Volume V | ISSN: 2394 – 9961
E-ISSN: 2454 – 7034

PERSPECTIVA
A Case Research Journal
Volume V (2019)

Gearing up for Changing Indian Consumers Buying Behavior: Dilemma of a Wedding Fashion Designer

Snehal Chincholkar[1] and Dr. Vandana Sonwaney[2]

[1]Faculty, VESIM, Mumbai - 400074, Maharashtra, India
[2]Director, Symbiosis Institute of Operations Management, Nashik – 422008, Maharashtra, India

Abstract

This case study is designed to discuss the paradigm shift of Indian retail industry and changing Indian consumer buying behavior by specifically concentrating on wedding apparel buying process. Presented through the dilemma of a fashion designer, this case is trying to analyze the current Indian retail trends and future of Indian retail Industry. In last few years, Indian retail industry witnessed some dynamic changes. The major factors responsible for these changes were foreign direct investment, developing infrastructure, high disposable income, brand awareness, changing consumption basket, emerging market of Tier-II and Tier-III cities. Aspirations of Indian consumers have changed because of media exposure and now Indian consumers are more knowledgeable and style conscious and also they select retailers according to their convenience, knowledge, occasion and availability. Through favorable environmental conditions, the apparel industry has got a major boost however demanding consumers are creating new challenges for retailers. What are these challenges? Doing business in India is easy or difficult? Do we need to understand Indian consumer buying behavior? Do they behave differently during wedding apparel shopping? Let's try to understand.

Keywords: Online Retailing, Offline Retailing, Omni Channel, Consumer Behavior, Wedding Apparel.

Email id: [1]snehal.chincholkar@ves.ac.in, [2]director@siom.in

Ritika a famous fashion designer from Mumbai was all set to launch her own private label brand for wedding apparels and accessories and decided to open her retail outlets in four major cities in India. As this segment is dominantly controlled by local unorganized retailers, she took decision of starting with metro cities and slowly penetrating into other cities. She was sure about her plan till one of her friends told her about the growth of online retailing in India and on her suggestion she contacted one research firm from Mumbai to understand the current market trends for this sector. For her surprise firm suggested her to be present not only offline but also online as well as to target Tier-II and Tier-III cities. Research firm's suggestions landed her into a dilemma of choosing right retail format and place. Whether Indian retail industry is really witnessing paradigm shift? How do Indians shops for wedding apparels and accessories? What were the reasons research firm suggested her to be present online? Which format she should adopt?

Retailing

> "Retailing includes all activities involved in selling goods or services to the final consumers for personal, non-business use."
>
> − **Phillip Kotler**[1]

Retailing was always an integral part of our society, it started with barter system, then invention of currency made it more organized and at around 800BC concept of market place started.

Later several inventions started making retailing more professional and systematic and during 1890-1920 mom and pop shops started. After 1920's multi product shops or supermarket concept came into the picture and in 1930 first shopping mall opened in Dallas TX. Then in 1950 shopping mall culture took birth with opening of first shopping mall known as Northgate shopping center in Seattle and after that this culture started spreading across the globe. Next biggest revolution was starting of online retailing at around 1995 when Pizza hut and Amazon started selling products online and since then retail industry never stopped growing.[2] It is expected that global retail sector will achieve revenues of US $ 28 trillion by 2019.[3]

Among all top global retail ranking countries, India occupies a remarkable position because of huge market potential and favorable economic and political environment. India stands third after China and Brazil for net retail sale.[4] It is expected that Indian retail sector will grow at a compound annual growth rate of 13 % and will reach to US$ 950 billion by end of 2018.[4] Like

---

[1] Kotler, P., K.L.Keller, A.Koshi and M.Jha. (2007), Marketing Management, p.422, Pearson Education, New Delhi.

