

CHAPTER 1

INTRODUCTION

Globalization has transformed the paradigm of whole world. It has shrunken distances that have heightened the awareness and information. The opportunity bank has expanded an option and difference of customer standards in the developing states emergence of globalization, consumers are today more cognizant of the numerous global luxury brands, exclusively those they are certain of to be a margin of a self-image and enable them to accelerate their self-esteem; that they desire to heighten by constant purchasing. Individuals in emergent countries are progressively chasing a substantial lifestyle, transforming them into global clientele (Goldsmith et al., 2012). This state of shift of businesses in a global competitive business scenarios based on E-Commerce setups, from local to international boundaries are offering a tough competition towards business and creating a global competitive environment while enhancing the opportunities and frame of choices for consumers. Thus, developing a need for understanding the factors affecting consumer decision making patterns so that effective strategies by businesses can be practiced. Among several levels of decision making including routinized, limited and extensive levels for purchase of goods and services, the routinized decisions are even serving as source of gaining competitive edge by businesses. So, production and manufacturing firms are even working on consumer awareness and respective consumer behaviour constituents so that they may better understand and effectively utilize the motives of consumers for their own profit attainment goals. In continuation to stated notion marketing researchers, consumer behaviour analysts and scholars are engaged in studying all the biogenic as well as sociogenic motives of individuals to better understand consumer purchasing related decision-making processes for all types and categories of goods and services (Goldsmith et al., 2012). Researchers have taken into consideration consumption

of various level goods and their interchangeability on the basis of purchase involvement for instance clothing and respective influential factors. It is established by researchers that society distinguishes the part of clothing as a correspondent of evidence during communal collaboration and serves as a tool in the formation of self-identity and escalation of even self-esteem. As an adolescent builds self-identity, inclusive of self-esteem and consumption of clothing to mark its development become important facets of his/her development (Daters, 1990). Researchers in past have studied and substantiated literature with evidence of relationships between self-identification and body image while studying it on fashion opinion leaders to add towards the media research and image literature. Thus supporting the probability of relationship of self-esteem of consumers, awareness about fashion that can be characterized as fashion consciousness ,its expression through clothing and as a consequently emergence of specific brand preferences often taken as loyalty for particular brands (Goldsmith et al., 2012).

1.1 Background of Study

There are variations among societal cultures bearing own commencement of beliefs and values reflected in dressing behaviours in general and at particular occasions as well, therefore making it essential to study and examine the various probable links and functioning of clothing with various other variables. Clothing was source of expression of personality and one's self concept by researchers while studying modesty and clothing was taken as an opposite to modesty (Sadatmoosavi et al., 2016). It was also proposed and in general emphasized that is dress is an embellishment, to entice consideration to the physique. This concept sights individual as an instinctive requirement to direct one's self by means of clothing practice. The extended function of clothing beyond just protection of body was added by Veblen in 1953. He added literature with concept of fashion consumption engrossed with the social rank of clothing. Clothing and fashion are frequently used to show and convey social worth or societal rank. It was also revealed that people often reflect their judgments regarding other people's

social cost on the foundations of their wearing habits and clothing practices. Clothing also helps to interconnect affiliation of an ethnic group of individuals in respective societies and their relational ties. It is designated as a societal process that engenders traditional meaning and serves as a central part among sources of communiqué in societal connections (Sadatmoosavi et al., 2016). Clothing is perceived as second skin (Horn & Gurel, 1981). It is found that humans have ability to link a pronounced deal about themselves through their personal chic and outfit. It was presented by Kaiser (1990), that fashion is a figurative invention that varies from the notion of clothing. It unites individuals with their emotive requirements, and it states their internal discrete personality by peripheral marks and symbols, brands, and prestige objects. The representative nature of attire can integrate charms, brands, vendor outlets, costumes, and also affiliation to assured subcultures. The meanings that this produce can contribute to an individual's sense of who they actually are. Fashion affect's mutually individual's self-concepts and one's inner feelings (Tombs, 2010). Study conducted (Atkins, 1976; Dubler & Gurel, 1984; Ryan, 1953) recommended that an association among a person's self-esteem and what he/she dresses often designated as clothing and then ultimately reflected in his or her behaviour characterized as branding.

A person's self-concept is a vibrant assembly that can alter in accord to the condition or social settings. This is because the clothing industry is very huge and viable, as it is an industry where researchers pay considerable devotion to studying the features of clothing purchasers. Additionally, the apparel market is particularly difficult to understand why to buy with repeated style variations and rapidly changing purchaser perceptions. Apparel marketers have a wealth of information on the demographics of diverse sectors of apparel consumers, but more effort is needed to understand the underlying psychology of apparel consumption (Goldsmith et al., 2012).

One of the most significant purchasers aims, or at least attracting a lot of attention, is the overstated aspiration for material possessions. Viewing them as a means of earning money, owning things, and achieving success and happiness in life, whether viewed as a person's trait or trait, or as a value that determines behaviour is central to the concept of materialism (Islam et al., 2019).

Materialism justifies careful learning because it is a common or broad conceptual trait (meaning not limited to a particular product category) that encourages users to purchase a widespread range of possessions rather than being confined to one culture (Güliz & Belk, 1996), and is connected to many non-purchasing as well as purchasing-related consequences (Brown et al., 2016). Although materialism is frequently associated with clothing consumption, few studies have investigated the association between materialism and the attractiveness of clothing and, in particular, loyalty (Atanasova & Eckhardt, 2021).

1.2 Self-Esteem

Self-esteem primes to a resilient self-image and a strong customer brand identity, and displays the personal demonstrative association with the brand (Ruane & Wallace, 2015). It helps to encourage consumers to spend more (Bandyopadhyay, 2016). Self-esteem inspires individuals to participate in preferred group behaviours to strengthen their shared identity (Khare et al., 2011). Self-esteem shows personal growth and increases pleasure, well-being, along with accomplishment (Sime, 2019). It clarifies the connection among perception and personality characters (Giluk, 2009) and emotional stability (Joshanloo & Afshari, 2011) that researchers have not usually considered before (Skues et al., 2012).

Self-esteem highlights the connection among self-identity and brand and the intersection of brand appearance and customer individuality are connected through self-consistency (Campbell, 1990; Halliday & Küenzel, 2010; Sirgy et al., 2008). Therefore, self-

esteem affects brand loyalty through self-identification (Kressmann et al., 2006; Sirgy et al., 2008) and is linked to private label associations (Song et al., 2017; Wu, 2009).

Customers with high self-esteem incline to be more reliable and receptive to the brand than customers with low self-esteem. Clothing is used by people with low self-esteem to adjust to the societal environment, and by people with high self-esteem as an expression function. Fashion goods are sited to enhance the social image of buyers. Participation in fashion is based on people's behavioural activities and perceived personal interests. Fashion should convey the values of society, and consumers' participation in clothing can provide a deeper understanding of consumers' behaviour and consumption tendencies. Consumers with a strong sense of social identity usually care about their own image and are interested in the opinion of others (Shroff & Thompson, 2006). Product engagement and self-esteem rise the positive impact of actual self-consistency and private label addition on emotive brand loyalty (Delgado et al., 2017; Malär et al., 2011).

Self-esteem affects the maintenance of self-identity. High self-esteem is associated with very constant self-identification and self-concept (Campbell, 1990; Lafrenière et al., 2011). When a brand presents the self-image that consumers want to convey, its own brand loyalty will increase (Thomson et al., 2005). In this case, consumers have a resilient association with their favourite brand, and their self-identity overlays with the brand (Batra et al., 2012; Fournier & Yao, 1997; MacKeller, 2009; Trump & Brucks, 2012). The strong overlap of self-identity strengthens the commitment to brand love and brand loyalty (Alnawas & Alttarifi, 2016; Islam et al., 2017; Sallam & Wahid, 2015).

Individuals use brands to enhance their own self-esteem, instead of informing their self-image, maintaining their self-esteem and expressing their social status (McEwen & O'Cass, 2006). A study found that product selection contributes to highly visual product selection and self-affirmation. When experimental participants were requested to select between the goods

with fluctuating visual and functional values, their self-awareness was affirmed or rejected. The results show that members whose self-esteem is degraded before choosing products are more likely to choose strong visual products, which indicates that the desire to affirm self-esteem leading to the choice of highly aesthetic products (Sood & Townsend, 2012).

A study investigated the bond among conspicuous consumption of branded fashion equipment and the need for reflection on social prestige and self-esteem. The consequences of the conducted questionnaire survey show that consumption and social status show are positively and directly related. Research has found that an individual's social status plays an important role in self-esteem, indicating that there is an indirect relationship between social status and materialistic consumption. In addition, the results show that the lower a person's self-esteem, the greater their readiness to contribute in materialistic consumption (Saad et al., 2011).

Self-esteem is a behaviour dimension that has been widely studied in consumer behaviour literature. This is how people's views of themselves are valued (Pyszczynski, 2004). Pyszczynski (2004) found that self-esteem affects the motivation of certain behaviours of individuals, and these behaviours affect people's behaviours. Self-esteem is also seen as a level of human desires. Therefore, when a person faces lower self-esteem, they will engage in activities that increase self-esteem. By relating self-esteem with social addition, Isaksen and Roper believe that self-esteem has changed into a system that "monitors the reactions of others and communicates to individuals the likelihood of social elimination." When a person shows signs of lower tolerance, it means that their self-esteem is declining, so he/she is encouraged to engage in behaviors that are more likely to cause the person to develop social attachment (Isaksen & Roper, 2012). People with strong brand awareness will buy expensive, exquisite, well-known and best-selling products. Conscious consumers use brands to show their fashion

awareness, express personal qualities and minimize potential risks when making purchasing decisions (Liao & Wang, 2009).

Self-esteem is a sign of self-assurance (Chan, 2013). Children and adolescents face insecurity due to the material values in their social experience, but people with low self-esteem are more likely to suffer high levels of insecurity (Couchman et al., 2004). As a result, opportunities for the development of materialistic values have increased. The possibility of materialism is developed to satisfy the needs of appreciation, insecurity and low self-esteem will in turn increase low self-esteem (Kasser, 2008). People with reduced self-esteem achieve self-appreciation by continuing to engage in materialistic things (Brown et al., 2009).

In addition, people who help themselves gain social recognition and a sense of belonging must show an increase in materialism (Chan & Prendergast, 2008). Due to the need for material qualities, individuals get some positive feelings about themselves, and cannot create abilities and appreciation for themselves, because this need shows how to spread the divergence between the current and the ideal state (Kasser, 2004). These results show that adolescent materialism is peer rejection formed by lowering self-esteem, and the balance of materialism affects implied self-esteem (Liang, 2015).

Social behaviour and personal physical and mental health are strongly affected by self-esteem (Mann et al., 2004). Rosenberg defines self-esteem as an attitude that is favourable or unfavourable to oneself, while other researchers call self-esteem a favourable or an unfavourable self-assessment. People who are more likely to be affected by deprived health and social harms (such as anxiety, depression, and eating disorders) have negative and low self-esteem (Mann, 2004). In contrast, healthy people who exhibit socially acceptable behaviours such as success and satisfaction have higher self-esteem. The recognition of physical attractiveness plays an important role in self-esteem (Kim & Lennon, 2007).

