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Influence of Socio-Economic variables on the Brand loyalty of Clothing apparels among Students in North Kerala

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ABSTRACT

College students represent a crucial consumer segment for apparel brands. This study investigates the influence of socio-economic factors on brand loyalty among students in North Kerala, India. The research explores how gender, place of residence, type of educational institution, and parental income affect brand choices. It proposes that there are no significant initial differences in brand loyalty based on these variables. Through the analysis, the study reveals interesting insights. Male students and those residing in urban areas demonstrate higher brand loyalty compared to their counterparts. Students from self-financing institutions, typically with higher fees, exhibit stronger brand loyalty than those from government or aided institutions. Furthermore, parental income plays a significant role, with students from wealthier families showing greater brand loyalty. These findings hold valuable implications for apparel brands. The study recommends developing targeted marketing strategies based on socio-economic segments. For instance, brands can create gender-specific campaigns or highlight affordability and accessibility for students in rural areas. Similarly, premium offerings and value-added loyalty programs might resonate more with students from self-financing institutions. Understanding the impact of parental income allows for tiered pricing structures and targeted promotions. Additionally, the study suggests that incorporating ethical and sustainable practices can further strengthen brand loyalty among socially conscious students.

KEYWORDS: Socio-economic factors, Brand loyalty & College students (North Kerala)

1.1 Introduction

The examination of socio-economic variables' impact on brand loyalty among students in North Kerala, specifically within the clothing apparel sector, is a vital area of research. Socio-economic factors are known to significantly influence brand loyalty, as indicated by various studies (Hutabarat & Fitrianti, 2022; Singh & Kumar, 2014). Research has demonstrated that psychological and behavioral factors notably affect brand loyalty, with private label brands in the Indian market serving as a prime example (Mishra & Bajaj, 2021). Additionally, the interplay between corporate social responsibility (CSR), corporate image, and brand loyalty has been extensively studied, showing that economic, ethical, and philanthropic responsibilities positively impact brand loyalty. Understanding these relationships can provide crucial insights into the determinants of brand loyalty among students in North Kerala, facilitating the development of effective marketing strategies aimed at this specific demographic.

In the contemporary marketplace, brand loyalty represents a crucial element of consumer behavior, particularly within the apparel sector. Understanding the factors that influence brand loyalty among young consumers can provide valuable insights for marketers and brands aiming to secure a dedicated customer base. This study, delves into how socio-economic factors such as gender, place of residence, type of educational institution, and parental income impact brand loyalty among college students in North Kerala. The primary objectives of this research are to analyze the role of gender and place of residence on brand loyalty and to measure the influence of educational institution types and parental income on students' brand loyalty. To address these objectives, the study formulates four hypotheses: there are no significant differences in brand loyalty based on gender, place of residence, type of institution, and parental income. Employing a quantitative research methodology, the study utilizes structured questionnaires to gather data from a representative sample of students selected through probability sampling techniques. This data undergoes rigorous analysis using descriptive statistics, independent sample t-tests, and One-way ANOVA to explore differences and assess the influence of various socio-demographic factors on brand loyalty. The research design, incorporating both descriptive and empirical elements, ensures a comprehensive investigation into the characteristics and attitudes of college students towards apparel brands. Through a combination of primary and secondary data, and a robust sample design involving cluster sampling, this study aims to contribute valuable evidence-based insights into

consumer behavior, ultimately enhancing the understanding of brand loyalty dynamics in the apparel sector among the youth in North Kerala.

