

**CHINHOYI UNIVERSITY OF TECHNOLOGY**



**SCHOOL OF ART AND DESIGN**

**DEPARTMENT OF CLOTHING AND TEXTILE TECHNOLOGY**

**AN ANALYSIS OF LEVEL OF CUSTOMER LOYALTY TO FASHION BRANDS.A CASE  
STUDY OF FASHION CONSUMERS IN HARARE ZIMBABWE**

**BY**

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## Declaration

I, **NOMAGUGU NDLOVU** do declare that this dissertation is a result of my investigation and research, with the acknowledgement of supporting information from other sources as reference and comments in the body of the research. It has not been submitted or done by any other student from any other university.

Signature..... Date...../...../.....

NDLOVU N.

## **Abstract**

The study sought to analyze the level of customer loyalty to fashion brands a case study of fashion consumers in Harare. The study aimed to establish level of customer loyalty to fashion brands after observing closure of most fashion retail shops and emergency of fast fashion and second hand clothing on the market. The study made use of quantitative research approach. Data was collected using structured questionnaires and structured interview. The population of the study comprised of participants from five fashion retail shops in Harare town selected through the use of stratified random probability and purposive (non-probability) sampling techniques. Sample comprised of 70 participants. Quantitative data was analyzed using Statistical Package for Social Sciences (SPSS) version 20.0. It emerged from the findings that there was a decline of customer loyalty to fashion brands influenced by economic conditions such as inflation, wages and buying power. The findings also indicated that fashion consumption behavior had decreased to local fashion brands which were studied for example Pepkor, Kenso, Top secret, Essences and Top mum. Strategies such as promotions and reduction of prices to match the tangled budgets for fashion products were indicated. The study recommends introduction of flexible repayment methods in terms of affordable installment plans, reduction of production to match consumption level and produce as per order on unique designs and use of cheaper materials to reduce costs among manufacturers. The practical relevance of the study was to develop a model that may help in improving fashion products consumption and customer loyalty through matching the utility functions that rationalize observations of consumer choices and consumer budget behavior.

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## **Dedication**

To fashion retail outlets employees, management and employers, will be a competitive advantage in the textile industry through successful adoption and frequent implementation of measures to strike a sustainable balance of the decline of customer loyalty for fashion brands.

## **Acronyms & Abbreviations**

SPSS : Statistical Package for Social Sciences

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# CHAPTER 1

## BACKGROUND OF STUDY

### 1.1 Introduction

Clothing is one of the most important commodities that no country can do without. The need however, led to the establishment of clothing companies in many countries since early 2000s, including Zimbabwe (Kanyenze, 2006) . This indicated that consumers of fashion products were able to purchase fashion brands and maintain their loyalty. The situation changed in the clothing and textile sector when most of textile firms had permanently shut down (Mpofu, 2013) and no longer functioning like they used to do. Recent researches show that fashion retail outlets are reeling from a major reduction in sales volume with some facing closure in the clothing sector. The firms are battling to retain consumers who have become highly sensitive to various competitive markets (Mangudhla, 2014).

In the past years consumers of fashion brands have been loyal to fashion brands. Recently it is no longer clear if customers are still loyal to fashion brands or not as there are low sales of fashion products in most existing retail shops impacting on factory production levels (Kuwaza & Ndebele, 2016). Most fashion consumers depend on second hand fashion products and first hand fast fashion from the western countries. Under these conditions it is therefore not clear as to whether the fashion customers are still loyal to fashion brands or not. This led the researcher to analyze the level of customer loyalty to fashion brands by examining customer experiences on the fashion market towards fashion brand loyalty despite the economic crisis in the country, Zimbabwe.

### 1.2 Background of the study

Zimbabwe's departmental stores have been on a sinking ship from 2017 to 2020 ending a colourful shopping experience that was once popular for middle income and big elite consumers. Several major retail shops such as Woolworths, Marcy's. HM Barbous,

Greater man's, Meikles, Clicks and a few others went down in the clothing sector (Mirriam, 2020). Customers would buy local fashion brands like Pepkor, kenso, kelso, top secret, essence and top mum in the above mentioned shops. Most of the fashion retailers closed for renovations and this is how the departmental stores like Greatermans, which were operated by Meikles group along Harare's Jason Moyo Avenue, exited the retail scene. Later customers discovered that the renovations were meant to change the line of business as the stores morphed into supermarkets (Fidelity, 2019). It is not clear as to whether brands like Pepkor, kenso, kelso, top secret, essence and top mum found in the closed shops are sold in the malls and in existing shops such as Edgars or not. The fashion customers are free to purchase brands of choice from any market place as long as they get the desired product brand. The study's focus was to find out the level of customer loyalty to fashion brands since fashion consumers are exposed to variety of fashion brands ranging from newly manufactured products, imported or locally produced to second hand clothing from western countries that have flooded the fashion markets in Zimbabwe (Fidelity, 2020). Besides, the consumers are facing economic hardships and COVID 19 pandemic that has affected the business environment.

Customer loyalty exists when consumers have high relative attitude towards the brands (Maslam, 2015). Although most fashion consumers in Zimbabwe had situational constraints due to economic downturn and COVID pandemic, the researcher carried the study to see if the consumers were valuing product brand and brand loyalty in their buying behaviour especially fashion products. Thus the level of customer loyalty is not clear (Beard, 2015) for reasons that are not yet known. Despite closure of high fashion retail shops some are still operating at low scale. Hence the need to examine the level of customer loyalty to fashion brands offered by fashion retailers in Zimbabwe.

### **1.3. Statement of the problem**

Clothing and textile sector plays an extremely significant role in Zimbabwe in terms of employment creation, value addition and the foreign currency. Hence, factors such as customer loyalty play a critical role in the viability of fashion outlets. Most of the fashion



retails are battling to maintain customer loyalty to fashion brands. Most consumers can no longer afford to buy new fashion products (Kuwaza, 2019). This led to reduction of sales in most large retail shops, closure of most fashion retails and emergency of open clothing markets in the streets of towns and at growth points across the country. This triggered the researcher to examine the level of customer loyalty to fashion brands in Zimbabwe. Therefore there was need to conduct this study to find out how retailers and consumers can work to improve customer loyalty to fashion brands in order to effectively contribute to the economy of the country and maintain a viable fashion business. The objectives that guided this study are presented below.

#### **1.4. Research objectives**

##### **Main objective**

*The study sought to:*

Analyse the level of customer loyalty to fashion brands in Zimbabwe, towards the development of a model that may help clothing retails continue operating in situations whereby customer loyalty is affected.

##### **Subsidiary Objectives**

*The study seeks to:*

1. Examine factors leading to customer loyalty to fashion brands.
2. Find the level of customer loyalty to fashion brands offered by fashion retail shops in Zimbabwe.
3. Examine the strategies to maintain customer loyalty within the brands offered by clothing retails in Zimbabwe.

#### **1.5. Research questions**

##### **Main research question**

What is the level of customer loyalty to fashion brands offered by clothing retail outlets in Zimbabwe?

1. What are the factors that lead to customer loyalty to fashion brands?
2. What is the level of customer loyalty to fashion brands in Zimbabwe?
3. What strategies can be put in place to maintain customer loyalty within the brands offered by clothing retail outlets in Zimbabwe?

### **1.6. Significance of the study**

The study demonstrated the effects of product consumption on business performance of organizations. Effects of customer loyalty assist in moulding and shaping the clothing and textile sector which plays an extremely significant role in the economy of Zimbabwe. The following groups of people shall benefit from the findings of this study namely the researcher, fashion retailers, students and the university.

Fashion retailers will be able to study their business performance to analyze the level of customer loyalty to fashion brands so as to assess whether they are improving or not by taking into consideration the solutions which are be proposed by the researcher to maintain customer loyalty for fashion brands.

To the researcher, successful completion of this study shall help the student accomplish her master of philosophy studies and to add knowledge. The researcher has benefited research skills.

The University shall increase the knowledge base and library material which can be used by other students. The study may be used as a foundation for further studies in future on the effects of patterns of consumption on performance of organizations and in other related areas. The next section presents the limitation of this study

### **1.7. Limitations of the study**

The researcher used saving to raise funds for the study. The researcher met uncooperative business owners in the fashion industry who thought the information was going to be passed on to competitors. However, the researcher used the letter from the university to settle their doubts and also assured them that the information was going to be used for academic purpose only. Time was also another limiting factor as the researcher did not have adequate time to collect data because the respective management teams or the companies were not able to attend to the researcher during working days. However, the researcher utilized holidays and weekends to collect the data from the participants.

### **1.8. Delimitations of the study**

The study focused on analysis of customer loyalty to fashion brands offered by clothing retail shops in Zimbabwe. The study subjects were fashion consumers in Zimbabwe who visited the 5 purposively selected fashion retail outlets in the capital city Harare. The shops comprised small, medium and large shops in the central business unit. The study focused on a time frame from 2017-2020 due to alarming reduction in sales volumes and some fashion retail outlet closure as a result of economic situations, in the country. Below is the structure of this study.

### **1.9. Structure of dissertation**

This research is divided into five chapters. Chapter one consists of the background of the study, statement of the problem, research objectives and research questions, significance of the study, delimitations and limitations of this study.

Chapter two has theoretical framework which informed the study. The other section consists of literature relevant to the study.

Chapter three describes the methodology used in this study with the topics research design, research approach, target population, sample size sampling method, research instruments, data collection procedures, data presentation, data analysis, reliability, validity and ethical considerations.

Chapter four consists of data presentation, analysis, interpretation and discussion of the findings.

Chapter five gives a summary of the whole study, conclusions, recommendations and proposed model on how the retailers can work to improve customer loyalty to their fashion brands in order to maintain a viable business.

## **1.10. Definition of key terms**

### **1.10.1. Fashion brand**

Fashion brand is a signature in the clothing collections. It is personalizing fashion brands (Jack, 2021). In this study fashion brand is the signature of most fashion products offered by fashion retail shops.

### **1.10.2. Customer loyalty**

Customer loyalty is the act of choosing one company's products and services consistently over their competitors. Customer loyalty is the likelihood that previous customers continue purchasing from a specific company (Ibojo, 2015). In this study customer loyalty relate to the likelihood of existing fashion customers to continue purchasing fashion products from the same company or fashion products of the same brand.

### **1.10. 3.Consumption**

Consumption is the use of goods and services by households. Consumption is also the purchasing of newly produced goods for use (Warde, 2005). In this context Consumption refers to continuous purchase and use of fashion products.