[2] Stephanie Braun, "The History of Retail: A Timeline", https://www.lightspeedhq.com/blog/2015/05/the-history-of-retail-a-timeline/,8th December 2015 (accessed date: October 10th 2016)

[3] Overview & Evolution of the Global Retail Industry, https://www.researchandmarkets.com/research/tqh2xb/overview_and (accessed date: July 11th 2017)

[4] Retail Industry in India, https://www.ibef.org/industry/retail-india.aspx (accessed date: July 11th 2017)

other countries, in India also retailing started with barter system and then local market developed. In 1869 India's first organized retail market was established in Mumbai known as Crawford market and then Hogg market in Kolkata in 1874, and both started first revolution in Indian retail market. Then second phase started in 1931, Bata shoe Co. was first to open its chain of stores and it was followed by DCM and Raymonds. Then more organized multi-product retail outlet started coming in existence one such store was 'Akbarally' in Mumbai and two more outlets known as 'Nilgiris' and 'Spencers' in Chennai and soon the concept accepted across the country.[5]

India is rapidly developing in terms of an existing and competitive market and target consumers belongs from both rich and middle-class segments. Big Bazar, HyperCity, Reliance Fresh, Crossword, Shopper's Stop, DMart, Croma, etc. are currently most popular organized retail outlets in India. Many International brands like McDonalds, Swarovski, Lacoste, Domino's, Hamleys etc. are also growing by giving Indian customers' an international exposure. With both store and non-stored based retailing, online retailing or popularly known as e-retailing is also growing rapidly and it is projected to touch US$ 70 billion by 2020.[6]

E-retailing entered in Indian market by introduction of online ticket booking on IRCTC (Indian Railway Catering and Tourism Corporation) followed by various airline services such as Air Deccan and Air India.[7] Indian consumers accepted this concept very well and various service industries started adopting the same model. But actual revolution in Indian e-commerce started when Flipkart launched in Indian market with deep discount model and then slowly various other e-commerce giants such as Amazon also entered in the Indian market.[7] According to latest report of Brand Equity foundation (2018), Indian is the fastest growing market for E-commerce and various factors are responsible for it such as foreign direct investment and changing consumer behavior.[8]

Changing Indian Consumer Buying Behavior: Impact of Digitalization

With changing market conditions, Indian consumers are also changing, now Indian consumers are more demanding, brand conscious and aspirational which is creating a lot of challenges for retailers. Slowly e-retailing is becoming very popular among Indian consumers as factors such as convenience of doing shopping from anywhere any time, availability of branded products, door step delivery, fast and cheap internet services and cheap mobile phones are making it attractive.

[5] Sharma, P. Indian retail realism: is it really growing? *Editorial board*, 15.

[6] Retail Industry in India, https://www.ibef.org/industry/retail-india.aspx (accessed date: July 11th 2017)

[7] E-Commerce in India – Past, Present & Future, Ankit Dudhewala, 7/03/2014, http://www.iamwire.com/2014/07/e-commerce-in-india-past-present-future/27805 (accessed date: July 9th 2017)

[8] https://www.ibef.org/industry/ecommerce-presentation (accessed date: November 30th 2018)

According to latest report by Indian Brand Equity Foundation (2018) it is expected to reach US$ 200 billion by 2026 from US$ 38.5 billion in 2017. Though Indian consumers are price sensitive and cash-on-delivery is the most preferred payment option as over 30 per cent of buyers opt for it in India (Indian Brand Equity Foundation Report, 2017)[9], convenience is most important reason why Indian consumers buy online followed by price and availability according to study by BCG in 2016[10]

Consumer behaviour also changes according to product categories and according to Google India Survey Report (2013)[11], electronic goods including mobile phones and accessories and apparels and accessories are most sold items online, other reports also supported the same.

Doing Business in India

Indian retail industry is growing rapidly and for its growth certain factors such as developing infrastructure, developing rural market, increasing disposable income, FDI policies, increasing brand consciousness, changing consumption basket, increasing credit friendliness and tremendous growth in online retailing are responsible.

According to IBEF's report (2016), retail industry in India is one of the largest growing industry and expected to grow to US$ 1.3 trillion by 2020, registering a CAGR of 9.7 % between 2000-2020. It is expected that B2B e-commerce market will reach US$ 700 billion by 2020 and B2C e-commerce market will reach to US$ 102 billion by 2020.[12] (Also see annexure- I (a))

In this growth not only Tier-I, but Tier-II and Tier-III cities are also contributing.[13] A report on online retailing in India by Google and Forrester research in 2014 showed that increasing use of mobile phones are responsible for growth of online retailing in Tier-II and Tier-III cities of India.[14] Ken Research report (2017) based on cumulative Gross Merchandise Volume (GMV) calculated from the sales of online fashion products, including apparel, footwear and accessories, segmented the market based on Tier-I, II and III and price sensitivity.[15]

---

[9] https://www.ibef.org/download/Retail-December-2017.pdf (accessed on 2nd January 2018)

[10] https://yourstory.com/2017/02/online-retail-digital-india/ (accessed on 3rd February 2018)

[11] https://yourstory.com/2013/01/google-india-study-about-online-shopping/(accessed on 18th February 2014)

[12] "Retail Industry in India", http://www.ibef.org/industry/retail-india.aspx, October 2016 (accessed date: 12th October 2016)

[13] Report: eBay's 'India Census 2014'.

