
**FACTORS DETERMINING PURCHASE INTENTION AND BEHAVIOUR OF
CONSUMERS TOWARDS LUXURY FASHION BRANDS IN INDIA: AN EMPIRICAL
EVIDENCE**

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ABSTRACT: *The Luxury consumer goods market has enjoyed a significant rise during the last decade, predominantly in the emerging markets such as India. This research exhibits the adaptation and incorporation of the theory of planned behaviour (TPB) along with an external variable brand image to examine the determinants that influence Indian consumers' purchase intention towards luxury fashion brands. The luxury goods of interest in this study are high-end personal fashion products including apparel, perfume, and accessories like handbags, shoes, watches. Data was collected in the form of a survey from 815 luxury goods users in Delhi-NCR and structural equation modeling was used to analyze the framework. Results revealed that all the four variables brand image, attitude, subjective norms and perceived behavioural control were found to have a positive relationship with purchase intention. Moreover positive influence of purchase intention is also found on actual purchase behaviour. Furthermore, both attitude and purchase behaviour are positively influenced by brand image. The findings of this research provides meaningful insights to marketers and managers to understand consumer behavior towards luxury and formulate marketing strategies to successfully market their products in India.*

KEYWORDS: Consumer behavior, Theory of planned behavior, Luxury fashion brands, Purchase intention

INTRODUCTION

India has at all times had a rich custom of luxury. It has been called as the Golden Bird from the past as it has experienced Nawabs and Rulers who had sophisticated tastes and were good judges of luxury. Luxury being defined as balance, harmony and beauty of human race in Indian context gathers huge attention. India has got a vast potential market for luxury, but still companies face serious growth challenges.

In the 19th century, Luxury fashion industry propagated in France (Crane, 1997; and Djelic and Ainamo, 1999). The small exclusive segment of the society is being served by the customized creations of the haute couture houses (Gupta, 2009). The term “conspicuous consumption” represents the top segment of the society who consumed luxury goods and gained highest status in the society (Veblen, 1899). Though, later on in the 1990s, numerous new associations among firms instigated. At the same time, a large increase in the demand for luxury goods emerged and therefore marked the beginning of new luxury industry (Dubois and Laurent, 1996; Vickers and Renand, 2003; Ernst and Young, 2005; and Okonkwo, 2007). Over the years, the emerging markets like India has the fastest growing demands for luxury brands. By the end of 2015 around 36% of global luxury markets are contributed by the new luxury markets such as China, Russia, Brazil, India and Mexico (Bain and Company, 2015). Moreover, soon the revenues generated by the established players like Europe, North America and Japan are expected to be bypassed by these emerging markets (Okonkwo, 2007).

Luxury is amongst the most attractive and fast growing segments across the globe. Therefore, it is seen as an area of interest for both academicians and marketers. The Indian luxury market is projected to grow at the rate of 26 percent per annum and reach the mark of \$30 billion in 2018, up from \$23.8 billion in 2017 (Assocham Report, 2018). The factors that boosted demand for luxury brand choice among Indian youth for years are rising middle class, youth demographic profile (65% of the Indian population is below 35 years age), economic growth, leading to urbanization, higher disposable incomes and digitalization. A rapid increase in the number of young as well as old premium consumers are expected from 2006 to 2016 in various parts of the world including Japan, China, Korea, India and Australia. Further, it is expected that this market would be more than five times in 2025 as compared to its size in 1995 (Bain and Company, 2015).

In spite of the fact that luxury industry is one of the major backers to the economy, very little efforts have been put to understand the luxury buying behavior of the consumer. Luxury brands are said to be poorly understood and under-investigated (Berthon et al. 2009). Additionally, the ever expanding market for luxury goods stresses on the need to conduct research in this segment.

This research study is organized as follows: it presents a literature review followed by the conceptual framework and development of hypotheses. The further section presents research methodology highlighting data collection and sampling techniques used. Structural equation modelling technique has been used for analysis of data. The following section provides key findings of the study. Finally, the last section discusses implications and directions for future research.

REVIEW OF LITERATURE

Literature survey shows that many researchers have tried to define luxury (Dubois and Paternault (1995); Vigneron and Johnson, 2004; Smith and Colgate, 2007; Wiedmann et al., 2009; Tynan et al.,

2010). The word Luxury has usually been used to define the top category of prestigious brands (Vigneron and Johnson, 2004). Luxury fashion goods have been described as an over-priced product that far exceeds the functional value, gives a superior quality product, exclusive brand design, unique customer service, and traded at exclusive stores (Kapferer, 1998, 2010). Nia & Zaichkowsky (2000) defined luxury goods are those which demonstrates exclusivity, brand image and identity, brand awareness and excellence in the minds of the consumers.

Moreover, intangible benefits such as a pleasure-seeking shopping experience, making the owner 'noticeable' in the eyes of public and belonging to higher status category are also provided to the buyers by luxury fashion goods (Kapferer & Bastien, 2012). Shukla et al. (2010) and Hume (2010) remarked that luxury goods creates positive social images of the individual. Luxury goods score high in experiential and symbolic dimensions, whereas non-luxury goods score high in the functional dimension. Socio-psychological needs of the people are satisfied with the help of luxury consumption (Shukla et al., 2009). Vigneron and Johnson (2004) stated that branded goods comprise of apparel, accessories, handbags, shoes, watches and perfumes and the use of particular branded product brings prestige to its owner apart from its any functional utility.