#### **1.10.4. Fashion retail shop**

Is a business of buying clothes from manufacturers and selling them to customers (Bryman & Bell, 2007). In this study fashion retail shops are those shops that sell clothing items.

#### **1.11. Chapter summary**

In summary, this chapter focused on introducing the research problem and what the research is about. In particular, the chapter addressed the major concepts like the introduction, statement of the problem, significance of the study, research background, research objectives, research questions, limitations, delimitations and definition of terms. In the following chapter the researcher, focused on literature related to the problem.

## **CHAPTER 2**

### **Literature Review**

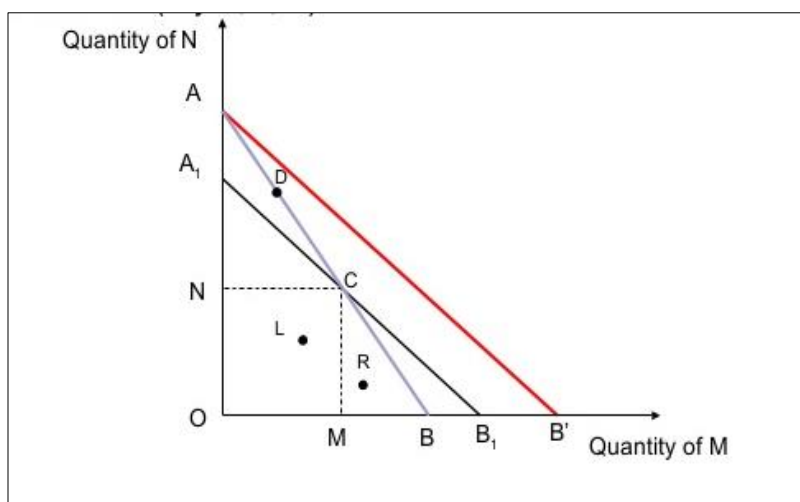
#### **2.1. Introduction**

The chapter provides a comprehensive literature review related to the problem under investigation. It shows the theoretical framework and the review of literature. The first section discusses fashion brands, factors leading to fashion brand loyalty, effects of decline in customer loyalty to fashion brands and also strategies to maintain customer loyalty to fashion brands. The next section presents the theory that guided this study.

#### **2.2. Theoretical framework**

Saunders, (2017) says that a theoretical framework connects the researcher to existing knowledge by simply describing phenomenon. Theoretical framework has been used in this research to provide scientific investigation for the research study. The researcher used Revealed preference theory by Samuelson, 1938, 1948; little, 1949; Houthakker, 1950).

AB is the budget line.OAB is the feasible set given the price and income constraints.If out of all the possible combinations of two goods M and N the consumers choose C.It may be deducted that the consumer has revealed his/her preference for C over all other possible combinations (say D,L,R)



**Source: Abadie and Gay (2006)**

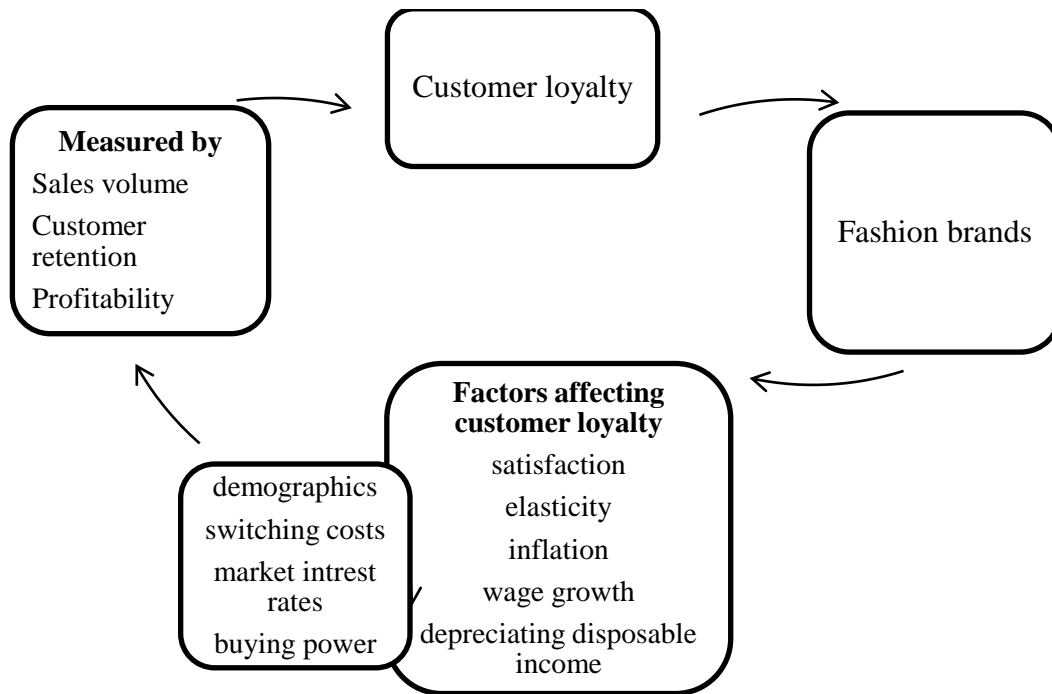
**Fig 2.2 Revealed Preference Theory by Samuelson, 1938, 1948; Little, 1949; Houthakker, 1950; Afriat, 1967).**

Revealed preference is an economic theory of consumption behavior which asserts that the best way to measure consumer preferences is to observe their purchasing behavior. Revealed preference theory constructs utility functions that rationalize empirical observations of consumer choices and consumer budget constraints (Samuelson, 1938, 1948; Little, 1949; Houthakker, 1950; Afriat, 1967). Revealed preference theory works on the assumption that consumers consider a set of alternatives before making a purchasing decision. Thus given that a consumer chooses on the option out of the set, this option must be the preferred option (Akin, 2015). Thus in this regard the fashion consumers have to choose brands of fashion products they prefer from a wide range of products basing on reasons relayed in this study. Their choice to be loyal to specific product brands may depend on product performance, aesthetic value and on customer constraints. In some situations consumers may give first preference to basic goods such as food, sanitation and health services or they may be opting for other fashion brands besides the brands offered by their suppliers. Consumers' preference for alternative brands may also be their voice to show poor performance of the original brands they used to purchase or extinction of the brands in the shops. Thus there is always justification for consumers' change of product brand preferences. The section below presents the conceptual frame work for this study.

### **2.3. Conceptual framework**

Akin, (2015) defines conceptual framework as a group of concepts that are broadly defined and systematically organized to provide a focus rational and interpretation of information. This conceptual framework illustrates what you expect to find through your research. It defines the relevant variables for one's study and show how they might relate to each other. In this study, the research focused on the analysis of level of customer loyalty to fashion brands that are sold by retail shops in Zimbabwe which included Pepkor, Kenso, Top secret, Essence and Top mum. These were measured by sales volume, customer retention and profitability of fashion retail shops that were selected in Harare. The study also looked at factors affecting customer loyalty whether or not they were contributing to the level of customer loyalty to fashion brands in most fashion retail shops in Zimbabwe considering economic hardships faced by consumers in the country. This was discussed below the diagram illustrated.





**Fig 2.3. Conceptual framework (Ndlovu 2020)**

**Source: researcher's own compilation**

## **2.4. Customer loyalty**

Customer loyalty is the likelihood of previous customers to continue buying from a specific organization, brand, branch or factory (Ahmad, 2018). It is the willingness to buy a brand frequently over all others. This is typically due to the consumer's delightful and remarkable experiences they have with that brand. Customer loyalty is something all companies should aspire in order to have lasting clients. The point of departure for-profit making business is to attract and keep happy customers who continuously buy your products to drive revenue (Airas, 2015). If fashion retailers attract and keep customers happy continuously this will also help them maintain their customers' loyalty to fashion brands they offer.

Customer loyalty also fosters a strong sense of trust between the brand and the supplier (Bernazzani, 2017). These customers also tell their friends and colleagues about those brands. Customer loyalty is more than simple repurchasing; however,

customers may purchase a brand due to situational constraints (Maslam, 2015). Thus customer loyalty to product brand is when customers are not open to pitches from competing companies. It is also the result of having a consumer's consistent emotional attachment and physical performance, in using the product or service (Khadka, 2017). However with closure of most fashion retail shops in Zimbabwe which used to offer high quality fashion brands, it was imperative for the researcher to find out if the fashion consumers were still loyal to the product brands.

## **2.5. Factors leading to customer loyalty**

### **2.5.1. Customer satisfaction**

Factors leading to customer loyalty include customer satisfaction, demographics, elasticity and switching costs. Satisfaction creates a long-term relationship between the customer and the product thereby influencing the success of the business. Customer satisfactions differ according to the customers' needs. A customer may value fitness of a fashion product more than the product's durability or vice versa. One may consider functionality of the product against the products aesthetic value. The price, value and availability according to customers' expectation also influence on creating satisfaction (Al-Msallam, 2015). Satisfaction always determines customer loyalty towards the products or services and it's cheaper to make satisfied customers happy than acquiring customer satisfaction with a product (Zelege, 2015). When the customer gets quality products or maximum profits from the products with minimum price then there occurs high customer satisfaction that leads to high customer loyalty as well as a close relationship between customers and suppliers that last long. However, when the market gets flooded with new product brands, customer loyalty to the original brands may be affected as the customers may go for the new products. As such the ability of the new products to satisfy the customers through product performance may also affect customers' level of loyalty to the new product.

### **2.5.2. Elasticity**

If the services or products offered by a company are common and carry similar features to other products, the customers will move to find another company with special and unique features (Custer, 2017). The customers, who are not satisfied with the products and services, try to research a lot before investing in the products, than only make decision on using the products and services (Bryman, 2016). In analysing the level of customer loyalty to fashion brands the study also looked at whether the fashion retails are taking measures to maintain customer loyalty to fashion brands they sell. The researcher also examined the customers purchasing behaviour to find out if they consider brand performance when selecting fashion products from the retails towards maintenance of brand loyalty.

### **2.5.3. Demographics**

Involve aspects like age, income, nationality, sex and location. It is predicted that less affluent customers are more loyal than the most affluent ones because they cannot afford the risk of moving to different brands fearing unknown performance of new products and those that have not been used before (Arief, 2019). Generally, adults are likely to stay longer than youths because youths always want to test new brands because of not having developed confidence in use of products they have used for a short time (Aslam, 2011). Nowadays, there are lots of competitors in the business where the customers find similar products in the same location. In such a situation the products with high technologies, advertisements and customer services are able to build good and lasting relationship with the customers (Fidelity, 2020). The researcher took note of this factor on data collection instruments by including demographic variables that assisted in collecting data on factors leading to customer loyalty to fashion brands from respondents of different age groups.