1.2 Relevance of the study

Understanding the factors that influence brand loyalty among college students in North Kerala is of significant importance for multiple reasons. The youth demographic, particularly college students, represents a substantial and influential segment of the consumer market. Their purchasing decisions and brand preferences can shape market trends and drive the success of apparel brands. By analyzing the socio-economic variables that impact brand loyalty, this study provides insights into the preferences and behaviors of this key consumer group, enabling brands to tailor their marketing strategies more effectively. Further, the findings of this research can assist apparel brands in identifying and addressing the specific needs and expectations of students based on their gender, place of residence, type of educational institution, and parental income. For instance, understanding how these factors influence brand loyalty can help brands design targeted advertising campaigns, develop products that resonate with different segments, and implement loyalty programs that foster long-term relationships with customers. Moreover, the study's comprehensive approach, which includes rigorous data collection and analysis methods, ensures that the insights gained are reliable and applicable to real-world marketing practices. In addition, this study contributes to the broader academic and practical knowledge in the field of consumer behavior and brand management. By exploring the intersection of socio-economic variables and brand loyalty within the specific context of North Kerala, the research adds a nuanced understanding to existing literature. This can inform future research endeavors and guide policymakers, educators, and marketers in developing strategies that not only enhance brand loyalty but also promote sustainable consumer practices. Overall, the study's relevance extends beyond the immediate geographic focus, offering valuable lessons for understanding and engaging with young consumers in diverse cultural and economic settings.

1.3 Research questions

1. How does gender influence brand loyalty among college students in North Kerala?

2. What is the effect of the place of residence on brand loyalty among college students in North Kerala?

3. In what ways do the type of educational institution and parental income affect brand loyalty among college students in North Kerala?

1.4 Objectives

➢ To analyse the role of gender group and place of residence of students in north Kerala towards their brand loyalty

➢ To measure the influence of types of institutions and parental income of students in north Kerala towards their brand loyalty

1.5 Hypotheses for the study

➢ There is no significant differences in gender group of students towards the brand loyalty

➢ There is no significant differences in Place of residence of students towards the brand loyalty

➢ There is no significant differences in Types of institutions of students towards the brand loyalty

➢ There is no significant differences in Parental income of students towards the brand loyalty

2. Literature Review

2.1 Gender and Brand Loyalty

Gender plays a significant role in brand loyalty, as evidenced by various studies across different product categories. Research has demonstrated a notable relationship between gender and brand loyalty in everyday products such as soap, noodles, and hair oil, with discernible variations in loyalty patterns between males and females (Manandhar, 2020). For instance, males and females may prioritize different attributes in these products, leading to distinct loyalty behaviors. Additionally, experiential marketing has been found to impact brand loyalty differently based on consumer gender. Specifically, Generation Y female customers show varying degrees of loyalty towards personal care brands due to experiential marketing efforts (Prajapati & Goswami, 2023). This indicates that females in this age group might be more influenced by personalized and engaging marketing experiences compared to their male counterparts.

Moreover, the influence of brand consciousness and value consciousness on brand loyalty also varies by gender. Studies have shown that these factors affect loyalty differently in males and females, suggesting that gender moderates the relationship between brand consciousness, value consciousness, and brand loyalty (Şahin Ekber & Kenane Piriyeva, 2022). For example, while females might exhibit stronger brand loyalty when they perceive high brand value, males might be more influenced by brand consciousness. Understanding these gender-specific nuances in brand loyalty can provide businesses with valuable insights, enabling them to tailor their marketing

strategies effectively to create and maintain loyal customer bases. By addressing gender differences in consumer behavior, companies can enhance their brand loyalty initiatives, ensuring they meet the diverse needs and preferences of their target audiences.

2.2 Place of Residency and Brand Loyalty

The engagement of residents is paramount in molding the behaviors associated with destination brand development. This engagement is chiefly facilitated through their profound sense of place attachment, which permeates various facets of their interaction with the destination. Studies by Reitsamer and Brunner-Sperdin (2021) and Chen and Šegota (2015) underscore the pivotal role of residents in destination branding, emphasizing their influence on crucial aspects such as word-of-mouth promotion, acting as brand ambassadors, and determining whether to remain in or depart from the locale. Furthermore, the credibility and authenticity of a destination's brand significantly shape consumers' formation of attachment to the place, their likelihood to spread positive word-of-mouth, and their intentions to revisit. This assertion is supported by research conducted by Chen and Dwyer (2017), who highlight attachment as a foundational precursor to fostering favorable outcomes for destination brands.