Several brands like Hermès, Chanel and Louis Vuitton share important features of luxury like inflated prices, excellent quality, beautiful designs, brand images, exclusivity and true reflections of personality (Dubois and Duquesne, 1993; Nueno and Quelch, 1998). Though a high number of fashion brands are available in market still the best global luxury fashion brands based on brand value and its influence to the world are Louis Vuitton, Hermès, Gucci, Cartier, Tiffany & Co, Burberry, Prada and Dior (Interbrand, 2018).

Motivation for buying luxury goods

From the existing literature in luxury consumer behaviour it has been reflected that both social as well as personal orientation results in the consumption of luxury goods (Wong and Ahuvia, 1998; Vigneron and Johnson, 2004; Vickers and Renand, 2003; Tsai, 2005; Jain et al., 2015). Studies in the past have classified personal factors into four sub-dimensions, viz. hedonic, quality, self-identity, materialistic (Vigneron and Johnson, 2004; Kineta et al., 2007; Wiedmann et al., 2009) and social factors into three sub dimensions: conspicuous, Unique and status (O'Cass and McEwen, 2004; Shukla, 2008; Wiedmann et al., 2009; Tynan et al., 2010). Individuals guided by social factors buy luxuries to display their wealth, status and position in the society (O'Cass and Frost, 2002; Truong et al., 2008; Fionda and Moore, 2009), whereas individuals, guided by personal factors, buy luxuries for their internal satisfaction, perfection, originality and pleasure (Dubois and Duquesne, 1993; Vigneron and Johnson, 1999, 2004; Vickers and Renand, 2003; Tsai, 2005). Hence, it is clear that individuals may buy luxuries not only to realize inner calmness but also to display wealth and redefine their public positions. Further, materialism, conformity, need for uniqueness and social recognition are observed as major factors driving luxury purchase intention

amongst the Korean consumers (Park et al., 2007). However, an empirical study conducted by Zhang and Kim (2013) observed that brand consciousness, social comparison and fashion innovativeness are the key determinants for purchasing luxury brands.

Theory of Planned Behavior

This study exhibits the adaptation and incorporation of the theory of planned behaviour (TPB) along with an external variable brand image to examine the determinants that influence Indian consumers' purchase intention towards luxury fashion brands. This theory considers the impact of both social and personal factors on consumer buying behaviour and hence considered to be best suited to explain the factors affecting consumers' purchase intention for luxury goods. This theory was established by Ajzen (1991) to address the limitations of theory of reasoned action (TRA) (Fishbein and Ajzen, 1975; and Ajzen and Fishbein, 1980). TPB highlights three independent variables to predict consumer intention: 1) attitude, 2) subjective norm and 3) perceived behaviour control. According to TPB, the more favourable the attitude and subjective norm with respect to behaviour, and the greater the perceived behavioural control, the stronger should be a person's intention to perform the behaviour under consideration. These theories have been applied in various studies concerning purchase intention towards foreign brands and provided deep understanding of both personal and social factors (Ling, 2009; Kim and Karpova, 2010; Son and Jin, 2013; Sanyal et al., 2014).

Further, brand image is also an important construct to be studied in the context of luxury goods as it is related to the customer's use of a particular brand which reflect their symbolic meaning of consumption and also their identity in self-expression (Lau & Phau, 2007). Various studies have been conducted to understand the meaning and importance of brand image in predicting intention (Fishbein, 1967; Johnson and Puto, 1987; Aaker, 1996; Kapferer & Bastien, 2009). Moreover, Ajzen(1980) suggested any external variable can be added apart from these variables like attitude, subjective norms etc. and can be tested to see whether these are related to behavior only through possible influences on the determinants of behavior. They further put forth and concludes that there might be no association or relationship between external variable and individuals' behaviour. Hence in the present study an attempt has been made to understand the relationship between the brand image and the other variables on purchase intention and purchase behaviour of an individual towards luxury fashion brands.

RATIONALE OF THE STUDY AND OBJECTIVES

Past researchers and authors have concentrated on demographic factors and their influence on luxury buying behaviour (Nueno and Quelch, 1998; Dubois *et al.*, 2005; Summers, Belleau and Xu, 2006; and Wiedmann, Hennings and Seibels, 2007). Other researchers have focused to understand the role of brand in luxury consumption (Kapferer and Bastien, 2009; Phau and Prendergast, 2000;

and Tsai, 2005). Numerous studies in the past have been conducted to understand luxury purchase behavior (PB) in the western context (Vigneron and Johnson, 2004; Tsai, 2005; Summers et al., 2006; Wiedmann et al., 2007; Amatulli and Guido, 2011; Cheah et al., 2015). Even though Indian luxury market is growing at a fast pace still limited research has been conducted to understand luxury buying behaviour using a well-established consumer behaviour theory. It is therefore imperative for marketers to understand what motivates consumers to buy luxury. Thus, this present study aims to bridge this literature gap. This study is based on the theory of planned behavior (TPB) (Ajzen, 1991) and includes an external variable brand image to understand the behavior of Indian consumers who purchase luxury fashion brands.

To summarize, focusing specifically on luxury goods context this paper addresses the following *gaps* in the extent literature:-

- 1) Identifies the simultaneous influence of attitude, subjective norms, PBC and brand image in affecting consumers' luxury purchase intension.
- 2) Explores the issue of impact of brand image on attitude, purchase intension and purchase behaviour of Indian consumers.
- 3) By unifying the multiple standards of comparisons into a single framework, it extends the previous work which has examined brand image and TPB variables in isolation and provides a comprehensive framework, with empirical support across Indian market.

