Influence of Brands on Female Consumer’s Buying Behavior in Pakistan

Hareem Zeb, Kashif Rashid, and M.Bilal Javeed

Abstract—The purpose of this research is to examine Pakistani female consumer’s buying behavior and understand the key factors of branded clothing which influence female consumer’s involvement towards trendy branded clothing. A survey was conducted from general female consumers aged between 20-35 to obtain empirical evidence by using questionnaire and statistical techniques. The total of 415 respondents filled the questionnaires. The results indicate that status branding, brand attitude, paying premium for branded clothing, self-concept and reference groups were found to have positive effects on female consumer buying behavior while increasing consumer involvement in fashion clothing. This paper expands understanding of female consumer buying behavior related to Pakistani environment and highlights the factors that highly influence consumer involvement in fashion clothing.

Index Terms—Fashion branding, consumer behavior, consumer involvement in fashion clothing, Pakistan.

I. INTRODUCTION

Clothing sector firms are competing to increase their profit share in the market and among these firms; branded clothing has shifted the conventional clothing interest of people. A brand which is sold at a high price and the other which is sold at low price while both have same quality and attributes, why is that? Brand studies always have remained the key attention of the marketer’s because of its importance and direct relationship with consumers. Reference [1] illustrates that marketers use brands as the primary point of differentiation to get the competitive advantage on other competitors playing an imperative role in the success of companies. Brand holds a great importance in consumer’s life. Consumer’s choose brands and trust them the way they trust their friends and family members to avoid uncertainty and quality related issues [2].

Pakistan has successful growing economy and the textile industry of the country has advanced Tremendously in the recent years. The increasing use of fashion clothing and the emerging market has intrigued foreign as well as local brands to provide services to its customers. The purpose of the study is to identify the important factors of branded clothing adoption in Pakistan and to find the impact of these factors on consumer buying behavior.

Five dynamic factors of branded clothing adoption are defined and their relationship is explored with consumer behavior namely: brand status, brand attitude, willingness to pay premium, self-concept and reference groups. A survey of general female consumers is conducted in this study, data is analyzed and model is given to provide policy recommendations.

II. LITERATURE REVIEW

Influence of brands on consumer buying behavior is a very vigorous subject and is of great importance in Pakistan. Fashion industry includes clothing, footwear and other accessories like cosmetics and even furnishing [3]. The focus of this research is on clothing segment. Reference [4] initiates that 20-24 and 25-34 age groups are of utmost importance to the marketers as women are less anxious about quality than style in their clothing. In terms of spending on clothing, age is a stronger determinant of women’s budget than their socio-economic status [5].

A. The concept of branding

Branding more or less for centuries has been a mean to differentiate goods of one producer from those of another. Brand can be seen from two perspectives one from companies point of view and other from consumers’ point of view. Reference [6] proposes the definition of branding as the promise of the bundles of attributes that someone buys and provides satisfaction. The attributes that make up a brand may be real or deceptive, rational or emotional, tangible or invisible.

Fashion branding: Fashion branding could be defined as a broadly based behavioral observable fact evidenced in a diversity of material and non material contexts. It could be generalized both as an object and as a behavioral process [7]. Brand name: It shows the source of the product and help aware consumers to differentiate the product from its competitors. The core base of naming a brand is that it is unique; can be easily discriminated from other names; easy to remember and is eye-catching to customers [8].

A victorious brand must corresponds a distinct benefit to the consumer and the more that it promises, the greater will be the word of mouth recommendation from satisfied consumers to others. ‘Brands put in a nutshell, a whole range of communication, learning, history, feeling about a product or company within a simple name and logo’.

B. Understanding consumer behavior

Consumer behavior is the study of when, why, how, and where people do or do not buy product. It blends elements from psychology, sociology, social anthropology and economics. Consumer behavior attempts to understand the
buyer decision making process, both individually and in groups. It studies characteristics of individual consumers such as demographics and behavioral variables in an attempt to understand peoples’ wants. It also tries to assess influences on the consumer from groups such as family, friends, reference groups, and society in general. Current generation aged 20-35, which is the focus of this research, is a very important segment and is more fashion conscious. Consumer behavior is deeply influenced by the demographics and household structures, needs, emotions, values and personality, group influences, information processing and decision making along with purchase behavior. That has a great effect on the regulatory policies made to protect customers and the marketing strategies made to satisfy target consumer needs. Furthermore, it also sheds light on how the consumers appraise the products after the purchase and the effect of evaluations on their future purchases. Consumer’s purchases are strongly influenced by cultural, social, personal and psychological characteristics [9].

