

Profiling the online premium brand consumers based on their fashion orientation

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Abstract

Purpose – This paper attempts to explore and identify the growing segments of online buyers of premium brands in the context of the post-pandemic market in India. The multi-dimensional trait of fashion orientation has been used as the psychographic construct for segmenting young urban consumers who shop on e-commerce platforms.

Design/methodology/approach – An online study across major cities resulted in a sample of 555 urban consumers of premium apparel and accessories brands. Hierarchical, two-step and k-means cluster analysis were conducted to identify diverse consumer segments and arrive at a demographic and usage-based profiling of the clusters. Furthermore, one-way analysis of variance was conducted to assess the key drivers for an online purchase among the obtained segments.

Findings – The pioneering use of fashion orientation as a base for segmentation helped identify three distinct clusters of socially conscious fashionistas, fashion involved and fashion indifferent buyers. The study identified significant differences in the demographic composition as well as their usage patterns and purchase motivations to shop online.

Originality/value – The study looks at an extremely important but neglected category of premium brands. The distinct clusters of premium brand buyers highlighted by the study adds theoretical value as well as managerial insights for the premium brand marketer as they seek to target consumers in Asian economies.

Keywords Premium brand, Online buying behavior, Fashion orientation, Consumer segmentation, Cluster analysis, Fashion apparel and accessories sector

Paper type Research paper

1. Introduction

The “democratization of luxury” (Kapferer and Bastien, 2009) led to the growth and adoption of premium and masstige brands (Silverstein and Fiske, 2003; Paul, 2019; Kumar *et al.*, 2019) across global markets. A near parallel rising preference for premium brands is observed in the consumption-and-status conscious Asian economies (Cass and Sahitiri, 2014). As per a GfK consumer insights study, Indians are among the most brand-conscious consumers compared to Japan, China and Korea, with 57% rating brand quality (Chiu and Cho, 2021) as a significant criterion when making the final purchase decision. However, compared to neighboring countries like China, which favor luxury brands (Paul, 2019), Indians remain somewhat restrictive (Corbu, 2009) in preferring adoption of premium over luxury. It is important to recognize that though both premium and luxury offer hedonic value and are priced high as compared to the mass brands (Paul, 2019), the terms cannot be used interchangeably. While luxury brands are recognized as prestigious and exclusive (Riley *et al.*, 2015), premium brands come with a promise of superior quality but are more “realistic” than luxury (Kapferer and Bastien, 2009). A total of 40% annual growth in the premium and masstige market (Jain and Mishra, 2018) demonstrates Indian consumer’s propensity to buy premium brands that symbolize status (Han *et al.*, 2010), power (Schultz and Jain, 2018) and prestige (Eastman and Eastman, 2011; Paul, 2019) but offer better “value” than luxury.



Particularly in the branded fashion market, premium brands have become the favored choice of young Indians (Kautish *et al.*, 2020; Roy *et al.*, 2016).

According to the McKinsey Fashion Scope report, the Indian fashion apparel market will be worth \$59.3 billion by 2022, making it the sixth largest in the world (Ahmed *et al.*, 2019). Though the sector has been affected by the pandemic and the fashion market saw a 27% drop in 2020, it is predicted that the market will bounce back and grow to INR 5,781 billion by 2024 (Live Mint, 2021). Evolving consumer sentiments and a significant shift from physical to e-commerce platforms are cited as important reasons for this. The consumer trend is not surprising, considering that India is among the world's top three digital economies (Law, 2019). Moreover, the Indian millennials are heavy buyers of fashion apparels and accessories on online platforms (Kautish and Sharma, 2019).

This growing trend, of the younger population purchasing premium fashion brands from online channels, necessitates a timely exploration to understand these shoppers. Though attempts have been made to understand shopper profiles in fashion apparels (Khare, 2014; Roy *et al.*, 2016; Saran *et al.*, 2016) as well as for luxury apparel brands (Zhang and Kim, 2013; Yu *et al.*, 2018; Schultz and Jain, 2018); there is a dearth of literature with regards to premium branded fashion market. Hence, the present study aims to understand the branded premium apparels and accessories consumers who demonstrate a high propensity to shop online.

The exploratory study adopts a psychographic approach (Wu, 2001) to study premium retailer-owned/store brands and uses fashion orientation (FO) (Huddleston *et al.*, 1993) as the segmenting construct. A comprehensive demographic (Haverila, 2013) and usage-based profiling of the segments (Kim and Lee, 2011) would contribute significantly to marketing literature on psychographic profiling of premium brand buyers. Such insights would be beneficial and directional for marketers in designing segment-specific strategies.

2. Review of literature

2.1 Premium brands: placement on the brand hierarchy

The interest in premiumization as an option for reaching out to the masses (Ritson, 2009) gained traction in the early 21st century. Premium brands were positioned between regular and luxury brands on a mass-luxury continuum (Paul, 2019; Kumar *et al.*, 2019). These brands offered psychic benefits that distinguished them from mass brands (Riley *et al.*, 2015). Furthermore, lack of experience and confidence to discriminate between products also led to the preference for premium (Nueno and Quelch, 1998). The premium image of well-recognized brands signaled superior value in the event of limited or incomplete information and thus tilted the consumer's choice toward these alternatives (Palmeira and Thomas, 2011).