The key *objectives* of this study are:

- To investigate the key factors determining luxury purchase intention of Indian consumers.
- To examine the effect of brand image, attitude, subjective norms and perceived behavioural control on purchase intention towards luxury fashion brands.
- To examine the effect of brand image and purchase intention on actual purchase behaviour towards luxury brands.

THEORETICAL FRAMEWORK AND HYPOTHESES

Attitude

In order to identify the probable users of luxury and to have a better understanding of the luxury goods market, the attitude is found to be an important construct. Further, the linkage between attitude and intention is also important to predict final behaviour of an individual. Attitude is defined as the degree to which a person has a favourable or un-favourable evaluation of a particular behavior (Ajzen and Fishbein, 1980). Ajzen (1991) established the fact that attitude towards a behavior considerably affects an individual's intention with regard to performance of that behavior. Zhang and Kim (2013) and Bian and Forsythe (2012) remarked that consumer attitude towards luxury brands has a substantial influence on their purchase intentions towards these brands. Attitude of Chinese customers' towards buying counterfeits considerably envisages their purchase intention for luxury fashion counterfeits (Yoo and Lee 2009). Moreover, Summers et al. (2006) concluded in their study that favourable attitude of female consumers towards purchasing an apparel made of

American alligator leather is significantly related to their purchase intention. Based on the existing literature review, present study attempts to enhance to the findings of the Theory of Planned Behavior.

H1: Attitude towards purchasing luxury fashion brands has a positive effect on Indian consumers purchase intention.

Subjective Norms (SN)

Subjective norm refers to an individual's stimulus to perform or not to perform a behaviour according to the opinion of the others who are most significant to him (Fishbein and Ajzen, 1975). Subjective norm indicates that behaviour has been performed as it gives acceptance in the society to an individual. Further it can be remarked that a major role is played by social pressure in the purchase decision of consumers. Subjective norms have been posited into three dimensions namely, family, friends and co-workers. Subjective norm is positively related to rich women's intention towards purchasing luxury goods (Summers et al., 2006). Ling (2009) concluded that in the context of Chinese consumers, subjective norm came out as significant predictor of their purchase intention towards luxury fashion brands. Bellman, Teich and Clark (2009) remarked that young women purchase intention towards fashion accessories is significantly related with their subjective norm in relation to their buying habits, based on the theory of reasoned action. Based on above review of literature it is hypothesized that:

H2: Subjective norm in relation to purchasing luxury fashion goods has a positive effect on Indian consumers' purchase intention.

Perceived Behavioral Control (PBC)

Ajzen (1991) defined perceived behavioral control as, an individual's opinion of the ease or difficulty in performing the behavior of interest, given the presence or absence of required resources and opportunities". The study of PBC is considered important when purchase intentions are to be studied. For example, even if the consumers' attitude and subjective norms are positive towards buying luxury brands, the actual consumption could be low due to the less affordability. Past literature has clearly showed that there is positive relationship between income and consumption of luxury brands (Dubois and Duquesne, 1993). Further, it is said that affluent people have enough resources and can afford luxury products as these products has basic features as exclusivity and premium prices (Dubois and Duquesne, 1993; and Nueno and Quelch, 1998). This statement is further supported by various research studies which remarked that Customers' willingness to pay premium prices is clear indication of their positive behavioural intention (O'Cass and Choy, 2008; Miller and Mills, 2012). Perceived behavioural control is positively related to Chinese consumers' intention to purchase luxury brands (Ling, 2009; Loureiro and Araujo, 2014). Further, Ajzen (1991)

gave an extension to the theory of reasoned action and stated that PBC is a determinant of purchase intention. Based on the above literature review, this study tries to find that:

H3: Perceived behavioural control in relation to purchasing luxury fashion goods has a positive effect on Indian consumers' purchase intention.

Brand Image

The term brand image was first introduced in the marketing discipline by Gardner and Levy (1955) and thus communicating about brand image to the target sector has been considered as an important marketing activity. Moreover, from 1980s its use became common in consumer behaviour studies and this trend has under no circumstances faded ever since (Dobni and Zinkhan, 1990). Aaker (1996) remarked that brand image is “how a brand is perceived by consumers”. The present study accepts Aaker’s (1996) brand image definition. Brand image is important because it helps consumer in deciding that whether or not the brand is the one for him/her (Dolich, 1969) and it further effects consumers’ consequent buying behaviour (Fishbein, 1967; Johnson and Puto, 1987). Brand name and related image of a foreign product are serious extrinsic indications related to purchase intention of consumer (Kapferer & Bastien, 2009). Wang and Chen (2004) said that consumers in emerging markets generally prefer imported goods due to their brand image which is related with the country of origin, especially in case of publicly visible goods like apparels. Moreover, Keller (2009) observed that brand image specifically for fashion brands is the key competitive advantage that could have potential of value creation for the companies. Consumers in emerging markets like India are highly concerned with external signs such as brand image in their purchase decisions in contrast to the consumers in developed markets (Erdem et al. (2006). The outcomes of these studies suggest the idea that brand image may have significant impact on the purchase of luxury fashion brands by Indian Consumers. Therefore, it is proposed that:

H4: Brand image (BI) is positively related to the purchase intention of Indian consumer towards luxury fashion brands.

H5: Brand Image is positively related to Indian consumers' attitude towards luxury fashion brands.

H6: Brand image in relation to purchasing luxury fashion goods has a positive effect on Indian consumers' actual purchase behaviour of luxury fashion goods.