[14]http://www.mxmindia.com/2014/11/google-forrester-report-predicts-online-shopper-base-to-reach-100-million-by-2016/(accessed date: 22nd July 2017)

Report also suggested that online fashion market is reaching in tier II and tier III cities. Data also suggested that in FY'2016, most of online sales generated from eight metro cities and 3,133 Tier II and Tier III cities including 1,233 rural hubs.[12] Since 2012 Tier-II and Tier-III cities' contributed significantly in increase of online fashion retail sale. From FY'2012 to FY' 2016 growth in Tier II market have been recorded 600%.[15](Also see annexure- II (b))

Though retail industry is growing, overall Indian market is very complex in terms of geographic spread, cultural, lingual, consumer preference and type of categories. Indian consumers buying behavior also change according to segments and even choosing retail store is highly influenced by various personal, psychological, cultural and social factors.[16] As consumers show different behavior towards different segments, Indian retailing can be divided in various segments such as Food and Grocery, Clothing & Textiles, Footwear, Consumer Durable, Jewelry, Books-Music-Gift Articles, Travel and Tourism, Banking and Insurance, Health Care Services etc. All these sectors are served by both organized and unorganized retail formats.

Changing Indian Wedding Market

Indian wedding industry is one of the aggressively growing industry and as wedding is an integral part of Indian culture. With time this industry is also witnessing lot of changes, according to one report by Ken Research (2016) titled 'India Wedding Market Outlook to 2020' , technology is fueling the growth of online matchmaking trend and have shown the growth at a compound annual growth rate(CAGR) of 21% from 2010-2015 and expected to reach INR 20.6 billion by 2020.[17]

One more sector has come up known as wedding planner and factors such as high disposable income, limited time, diversification, rising competition and preference of doing something new on weddings is boosting its growth. Some of the major players in this sector are Fern N Petals and L'amore Weddings. It has observed, this market revenues have grown at a CAGR of 10% from 2010-2015 and expected to reach INR 1,606.9 billion by 2020.[17]For more detailed trends of this industry refer annexure-II.

---

[15] "Elevating sales in Tier II and Tier III cities owing to increased online shoppers is expected to fuel India online fashion market in future: Ken Research", http://www.thehindubusinessline.com/business-wire/elevating-sales-in-tier-ii-and-tier-iii-cities-owing-to-increased-online-shoppers-is-expected-to-fuel-india-online-fashion-market-in-future-ken-research/article9546898.ece. (accessed date: 22nd July 2017)

[16] https://en.wikipedia.org/wiki/Retailing_in_India (accessed date: 20th October 2016)

[17]https://www.kenresearch.com/public-sector-and-administration/religion/india-online-matchmaking-report/7093-15.html (accessed date, 4th December 2018)

As wedding is an important event of Indian culture, it has a very important place in any Indian family's budget planning and every Indian always try his or her best to make this event best. According to the reports value of Indian wedding industry is about INR 1, 00,000 crores and it is growing at a rate of 25% to 30 %. In the total expenditure of wedding, hall, food and liquor expenses constitute 60-70 % while the clothes and accessories contribute 10% of the spending. The rest includes honeymoon packages which accounts for 15-20% of expenses and wedding decorations which accounts for 5% of the total wedding budget.[18]

Among all the decisions, decisions related to wedding apparels are very important and this segment contributes significantly in total sale of ethnic apparels. Market for this sector is majorly unorganized and has demonstrated steady growth over the past years and expected to grow by 8.4% over the next decade from the present INR 61,679 crore based on report by Techno park study (2017) and in this growth wedding related shopping contribute tremendously[19]

Brand such as Manyavar, Diwan Saheb, and Vastra have positioned themselves as a premium brand in ethnic apparel category. With unorganized retailers various organized retailers such as Reliance Trends, BIBA, W, Big Bazar are also coming with their private label brands in ethnic segment and also opened their outlets in cities like Vadodara, Indore, Patna, Visakhapatnam, Agra. With this looking at the current trend of online shopping various brands also started selling ethnic wear online such as BIBA and Fab India.[20]

Wedding Shopping Behavior

As wedding is an integral part of Indian cultural, decisions related to this ceremony is highly influenced by cultural factors, social, personal and psychological factors. Similarly decisions related to apparels and accessories are also influenced by individual's choice as well as culture, friends, family, social status and norms.