Although definitions of premium vary across product categories (Quelch, 1987), it is commonly referred to as higher-priced, innovatively designed, selectively distributed and exceptional quality merchandise (Huang and Huddleston, 2009). Guitart *et al.* (2018) (pg.471) defined premium brands as *routinely higher priced brands, retailed through more exclusive channels and better designed than non-premium brands*. These brands established premium positioning (Caldieraro *et al.*, 2015) and influenced consumers value judgments by establishing product superiority and prestige value (Steenkamp *et al.*, 2003) through extensive brand communications (Baccarella *et al.*, 2016). Quality perceptions (Yu *et al.*, 2018) of these branded offerings further enhanced their premium image (Ritson, 2009; Paul, 2019). Though both premium and luxury brands command a price premium, as compared to luxury, the tangible value accorded by product superiority and quality is characteristic of premium brands (Kapferer, 1997; Kumar *et al.*, 2019).

A category that emerged concurrently was premium retailer-owned brands (Burt, 2000). Huang and Huddleston (2009), pg. 978, define a retailer-owned brand as *the consumer*

products produced by or on behalf of retailers with high quality and priced close to national brands that differentiate the retailer from its competitors. These private label brands can be placed on a four-tiered hierarchy ranging from low, medium, comparable and premium quality (Laaksonen and Reynolds, 1994) that can be marketed as generic or budget private labels at one end of the spectrum to high quality premium private labels at the other end targeted at the quality seeking consumers (Sethuraman and Gielens, 2014; Gielens et al., 2021). The premium retailer brands are similarly priced as leading national brands but provide higher value by delivering better designs with unique positioning (Kumar and Steenkamp, 2007). Researchers identify premium store brands as having unique characteristics and that these brands have been continuously targeting their consumers differently using quality, or even smarter non-price-based positioning strategies as compared to national brands (Hara and Matsubayashi, 2017; Kumar and Steenkamp, 2007; Sethuraman and Gielens, 2014; Gielens et al., 2021). From the marketer's perspective, premium retailer-owned brands provide better margins by driving category sales (Miranda, 2001; Kumar and Steenkamp, 2007) and better control than competitive brands. However, despite significant retailer spending on the product design, development and delivery process, there is scant research to understand drivers of consumer loyalty for these brands. Thus, there is an imperative to understand the consumer segments who seek the unique value delivered by premium retailer-owned brands over mass and luxury brands (Paul, 2019).

2.2 Online buying of premium brands

Faster information search with low perceived search costs (Hansen, 2005), convenience, value for money, entertainment (Lo et al., 2016) and growing trust in the online merchant (Hong and Cha, 2013) resulted in an increasing number of consumers taking to online buying of fashion apparels and accessories (Goldsmith and Goldsmith, 2002; Park and Armstrong, 2017). Additionally, consumer trust (Pappas, 2016) and reassurance of quality (Yu et al., 2018) of premium brands are factors stimulating online purchase of premium fashion brands (Basu and Sondhi, 2021). The ability of the online retailers to personalize offers to satisfy the fashion-conscious customer (Van den Poel and Buckinx, 2005) offers immense opportunities for premium brands to design customer-centric strategies (Moe and Fader, 2001). Furthermore, since the propensity to shop online is higher among the fashion-oriented younger populace (Kautish et al., 2020), they represent a significant user group for premium brands.

2.3 Fashion orientation and premium brand purchase

Fashion shoppers consider premium branded apparels and accessories as enhancing their self-image (Auty and Elliott, 1998) and symbolic of personal achievement (Lyons et al., 2019). Others report that premium branded fashion clothing and accessories served as indicators of a higher status (Cass and Sahitiri, 2014). FO is a significant factor influencing the shopping for upscale products (Gutman and Mills, 1982) and those seeking premium quality products and brands (Michons et al., 2015). Consumers with high FO seek out brands as an expression of their unique personalities (Park and Burns, 2010). FO was found to be a multi-dimensional stable personality trait composed of fashion leadership (FL), fashion interest, the importance of being well-dressed and an anti-fashion attitude (Gutman and Mills, 1982). This trait was reported to drive fashion consumption (Vieira, 2009). Researchers found fashion-oriented consumers to be a heterogeneous group (Lumpkin, 1985; Goldsmith and Clark, 2008) and differed in terms of lifestyle and demographic factors (Yu, 2011). FO has been used to comprehend the luxury brand shopper (Kautish et al., 2020), however it remains unexplored in conjunction to premium brands.