Purchase Intention

Azjen (1991) defined purchase intention as the readiness of an individual to buy a certain goods or service. In other words, intention serves as a motivation for performance of a particular behaviour. Recent studies showed the purchase intention of individual towards luxury conspicuous goods (Bian

& Forsythe, 2012; Loureiro & de Araujo, 2014) and the purchase intention towards counterfeit luxury products (Wilcox et al., 2009; Ting et al., 2016). Further, the mediating role of purchase intention on purchase behaviour of an individual has been validated by many researchers in the past (Jin and Kang, 2011; Bian and Forsythe, 2012; Zhang and Kim, 2013).

H7. Indian consumers purchase intention regarding luxury fashion goods will have a positive effect on their actual purchase behavior.

The proposed research model for the study is depicted as follows: (Fig.1)

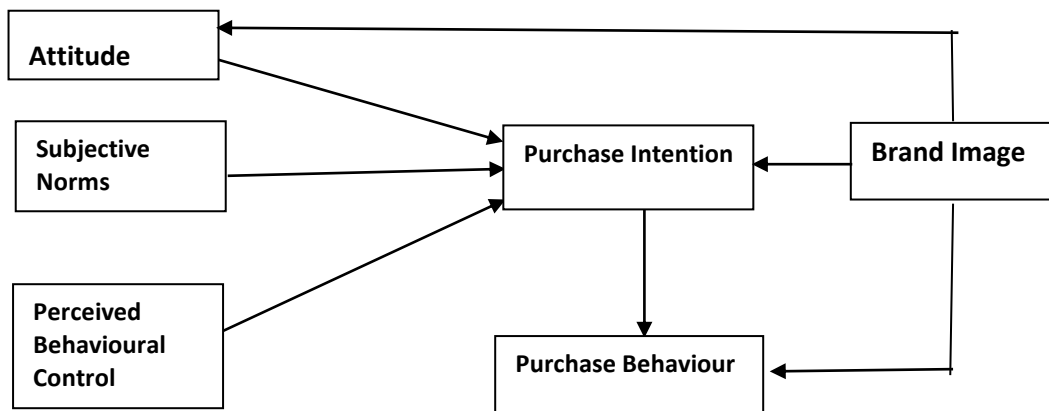


Fig.1: The conceptual Framework used in the present study

METHODOLOGY AND MEASUREMENT

Data collection method

The present study used survey method for collection of data. This method has been successfully employed in past also in number of studies (Ling, 2009; Hung et al., 2011; Shukla, 2011; Zhang and Kim, 2013). Further, Bryman (2012) stated that survey method is considered best to understand the relationship between variables such as attitude, purchase intention. A structured questionnaire in English was designed in the present study to test the hypothesized relationships. Luxury brand consumers from Delhi-NCR are taken as sample respondents. This research study has focused the Indian market due to its high disposable income, rising number of young individuals and educated consumers who get in novel insights about international trends. Moreover, brand consciousness among youth in India, and an enhanced purchasing power of the upper-middle class in tier-II and tier-III cities have also contributed to focus this research in Delhi-NCR. Further, India has been regarded as a primary developing market for luxury products based on these facts and thus attracts international marketers also (Gupta, 2009; Chadha and Husband, 2010).

The actual users were identified from various flagship stores and malls like DLF Emporio Mall in Delhi, Ambience Mall in Gurgaon where luxury brand outlets like Chanel, MK, Gucci, Armani were available and data was collected from them personally using survey. Further, an online version of questionnaire was developed and hosted on Google Docs and shared via email to the real users of the luxury for their feedback. This measure also helped in generating responses from real buyers of luxury products.

Questionnaire design

The research study in its initial phase involved the identification of the top luxury brands used in India in various product categories like apparels, perfumes, watches, shoes, etc. Various reports and websites helped in creating a list of top luxury brands used at global level. A list of these luxury brands were incorporated in the beginning of the questionnaire with the aim to find the suitable respondents based on their familiarity with these brands in their daily life. A brief description of the study along with the list of top luxury brands is given in the first page. As the formal questionnaire was designed in the booklet format, instructions were given to complete each section completely. From the extensive literature available with respect to luxury consumption in the past, validated and established scales were used to measure brands image, attitude, subjective norm, PBC, purchase intention and purchase behavior. In the questionnaire, only the demographic variables used normal scale. All the four items of Attitudes toward luxury fashion brands and two items of PBC were measured on a seven-point semantic differential scale, while the rest all the five factors were measured using seven-point Likert Scale. The scales range from strongly disagree: 1 to strongly agree: 7 (Table 1).

Table 1 : Questionnaire dimension and measuring scale

Factor dimension	Measuring scale	Reference resource
Attitude	4 items/7-point scales	Ling(2009); Fitzmaurice(2005); Park et al. (2007) and Madden et al. (1992)
Subjective norm	4 items/7-point scales	Ajzen and Fishbein (1980), Ling (2009) and Fitzmaurice (2005)
Perceived behavioral control	4 items/7-point scales	Francis et al. (2004) and Shim et al. (2001)
Brand Image	5 items/7-point scales	Roberts (2005); Esch et al. (2006) ; Batra et al. (2000)
Purchase intention	4 items/7-point scales	Madden et al. (1992); Ajzen and Fishbein (1980); Bian and Forsythe (2012) and Summers et al. (2006)
Purchase behavior	4 items/7-point scales	Dubois et al. (2005) ; Schlegelmilchet et al. (1996)
Demographic variables	Gender, age, academic background, occupation, marital status and income, totally six item scales	Author designed

Before conducting pilot study, the items of the questionnaire were initially reviewed by four academic experts and three industry experts to ensure its face and content validity and for specificity and clarity of items.