Moreover, the adoption of place-based loyalty initiatives emerges as a potent strategy within the realm of destination marketing. Rybaczewska and Sparks (2019) highlight the recognition of such schemes as valuable tools in bolstering place brands, yet underscore the necessity for simplicity in their implementation. Stakeholders emphasize the need to address concerns surrounding the complexity, data security, and financial implications associated with loyalty programs. Achieving a nuanced understanding of residents' sentiments, particularly their attachment to and satisfaction with the destination, becomes imperative for destination managers seeking to fortify place brands. Such insights serve as the bedrock for the formulation and execution of internal and external branding strategies aimed at enhancing the destination's appeal and fostering enduring connections with both residents and visitors alike.

2.3 Types of Institutions and Brand Loyalty

Within the domain of brand loyalty, institutions, including universities, wield significant influence. Co-branding strategies, as elucidated by Mróz-Gorgoń et al. (2019), stand out as a potent mechanism capable of substantially impacting brand loyalty. By amalgamating multiple brands, co-branding endeavors create a cohesive and formidable presence in the minds of consumers, thereby bolstering their loyalty. Moreover, the pivotal role of institutional reputation management

in cultivating brand loyalty is underscored by Ayşenur Gökalp (2018), who accentuates how a robust reputation exerts a positive influence on brand loyalty. This highlights the imperative for institutions to actively manage their reputations to engender trust and loyalty among stakeholders. Furthermore, research within the financial industry, as exemplified by recent studies, adapts theoretical frameworks to gauge brand loyalty, underscoring the ubiquity and significance of brand loyalty across diverse sectors. Additionally, investigations such as the one conducted by Bisschoff (2014) delve into the affective determinants of brand loyalty among international students in higher education institutions. Notably, factors like perceived teaching quality and emotional brand attachment emerge as pivotal in fostering brand loyalty among this demographic. Such findings underscore the multifaceted nature of brand loyalty within institutional contexts, shedding light on the intricate interplay between various determinants and the resultant impact on consumer behavior and loyalty.

2.4 Parental Income and Brand Loyalty

Parental income emerges as a significant determinant shaping brand loyalty among parents when selecting products for their children. Extensive research underscores that irrespective of income levels, parents universally prioritize the safety and well-being of their children, fostering a strong preference for brands that offer safe and reliable garments (Tanzil & Hidayati, 2022). Moreover, insights from studies emphasize that brand loyalty is cultivated over time through positive experiences and perceptions of the brand, transcending mere income considerations (Pavlidis & Ellickson, 2017). This suggests that while parental income may influence purchasing power, it does not singularly dictate brand loyalty outcomes.

Furthermore, investigations reveal intriguing insights into the complex dynamics of parental decision-making processes. For instance, despite variations in income levels, parental considerations regarding nutritional value vis-à-vis brand loyalty when purchasing soft drinks for children remain nuanced and multifaceted (Agnihotri, 2022). Such findings underscore the intricate interplay of factors beyond income, such as product safety, brand experience, and nutritional considerations, in shaping parental brand loyalty. Consequently, while parental income undoubtedly plays a role in influencing consumer behavior, it is essential to recognize the multifaceted nature of brand loyalty among parents, which is shaped by a myriad of factors beyond financial means.

2.5 Research Gap

Despite extensive research on consumer behavior and brand loyalty, there remains a notable gap in understanding the specific socio-economic factors that influence brand loyalty among college students in regional contexts like North Kerala. Previous studies have broadly addressed brand loyalty, but they often overlook the nuanced impacts of variables such as gender, place of residence, type of educational institution, and parental income. There is limited empirical evidence detailing how these factors interplay to shape brand loyalty within this demographic. Additionally, much of the existing literature focuses on urban populations, leaving a gap in knowledge about rural and suburban consumer behaviors. This study aims to fill these gaps by providing a focused analysis on how these socio-economic variables affect brand loyalty among college students in North Kerala, thus offering valuable insights for marketers and contributing to the broader field of consumer behavior research.