C. Consumer involvement in fashion clothing

Reference [10] finds that involvement is a helpful metric for strengthening consumer behavior and segmenting consumer markets. Involvement is the motivational state of stimulation or interest evoked by a particular stimulus or situation, and displayed through properties of drive. In general, involvement is conceptualized by the interface between an individual (consumer) and an object (product). In fashion marketing, fashion involvement refers to the extent of interest with the fashion product category (apparel). Fashion involvement is likely to be connected with differences in compassion to social surroundings. Those who are highly motivated to fit into a particular group will need to be aware of the fashion cues, not just of that group but of other less attractive groups so that the “wrong” cues may be avoided [11].

Fashion involvement is used mainly to predict behavioral variables related to apparel products such as product involvement, buying behavior, and consumer characteristics. For instance, it was found that fashion clothing involvement was related highly to personal characteristics i.e. female and younger and fashion knowledge, which in turn influenced consumer confidence in making purchase decisions [7].

III. HYPOTHESES

The literature collected from the work done by numerous researchers suggests that branded clothing and fashion clothing is the prime focus in the modern world since the last decade. Lots of work has been done in this regard in the developed countries, but in the third world countries like Pakistan, the field is yet to be explored and results are to be formalized. The study concentrates on the following factors of brand influence and consumer buying behavior.

Reference [12] specify the domain of status consumption as “the motivational process by which individuals strive to improve their social standing through conspicuous consumption of consumer products that confer or symbolize status for both the individual and surrounding others”. Reference [7] indicated that it could be problem-solving that status and materialism are associated to fashion involvement, because materialism is also a way of giving a notion to others. According to researchers, highly materialistic and status conscious individuals find belongings to be generally involving and allocate more energy to actions involving products and brands. Thus, possessing more materialistic and status standards, therefore it is also found that status and materialism leads to fashion involvement.

Reference [13] illustrated that researchers have defined status utilization as the driving force in enhancing social standing through evident consumption. Conspicuous consumption involves the public consumption of lavish and luxury products that signal wealth, status and consumption of status or symbolic products also assists in enhancing social recognition and self-concept. It is debatable that status consumers are more likely to buy luxury or branded clothing than non-status seeking consumers, as it satisfies their symbolic needs. Drawing from these arguments, it is proposed that, higher brand status flexibility is more prone to consumer involvement in fashion/branded clothing. Thus:

H1: Perceived brand status has a positive effect on consumer involvement in fashion clothing

Attitude and confidence represents a consumer’s belief that his/her knowledge or ability is sufficient or correct regarding fashion clothing assessment. Consumers who take a brand as important to their lives will likely build favorable and positive attitudes towards the brand. Consumers with higher levels of involvement in an object (product or brand) are expected to hold positive attitudes towards the same object [4]. Reference [15] indicated that the biggest factor driving a woman’s brand choice is her liking or disliking, followed by the ease of mobility, fabric with fashion/style/colour and functionality and the brand name or image. A study found that adults aged 45 and older are no more brand loyal than those aged between 18-34. Consumer’s attitude towards a brand referred to the consumer’s overall assessment of that brand, and forms the basis for consumer behavior towards that brand [16].

Reference [17] found that fashion and clothing can show one’s personality and image by the insight of color, styling, silhouette, etc. If a consumer can identify himself/herself on a specific image projection of a particular brand, he/she would create greater preferences towards this brand. Brand is used for consumers to express themselves, which is especially prominent in fashion. When a brand possesses a strong personality that is consistent with the consumer’s image, the consumer will have greater preferences towards the brand. Positive brand attitude has a direct impact on consumer involvement in branded clothing. Thus, it is postulated that brand attitude has a significant impact on consumer involvement in fashion clothing.

