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Understanding consumer behavior regarding luxury fashion goods in India based on the theory of planned behavior

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Abstract

Purpose – *Even though the Indian luxury market is predicted to grow as much as the Chinese one over the coming years, limited research has been conducted on luxury consumer behavior. The purpose of this study is to examine the purchasing behavior for luxury fashion goods using the framework of the theory of planned behavior.*

Design/methodology/approach – *A total of 257 respondents were included after distributing a structured questionnaire by surveying real luxury consumers in Delhi. Data were analyzed using structural equation modeling.*

Findings – *The results of the study indicated that subjective norm was the most important determinant of the purchasing intentions for luxury fashion goods, followed by attitude. Perceived behavioral control was not found to have a significant relationship with purchasing intentions, but it showed a strong positive relationship with actual purchasing behavior.*

Originality/value – *This study provides new theoretical insights regarding luxury consumer behavior in India. It explains the motivating factors behind purchasing intentions for luxury goods among Indian consumers. The findings of the study will provide great help to global luxury companies in formulating their penetration and expansion strategies in the Indian market.*

Keywords *Consumer behavior, India, Theory of planned behavior, Luxury fashion brands, Luxury purchase intention*

Paper type *Research paper*

Introduction

India has emerged as one of the strongest economies in the world. Despite the recent global economic crisis, India has sustained its economic growth. India is optimistic about its future growth and development with a new reformist government in power. By 2024, India has been forecasted to become the third largest economy in the world (Worstall, 2014). The strong boom in the Indian economy has propelled the growth in the number of high-net-worth individuals (HNWIs) in India. A study by Wealth-X reported that, in the past year, India has seen a striking rise in the number of dollar millionaires from 196,000 to 250,000. It is predicted that by 2018, India will have 437,000 millionaires. With 14,800 multimillionaires residing there presently, India is amongst the top eight countries in the world where one may find the very wealthy (Wealth-X report, 2015). The sharp rise in its ultra-rich population has spurred the demand for luxury goods in India, thereby making the luxury goods' market one of the most attractive and fastest growing segments in India. Globalization; increase in disposable income; the growing number of young, well-educated people; and the surging numbers of the upper middle classes are other major factors responsible for the increasing demand for luxury goods. The Indian luxury market is expected to grow at the rate of 25 per cent per annum and reach the mark of $14bn in 2016, up from $8.5bn in 2013 (Assocham report, 2014).

In the years ahead, luxury will no longer be the preserve of just the traditional luxury buyers; rather, an increasing proportion in the demand for luxury is likely to stem from the upper middle classes that aspire to buy these goods. Because of their rising income levels, this section of the population is motivated to ascend the "consumption ladder". Luxury consumers in India can be divided into two broad categories – global Indians who possess "old" money and young Indians who have "new" money. Global Indians buy luxury to attain self-satisfaction, whereas young Indians purchase luxuries because of high social pressure and to display their flamboyant personalities (Jain and Kharbanda, 2014).

The Indian market is catching the attention of a large number of global luxury companies. Many players are launching entry-level luxury brands to capitalize on the potential of this market segment (Assocham report, 2014). Luxury companies are altering their strategies to match global consumers' tastes and preferences (Daswani and Jain, 2011). These companies are resorting to "Indianization" strategies to win the hearts of Indian consumers. They are targeting Indian weddings and producing customized clothing, handbags, scarves, footwear, etc. to attract deep Indian pockets.

The growing Indian market is very lucrative for the global luxury companies. To gain their foothold in the Indian market, these companies have begun to think "Indian" to win Indians' favors. They have had to understand the values, beliefs and psychology of Indians. The purchasing behaviors of Indians differ from those of people in Western countries. India is a collectivist society where individual actions are guided by others' perceptions. Western societies are individualistic in nature. There buying decisions are guided by "the self" rather than by "others" (Wong and Ahuvia, 1998). Therefore, previous research conducted in this domain in the context of Western countries cannot be generalized to India.

Even though the Indian luxury market is predicted to grow as much as the Chinese one over the coming years (Assocham report, 2015), limited research has been conducted on luxury consumer behavior in India. It is critical for marketers "to understand who their customers are, where to find them and the key factors that drive their behavior" (Okonkwo, 2007, p. 70). Therefore, it is very important to understand what motivates Indian consumers to buy luxuries. The present study aims to bridge this literature gap. Moreover, very few quantitative studies have been conducted previously to understand the uniqueness of the Indian luxury consumer behavior by using a well-accepted consumer behavior theory. This research incorporates the theory of planned behavior (TPB) (Ajzen, 1991) to understand the behavior of consumers who purchase luxury fashion goods in the Indian context. The key objectives of this study include:

■ determining factors affecting luxury purchase intentions and luxury purchasing behaviors amongst Indian consumers;

■ understanding the relationship between consumers' purchase intentions and variables like attitude, subjective norm and perceived behavioral control (PBC) in relation with purchasing luxury fashion goods; and

■ evaluating the relative strength of subjective norm in comparison with attitudes toward luxury purchase intentions in the Indian context.