2.4 Premium brand buyers: a unified or diverse group?

Consumers buy premium for both rational and hedonic reasons (Quelch, 1987). Furthermore, segments based on the social class hierarchy are seen to identify with brands (Gofman *et al.*, 2010) that motivate their premium brand purchase. Though there have been several attempts to understand consumer's fashion consumption (Khare, 2014; Basu and Sondhi, 2021), most studies have adopted a demographic approach (Gupta, 2013). Morisada *et al.* (2019) adopted a usage-based approach; and used retention rate and purchase frequency to categorize online fashion shoppers and found that, brand loyal customers exhibited higher customer lifetime value.

One of the earliest studies to arrive at fashion lifestyle segments based on FO is by Gutman and Mills (1982). Other researchers (Shim and Kotsiopulos, 1993; Michons *et al.*, 2015) segmented female apparel shoppers based on the intangible product benefits sought by them. Ladhari *et al.* (2019) used fashion and shopping orientation to identify six lifestyle-based segments among Generation Y consumers- *price shoppers*, *discovery shoppers*, *emotional shoppers*, *strategic shoppers*, *fashionistas* and *shopping fans*. Kim and Lee (2011) used latent cluster analysis among 1,074 Chinese buyers of fashion brands and reported six different clusters based on their lifestyle orientation. Narang (2011), in her paper, also supported the use of psychographic variables in determining the retail choice of apparel shoppers. However, to the best of our knowledge, no such research has been attempted in the premium branded fashion category. Thus, it is imperative to investigate the possibilities in the category.

3. Scope and objectives of the study

This study addresses a much-needed exploration of the premium branded apparel and accessories buyers on e-commerce platforms. Furthermore, among the fashion buyers, it has been found that the young Indian millennials are the most fashion conscious (Kautish *et al.*, 2020) group and display an increasing desire to buy fashion goods for hedonic consumption (Gadhavi and Sahni, 2020). Moreover, the cohort consists of active shoppers on e-commerce platforms. Therefore, this study is limited to tech-savvy with age group of 18–25-year-old urban adults from India, who are buyers and users of premium branded fashion apparels and accessories. Furthermore, the study adopts a psychographic approach, by examining FO of these consumers to cover the following objectives:

- (1) To conduct a psychographic segmentation (FO) of online buyers of premium branded apparel and accessories
- (2) To create a demographic and behavioral profile of the premium branded apparel and accessories consumer segments
- (3) To differentiate the buyer typologies based on their online purchase criteria.

4. Methodology

The authors posit that FO as a psychological driver in fashion consumption has been widely studied in developed markets (Gupta *et al.*, 2019), Asian markets like Korea (Park and Burns, 2010) and China (Rahman *et al.*, 2016); However, the trait has not been explored in the context of either premium brands or a young developing country like India. Hence, the study instrument and data collection process were planned accordingly.

4.1 The study instrument

The instrument began with certain qualifying questions. The question began by operationalizing “premium brands” as *higher priced brands, that are better designed than*

non-premium brands (Guitart *et al.*, 2018) but offer comparable/better value (Huang and Huddleston, 2009). Next, the respondent was asked whether he/she was a premium brand consumer and secondly whether the consumer had purchased premium brands on online platforms.

The rest of the instrument was divided into three sections. The first section comprised a multi-item scale to measure FO. The second investigated the consumer's decision-making process for online premium branded apparels and accessories. This included questions with regards to the categories shopped; average units purchased at one time, years since they were consuming, sites from which items were bought, devices used for the purchase and 10 interval-scaled items to evaluate criteria considered while shopping online. The last section was used to record the respondent's demographic details.

4.1.1 Fashion orientation. The authors examined the existing measures on FO (Park and Burns, 2010; Gupta *et al.*, 2019) and found that the original multi-item scale for FO developed by Gutman and Mills (1982) was most appropriate to measure the multi-dimensional personality trait. However, as personality factors reflect a country's value system (Hofstede and McCrae, 2004), the potential inappropriateness of extrapolating the manifestation of a personality trait from one country or culture to another was dealt with caution. The need for a country adapted measurement for FO was further validated through interviews conducted with premium retail brand retailers – national and international brands. This identified the need to adapt the scale in the Indian context and compose context-relevant items that could adequately capture the FO of the Indian fashion buyer. Next, the authors carried out 25 in-depth semi-structured interviews with online premium fashion brands buyers (18–25 years).

The FO scale was generated, using the insights from the consumer interviews as well as 17 items adapted from Gutman and Mills (1982) instrument. This generated a pool of 58 statements. Post content validation, the pool was reduced to 29–15 adapted items from the original Gutman and Mills scale and 14 items from the qualitative study. Next as part of the scale development process, an exploratory sample ($n = 252$) was collected (September 1–October 15, 2020). This was used for the scale purification process by conducting an exploratory factor analysis and reliability analysis. A total of 16 statements with factor loadings of 0.55 and above led to the identification of FO as possessing a three-factor structure. In total, 13 items from the Gutman and Miles scale were dropped as they had low factor loadings/item-to-total correlation; and led to a final scale of 16 items. This corroborates the authors' submission about the need to develop a country specific scale to measure the multi-dimensional trait. The obtained multi-dimensional factor structure was later confirmed in the second stage by data collected from the validity sample ($n = 555$) by applying the maximum likelihood technique for model estimation. FO was affirmed as a three-dimensional constructs namely – *fashion engagement* (FE) (5-items), FL (5-items) and *fashion recognition* (FR) (6-items). Multiple measures were used to confirm the factor structure and ensure that the measurement model was robust and within acceptable limits. The model-fit indices and reliability indices are reported in Appendix.