As wedding is an emotional decision and this lead couple to plan wedding in a memorable way. Various socio-cultural context influences the couple to have a wedding (Baron & Byrne, 1987). Social factors have been found very important during shopping related to wedding. In most of the

[18] https://economictimes.indiatimes.comhttps://economictimes.indiatimes.com/tdmc/your-money/from-investment-options-to-wedding-loans-easy-steps-to-plan-your-dream-wedding/tomorrowmakersshow/61778319.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst (accessed date: 22nd November 2018)

[19] http://businesseconomics.in/ethnic-wear-fashion-again (accessed date: 4th Dec, 2018)

[20] https://www.bbc.com/news/world-asia-24727035(accessed date: 22nd July 2018)

case couples, especially brides-to-be, consults external parties in order to learn innovative solutions. Various external sources such as bridal magazines and bridal shows, online wedding business websites have been found influential. Therefore, marketers need to understand these factors to design impactful marketing strategies. Another important factor is cultural which have been found influential during traditional event like weddings (Deshpande & Webster, 1989). Next is psychological factors of consumers which is known as freedom of choice with products or services they need from a variety of alternatives (Clee & Wicklund, 1980). Personal factor refers to the personal values of an individual that could determine his/her behaviour. Literature suggested that personal factor is one of the most influential factor directing consumer behaviour.

During wedding individual decisions as well as mutual decision are important and now a day's Indian couples are looking for unique, branded, classic and quick solutions and do not hesitate to take some risks. Drastic growth of "Wedding malls", destination wedding, increasing in outsourcing wedding concepts and wedding planners are some of the examples of supporting this changing scenario. Now a day's couples spend more on designer wear, destination wedding, wedding planners and professional photography. Expenditure capacity of these couples is also high according to a report Rajasthan spends highest on wedding followed by Gujarat and Andhra Pradesh then comes Tamilnadu and Punjab.[21]

Ritika's Dilemma: Online vs. Offline

As buying wedding apparels and accessories are very important and high involvement decision, for this segment consumer's look for innovation and quality products (Exhibit: I)[22]. Wedding is an emotional and integral part of Indian culture and highly influenced by family and friends. Though consumers have huge options in front of them such as organized, unorganized, offline and online, most of the Indian still prefer to buy from traditional family retail-outlet because of trust, age old traditions and most important customization and personal touch.

But with time choices of Indian brides and other family members are also changing and now they are looking for more customized, unique, branded and luxurious solutions. Brides are more experimental and do not hesitate to try something new but at the same time brand conscious too. Bollywood movies, social media, celebrity weddings, awareness related to fashion and current trends and various makeover programs intensified their aspirations and demands and not only brides but grooms are also fashion and style conscious.

---

[21] http://www.topcount.co/5-indian-states-spending-weddings-list-unbelievable/ (accessed date: 20th October 2018)

[22] Andrea Groppel (1995) ,"Evolution of Retail Categories-An Explanation From Consumers' Point of View", in E - European Advances in Consumer Research Volume 2, eds. Flemming Hansen, Provo, UT : Association for Consumer Research, Pages: 237-245

One such show on NDTV Good Times known as "Band Baja Bride" gave new heights to the aspirations of would be brides including the girls from small towns. This serial starred in around 2012-13, with the concept of makeover of would be brides with customized wedding apparels and accessories by a famous celebrity fashion designer known as Sabyasachi. It gained so much popularity that it is successfully running till now (Exhibit: III). Some of its episodes specifically featured on small town and middle-class brides and slowly this concept started gaining popularity among would be brides from metro and non-metro cities of India. Becoming a Sabyasachi bride was a dream for every would be bride and soon demands for this brand products started increasing both from upper to middle class brides. Understanding the increasing demand renowned fashion designer of this show launched his retail outlets in various cities of India (Exhibit IV).

