion conscious.

Age * outlet Cross Tabulation

			outlet		Total
			flee market	non_fleamrkt	
Age	16 to 20	Count	6	10	16
		% within outlet	17.6%	15.2%	16.0%
	21 to 24	Count	16	27	43
		% within outlet	47.1%	40.9%	43.0%
	25 to 27	Count	12	29	41
		% within outlet	35.3%	43.9%	41.0%
Total		Count	34	66	100
		% within outlet	100.0%	100.0%	100.0%

For the choice of outlet, 16 women lies in the age group of 16-20,out of which 17.6% of the 16% of 100 women in this age group i.e. 6 purchases bags from flea market while 15.2% of the 16% of 100 women ie.10 women opts to buy from non-flea market. 2nd age group of 21-24, which comprises of 43 women, majority opts to purchase from non-flea market i.e. 40.9% of the 43% of 100 women ie.27 while 47.1% of 43% of 100 women i.e. 16 women purchases from flea market. 3rd age group of 24-27, having 41 women, out of which 35.3% of 41% of 100 women ie.12 purchases from flea market while 43.9% of 41% of 100 i.e. 29 women purchases from non-flea market. The above results implies that majority women of all the age groups are purchasers from non-flea market, from the total population 66% of the total women i.e. 66 are purchaser from non-flea market while rest 34% are buyers from flea market.

2. *Occupation*

Occupation * Brand_Cons Cross Tabulation

			brand_cons		Total
			no	yes	
occupation	non_working	Count	18	20	38
		% within brand_cons	36.0%	40.0%	38.0%
	Working	Count	32	30	62
		% within brand_cons	64.0%	60.0%	62.0%
Total		Count	50	50	100
		% within brand_cons	100.0%	100.0%	100.0%

Occupation * fash_cons Cross Tabulation

			fash_cons		Total
			no	yes	
occupation	non_working	Count	10	28	38
		% within fash_cons	41.7%	36.8%	38.0%
	working	Count	14	48	62
		% within fash_cons	58.3%	63.2%	62.0%
Total		Count	24	76	100
		% within fash_cons	100.0%	100.0%	100.0%

38 women of out of 100 are non-working, out of which 36% of the 38% of 100 women i.e. 18 non-working are not brand conscious and while 40% of the 16% of 100 women i.e. 20 non-

working women are brand-conscious. Similarly, for working women, which comprises of 62 women, 64% of the 62% of 100 women i.e. 32 are not brand conscious while 60% of 62% of 100 women i.e. 30 are brand-conscious. The above results implies that non-working women have more inclination towards brand, but the when we talk about total population, 50% of the total women i.e. 50 are brand conscious while rest 50% are not brand conscious.

38 women of out of 100 are non-working, out of which 41.7% of the 38% of 100 women i.e. 10 non-working are not fashion conscious while 36.8% of the 38% of 100 women i.e. 28 non-working women are fashion-conscious. Similarly, for working women, which comprises of 62 women, 58.3% of the 62% of 100 women i.e. 14 are not fashion conscious while 63.2% of 62% of 100 women i.e. 48 are fashion-conscious. The above result implies that both working and non-working women are fashion conscious.

Occupation * outlet Cross Tabulation

			outlet		
			flee market	non_fleamrkt	Total
occupation	non_working	Count	14	24	38
		% within outlet	41.2%	36.4%	38.0%
	working	Count	20	42	62
		% within outlet	58.8%	63.6%	62.0%
Total		Count	34	66	100
		% within outlet	100.0%	100.0%	100.0%

38 women of out of 100 are non-working, out of which 41.2.% of the 38% of 100 women i.e. 14 non-working women are buyers from the flea market while 36.4% of the 38% of 100 women i.e. 24 non-working women are buys from non-flea market. For working women, which comprises of 62 women, 58.8% of the 62% of 100 women i.e. 20 are buyers from flea market

while 63.6% of 62% of 100 women i.e. 42 working women purchases from non-flea market. The above result implies that majority of both the working and non-working women are purchasers from the flea market.