4.2 Sampling and data collection process

Data were collected for the confirmatory study from November 1, 2020 to January 17, 2021. Since the study was limited to consumers in the age group of 18–25 years, for the collection of data, one graduate and one postgraduate school from the cities of Delhi and Kolkata were identified. The sampling frame for the study was the consolidated list of e-mails of students from the four identified schools (this included both local as well as enrolled students who were from other urban metropolitan cities and towns of India). From the post-graduate schools, the student list was filtered to only include those students who were aged 25 years and below. Online forms were emailed to the identified pool of 1,000 respondents. Returning responses

from 580 self-verified buyers were considered. In addition, 25 forms were discarded for incompleteness/inconsistencies, and the final sample of 555 that was used for scale validation stage was subjected to clustering to assess the possibility of distinct segments.

5. Findings and analysis

As the exploratory and confirmatory study identified and validated the three-factor solution, the regressed factor scores were used for clustering the obtained sample. To identify the viable number of clusters, firstly, a hierarchical cluster analysis was conducted using the between-group linkage method. Next, as is the process recommended by [Hair et al. \(2018\)](#), the likelihood of three distinct clusters was established after examining the agglomeration schedule, the dendrogram and cluster membership.

5.1 Identifying and validating the cluster solution

The authors used the *k-means* clustering technique to arrive at segments with a similar FO. The final cluster centers (regression factor scores) and the *f-values* for the three factors are presented in [Table 1](#) below.

Post this to further cross-validate the solution obtained through cluster analysis a stepwise scientific approach was adopted to validate the cluster solution:

Step 1: To validate the results, the obtained data were also subjected to the two-step clustering analysis ([Haverila, 2013](#)), resulting in a *Fair-Good* three cluster solution.

Step 2: To establish the accuracy of the cluster results, the sample data was also cross-validated by using three-group discriminant analysis ([Rogers and Linden, 1973](#)). The three factors—FE, FL and FR were taken as the predictor variables, and the obtained clusters were used as the grouping variable. The Wilk's Lambda for the two functions was significant, with Eigen values of 1.512 and 1.303, respectively. The equations obtained on the basis of the canonical discriminant coefficients are as follows:

Discriminant function 1 = $0.000 + 1.436 \text{ FE} + 0.654 \text{ FL} + 0.114 \text{ FR}$.

Discriminant function 2 = $0.000 + (-0.636) \text{ FE} + 1.356 \text{ FL} + 0.226 \text{ FR}$.

Furthermore, the coefficient-magnitude and sign-indicate that the first function was based on FE (staying updated with information and innovative experimentation) and FL (buying the latest and sharing this information). The second function on the other hand had a negative score on FE but high positive score on FL. Thus, this function indicated that purchase of the latest fashion and sharing information was not based on individual experimentation or knowledge seeking but may be based on individual expertise.

Next, to establish the accuracy of the solution the entire sample of 555 into two groups of 350 (study sample) and 205(hold-out sample). Once the discriminant equation was obtained on the first sample the derived discriminant functions were applied on the holdout sample

Factors	Socially Conscious Fashionistas (<i>n</i> = 180)	Fashion Involved (<i>n</i> = 133)	Fashion Indifferent (<i>n</i> = 242)	<i>F</i> -value
Fashion Engagement	−0.15182	<i>1.32623</i>	−0.61596	406.296*
Fashion Leadership	<i>1.06193</i>	−0.31496	−0.61677	346.159*
Fashion Recognition	<i>0.17783</i>	−0.04888	−0.10541	4.403*

Note(s): *Significant at 0.05 level; The values in the italics are the ones that have been used for defining the clusters

Table 1.
Cluster details- final
cluster centers with the
F-values (*n* = 555)

(Rogers and Linden, 1973), resulting in a classification accuracy of 97.3%. Thus, the obtained cluster solution was deemed appropriate for segmentation.

5.2 Cluster composition and demographic details

Subsequently, the factor composition and cluster means obtained through k-means clustering were used to segment and profile the clusters.

Cluster 1 (32.4%) the socially conscious fashionistas (n = 180): This group had the highest score on FL and a positive score on FR. This group seeks recognition from others but is also an influencer. This social consumer is, however, not high on experimentation and scores negatively on FE. The individual is recognized as a trendsetter in their peer group and is open to advise others. They are not very innovative and experimental and thus may be open to adopting trends only after they have taken-off. Thus, they display characteristics similar to *Early Adopters* (Rogers, 1976) who are slightly risk averse and do not buy new products as quickly as the *Innovators* but once they do adopt these trendy products, they are open to sharing and serving as opinion leaders. Therefore, this cluster of premium buyers is named as the *socially conscious fashionistas*.