Thus:

H2: Brand attitude has a positive effect on consumer involvement in fashion clothing.

In some studies, consumers have been found to be more willing to pay extra for a symbolic brand or a brand with symbolic value [18]. Symbolic value refers to the benefits that consumer may receive via possession or consumption of the branded product perceived as containing the required and assessed attributes. The attributes assessments may include superior quality, expensiveness, snob appeal,
exclusivity, and standard of excellence, association with wealth or success. Such assessment in fact are based largely on consumers’ assessment of worth towards the brand whether the extra money that consumer is willing to pay for the symbolic benefits or expressive value over the brand’s functional benefits or utilitarian value [19]. A brand as a function possesses symbolic value for expressing product attributes and would therefore affect a consumer’s willingness to pay a premium and shows consumer involvement in fashion clothing and the people who are more fashion conscious and involved in fashion or branded clothing products tend to spend more on clothing products showing high level of involvement and brand attraction [20]. For instance, it is found that textile and clothing consumers had significantly higher buying behavior and fashion clothing involvement. Consumer buying and their willingness to pay premium is an important concept along with product involvement as they are involved with a specific product. For clothing, fashion-oriented buying refers to a person’s consciousness or insight of fashion ability attributed to an innovative design or style [10]. Thus:

H3: Willingness to pay premium has a positive relationship with consumer involvement in fashion clothing.

To understand consumer’s self-perception, self-concept and self-image has a greater importance for marketers to be familiar with their consumption behavior and the reason is mostly when consumer’s take any buying decision when they are influenced by their self-image. People purchase products to help them show a certain image of themselves to other people. Individuals use fashion related products to reflect their self-image and fashion related clothes to reflect their self-concept [21].

Reference [22] indicated that self-construal is one of the key determinants of the level of an individual’s self-determination and interdependence. The self-construal scale involves an individual’s thoughts, feelings, behaviors, which are separated from others thoughts. People generally relate their individual image with purchasing behavior patterns, and their choices of products and brands are normally prejudiced by their individual image. Individual can display wealth through expenses and achievement in order to express them, factor such as self-concept, showing an interactive effect between consumers’ self-image and product image, becomes an essential factor influencing it [23]. Thus:

H4: Self-concept has a positive relationship with consumer involvement in fashion clothing.

Consumer socialization is the process by which young people acquire skills, knowledge, and attitudes relevant to their execution as consumers in the market place. Of all sources of socialization, parental influences are the most persistent and important. Parents give confidence to develop skills in selecting and interpreting product knowledge. The roles of parents in attempts to teach young generations to be effective consumers include experiences with the use of money and ways to shop for superiority products, how to compare products efficiently and how to buy products or go for a brand that is in accordance to their personality [24]. However, research demonstrates that celebrities are in particular credible and trustworthy endorsers. Furthermore, research investigate a phenomenon called “correspondence bias” suggests that observers are biased such that they tend to attribute behavior to personal characteristics of the individual performing that behavior (e.g. liking for the product and brand) and are sufficient to fully explain the behavior [25]. Siblings and friends play role models for each other and in many cases could act as a significant peer group for evaluation and modeling. Especially in adolescence, peer comparisons are especially prominent. Siblings are likely to be a strong reference group. Thus, in some domains, the siblings in the home may socialize each other more than the parents do. In these instances, talking about fashion clothing involvement, the influence can thus be thought of as intergenerational, as siblings and friends play significant reference groups influencing behaviors [26]. From the above discussion it is suggested that higher the reference group involvement higher will be the fashion clothing adoption. Thus:

H5: There is a positive association between the reference group and consumer involvement in fashion clothing.

IV. RESEARCH METHODOLOGY

The study aims at investigating the key branding influences on consumers buying behavior focusing females of age group 20-35 in clothing sector in Pakistan.

- To analyse key influences on consumers buying behavior in Pakistan;
- To evaluate the role of branding as a key influence on female consumers buyer behavior;
- To evaluate the impact of brand status, brand attitude, willingness to pay premium, self-concept and reference groups on consumer involvement in fashion/branded clothing.