This paper is structured in the following manner: it begins with a literature review and is followed by a conceptual framework and hypotheses developments. The subsequent section outlines the research methodology and measurement used, which provides details regarding data collection and the sampling method used for this study, as well as descriptions of the instruments used for measuring the constructs. The next section discusses the findings of the measurement model, which includes an assessment of reliability and validity of the constructs. The results of structural equation modelling (SEM), which included path estimates and model fit indices, are also covered in this

section. The last section of the paper discusses the study, its implications, its limitations and the scope for future research.

Literature review

Although luxury is hard to define, several researchers in the past have worked in this domain (Leibenstein, 1950; Vigneron and Johnson, 2004; Wiedmann et al., 2007). In the literature, "luxury" has frequently been used to define the top category of prestigious brands (Vigneron and Johnson, 2004). Nueno and Quelch (1998) defined luxury brands as "those whose ratio of functional utility to price is low while the ratio of intangible and situational utility to price is high". Luxury brands can be defined as high-quality, scarce, high-priced or rare brands (Kapferer, 1998). Dubois and Paternault (1995) remarked that "luxury items are bought for what they mean, beyond what they are". Research has highlighted that luxury goods score higher in experiential and symbolic dimensions, whereas non-luxury goods score higher in the functional dimension. They help to satisfy the socio-psychological needs of people (Shukla et al., 2009). Individuals strive to create positive social images by purchasing luxury goods (Hume, 2010; Shukla, 2010). Luxury fashion goods consist of apparel, accessories, handbags, shoes, watches, jewelry and perfume for which the mere use of a particular, branded product brings prestige to its owners, apart from any functional utility (Vigneron and Johnson, 2004). Various brands like Hermès, Chanel and Louis Vuitton share important characteristics of luxury such as exorbitant prices, outstanding quality, aesthetic designs, heritage value, brand images, rareness and true reflections of personality (Dubois and Duquesne, 1993; Nueno and Quelch, 1998).

Motivation for luxury goods consumption

From the extant review of literature, external motivations and internal motivations have emerged as the two key reasons behind luxury goods consumption (Amatulli and Guido, 2011). Externally oriented individuals may buy luxuries to display their wealth, status and position in the society publicly (O'Cass and Frost, 2002; Fionda and Moore, 2009; Truong et al., 2008), whereas individuals, guided by some internal orientation, may buy luxuries for their inner satisfaction, perfection, originality and pleasure (Tsai, 2005; Vigneron and Johnson, 1999, 2004; Dubois and Duquesne, 1993; Vickers and Renand, 2003). Although external and internal motivations to buy luxuries are opposite motivations, an individual may be motivated by both simultaneously. Individuals may buy luxuries not only to attain inner serenity but also to display wealth and redefine their social positions.

Theory of planned behavior

This study focuses on understanding Indian consumers' luxury behaviors by using the TPB (Ajzen, 1991) as the theoretical basis for the research. From the review of the literature, it is absolutely clear that luxury goods' consumption is a function of both social and personal orientation. This theory has been found to play an important role in explaining both individual value and social value (Choo et al., 2004; Kumar, 2012).

The TPB is an extension of the theory of reasoned action (TRA). The TRA posits that a person's behavior is affected by their intention to perform that behavior. Behavioral intention, in its turn, is affected by two factors: a person's attitude toward the behavior and subjective norm (Ajzen and Fishbein, 1980; Fishbein and Ajzen, 1975). The TPB is an effort to deal with the behavior that is not completely under volitional control. Therefore, the TPB adds one more variable, PBC, to the two existing determinants of intention mentioned in the TRA. These theories have been applied to a number of empirical studies on diverse social behaviors (Klobas and Clyde, 2000; Bledsoe, 2006).

They have also proved to be appropriate for understanding varied consumer behaviors (Son and Jin, 2013; Ling, 2009; Sanyal *et al.*, 2014).