Some studies look at self-esteem, socioeconomic status, and urban and rural communities. Housley et al. (1987) found that among American urban girls, the average self-esteem of people with higher financial status was considerably greater than that of people with lesser financial status. The self-esteem of town girls with greater economic status is considerably higher than the self-esteem of country side peers (Houlihan et al., 1994) recruited 464 Irish youths. They found that compared with men and urban participants, women from rural areas had considerably more miserable symptoms (22%) and lower self-esteem (68%). Cai et al. (2007) found that socioeconomic status is related to self-esteem. People from a higher social class have a more optimistic feeling about themselves than people from a lower societal class. Men generally account advanced self-esteem than women.

Many studies have shown that boys and girls have differences in the main sources of self-esteem. Girls are more affected by interpersonal associations, while boys are more affected by impartial achievement (Heatherton & Wyland, 2003). People who excel intellectually have higher self-esteem than those who aren't (Tsai et al., 2001). You et al. (2016) found that body appearance has a major effect on self-esteem and unhappiness. Sharaf et al., (2009) calculated the defensive effects of self-esteem and family support on suicidal behaviour in high-risk adolescents. They found that family support reduced the effect of self-esteem on suicide risk, and that the self-esteem-enhancing consequence was greater in adolescents receiving low family sustenance than in adolescents receiving high family support.

Self-esteem plays an important role in a person's social behaviour and physical and mental health. People with low or negative self-esteem are more likely to have poor health and social problems, such as depression, anxiety, and eating disorders (Mann et al., 2004). In contrast, well-respected people are generally healthy and have positive social behaviours such as gratification and success. The insight of physical attractiveness plays an important role in self-esteem (Kim & Lennon, 2007). Several studies have shown that high self-esteem can

buffer dissatisfaction and eating disorders (Geller et al., 2002; Tiggemann & Williamson, 2000).

Self-esteem and consumer standards are essential in describing consumer behaviour as customers frequently pursue to increase their self-esteem by purchasing goods (Truong & McColl, 2011), and often like and purchase brands that provide them self-esteem (Aaker, 1997). Standards also affect consumers' prime and loyalty to a particular brand (Chi & Kilduff, 2012). Customers pursue to progress or preserve the values of self-esteem, so attracting self-esteem can be an operative way to encourage acquisitions by luxury brands (Truong & McColl, 2011).

It was also added by researchers that despite age-related changes in the body, past studies have shown that the status of appearance does not diminish with age, and that look is more essential to women than men. People naturally want to look as young and attractive as possible, irrespective of their age. It was found as a result of an empirical study that clothing is a visual expression of oneself for individuals and also women use it to create and maintain their appearance and cognitively associate with the group. People manipulate their appearance to represent their image. Fashion is closely related to women's emotional well-being. The results also suggested that women used fashion as a socially symbolic capital to classify themselves into perceived social categories of friends, peers, and the future (Malkanathie & Kelum, 2021).

Similarly, there was significantly positive relationship revealed among self-concept, vanity, and self-esteem of consumers who know the brand and those who do not. The results from empirical evidence added that individuals often equate with their favourite brands. When their favourite brand is threatened, their low self-esteem makes them more protective because they perceive it as a threat to themselves. The results of the study showed that brand aware consumers have low self-esteem, but vanity is high (Khalil et al., 2020).

1.3 Fashion Consciousness

Fashion consciousness states to the degree of association with fashion or clothing style. They are characterized by a sense of clothing and fashion and their appearance (Gam et al., 2007). Fashion-conscious customers are highly dependent on obtaining up to date information related to fashion by the source of mass media (Nam, 2006). The kind of comparison through mass media increases the fashion consciousness level in consumers as the exposure of media provides social comparison shown in customers mindset for example, providing the picture of comparison of own self-image and appearance with those of celebrities and models in ads/advertisements (Lee & Workman, 2011).

The clothing styles of individuals depict the attractiveness, personality and social roles and act as means of communication of these characteristics. Attitudes toward stores, fashion as well as aesthetics and materialism are reflected by shopping. Shopping skills and way of individual depends upon storage of knowledge, motivation, ability to have idea about range, knowledge about what is in fashion and most importantly knowing of oneself that what to wear, what looks good on me and what is suitable for me (Tatzel, 1982).

Fashion consciousness is categorized by an attentiveness in outfit and fashion and one's presence (Gutman & Mills, 1982; Summers, 1970), which is frequently defined as having a code (O'Cass et al., 2013). The practice of fashion or styles is also seen as a means by which people can direct their image and identity (Dibb & Michaelidou, 2006) as well as social and ethical qualities (Craik, 1994). The status of understanding fashion consciousness stalks from the existing literature, which shows that pre-existing interest in clothing affects consumers' acceptance of clothing product promotion (Kaiser & Chandler, 2004; Richards & Sturman, 1977) and consumption levels can be increased levels (Lumpkin & Hite, 1988).

Past researches have shown that fashion-conscious customers see clothing as an addition of their identity and are therefore willing to spend more on it (Anand & Kaur, 2018). They shop for shopping; they buy more often, donate more, and are more interested in clothing than people with less fashion awareness (Kim et al., 2018). However, few studies highlighted that consumption is not essentially the result of fashion consciousness, because consumers are occasionally price-sensitive and are limited by financial plan, which in turn reduces shopping time. Despite of it, individuals may continue to have a positive attitude towards shopping and continue to participate in clothing shopping, in order to keep updated wardrobes to improve their advent (Eastman & Iyer, 2010; Walsh et al., 2001). So, in order to examine and study fashion consciousness has an impact or tendency to influence the outcome variables there is need to study it further with other variables. Furthermore, understanding how consumers are transforming clothing consumption amid the global COVID-19 pandemic is critical for fashion brands and businesses to determine what value means to consumers as they seek growth opportunities. This was added by researchers in an exploratory study that provided a picture of the evolution of consumer clothing consumption during the pandemic crisis. This study examined consumer responses to clothing consumption during the global COVID-19 pandemic by combining perspectives of coping with changing conditions of life and coping with stress. Research findings suggest that changes in consumption are a fundamental mechanism for coping with stress (Liu et al., 2021). Thus, addition of given relational perspective with an extension of literature based on the purpose to survey Pakistani purchaser's purchasing behaviour and comprehend the vital aspects of branded clothing which impact purchaser's involvement to chic fashion clothing consumption will add valuable content in existing body of knowledge regarding branded clothing.

Literature has studies based on the assumption that fashion consciousness leads to cat-wide change-oriented behaviours leading to intense consumption patterns. Massive

industrialization is going on to meet these huge demands of all kinds, which is clearly a risk to the surroundings. The research exposed the fashion consciousness of some of the greatest marginalized segments of the arcade to find that people are aware of fashion at an alarming level. The empirical studies added that settled women know about fashion, but not as much as they share evidence about it. Mature women care more about ease and comfort rather than style, and more about style than brand. Nevertheless, they follow and receive fashion information through catalogues, show windows, fashion shows, family interviews, and societal assemblies. This increase in fashion consciousness usually primes to a modification in behaviour. People strive to change everything around them even before they expire (Arif et al., 2021). Thus, it paves a pathway for more understanding of this relational construct to enhance knowledge. Another study found that the prestige of power and anxiety about money had a significant effect on compulsive purchasing through materialism. Understanding attitudes toward money, materialism, and compulsive buying can help marketers gain market share (Ong et al., 2021). Thus, it is supporting the said gap and it will be worth oriented to extend literature in a given dimension.

1.4 Materialism

In order to gain a deeper understanding of how customers handle fashionable attire, it is important to understand the role of one's own beliefs in determining their behaviour. Some people believe that a person's needs for objects, whether for aesthetic purposes, or seeking identity or self-expression, will be affected by one's materialistic values (O'Shaughnessy, 2007). Consumer researchers claim that values have a great influence on behaviour, because researchers also show a high degree of interest in values. Generally speaking, suppliers will deeply explore the value of characterizing consumption. A value that seems to be an important dimension of consumer behaviour is materialism, which is becoming more and more common in many western countries. Australia's growing focus on property is evident in materialist

approaches such as shopping until you fall and you win when you die with the most toys, as well as the increase in credit card use and consumer debt. There is a huge change between personal hierarchy and attachment to material values, which does not mean that every consumer is a materialist (Richins, 1987).

The one with more material value is related to the use of attributes to express and manipulate impressions (Belk, 1985). Higher levels of materialism appear to be related to the consideration of the individual that property as part of communication with others helps to update their information about the person and his nature (Douglas & Isherwood 1979). Therefore, materialism shows the great variability of consumer growth, and these materials/products provide the realization of those values that contribute to the presentation of acceptable images. Kasser (2002) claimed that materialists have low self-esteem and therefore trust on factual things to increase their self-esteem. Therefore, luxury goods such as branded clothing may attract special attention from materialists as they can specify identity and prosperity (Bhat & Sharda, 2018). So, it can be said that materialism is a factor involved in fashion (Handa & Khare, 2013). Cass (2001) believes that materialism represents the volume to which humans suppose belongings is concerned and its key function of their lives. Likewise, Fournier and Riggins (2007) believe that materialism characterizes the importance of materialistic objects to an individual's goal. Despite the different definitions, the conceptualization of materialism mainly focuses on the acquisition/ownership of objects (Anand & Kaur, 2018).

Materialism is regarded as a value, which can be interpreted as the main moral organization that guides people's behaviour and occupies a dominant position in daily life. This is a continuing phenomenon that has increased in recent years with the progress of socialization (Bindah & Othman, 2012). Materialism is the importance of possession in person's life. At the peak level of materialism, possession occupies a dominant position in personal life and is regarded by materialists as a means of satisfaction (Dziurawiec & Ryan, 2001). Watson have

found that highly materialistic people tend to be more inclined to borrow, high credit card balances, pay financing fees, and use instalment loans than less materialistic people (Watson, 2003).

From the role that fashion plays in society, the importance of involvement in the fashion ground is seen. In addition, the continuity and circulation of fashion clothing means that persons are often attracted by the current style or fashion, and some people value their clothing very much. Contemporary fashion research shows that consumers tend to have a wide range of fashion awareness and actions (Goldsmith et al., 1999; Tigert et al., 1976). Females are found to be more materialistic for fashion while males are found to be materialistic for status revealing goods. Similarly, when it comes to money, females have more retentive attitude while males are more obsessed with money (Manchanda, 2014). On the other hand, there are also researches that did not reveal any significant gender difference in terms of materialistic tendencies (Kamineni, 2005; Lee & Workman, 2011). Past research has also shown that young people are more likely to be materialistic because they are more inclined to obey their nobilities (Arthur et al., 2019). It is also believed that although materialism in developed countries seems to be declining, it is growing in developing countries because people in advanced countries are now fewer materialistic and more intellectual (May, 2019).