Similarly, other fashion designers and branded wedding designers also opened their stores in major cities but after getting demand from various non-metro cities and increasing spending capacities of consumers from these cities, these designers started selling their products through online platform. Such as on Carma online .com (Exhibit V)[25] or Azafashions.com, various renowned fashion designers' products are available. With this some of the fashion designers also have their own websites (Exhibit VI) to cater the need of upcoming customers.

Birth of Omni-channel

Though online and offline both catering the Indian market, overall conversion rate of browser to actual buyer is very low. According to a research that consumer who are browsing internet with buying intention, out of them 81% do not actually buy online.[23] Slowly a new concept known as ROPO (Research online, purchase offline) is becoming popular.[28] A report by Ac Nielsen proved that Indian consumers nowadays use internet as information source before buying a product/service. Mostly influential rich shoppers rely on the Internet for their information.[24]Keeping in mind this low conversation rate and new concept of ROPO (Research online, purchase offline) a new retail channel known as Omni channel came into existence. Being available online and offline known as Omni channel and it is becoming very popular nowadays among retailers. Google defines Omni channel as "ensuring [retailer] marketing strategies are geared toward enabling customers to convert on any channel".[25] Most of the startup now a days adopt Omni channel to sell their product and services. [30]

[23] https://www.quora.com/Why-do-offline-stores-in-India-are-affected-due-to-online-stores-if-only-3-5-of-Indians-shop-online (accessed date: 17th December 2017)

[24] Source:http://www.nielsen.com/in/en/insights/reports/2014/understanding-the-new-indian-shopper.html (accessed date: 16th December 2017)

[25] Tracey Wallace , "What Brands Need to Know About Omni-Channel Retail and Modern Consumer Shopping Habits", https://www.bigcommerce.com/blog/omni-channel-retail, (accessed date 15th October 2016)

In Omni channel consumers can check products online by smartphone, tablets, social media etc. and can also visit physical store. In case of wedding apparels and accessories, which is a high cost and involvement decision Omni channel will give both exposure and touch and feel. Customers will not only get designer product; they will be able to interact with the retailer for customization. So to sustain in this competitive environmental conditions both online and offline presence is need of the hour.

Now what Retika should do? Should she penetrate small towns? Should she adopt Omnichannel strategy?

Suggestive Reading:

Consumer Behavior by Schiffman, Kanuk & Kumar, 10th Edition, Pearson Prentice Hall India, 2010.

Retail Management: A Strategic Approach by by Barry R. Berman and Joel R. Evans, 12th Edition

Exhibit-I Growing Indian E-commerce Industry

Source: https://www.ibef.org/industry/ecommerce-presentation (accessed date: November 30th 2018)[8]

Exhibit II: Shopping motives, high involvement and retail category selection

TABLE 3
Shopping motives, high involvement and retail-category selection

dominant shopping motive(s)	strongly developed involvement-processes		selection of retail categories
	cognitive	emotional	
stimulation		X	shopping malls, experience-oriented specialist stores, bazaars, markets
stimulation + quality-orientation + desire to be advised	X	X	experience-oriented specialist stores
quality-orientation + purchase-optimization + desire to be advised	X		specialist stores, limited-line-merchandise-stores
price-orientation	X		discounter, specialized discount stores
price-orientation +quality-orientation	X		factory outlets, off-price stores
negotiation-orientation		X	bazaars, fairs
search for innovations	X	X	designer-boutiques
price-orientation + desire to be advised	X		catalogue-showrooms