Conceptual framework and hypotheses

The conceptual framework based on the TPB used in this study is shown in Figure 1

Attitude

Attitude toward behavior has been defined as "an individual's positive or negative feeling regarding performing the target behavior" (Fishbein and Ajzen, 1975, p. 216). According to the TRA model (Ajzen and Fishbein, 1980), attitude toward the behavior is determined by an individual's salient beliefs that the behavior leads to certain outcomes and an evaluation of these outcomes by that individual. In other words, attitude refers to a person's firm belief toward performing the behaviors in question. Jin and Kang (2011) concluded that attitude is the most important predictor of Chinese consumers' purchase intentions toward foreign apparel brands. A study conducted by Son and Jin (2013) also revealed that attitude has a great impact on Indian consumers' purchase intentions with respect to foreign branded goods. Several other studies in the past have also confirmed the significant effect of attitude toward intentions (Zhang *et al.*, 2005; Ling, 2009; Sanyal *et al.*, 2014). Thus, it is hypothesized that:

> *H1.* Attitude toward purchasing luxury fashion goods has a positive effect on Indian consumers' purchase intentions with respect to luxury fashion goods.

Subjective norm

Subjective norm is defined as a person's perception regarding approval or disapproval of his/her behavior by significant others (Fishbein and Ajzen, 1975; Ajzen, 1991). In other words, subjective norm refers to the influence of important others in the performance of behavior by an individual. Individuals may be influenced by family members, friends, colleagues and relatives. Kim and Karpova (2010) found a direct relationship between subjective norm and purchase intention when explaining attitudes toward purchasing counterfeit fashion goods among US college students. A positive relationship between subjective norm and intention has been established by several studies (Fishbein and Ajzen, 1975; Ajzen, 1991; Kim and Karpova, 2010; May, 2005). Therefore, based on a review of the literature, it is hypothesized that:

> *H2a.* Subjective norm, in relation to purchasing luxury fashion goods, has a positive effect on Indian consumers' purchase intentions with respect to luxury fashion goods.

Figure 1 The conceptual framework based on the TPB used in this study

Source: Ajzen (1991)
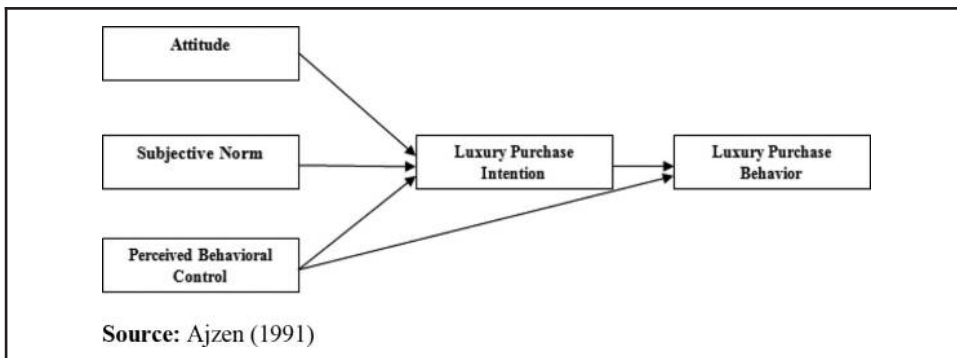
Many studies in the past have concluded that India is a collectivistic society (Hofstede, 1980; Sinha and Verma, 1987; Triandis, 1995). Collectivists emphasize group conformity and social status. By contrast, individualists put more emphasis on gaining experiential value and inner satisfaction from their possessions (Wong and Ahuvia, 1998). People in collectivistic cultures are oriented toward seeking a sense of group belonging (Triandis, 1990). Their decisions are governed by the influence of significant others rather than by the pursuit of self-satisfaction (Sinha, 1990). Based on these discussions it is hypothesized that:

> *H2b.* The impact of subjective norm is higher than attitude in Indian consumers' purchase intentions with respect to luxury goods.

Perceived behavioral control

PBC refers to the degree of difficulty that an individual perceives when performing a specific behavior (Ajzen, 1991). PBC helps predict those behaviors that individuals intend to perform but are unable to perform because of some lack of opportunities and/or resources (e.g. time, money, skills) (Miller, 2005). According to the TPB (Ajzen, 1991), the more opportunities and resources that are available to an individual, the greater will be the individual's control over that behavior or PBC. PBC is supposed to influence both intentions and behaviors in question. Ling (2009) confirmed that PBC is the most important determinant when seeking to explain luxury purchase intentions among Chinese consumers. Various studies have confirmed that there is a significant relationship between PBC and intention (Lee and Ho, 2002; Teo and Pok, 2003; Shih and Fang, 2004; May, 2005). Studies in the past have reflected that PBC has a direct relationship with actual purchase behavior (Ajzen, 1991; Lynne *et al.*, 1995). Thus, based on a review of the literature, it is hypothesized that:

> *H3a.* Perceived behavioral control in relation to purchasing luxury fashion goods has a positive effect on Indian consumers' purchase intentions with respect to luxury fashion goods.

> *H3b.* Perceived behavioral control in relation to purchasing luxury fashion goods has a positive effect on Indian consumers' actual purchases of luxury fashion goods.