### **2.5.4. Depreciating disposable income**

It is money left from an individual's income after paying taxes. If disposable income increases, households have more money to either save or spend which naturally leads to growth in consumption (Creswell, 2016). It is also of much influence to customer loyalty

because it determines the amount of money used to spend on fashion brands by customers. Disposable income has got factors influencing it which can also lead to decline in customer loyalty. This involves inflation, interest rates, market interest rates, wages and propensity to consume (Weber, 2015). Inflation affects private consumption through its influence on real income. For example Weber (2015) proved that households are more likely to buy durables compared to households that expect constant or decreasing inflation.

Interest rates also influence disposable income as they have been included into the long-run consumption functions in many studies (Sawyer, 2008). Keynes (2000) stated that interest rates have little influence on consumption decisions, while (Ragel, 2018) proved that higher interest rates discourage consumption significantly, raising savings and vice versa. An increase in interest rates leads to more savings by consumers which mean they will have less money to spend. If disposable income depreciates it will affect the buying behavior of customers which also affects fashion retailers' business performance.

Fiscal expansion is also another factor that affects disposable income as it stimulates consumption from both demand and supply sides. If the government increases social spending, this leads to higher disposable income and may increase private consumption both in short and medium run (Ragel, 2018). Investments in infrastructure or spending on small and medium enterprises support influence from the supply side, generating a positive response on output in medium- and long-term perspective. Unemployment causes a drop in income, generating a need for liquidity (Metrick, Laibson and Madrian, 2004). Thus, household final consumption expenditures may decrease. If household final consumption expenditures decrease this means this will also affect the fashion retailers in the sense that consumers will go for basic goods only.

Finally Wage and propensity to consume is also another factor that affects disposable income. Classical economists laid stress on the stimulating effects of wage cuts on the propensity to consume (Laibson, 2004)). Disposable income on its own has a lot of factors that affects it, however analyzing the situation in Zimbabwe is of great importance as the

level of disposable income affects buying behavior of fashion consumers to a greater extent. Economic challenges of the country led people to be paid salaries which are not enough to fulfill people needs and wants thus resulting in a sharp decrease of disposable income (Nyoni, 2008).

#### **2.5.5. Switching costs**

Switching costs are costs incurred as a result of changing brands, suppliers or products. Despite the above mentioned factors switching costs also affect customer loyalty to consumable products on the market. Switching costs makes it difficult or expensive for customers to change brand time to time so they try to find another brand that has the ability to satisfy their needs in more effective way (Baye, 2010). As such the consumers are faced with a lot of problems which include emotional, technical, financial, operational and psychological problems while experimenting with new products or services in order to get those that perform closer or the same as the product brands they are used to (Nguyen, 2018). However, there is greater chance that the customers will remain loyal to one brand when process of switching costs is in favour of the customers. This is one of the factors pointing out to the study the researcher carried out since in Zimbabwe prices of products were rising up every day. The researcher wanted to find out how the consumers were managing product choice with regard to brand loyalty. Instability of prices may lead to decreased purchasing power among the consumers when their source of income remains stagnant. Decreased purchasing power for consumers may lead them to seek alternative product brands they can afford (Risdianto, 2017). However, when consumers' income is reviewed to match product price hikes, most consumers may continue to purchase product brands they are used to. Product suppliers may also take advantage of price instability by introducing alternative new products with improved performance.

#### **2.5.6. Inflation**

Inflation is a rise in the price level of an economy over a period of time. When the price level rises, each unit of currency buys fewer goods and services (Baye, 2010). Excess

circulation of money leads to inflation as money loses its purchasing power. This also affects the cost of living in a country. When inflation is high, the cost of living gets higher as well, which ultimately leads to a deceleration in economic growth (Baye, 2010). This indicates that if the cost of living gets high in the country, it also affects the level of customer loyalty to fashion customers as the purchasing power may decrease.

### **2.5.7. Wage growth**

Wage growth is a rise of wage adjusted by inflations, often expressed in percentage. It is one of the main indications to measure economic growth for a long term, since it reflects the consumer's purchasing power in the economy as well as the level of living standards (Choi, Laibson, Madrian & Metrick (2004). Workers may seek larger wage increases to compensate for the effects of higher inflation on their purchasing power. Due to economic hardships in Zimbabwe higher wage growth raises firm's costs which are leading to rise in product prices. However, in this study raise in prices due to higher wage growth means customers of fashion brands get affected.

### **2.5.8. Market interest rates**

Market rates are rates of interest paid on deposits and other investments, determined by the interaction of the supply of demand for funds in the money market. This rate is driven by multiple factors, including central bank interest rates, the flow of funds into and out of a country, the duration of deposit and size of deposits (Bryman, 2007). Market interest rates are determined in large part by central banks who actively commit to maintaining a target interest rate. When market interest rates increases the amount of money that consumers can spend decreases. Consumers still have to pay their bills, when those bills become more expensive households are left with less disposable income, therefore this may affect the level of customer loyalty for various product such as fashion brands, cleaning materials and others.

### **2.5.9. Buying power**

Amount of money a person can use to invest in securities and that can include money the investor borrows in order to buy securities. It is the quantity of goods or services that a dollar can buy. Buying power affects securities values by way of the discount rate (Nguyen, 2018). When inflation is high or rising the future dividends or interest payments from an investment are worth less. Consumer buying power is a vital element for small businesses to understand so that they can effectively price, sell and market their products (Nguyen, 2018). It is essentially a consumer's ability to make a purchase with the amount of money they have. Typically the higher the income a consumer has, the higher the buying power they have. In Zimbabwe the situation is different in the sense that people are getting less income which may be lessening their buying power in most of the retails thereby affecting their loyalty to product brands.

## **2.6. Product performance**

Product performance is described as the response of a product to external actions in its working environment. The performance of product is realized through the performance of its constituent components. In order to keep a business successful the fashion retailers need to make sure that the products are selling well. Product performance lets the fashion retail shops rank product sales based on revenue performance. This allows the fashion retails to inform the sales team about the products that are selling well, so that they can determine which products are failing. This way they can resonate with the customers. The product performance is a great way to keep track of the number of products that are sold and to know of a product is not too well. Therefore fashion retails can be able to notify whether their fashion brands are selling well or not.

## **2.7. Level of customer loyalty to fashion brands**

### **2.7.1. Decrease in the drive to repeat business**

Repeat business is when customers shop with your company repeatedly. If there is customer loyalty, loyal customers are most likely to keep coming back to purchase from the business. Loyal customers are more likely to drive repeat business, making retention of loyal customer keys (Shamini, 2018). In the case of decline in customer loyalty the retails of fashion brands may fail to repeat business. It is incredibly difficult to earn a sale from a customer. Depending on the industry and the price point of products, it would take weeks or months to encourage a customer to do business with a brand. However, if there is decline in customer loyalty, this means that it will be difficult for fashion retails to be able to drive repeat business. Repeat business has got benefits of allowing retails to make more money. Customers are more likely to spend more money on brands they feel they can trust and rely on. However, if there is decrease in drive to repeat business it means customers will no longer be loyal to the brands. Decrease in drive to repeat business is usually caused by failure to return customers to continue buying the same brands offered by retails.

### **2.7.2. Decrease in revenue**

Revenue decrease is caused by a number of reasons. Manufacturing or delivery problems result in reduced product availability. Economic conditions force consumers to spend less on discretionary purchases, all of these lead to revenue decrease. Most of the fashion retails will not be able to increase revenue from sales of fashion brands due to decrease in customer retention. Once a customer likes and trusts the quality of a brand, they are more likely to purchase in higher quantities (Susanti, 2020). However, the frequency in the purchase of the same brand may be affected by the decrease in revenue. Customers may



continue to purchase the same product brands with reduced frequency reflecting loyalty to the brands.

### **2.7.3. Closure of fashion retails**

Success in the retail business is not an easy matter to achieve lately. There are a lot of challenges that have to be overcome to survive a line of business. The issue of sustainability is one of the factors that lead to closure of fashion retails. As consumers become savvy to the severity of fashion's environmental footprint, they will demand more responsible production. Retailers will be forced to be more creative with how they meet customer demands so as to fight the problem of shutting down and not being able to make profits and keep the business viable (Ahamad,2018). Saturation, retailers have to do more to stand out. Customers now have access to a wide sweep of brands and products therefore this means that fashion retails will also have to stand out so as to keep up quality products that will attract customers so that they keep their customers and generate more revenue to keep up the retails functioning (Ragel, 2018). Emerging of other competitors with fast clothes also give threats to fashion retails as this gives a question as to if customers will keep on purchasing fashion brands to fashion retails or they will go for fast and cheaper products.

### **2.8. Strategies to maintain customer loyalty for fashion brands**

Strategies which help to maintain customer loyalty include reducing production and produce clothing as per order, Introduction of flexible repayment methods, Revision of forums by Government, Production of unique fashion brands and use of cheap affordable material.

### **2.8.1. Batch production**

Batch production is a method of manufacturing where the products are made as specified groups or amounts within a time frame. It is one of the strategies that can be put in place to maintain customer loyalty. Batch production minimizes risk of producing inventory brands that will not sell. It allows fashion retailers to test different clothing designs and try more styles while learning what customers like. Retailers will also be able to produce quality products that will impress customers and also keep their loyalty since they will be having ample time to work on less numbers. The key rule of building customer loyalty is serving the customers with excellent products according to their experiences. However buy producing what customers want, (Ragel, 2018) reflects that there is trust in an interpersonal relationship between customer-contact employees and customers which has a positive effect on customer satisfaction, which in turn, leads to brand loyalty.

### **2.8.2. Introduction of flexible repayment methods**

Introduction of flexible payment plans may help fashion retails to maintain customer loyalty. Currently not all citizens are able to purchase local fashion brands due to the payment plans being offered. By offering affordable payment plans, fashion retails will be able to retain more customers and also maintain customer loyalty towards local fashion brands. Basically whenever customers come across companies offering brands which are paid in affordable terms and also involving both working classes and self-employed they feel relieved (Nasab, 2012). A certain need for specific brands and the ease of payments is the main reason behind increased customer loyalty.