3. Marital Status

marital_sts * brand_cons Cross Tabulation

			brand_cons		
			no	yes	Total
marital_sts	unmarried	Count	26	21	47
		% within brand_cons	52.0%	42.0%	47.0%
	married	Count	20	29	49
		% within brand_cons	40.0%	58.0%	49.0%
	single	Count	4	0	4
		% within brand_cons	8.0%	.0%	4.0%
Total		Count	50	50	100
		% within brand_cons	100.0%	100.0%	100.0%

marital_sts * fash_cons Cross Tabulation

			fash_cons		
			no	yes	Total
marital_sts	unmarried	Count	10	37	47
		% within fash_cons	41.7%	48.7%	47.0%
	married	Count	12	37	49
		% within fash_cons	50.0%	48.7%	49.0%
	single	Count	2	2	4
		% within fash_cons	8.3%	2.6%	4.0%
Total		Count	24	76	100
		% within fash_cons	100.0%	100.0%	100.0%

47 women of out of 100 are unmarried, out of which 52% of the 47% of 100 women i.e. 26 unmarried women are not brand conscious and while 42% of the 47% of 100 women i.e. 21 unmarried women are brand-conscious. Similarly, for married women, which comprises of 49 women, 40% of the 49% of 100 women i.e. 20 are not brand conscious while 58% of 49% of 100 women i.e. 29 are brand-conscious. Single women which comprises of 4% of the total are all not brand conscious. The above results implies unmarried women are less brand conscious than married women, but when we talk about total 50% are brand conscious while rest 50% are not brand conscious.

47 women out of 100 are unmarried, out of which 41.7% of the 47% of 100 women i.e. 10 unmarried women are not fashion conscious and while 48.7% of the 47% of 100 unmarried women i.e. 37 unmarried women are brand-conscious. Similarly, for married women, which comprises of 49 women, 50% of the 49% of 100 women i.e. 12 are not brand conscious while 48.7% of 49% of 100 women i.e. 37 are fashion-conscious. Single women who comprises of 4% out of which half are fashion conscious and half of them are not fashion conscious

Marital_sts * outlet Cross Tabulation

			outlet		
			flee market	non_fleamrkt	Total
marital_sts	unmarried	Count	17	30	47
		% within outlet	50.0%	45.5%	47.0%
	married	Count	17	32	49
		% within outlet	50.0%	48.5%	49.0%
	single	Count	0	4	4
		% within outlet	.0%	6.1%	4.0%
Total		Count	34	66	100
		% within outlet	100.0%	100.0%	100.0%

47 women of out of 100 are unmarried, out of which 50% of the 47% of 100 women i.e. 17 unmarried women are buyers from flea market while 45.5% of the 47% of 100 unmarried women i.e. 30 unmarried women are buyers from the non-flea market. Similarly, for married women, which comprises of 49 women, 50% of the 49% of 100 women i.e. 17 purchases from non-flea market while 48.5% of 49% of 100 women i.e. 32 women purchases from non-flea market. Single women which majorly buys from non-flea market.

4. Income

income * brand_cons Cross Tabulation

			brand_cons		
			no	yes	Total
Income (p.m.)	<10000	Count	6	6	12
		% within brand_cons	12.0%	12.0%	12.0%
	10001-20000	Count	20	19	39
		% within brand_cons	40.0%	38.0%	39.0%
	20001-30000	Count	14	19	33
		% within brand_cons	28.0%	38.0%	33.0%
	30001-40000	Count	8	2	10
		% within brand_cons	16.0%	4.0%	10.0%
	>40000	Count	2	4	6
		% within brand_cons	4.0%	8.0%	6.0%
Total		Count	50	50	100
		% within brand_cons	100.0%	100.0%	100.0%

income * fash_cons Cross Tabulation

			fash_cons		
			no	yes	Total
income	<10000	Count	3	9	12
		% within fash_cons	12.5%	11.8%	12.0%
	10001-20000	Count	15	24	39
		% within fash_cons	62.5%	31.6%	39.0%
	20001-30000	Count	4	29	33
		% within fash_cons	16.7%	38.2%	33.0%
	30001-40000	Count	2	8	10
		% within fash_cons	8.3%	10.5%	10.0%
	>40000	Count	0	6	6
		% within fash_cons	.0%	7.9%	6.0%
Total		Count	24	76	100
		% within fash_cons	100.0%	100.0%	100.0%

Women are divided into five income groups. In the 1st group, having income less than 10000 per month, comprises of 12 women, out of which 12% of the 12% of 100 women i.e. 6 women are not brand conscious while 12% of the 12% of 100 women i.e. 6 women are brand-conscious. Similarly, for income group lying between 10001-20000, which comprises of 39 women, 40% of the 39% of 100 women i.e. 20 are not brand conscious while 38% of 39% of 100 women i.e. 19 are brand conscious. The women lying between income group 20001-30000 are 33, out of which 28% of 33% of 100 i.e. 14 women are not brand conscious while 38% of 33% of 100 i.e. 19 are brand conscious. There are 10 women in the income group 30001-40000, out of which 16% of 10% of 100 i.e. 8 women are not brand conscious while 4% of 10% of 100 i.e. 2 women are brand conscious. There are 6 women who earn more than 40000 per month, out of which 4% of 6% of 100 i.e. 2 women are not brand conscious while 8% of 6% of 100 women i.e. 4 women are brand conscious. Out of total number of women, 50% i.e. 50 are brand conscious while rest 50 are not brand conscious.