Cluster 2 (24%) the fashion involved (n = 133): This group is the smallest among the three clusters. The group has the highest score on FE and scores negatively on FL and FR. This group is likely to experiment with their attire and seek pleasure from buying. The buyers in the group are confident about their fashion choices; but may not be overly interested in sharing their know-how or seeking approval from others. Therefore, this cluster of shoppers is named as the *fashion involved*.

Cluster 3 (43.6%) fashion indifferent (n = 242): The largest cluster has negative scores on all three dimensions of FO. The consumers in this group are not interested in the latest fashion trends or styles, nor are they overtly seeking peer recognition for their dress sense. So, naturally, they are opposed to advising others on fashion related topics. Based on these characteristics, the cluster is named *fashion indifferent*.

To further distinguish the demographic and usage patterns of the three clusters, chi-square analysis was conducted. The tabular representation of the results is presented in [Table 2](#).

5.3 Demographic profiling of the online premium brand buyer segments

The three clusters had a significantly different gender distribution ($\chi^2 = 276.695$). The *fashion indifferent* cluster was heavily skewed toward a male-dominated sample (79.3%). The other two clusters had an almost 90% representation of women. In terms of age groups, also there was a significant difference between the three groups ($\chi^2 = 112.935$). While the *socially conscious fashionistas* and *fashion indifferent* were older –67.2 and 86.8%, respectively; the smaller cluster of *fashion involved* had 66.9% who were in the age bracket of 18–21 years. However, the three groups had similar educational ($\chi^2 = 2.291$) background, where 50–60% of the sample were postgraduates, 30–40% were graduates, and less than 5% were school level. Similarly, there was no significant difference ($\chi^2 = 7.377$) in the average annual household income distribution. Less than 35% had an annual household income of less than INR 500,000, and the rest of the sample had an income of more than INR 500,000, with 40% of the sample having an income of more than INR 1,000,000 per annum.

5.4 Usage patterns of the online premium brand buyer segments

To examine the usage behavior of the shoppers (refer [Table 2](#)), the clusters were analyzed across variables like frequency of buying; number of units purchased at one time; the number of years since they have been consuming premium brands; premium branded categories purchased; platforms accessed, and the devices used for online purchase.

Demographics	<i>Socially Conscious Fashionistas (n = 180)</i>	<i>Fashion Involved (n = 133)</i>	<i>Fashion Indifferent (n = 242)</i>	Chi square
<i>Gender</i>				276.695*
Female	163(90.6%)	120(90.2%)	50(20.7%)	
Male	17(9.4%)	13(9.8%)	192(79.3%)	
<i>Age group (Years)</i>				112.935*
18–21	59(32.8%)	89(66.9%)	32(13.2%)	
22–25	121(67.2%)	44(33.1%)	210(86.8%)	
<i>Annual household income (INR)</i>				7.377
<500,000	56(31.1%)	36(27.1%)	83(34.3%)	
500,000–10,00,000	49(27.2%)	52(39.1%)	66(27.3%)	
>10,00,000	75(41.7%)	45(33.8%)	93(33.8%)	
<i>No. of units purchased at a time</i>				3.53
<2	51(28.3%)	28(21.1%)	56(23.1%)	
2–5	47(26.1%)	44(33.1%)	68(28.1%)	
>5	82(45.6%)	61(45.9%)	118(48.8%)	
<i>Frequency of purchase</i>				60.76*
Once in a fortnight or less	51(56.7%)	34(11.5%)	17(7.0%)	
Every month	26(28.9%)	62(46.6%)	102(42.2%)	
Once in three months	13(14.4%)	37(27.8%)	123(50.8%)	
<i>Years since buying PB</i>				62.72*
<2 years	6(3.3%)	5(3.8%)	5(2%)	
2–5 years	54(30.0%)	38(26.6%)	20(8.3%)	
5–8 years	96(53.3%)	64(48.1%)	119(49.2%)	
>8 years	24(13.3%)	26(19.5%)	98(40.5%)	
<i>Favorite place of purchase</i>				24.66*
Online and store	28(15.6%)	14(10.5%)	6(2.5%)	
Online	147(81.7%)	113(85.0%)	230(95.0%)	
Store	5(2.8%)	6(4.5%)	6(2.5%)	
<i>Device used for online purchase</i>				7.13
Desktop and others	18(10%)	17(12.8%)	61(10.1%)	
Tablet	37(20.6%)	39(29.3%)	147(29.3%)	
Laptop	41(22.8%)	22(16.5%)	114(21.1%)	
Smart phone	84(46.7%)	55(41.4%)	233(38.8%)	
<i>Categories purchased**</i>				
Bags and shoes	85	83	155	
Clothes	108	105	220	
Sunglasses and accessories	90	85	135	
Wristwatch	75	78	87	
Miscellaneous	96	108	227	
<i>Platforms from which purchasing**</i>				
Premium brands website	121	105	215	
Amazon/Flipkart/ Snapdeal	95	110	82	
Myntra/Ajio	109	98	182	
Miscellaneous	80	94	80	