### **2.8.3. Production of unique local fashion brands**

Unique fashion brands attract more customers for example offering a variety of outfits that meet a wide range of age group not only the same trend that is known to be produced by the same company. (Glick, 2011) also argues that production of unique fashion brands is an effective way of enhancing customers' responsiveness by providing them with a wide

array of designs. It also improves customer loyalty as they will be able to purchase the taste that they want and expect too.

#### **2.8.4 Revision of forums by Government**

The Government should revise the issue of forums that can be put in place for fashion retails to be able to share ideas and experiences as to how to overcome operations in harsh conditions. Discussion forums are perfect for crowdsourcing ideas and driving innovation by sharing ideas as fashion retails, they can be able to gather ways on which to sell local fashion products and be able to maintain loyalty towards them. (Warde, 2005) argues that as retails there is need to make every effort to ensure their customers achieve desired outcomes while using their products and services. By meeting for these forums retails will be able to layout different view on what customers are expecting to get so that they product ideal fashion brands that customers will be loyal to.

#### **2.9. Chapter summary**

This chapter looked at literature review that guided the study and articulated the theoretical and conceptual framework and identified the knowledge gap the current study is attempting to fill. The next chapter discusses the specific steps used in the research methodology and the collection of data for the study.

## **Chapter 3**

### **Research Methodology**

#### **3.0 Introduction**

The chapter focuses on how the study was conducted. Major concepts like selection of population for the study, sampling techniques, research instruments, data collection procedures and data presentation and analysis and ethical considerations are reviewed in this chapter. This is a description of all the activities and procedures which were undertaken during the course of the research. The justification for the selection of each technique is also outlined. Saunders et, al. (2009) indicated that, research methodology enables the researcher to write about the weaknesses and limitations of the study as well as its strengths. Ethical considerations were also considered as they were important during the study. A brief summary of chapter is given at the end of the chapter.

#### **3.1. Research Paradigm**

Creswell (2017) denotes that a research paradigm is a belief about the way in which data about a phenomenon should be gathered, analyzed and used. In the context of this study, the researcher used positivism research paradigm on the study to analyze the level of customer loyalty to fashion brands. On the same sentiments, positivists believe that researchers should remain detached from the participants of the research by creating a distance (Gamlén, 2018). They also maintain a clear distinction between science and personal experience and fact and value judgment.

Positivists believe that reality is stable and can be observed and described from an objective viewpoint (Thornhill, 2015), without interfering with the phenomena being studied. Creswell (2017) clarifies positivism as it entails a belief that valid knowledge can

only be produced on the basis of direct observation by the senses; and this would include the ability to measure and record what would be seen as knowledge for example the researcher recorded some of the information using mobile phone but hiding identity for confidentiality. This often involves manipulation of reality with variations in only a single independent variable so as to identify regularities in, and to form relationships between, some of the constituent elements (Collins, 2010).

By way of justification, the researcher used positivist research paradigm. Positivist philosophy believes in more reliable objective researches hence in analyzing the level of customer loyalty to fashion brands in Zimbabwe. The impact of the researcher extracted data objectively in numerical and scientific terms. Convincingly, quantitative research is more “scientific” in its methods and thus more trustworthy. The study is hitched on quantitative data that provides objective information that researchers used to make scientific assumptions as insinuated by (Kothari and Gaurav, 2017). The major advantage of the positivist philosophy is it allows the investigator to gather data from a large number of participants within a short period of time hence enabling the researcher to analyze level of customer loyalty to fashion brands in Zimbabwe towards improvement of fashion business in the country.

### **3.2. Research Approach**

Saunders (2017) says that research approaches are plans and procedures for the research that span the steps from broad assumptions to detailed methods of data collection, analysis, and interpretation. In the framework of this study, quantitative approach was employed. The researcher used a purely quantitative approach in analyzing the level of customer loyalty to fashion brands in Zimbabwe. Scott and Usher (2011) indicated that, quantitative research uses measurable data to formulate facts and uncover patterns in research. Furthermore, quantitative methodology advocates that research approaches and designs should be based on an objective view of the world and follows the positivist model (McQueen & Knussen, 2013).

### **3.3. Research design**

The study employed a descriptive research design in analyzing the level of customer loyalty to fashion brands in Zimbabwe. The type of descriptive design used was the survey method of research whereby participants answered questions administered through structured interviews and structured questionnaires. Descriptive research aims to accurately and systematically describe a population, situation or phenomenon (Jilcha, 2019). A descriptive research design can use a wide variety of research methods to investigate one or more variables. Descriptive research is a quantitative research method that attempts to collect quantifiable information for statistical analysis of the population sample. It is a popular market research tool that allows collecting and describing the demographic segment's nature (Sharma, 2017). In this case the researcher is looking at a current issue on level of customer loyalty to fashion brands. Descriptive research is designed for the researcher to gather information about present existing conditions. It involves collection of data in order to test the hypothesis or to answer questions concerning the current status of the subject of the study (Apuke, 2017).

### **3.4. Population and Sampling Procedure**

#### **3.4.1. Population**

Ridder (2017) defined population as a group people from which the research is interested in gaining information from and drawing conclusions about. The researcher used individuals as the source of information for the research study. Collaboratively, in this regard, the targeted population for this research comprises of fashion retail shop management personnel, account holders (regular short listed clients) and non-account holders (walk in client) for selected fashion retail outlets in Harare, Zimbabwe.

**Table 3.4.2. Sample size**

<b>Nature of employment</b>	<b>Sample</b>	<b>% representation</b>	<b>Pilot study</b>	<b>% representation</b>
Management	5	7.14%	2x3	7.14%
Account holders	32	45.7%	2x3	45.7%
Non account holders	33	47.1%	2x3	47,1%
<b>Total</b>	70	100%	15	100%

The sample consisted of 5 management representing 7.14%, 32 account holders representing 45, 7%, 33 non account holders representing 47.1%. Simple random sampling was used to select an average sample of 70 participants of the population for the entire stratum (s) in fashion retail outlets in Harare. An average of 20% for the entire stratum (s) is justifiable. Saunders (2016) says points that 10-15% of the sample gives unbiased representation of all respondents' opinions in the target population and this helped in drawing inferences of the population from sample characteristics.

### **3.4.3. Sampling Procedure**

Sampling is a process of selecting a few (a sample) from the bigger group (the sampling population) to become the basis for estimating or predicting the prevalence of an unknown piece of information or situation or outcome regarding a bigger group (Kumar, 2011). In this study, representative samples were taken from the selected fashion retail outlets and customers in Harare. By sampling findings might be generalized to the whole population (McIntyre, 2018). In this study, the researcher employed a probability sampling thus the use of stratified random sampling to select participants from the whole population.

Stratified random sampling was used to select respondents for this study. The procedure known as stratified random sampling is a probability sampling technique in which the target population is first separated into mutually exclusive, homogeneous segments (strata), and then a simple random sample is selected from each segment (stratum)

(Alvi,2016). According to Levy and Lemeshow( 2008) to stratify means to classify or to separate people into groups according to some characteristics, such as position, rank, income or education to mention but a few.

In this case, to create a stratified sample, the population was divided into three strata based on the certain attributes that is nature of employment contract.

### **3.5. Research instruments**

The data collection instruments that were be used by the researcher in this study is a self-administered structured questionnaire and structured interview. Crowther and Lancaster (2009) noted that a questionnaire is the most widely used and valuable means of quantitative data collection. The structured questionnaire focused on the analysis of level of customer loyalty to fashion brands in Zimbabwe.

#### **3.5.1. Structured Questionnaire**

A questionnaire is a research instrument which consists of a series of closed-ended questions to be answered by a group of people in order to get information from respondents (Bacon, 2015). The same questions were given to respondents in a stratum in the same order so that the information could be collected from every member of the sample. The questionnaire had sections (A, B and C) on socio-demographic data, decline of customer loyalty to fashion brands consisting of closed-ended factual questions. The closed -ended questions had a Likert scale rating responses from strongly agree to strongly disagree which allowed numerical values of 1-5 to be given to opinions. The questionnaire is shown in the appendix section. Structured questionnaire was used for this study because it is easier and faster to complete and also it is easier to code. In this research all the respondents completed all self-administered questionnaires documents



### **3.5.2. Structured interview**

The researcher used structured interview guide. A structured interview is a type of interview in which the interviewer asks a particular set of predetermined questions. Questions were planned and created in advance; all candidates were asked the same questions in the same order. Structured interviews were easy to replicate as a fixed set of closed questions (Stephanie, 2016).

The interviewees were asked the same questions and it was easy to compare the answers. The researcher evaluated the interviewees in a most objective and fair way which makes structured interview more legally defensive. However, disadvantages of structured interviews were that they are harder and more complicated to develop. They have to be written and make sure interviewers stick to them. The interview questions were not supposed to leak out which means future candidates can come prepared. More so, it allows respondents to share information in their own words and useful for gathering detailed information and understanding social processes.

### **3.6. Data collection procedure**

Ridder (2017), advice that researchers should not take it for granted that they can demand access to any institution as a matter of right. The researcher started by getting topic approval from the supervisor. In line of this recommendation, the researcher was given a reference letter by the Department of Clothing Textile Technology. The researcher sought permission to carry out the study with the targeted fashion retail shops. As highlighted before, this research used purely quantitative research design in data collection.

According to Levy, (2008) in this research approach, the researcher identifies specific findings that need additional explanation such as statistical differences among groups of respondents. In the current study, the researcher collected the data from participants through the use of structured questionnaires in the first phase and semi-structured

interviews in the later phase. The data collected enable the researcher to gather recent, unbiased data which is relevant for the purpose to which it was gathered for.

### **3.7. Reliability and Validity issues**

According to Ridder (2017) validity and reliability are two factors which any researcher should be concerned about while designing a study, analyzing results and judging the quality of the study. Therefore, to validate the reliability of the data and findings of this research the following criteria were employed.

#### **3.7.1. Reliability**

Reliability is the extent to which studies can be replicated that is it requires that a researcher using the same methods can obtain the same results as those of prior to the study (Stephanie, 2016). Therefore, this detailed information on internal reliability can help replicate the research and contribute to its reliability. Internal reliability deals with the consistency of collecting, analyzing and interpreting the data (Ridder, 2017). Internal reliability might be obtained when an independent researcher reanalyzes the information and comes out with similar findings as the original researcher (Stephanie, 2016). In the present study, in order to guard against threats to internal reliability, the researcher used a basic strategy suggested by Ridder (2017) which is called peer examination. According to Stephanie (2016) this method can be practiced through applying and utilizing other researchers' findings. The researcher can make use of other researchers' results and conclusions in his report. Thus, the researcher utilized some relevant studies in his research in order to enhance the internal reliability.