Materialism is a concept that shows that people's property and obsession have a huge impact on their lives, which means that higher satisfaction is linked with a higher level of materialism (Dziurawiec & Ryan, 2001). Materialism can be divided into three aspects: centrality, success and happiness. Success materialism means that the success of individuals is based on their property, money and value. Central materialism refers to property which become the ultimate goal of the human life that created them. Happiness materialism refers to a road to happiness that includes property and money. Some consumers believe that satisfaction with life is closely related to the qualities they have that make them feel successful (Dawson &

Richins, 1997). Materialism is defined as the emphasis on secular property. Materialism is a concept that makes individuals/consumers happy (Dawson & Richins, 1990). For material consumers, personal performance depends to a great amount on the value of the assets they own. Wang (2016) recently studied the interrelationships between materialism, social stratification, post-materialism, and consumption.

For many years, philosophers and researchers have been arguing about materialism. It has grown to be a completely influential difficulty in human life. There are many factors for expertise materialism. A researcher Watson (2009) said that the importance of materialism lies in the confidence that the core goal of life is to obtain property, financial success, status and image. It is also pointed out that materialistic people believe that materialism is a necessary condition for success in life and happiness. In this case, the personal value system of acquiring and owning material (consumer goods) commodities is regarded as the core of the self. Researchers have explored the role of materialism in affecting self-esteem as materialism is a dominant phenomenon today and has a negative influence on value of life. Materialism refers to the importance that a person attaches to his possessions and acquisitions. Research findings reflect both the personal and social consequences of materialism and may serve as a basis for developing effective interventions to prevent or reduce depression (Gupta & Singh, 2019).

Studies suggested that as the value of materialism increased, so did pure and deliberate impulse buying behaviour. The value of materialism has been suggested as an effective variable to understand clothing buying propensity and impulsive clothing buying behaviour (Lee et al., 2021). Thus, supporting its incorporation in said gap, the results of studies demonstrated that consumer materialistic values predict impulse buying and depression. Studies also suggested that there is need to understand materialism in various relational perspectives while incorporating it with other variables to study connection between materialism and impulse buying in order to extend the existing body of knowledge (Mukhtar et al., 2021).

It has been substantiated through empirical studies that there exists negative correlation among self-esteem and material values. Results showed that self-esteem is negatively associated with people's overall material standards, buying luxurious brands, or appreciating material wealth (Chaplin & John, 2010; Isaksen & Roper, 2012; Mick, 1996; Richins & Dawson, 1992). It was added by researchers that materialist values are negatively correlated with self-evaluation and was concluded that a higher level of material value is associated with a lower self-assessment (Dittmar et al., 2014).

There has also been added in the literature through experimental studies while focusing on causal effects that there is a connection among self-esteem and materialism, either by openly showing the effect of self-esteem on materialist standards, or by showing consumer tendencies related to materialist values. Manipulating low self-esteem through the experience of societal exclusion promotes materialism (Jiang et al., 2015), while positive societal evaluation of particular characters reduces materialist values (Chaplin & John, 2007). In addition, Arkin and Chang (2002) handled people's insecurities, which were closely related to low self-esteem, and establish that the level of materialism of contributors has increased. Pettit and Sivanathan (2010) encouraged participants' self-integrity needs by providing comparatively little cognitive response, and found that they are more inclined to status consumption. In addition, Sheldon and Kasser (2008) tested the influence of three types of pressures (existential threats, financial threats, and personal threats) on the orientation of external targets. After facing these threats, people report stronger external targets in terms of money, looks, and popularity. These studies provide consistent information that low self-esteem can increase wealth.

Studying clothing in relation to given variables is also essential and can have fruitful impact because clothing plays a very important part in how an individual introduces themselves to others and depicts what they think of themselves. Clothing also has a major impact on public situations and how persons feel when they are with others. Most of the available research on

adaptive clothing focuses on the effects of clothing on adaptation and social participation of adults with disabilities. Little is recognized about teens' association with clothing, particularly adaptive clothing, and how it affects them socially and emotionally. This research was accompanied to understand the relationship between adolescents with disabilities and adaptive clothing, including the recognition and acquisition of adaptive clothing. This study also investigated the relationship of adaptive dressing to social participation and self-esteem in adolescents with incapacities. This study found that disabled adolescents were more positive about adaptable clothes than mass-produced clothes. Participants in this study showed that clothing affects attitudes toward themselves in societal situations, but they rarely miss chances to contribute. Lastly, contributors said that wearing the right clothes increased their happiness and self-esteem (Brown, 2021).

Researchers have also added in the body of literature that there exists the stability of self-esteem in terms of individual characteristics and the material context in which people are attached contributes to the acceptance of material values, supporting the view of interdependence and interaction between man and the environment (Hawk & Zhang, 2021).

Social identity theory suggests that self-esteem affects the propensity to associate oneself with others (Vogel et al., 2014), which in turn definitely affects loyalty to the beloved brand (He et al., 2012). Campbell (1990) found that people with strong self-esteem tend to have a progressive and clear view of themselves. Self-validation theory believes that regardless of their positive/negative self-image, people expect others to see them according to their own perceptions (Swann, 2012). They carry out activities to review, verify and maintain their prevailing self-concepts (Huber et al., 2018). In order to progress actual self-consistency, customers look for skills that can confirm, support, and avoid their self-concepts, which may threaten or deteriorate their self-image (Hixon & Swann Jr, 1993). In addition, the necessity for self-verification leads consumers to participate in behaviours that reinforce their true self.

By purchasing a brand, consumers can gain a sense of consistency between consumer self and brand personality (Malär et al., 2011).

The theory of self-improvement shows that a person's self-concept is regarded as a respected asset and is more expected to participate in activities and engagements that improves self and increase self-esteem (Sedikides & Strube, 1997). Consuming brands with consistent brand personality (ideal self) can bring customers nearer to their ambitions (Grubb & Grathwohl, 1967). Therefore, customers can be attracted and emotionally committed to brands that embody their requirements; Ideal self-consistency (Huber et al., 2018; Liang, 2015; Malär et al., 2011). In order to well recognize the relationship between consumers and fashion apparel, it is vital to comprehend how customer standards affect this connection. Material value affects the demand for goods related to identity seeking, self-expression, visual consumption and memorial special occasions (O`Shaughnessy, 2007). Belk (1984) defines materialism as consumers attention to secular property, which explains consumers differences in well-being linked to property ownership (Burroughs & Rindfleisch, 2002) and imitations of others through public consumer goods (Belk, 1995); attachment to material property (Richins, 1987); material property as a means of statement (Douglas & Isherwood, 1996) and self-concept administration (Wang & Wallendorf, 2006).

Materialism is derived from Belk's (1988) extended theory of the self, which clarifies that in what way possession becomes measure of our concept of self and personal individuality. At the peak level, materialists value property so much that people believe that they occupy an important place in life and are the utmost source of gratification and frustration in life (Browne & Kaldenberg, 1997; Fournier & Richins, 1991; Richins & Dawson, 1990). Materialists depends deeply on property to symbolize personal assets, references and affiliation with member groups, and social status in the larger communal (Dittmar, 1992; Ritchings, 1994).

Generally, the cooperative results indicate that materialism acts an imperative part in the expansion of relationship between customers and specific items (O'Cass, 2004).

Significantly, materialism is frequently depicted as an undesirable behavioural feature in literature (Burroughs & Rindfleisch, 2002; Fournier & Richins, 1991; Kasser, 2002; O'Shaughnessy, 2007; Richins, 1994) and it is related to the notions of possessiveness and jealousy. Kasser (2002) even described materialism as the catastrophic story of modernism—we are snakes that eat our own ends. Despite this view, O'Shaughnessy and O'Shaughnessy (2007) believe that materialism is not just a modern egotistic feature, but covers a series of human behaviours, of which materialism just befits part of us (humanity). In addition, O'Cass (2001) believes that materialism may be the necessary potential value that consumers can have in order to participate in a large number of commodities such as fashion and clothing. His research O'Cass (2004) found realistic proof for this paper. There is very little research on materialism in Pakistan. Ali et al., (2012) found that Pakistanis are increasingly considering materialism. Materialistic people determine their performance by their property value, so they tend to buy more impulsively (Tatzel, 2002; Watson, 2003; Ubel, 2009). Similarly, materialistic consumers are loyal to brands because they don't want a variety of products (Christopher & Carek, 2006).

Rindfleisch et al. (2008) studied the association between brand loyalty and materialism, and the results show that there is almost no correlation between them. Goldsmith (2012) found that clothing brand loyalty is positively affected by materialism. Similarly, Sprott et al., (2009) pointed out that the idea of brand participation is adjacent to the concept of materialism and found a link between brand loyalty and brand consumption. Since owning materialistic products is the source of happiness in a materialistic society, in this case, people continue to buy products they trust to make them happy (Ailawadi et al., 2001).

Research on the consequences of materialism usually focuses on the results of personal and interpersonal relationships, non-purchase issues, or field-wide consumption results, but seldom pays attention to the consumption results of specific fields. For example, high stages of materialism are related with little life gratification, low self-esteem, and deprived interpersonal associations (Kasser, 2002). Ryan and Dziurawiec (2001) noted that people with high materialism were less satisfied with their general life and a clear living space than people with low materialism. Dittmar and Pepper (1994) studied the social impact of realism on how individuals construct societal differentiation factors and they found that particularly materialistic people have a resilient affinity to magistrate others by the amount and type of material wealth. Roberts and Jones (2001) did not reasonably assess materialism, but they pointed out that the inspiring view of using cash as a means of strength and notoriety expanded impulsive shopping, and credit cards encouraged this affiliation.

Watson (2003) showed that greatly materialistic individuals are more likely to receive cash, make large visa adjustments, pay account fees, and use some credit compared to less material partners. A research studied the part of gender as a representative among materialism and product participation. It was added that young people do not have high materialistic tendencies. Thus, gender has a controlling effect on the relationship among materialism and the fashion craze. In addition, younger men and women reported differences in fashion engagement and even greater engagement in fashion purchases, with women having higher levels of engagement in both cases (Handa & Khare, 2013).

Past literature also indicated that materialism is negatively associated with age (Chan, 2013). Some previous studies have shown that material value orientation decreases with age. A study by Kasser and Sheldon (2001) showed that compared to young people, older people pay less attention to material wealth and feel more satisfied. A research conducted by Chan and Ferle (2008) showed the persuasiveness of marketing communication aspects and the social

influencing factors for children up to 13 to 18-year-old. Young people worry about their personalities and try to establish an affinity to define themselves through recognition, mainly through the use of material things and events (Bindah & Othman, 2012). Thus, it has strong potential to examine the said relational links with given variables to extend the existing body of literature. Thus, addition and further studies of said variable in a given relational paradigm has a potential of valuable contribution in the existing body of literature.

1.5 Fashion Clothing Consumption

Fashion is the broad term for common styles or practices, particularly when it comes to clothing, shoes or accessories. It refers to the current trends in a person's appearance and clothing, as well as popular behaviour styles. Consumption or involvement is the sensation or emotion considered by interest, enthusiasm, and excitement that consumers feel for some product categories. At the point when customers are stimulated by an item classification in which they are involved, they give more consideration to data ads about that classification, measure the data more profoundly, and have well memory of it (Goldsmith, 1999). Fulfilment can be identified with what assets have or have not been gained. It ought not to be overlooked that the way to fulfilment is featured by a typical saying as, to have to be (O'Cass, 2000). In the past few decades, due to increasing attention to consumer research, the number and importance of participating in research has increased. With the development of western industrial production and the spread of material goods, fashionable clothing is now considered a vital portion of social material life. For example, fashion is exclusive in materiality and its relationship with our bodies. We practice life through clothing (Woodward, 2007).