Note(s): *Significant at 0.05 level

** The question had multiple choice options and the total adds up to more than 100

Table 2.
Cluster details-
demographic and
usage profile with Chi-
square values

The three clusters were heavy buyers of premium brands and exhibited similarity in terms of their purchase volume expressed in the number of units purchased at a time ($\chi^2 = 3.53$). In addition, 75% of the respondents across the groups bought more than two items simultaneously, and almost 45% of the consumers bought more than five items at a time. All groups also reported a similar pattern in terms of a primary device for making their online purchases ($\chi^2 = 7.13$). Smartphones followed by tablets, laptops and desktops were preferred.

The frequency of purchase was, however, significantly different among the groups ($\chi^2 = 60.76$), with the *socially conscious fashionistas* making the most frequent purchase (56.7%). 47% of the *fashion involved* bought premium brands at least once every month and 50.8% of the *fashion indifferent* bought at least once every three months. Regarding the number of years since they purchased premium brands, there was a significant difference ($\chi^2 = 62.72$) between the three clusters. It was the *fashion indifferent* who had been purchasing it for the longest time, with 90% of them buying since more than five years and almost 40% for more than eight years. For the *socially conscious fashionistas* and *fashion involved*, 80% had been buying premium brands for 2–8 years, among whom almost 30% were buying for 2–5 years. There was also significant difference in the retail choices ($\chi^2 = 24.66$) of the three groups. A total of 95% of the *fashion indifferent* group shopped online only versus 85% of *fashion involved* and 81% of *socially conscious fashionistas*.

Regarding the choice of products purchased online, the *fashion indifferent* liked to buy in all categories with a higher propensity to buy apparels, accessories and miscellaneous items. Online garment purchase was high among all three clusters; the least favored category for online buying was wristwatches. All three groups reported a higher tendency in buying from the premium brand's retail website. For the *fashion indifferent* and *socially conscious fashionistas*, the next favored choice was fashion aggregators like Myntra and Ajio. In contrast, the second preferred sites for the *fashion involved* were Amazon/Flipkart and Snapdeal.

5.5 Online buying criteria and future purchase intentions

A one-way analysis of variance (ANOVA) was conducted to assess the criteria deployed by the clusters when making an online purchase. The results are presented in Table 3 below.

As can be seen from the *f-values*, the three clusters differed significantly from each other concerning a host of factors that influenced the online purchase decision of the premium buyers. However, regarding the trustworthiness and reliability of the premium brand's website compared to others, the three clusters had a similar score ($f = 4.00$) as they were comfortable buying premium brands from the brand-owned online platform. Furthermore, the *fashion involved* enjoyed buying online for variety, easy search, deals, easy return and replacement. On the other hand, the *socially conscious fashionistas* derived more value in the online platform as it is the preferred marketplace of friends and family. Additionally, the online platforms' information access and customer reviews bring in a high level of confidence for the *socially conscious fashionistas* to buy and advocate the premium brands. Finally, the *fashion indifferent* cluster was driven by the inherent time-saving advantage of online buying.

6. Conclusion and implications

Facing the new normal post the Covid-19 pandemic, with an increasing reliance on e-commerce across markets (McKinsey, 2020) and segments of consumers, the findings empirically explored the psychographic orientation and behavior among young urban online buyers of premium branded fashion in India (Gadhavi and Sahni, 2020). Though there have been attempts to

Purchase Criteria	F-value	Clusters	Mean
The online store makes it convenient to compare multiple premium brands at the same place	30.41*	Socially Conscious	1.97
		Fashionistas	1.58
		Fashion Involved	2.51
The online store gives me great deals for the premium brand that I wish to buy	61.05*	Socially Conscious	1.63
		Fashionistas	2.67
		Fashion Involved	1.82
I mostly buy from the premium brand's website as it is more trustworthy and reliable than other e-commerce websites	4.00	Fashion Indifferent	2.02
		Socially Conscious	1.87
		Fashionistas	1.83
The online store has more options that the physical store	19.48*	Fashion Involved	2.16
		Socially Conscious	2.11
		Fashionistas	2.38
The online store offers me an easy search of things I want to buy	50.95*	Fashion Indifferent	1.72
		Socially Conscious	1.56
		Fashionistas	2.51
The easy return and refund option is a very important reason for shopping online	152.38*	Fashion Involved	2.75
		Socially Conscious	1.76
		Fashionistas	4.10
The online store has been recommended by friends on the basis of their positive experiences	21.74*	Fashion Indifferent	2.32
		Socially Conscious	3.44
		Fashionistas	2.83
The online store also gives customer reviews that helps me make a good choice	45.59*	Fashion Involved	2.61
		Socially Conscious	3.23
		Fashionistas	3.66
The convenience of shopping online is the prime reason why I mostly buy online	10.49*	Fashion Indifferent	2.12
		Socially Conscious	1.95
		Fashionistas	1.69
The short buying time on an online platform is a very important reason for me to buy online	16.22*	Fashion Involved	2.31
		Socially Conscious	2.35
		Fashionistas	1.75

Note(s): *Significant at 0.05 level

[Response category-Strongly Agree (1); Agree (2); Neutral (3); Disagree (4); Strongly Disagree (5).]