Behavioral intention

Behavioral intention is defined as the perception of an individual toward the performance of a particular behavior (Fishbein and Ajzen, 1975). Intention motivates an individual to perform the behavior of interest (Ajzen, 1991, p. 181). Most researchers have validated the mediating role of behavioral intention on purchase behavior in various research settings (Jin and Kang, 2011; Bian and Forsythe, 2012; Li *et al.*, 2012; Zhang and Kim, 2013):

> *H4.* Purchase intention regarding luxury fashion goods will have a positive effect on Indian consumers' actual purchases of luxury fashion goods.

Methodology and measurement

Data collection and the sample

Data were collected by using the questionnaire survey method. This method has been used successfully in several similar empirical studies in the past (Phau and Prendergast, 2000; Park *et al.*, 2007; Gao *et al.*, 2009; Bian and Forsythe, 2012; Li *et al.*, 2012; Zhan and He, 2012; Zhang and Kim, 2013). The questionnaire was administered via both personal interviews and online surveys. The purposive sampling method (judgment and snowball sampling method) was used to deal with the collected data from those real luxury consumers.

Personal interviews were conducted with students of the "Pearl Academy of Fashion", which is a leading elite fashion institute situated in Delhi. Also, a mall intercept survey was carried out at the DLF Emporio mall, situated in Delhi. This mall has various Western luxury brands such as Louis Vuitton, Burberry, Prada, Chanel, Gucci, Christian Dior, etc. Because the target audience for the study was actual consumers, respondents were observed carefully and those who were found to be actually buying these brands were requested to fill out a form. In addition, an online questionnaire was developed on Google Docs and the link was e-mailed to the target audience. Various studies in the past have revealed that e-mail surveying is an effective way of collecting data from professionals and affluent sections of society (Curasi, 2001; Ranchhod and Zhou, 2001; Taylor *et al.*, 2005).

Delhi was selected as the geographic location for this study, as it is among the top 15 cities globally in terms of its HNWI population (Babar, 2013). It constitutes 50 per cent of India's luxury market in terms of sales (Amarnath, 2012). People from various states including Punjab, Haryana and Uttar Pradesh make frequent visits to Delhi to buy luxury fashion brands, as these places fail to provide their high-end consumers with the unique experience of gathering numerous luxury brands under one roof (Amarnath, 2012). Also, time and cost constraints were other important factors which led to the restriction of the sampling location to Delhi alone.

Before the actual data collection, the items of the questionnaire were discussed with four experts in this domain to ensure that its face and content validity were as recommended by Zaichkowsky (1985). Further, the questionnaire was submitted to three academicians who assessed each item for representativeness, specificity and clarity. After this process, a pilot study was conducted with 34 actual users of luxury fashion brands via the personal interviewing method to identify unclear or hard-to-understand questions. Accordingly, scales were purified and then the improved questionnaire was used for final data collection. A total of 350 questionnaires were distributed to the target audience, of which 140 valid responses were collected offline and 117 were generated online. Thus, the total of 257 valid forms was received, constituting a high response rate of 73.4 per cent.

As reflected in Table I, of the total of 257 respondents, 86 were male (33.5 per cent) and 171 were female (66.5 per cent). In this study, the female population was found to dominate the luxury buyers' market which provided a contrast with the results of various studies such as those by Lu and Pras (2011) and Ling (2009) where a predominance of men was witnessed. However, these results have been supported by many studies in the recent past which have also seen women as major luxury consumers (Hung *et al.*, 2011; Bian and Forsythe, 2012; Li, 2014). Women were also found to govern India's luxury market in the study conducted by Eng and Bogaert (2010).

Respondents in the 26- to 35-year age group were found to be approximately 50 per cent of the total respondents surveyed. People above the age of 45 years represented just 4.3 per cent of the total of respondents. The age profile for this sample was in agreement with another study concerning the Indian luxury market conducted by Bhanot (2014), who also confirmed an inverse relationship between age groupings and spending on luxury brands. Around 60 per cent of the total respondents were found to be postgraduates, which shows that the demand for luxury brands is greater among the educated. People who were married and have a child (or children) formed around 50 per cent of the total sample size. The majority of the respondents had a household income of more than Rs 50 lakh per annum. A large proportion (37.4 per cent) of the total participants were found to possess businesses. Therefore, from the data, it can be concluded that the greatest demand for luxury fashion goods in India comes from young, educated people with high incomes. These findings are in line with those of previous studies (Lu and Pras, 2011; Zhan and He, 2012; Li, 2014).