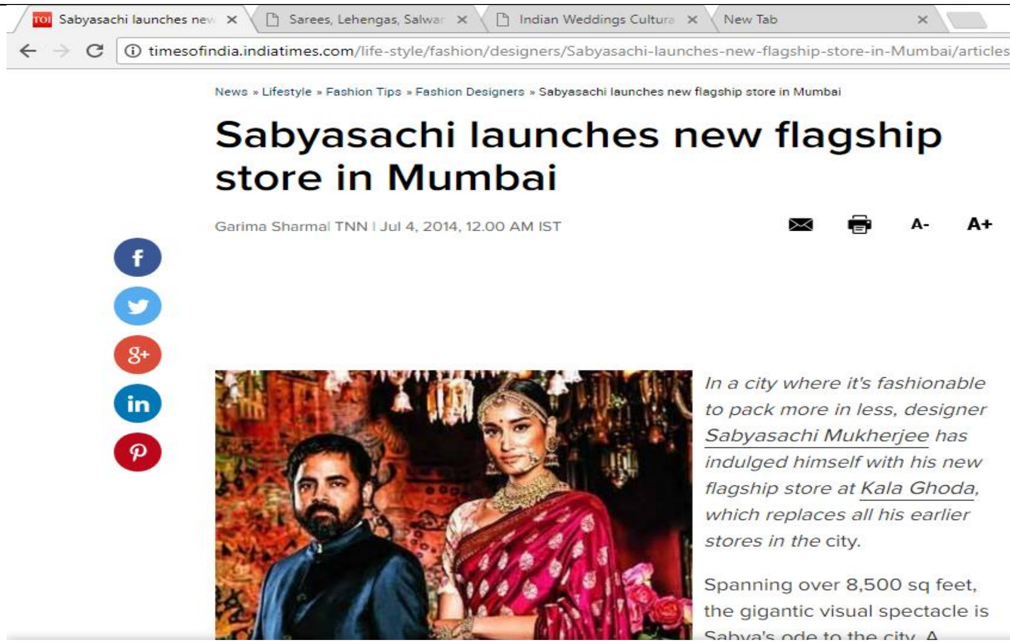
Source:Andrea Groppel (1995) ,"Evolution of Retail Categories-An Explanation From Consumers' Point of View", in E - European Advances in Consumer Research Volume 2, eds. Flemming Hansen, Provo, UT : Association for Consumer Research, Pages: 237-245. [23]

Exhibit: III: A TV show encouraging to be bride to participate in program for a makeover

Source: http://www.auditiondate.in/band-baajaa-bride-with-sabyasachi-contest-details/[26](accessed date: 22nd July 2018)

[26] Source: http://www.auditiondate.in/band-baajaa-bride-with-sabyasachi-contest-details(accessed date: 22nd July 2018)

Exhibit IV: Sabyasachi Launches new flagship store in Mumbai

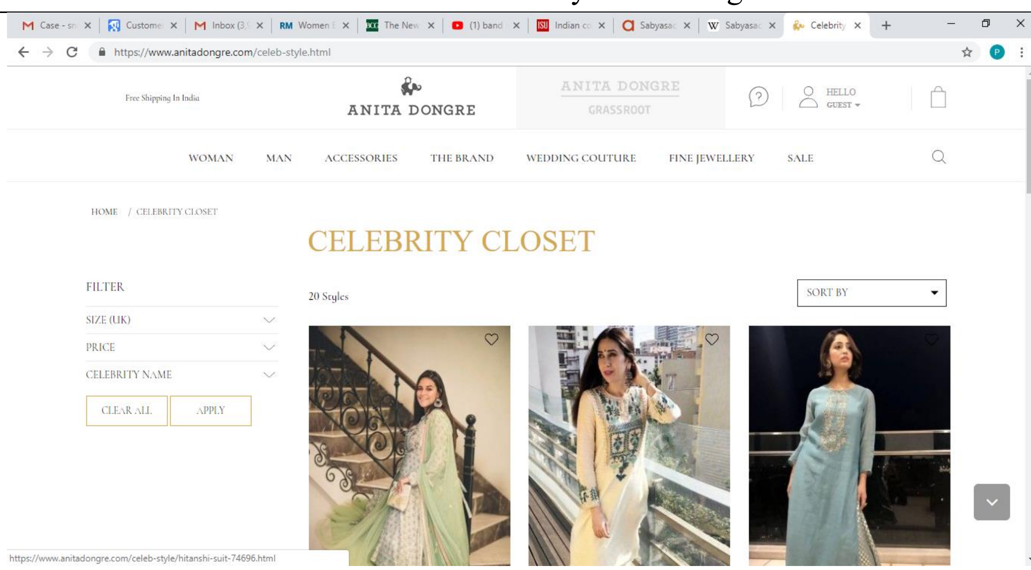


Source: http://timesofindia.indiatimes.com/life-style/fashion/designers/Sabyasachi-launches-new-flagship-store-in-Mumbai/articleshow/37703416.cms [27](accessed date: 22nd July 2018)

[27]http://timesofindia.indiatimes.com/life-style/fashion/designers/Sabyasachi-launches-new-flagship-store-in-Mumbai/articleshow/37703416.cms.