3. Research Methodology

The research methodology for studying brand consciousness among college students in North Kerala predominantly employs a quantitative approach, focusing on systematic data collection and numerical analysis to examine aspect such as brand loyalty. Surveys are the primary method of data collection, utilizing structured questionnaires administered to a representative sample of students selected through probability sampling techniques. The collected data undergoes rigorous quantitative analysis, including descriptive statistics, independent sample t-tests, and One-way ANOVA. These analyses help explore differences in variables, assess the influence of socio demographic factors on brand loyalty. Measures to ensure validity and reliability include pre-testing survey instruments, consistent data collection procedures, and adherence to ethical guidelines. This methodology enables a comprehensive investigation into brand consciousness among college students in North Kerala, providing valuable insights into their consumer behavior and contributing to the existing knowledge in this field.

The research design is both descriptive and empirical, aiming to systematically describe the characteristics and attitudes of college students towards apparel and clothing brands while empirically testing hypotheses derived from the study objectives. Descriptive research involves collecting data through surveys, interviews, or observations and using descriptive statistics to analyze variables. Empirical research involves gathering primary data and using statistical techniques like t test and One way ANOVA analysis to test hypotheses and provide evidence-based insights into consumer behavior. The study employs both primary data from surveys and secondary

data from existing literature to ensure a holistic analysis. The sample design includes determining the population, sample size, and sampling method, ensuring the data is representative. Cluster sampling is used to select participants, with a sample size determined through statistical calculations. Data collection methods include personal interviews, online and telephonic interviews, and Google Form questionnaires. The data collection period spanned 12 months, ensuring comprehensive data gathering and robust findings. The structured questionnaire was validated through a pilot study and reliability analysis, ensuring its effectiveness in capturing relevant data.

4. Data analysis and Interpretations

4.1Students Profile

The demographic details of the students, as presented in Table 1, show a nearly equal gender distribution, with males constituting 51.2% and females 48.8% of the sample. Regarding their place of residence, the largest group comes from semi-urban areas (39.7%), followed by urban (32.2%) and rural (28.1%) areas. In terms of the type of institution attended, the majority of students are enrolled in aided institutions (45.9%), while the rest are almost equally divided between self-financing (27.7%) and government institutions (26.4%).

Table 1 Demographic details of students

	Attributes	Frequency	Percentage
Gender	Male	124	51.2
	Female	118	48.8
	Total	242	100.0
Place of Residence	Urban	78	32.2
	Semi urban	96	39.7
	Rural	68	28.1
	Total	242	100.0
Types of Institution	Self-financing	67	27.7
	Aided	111	45.9
	Government	64	26.4
	Total	242	100.0
Parental Income	Above 5 lakhss	40	16.5

300001 -500000	78	32.2
150000 -300000	90	37.2
Below 150000	34	14.0
Total	242	100.0

Parental income data reveal that the largest segment of students comes from families earning between 150,000 and 300,000 (37.2%), followed by those earning between 300,001 and 500,000 (32.2%), with smaller percentages from both higher and lower income brackets. This comprehensive demographic profile illustrates a diverse student body in terms of gender, residence, type of educational institution, and parental income.

4.2 Descriptive Statistics of Brand Loyalty

The descriptive statistics for brand loyalty among students indicate moderate to high levels of loyalty towards apparel and clothing brands. The mean scores for the various statements range from 3.24 to 4.60 on a 5-point scale. The highest mean score (4.60) corresponds to the trust in the quality and reliability of preferred brands, indicating a strong confidence in these brands. Similarly, a high mean score (4.18) is seen for the likelihood of continuing to purchase from a brand even if other similar options are available, showing strong brand commitment. Emotional attachment to brands also has a relatively high mean (3.99), along with active recommendation to others (3.71). Conversely, willingness to pay a premium price (3.24) and seeking out new collections (3.24) have the lowest mean scores, suggesting a more moderate inclination towards these behaviors.