Table I	Demographic profile and sample descriptive statistics		
		N	(%)
Gender			
Male		86	33.5
Female		171	66.5
Age (years)			
< 26		76	29.6
26-35		119	46.3
36-45		51	19.8
45>		11	4.3
Education			
Postgraduate		154	59.9
Graduate		85	33.1
High school		12	4.7
Others		6	2.3
Marital status			
Married with kids		130	50.6
Married with no kids		37	14.4
Single		89	34.6
Others		1	0.4
Annual household income			
< 30 lakh		17	6.6
Between 30 and 50 lakh		63	24.5
Between 50 lakh and 1 crore		102	39.7
>1 crore		75	29.2
Occupation			
Professionals		46	17.9
Business		95	37
Salaried employees		48	18.7
Others		68	26.5
Total		257	100

The questionnaire was divided into different sections to assess all the variables used in this study. As recommended in the extant literature (Christodoulides *et al.*, 2008; Han *et al.*, 2010; Shukla, 2010, 2011), a qualifying question was asked of respondents to list the names of luxury fashion brands owned by them so that data were collected only from real luxury consumers. Section A, as well as Section B, comprised variables pertaining to attitudinal beliefs about purchasing luxury fashion goods and all the other variables included in the TPB model. Section C included questions regarding personal information. For this study, luxury fashion goods were defined as high-end personal fashion products that included apparel and accessories, such as handbags, shoes, belts and watches, like Chanel suits, Jimmy Choo shoes, Louis Vuitton handbags and Hermès silk scarves. To reduce order bias, the order of all the items measuring various constructs was changed. To control any method bias, the respondents were guaranteed anonymity and were assured that there were no wrong or right answers and therefore they should answer all the questions asked to reflect their true feelings.

Instrument development

From the extant literature, established and validated scales were used to measure attitude, subjective norm, PBC, purchase intention and purchase behavior. The scales were adopted from various studies conducted in the area related to luxury consumer behavior. Attitudes toward luxury fashion goods and two items of PBC were measured on a seven-point semantic differential scale. All other items were measured on a five-point Likert scale, where "1" denoted "strongly disagree" and "5" denoted "strongly agree". Questions related to purchase behavior were measured using a scale with four items derived from

Schlegelmilchet et al. (1996) and Dubois et al. (2005). An additional item was added to the scale representing, "I would mostly buy luxury goods for myself", as recommended by the expert panel. Purchase intention was measured, using the scale with three items derived from Madden et al. (1992); Ajzen and Fishbein (1980) and Bian and Forsythe (2012). One of the items from this scale was also used in another study about purchasing global luxury brands by Park et al. (2007). Three items from Ling (2009); Fitzmaurice (2005) and Madden et al. (1992) assessed attitudes toward luxury behavior using a seven-point semantic differential scale. The subjective norm included four items from Ajzen and Fishbein (1980), Ling (2009) and Fitzmaurice (2005). This scale has also been used in a study on consumer attitudes toward fashion counterfeits conducted by Kim and Karpova (2010). The PBC consisted of four items derived from Francis et al. (2004) and Shim et al. (2001), of which two items were measured on a five-point Likert scale and the other two items were measured using a seven-point semantic differential scale. This scale has been used in other studies for measuring PBC (Ling, 2009; Son, 2007).

Empirical results

This study used SEM, as there are multiple dependent and independent relationships which can only be tested simultaneously with SEM. For this research, SEM was used to confirm the research framework and hypotheses using IBM Amos version 22 with maximum likelihood estimation. Based on the extant literature, the two-stage model-building process for using SEM was followed (Hair et al., 1998; Joreskog and Sorbom, 1996). Confirmatory factor analysis (CFA) was carried out, followed by the testing of structural models corresponding to proposed hypotheses.

The measurement model

The measurement model included all the constructs: attitude toward luxury fashion goods (three-item scale), subjective norm (three-item scale), PBC (three-item scale), purchase intention (three-item scale) and purchase behavior for luxury fashion goods (three-item scale). The resulting model produced good-fit indices: $\chi^2 = 178.489$, degrees of freedom (df) = 79, normed $\chi^2 = 2.259$, goodness-of-fit index (GFI) = 0.914, adjusted goodness-of-fit index (AGFI) = 0.870, comparative fit index (CFI) = 0.926 and root mean square error of approximation (RMSEA) = 0.70. The t values corresponding to all items were significant ($p < 0.001$). Based on the extant literature, all values obtained were within acceptable ranges (Byrne, 1994; Hair et al., 2010).

Measure validity and reliability

Validity is defined as the extent to which research is accurate (Hair et al., 2010). One of the primary objectives of CFA was to assess construct validity. Construct validity is the extent to which a set of measured items reflects the theoretical latent construct which those items are meant to measure (Hair et al., 2010). Construct validity is assessed via convergent and discriminant validity. The results of the CFA provided evidence of the convergent and discriminant validity of the measurement model (Fornell and Larcker, 1981).