Pilot study

An interview was conducted with real users of luxury fashion brands to know the luxury items they are using and their consumption level. Respondents were asked to fill the questionnaire based on choice of preferred luxury item they have ever used which is there in the survey. The pilot study was conducted on 100 targeted respondents to evaluate the appropriateness of the items to be measured. It was done to identify difficult and ambiguous questions in the survey instrument. The participants replied to the questions related to attitude, subjective norms, perceived behavioural control, brand image, purchase intention and actual purchase behavior. The scales were purified based on the suggestions given by the respondents. Cronbach alpha was used to measure reliability of the scales and exploratory factor analysis was used to assess the validity. As the factor loading of all the items were significant and reliability of the constructs was above 0.70, these results satisfy the basic requirements of validity and reliability criterion. And there after the improved questionnaire is floated for final data collection.

Sample and procedure

The purposive sampling method (judgment and snowball sampling method) was used to collect data from the actual users of luxury. The consumers who use luxury products are included and those who have never used luxury products were excluded from the study. The self-administered questionnaire was distributed to the 1000 target respondents, and after screening and cleaning the data, 815 valid responses were received. The 277 male respondents (34 percent) and 538 female respondents (66 percent) were luxury brand users. In this study it is clear that women dominate the luxury buyers' market and this result is similar to the findings of Hung et al. (2011) and Bian and Forsythe, (2012). The sample is representative of the target population with 28% of the participants belonging to an age group between 18 to 25 years, 51% were between 26 and 30 years and 21% were between 31 to 35 years. Most of the respondents were postgraduates comprising around 60 percent of the total participants, which depicts that educated people have love for luxuries. Out of the total respondents 50 percent (approx.) are married. The annual family income of respondents is more than 45 lakhs per annum. Quite high proportion of respondents belong to the business class background. Therefore it can be concluded that the demand for luxury is high among young, educated and wealthy people who can actually consume luxury products.

DATA ANALYSIS AND FINDINGS

The data analysis in the study started with estimating the internal consistency reliability of the

scale with the help of Cronbach alpha. This is followed by the ensuring the presence of convergent validity in the scale using confirmatory factor analysis with maximum likelihood method on the measurement model (Byrne, 2016). Further the discriminant validity of the measurement model is examined in order to ensure that the selection of items in order to measure the construct is valid and the different constructs are perceived differently (Fornell and Larcker, 1981). The framed hypothesis of the study is finally tested with the help of structural equation approach. The structural model as developed in the study is used for hypothesis testing. The SEM method have the benefits of explaining structural models with different constructs interrelated to each other (Hair et al., 1995). The analysis was carried out in SPSS 23 and Amos 23.

Measurement model validation

The table 2 given below explains the results of the CFA. The basic requirement of construct reliability is that it should be more than 0.70 (Nunnally et al., 1967). The calculated reliability for all the constructs is found to be greater than 0.70 satisfying the above condition. For convergent validity all the values should be above 0.60 which is again fulfilled in our study. Here all CFA factor loading are greater than the basic threshold limit (Kline, 2015). Further, the inter-construct correlation matrix indicate that absolute correlation value for each construct is less than the squared root of average variance extracted (AVE) (Fornell and Larcker, 1981). Thus the discriminant validity in the measurement model is ensured. Table 3 reports the results of discriminant validity. Further, satisfactory results with the data are depicted by the fit indices of the confirmatory analysis.

Table 2: Results of Confirmatory Factor analysis

Construct	Items	Factor Loadings	Cronbach Alpha	Composite Reliability	AVE (MSV)
Brand Image	BI1	0.861***	0.916	0.916	0.686 (0.671)
	BI2	0.787***			
	BI3	0.844***			
	BI4	0.795***			
	BI5	0.851***			
Attitude	AT1	0.838***	0.911	0.911	0.720 (0.653)
	AT2	0.856***			
	AT3	0.838***			
	AT4	0.861***			
Subjective Norms	SN1	0.872***	0.922	0.893	0.677 (0.648)

	SN2	0.87***			
	SN3	0.705***			
	SN4	0.834***			
Perceived Behavioural Control	PBC1	0.876***	0.928	0.928	0.764 (0.554)
	PBC2	0.883***			
	PBC3	0.85***			
	PBC4	0.887***			
Purchase Intention	PI1	0.846***	0.910	0.91	0.717 (0.654)
	PI2	0.851***			
	PI3	0.844***			
	PI4	0.846***			
Actual Purchase Behaviour	APB1	0.84***	0.906	0.906	0.707 (0.671)
	APB2	0.839***			
	APB3	0.839***			
	APB4	0.846***			

Model Fit (Ideal ratio): χ^2/df (< 5) = 4.596, CFI (> 0.9) = 0.947, GFI (> 0.8) = 0.895, RMSEA (< 0.08) = 0.066.

***p < 0.05; Average Variance Extracted (AVE), Maximum Squared Variance (MSV).

Table 3: Discriminant Validity Assessment

	Brand Image	Subjective Norms	Perceived Behavioral control	Purchase Intention	Purchase Behavior	Attitude
Brand Image	0.828					
Subjective Norms	0.626	0.823				
Perceived behavioral control	0.521	0.69	0.874			
Purchase Intention	0.731	0.805	0.744	0.847		
Purchase Behavior	0.819	0.699	0.651	0.809	0.841	
Attitude	0.646	0.773	0.705	0.808	0.748	0.848

Diagonal numbers represent AVE v.