The focus group consists of general female consumers who have used branded clothing products. The study consists of quantitative research, with sample of 400 consumers from four cities in Pakistan (100 from each city). Branded clothing products focusing four major brands have been mentioned in the research which is Chen One, Junaid Jamshed, Bareeze and Threads & Motifs. The major cities selected for data collection are Lahore, Islamabad, Peshawar and Abbottabad.

Data collection was performed through questionnaires based on survey method. Questionnaires were collected to identify the significance of the factors that affect the adoption of branded clothing in Pakistan. Five point Likert Scale was used to measure all the variables. The scale varies from 1 (strongly disagree) to 5 (strongly agree) for all the questions in the questionnaire.

V. RESEARCH FINDINGS

Five indicators of brand influence such as brand status, brand attitude, willingness to pay premium, self-concept and reference groups are considered for the study. There is a direct relationship between brand influence elements and consumer involvement in fashion clothing. The relationship was determined by Pearson correlation in standard statistical software “Statistical Package for Social Sciences”
(SPSS). Pearson’s Correlation is a measurement of the strength of a linear relationship between two variables. The Correlation Coefficients indicate both the direction of the relationship and its magnitude.

The analysis of the results indicate a positive relationship with consumer involvement in fashion clothing ($r = 0.434$) and is significant at 0.01.

The correlation coefficient ($r = 0.437$) is significant at 0.01. Self-concept and consumer involvement have a moderately positive relationship and its magnitude. Correlation Coefficients indicate both the direction of the strength of a linear relationship between two variables. The ($SPSS$). Pearson’s Correlation is a measurement of the strength of a linear relationship between two variables. The Correlation Coefficients indicate both the direction of the relationship and its magnitude.

The positive result implies that higher status oriented females are more influenced towards branded clothing adoption. It is noted that there is a positive relationship between consumer involvement in fashion clothing and brand attitude ($r = 0.528$) at 0.01 level of significance. The result shows that brand attitude highly correlate with consumer involvement in fashion clothing compared to other elements.

There is a positive relationship between willingness to pay premium and consumer involvement in fashion clothing. The correlation coefficient ($r = 0.437$) is significant at 0.01 significance level. Self-concept and consumer involvement in fashion clothing also shows highly positive relationship after brand attitude where coefficient of correlation $r = 0.501$ and is significant at 0.01. Reference group shows moderately positive relationship with consumer involvement in fashion clothing as compared to other elements showing ($r = 0.327$) significant at 0.01. The value shows that reference group has a direct impact on consumer involvement, but is relatively weak.

Confirmatory factor analysis is conducted to identify the strongest underlying factor of the dependent variable, consumer involvement in fashion clothing. Principle component analysis is used as the extraction method to identify the key factor having significant correlation with the variables.

The results of principle component analysis indicate that there are six factors whose eigenvalues exceed 1.0. Eigenvalue of a factor represents the amount of the total variance explained by that factor. The six factors identified explain 53.93% or 54% of the total variance. The first factor explained 22.03% of this variance and according to the result; it exhibited heavy loadings for five variables pertaining to the factors of branded clothing adoption. This factor consists of factor loadings for consumer involvement in fashion clothing, brand status, brand attitude, willingness to pay premium and self-concept. This factor can be called “fashion clothing product involvement” because factors of branded clothing adoption and consumer behavior load heavily on it.

The second factor explained 9.62% of the variance and according to the result this factor exhibited heavy loadings for four variables. The variables having factor loadings above 0.5 are brand status, brand attitude, willingness to pay premium and reference groups. This factor can be called as “fashion clothing purchase involvement” as branded clothing and consumer’s perception for buying clothing products load highly on it. The third factor exhibits heavy loadings for one variable only that is Self-concept. This factor can be named as “high-esteem” and extracted variance 8.25%. Similarly the fourth factor explains variance of 5.09% and this factor exhibits heavy loadings for one variable that is reference group and thus can be named as “social influence”. Fifth factor explained variance of 4.66% and exhibited heavy loadings for two variables consumer involvement in fashion clothing and brand attitude and is named as “reliability and trust”. The last factor also exhibits heavy loading for one variable that is willingness to pay premium and is named as “paying for brands” explaining 4.28% variance. The study uses principle component analysis which is widely adopted as a reliable method of factor analysis. The table 3 shows all the factors, questions, items and the factor loadings.