Exhibit V: Carmaonlineshop.com

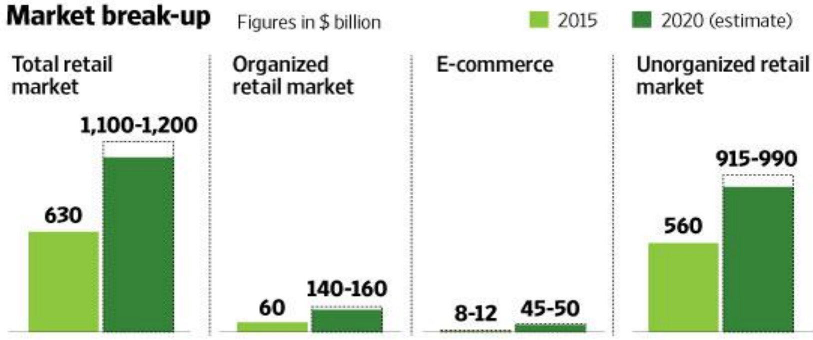
Source:https://www.carmaonlineshop.com/pages/sabyasachi-band-baaja-bride--band-baaja-bride-with-sabyasachi/pgid-1068918.aspx [28](accessed date: 14th November 2018)

Exhibit VI: Website by Anita Dongre

Source : https://www.anitadongre.com/celeb-style/hitanshi-suit-74696.html [29](accessed date: 16th November2018)

[28] https://www.carmaonlineshop.com/pages/sabyasachi-band-baaja-bride--band-baaja-bride-with-sabyasachi/pgid-1068918.aspx

[29] https://www.anitadongre.com/celeb-style/hitanshi-suit-74696.html

Annexure-I (a) Indian Retail Industry-A CII BCG Study



Organized retail in 2015

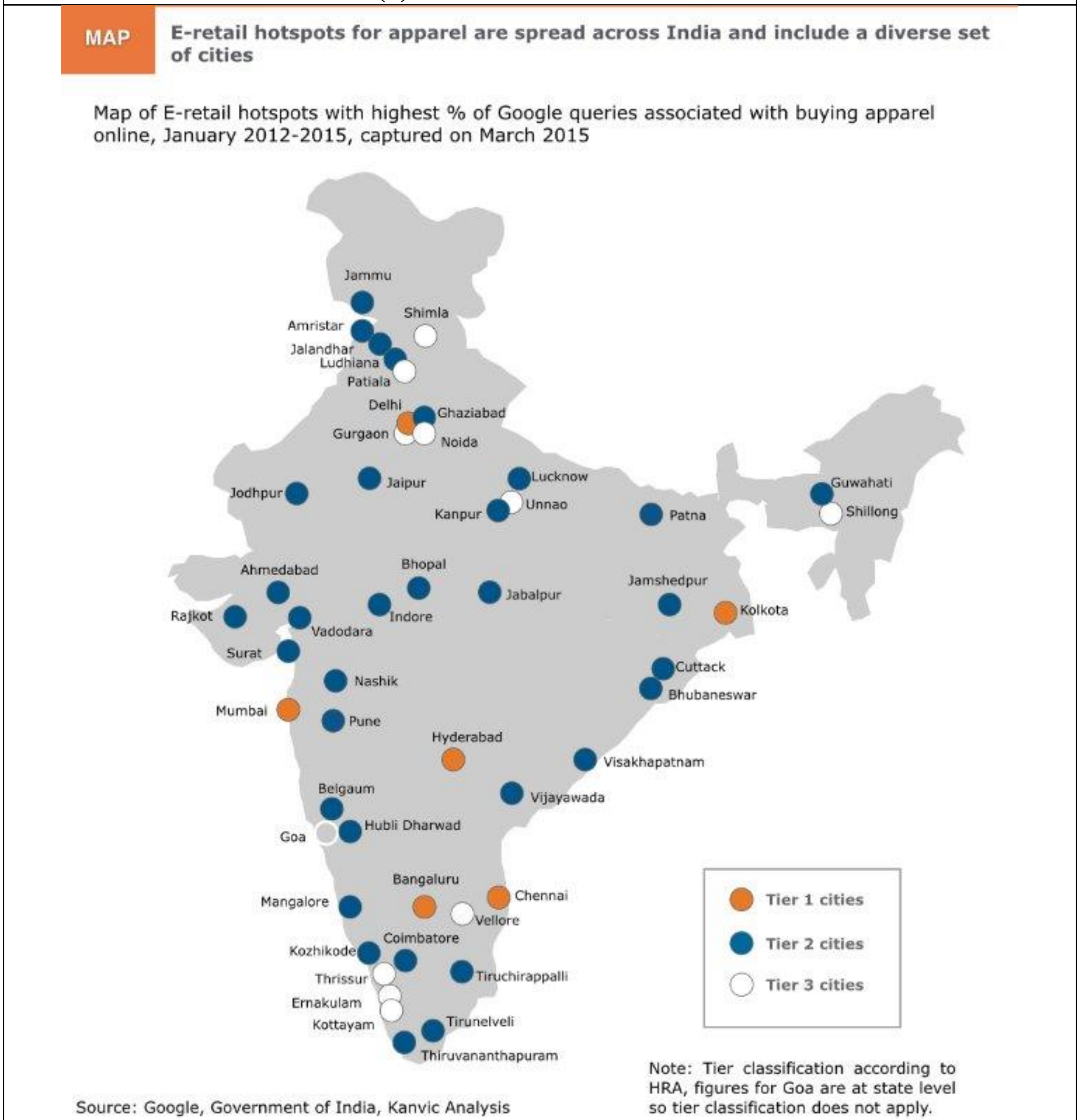
Segments	Total value (in $ bn)	Growth rate between 2005-15 (in %)
Food and grocery	396	12
Clothing and accessories	56	13
Jewellery	37	20
Consumer durables and mobile	36	13
Food services	35	12
Healthcare	18	13
Personal accessories	18	15
Home and interior	18	12
Beauty and personal care	12	15