RESULTS OF STRUCTURAL MODEL

The proposed research model was empirically tested as suggested in the literature (Anderson and Gerbing, 1988; Hair et al., 1995). The structural estimation of the model was done using Maximum Likelihood method. The results for the hypotheses of the model are shown in Fig.2. The empirical investigation on the conceptual model is ensured, as a perfect fit is indicated by the structural model.

The test for overall fit of the model generated the required results: $\chi^2/df (< 5) = 4.596$, CFI (> 0.9) = 0.947, GFI (> 0.8) = 0.895, RMSEA (< 0.08) = 0.066. All the values are within the acceptable ranges as stated by Hair et al., 2010 except RMSEA which is supported by MacCallum et al (1996). This provides justification to discuss on the outcomes of the hypotheses. All the four constructs, attitude ($\beta = 0.28$, $p < 0.05$), subjective norms ($\beta = 0.27$, $p < 0.05$), perceived behavioural control ($\beta = 0.25$, $p < 0.05$) and brand image ($\beta = 0.27$, $p < 0.05$) were positive and significant towards purchase intention towards luxury fashion brands. Attitude was the strongest predictor of purchase intention. Brand image positively and highly influences the attitude ($\beta = 0.64$, $p < 0.05$) towards luxury fashion brands. The structural paths between purchase intention and purchase behaviour ($\beta = 0.42$, $p < 0.05$) and brand image and purchase behaviour ($\beta = 0.51$, $p < 0.05$) were statistically significant. Overall, brand image is found to have positive relationship with both attitude and purchase behaviour.

As shown in the Fig.2, all the hypotheses H1, H2, H3, H4, H5, H6 and H7 were supported and were statistically significant at $p < 0.05$.

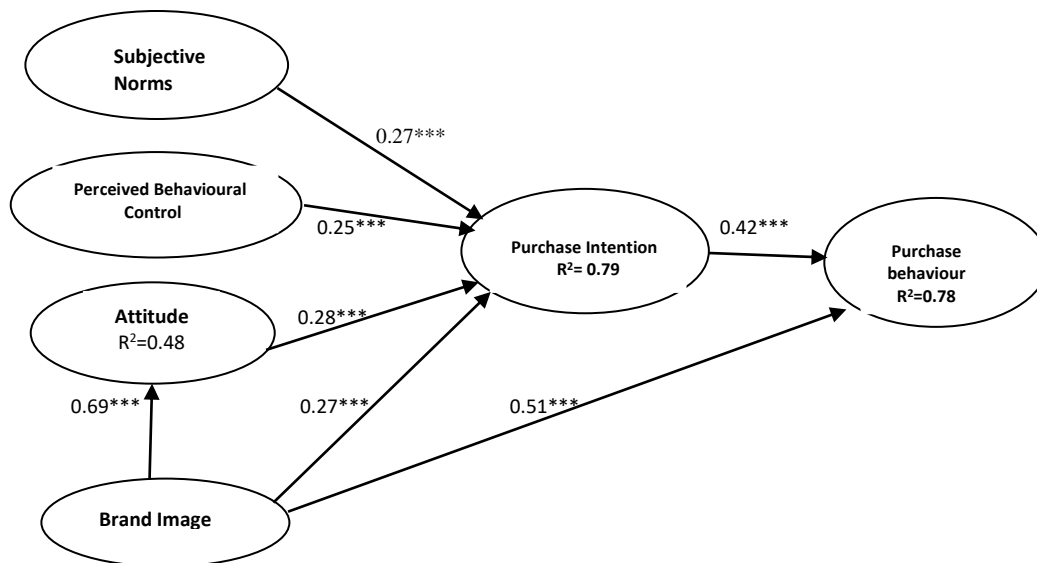


Fig. 2: SEM Results at $p < 0.05$, ***significant

On the basis of the above analysis, the hypothesis are validated as follows:

Table 4: Hypothesis validation

Hypotheses	Decision	Result
H1: Attitude towards purchasing luxury fashion brands has a positive effect on Indian consumers purchase intention.	Supported	Positive relationship between attitude and purchase intention is reported. Attitude is the most important determinant of purchase intention out of all four.
H2: Subjective norm in relation to purchasing luxury fashion goods has a positive effect on Indian consumers' purchase intention.	Supported	Positive relationship between subjective norms and purchase intention is reported.
H3: Perceived behavioural control in relation to purchasing luxury fashion goods has a positive effect on Indian consumers' purchase intention.	Supported	Positive relationship between PBC and purchase intention is reported.
H4: Brand image (BI) is positively related to the purchase intention of Indian consumer towards luxury fashion brands.	Supported	Positive relationship between brand image and purchase intention is reported.
H5: Brand Image is positively related to Indian consumers' attitude towards luxury fashion brands.	Supported	Positive relationship between brand image and attitude is reported.
H6: Brand image in relation to purchasing luxury fashion goods has a positive effect on Indian consumers' actual purchase behaviour of luxury fashion goods.	Supported	Positive relationship between brand image and actual purchase behaviour is reported. It means that image of brand in the mind of consumer motivates him directly to buy a brand.
H7. Indian consumers purchase intention regarding luxury fashion goods will have a positive effect on their actual purchase behaviour.	Supported	Positive relationship between purchase intention and actual purchase behaviour is reported.

DISCUSSION AND CONCLUSION

The overall conclusion derived from this research work is that the decision to purchase luxury fashion brands is important for young individuals in the Indian context. This work has shown the major determinants of purchasing luxury fashion goods in India by incorporating the theory of planned behaviour (Ajzen, 1991). The major factors that propelled the growth of luxury fashion goods in India are higher disposal incomes, urbanization and growing exposure of international

brands among Indian youth. The results attained from the structural model showed a good fit. It was shown that brand image, subjective norms, attitude and perceived behavioural control have a notable influence on purchase intention and behaviour of individual towards luxury fashion brands.