According to reference [27] regression analysis is a statistical technique used to measure the dependence of one variable, the dependent variable, on one or more other variables, the explanatory or independent variables, in order to estimate the average value of the former in terms of known values of the latter.

The coefficient of determination R-squared is 0.435. This gives us the ratio of explained variation to total variation. On converting the R-squared value to percentage it is approximately 44 percent. From this percentage, it is concluded that 44 percent of the female consumers involvement in fashion/branded clothing is explained by the independent variables in this model. The results are explained in Table 4(a) and 4(b).

**TABLE 1** CORRELATION BETWEEN ELEMENTS OF BRAND INFLUENCE AND CONSUMER INVOLVEMENT IN FASHION CLOTHING

<table>
<thead>
<tr>
<th>Brand influence elements</th>
<th>(CIFC) Pearson Correlation ($r$)</th>
<th>Significance (2-tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brand Status</td>
<td>.434(**)</td>
<td>.000</td>
</tr>
<tr>
<td>Brand Attitude</td>
<td>.528(**)</td>
<td>.000</td>
</tr>
<tr>
<td>Willingness to pay premium</td>
<td>.437(**)</td>
<td>.000</td>
</tr>
<tr>
<td>Self-concept</td>
<td>.501(**)</td>
<td>.000</td>
</tr>
<tr>
<td>Reference Groups</td>
<td>.327(**)</td>
<td>.000</td>
</tr>
</tbody>
</table>

$r$ is Pearson correlation coefficient.

**TABLE 2** THE EIGENVALUES AND SUM OF SQUARES LOADINGS FACTORS

<table>
<thead>
<tr>
<th>Component</th>
<th>Initial Eigenvalues</th>
<th>Extraction Sums of Squared Loadings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total Variance</td>
<td>Cumulative Variance</td>
</tr>
<tr>
<td></td>
<td>% of Variance</td>
<td>Cumulative %</td>
</tr>
<tr>
<td>1</td>
<td>5.289</td>
<td>22.037</td>
</tr>
<tr>
<td>2</td>
<td>2.309</td>
<td>9.619</td>
</tr>
<tr>
<td>3</td>
<td>1.979</td>
<td>8.247</td>
</tr>
<tr>
<td>4</td>
<td>1.221</td>
<td>5.099</td>
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<tr>
<td>5</td>
<td>1.120</td>
<td>4.665</td>
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<tr>
<td>6</td>
<td>1.028</td>
<td>4.278</td>
</tr>
</tbody>
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<td>4.278</td>
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</tbody>
</table>

Extraction Method: Principal Component Analysis.
**TABLE 3 QUESTION ITEMS AND FACTOR LOADINGS**

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>For me, personally fashion clothing is important.</td>
<td>I think a lot about which fashion clothing to buy.</td>
<td>I prefer wearing branded clothing products only.</td>
<td>Brand name is important for me when I purchase clothing products.</td>
<td>If my brand enhances my status or improve my success, I favor that a lot.</td>
<td>I prefer using my favorable brands regularly.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>.620</td>
<td>.613</td>
<td>.605</td>
<td>.654</td>
<td>.533</td>
<td>.517</td>
</tr>
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<td></td>
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</tbody>
</table>

**TABLE 4 (B) REGRESSION RESULTS OF MODEL**

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of squares</th>
<th>df</th>
<th>Mean Squares</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>32299.360</td>
<td>5</td>
<td>6459.87</td>
<td>60.590</td>
<td>.000(a)</td>
</tr>
<tr>
<td>Residual</td>
<td>42006.640</td>
<td>394</td>
<td>106.62</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>74306.000</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

df= degree of freedom, F= regression mean square/residual mean square, Sig=P-value

a. Predictors: (Constant), Reference group, Willingness to pay premium, Brand Status, Self-concept, Brand attitude
b. Dependent Variable: consumer involvement in fashion clothing

**VI. DISCUSSION OF THE FINDINGS**

Analysis of the collected data revealed that branded clothing, textile and fashion industry has a bright future in Pakistan. Pakistani fashion industry has taken steps to build up policy for the local brands as well as high apparel brands to adopt the trendy and fashionable clothing in the near future. In this research the prime focus is on females of age 20-35 years to analyze and evaluate their perception and behavior, when they purchase their clothing brands. The results show that all the factors discussed in the literature account for their impact on the consumer involvement in fashion clothing.