Growth in e-commerce would vary by category

Category	Online share by 2019 (in %)
Groceries	<1
Home	8
Beauty	8
Clothes and shoes	10-12
Consumer durables	10-12
Books and media	13-15
Electronics	25-30
Travel	>60

Source: Indian retail seen doubling by 2020: CII-BCG study, http://www.livemint.com/Industry/LZmxhIwI0wlotZJflELCLL/Indian-retail-seen-doubling-by-2020-CIIBCG-study.html

Annexure-I (b) Growth of Tier-II and Tier-III Cities



Source: Why apparel retailers need to hit India's e-retail hotspots, Valad Flaind, Published on March 9, 2015, https://www.linkedin.com/pulse/why-brick-mortar-apparel-retailers-need-hit-indias-e-retail-flamind

Annexure- II :Fascinating Indian Wedding Industry Statistics
• The Indian wedding industry is the second-largest in the world, just behind the U.S. market. The total value of the Indian industry is an estimated \$50 billion, compared to the \$70 billion in the United States. (The Hindu Business Online) • More than 10 million weddings take place in India each year. For many analysists, that means the global Indian wedding industry is one that is recession-proof. (Business Insider) • More than 20 high-end bridal designers attend the Aashni and Company Wedding show each year. The show first launched in 2015 to feature dresses from India and Southeast Asia by designers in the UK, earning more than GBP 200,000 in sales. (Business Insider). • Some estimates for the wedding industry in India suggest that the value of the sector could be over Rs 100,000 crore, with growth rates topping 30%. The estimated cost of a no-expenses-spared wedding could be as high as Rs 5 crore. (Indian Retailer) • In the top 15 cities in India, up to \$300,000 may be spent on a wedding celebration that may last for up to 5 days. (Fashion United) • There are over 900,000 weddings per month that take place in India, with over 10 million marriages celebrated throughout a full year. That means there are 30,000 weddings per day for the Indian wedding industry to service. (Fashion United) • The average clothing budget for a wedding in India is \$375,500. Wearing an exclusive sari for the event can cost as much as \$110,000. Up to 80% of a designer's business in India comes from bridal couture. (Fashion United) • In India, the average person will spend 20% of their total wealth at the time of the wedding on functions, needs, or wedding-related items. (The National) • Traditional matchmakers who meet with brides and grooms in India may charge a fee of Rs 50,000, then charge up to Rs 500,000 to plan the wedding once a successful match has been made. (The National) • The wedding planning market in India is expected to hit Rs 1.6 trillion by the year 2020. Many wedding planners have begun to charge up to 15% of the wedding budget as their consultation fee. (The National)
https://brandongaille.com/17-indian-wedding-industry-statistics-and-trends/ (accessed date: 4th Dec , 2018)