The findings showed that attitude was the most important determinant of the purchase intention for luxury fashion brands. The findings were similar to the findings obtained by Chung and Pysarchik (2000) who remarked that attitude is more important than other variables like face saving and group conformity for predicting purchase intention of Korean consumers with respect to purchase of three products namely VCR, TV, and Music System which are considered in the study. Further, Shen et al. (2003) in their study observed that the attitude toward purchasing apparel made in United States is adequate for predicting purchasing intention of Chinese urban consumers. Similar findings were obtained in the study of Jin and Kang (2011), who identified the determinants of Chinese consumers purchase intention towards a United States apparel brand. Eves & Cheng (2007) reported the results regarding consumers' thoughts on new food products in Beijing, China and England and said that Chinese consumers place more emphasis on their own attitude than subjective norms. Many past researches have also revealed the positive and significant relationships between attitude and purchase intention (Choo et al., 2004; Xu et al. 2004; Ling, 2009; Son and Jin, 2013; Jain et al, 2015).

The second most significant factor influencing consumers' purchase intention was subjective norm in the proposed model. These results support the traditional belief that in collectivist culture, there is interdependence among people for making purchase decisions. Hofstede (2001) in his study emphasized that consumers are guided by the opinion of others rather than their self-directed opinions. Subjective norms play relatively more important role in framing behavioural intentions of people in collectivist society, when variables of TRA model are studied for American and Confucian cultures (Lee and Green, 1991). Chan and Lau (1998) in their study further concludes that subjective norms exert more pressure on purchase intention than attitude in non-Western cultures. This study was related to the Chinese consumers' purchase intentions with respect to purchase of gold rings using TRA model. Eng and Bogaert (2010) also remarked in their study that Indian customers buy luxury goods to express their social identity and status to significant others. Shukla and Purani (2012) also concluded in their study that Indians are strongly influenced by others in their purchase decisions. This study was conducted in cross-national context and supported TPB theory by stating that subjective norms hold significant relationship with purchase intention. Jain and Kharbanda (2014) and Sanyal et al. (2014) also revealed in their studies that in Indian market where collectivist culture exists, subjective norms are more important determinant of purchase intention than individual's own attitude with regard to purchase of luxury goods. This is because of the fact that Indians are more concerned about their social image in the society. The similar results were found in other studies too (Ramayah et al., 2004; Summers et al., 2006; Zhang et al., 2007).

The relationship between PBC and purchase intention has been found to be positive and significant by the present research, which were in tune with the findings of the TPB (Ajzen, 1991). A study by Son and Jin (2013), revealed that PBC is more important than normative influences in emerging societies like India, especially in case of the purchase of foreign brand goods. Ling (2009) remarked that perceived behavioural control is a major determinant to predict Chinese consumers' intention towards purchase of luxury fashion goods. Similar results were achieved in number of previous studies (Kang et al., 2006; Lim and Dubinsky, 2005).

It was observed that brand image has positive effect on purchase intention towards luxury fashion brands. This results support the findings of the previous studies such as Shukla (2010) and shows that consumers who have more favorable image towards a brand have more willingness to buy that particular brand. Previous research studies have already revealed that brand image related to publicly visible goods like apparels have influences on purchase intention of consumers in emerging economies (Wang and Chen, 2004). Various researches in the past too concluded the similar findings (Kapferer & Bastien, 2009; Keller, 2009) which is confirmed in this research for Indian luxury products consumers; therefore, it suggest that Indian consumers are highly relying on brand image cues. This finding highlights the importance of brand building for global firms considering Indian consumers as target consumers.

The results also confirmed the points of Fishbein and Ajzen (1980) and Ajzen (1991, 1988) that the factors other than attitude, subjective norm, and perceived behavioural control, such as brand image in this research, serve to influence purchase intention of luxury consumers. Brand image positively influence Indian consumers' attitude about purchasing luxury goods, there by indirectly influence consumers' intention towards purchase of luxury goods. Moreover, Brand image's direct impact on purchase behaviour is also positive and significant towards purchasing luxury fashion brands in the present study. It shows that if an individual thinks that the brand which is going to be owned by him satisfies his personal pleasures, he will certainly buy that product directly based on its brand image cues without being mediated by attitude and intention towards its actual purchase.

A match between purchase intention and actual behavior would increase the intention-behavior relationship. A positive relationship between purchase intention and actual purchase behavior was identified by this research study. Following studies in the past have confirmed the impact of purchase intention on purchase behavior (Gormley, 1974; Young et al., 1998). Morwitz et al. (1993) validated in his study that purchase intention and behaviour are based on type of product too. He remarked that by simply asking consumers whether they intend to purchase a durable good actually increases subsequent purchasing of the product. However, weak relationship between purchase intention and purchase behavior is also reflected in some studies (Kumar and Sethi, 2005; Son, 2007; Sanyal et al., 2014).

IMPLICATIONS

The findings of this research study provide several practical implications for marketers and luxury brand managers. The findings of this study clearly explain to the marketers the determinants that influence Indian consumers' purchase intention towards luxury fashion brands. It provides valuable insights to marketers and managers to understand consumer attitudes and behavior towards luxury to formulate marketing strategies to successfully market their products in India. It helps them to penetrate in the Indian market and establish themselves. It helps marketers in planning more serious advertising and communication strategies focusing on young luxury users and enhancing tactics for targeting the growing market. The adaption and incorporation of TPB model with an external variable in this study provides new and valuable insights. The findings of the current research can serve as reference with respect to India to examine the applicability and validity of the Theory of planned behaviour in the field of luxury consumer behaviour.