Table 2 Descriptive statistics

	N	Mean	SD
I consistently prefer to purchase apparel and clothing items from my favorite brands.	242	3.67	1.050
I actively recommend my preferred apparel and clothing brands to friends and family.	242	3.71	.813
I feel a sense of attachment or emotional connection to certain apparel and clothing brands.	242	3.99	.797
I am willing to pay a premium price for apparel and clothing items from brands I am loyal to.	242	3.24	1.023

I often seek out new collections or releases from my favorite apparel and clothing brands.	242	3.24	.803
I am likely to continue purchasing from a brand even if other similar options become available.	242	4.18	.434
I trust the quality and reliability of apparel and clothing items from my preferred brands.	242	4.60	.508
I feel satisfied with my overall experiences with my preferred apparel and clothing brands.	242	3.74	.646
I am interested in participating in loyalty programs offered by apparel and clothing brands.	242	3.89	1.000
I follow my preferred apparel and clothing brands on social media to stay updated on their latest offerings.	242	3.87	1.155
I am less likely to switch to alternative brands for apparel and clothing purchases.	242	3.83	.716
I feel a sense of loyalty and allegiance to specific apparel and clothing brands, regardless of external influences.	242	3.74	.917
Brand Loyalty	242	3.8082	.35032

The overall brand loyalty mean score is 3.8082, with a standard deviation of .35032, reflecting generally consistent and substantial brand loyalty among the students sampled.

4.3 Gender and Brand loyalty

The group statistics in Table 3 and the independent samples t-test in Table 4 provide insights into the differences in brand loyalty between male and female students. According to Table 3, male students have a higher mean brand loyalty score (4.0134) compared to female students (3.5925). The standard deviations are .32308 for males and .22692 for females, indicating slightly more variation in brand loyalty among males than females. The standard error means are .02901 for males and .02089 for females.

Table 3 Group statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Brand Loyalty	Male	124	4.0134	.32308	.02901
	Female	118	3.5925	.22692	.02089

Table 4 presents the results of an independent samples t-test, which tests the equality of means between the two gender groups. The t-value is 11.675 with 240 degrees of freedom, and the significance (2-tailed) is .000, indicating that the difference in mean brand loyalty scores between males and females is statistically significant. The mean difference of .42093 suggests that males exhibit significantly higher brand loyalty compared to females. This significant difference emphasizes the importance of considering gender when assessing brand loyalty in this student population.

Table 4 Independent Samples Test

		t-test for Equality of Means			
		t	df	Sig. (2-tailed)	Mean Difference
Brand Loyalty	Equal variances assumed	11.675	240	.000	.42093

4.4 Place of Residence and Brand loyalty

The analysis of brand loyalty based on place of residence, presented in Tables 5, 6, and 7, reveals significant differences among students from urban, semi-urban, and rural areas. Table 5 shows that urban students have the highest mean brand loyalty score (4.0353), followed by semi-urban (3.7830) and rural students (3.5833). The standard deviations indicate moderate variability within each group.

The ANOVA results in Table 6 confirm that these differences are statistically significant, with a high F-value of 40.748 and a significance level of .000, indicating that at least one group's mean brand loyalty is significantly different from the others.

Table 5 Descriptives

Brand Loyalty				
	N	Mean	Std. Deviation	Std. Error
Urban	78	4.0353	.37473	.04243
Semi urban	96	3.7830	.25720	.02625
Rural	68	3.5833	.27204	.03299
Total	242	3.8082	.35032	.02252

Table 6 ANOVA

Brand Loyalty					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7.521	2	3.760	40.748	.000
Within Groups	22.056	239	.092		
Total	29.576	241			

Post Hoc Tests

Table 7 Multiple Comparisons

Dependent Variable: Brand Loyalty						
Tukey HSD						
(I) PR	(J) PR	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Urban	Semi urban	.25227*	.04631	.000	.1431	.3615
	Rural	.45192*	.05040	.000	.3331	.5708
Semi urban	Urban	-.25227*	.04631	.000	-.3615	-.1431
	Rural	.19965*	.04815	.000	.0861	.3132
Rural	Urban	-.45192*	.05040	.000	-.5708	-.3331
	Semi urban	-.19965*	.04815	.000	-.3132	-.0861
*. The mean difference is significant at the 0.05 level.						

Table 7's post hoc tests (Tukey HSD) provide further detail on these differences. Urban students have significantly higher brand loyalty compared to both semi-urban (.25227 mean difference) and rural students (.45192 mean difference). Similarly, semi-urban students have significantly higher brand loyalty than rural students (.19965 mean difference). All these mean differences are significant at the 0.05 level. These findings highlight that urban students exhibit the highest brand loyalty, followed by semi-urban and then rural students, suggesting that urban residence correlates with stronger brand loyalty.