Convergent validity. For assessing the convergent validity of the scales, it was required that the value of standardized factor loadings should be greater than 0.5; average variance extracted (AVE) had to be greater than 0.5 and construct reliability (CR) had to be greater than 0.7 (Hair et al., 2010). As the analysis shown in Table II demonstrates, after deleting one item each from the subjective norm, PBC and purchase behavior, the overall fit statistics of the measurement model containing 15 manifest indicators for five latent constructs were within the acceptable range as recommended by various researchers (Fornell and Larcker, 1981; Hair et al., 2010).

Table II	Confirmatory factor analysis							
Construct	Item	Standardized loading	Cronbach's α	CR	AVE	MSV	ASV
Attitude	AT1: Your attitude toward purchasing luxury goods is negative or positive	0.889	0.822	0.861	0.675	0.32	0.14
	AT2: Luxury goods are worthless or worthwhile	0.76					
	AT3: Luxury goods are useless or beneficial	0.81					
Subjective norm	SN2: Many people around me have luxury fashion goods	0.523	0.763	0.769	0.535	0.086	0.04
	SN3: I feel social pressure to buy luxury fashion goods	0.863					
	SN4: The people who I listen to could influence me buy luxury fashion goods	0.766					
Perceived behavioral control	PBC2: I have money to buy luxury fashion goods	0.534	0.711	0.745	0.5	0.32	0.14
	PBC3: For me purchase of luxury goods is very difficult or very easy	0.781					
	PBC4: For me purchase of luxury goods is impossible or possible	0.777					
Purchase intention	PI1: I will try to buy luxury fashion goods in future	0.569	0.792	0.806	0.589	0.125	0.09
	PI2: I intend to purchase luxury fashion goods within next year	0.906					
	PI3: The probability that I would buy luxury fashion brands within the next 12 months is high	0.789					
Purchase behavior	PB2: I mostly buy luxury fashion goods for giving as gifts	0.677	0.743	0.748	0.501	0.143	0.09
	PB3: I mostly buy luxury fashion goods for myself	0.623					
	PB4: I would buy luxury brands regardless of their price	0.81					

Notes: Normed chi-square = 2.25, GFI = 0.914, AGFI = 0.870, CFI = 0.926, RMSEA = 0.07

The values of Cronbach's α for all the constructs in this study were within the acceptable range of 0.7 or above (Hair et al., 2010). The values of all standardized loadings were greater than 0.5, which indicated that the factors converged on a common point, i.e. the latent construct (Hair et al., 2010). In this study, the AVEs for all the constructs were above 0.5, which was greater than the level recommended by Dillon and Goldstein (1984). The CR for all the latent factors was within the acceptable range of 0.7 or above, as recommended by Hair et al. (2010). Thus, the convergent validity of all the constructs in this study was confirmed.

Discriminant validity. Discriminant validity is the extent to which a construct is truly distinct from other constructs. It also assures that there is an absence of a cross-loading problem. Discriminant validity was calculated using the test proposed by Fornell and Larcker (1981). As per this test, a scale was taken to have discriminant validity if the AVE by the underlying latent variable was more than the shared variance (i.e. the squared correlation) of a latent variable with another latent variable. As Table II displays, this criterion was met by all the variables in the study, as no correlation exceeded the square root of the AVE, that is, AVE > maximum shared variance; average shared variance < AVE in relation to all the constructs. Table III reports the square root of the AVE and inter-construct correlations. Thus, all the scales exhibited reliability, convergent validity and discriminant validity as they met the criterion mentioned by Hair et al. (2010).

Table III	Discriminant validity of TPB				
	PINT	*ATT*	*SNORM*	*PBCN*	*PBEH*
PINT	*0.767*				
ATT	0.354	*0.821*			
SNORM	0.294	0.130	*0.731*		
PBCN	0.287	0.566	0.011	*0.707*	
PBEH	0.231	0.305	0.233	0.378	*0.708*

Note: Diagonal elements shown in italic represent the square root of AVE, while the other matrix entries represent the correlations

The structural model

The structural model estimation was done by means of IBM Amos version 22, using a maximum likelihood estimate. The test for the overall fit of the model generated a chi-square (χ^2) value of 186.056 with 81 degrees of freedom, and the model had a p-value of less than 0.001. The normed χ^2 was equal to 2.297, which was well within the acceptable range of 3, as recommended by Hair *et al.* (2010). All the fit indices were within acceptable ranges. The value of the GFI was 0.911. The value of the CFI was 0.922 and the Tucker–Lewis Index (TLI) was 0.9. All these indices were within the recommended acceptable value range of 0.90 or above (Hair *et al.*, 2010). The value of the AGFI was 0.868, which was within the acceptable range of 0.8 or above as recommended by Hair *et al.* (2010). The badness-of-fit, RMSEA, was equal to 0.071 which was beneath the acceptable cutoff level of 0.08 (MacCallum *et al.*, 1996).