The findings of this study have shown that attitude is the most important factor in determining luxury purchase intentions among Indian youth. It shows that Indians are more concerned with the traits of the luxury products which defines the personality of an individual rather than making himself socially appealing. Hence it is important for marketers to understand how youngsters assess themselves and plan marketing strategies accordingly to develop positive attitude towards luxury brands. Thereby focusing on excellent quality and hedonic values of the products rather than emphasizing only on social attributes. Proper advertising campaigns should be organized to educate consumers about the characteristics of the luxury brands offered in the market to change their attitude and consequently increasing their purchase intention.

This study revealed that the effect of subjective norms is also positive and significant on luxury purchase intention of Indian consumers. It shows that people still have traditional beliefs, follow group conformity norms and are influenced by the significant others in their purchase decisions. This clearly indicates that marketing strategies should be designed by marketers keeping in mind that status values are important for people and should be stressed. Moreover, the marketers should hallmark their high priced goods by attaching status symbols to them in order to attract status conscious consumers.

The results conclude that the relationship between purchase intention and PBC was positive. Brand image is also positively related to purchase intention and to the actual purchase behaviour. And purchase intention was also found to have a positive relationship with actual purchase behavior. This provides a logical conclusion for the marketers that if consumers are consistent in their responses towards their brand they can encourage them to try their new goods which influence their buying behaviour. Further, online portals and promotional activities must be designed to attract new customers and to make old customers loyal towards their brands. Further, efficient advertisement is also a success factor of marketing strategies to enhance brand image of a product and in turn increases consumer's purchase intention. However, these results could be verified

further by other studies in the future.

The present study significantly contributes to the existing literature available in this domain and provides useful insights to the academicians and practitioners. In spite of this known fact that the Indian luxury market is growing at an enormous rate, very few studies have been carried out in this area. Limited quantitative studies using TPB model along with an external variable have been undertaken to understand luxury consumer behavior in the Indian context. Hence, this research will definitely provide new theoretical insights regarding Indian consumers' behaviour towards luxury fashion brands.

LIMITATIONS AND DIRECTION FOR FUTURE RESEARCH

There are certain limitations to this research study. First, the study is geographically limited to Delhi-NCR. However, now a days the growth of the upper-middle class in tier-II and tier-III cities like Patna, Pune, etc. have also contributed to the boom in the luxury market in India. Therefore a further elaborative study could be carried out in these cities to bring in extensive insights to understand the luxury buying behaviour of consumers. Moreover, a cross cultural study between two countries could also be carried out to study the consumption behaviour of people belonging to different cultures. Second, the scope of this study is limited to high end personal luxury fashion products. Future research may be carried out to explore other luxury categories like luxury vehicle, real estate, wine, luxury hotel, etc. to better understand of luxury consumption behaviour for these segments. Third, the present study tried to incorporate all the constructs of the TPB Theory along with one external variable brand image. However future research could also include other important constructs like demographic factors, culture, brand consciousness, country of origin which may play the role of mediators or moderators in the study. The findings of the present study related to purchase behaviour and intention can also be confirmed by future researchers in this field.

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Appendix A

Brand Image (Roberts (2005); Esch et al. (2006); Batra et al. (2000))

BI1: This brand comes to mind immediately when I want to purchase a fashion product.

BI2: I tend to buy luxury brands that really make me look good in front of my friends.

BI3: I avoid buying a luxury brand, which has a very cheap/poor image

BI4: I tend to buy this brand as it has a strong heritage.

BI5: I am inclined to buy this brand as it consistently of high quality.

Attitude (Ling (2009); Fitzmaurice(2005); Park et al. (2007) and Madden et al. (1992))

AT1: Your attitude toward purchasing luxury goods is negative or positive

AT2: Luxury goods are worthless or worthwhile

AT3: Luxury goods are harmful or beneficial

AT4: Your attitude toward purchasing luxury goods is unfavourable or favourable.

Subjective norm (Ajzen and Fishbein (1980), Ling (2009) and Fitzmaurice (2005))

SN1: Most people who are important to me think that I should purchase luxury goods

SN2: Many people around me have luxury fashion goods

SN3: I feel social pressure to buy luxury fashion goods

SN4: The people who I listen to could influence me buy luxury fashion goods

Perceived behavioral control (Francis et al. (2004) and Shim et al. (2001))

PBC1: I myself decide whether to buy luxury fashion goods or not

PBC2: I have money to buy luxury fashion goods

PBC3: For me purchase of luxury goods is very difficult or very easy

PBC4: For me purchase of luxury goods is impossible or possible

Purchase intention (Madden et al. (1992); Ajzen and Fishbein (1980); Bian and Forsythe (2012) and Summers et al. (2006))

PI1: I will try to buy luxury fashion goods in future

PI2: I intend to purchase luxury fashion goods within next year

PI3: The probability that I would buy luxury fashion brands within the next 12 months is high

PI4: I would like to buy luxury fashion goods

Purchase behavior (Dubois et al. (2005); Schlegelmilchet et al. (1996)).

PB1: I almost never buy luxury goods

PB2: I mostly buy luxury fashion goods for giving as gifts

PB3: I mostly buy luxury fashion goods for myself

PB4: I would buy luxury brands regardless of their price