### **3.7.2. Validity**

Shuttleworth (2008) defines validity as the degree to which the research truly measures that which it was intended to measure or how truthful the research results are. Since researchers use different instruments to collect data, Stephanie (2006) argue that the quality of these instruments is very imperative because the researchers' conclusions are based on the information they obtain using these instruments. In this case, internal validity was used to validate the instruments and the data. Internal validity refers to the degree to which scientific observations and measurements are authentic representations of some reality. Also, it deals with the degree to which the researcher observes and measures what is supposed to be measured. On the whole, to boost the internal validity of the research data and instruments, the researcher applied the triangulation method recommended by (Ridder, 2017). Saunders (2016) advocates that the use of triangulation strengthens a study by combining methods. In order to improve the validity of evaluation data and findings, the researcher collected data through several instruments: questionnaire and interview. Gathering data through one technique can be questionable, biased and weak (Zohrabi, 2013). However, collecting information from a variety of sources and with a variety of techniques can help confirm findings (Zohrabi, 2013).

### **3.8. Data Analysis**

In analyzing data from structured interview, data was transcribed and coded into themes related to the research objectives. Sequentially, quantitative data from structured questionnaires in this research was analyzed using descriptive statistics and inferential statistics from a Statistical Package for Social Sciences (SPSS version 20.0). This was used to analyze raw data from the respondents. Descriptive statistics was employed to summarize the data into graphs, charts and frequency tables.

### **3.9. Ethical Considerations**

Research ethics are moral principles which guide the research from the beginning through its completion (Ridder, 2017). Ethics are crucial in social science research for the continuity of science and research generally. They are important in that they create a respectful win-win relationship in which participants are pleased in taking part and the community considers the conclusion constructive (Herres, 2012). Thus this research was guided by key ethical considerations elaborated below.

Without doubt, the research was conducted with the approval of organization officials and the participants' consent. The researcher made sure that the research participants were fully informed about the nature and purpose of the study and what participation entails how the data would be used. This enabled them to make informed decision on whether to take part in the research or not. The researcher made use of various ways to encourage the people to participate without coercing them. Thus participation in this study was voluntary, and free from coercion

Confidentiality of information supplied by participants was respected by the researcher. The researcher informed participants that the information they supplied to the researcher shall be kept confidential. In addition, the names and designations at work of the respondents were not revealed to ensure anonymity of respondents. This was done to minimize harm and risk to participants since violation of confidentiality may result in victimization of participants.

The researcher made sure that the interviews were conducted where participants were comfortable and free to respond to the questions about the organization without fear of victimization from management. The researcher disclosed her identity and respected a person's privacy during interviewing for the purpose of credibility. This was done to protect the participants' right to privacy.

### **3.1.0. Chapter summary**

In summary, the chapter focused on the methodology of research including how the researcher conducted the study. In particular, the chapter addressed the major concepts like the research philosophy, research paradigm, research design, research instruments and ethical considerations to mention but a few. In the following chapter, the research focuses on data presentation and analysis.

## Chapter 4

### Data Presentation, analysis, Interpretation and Discussion

#### 4.0. Introduction

This chapter focuses on presentation analysis and discussion of the data collected through the structured questionnaires and structured interviews. The interpretation of findings was done in conjunction with the research objectives as well as the research questions. Data were presented using descriptive and inferential statistics thus the use of frequency tables, pie charts and bar graphs. In this study quantitative data were computed and results were used to analyze the level of customer loyalty to fashion brands. The research objectives were:

1. Establish the factors leading to customer loyalty.
2. To find the level of customer loyalty to fashion brands.
3. Examine the strategies that can be put in place to maintain customer loyalty within the brands offered by clothing retails in Zimbabwe.

#### 4.1. Questionnaire response rate

**Table 4.1.1.** Outlines the questionnaire distribution and return rate of the participants. The results presented in **Table 4.1.1.** Indicate that a total of 70 questionnaires were distributed for data collection. A total of 33 questionnaires were given to non-account holders of fashion retails, 32 to account holders and 5 were given to fashion retail management giving a response rate of 100% from all the participants.

**Table 4.1.1. Reliability statistics**

Respondents	NO. of questionnaires sent		NO. of questionnaires returned	Total
	Frequency	%	Frequency	%
Management	5	100	5	100

<b>Non-account holders</b>	33	100	33	100
<b>Account holders</b>	32	100	32	100
<b>Total</b>	70	100	70	100

## 4.2. Demographic data of respondents

### 4.2.1. Age distribution of respondents

**Table 4.2.1: Age distribution for fashion retail managers**

Variance	Frequency	Percentage
18-25 years	0	0%
26-35 years	1	20%
36-45 years	3	60%
46-50 years	1	20%
51 years and above	0	0%
Total	5	100%

**Source: field survey: 2020**

The age groups of managers were in three groups, from the age of 26years to 50years and above. Table 4.2.1 shows that most of the respondents were in the age range of 36 to 45 years whilst the second groups were in the range of 26 to 35 and 46 to 50years. Researches show that age diversity in the work place can improve organizational performance and contributions (Pana, 2013). This is so because it brings in greater creativity and innovation and more ideas from all age groups.

**Table 4.2.2. : Age distribution for fashion consumers**

Variance	Frequency	Percentage
18-25 years	0	0%

26-35 years	16	24.6%
36-45 years	16	24.6%
46-50 years	33	50.7%
51 years and above	0	0%
Total	65	100%

**Source: field survey: 2020**

The age groups of fashion consumers were in three groups, from the age of 26 years to 50 years. Table 4.1.2 shows that the least number of respondents were in the age range of 26 to 35 years and also 36 to 45 years. Most of the respondents were in the age range of 36 to 45 years. Due to diversity it was easier for the researcher to gather information by meeting respondents of different age groups who had different views based on different shopping experiences (Washington, 2013). The young tend to go along with current trends whereas the old may purchase a brand basing on their experience in using the product. The old may hesitate to try to use or purchase new brands.

### **4.3. Gender distribution for fashion retail managers**

**Table 4.3.1. Managers**

Variance	Frequency	Percentage
Male	3	60%
Female	2	40%
Total	5	100%

**Source: field survey: 2020**

The table above indicates that 60% of the respondents were male while 40% were female. This shows that most of the management posts for the sampled retail shops were male. According to (Khadka, 2017) men are more likely to start a business or become an entrepreneur because they are more confident than most women. The overconfidence quality among most men makes them very strong to run companies without hesitating.



Most of the male respondents were quite helpful as they were ready to search for more information about the level of customer loyalty for fashion products.

However, despite the males having the upper hand in terms of numbers, the females were also there and were of great help too. According to Correll (2017) having a mixture of gender in workplaces brings substantial potential benefits such as better decision making, greater creativity and innovation and more ideas that help both the firms and customers. This made it possible for the researcher to gather enough information about the research because of a variety of views that came from the management personnel.

**Table 4.3.2 Gender distribution for fashion consumers**

Variance	Frequency	Percentage
Male	32	49.2%
Female	33	50.7%
Total	65	100%

**Source: field survey: 2020**

Table 4.3.2 indicates that 49.2% of the respondents were male while 50.7% were female. This shows that most of the consumers who responded were female and also that they are the ones who buy from fashion retails at a higher rate though the difference between number of males and females is quite slim. However, despite the number of females who buy at fashion retails the researcher also managed to get responses from both female and male consumers and what their views were towards their level of loyalty to fashion brands.

#### 4.4. Level of Education

**Table 4.4.1 Manager's level of education**

Variable	Frequency	Percent
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Valid	Diploma	0	0%
	Degree	3	60%
	Post graduate degree	0	0%
	Masters	2	40%
	Total	5	100%

**Source: field survey: 2020**

The data presentation in table 4.3 shows that most of the sales managers in the sampled five fashion retail shops in Harare held degree qualifications because it had the highest frequency of 3(60%). The least of the managers who had highest educational qualification with a frequency of 2(40%) had master's degree. This reflects that it was not difficult for the researcher to gather information from them both through questionnaires and interviews because the managers were educated. The level of qualifications for the managers ensured quality information for the study.

The researcher also took note that well-educated managers have more knowledge too in terms of handling of customers to keep them loyal to existing fashion brands. According to McIntyre (2018) education is the ability to listen to almost anything without losing temper or self-confidence. However, this was also an advantage to the researcher in gathering information because the managers were listening and responding without losing temper or self-confidence because of their level of reasoning.

**Table 4.4.2 Consumers level of education**

Variable		Frequency	Percent
Valid	Diploma	14	21.5%
	Degree	19	29.2%
	Masters	16	24.6%
	PHD	16	24.6%
	Total	65	100.0

**Source: field survey: 2020**

The data presentation in table 4.4.2 shows that most of the consumers had degree qualification with the highest frequency of 19(29.2%). The least of the consumers had diploma qualification with a frequency of 14(21.5%). This reflects that most of the consumers were able to respond well to the questions asked by the researcher due to their level of education.