Table 3.
Cluster details-
purchase criteria for
online purchase of PB
(One-way ANOVA)

identify typologies of fashion buyers in developed and Asian countries (Ladhari *et al.*, 2019; Roy *et al.*, 2016; Saran *et al.*, 2016), this is the first study to use FO (Gutman and Mills, 1982) as a segmentation variable.

Furthermore, the need to develop a contextual scale to measure the multi-dimensional construct of FO led to a robust 16-item scale that identified FO as a three-dimensional construct – FE, FL and FR. The relevance of the adapted FO scale in determining buyer typologies in online markets was established with the help of a scientific approach (two-step clustering and discriminant analysis). The three dimensions of FO were effectively used to arrive at the three-cluster solution – *socially conscious fashionistas*, *fashion involved* and *fashion indifferent* buyers – of premium branded apparels in e-markets.

The study was conducted among a sample ($n = 555$) of young urban Indians, as the tendency to buy fashion apparels and accessories is higher among this cohort (Kautish *et al.*, 2020). Furthermore, as this generation is tech-savvy and active users of online platforms (Ladhari *et al.*, 2019; Sethi *et al.*, 2018), the demographic scope of the study was limited to the 18–25-year-olds.

The three clusters had a predominance of graduates and postgraduates, and most of them had an annual household income of INR 5,000,000 and above. The *fashion indifferent* cluster was male dominated. While the *fashion indifferent* and *socially conscious fashionistas* were older consumers in the age bracket of 22–25 years the *fashion involved* had a representation from the 18–21-year cohort. The *fashion indifferent* group was among the largest of the three groups and had been premium branded apparels and accessories consumers for the longest time. They were also the group that predominantly bought on online platforms and did not prefer physical stores. All three clusters were active online buyers of premium branded apparels and accessories and purchased between 2–5, and almost half the group bought five or more items at a time. However, in terms of regularity of buying, the *socially conscious fashionistas* bought most often, followed by the *fashion involved*, and the last was the *fashion indifferent*.

6.1 Theoretical implications

From a theoretical perspective, these findings reiterated the relevance of the novel use of FO as a practical base for segmenting the clusters of online buyers of premium. The most favored categories among all groups were apparels, followed by accessories, and wristwatches were the least preferred category. All three groups preferred the premium branded website for their purchase and bought on fashion aggregators like Myntra and Ajo and popular e-commerce sites such as Amazon, Flipkart and Snapdeal. Thus, website quality is an important criterion for making their e-commerce purchases (Chiu and Cho, 2021). Additionally, all groups considered trust and reliability factor of the premium brand's website as the highest among all online options.

However, there were significant differences among the three clusters regarding the other nine criteria used for making an online purchase. For example, the *socially conscious fashionistas* were driven by online reviews and the positive reinforcement received by their peer group. On the other hand, the *fashion involved* was driven more by the easy search and possibility of comparing options on the online platform and the variety, deals, and easy return and replacement policies of the online sites. Finally, the *fashion indifferent* shopper was more driven by the short transaction time and convenience the online shopping environment offered.

The demographic profile of the three segments also demonstrated important differences as found in earlier studies on fashion apparels (Roy *et al.*, 2016). The dominance of female buyers in the high fashion-oriented segments in the context of online buying validates similar trends in physical shopping contexts (Ladhari *et al.*, 2019; Roy *et al.*, 2016). The 22–25-year-old had been consuming premium brands for a longer period than the 18–21-year-old, thus they may be termed as almost habitual buyers of this branded category. Thus, one found that in the case of the *fashion indifferent* segment, though there was a high tendency to purchase premium brands, the FO was found to be low as they may be buying these brands out of habit and thus demonstrate nominal decision making while making their purchase.

Additionally, the Indian family set-up and family decision making is very different as compared to the western world, which is why the parent and child form part of a single decision-making unit and the term “buying” is treated as inclusive of both “joint” as well as “individual” buying. The young Indian consumer is extremely conscious about how the parent will treat their product and brand choices (Kartik *et al.*, 2016), which is why the level of independent buying decisions especially among young male consumers does not start as

unlike their Western counterparts. As stated by Webster (2000) “*unlike western culture, where the nuclear and neo local families are both the ideological and factual norm, the joint family has been and continues to be an important element of Indian culture*”.

Nevertheless, the consciousness on the need for physically distanced virtual shopping alternatives pushed the adoption of online buying across all categories of buyers in varying degrees depending on their level of involvement (or urgency) to buy the category. Furthermore, the predominance of the educated and middle to high-income groups across the segments identifies with the growing consumerism among urban Indians (Jain and Mishra, 2018; Kautish *et al.*, 2020), and drives the growth of premium branded fashion buying on e-commerce platforms. Hence, a psychographic segmentation based on the multi-dimensional personality trait – FO-is extremely pertinent in this context.