Fashion and clothing are continually changing and may vary from country to country, reliant on various factors such as age, geography, and climate. In current years, customers in emerging countries have received extensive consideration from marketers. Apparel is an area

that aims to satisfy the functional and representative needs of customers. Fashionable clothing is not just limited to developed countries but developing countries are not also engaged in consumption of fashionable clothing.

Evidence from Developing Countries

Developing countries are increasingly conscious of the role of self-awareness and brands in improving consumer image. When you think of clothing, the first thing you think of is fashion and its changing trends. Fashion has deeply integrated into people's lives and has become an obsession. Fashion is a unique trend, recognized, appreciated and recognized by a great number of people in a limited time frame and in a specific space (Le Bon & Merunka, 2009).

Fashion can be defined as a largely well-founded behavioural phenomenon, which is displayed in a variety of material and non-material environments. It has been taken equally as an object and as a behavioural process in order to represent a personal identity with the help of clothing (Vieira, 2009). Consumers tend to use fashion to manage their group bonds and discriminate against others (Solomon, 2004). The most important aspect of becoming fashion conscious is self-confidence (Piamphongsant, 2008). People in developing countries begin to show higher levels of self-esteem because they worth the role of brands in enhancing their image (Jeevananda & Nandini, 2014).

Fashion Clothing Consumption Patterns in Modern Era

Today's fashion concepts have a significant impact on consumers' product preferences and purchasing decisions. Fashion may be the only topic that makes people stand out in society and culture. As a concept, fashion consumption changes personal emotions and behaviours. Our daily income choices depend largely on the daily use of fashion, so it becomes a concern.

It provides insights into how we eat, walk, carry, and even to our thoughts. In addition, it constitutes the driving force for consumer lifestyle changes. In this dynamic structure, the development of fashion in the market is represented by women (Barletta, 2003).

Fashion trends are changing with each passing day, while social values are being established, and their beliefs and culture are being developed and established. Fashion is a suggestive and refreshing appreciation of society that makes us more instinctive, it is an emerging projected image that can infer the best old value to serve certain functions (Calderin, 2013). In the context of Pakistan as one of the developing nations has its scenario that primarily the fashion industry particularly clothing captured and catered high-end client base and the high prices set aside most products from reach of the low income or middle-income class. Though, the upsurge of urban class, exposure of working women, and amplified disposable income directed enlargement of the fashion industries based on clothing consumption awareness and promotion focus for consumers. Thus, textile exports dragged the big names to bring the middle class within its fold based on this reason several textile manufacturers launched their brands followed with the fall in exports in 2017 (Talaat, 2020). Here begun the boost in trend of intensified fashion clothing consumption and respective branding trends in Pakistan particularly from exclusively 2017 and onwards.

Consumers Fashion Clothing Consumption Practices

It is established by studies that there is strong role played by women who are interested in fashion have become a decisive factor in the fashion adjustment process because they are more conscious than men. Women are obsessed with social acceptance, so they will change and adjust their behaviour which will automatically increase their social acceptance. Women are becoming more and more important in purchasing materials and believe that using clothing reflecting fashion also reflects their social acceptance. This view makes them interested in

fashionable clothing (O'Cass, 2001). Thus supports the said study relationships to examine in local Pakistani perspective to contribute in contextual terms. The Pakistan Economic Survey 2019-20 records that despite a slump of -2.57 per cent in July-March Fiscal year 2020, textile exports grew by 4.52 per cent, and stood at USD 10460 million. It is added by researchers and consumer behaviour analysts that the costume reflects the identity of the people they practice and included in their daily life (Lin Qi, 2007). It was also added that an individual's wardrobe is basically made up of the different aspects of beliefs that make up his or her social identity. Psychological intuition shows that the brand that an individual choose is deeply influenced by identity and emotion (Berg, 2005).

Personal appearance is a symbol of their social status, value and lifestyle. From the emphasis on basic appearance to our emotional expression on clothes, fashion trends have completely changed. The way a society transforms and completes fashion trends actually determines its success or failure, and these social judgments are determined by its personal norms and lifestyle. Today, the acceptance and rejection of fashion trends are driven by user culture, which narrows the economic gap between the upper and lower classes of the society. Appearance fashion can be divided into elite fashion, namely high fashion and daily, rather than just confined to the concept of European or Western high fashion, daily fashion (Barnard, 2008). Thus, supporting the said gap to examine the suggested relational framework in developing countries paradigm.

Contemporary Fashion Clothing Consumption Motives

Daily fashion is a process in which individuals in society are uniquely sought after in the form of clothing styles through consciously exploring their bodies. It is different from the way the elites of the fashion society decide on fashion and introduce it into the society. In this way, traditional fashion is dispersed from the upper strata of the society to the lower. This

unique elegance also comes from the fashion trends created by the fashion code concept, the existing life and style settlements developed by designers and forecasting service providers, as well as street fashion, the appreciation of visual experience, and the ethnography of the social field expressing a population. These people are part of an adventure to draw a line between current style patterns and their appearance by dressing up and referring to the beliefs of social groups. In other words, the purpose is to arouse people's appreciation and win the society by solving their values and norms in the practice of clothing, because appearance is a practical practice of social customs and nonverbal communication (Barnard, 2008). Brands are used to create a more reliable community image with partners. Different brands constantly change people's perceptions by updating and changing people's ideas about market and industry development (Chen, 2015).

In recent years, the circular economy, which is an alternative consumption model for daily necessities, has been attracting attention. However, slight investigation has been done to gain a deeper consideration of the negative or positive consumer attitudes, motivations and values behind clothing consumption. The same idea was explored with the aim of investigating the perceived risks and barriers to the use of used clothing and identifying the potential and ineffective factors that could affect their consumption. The results of the survey show that the perceived risk aspects help retailers and marketers coordinate their retail and advertising strategies (Hur et al., 2020). Repeatedly reorganized wardrobes are costly to customers and cause serious waste and pollution of resources, especially in developing countries (Zhang & Dong, 2021).

Today, consumer values in developing countries are changing rapidly. Due to globalization, today's customers are conscious of numerous international luxury brands, especially those that see themselves as an allowance of their self-image and want to strengthen them through continuous shopping (Khare, 2014). The routinized purchase practices are

inculcating the branding attitude among consumers as a repercussion of trust, habitual purchase predispositions, perceived brand quality, perceived value and promotion (Ali, 2019) thus, supporting the said gap.

1.6 Brand Loyalty

Brand loyalty is an intensely held assurance to re-buy a favourite product or service constantly in the future, thus producing repetitive similar brand or same brand-set purchasing, in spite of situational influences and marketing efforts having the potential to cause substituting behaviour (Ali, 2019). Thus, it can be taken as a consumer post-purchase behaviour or commitment to re-buy from the similar company steadily. Brands often tend to portray the cohabitation image of entities that can rely on more consent between partners (Tran et al., 2015). Different brands prefer to be seen as changing activities and new growth in the absence of the market (Nguyen et al, 2015). Brands are accepted in the minds of consumers as specific symbols related to their self-concepts (Aaker, 1999) and thus they became loyal towards particular brands. Self-concept refers to the sum of a person's ancestors (Rosenberg, 1986). It consists of two main parts: actual self-concept (a person's current perception of himself and his ideal concept (how a person wants to the way of knowing yourself) Him/yourself. The concept of linking self to brand image is called self-consistency. These two components say that actual self-consistency is the idea of consumers linking actual self-concept with brand personality, and ideal self-consistency is the concept of consumers linking ideal self-concept with brand personality (Astakhova et al., 2017; Cho, 2014; Maral et al., 2011). Apply the features of social relationships to brand relationships, consumers prefer brands that reflect their true selves, which leads them to process information in depth and product participation (Fournier, 1998). The driving state of product participation enterprises their emotional response, leading to emotional brand loyalty (Celsi & Olson, 1988; Liang, 2015).

Brand loyalty is a response towards branding which is a process by which a company differentiates its products from competitors that ultimately generates brand loyalty. Strong brands are the capital of any company, and they are weapons in its arsenal to compete for more market share and as an outcome generates and earns brand loyalty. Brands are an important part of the lives of modern Pakistanis. The tendency of materialism actually urges young people to stick to, practice and promote the brand. Especially in a globalized society, just like in Pakistan, brands in the apparel industry have experienced fungal growth. There are many factors that influence consumers' purchasing decisions for a precise brand. Jin et al., (2009) recorded in their study that a brand-conscious customer chooses a brand to express his personality, his social status, and his self-satisfaction (consumer confidence) to satisfy his aspiration for novelty. Consumer decision-making is a process involving brand knowledge. The brands which user finds consistent to his self-image and ideas are preferred by them (Chaplin & John, 2005). Consequently, the perception of self-consistent is found to be the dominating indicator of emotional attachment to brand (MacInnis et al., 2008; Japutra, 2014). Item contribution is considered as a basic component in impacting the consumer-brand relationship and brand reliability (Coelho & Ferreira, 2015; Hudson et al., 2015).

The sense of self-connection allows people to establish a connection with the brand, thereby strengthens the self-concept by expanding the individual's senses and aesthetic pleasure (Parker, 2008; Thomson, 2006). According to self-verification theory, a person wants others to perceive him the way he perceives himself either positive or negative. People take part in exercises of confirming, approving, and continuing their current self-ideas. To make their selves coherent, people tend to avoid experiences that deny their idea of self-image and engage more in exercises affirming their self-images and ideas. Furthermore, the need to verify their believes provoke users to engage in those experiences which strengthen their self, and users can feel it by buying those brands which he finds consistent with himself.

Brand loyalty states to the sincere investment in the brand, which causes customers to be unwilling to buy. Brand loyalty states to a deep-rooted pledge to repeatedly and consistently patronize preferred brands in the future (Farley & Tweneboah-Koduah, 2016). Brand loyalty is restrained as the sensation of being connected and belonging to the brand. It is an important strength of a clothing brand because it increases the continuity of the consumer life cycle and brings positive commercial recognition (Erdogmuş & Ergun, 2016). Mohammad (2012) found that there is a substantial connection between brand loyalty and brand trust. Customer contentment is one of the most important variables to measure product quality and lead to brand loyalty. The importance of loyal customers is that they continue to purchase products and services from the same company over a long period of time (Farley & Tweneboah-Koduah, 2016). Therefore, brand loyalty has become a valued asset of any brand due to its particularity and advantages (Nguyen et al., 2011).