#### 4.5. Main source of income

**Table 4.5.1 Fashion consumers' main source of income**

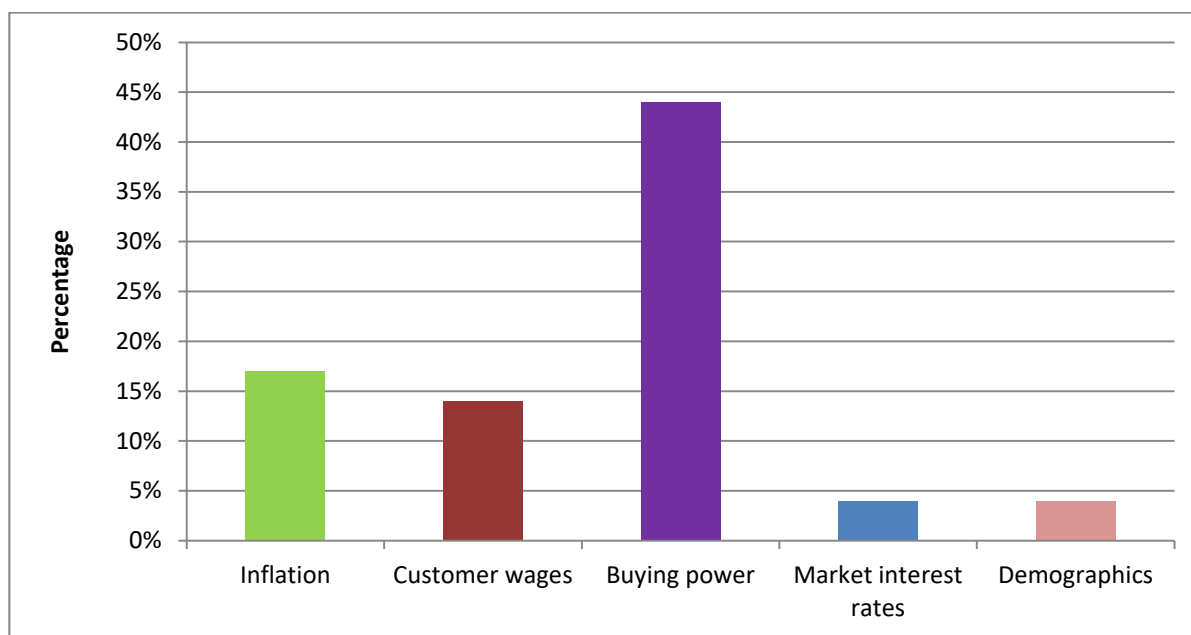
Variance	Frequency	Percentage
Pensions	16	24.6%
Salaries	33	50.7%
Self employed	16	24.6%
Domestic workers	0	0%
None of the above	0	0%
Total	65%	100%

**Source: field survey: 2020**

The table above indicates the main sources of income for customers. Most of the customers are paid through salaries and these also have the highest possibility of buying at fashion retail shops. The least receive their payments through pensions and self-employment opportunities. This made it easier for the researcher to gather information on the buying performance of the consumers towards fashion brands. The sequentially conducted structured interviews also indicated that majority of the respondents' main source of income was from salaries and self-employment jobs. Baye (2010) points out that a lot of customers have different tastes and preferences when it comes to shopping fashion products. However, those with monthly salaries were able to pay bills and as well spend on fashion products. Most of the sampled fashion customers were receiving little salaries and had little room for spending, on clothing reflecting minimal chances of them considering fashion brand loyalty.

Having presented the demographic data of respondents; the next section presents the findings of the study starting with research question one.

#### 4.6. Factors that lead to customer loyalty



**Figure 4.6 Factors leading to customer loyalty**

The above figure shows results of factors leading to customer loyalty. Most respondents 44% pointed out that buying power controls their ability to purchase the same fashion product brands using the amount of money they have repeatedly. The sampled fashion customers said that the higher the income they have the higher the buying power they have. However, from the literature Kuwaza (2019) mentions that most of the customers in Zimbabwe are under paid which indicates that it strains most of the customers' buying power thus affecting their ability to purchase fashion product brands repeatedly, thus affecting their loyalty to desired fashion brands. In support of this for the sampled retail managers revealed that the rate at which their customers were purchasing clothing in their shops had decreased to a greater extent showing that most of the customers were no longer considering fashion brands like they used to do. The managers also pointed out

that the situation in Zimbabwe was different customers were getting less income in their different working places which was lessening their buying power in most of the fashion retails thereby affecting their loyalty to fashion brands. It was found that customers were not able to use the minimum buying power they have in fashion retails to buy fashion products. They rather opted for other options like buying second hand clothing. Apart from low buying power the managers also mentioned that most customers failed to get their actual sizes in their shops ending up not buying from fashion retails and rather go to other shopping malls where fast clothing were sold. The fast fashion clothing product were said to be very unreliable brands as they were not durable. As a reviewer from the analysis it was clear that most the customers could not afford to purchase the exclusive clothing brands in their shops due to financial constraints. The customers' failure and reduced rate in purchasing their usual clothing brands indicated a decrease in brand loyalty consumption.

#### **4.6.2. Market rates**

From the above figure a few respondents 4% acknowledged that market rates influenced customer loyalty for fashion brand consumption. Increased market rates affected customers as they were forced to save more and purchase less fashion products. When market interest rates increase the amount of money that consumers can spend decreases (Bryman, 2013). This was supported by the managers as they noted that customers still had to pay their bills, although those bills had become more expensive for customers to remain with adequate disposable income for purchasing other things like clothing. Therefore this affected the level of customer loyalty to fashion brands. However as a researcher based on the findings ,due to economic constrains most of the customers reduced their buying behaviour as most of the customers were buying clothes only on festive season and not on monthly basis like they used to do before.

### **4.6.3. Demographics**

Demographics were also a factor leading to customer loyalty. (4%) of the respondents pointed out that, the age of customers influenced customer loyalty in fashion product consumption. The respondents indicated that generally, the older customers were likely to be loyal to specific fashion product brands longer than younger customers because the younger customers always want to test the new clothing brands since they have not developed confidence in use of products they used for a short time. (Fidelity, 2019) says that most young customers are going for fast fashions which were being sold in the shopping malls as such products are very attractive although not durable. Managers however seconded and also added another problem which was also influenced by demographics as a factor that affected customers loyalty level for fashion product brand consumption. Manufacturers were said to be producing the same line of styles which most of the younger customers do not favour. Overallly young age customers do want a variety of styles to choose from, from the findings due to the fashion retails no being able to offer different style on the brands being sold, customer tend to have run away from their loyalty to the fashion brands.

### **4.6.4. Inflation**

On the figure above 34% of the respondents showed that increase in inflation influenced customer level of fashion brand loyalty. Due to economic hardships in Zimbabwe inflation caused a rise in prices therefore customers were not able to purchase fashion brands with the salaries they received (Kuwaza, 2019). Backing this point, the managers raised that due to inflation materials were expensive to buy causing product prices to go up affecting customers' buying power. Thus by raising prices failed to accommodate other customers who could afford most of the fashion brands offered by fashion retail shops.

#### 4.6.5 Customer wages

14% of the sampled fashion customers pointed out that customer wage growth raises firm's costs which may lead firms to raise prices further therefore affecting customers of fashion brands as well. Respondents also pointed out that the level of wages also affects consumer spending. If wages are steadily rising, consumers generally have more discretionary income to spend. If wages are stagnant or falling demand for optional consumer goods is like to fall (Bryman, 2013). Managers also supported this as they said that the level at which customers bought fashion brands in their retails contributed to them increasing their prices as they will be aiming to earn more profits. By increasing prices demand for optional goods would then fall as consumers will be concentrating on paying basic commodities.

#### 4.7. Level of customer loyalty to fashion brands

**Table 4.7.1 Level of customer loyalty by customers of fashion brands**

Variable	Frequency	Percentage
No longer loyal to fashion brands	60	85.7%
Still loyal to fashion brand	40	57.1%

**Source: field survey: 2020**

From the table above 57.1% of the respondents pointed out that they were still loyal to fashion brands they used to buy. This was so because there were other customers who remained loyal to the fashion brands despite harsh economic hardships or other factors that disturbed their buying behaviour. Other customers' preferred buying their favourite fashion brands first before paying other bills while some had adequate money to spend on purchasing fashion products. However, in support of this managers praised these

customers as they kept the business moving by continuous buying of fashion product brands in fashion retails.

On the other hand from the table above 85.7% of the customers indicated that they were no longer loyal to fashion product brands sold in the retail shops. Managers also supported this by pointing out that there were factors which were still affecting customers which were mainly inflation, buying power and customer wages to maintain their loyalty to fashion brands which remained in the market for sale after other retail shops changed their line of business. It was revealed that some giant fashion retail shops had changed their line of business to groceries. Such shops were Meikles, Clicks, Barbours, Power sales and they offered local fashion brands like Pepkor, Top secret, Essences. Points were also raised by managers like strategies that were put in place to maintain customer loyalty. However from the data gathered it showed that despite fashion retail shop engaging strategies to maintain customer loyalty, the level of customer loyalty to fashion brands by customers had declined. Most of the customers no longer acknowledged our Zimbabwean fashion brands thereby affecting the fashion business.

**Table 4.7.2: Customer performance towards purchasing fashion brands**

<b>Brand name</b>	<b>Years studied</b>	<b>Sales decline to</b>
Kenso and Kelso	2018-2021	3,4million to 2,4million
Pepkor	2017-2021	Loss per share of 86.2c
Top secret	2018-2021	29% to 23.3%
Top mum	2018-2021	29% to 23,3%
Essences	2018-2021	29% to 23,3%

**Source: field survey: 2020**



From the table 4.7.1 it shows that customers were no longer loyal to local fashion brands, which included Kenso, Kelso, Pepkor, Top secret, Top mum and Essences during the period 2017 to 2020. This was indicated by the decrease in sales by most of the fashion retailers who sell those brands. Kazunga, (2020) indicated that customers used to have a colourful shopping experience whereby local fashion brands like Kenso and Kelso which they offered used to be bought in large quantities. However due to economic hardships and also failure of customers to maintain their loyalty it led to decrease in sales from 3,4million to 2,4million (Kazunga, 2020). This also reveals to the study the level of customer loyalty to fashion brands as statistics of the company showed decline in sales.

Another decrease in sales by company B which sold Pepkor from table 4.7.1 indicated that they were loss per share of 86,2c. This shows a large gap in the decrease of sales towards the brand sold in that retail outlet. A large margin of decrease in sales by the fashion retail shows that customers were no longer loyal to the fashion brands which means they need for acting towards achieving customer loyalty for Pepkor. Top secret, Top mum and Essences had the same statistics on the decrease in sales from 29% to 23.3% from the previous years (Ndebele, 2020) of the normal sales used to be achieved by company C, D and E. From the analysis above, such a sharp decrease in sales by fashion retailers indicates that customers were no longer loyal to the local fashion brands being offered thereby affecting sales, ending a better shopping experience which used to be experienced before. This was also supported by the managers during interviews whereby they suggested that they need for fashion retailers to take action so as to retain customers and also further research on ways to maintain customer loyalty.