In the 1st group, having income less than 10000 per month, comprises of 12 women, out of which 12.% of the 12% of 100 women i.e. 3 women are not fashion conscious while 11.8% of the 12% of 100 women i.e. 9 women are fashion-conscious. Similarly, women having income between 10001-20000, comprises of 39 women, 62.5% of the 39% of 100 women i.e. 15 are not fashion conscious while 31.6% of 39% of 100 women i.e. 24 are fashion conscious. The women lying between income group 20001-30000 are 33, out of which 16.7% of 33% of 100 i.e. 4 women are not fashion conscious while 38.2% of 33% of 100 i.e. 29 are fashion conscious. There are 10 women in the income group 30001-40000, out of which 8.3% of 10% of 100 i.e. 2 women are not fashion conscious while 10.5% of 10% of 100 i.e. 8 women are fashion conscious. There are 6 women who earn more than 40000 per month and all the women in this income group are fashion conscious. Out of 100 women, 24% i.e. 24 women are not brand conscious while rest 76 are fashion conscious.

income * outlet Cross Tabulation

			outlet		Total
			flee market	non_fleamrkt	
income	<10000	Count	6	6	12
		% within outlet	17.6%	9.1%	12.0%
	10001-20000	Count	12	27	39
		% within outlet	35.3%	40.9%	39.0%
	20001-30000	Count	11	22	33
		% within outlet	32.4%	33.3%	33.0%
	30001-40000	Count	4	6	10
		% within outlet	11.8%	9.1%	10.0%
	>40000	Count	1	5	6
		% within outlet	2.9%	7.6%	6.0%
Total		Count	34	66	100
		% within outlet	100.0%	100.0%	100.0%

In the 1st group, having income less than 10000 per month, there are 12 women, out of which 17.6% of the 12% of 100 women i.e. 6 women purchases from flea market while 9.1% of the 12% of 100 women i.e. 6 women buy from non-flea market. Similarly, women having income between 10001-20000, are 39 in number, 35.3% of the 39% of 100 women i.e. 12 buy from flea market and 40.9% of 39% of 100 women i.e. 27 buy from non-flea market. The women lying between income group 20001-30000 are 33, out of which 32.4% of 33% of 100 i.e.11 women are buyers from flea market while 33.3% of 33% of 100 i.e. 22 are purchasers from non-flea market. There are 10 women in the income group 30001-40000, out of which 11.8% of 10% of 100 i.e. 4 women buy from flea market while 9.1% of 10% of 100 i.e. 6 buy from non-flea. There are 6 women who earn more than 40000 per month out of which, 2.9% of 6% of 100 i.e. 1 women in this income group buy from flea market while rest 5 women i.e. 7.6% of 6% of 100 are buyers from non-flea market. Majority of the women i.e. 66%, which comprises of 66 women are purchasers from non-flea market and 34 women are buyers from flea market.

Conclusion

Majority of women that have hand-bags, lie in age group of 21-24, which is a segment where some females are college goers, students and few are married also. This shows that females in this age group are the potential buyers of the handbags. The college goers are regular users of handbags. This information is beneficial for marketers to develop strategies to attract other age segment also. Many things consumers buy, are extensions of themselves and they reflect their personalities, identities and desires. Bags are undeniably a necessary tool because of their function. Since they are important and accompany us most of the time, they have unsurprisingly become one of the most popular accessories and a key item, particularly for women, which can be both practical and fashionable. Hermans and Schaefer (2001) found that Generation Y value fashion more than any other age group. Owning a handbag appears to be fashionable for most women. Young women, whether married or unmarried, irrespective of age and income are fashion conscious.

Brand consciousness is major key driver while purchasing hand-bags. In the above study, we found that women with higher age group are more likely to purchase handbags. Working women, high income earners and married women have strong inclination towards branded handbags because it depicts status.

The college goers i.e. 21-24 age group are more likely to buy from the flea market as there exists variety and less price but most of the most prefers to buy from non-flea market.

It’s apparent that bags have been a long time staple of society to date and will continue to be so for the foreseeable future with no signs of abating. Marketers will want to make sure that their bags are in-line with current fashion trends and make it the ‘must-have’ fashion accessory. Marketers should be well aware of what a consumer wants from a handbag and should try to tap into those desires/cater to those desires in order to increase their products desirability.

Limitation

Finally, there are some issues related to limitations of the study which should be noticed to support future research. The model of the study was tested in a specific setting, the Jammu region of Jammu and Kashmir State. The study has been conducted on a sample of 100. To do universal applicability of the study, it has to be tested on large sample and large number of generation-Y females.

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