Brand loyalty is difficult to build, and due to growing competition, it has become one of the major tasks faced by marketers in the past few decades. Loyal customers are not just submissive repeaters, they also spread positive word of mouth and support the brand in dialogue with challenging brands. (Raju et al., 2009). Doss et al., (2013) found in their research that brand loyal consumers go a step further, as long as they remain loyal and become evangelists. Likewise, Soomro and Issani (2017) highlighted that brand customers in the later stages become the company's brand communicators. Study on the factors of brand loyalty in developing countries (such as brand awareness, brand image, brand trust, and brand loyalty) is limited (Das et al., 2016). Literature supports that utmost studies on the relationship between brand responsiveness, brand image, brand trust, brand engagement and brand loyalty are focused in developed countries such as Vietnam and Turkey (Erkmen & Hancer, 2019; Tran et al., 2019).

Consumer Brand Engagement, the dominant and perceptible construct of consumer brand relationships from an academic point of view, is a new construct that is well known to both scholars and practitioners. The results showed that there existed a mediating role of vigour between brand experiences and brand loyalty relationship. Not only has this research contributed to the field of science, it has also helped practitioners, retailers, entrepreneurs, advertisers, marketers and business people to attract, build and maintain long-term customer-brand relationships. It helped develop relationship mechanisms to strengthen business strategies for their survival and sustainability in fierce marketing competition. (Mehmood et al., 2020).

Another study was conducted to examine three different types of customer satisfaction. Consumer gratification with clothing is a main determinant of brand loyalty. In this case, customer satisfaction is reliant and brand loyalty is independent because there is a fundamental relationship because when a brand is loyal to a customer, the customer will be gratified with that brand. In addition, the results of this study can help sample brands to understand and improve the market (Jamal, 2021). It was also found that brand experience was positively related to brand attitude. Constancy of the brand establishes the compensation to brand loyalty, and should exist as an authorized phenomenon but as a practical one as well. It was, in the context of brand-consumer relationship, the other side of the same currency (Jung et al., 2020).

According to past research, brand trust is a firm indicator in influencing the pledge to purchase and subsequently influences client faithfulness (Gundlach & Murphy, 1993). Previous researches (Caruana & Ewing, 2010; Lai et al., 2009; Li, 2012), demonstrating that when there is high self-esteem, buyers like to hang on with their present image, paying little heed to predominant proposal from contending brands. Different researchers have found that apparent brand quality impacts brand devotion since it makes repurchase expectation and prevents the customer from switching (Jones, 2002; Liang et al., 2013; Liu et al., 2014).

Brand loyalty makes customers buying the brand without hesitation. Loyal customers constitute an important and profitable customer group for the brand (Lee et al., 2010) as it is proved that retaining existing customers is easier and more profitable than getting new customers (Bennett & Thiele, 2001). Brand loyalty can profit companies by producing more income from loyal customers (Jacoby & Kyner, 1973). Customers with high brand loyalty promise to pay more, thereby creating more profits for the brand than other customers (Grazer & Miller, 2003). It is the fact that customers having brand loyalty are not affected by the marketing efforts of other brands and continue to buy their brands (Tucker, 1964). Besides, it creates customer groups that are not affected by competitors' marketing efforts (Aleman & Ballester, 2001). Thus, brand loyalty is an important entry barrier for brands by preventing threats of their competitors. Brand loyalty includes the cognitive, emotional, and behavioral attitudes of customers who motivate him to purchase products. Brand loyalty can be gained by positive feelings of customers towards brands (Kozak & Sop, 2019). A strong and lasting relationship between customer and the brand can be gained by brand loyalty (Gajanova et al., 2019). It provides strong relationships with brands (Chinomona, 2016).

It was observed that brand loyalty is a desire to continue relationship with the brand. Thus, it is a long term investment in terms of brand (Alhaddad, 2015). To form this strong and profitable relationship with customers, brands should provide customers to become more participative in the brand activities (Shanahan et al., 2019). Brand loyalty is the customer's continuous buying behavior and the psychological connection with the brand (Knox & Walker, 2001). Brand loyalty offers many chances for companies to thrive in an extremely modest environment. It enables consumers to favour and continue to buy products from the company without changing the brand. Loyal customers who build an emotional bond with the brand will not consider the behavior of competitors (Nguyen et al., 2011).

Brand loyalty can also enable companies to earn more revenue by establishing long-term relationships between loyal customers and the company. For a company, it is more costly to acquire new customers than to hold existing consumers. Companies prefer to build long-term relationships with existing customers by building loyalty (Homburg & Giering, 2001).

Brand trust is one of the core factors of brand loyalty (Menidjel et al., 2017). Brand trust is the belief in keeping promises to the brand and the result of fulfilling brand responsibility. Thus, if brand trust is formed, the customers will be committed to buy the brand (Cannon & Doney, 1997). According to Swaen and Chumpitaz (2008), when customers believe in a brand, they establish a lasting association with the brand. Brands love to accept brand loyal consumers and turn them into influencers of your brand (Schreane, 2020). When customers fall in love with a brand, they increase their loyalty to that brand (Ahuvia & Carroll, 2006; Roy et al., 2013).

Oliver defines loyalty as a deep-rooted obligation to rebuild and re-endorse a favoured product or service in the future, even though contextual influence and marketing efforts may lead to a change in behaviour. Customer loyalty is defined as the strength of a person's relationship. Consider relative attitudes and feedback. Although customer loyalty is an urgent aspect of any business, satisfaction alone cannot elevate a business to a high level. Customer loyalty can bring positive results related to money, especially when it comes to traditional purchases. The current ruthless business of establishing and maintaining customer reliability is even more incredible than in previous years. This is a result of the further development of innovation and the extensive use of Internet. Building confidence requires the organization to focus on the assessment of its subject and its management, and show that it is interested in satisfying desires or building relationships with customers (Griffin & Lowenstein, 2002).

Thomas and Tobe (2013) emphasized that “loyalty is more beneficial”. The cost of supplementing another customer is much higher than the cost of maintaining an existing customer. Determined customers will push others to buy from you and will think twice before changing their views to buy other management agencies. Customer steadfastness will not be affected by accidents, but developed through purchasing and planning decisions. Planning customer participation requires a customer-centric approach to identify the needs and enthusiasm of administrative collectors. After a period of time, the reliability of customers was resolved in various exchanges.

Mohammad (2010) found a key relationship between image stability and brand trust. Customer satisfaction is one of the most important variables in evaluating product quality and leading to brand reliability. This reliability ends up with attainment of loyalty from customers turning them to clients. Marketing professionals and researchers try to sustain user’s relationship with brand over a long run of time and this relationship is directed and influenced largely by his behaviour (Ekinici et al., 2014). The marketing companies competing each other largely focus on building trustworthy user-product relationship for a long period of time (Hino & Levy, 2016; Louis & Lombart, 2010). Powerful buyers usually have enthusiastic associations or positive influences on the brands they know, experience, or encounter (Grisaffe & Nguyen, 2011). Thus, it will be productive to substantiate literature in said relational paradigm. Furthermore, it is added by researchers that in order to strengthen and develop the emotional bond with the brand, there are different viewpoints, such as personification (Ahluwalia et al., 2008), motivational viewpoint (Ashworth et al., 2009) and self-expansion (Eisingerich et al., 2008).

As this study mainly focuses on relationship and impact of variables of self-esteem, fashion consciousness, materialism, fashion clothing consumption and brand loyalty. So, firstly, self-esteem has been extended in discussion.

Factors Effecting Brand Loyalty

The influence of gratification on loyalty is the most common research topic. Several studies have shown that there is a direct link between satisfaction and loyalty: satisfied customers become loyal, and disappointed consumers turn to another supplier (Heskett et al., 1994). The main goal of generating the American Customer Satisfaction Index (ACSI) in 1984 was to explain the evolution of customer loyalty. In the ACSI model, consumer satisfaction has three precursors: perceived quality, perceived value, and customer expectations (Anderson et al., 2000).

In the European Customer Satisfaction Index (ECSI) model, apparent quality is divided into two elements: “hardware”, which consists of the quality of products or services, and human goods, which represent the behaviour of related customers on products/services (Grönholdt et al., 2000). Increasing satisfaction aims to increase customer loyalty. In the case of low contentment, consumers can choose to quit (for example, to find a competitor) or express their complaints. Researchers show that 60% to 80% of consumers say they are satisfied or very satisfied in the survey shortly before turning to a competitor (Reichheld et al., 2000). So obviously, in addition to satisfaction, there are other factors that will have some impact on customer loyalty. The image of the brand or supplier is one of the most important factors. It affects loyalty in at least two ways. First of all, customers can show their image according to their preferences. This can happen on a conscious and unconscious level. According to Belk's extended self-theory, people define themselves by the property they own, manage, or create (Belk, 1988).

Demographic Variables. Gender is a societal domain which is linked with almost all aspects of human behaviour. Dodd et al., (2009), found that men and women tend to respond differently depending on the consumer situations. Men and women have been known to shop

differently. For instance, Cleaver (2004) found that 80% of all purchasing decisions are made by women and that men make purchases without the extra information.

Compared with men, women are more inclined to shop, spend more time online, use more energy to find accessible options, gather evidence from multiple bases to make up-to-date choices, and purchase more outfits (Baudry, 1999; Falk & Campbell, 1997; Hensen & Jensen, 2009; Schaller, 2005). Bakewell and Mitchell (2003) also discovered that females shop as a form of leisure and enjoyment and men are fashion conscious but do not adopt fashion means anti-fashion (Bakewell et al., 2006). Klein (1999) discovered that the gender gap occurs in the specific shopping categories that is for clothes, as well as store convenience. This implies that not only are shopping experiences different for the genders but also shopping motives. Jin and Koh (1999) and Lee (2011) believe that male and female customers have gone through diverse creation methods in cultivating loyalty to clothing brands. This is not surprising, as it is well known that gender affects consumers' attitudes, perceptions, preferences, and purchasing decisions (Pandian et al., 2012). For this reason, Pandian et al. (2012) showed that gender is a valuable variable in understanding customer behaviour. In terms of brand awareness and relationship, Bae and Miller (2009) reported that female college students are more brand-conscious than men, especially in sportswear. Similarly, Yasin (2009) found that compared with male customers, female customers tend to pay more attention to brands and are more likely to find well-known brands.

Consistent with these results, Chen et al., (2016) found that Taiwanese female customers form more brand associations than male consumers. Ünal and Ercis (2008) explained that female customers are often anxious about buying new and popular fashion products, and tend to buy different brands in different stores to learn about the latest fashion trends. On the other hand, male customers are less expected to buy products that are different from those they know. In terms of perceived quality, Shabbir and Safwan (2014) found that Pakistani male and

female consumers are quality-conscious in clothing. However, a study by Bae and Miller (2009) found that female college students are more quality-conscious than male college students.

The perceived symbolic difference may be the reason for the difference in fashion consumption between men and women (Dittmar, 2005). Therefore, the author believes that gender may be the decisive factor for Egyptian youth to participate in fashionable clothing. Cass (2001) also emphasized that age and gender affect purchasing decisions and product participation. In particular, the proportion of women buying fashion is generally higher than that of men. For example, some studies have shown that men have fewer relationships with fashion than women, and women are more likely to consider themselves more fashionable and innovative (O'Cass, 2004; Vieira, 2009).