The model is presented as follows:

\[
CIFC = -3.770 + 0.192(\text{BS}) + 0.284(\text{BA}) + 0.201(\text{WTP}) + 0.279(\text{SC}) + 0.102(\text{RG})
\]

(where BS= brand status, BA= brand attitude, WTP= willingness to pay premium, SC= self-concept, RG= reference group and CIFC= consumer involvement in fashion clothing).
involvement in fashion clothing as the most significant. The factor loadings define their variance as the major contributing factor to the total variance of the model. Regression and correlation coefficients support the results by incorporating the significance of relationship between the dependent and independent variables.

<table>
<thead>
<tr>
<th>Model</th>
<th>Un-standardized Coefficients</th>
<th>Standardized coefficients</th>
<th>Co-linearity Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
</tr>
<tr>
<td>1 (constant)</td>
<td>-.3770</td>
<td>4.232</td>
<td>-.891</td>
</tr>
<tr>
<td>Brand status</td>
<td>.192</td>
<td>.050</td>
<td>.171</td>
</tr>
<tr>
<td>Brand attitude</td>
<td>.284</td>
<td>.054</td>
<td>.247</td>
</tr>
<tr>
<td>WTP</td>
<td>.201</td>
<td>.052</td>
<td>.168</td>
</tr>
<tr>
<td>Self-concept</td>
<td>.279</td>
<td>.048</td>
<td>.258</td>
</tr>
<tr>
<td>Reference-group</td>
<td>.102</td>
<td>.044</td>
<td>.095</td>
</tr>
</tbody>
</table>

**D. Implications of the Research**

Following are the implications of the study:

- Sale is the important influence as it plays an important role to change consumer’s attitude and perception. Clothing brands can use sales promotions to bring brand in decision phase from consumers holding state.
- Magazines compared to other media vehicles can provide better results to marketers to increase sale. Also the use of celebrities will multiply the results.
- Brand name is important for respondents, but along with that other attributes like quality and fashion should also be focused by the marketing managers.
- Positioning of brands based on self-image and trust, reliable, perfect and friendly, emotional and creative personality traits automatically attract the extrovert female consumers to show their reliable characteristics (self-image). So it is important for marketing managers to position their brand accordingly.

**E. Limitations and Future Research**

The study is conducted at primary stage of branded clothing adoption and the results cannot be generalized. The study used females of age group 20-35 as a sample however females may act differently if the age group is increased. Due to the shortage of time and resources the research has been limited to only 400 respondents which in other case could have been done on more people to make the research even more realistic and authenticated. Consequently, these two issues limit the researcher to know the effect of this research in the whole society because findings based on this study are not applicable to society as this research is truly based on sample from only four cities.

Besides, this study used fashion clothing as the focal object for theory testing. Consumers may behave differently when responding to other product categories. Therefore, future research could consider these aspects to include male consumer samples, and/or applications to other different product categories.

**F. Conclusion**

The author concludes that the research has answered the research question, regarding the dimensions of affecting the adoption of branded clothing to create female consumer involvement in fashion clothing in Pakistan. The question has been answered with robust statistical significance. The research findings contribute to the literature of consumer involvement in fashion clothing and dimensions of consumer buying behavior. Along with the discussion on the extant literature, hypotheses were developed to ascertain the consequential effect of brand status, brand attitude willingness to pay premium, self-concept and reference groups on consumer involvement in fashion clothing.

The study finds that the female consumers who possess strong positive attitudes towards brands show high level of involvement in fashion clothing, along with that self-concept is also the most important element as consumers use brand related product that matches with their own personality. Consequently, consumers who perceive higher self-concept will generally hold a high level of involvement in fashion or branded clothing. However on the whole this study examined various brand related variables including brand status, brand attitude, willingness to pay premium, self-concept and reference groups using fashion clothing brands as the focal object showing their effect on consumer involvement in fashion clothing.

**REFERENCES**