As shown in Table IV, attitudes toward luxury consumer behavior were positively and significantly related to purchase intentions ($\beta = 0.14$, $p < 0.01$). Subjective norm also had a positive significant effect on luxury purchase intentions ($\beta = 0.169$, $p < 0.001$). Focusing on PBC, no statistically significant relationship was found between PBC and purchase intentions, as $p > 0.05$. However, PBC was found to have a positive and significant relationship with purchase behavior ($\beta = 0.205$, $p < 0.001$). Purchase intention was positively related to purchase behavior but was not statistically significant as $p > 0.05$.

Therefore, *H1*, *H2a* and *H3b* were supported. Also, *H2b*, which hypothesized that the impact of subjective norm is higher than attitude with respect to Indian consumers' purchase intentions for luxury goods, was also supported. *H3a*, which examined the relationship between PBC and purchase intentions toward luxury fashion goods, was not supported. In addition, *H4*, which hypothesized a relationship between purchase intention and purchase behavior, was not supported either.

Discussion

Because of the rapid growth and ever-increasing demand for luxury goods in India, this study has aimed to gain an understanding regarding the determinants of luxury purchase intentions in India. This paper has examined the behavior of Indian consumers toward

Table IV	Summary of structural model		
Path description	*Hypothesis*	*Unstandardized path estimates*	*Result*
Attitude → Purchase intention	*H1*	0.14**	Supported
Subjective norm → Purchase intention	*H2a*	0.169***	Supported
Perceived behavioral control → Purchase intention	*H3a*	0.086	Not supported
Perceived behavioral control → Purchase behavior	*H3b*	0.205***	Supported
Purchase intention → Purchase behavior	*H4*	0.136	Not supported

Notes: ***Significant at $p < 0.001$ and; **$p < 0.01$, respectively; Normed chi-square = 2.297, GFI = 0.911, AGFI = 0.868, CFI = 0.922, TLI = 0.9, RMSEA = 0.071

luxury fashion goods by empirically using the conceptual framework of the TPB (Ajzen, 1991). The results achieved from the structural model showed a good fit. It indicated that subjective norm was the most important determinant of the purchase intention for luxury fashion goods. The results derived from this research reasserted the traditional belief that India, being a collectivist society, emphasizes interdependence among people and, therefore, the purchasing decisions of Indian consumers are guided by others' opinions rather their self-directed decisions (Hofstede, 2001). A qualitative study by Eng and Bogaert (2010) also concluded that Indians buy luxury brands to convey their social identity and status to significant others. Indian consumers are brought up in a close-knit society and, therefore, social image is of paramount importance to them (Jain and Kharbanda, 2014).

The findings of this study reconfirmed that, in a country like India where collectivist culture prevails, subjective norm has a greater impact on purchase intentions than attitude. The results of this study are in line with the findings obtained by Kim and Karpova (2010) for their study on attitudes toward purchasing counterfeit fashion goods. Sanyal et al. (2014) revealed that subjective norm has the highest impact on consumers' intentions to purchase luxury items. In the Indian market environment, subjective norm is considered to be more important than any individual's own attitude when determining their luxury purchase intentions. A study by Chan and Lau (2002) made in the context of the Chinese culture, which is also collectivistic in nature, has also shown subjective norm to have a greater impact than attitude. In many other studies, subjective norm has also been found to be a significant predictor of purchase intention (Ramayah et al., 2004), Summers et al., 2006; Zhang et al., 2007; Xu et al., 2004). A study by Shukla and Purani (2012), conducted in a cross-national context, also revealed that Indians are strongly influenced by others in their societies. The findings of this study supported the TPB, which also reflected a significant relationship between subjective norm and purchase intentions.

Attitude was found to be the second most significant factor influencing respondents' purchase intentions in the proposed model. The findings were consistent with the theoretical assumptions that underpinned the study and were similar to the findings obtained by Xu et al. (2004), who explored their respondents' attitudes toward American alligator leather products, and of Jin and Kang (2011), who focused on understanding Chinese consumers' purchase intentions toward a US apparel brand. Many other studies in the past have also revealed significant positive relationships between attitude and purchase intentions (Choo et al., 2004; Ling, 2009; Son and Jin, 2013).

The relationship between PBC and purchase intention has been found to be insignificant by the present research, which was contrary to the findings of the TPB. Although, most of the previous studies have found positive and significant relationships between PBC and purchase intention (Kang et al., 2006; Lim and Dubinsky, 2005; Ling, 2009; Son and Jin, 2013). Few studies in the past have also shown a weak relationship between PBC and purchase intention (Ma, 2007). Also, according to the TRA, attitudes toward the behavior and subjective norm are the two variables which can predict behavioral intentions satisfactorily (Fishbein and Ajzen, 1975).