Rathnayake (2011) studied the impact of gender and education on the fashion consciousness of young Sri Lankans. The outcomes show that fashion awareness is contextual and different due to education, gender, and urban-rural differences. Likewise, compared with men, women are also initiate to have higher materialism, personal self-esteem, vanity, brand sensitivity and brand awareness (Workman & Lee, 2011; Workman & Lee, 2013). Similarly, previous research has exposed that gender affects the degree of association between materialism and its predecessors (Marzouk & Mahrous, 2020). Therefore, it is obvious that customers' verdicts and observations will vary by gender; therefore, framing advertising policies and gender-specific market segmentation can bring more favourable results in fashion clothing consumption (Ajitha & Sivakumar, 2019). A study was conducted which aimed to examine the impression of brand consciousness, empirical, materialism, need of exclusivity, social effect and characteristic of vanity on purchase intentions in branded clothes among the female with the controlling role of trait of vanity. The study throw the light on the behaviour of female customers towards branded clothes. Brand consciousness, experiential, materialism,

need of uniqueness, and social influence all were impacting positive and having significant influence on female consumers' purchase intention of branded clothes. Moreover, the study provided empirical evidence related to the significant moderating effect of trait of vanity. The significant direct and regulating effect laid the basis of future research related to the branded clothes (Mansoor et al., 2021). Thus, it is also a strong support to extend literature in a given relational context of variables of interest to substantiate the literature further.

There was another study conducted by Ghazala Khan (2018) to check fashion consciousness level among gender which was based on the supposition that females would be more fashion conscious than males while the results of this study showed that males were more fashion conscious than females. Chen and Jackson (2012) found that girls are more stressed about appearance than boys. Likewise, Borchert and Jill (1996) also reported that women tend to focus further on performance and therefore seek external reinforcement, while men who focus on fashion pay more attention to who they are. Ghazali, Ibrahim and Zakaria (2012) reported that young people's fashion consciousness is significantly related to social roles, namely parents, internet, music and television. They also found that genders have fashion awareness, and women pay more attention to fashion than men. Babb, Lascu and Manrai (2001) reported that in western Hungary, males are more fashion conscious than females.

Prior research has found that gender affects susceptibility to informational influence when making purchase decisions (Khan, 2008), interpersonal influence in clothing display (Boush et.al., 1998); risk taking (Eckel & Grossman, 2008); informational influence in advertising, friends, siblings, and media influence (MacGillivray & Wilson, 1998); workplace adoption and technology usage at the workplace (Morris & Venkatesh, 2000); parental influence (Feltham, 1998); self-esteem determinants (Tashakkori, 1993); decision making process and normative factors Girard (2010). Fashion conscious females showed positive relationship between public consciousness and fashion consciousness and their external

appearance. Women tend to focus attract to appearance related to reinforcement during shopping, suggested by public self-consciousness. More fashion-conscious men reflect the positive relationship between fashion awareness and private gender awareness by paying more attention to who they are. Fashion-conscious men are more gender-conscious, which shows that these men associate fashion with their self-identity and are considered masculine. Obviously, compared with women, men's fashion awareness and private gender awareness are generally lower.

Role of Age. Although age may be a significant division variable, studies have shown that apparent (cognitive) age may be more predictive of customer approaches and behaviour than actual age (Amatulli et al., 2015). Dogan (2015) stated that since elderly consumers are more interested in product functionality rather than social benefits, the elderly's view of materialism can be regarded as different from the young's view of materialism and it feels that young people are more likely to consume and are more materialistic than old consumers. The literature also showed that materialism may be related to social positioning and the pursuit of ideal images (Amatulli et al., 2015).

Studies have revealed that mature consumers are more expected to maintain brand loyalty than younger consumers because it streamlines their buying decisions (Stephens, 1991) and because they have established initial relationships with long-established brands (Lambert & Laurent, 2010). In India, the elderly had fewer brand choices, which also increases brand loyalty. Regarding cognitive age, research shows that consumers with younger cognitive age are more willing to try new brands, change brands, and find information than consumers with older cognitive age, and are less cautious and less confident in buying skills (Gwinner & Stephens, 2001; Eastman et al., 2008). Regarding luxury brands, Amatulli et al., (2015) showed that elderly consumers are comparatively more faithful/loyal to brands.

1.7 Conceptual Framework and Theoretical Foundation

The current study is highlighting consumer behavior of people in the context of consumer psychology. Basically, this study showed the interest of people in several brands, about the consumption of trendy clothes, fashion consciousness level and materialistic tendencies along with psychological construct that is self-esteem. However, marketers also use this information to market their products. The theory which provided the essence of current research is Maslow need theory.

Maslow's Motivation-Need Theory

It is interesting to know that psychology and clothing business have a very strong connection. One such theory built on this bridge was the Maslow Hierarchy of Needs Theory. Maslow, a psychologist in the 1950s, created a needs-based hierarchy that explains why people make purchases. The hierarchy states that people buy things to fulfill needs: psychological (survival), safety, love, esteem, and self-actualization. For example, people buy alarm systems for their homes because they value and need safety.

Needs motivate buying behavior buy food when you're hungry, protective gear to feel safe, brand-name clothing to look stylish, education to enable accomplishment and self-improvement to reach self-actualization, the pinnacle of psychologist Abraham Maslow's hierarchical pyramid of needs. The more basic they need, the greater the priority it assumes in driving consumers to fulfill it. If one can convince consumers that their product or service meets one of their motivating drives, they can convince them to buy the product. Maslow's theory of hierarchical needs are linked to individuals' behaviors in many scenarios, including socializing, working, as well as shopping, among which the purchasing behaviors is most noticeable (Dirita, 2014).

Maslow Hierarchy of Needs Theory for Marketers

For brands and marketers, Maslow hierarchy of needs theory can mean two things. One it motivates how a product or service will serve the various needs of the customer. Secondly, the various needs help shape up the communication that brands indulge in while coming up with their promotional campaigns. Maslow hierarchy of needs theory is a motivational theory that governs consumer behavior (May, 2021). Clothes can become a form of conspicuous consumption that confers respect and status to the wearer. High fashion serves esteem needs and the more expensive and impractical the better (Burlison & Thoron, 2014).

Maslow characterized the need for self-esteem into two categories which are the need for self (dignity, achievement, independence) and the desire of reputation and respect from others (Status and Prestige). When the needs at the bottom of the pyramid have been met, the need for self-esteem starts to play a very important role in motivating behavior. Psychological insecurities gives people the concept that materialism is a coping strategy that people use to escape from aversive emotions and deal with feelings of insecurity (Donnelly et al., 2016). The strength and the impact of individual or group conformity towards brand loyalty depends on the importance of the customer need that the service industry satisfies, in Maslow's hierarchy of needs (Goncalves et al., 2022).

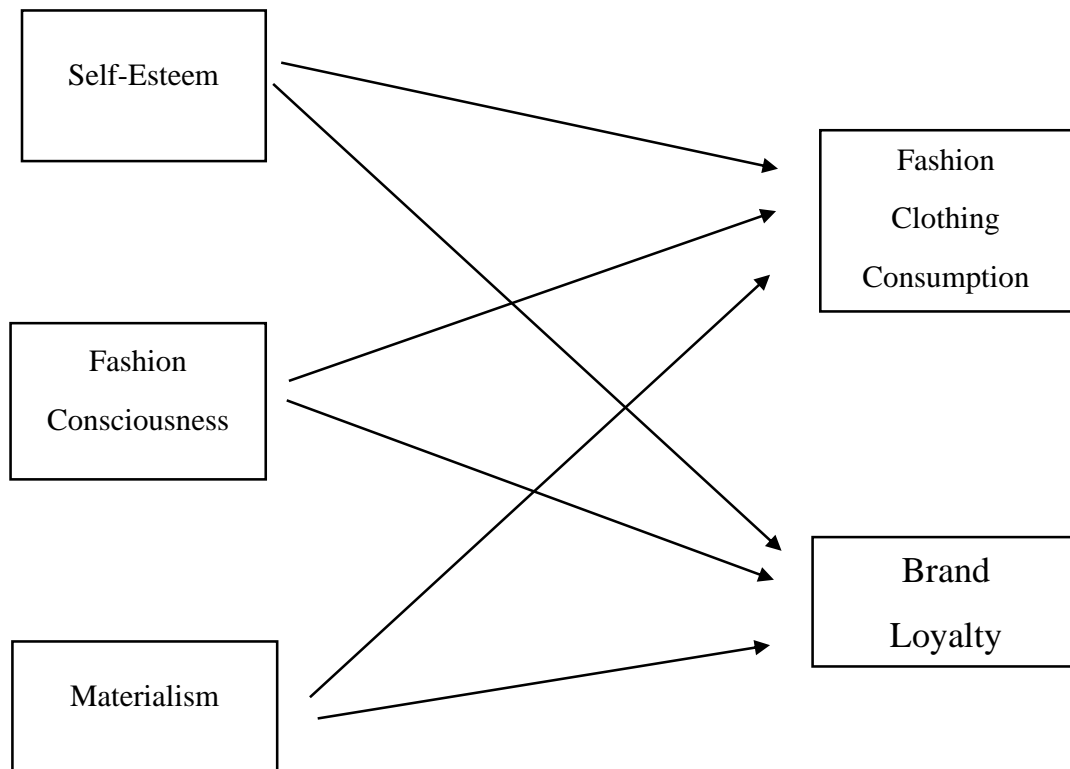


Figure 1: Conceptual framework of study

1.8 Rationale of the study

The aim of current study was to find the role and impact of self-esteem, fashion consciousness and materialism in fashion clothing consumption and brand loyalty. Present study sheds light regarding psychological aspects of consumer behaviour as this study will examine the factors that drives a consumer to buy a product, remained loyal to a particular brand and makes them more materialistic. Present study investigated the impact of variables mentioned in this research with respect to Pakistani culture, more precisely twin cities of Pakistan. As, on this data such study was not conducted before so, the present study is unique in this aspect. The population was taken from colleges, universities, professionals and households with the age mostly between 18-65 years. People in between these age ranges are mostly interested in clothing brands and their consumption. Furthermore, the changing priorities,

styles and preferences in different ages, marital and occupational statuses and educational levels can also be studied which provides variety in this study.

Moreover, limited research work is done on the variables used in the current study as less work is done on clothing brands in Pakistan. Now a days clothing brands in Pakistan are becoming popular due to the fact that people prefer brands to represent individuality and peculiarity of their personalities which enhances their self-esteem. This study will be helpful in overcoming the gaps in knowledge of researches regarding associations of self-esteem, fashion consciousness, materialism, fashion clothing consumption and brand loyalty. The current study will also help marketers to predict the behavior of customers towards certain brands, factors that compel them to attract and stay with a particular brand, that supports marketing.

CHAPTER 2

RESEARCH METHODOLOGY

The method section of a study explains how research should be undertaken (Saunders et al, 2012). Therefore, this chapter focuses on aims to investigate the existence of relationship and the extent to which self-esteem, fashion consciousness and materialism impact fashion clothing consumption and brand loyalty. The study was perception based and followed a quantitative methodology. Extraction of the links among the selected variables i.e., Self-Esteem, Fashion Consciousness, Materialism, Fashion Clothing Consumption and Brand Loyalty, required empirical analysis which was followed by a self-administered questionnaire survey method to answer the research questions of the study.