4.5 Types of Institutions and Brand Loyalty

The analysis of brand loyalty based on the types of institutions students attend, as shown in Tables 8, 9, and 10, reveals significant differences among students from self-financing, aided, and government institutions. Table 8 indicates that students from self-financing institutions have the highest mean brand loyalty score (4.0311), followed by students from aided institutions

(3.8318), and then those from government institutions (3.5339). The standard deviations suggest a moderate variability within each group.

Table 8 Descriptives

Brand Loyalty				
	N	Mean	Std. Deviation	Std. Error
Self-financing	67	4.0311	.39163	.04785
Aided	111	3.8318	.27038	.02566
Government	64	3.5339	.22553	.02819
Total	242	3.8082	.35032	.02252

The ANOVA results in Table 9 demonstrate that these differences are statistically significant, with a high F-value of 45.900 and a significance level of .000, indicating that at least one group's mean brand loyalty is significantly different from the others.

Table 9 ANOVA

Brand Loyalty					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	8.208	2	4.104	45.900	.000
Within Groups	21.369	239	.089		
Total	29.576	241			

Table 10's post hoc tests (Tukey HSD) provide further details on these differences. Students from self-financing institutions have significantly higher brand loyalty than those from aided institutions (.19926 mean difference) and government institutions (.49724 mean difference). Similarly, students from aided institutions have significantly higher brand loyalty than those from government institutions (.29798 mean difference). All these mean differences are significant at the 0.05 level. These findings suggest that students from self-financing institutions exhibit the highest brand loyalty, followed by those from aided and then government institutions, highlighting the influence of institutional type on brand loyalty.

Post Hoc Tests

Table 10 Multiple Comparisons

Dependent Variable: Brand Loyalty
Tukey HSD

(I) Type of Institutions	(J) Type of Institutions	Mean Difference (I-J)	Std. Error	Sig.
Self-financing	Aided	.19926*	.04626	.000
	Government	.49724*	.05226	.000
Aided	Self-financing	-.19926*	.04626	.000
	Government	.29798*	.04693	.000
Government	Self-financing	-.49724*	.05226	.000
	Aided	-.29798*	.04693	.000
*. The mean difference is significant at the 0.05 level.				

4.6 Annual income and Brand loyalty

The analysis of brand loyalty based on annual parental income, as illustrated in Tables 11, 12, and 13, reveals significant differences among students from various income brackets.

Table 11 Descriptives

Brand Loyalty				
	N	Mean	Std. Deviation	Std. Error
Above 5 lakhs	40	4.2521	.31830	.05033
300001 500000	78	3.9145	.19368	.02193
150000 300000	90	3.6111	.20716	.02184
Below 150000	34	3.5637	.37440	.06421
Total	242	3.8082	.35032	.02252

Table 11 shows that students with parental incomes above 5 lakhss have the highest mean brand loyalty score (4.2521), followed by those with incomes between 300,001 and 500,000 (3.9145), between 150,000 and 300,000 (3.6111), and below 150,000 (3.5637). The standard deviations indicate a higher variability in brand loyalty among the lowest income group.

The ANOVA results in Table 12 confirm these differences are statistically significant, with a high F-value of 74.175 and a significance level of .000, indicating that the brand loyalty means differ significantly among the income groups.

Table 12 ANOVA

Brand Loyalty					
	Sum of Squares	df	Mean Square	F	Sig.