#### **4.8. Strategies that can be put in place to maintain customer loyalty within the brands offered by local clothing retail outlets in Zimbabwe.**

**Table 4.8.1: strategies to maintain customer loyalty**

Variable		Frequency	Percentage
	Improving employee morale	18	34%
	Promotions	15	44%

	Creation of brand ambassadors	12	16%
	Rewarding loyal customers	20	6.0%

**Source: field survey: 2020**

From the above table 44% respondents indicated that most fashion retail shops used promotions as a strategy that can be used to maintain customer loyalty. This shows that it is the voice of the company which sends out the brand's message loud and clear to the audience. Most of the retails made use of promotions to attract their customers. Promotions are meant to increase brand awareness, provide appropriate information, increase customer traffic and builds sales and profits of the company (Ibojo, 2015). The respondents pointed out that the method of promotion which was used by most of the fashion retails motivated them to buy fashion brands. However due to the change of economic conditions from the period of 2017 to 2020 most of the customers got affected in their buying behavior on fashion products in retail shops. Backing up the sampled fashion customers managers also revealed that due to less income among most of the customers they may even fail to acknowledge promotions being put up by the fashion retailers thereby a few end up buying from them but having those few going for the products is better as the situation may improve with time.

Apart from promotions fashion retails may use other strategies of improving employee morale. From the results 34% of the respondents pointed out that improving employee morale is one of the strategies that were used by fashion retail shops to maintain customer loyalty. Nguyen (2018) states that improving employee morale is the attitude and overall outlook of employees during their association with an organization or business. Instead of fashion retails failing to improve employee morale can motivate workers to do their best in retuning customers so as to keep the business viable. However from the results gathered from the managers it showed that due to employees receiving unexpected salaries, they end up not doing their duties appropriately. By this managers also raised a problem whereby workers were facing problems of being loaded

with a lot of duties at once due to lack of enough employees in retail shops. This was so due to reduction of workers by fashion retail shops so that they are left with workers that they are able to pay although on minimal pay rates.

Rewarding customers is another way to retain customers that was used by fashion retail shops by giving free gifts and extra products to motivate them to keep on purchasing fashion brands. From the table above respondents 6% show that this strategy was no longer used to attract customers that much. Due to fashion retail shops battling to get enough profit for business they no longer issue out free gifts. To support this, managers noted that it is now difficult to reward their customers as they are not gaining much profit that will enable them to promote the rewarding program.

Lastly, from the table above 12% of the respondents indicated that brand ambassadors serve the purpose of ensuring that customers who engage with the brand will remain loyal (Ahmad, 2018). Most respondents pointed out that brand ambassadors help them to be motivated to buy from fashion retails. However from the data gathered from managers most retail shops employ the strategy of creating brand ambassadors so that they can help in returning customers of fashion brands so as to keep up to a viable business again.

#### **4.9. Chapter Summary**

In this chapter the researcher presented the data, findings and interpretation of the results from the examination of the level of customer loyalty for consumers of fashion products in Zimbabwe with reference to fashion retail outlets in Harare Zimbabwe. From the main research question which looked at the level of customer loyalty to fashion brands offered by clothing retail outlets in Zimbabwe, the findings showed the level of customer loyalty was affecting the buying behavior of customers towards fashion brands. The first research question looked at factors that lead to customer loyalty to fashion brands. Findings showed that inflation, customer wages, buying power, market interest rates and demographics were factors leading to customer loyalty. The second research question asked about the level of customer loyalty to fashion brands and the findings showed that

most of the customers noted a decreased level of customer loyalty to fashion product brands sold in most fashion retail shops because of a decrease in their income. The last question looked at strategies that can be put in place to maintain customer loyalty within the local clothing retail outlets. These included improved promotions, creation of brand ambassadors, improving employee morale and rewarding loyal customers in a different way. Quantitative data from self-administered questionnaires were presented using descriptive and inferential statistics thus the use of frequency tables and bar graphs. More so, quantitative data were coded directly into the computer and the SPSS Version 16.0 was used for the analysis. The next chapter focuses on summarizing the whole study based on the research objectives and also showing the proposed recommendations to the research problem.

## **CHAPTER 5**

### **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

#### **5.0. Introduction**

This chapter presents the summary for the whole study that is chapter one, two, three and four, the major findings of the study and the recommendations. The layout of this chapter will be guided by the research objectives. Basing on the findings of this study, recommendations were suggested to the fashion retailers, the consumers, the students and the Government. Suggestions for further study will conclude the chapter. The sections below present the summary of the study.

#### **5.1. Summary**

This study was divided into five chapters. The first chapter consisted of the background of the study, statement of the problem, research objectives, research questions; Chapter two was divided into two sections. The first section discussed the theoretical framework which informed the study. The other section consists of literature relevant to the study. Chapter three described the methodology used in this study with the topics research design, target population, sample size sampling method, research instruments, data collection procedures, data analysis and presentation methods, reliability, validity and ethical considerations. Chapter four consisted of data analysis, presentation, interpretation and discussion of the findings. Chapter five gives a summary of research findings, conclusions, recommendations and proposed model.

#### **5.2. Major Findings of the study**

Main objective was to examine the level of customer loyalty to fashion brands offered by clothing retails in Zimbabwe. The findings were that there was a decrease in the level of

customer loyalty to fashion brands. Decline of customer loyalty was affecting buying behavior of fashion brands.

Research objective one sought to establish the factors that lead to customer loyalty and it was revealed that customer wages, buying power, market interest rates, product performance, inflation and demographics were mentioned as the factors leading to customer loyalty. Mainly customer wages or disposable income mostly affecting customer loyalty to fashion brand customers currently as reflected by the sampled respondents.

Research objective two sought to find the level of customer loyalty to fashion brands offered by fashion retail shops in Zimbabwe and findings were that customer loyalty had declined massively, customers were no longer loyal to fashion brands thus most of the retail shops were suffering customer loses. Most of the fashion brands in the sampled retail shops were overstaying their shelf life due to minimal purchases by the customers.

Research objective three sought to establish strategies that can be put in place to maintain customer loyalty within the clothing retail outlets in Zimbabwe and it was found out that reducing prices, promotions, sales and rewarding loyalty were the strategies to improve loyalty level of customers to fashion brands offered by most large retail shops in Zimbabwe.

### **5.3. Conclusions**

In conclusion the first objective looked at the factors that lead to customer loyalty the findings showed that inflation, customer wages, buying power, market interest rates, product performance and demographics were factors leading to customer loyalty. From the findings these factors were affecting the frequency in which fashion customers were purchasing products. The second research objective sought to find the level of customer loyalty to fashion brands offered by fashion retail shops in Zimbabwe and findings were that customer loyalty has declined massively, customers were no longer loyal to fashion brands thus most of the retail shops were suffering loses of customers. The third objective looked at strategies that can be put in place to maintain customer loyalty within

the brands offered by clothing retail outlets in Zimbabwe. These included Batch production, Introduction of flexible repayment methods, Production of unique local fashion brands, revision of business forums by Government to improve customer loyalty for fashion brands.

#### **5.4. Recommendations**

**Basing on the findings of the study, the researcher came up with the following recommendations:**

For the decrease in customer loyalty to fashion retails thus leading to decrease in sales for fashion retails the recommendations that the researcher proposes to improve the situation are:

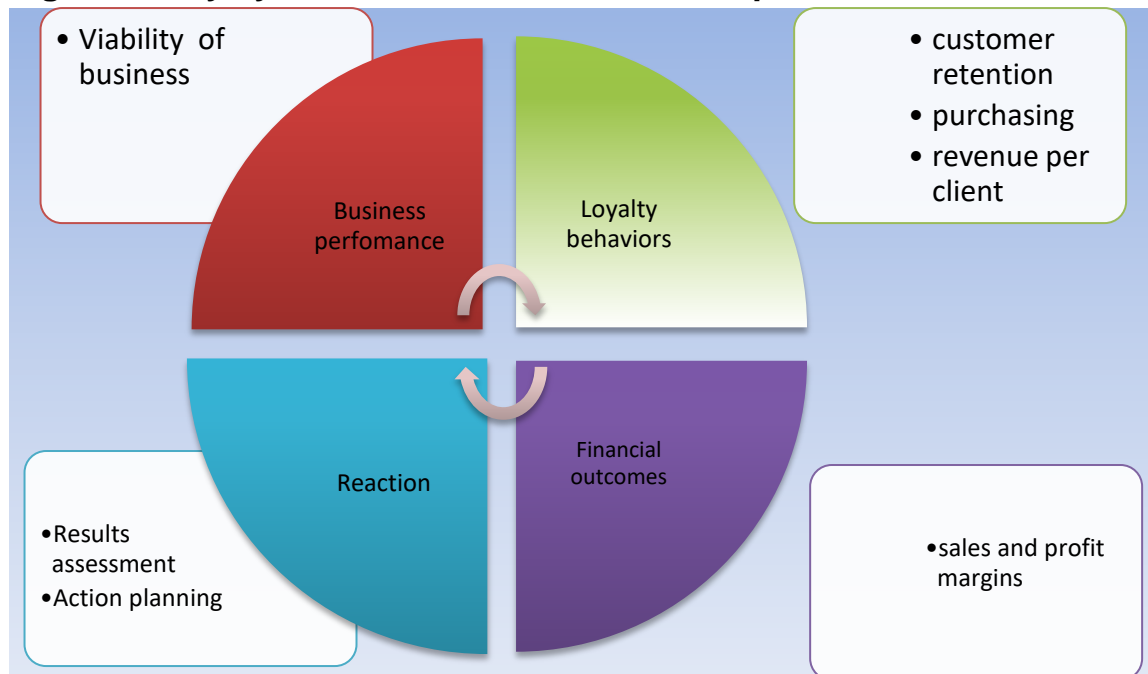
- To develop a model or tool that will quickly alert fashion retailers when sales are being affected and their customer retention being a threat to them so that they can be able to adjust and continue operating in situations whereby customer loyalty declines.
- Produce unique fashion brands that are different from others and use of cheaper material which will attract more customers for example offering a variety of outfits that meet a wide range of age group not only the same trend that is known to be produced by the same company.
- Reduce production and produce as per order so as to avoid losses but only meet demands. By so doing the retailers are able to produce quality products that will impress customers and also keep their loyalty since they will be having ample time to work on less numbers.
- Introduction of flexible repayment methods in terms of affordable instalment plans.
- The Government authorities should revise the issue of forums that can be put in place for fashion retails to be able to share ideas and experiences as to how to overcome operations in harsh conditions.

To provide Forums for industries where they can discuss information about the industry and share ideas to how to come up with ideas of rescuing the retailers to survive.

From the recommendations that were suggested by the researcher one of the recommendations is to develop a model to enhance customer loyalty to fashion brands. The following section presents the proposed model for fashion retail outlets.