2.1 Objectives

The present study aims to meet the following objectives:

1. To study the relationship between self-esteem, fashion consciousness, materialism, fashion clothing consumption and brand loyalty.
2. To examine the role of self-esteem, fashion consciousness and materialism in fashion clothing consumption and brand loyalty
3. To understand the differences regarding demographic variables

2.2 Hypotheses

To meet the objectives of the current study following hypotheses were formulated:

1. Self-esteem is positively associated with fashion clothing consumption and brand loyalty.

2. Fashion consciousness is positively associated with fashion clothing consumption and brand loyalty.
3. Materialism is positively associated with fashion clothing consumption and brand loyalty.
4. Self-esteem, fashion consciousness and materialism significantly positively predicts fashion clothing consumption and brand loyalty.
5. Females have higher fashion consciousness, consumption of fashionable clothing and are more materialistic than males.

2.3 Operational Definitions

The study has incorporated variables based on following constructs with respective definitions as given:

Self Esteem

James (1890) defines self-esteem as a barometer that waves between desires and achievements of an individual. It validates personal development and increases happiness, well-being and accomplishment (Sime, 2019). Self-esteem encourages people to exhibit favourable group behaviour to reinforce group identity (Khare et al., 2011). Self-esteem is defined as a global barometer of self-evaluation that includes a cognitive assessment of an individual's overall self-worth and the emotional experiences associated with this comprehensive assessment (Murphy et al., 2005). In present study, self-esteem of respondents was assessed through State Self-Esteem Scale (Heatherton & Polivy, 1991). As total score of scale ranges between 20-100, so the score near 100 indicates higher levels of self-esteem in an individual while score near 20 indicates lower levels of self-esteem.

Fashion consciousness

It mentions the level of involvement with the styles of clothing and fashion. Fashion consciousness is characterized not only by one's appearance but also by interest in clothing and fashion (Nam et al., 2007). People in developing countries are becoming more self-aware as they recognize the importance of brands in image enhancement (Jeevananda & Nandini, 2014). Fashion Consciousness Scale (Gould & Stern, 1989) was used to measure respondent's level of fashion consciousness. Total score of fashion consciousness scale ranges between 31-155, So, the score near 155 indicates higher levels of fashion consciousness in an individual while score near 31 indicates lower levels of fashion consciousness.

Materialism

Materialism has been defined as an orientation towards money and the acquisition of purchases that convey status as a way to attain personal achievement and individual well-being (Dittmar et al., 2014). Materialistic tendencies of respondents were measured through Material Value Scale (Richins, 2004). In Material Value Scale, score nearer to 75 indicates high levels of materialistic tendencies while score near to 15 indicates less materialistic tendency in individuals. So, the range of score was between 15-75.

Fashion clothing consumption

It is defined as a consumer's perceived personal value or interest in fashion apparel (Engel, 1995). Involvement or consumption refers to customers' discriminations toward the item, brand, commercials and buy subject upon their convictions, needs and worth decisions (Rabolt & Solomon, 2004). For checking consumption of fashion clothing, Fashion Clothing Involvement Scale (Manchiraju, 2016) was used. Fashion clothing involvement in a person is more if score is nearer to 126 while a person is less involved in consumption of clothes if score comes near 18. The range of score is 18-126.

Brand loyalty

Brand Loyalty refers to a strong assurance regarding continuing and lasting patronage of the brand you prefer in the future (Tweneboah-Koduah & Farley, 2016). Loyalty of consumers with brands was assessed through Brand Loyalty Scale (Rundle, 2004). An individual is more loyal towards a brand if score comes near 182 while score nearer to 26 indicates less loyalty towards brands as score ranges between 26-182.

2.4 Measures

To assess the study variables, the following measures were used:

State Self Esteem Scale

The State Self-Esteem Scale (SSES) comprising of 20 items was modified by Heatherton and Polivy (1991) from the extensively used Janis-Field Feelings of Inadequacy Scale (Janis & Field, 1959). Psychometric analysis showed that SSES has three interrelated factors: performance, social status and appearance self-esteem. This scale has many potential uses, including use as a valid control indicator for manipulation, measuring clinical changes in self-esteem and disclosing confounding relationships. The State Self-Esteem Scale is a five-point Likert-type scale (1= not at all, 2= a little bit, 3= somewhat, 4= very much, 5= extremely). The score range for SSES is between 20 and 100. This scale is designed to measure changes over time in an individual's self-esteem. Cronbach's alphas for SSES subscales ranged from 0.73-0.81 (Chau, 2008). Reliability of scale is 0.88 while alpha coefficient for Performance, Social and Appearance self-esteem were .78, .72 and .53 and items 2, 4, 5, 7, 8, 10, 13, 15, 16, 17, 18, 19, 20 are reverse scored. All the items were translated in the Urdu language with the satisfactory internal consistency of .80 (See Appendix B & C).

Fashion Consciousness Scale

The fashion Consciousness Scale was developed by Gould and Stern in 1988 which includes 31 items related to fashion consciousness and measured on a five-point Likert scale ranging from strongly disagree to strongly agree (1-5). The reliability of the scale is 0.96 (Stern, 1989). The fashion consciousness scale derives from two related constructs: (1) self-consciousness in general and (2) The everyday concept of fashion consciousness inherent in most people. Many elements were included in the original formulation of the scale to engage both the original scale of self-consciousness and various aspects of everyday fashion consciousness. The score range of this scale ranges between 31-155. The scale used for the present study was translated in Urdu language having good alpha reliability of .90 (See Appendix D & E).

Material Value Scale

Material Value Scale is a 15-item scale that was developed by Richins in 2004 to measure the materialistic tendencies of individuals. This scale has further three subscales including success, centrality and happiness. All items are answered on a 5-point Likert scale ranging from strongly agree to strongly disagree (5-1). The reliability of subscales ranges from 0.82-0.92 (Richins, 2004). This scale has good psychometric properties, especially when used to measure materialism at a general level. This scale demonstrated appropriate psychometric properties for scientific research. (e.g., significant loadings and a coefficient of internal consistency of .78). The Material Values Scale is a tool to measure the opinions about the significance to own material possessions. The total score fall between 15-75. For the present research Urdu version of the scale translated in Part 1 of the study was used. Alpha reliability of translated version scale was .55 (See Appendix F & G).

Fashion Clothing Involvement Scale

This scale was originally developed by O'Cass in 2000 and further modified by Manchiraju in 2016. It consists of four sub-dimensions: product involvement, purchase decision involvement, advertising involvement and consumer involvement. The FCI scale comprises of 18 items having alpha reliability of 0.70 (Manchiraju, 2016). It is a Likert-type scale ranging from (1) strongly disagree to (7) strongly agree. The total score of this scale ranges between 18-126. The scale used for the present study was translated in the Urdu language in Part 1 of the research which indicates sound alpha reliability of .96 (See Appendix H & I).

Brand Loyalty Scale

Brand Loyalty Scale was developed by Rundle in 2004. It is a 26-item scale having dimensions measuring five different aspects of loyalty which are attitudinal loyalty, complaining behaviour, propensity to be loyal, resistance to competing offers and situational loyalty. The items are measured on 7 points Likert scale ranging from strongly disagree 1 to strongly agree 7. The reliability ranges between 0.70 to 0.83 (Rundle-Thiele, 2005). A multidimensional view of customer loyalty is important for marketers as it helps them design and reinforce loyalty retention measures based on proven patterns in practice. The total score range is between 26-182. The scale used for the present study was translated in the Urdu language and Part 1 of the study shows sound alpha reliability of .96 (See Appendix J & K).

2.5 Sample Size

The sample of this research was approached separately for two different parts. Part I comprises of a pilot study in which 150 respondents participated, out of them 79 were men and 71 were women. While Part II was the main study that comprised of 400 participants out of

which 199 were men and 201 were women. Data was collected from consumers of different clothing brands in the twin cities of Pakistan.

2.6 Procedure

After the finalization of measures likely to be used for assessment of study variables, permission was sought from authors of the scales to translate the measures in local language (i.e., Urdu) to have a better understanding by the participants (Appendix L-P). For data collection, a set of questionnaires consisting of informed consent, demographic sheet along with other five scales were handed over to the participants. The participants were briefed about the nature and purpose of the study. They were informed that the information provided by them will be kept strictly confidential and will be used only for research purposes. They were told about their right to withdraw anytime if they don't want to continue. They were asked to respond to the best-suited option.

2.7 Research design

The present study is correlational and cross-sectional research design. The survey method was chosen while considering several advantages that it offers over other methods such as minimal costs, accessibility and convenience. In current study, the data was collected from Rawalpindi and Islamabad through convenient sampling technique. The study was completed in two parts. Part I comprised of try out phase, translation of measures and pilot study while Part II dealt with main study analysis and data collection.

CHAPTER 3

TRY OUT, TRANSLATION AND PILOT TESTING

Part 1 was carried out with the objective of translation of all five scales as it was a requirement of the study. This part consists of three phases in which the first phase includes try out, the second phase covers the translation of scales which involves the only forward translation of scales (from English to the Urdu language) using committee approach while the third phase includes pilot study.

3.1 Phase I: Try out

In this study, try out phase was carried out with ten young (18-35 years) and ten old (40-65 years) adults with different education levels and ethnic backgrounds. Try out phase was conducted to check the level of comprehension and understanding of scale. Phase II was planned on the basis of respondent's feedback.

3.2 Phase II: Translation of SSES, FCS, MVS, FCI and BL Scales

This phase includes the translation of scales in which forward translation and committee approach was carried out. The translation part was designed to get the Urdu version of the State Self-Esteem Scale, Fashion Consciousness Scale, Material Value Scale, Fashion Clothing Involvement Scale and Brand Loyalty Scale, so these can be used and understood easily by the respondents in the national language. To get an Urdu version of scales, the standard procedure for translation was adopted for each item of the scales. In this phase, five scales were translated from the English language to the Urdu language to make it easier for the respondents who were not well versed in the English Language. This whole procedure led to the translation of those measures which were not available in Urdu translated form. For this purpose, forward

translation was carried out. Translation of the scales was done after getting permission from the authors of the respective scales (see Appendices B-K).

Forward Translation

The forward translation is marked with translating the consent from a source language to the target language. Each item was translated into Urdu to produce accurate translations. Each scale was translated by three different bilinguals who were M.Phil and P.hD scholars. They have a good command of both English and Urdu languages. Before translating scales from English to Urdu language, permission was taken from authors of the respective scales via email.

Committee Approach

In the process of a committee approach, two M.Phil (English) scholars and one subject expert (Ph.D in Psychology) were involved. They collectively selected the translated statements which were in Urdu language and a final Urdu translated version of State Self-Esteem Scale, Fashion Consciousness Scale, Material Value Scale, Fashion Clothing Involvement Scale and Brand Loyalty Scale was prepared to use in the study.

3.3 Phase III: Pilot study

A pilot study is one of the important stages in a research project and is conducted to identify potential problem areas and deficiencies in the research instruments and protocol prior to implementation during the full study. Pilot studies should be performed for both qualitative and quantitative studies. Pilot study is conducted on a smaller scale than mainstream or full-scale research. In other words, a pilot study is important to improve the quality and efficiency of the main study. In addition, it is conducted to provide estimates for sample size calculation (Junyong, 2017).