Between Groups	14.291	3	4.764	74.175	.000
Within Groups	15.285	238	.064		
Total	29.576	241			

Post Hoc Tests

Table 13 Multiple Comparisons

Dependent Variable: Brand Loyalty				
Tukey HSD				
(I) Parental Income	(J) Parental Income	Mean Difference (I-J)	Std. Error	Sig.
Above 5 lakhs	300001 500000	.33755[*]	.04928	.000
	150000 300000	.64097[*]	.04816	.000
	Below 150000	.68836[*]	.05911	.000
300001 500000	Above 5 lakhs	-.33755[*]	.04928	.000
	150000 300000	.30342[*]	.03920	.000
	Below 150000	.35080[*]	.05208	.000
150000 300000	Above 5 lakhs	-.64097[*]	.04816	.000
	300001 500000	-.30342[*]	.03920	.000
	Below 150000	.04739	.05101	.789
Below 150000	Above 5 lakhs	-.68836[*]	.05911	.000
	300001 500000	-.35080[*]	.05208	.000
	150000 300000	-.04739	.05101	.789
*. The mean difference is significant at the 0.05 level.				

Table 13's post hoc tests (Tukey HSD) provide detailed pairwise comparisons. Students from the highest income bracket (above 5 lakhss) have significantly higher brand loyalty than those from all other income brackets: 300,001-500,000 (.33755 mean difference), 150,000-300,000 (.64097 mean difference), and below 150,000 (.68836 mean difference). Similarly, students from the 300,001-500,000 bracket have significantly higher brand loyalty than those from the 150,000-300,000 (.30342 mean difference) and below 150,000 (.35080 mean difference) brackets. The difference between the 150,000-300,000 and below 150,000 brackets is not significant. These findings indicate a clear trend where higher parental income is associated with greater brand loyalty, with the most pronounced loyalty seen in students from the highest income families.

5.1 Recommendations

Based on the study's findings, several recommendations can be made to apparel brands targeting college students in North Kerala. First, brands should develop gender-specific marketing strategies, recognizing that males exhibit higher brand loyalty and tailoring their campaigns to appeal to this demographic. For urban students, brands should emphasize exclusivity and trendiness, while for semi-urban and rural students, affordability and accessibility should be highlighted. Brands catering to students from self-financing institutions should focus on premium offerings and loyalty programs that emphasize value-added services. Additionally, understanding the significant impact of parental income on brand loyalty, brands should create tiered pricing strategies and targeted promotions to cater to varying income levels. Implementing CSR initiatives and emphasizing ethical and sustainable practices can also resonate well with students, enhancing their emotional connection to the brand. By leveraging these socio-economic insights, apparel brands can foster stronger brand loyalty and build long-term relationships with this key consumer segment.

5.2 Implications

The study's theoretical implications lie in its contribution to understanding the intricate dynamics of brand loyalty influenced by socio-economic variables among college students in North Kerala, filling a gap in regional consumer behavior studies. By elucidating the significant impact of gender, place of residence, type of educational institution, and parental income on brand loyalty, the research reinforces theories of consumer psychology and behavior, highlighting the complex interplay of socio-economic factors in shaping consumer preferences. From a managerial perspective, the study provides actionable insights for apparel brands seeking to cultivate stronger brand loyalty among college students in the region. By tailoring marketing strategies to address the specific needs and preferences of different socio-economic segments, such as gender-specific campaigns and targeted promotions based on parental income, brands can effectively enhance brand loyalty and build enduring customer relationships. Moreover, recognizing the importance of CSR initiatives and ethical practices in fostering emotional brand attachment, brands can align their values with those of socially conscious students, thereby further strengthening brand loyalty.

5.3 Conclusion

The study reveals that socio-economic variables significantly impact brand loyalty among college students in North Kerala's clothing apparel sector. Gender differences are evident, with males

showing higher brand loyalty than females. Place of residence also matters, as urban students exhibit the highest brand loyalty, followed by semi-urban and rural students. Students from self-financing institutions demonstrate greater brand loyalty compared to those from aided and government institutions. Parental income further influences brand loyalty, with higher income families fostering stronger loyalty. These findings emphasize the need for apparel brands to consider socio-economic factors in their marketing strategies, enabling them to design targeted campaigns, create resonant products, and implement effective loyalty programs. By understanding the specific needs and preferences based on socio-economic backgrounds, brands can enhance loyalty initiatives and secure a dedicated customer base among college students in North Kerala. This research provides valuable insights into consumer behavior, contributing to the broader understanding of brand loyalty dynamics in diverse cultural and economic contexts.

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