## 5.5. Proposed Model

**Fig 5.5 Utility cycle matrix of fashion consumption behavior**



### Introduction

The proposed model was derived from the findings of the study and comprises of the reactions that occur in fashion retails according to the buying behavior of customers towards their loyalty to fashion brands. The model is called the Utility function cycle matrix of fashion consumption behavior. It consists of determinants and their reactions. This matrix will help fashion retails to be able to analyze the reaction of their customers



towards their buying behavior so that they can take action as to how they can maintain loyalty of their customers.

Assumptions:

- i. Fashion consumption Utility should be derived from satisfaction obtained from making right choices and preferences.
- ii. The higher the buying behaviour of fashion consumers, the higher they become loyal to the products.
- iii. The less the buying behaviour of fashion consumers, the less the chances of them being loyal to fashion brands.

How the model should be applied in the Zimbabwean economic setup

- i. Fashion products consumption utility should be derived from the amount of money available to be spent after covering the basic commodities needed for survival of individuals and households which is not being experienced in Zimbabwe.
- ii. Fashion retails should study their business performance as proposed by the model so as to assess whether they are improving or not by so doing taking into consideration the solution being proposed by the researcher so as to help maintain customer loyalty to fashion brands.
- iii. Introduction of flexible repayment methods in terms of affordable instalment plans to maintain the utility derived from consumption of fashion products and keep up with changing global trends thereby improving customer loyalty to fashion brands

The following section presents suggestions for further studies:

## **5.6. Suggestions for further research**

Since this study was conducted in Mashonaland central therefore:

- A study to include other provinces like Matabeleland, Mashonaland south and other sectors of the economy could make the generalisations more concrete since the current study was conducted in Harare.
- It could be also important to research on other variables besides customer loyalty that are affecting fashion retails at large for example Brand equity for further studies.

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**Questionnaire for fashion consumers on the analysis of the level of customer loyalty to fashion brands. A case study of fashion consumers in Harare Zimbabwe.**

My name is Nomagugu Ndlovu, Student number C18133149T a registered student at Chinhoyi University of Technology, undertaking a Master of Philosophy in Clothing fashion design. I am conducting a research analysing the level of customer loyalty to fashion brands. A case study of fashion consumers in Harare Zimbabwe. I have chosen your organization as one of my unit of study. May you kindly assist by providing your responses to the questions below. All the information that you will provide will be treated as confidential and shall be used for academic purposes only.

**Instructions to the subjects**

Kindly complete this questionnaire by filling in the blank spaces provided by ticking in the box against your answer.

SECTION A: Demographics (*please tick in the appropriate box*)

1) Gender

Male       Female

2) Level of Education

Primary       Secondary       Certificate       Diploma       Degree   
Masters       PhD

3) Age

18- 25       26-35       36-45       46-50       51+

Any

Other.....  
..... (Specify)

4) State the factors leading to customer loyalty?

.....  
.....

.....  
.....  
.....  
.....

5) Do you have a credit account with one of the fashion retail outlets? YES  NO

6 State strategies that can be put in place to maintain customer loyalty to fashion brands.

.....  
.....  
.....  
.....



**Questionnaire for clothing shops management on the analysis of the level of customer loyalty to fashion brands. A case study of fashion consumers in Harare Zimbabwe.**

My name is Nomagugu Ndlovu, Student number C18133149T a registered student at Chinhoyi University of Technology, undertaking a Master of Philosophy in Clothing fashion design. I am conducting a research on the level of customer loyalty to fashion brands. A case study of fashion consumers in Harare Zimbabwe. I have chosen your organization as one of my unit of study. May you kindly assist by providing your responses to the questions below. All the information that you will provide will be treated as confidential and shall be used for academic purposes only.

### Instructions to subjects

Kindly complete this questionnaire by filling in the blank spaces provided by ticking in the box against your answer.

### Demographic data

1) Gender

Male  Female

2) Level of Education

Primary  Secondary  Certificate  Diploma  Degree   
Masters  PhD

3) Age

18- 25  26-35  36-45  46-50  51+

Any

Other.....

..... (Specify)

4) What is your current position in the company?

Director  Manager  Human resources  Finance manager

5) How long have you been serving the company?

Weeks  Months  Years

6) How would you rate the effect of customer loyalty on fashion consumption behaviour?

Indicate your level of agreement with the following statements.

Variable	Strongly disagree	Disagree	Undecided	Agree	Strongly agree
The rate of Purchasing fashion brands has increased	1	2	3	4	5
The rate of Purchasing imported fashion brands frequency decreased	1	2	3	4	5

<b>The Quantity of fashion brands purchased increased</b>	1	2	3	4	5
<b>The Quantity of imported fashion brands purchased decreased</b>	1	2	3	4	5
<b>No change in frequency and quantity</b>	1	2	3	4	5

7) How would you rate the factors leading to customer loyalty?

Indicate your level of agreement with the following statements.

<b>Variable</b>	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Undecided</b>	<b>Agree</b>	<b>Strongly agree</b>
<b>Inflation has affected the buying behavior of customers of fashion brands</b>	1	2	3	4	5
<b>Inflation has not affected the buying behavior of customers of fashion</b>	1	2	3	4	5

<b>products</b>					
<b>Increase in customers' wages has affected their propensity to consume fashion brands</b>	1	2	3	4	5
<b>Increase in customer' wages has not affected their propensity to consume fashion brands</b>	1	2	3	4	5
<b>Market interest rates have affected the buying behavior of customers of fashion brands</b>	1	2	3	4	5
<b>Market interest rates has not affected the buying behavior of fashion brands</b>	1	2	3	4	5

**8) RATE LEVEL OF CUSTOMER LOYALTY TO FASHIONS BRANDS BY CUSTOMERS**

<b>Variable</b>	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Undecided</b>	<b>Strongly agree</b>	<b>Agree</b>
<b>Despite factors affecting customer loyalty for fashion brands customers are still buying fashion brands in most of our retail outlets</b>	1	2	3	4	5
<b>Despite factors affecting customer loyalty for fashion brands consumers</b>	1	2	3	4	5



<b>are no longer buying fashion brands in most of the retail outlets</b>					
<b>They is less participation of consumers to all of the fashion retails</b>	1	2	3	4	5

**Other**

specify.....  
 .....

**9) STRATEGIES TO MAINTAIN CUSTOMER LOYALTY**

<b>Variable</b>	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Undecided</b>	<b>Strongly agree</b>	<b>Agree</b>
<b>Customers are being motivated by reducing prices of fashion brands in order for them to be loyal</b>	1	2	3	4	5
<b>The retail outlets are giving out sales thus reducing prices at times to attract customers to buy</b>	1	2	3	4	5

<b>fashion brands</b>					
<b>The retail outlets have a program of rewarding loyal customers to motivate them to keep coming</b>	1	2	3	4	5
<b>The fashion retail have programs of promotions that help improve customer experience</b>	1	2	3	4	5

**Other**

**specify** .....

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**STRUCTURED INTERVIEW GUIDE FOR FASHION RETAIL SHOPS ON THE LEVEL OF CUSTOMER LOYALTY TO FASHION BRANDS.A CASE STUDY OF FASHION CONSUMERS IN HARARE ZIMBABWE.**

My name is Nomagugu Ndlovu, Student number C18133149T a registered student at Chinhoyi University of Technology, undertaking a Master of Philosophy in Clothing fashion design. I am conducting a research on the level of customer loyalty to fashion brands. A case study of fashion consumers in Harare Zimbabwe. I have chosen your organization as one of my unit of study. May you kindly assist by providing your responses to the questions below. All the information that you will provide will be treated as confidential and shall be used for academic purposes only.

**Demographic data**

1) Gender

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.....

2) Level of Education

.....  
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3) Age

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.....  
.....

4) What is your current position in the company?

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5) How long have you been serving the company?

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6) How many branches to you have?

Specify.....

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7) What are you views on customer loyalty of fashion brands?

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8) What are your views on the level of customer loyalty for fashion brands?

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9) Does level of customer loyalty have an effect to fashion brands? If yes, how

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If No, Justify your

response.....

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10) State other factors that affect customer loyalty to Fashion brands?

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11) Explain how the factors mentioned above affect customer loyalty to the fashion brands?

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12) What strategies can be put in place to maintain customer loyalty to the fashion brands?

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**STRUCTURED INTERVIEW GUIDE FOR FASHION CUSTOMERS ON THE LEVEL OF CUSTOMER LOYALTY TO FASHION BRANDS.A CASE STUDY OF FASHION CONSUMERS IN HARARE ZIMBABWE.**

My name is Nomagugu Ndlovu, Student number C18133149T a registered student at Chinhoyi University of Technology, undertaking a Master of Philosophy in Clothing fashion design. I am conducting a research on level of customer loyalty to fashion brands. A case study of fashion consumers in Harare Zimbabwe. I have chosen your organization as one of my unit of study. May you kindly assist by providing your responses to the questions below. All the information that you will provide will be treated as confidential and shall be used for academic purposes only.



**Demographic data**

1) Gender

.....  
.....

2) Level of Education

.....  
.....

3) Age

.....  
.....

4) What is your employment status?

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5) Main source of income?

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6) Do you have a credit account with one of the fashion retail outlets?

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7) When did you last buy from one of the fashion retail outlets?

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8) How many times do you buy clothing in any fashion retail outlet?

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9) In total how long have you been a customer of company A, B or C

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10) How much do you earn per month?

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11) Points to support that customer loyalty affects fashion brands?

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12) How would you rate the factors influencing customer loyalty on fashion consumption behavior?

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13) Factors leading to your loyalty as customers

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14) Other alternatives you have found to substitute your loyalty to fashion retails if you are no longer loyal

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**ANNEX 19 Form GRSD 17 CHINHOYI UNIVERSITY OF TECHNOLOGY RESEARCH  
PERMISSION LETTER**

**Student Name** .....

**Student number** .....

**Programme** .....

**Approved research title**

.....  
.....

**TO WHOM IT MAY CONCERN**

I hereby confirm that the above mentioned student is registered at Chinhoyi University of Technology for the Programme indicated. The proposed study met all the requirements as stipulated in the University Policies and guidelines and has been approved by the relevant committees.

The proposal adheres to ethical principles as per attached outlined by the Research Ethics Committee of the University Permission is hereby granted to carry out the research as described in the approved proposal. May you please assist the student in any way possible.

The main objective of the research is to

.....

.....

Best Regards

.....

Name.....Date .....

Chairperson of School's/Institute's Higher Degrees Committee

Tel: +263 .....

E-mail: .....

.....**Thank you for participating** .....