6.2 Managerial implications

The aftermath of the Covid-19 pandemic in the wake of countrywide lockdowns and the need for social distancing brought in opportunities for online retail channels (Wu, 2001). Here, the younger urban Indians emerged as significant buyers for premium apparel and accessories on online channels. The manuscript contributes to the merging purchase behavior being witnessed across the world due to pandemic and digital interventions in the marketing function. Marketers can thus now analyze purchase behavior through an alternative prism i.e., FO while segmenting the market. Females, especially in the 18–21-year age bracket are a small but significant cohort as they are part of the *fashion involved* segment. This is the experimenting and innovative group that keeps themselves updated about fashion trends. The *socially conscious fashionistas* on the other hand were similar to early adopter categories and are social consumers who like to buy what is trending and seek social approval and are also more open to sharing information with those in their social circles.

In the post-pandemic world as the markets open, the study provides significant actionable insights for e-retailers as well. An interesting insight about both these segments is that their frequency of buying fashion apparel and accessories as well as number of units purchased in a single transaction is quite high. However, these groups, as compared to the *fashion indifferent*, like to shop from stores as well. Thus, there exists an opportunity for online platforms to provide state-of-the-art visual and verbal experience for these segments on the online platform. This imagery (Silva *et al.*, 2021) may significantly influence customer retention on online platforms. Secondly, as the segments are more comfortable shopping on the premium brand’s own website, this means that by creating an interactive and satisfying online experience the brands can not only improve their existing customer retention but also increase the likelihood of potential customer reach.

In the online buying space, retailers need to understand that trust and reliability of their exclusive or non-exclusive online buying channels, well documented in online shopping research (Yu *et al.*, 2018) is an extremely important advantage. However, to build on this, retailers have to keep working on the merchandise variety and the convenience of navigation to offer an easier “search and compare” experience for the *fashion involved* buyers. For those who are the highest in terms of their FO and are often regarded as influencers, retailers must secure positive reinforcement by way of accessible verified customer reviews, popularity or influencer recommendation-based listings and variety. To put it in perspective, retailers focusing on demographic segments-based profiling may miss out on catering to the needs of distinct clusters of fashion-oriented buyers that could impede success in the online markets.

7. Limitations and future research directions

Though the current study offers important preliminary implications for academics and practice, further research to test and validate the findings across older age-groups would hold considerable merit. Furthermore, while the present study maps the case of urban consumers,

it may not serve as an accurate representation of the market. Considering that most premium brands now have a digital presence that is continuously expanding, the scope of the studies capturing the premium brand consumer behavior across other metro cities and smaller towns will further add to the body of knowledge. Additionally, purchase motivation and consumption of premium brands across different growing categories like smartphones, consumer durables and automobiles will further add to the understanding of premium brands. Lastly, additional role of other psychographic variables such as fashion involvement (Khare, 2014; Kautish *et al.*, 2020) and shopping orientation as influencing the purchase of premium brands may hold tremendous value. Studies such as these will help comprehend the superior value that premium brands offer to the discerning consumer.

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Appendix

Dimensions	Statements	Cronbach alpha
<i>Fashion Engagement</i>	I like to keep myself informed and updated on latest fashion trends	0.78
	I like to experiment with the way I dress up	
	I would rate myself as a person who is well aware about latest fashion trends and styles	
	What I wear (clothes, shoes and accessories) are one of the most important way I express my individuality*	
<i>Fashion Leadership</i>	I am confident about my capability of recognizing latest fashion trends*	0.71
	I am known in my group as the one who always knows what the best in the market is	
	I like to buy at least one new thing (clothes, accessories etc.) that is the latest fashion*	
	Those in my group always seek my advice about which brand/product to buy	
<i>Fashion Recognition</i>	My friends and family have faith in my judgment about latest fashion trends	0.81
	I like sharing about latest fashion trends with others	
	When others appreciate the way, I am dressed up it makes me feel more confident	
	If you want to get ahead, you have to dress the part	
	People in my circle admire me for my fashion sense	
	If you are well-groomed, you will get respect from others	
	I like to dress-up in the latest fashion as it conveys that I am stylish	
	I feel disappointed if I do not get compliments on my appearance	
<i>Model fit Indices (Fashion Orientation scale)</i>		
Model Fit Indices	Obtained Value	Acceptable range/Cutoffs
Normed Chi-Square (Cmin/df)	1.913	1 < Cmin/df < 3
RMSEA	0.041	<0.08 means good fit
GFI	0.965	≥0.9 means satisfactory fit
CFI	0.983	≥0.9 means satisfactory fit
NFI	0.965	≥0.9 means satisfactory fit
TLI	0.979	≥0.9 means satisfactory fit

Table A1.
Multi-dimensional
scale for FO (Cronbach
Alpha = 0.84)

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