PBC was found to have a positive and significant relationship with Indian consumers' luxury purchase behavior. The direct impact of PBC on purchase behavior was a significant result of Ajzen's study and has been supported by many previous studies (Madden et al., 1992; Ajzen, 1988). The results of this study indicate that, if individuals have resources (time and money), they may decide to make actual purchases of luxury goods directly without needing the mediating role of purchase intention on purchase behavior.

No significant relationship between purchase intention and actual purchase behavior was identified by this study. While many studies have confirmed the impact of purchase intention on purchase behavior (Gormley, 1974; Young et al., 1998), the results of this study were contrasting. Sanyal et al. (2014), in their study on the attitudes of Indian consumers toward

luxury brand purchases, also revealed that the intention to purchase luxury goods did not result in an actual purchase of luxury goods among Indian consumers. A study by Son (2007) on Indian consumers' purchase behavior with respect to foreign branded jeans supported the findings of this study. The weak relationship between purchase intention and purchase behavior may be due to differences between Indian consumers' thoughts and actions (Kumar and Sethi, 2005). Some researchers in the past have questioned the mediating role of behavioral intention on purchase behavior (Albrecht and Carpenter, 1976; Bentler and Speckart, 1979). The results of this study indicated that, among Indian consumers, PBC may lead directly to actual purchases as a moderator, rather than influencing actual purchases via any mediating role played by purchase intention.

Implications

There are several important implications of the results obtained from this study. First, this research can serve as a reference to examine the applicability and validity of the TPB model in the field of luxury consumer behavior in Indian cultural settings. The findings of this study have provided valuable knowledge concerning various factors that influence purchase behavior in respect of luxury fashion goods in the Indian context. Based on the understandings generated from these findings, global luxury companies may formulate their penetration and expansion strategies in the Indian market. The present research could help marketers obtain a clear-cut understanding of what motivates Indian consumers to buy luxury fashion goods. The findings of this study have shown that subjective norm is the most important factor in determining luxury purchase intentions. The study has also revealed that the effect of subjective norm is higher than attitude among Indian luxury consumers. This indicates that marketers should design their strategies keeping in mind that Indian consumers are influenced by significant others when making their purchasing decisions. Marketers should understand that Indians believe in conspicuous consumption and place their emphases on acceptance by communities and group conformity, rather than on personal orientation or self-expression (Wong and Ahuvia, 1998). Therefore, while developing communication strategies, they should stress social values (symbolic and conspicuous values) rather than personal values (i.e. hedonic and experiential values).

PBC was found to have a weak relationship with purchase intention, but it had a positive and significant relationship with actual purchase behavior. Purchase intention was also found to have an insignificant relationship with purchase behavior. This result indicates that marketers should understand that purchase intention may not serve as a mediator with purchase behavior. Rather, the people who have resources may indulge in direct buying. Therefore, global luxury companies should develop their various strategies carefully by avoiding the assumption that purchase intention is the predictor of actual purchase behavior, as, according to the results of this study, it does not hold true in the Indian context. However, these results could be verified further by other studies in the future.

This paper has attempted to make a significant contribution to the existing literature. Despite the fact that the Indian luxury market is growing enormously, hardly any prior work has been done in this area. Very few quantitative studies have been undertaken to understand luxury consumer behavior in the Indian context using the TPB. Therefore, this study will certainly provide new theoretical insights regarding Indian luxury consumers' behavior.

Limitations and direction for future research

This research has a few limitations, which provide a path forward for future research. First, the scope of this study is confined to luxury fashion goods. In future, studies may be performed with respect to other luxury categories, such as automobiles, mobile phones, hospitality, etc. This research has been conducted in a single city and, thus, it is confined to only one geographical location. In India, luxury markets are witnessing steep growth and

even tier-two cities like Jaipur, Pune, Surat, etc. are showing an increased demand for luxury goods. Therefore, future study could be performed in other cities in India to obtain a wider perspective of buyers' luxury behavior across the country. The present study has been performed by taking into consideration only those constructs which were part of the TPB. Studies in future ought to investigate the role of other important constructs like culture, country of origin and demographic factors which may act as moderators or mediators to the various constructs in the model. The findings of this study, related as they are to the relationship between purchase intention and actual purchase behavior, could be validated further by future studies in this domain.

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Appendix 1

Table AI	Questionnaire items
Construct	*Items*
Attitude	AT1: Your attitude toward purchasing luxury goods is negative or positive
	AT2: Luxury goods are worthless or worthwhile
	AT3: Luxury goods are useless or beneficial
Subjective norm	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	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	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
Purchase behavior	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

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