3.4 Sample

The sample size of the pilot study was 150 participants ($M = 32.01$, $SD = 14.86$). The data was collected through a convenient sampling technique from consumers of different local clothing brands (specifically Islamabad & Rawalpindi). The data sample consists of both males ($N= 79$) and females ($N= 71$) with an age range of 18-65 years taken as a continuous variable. Participants varied regarding their education, age ranges, gender, marital status and occupation. Detailed picture of sample is given below in the form of table.

Table 1

Demographic details of study participants (N=150)

Variables	Frequency	Percentage
Gender		
Male	79	52.7
Female	71	47.3
Education		
Uptill graduation	100	100
Postgraduation	50	50
Marital status		
Unmarried	110	73.3
Married	40	26.7
Occupation		
Unemployed	106	70.7
Employed	44	29.3

Table 1 shows there are higher number of male participants. With reference to education level, the maximum participants are graduates. The ratio of unmarried respondents is higher than married ones while the percentage of unemployed respondents is higher than employed.

3.5 Procedure

To collect data for the present study, respondents were approached on a convenience basis from homes, certain offices, schools and universities randomly. Individuals in the age range of 18-65 years were handed over the set of questionnaires. Before giving questionnaires to participants, complete and clear instructions were given to them. The respondents were assured that the information taken from them will be kept confidential and will be used for research purposes. They were asked to rate each item according to their true opinion and were requested not to leave any item unanswered. So, after the completion of all questionnaires by respondents, their participation was highly appreciated.

Statistical Plan

This study is quantitative one as data was collected through properly given questionnaires. Appropriate objectives and literature supportive hypotheses are mentioned in this research. SPSS was used to analyze the data which includes frequencies, descriptive analysis, reliability analysis, hypotheses testing, correlation, multiple regression and independent t-tests. On the basis of the output of all above mentioned tests and analysis, proper interpretations and conclusions will be given.

Results

This section of the study holds results of the pilot study including psychometric properties of scales, item total correlations and inter scale correlation. SPSS 21 was used to analyse data.

Table 2*Descriptive statistics and reliability coefficients of all scales (N=150)*

Scales	N	M	SD	α	Range		Skewness	Kurtosis
					Actual	Potential		
SSES	20	72.16	10.47	.79	46-96	20-100	-.23	-.64
FCS	31	48.98	14.28	.90	34-142	31-155	-.24	-.58
MVS	15	44.90	8.38	.65	17-67	15-75	.12	.55
FCIS	18	54.88	27.31	.96	20-124	18-126	.59	-.38
BLS	26	84.80	29.78	.92	26-149	26-182	.26	-.72

NOTE: SSES = State Self-Esteem Scale, FCS = Fashion Consciousness Scale, MVS = Material Value Scale, FCIS = Fashion Clothing Involvement Scale, BLS = Brand Loyalty Scale.

Table 2 revealed sound psychometric properties of the State Self-Esteem Scale, Fashion Consciousness Scale, Material Value Scale, Fashion Clothing Involvement Scale and Brand Loyalty Scale highlighting their mean, standard deviations, skewness, kurtosis and reliability. The alpha reliability above 0.6 is considered as strong reliability so, in the above table reliability of all scales is good and satisfactory.

To see the contribution of each item to the respective construct, item-total correlation was compared for all the translated measures.

Table 3*Item-total correlation of State Self Esteem Scale (N = 150)*

Item No	r	Item No	r
1	.84**	11	.84**
2	.83**	12	.84**
3	.85**	13	.83**
4	.82**	14	.84**
5	.82**	15	.82**
6	.85**	16	.83**
7	.83**	17	.83**
8	.85**	18	.83**
9	.85**	19	.82**
10	.82**	20	.83**

p≤.01

Table 3 indicates r values of State Self-Esteem Scale which ranges from .82** to .85** and it shows that all items are highly significantly correlated.

Table 4*Item-total correlation of Fashion Consciousness Scale (N = 150)*

Item No	r	Item No	r
1	.90**	17	.90**
2	.91**	18	.90**
3	.92**	19	.90**
4	.92**	20	.91**
5	.91**	21	.91**
6	.91**	22	.91**
7	.90**	23	.92**
8	.90**	24	.92**
9	.90**	25	.90**
10	.90**	26	.90**
11	.90**	27	.92**
12	.92**	28	.92**
13	.92**	29	.91**
14	.92**	30	.91**
15	.92**	31	.91**
16	.90**		

p≤.01

Table 4 indicates significant correlation that ranges from .90** to .92**.

Table 5

Item-total correlation of Material Value Scale (N = 150)

Item No	r
1	.62**
2	.63**
3	.63**
4	.63**
5	.64**
6	.63**
7	.63**
8	.61**
9	.60**
10	.68**
11	.62**
12	.61**
13	.60**
14	.64**
15	.64**

p≤.01

Table 5 indicates the item-total correlation of the Material Value Scale that ranges from .60** to .64** which shows that all items are significantly correlated.

Table 6

Item-total correlation of Fashion Clothing Involvement Scale (N = 150)

Item No	r	Item No	r
1	.94**	10	.94**
2	.94**	11	.95**
3	.95**	12	.96**
4	.95**	13	.95**
5	.95**	14	.95**
6	.95**	15	.94**
7	.93**	16	.94**
8	.93**	17	.95**
9	.93**	18	.96**

p≤.01

Table 6 indicates the range of r value from .93** to .96** which shows that all items are highly significantly correlated with each other.

Table 7

Item-total correlation of Brand Loyalty Scale (N = 150)

Item No	r	Item No	r
1	.97**	14	.93**
2	.95**	15	.93**
3	.94**	16	.92**
4	.95**	17	.92**
5	.95**	18	.92**
6	.94**	19	.92**
7	.96**	20	.91**
8	.96**	21	.91**
9	.95**	22	.91**
10	.95**	23	.92**
11	.96**	24	.93**
12	.95**	25	.93**
13	.95**	26	.92**

p≤.01

Table 7 indicates value of r that ranges from .91** to .97** which shows that all items have uniformity in construct and are highly significantly correlated.

Table 8

Correlation analysis between Self-Esteem, Fashion Consciousness, Materialism, Fashion Clothing Consumption and Brand Loyalty (N = 150)

Variables	SE	FC	MAT	FCC	BL
SE	-	.06	-.19**	-.04	-.08
FC	-	-	-.24**	.52**	.36**
MAT	-	-	-	.24**	.02
FCC	-	-	-	-	.51**
BL	-	-	-	-	-

NOTE: SE = Self-Esteem, FC = Fashion Consciousness, MAT = Materialism, FCC = Fashion Clothing Consumption, BL = Brand Loyalty.

* $p \leq .05$. ** $p \leq .01$.

Table 8 shows correlation between scales of self-esteem, fashion consciousness, materialism, fashion clothing consumption and brand loyalty scales. Results shows that with self-esteem, materialism is significantly negatively correlated which means that increase in the levels of self-esteem leads to decrease in materialistic tendencies. The higher levels of self-esteem in an individual is not bothered by material values while fashion clothing consumption and brand loyalty are negatively correlated but not significant. Fashion consciousness is significantly negatively correlated with materialism which depicts that an individual having higher levels of fashion consciousness is not materialistic. Furthermore, fashion consciousness has significant positive correlation with fashion clothing consumption and brand loyalty. On the other hand, higher levels of fashion consciousness shows higher consumption of fashion clothing and more loyalty towards brands. Moreover, it is observed that materialism and fashion clothing consumption are significantly positively correlated with brand loyalty which depicts that increase in levels of materialism and consumption of fashion clothing leads to loyalty with brands in an individual while decrease in levels of materialistic tendencies in an individual and less consumption of fashion clothing results in decreased level of brand loyalty.

Discussion

This chapter explains the pilot study along with data reliability and validity measures, and data analysis techniques. Data analysis in the study was performed through SPSS 22. All the scales were found acceptable due to their reliability i.e., Cronbach's alpha (α) for SSES is .79, for FCS is .90, for MVS is .55, for FCIS is .96 and for BLS is .92. The data collected in the study using convenient sampling having a total sample of 150 consumers from twin cities (Islamabad & Rawalpindi) of Pakistan. The overall response rate of the survey was 80% as 170 questionnaires were distributed and 150 were fully responded while 20 questionnaires were discarded. This study used self-administered survey for data collection.

The data collected from the questionnaire was put for analysis by computing descriptive statistics which included group means, standard deviations, and frequencies, were employed to illustrate. Then Correlations among all the dimensions of five scales and five measurements have been conducted which indicated the associations among them. All the measures had sound psychometric properties and correlation analysis showed that self-esteem is significantly negatively correlated with materialism which means that increase in the levels of self-esteem leads to decrease in materialistic tendencies. The negative relationship between self-esteem and material values has been proven in both surveys and experimental investigations. According to self-report surveys, people's self-esteem is inversely connected with their general material values, buying high-end brands and valuing material prosperity (Chaplin & John, 2010; Dawson & Richins, 1992; Isaksen & Roper, 2012 & Mick, 1996). A meta-analysis of 15 relevant studies, including self-assessment as a measure of pleasure, indicated that materialist ideals are inversely connected with self-evaluation (Dittmar et al., 2014). That is, it was concluded that a higher level of material worth is linked to lower self-esteem. Research showed that materialism can be a strategy people use to cope with low self-esteem. This connection may differ between people who have different definitions of themselves in terms of their

relationships with others. Zhang and Hawk (2019) explored the moderating role of self-composition in the relationship between self-esteem and material values of Chinese participants. As a result, it was found that self-esteem and self-configuration interact in predicting materialistic values.

It was observed in the analysis that fashion consciousness is significantly negatively correlated with materialism which depicts that increase in fashion consciousness leads to decrease in materialistic tendencies in an individual while materialism is significantly positively correlated with fashion clothing consumption which shows that increase in materialism will be increase in consumption of fashion clothes. A study by Lee and Ahn (2016) proved that there is a positive relationship between materialist values and consumption. They concluded that materialism leads individuals towards consumption and material desires. On the other hand, they concluded that individuals with a low level of materialistic values had high levels of control for consumption. Therefore, it can be stated that materialism is associated with passionate, thoughtless, and remarkable buying behavior (Chan & Prendergast, 2007; Dittmar et al., 2007; Flouri, 1999; Nguyen, 2003). In the perspective of fashion consciousness, it was found in the same study that materialist tendency has a significant and negative effect on conscious shopping. Besides this materialist tendency does not have any significant effect on avoiding the shopping dimension.

Another correlation finding of the pilot study revealed that fashion consciousness is significantly positively correlated with fashion clothing involvement and brand loyalty, which means that more a person is fashion conscious, more he/she is loyal with brands and consuming fashionable clothes and vice versa. A study of young consumers in Egypt found that Egyptian students with an interest in fashion were knowledgeable and knowledgeable about international fashion brands. The increased role of media, tourism activities, and the entrance of foreign

brands into Egypt can all justify Egyptian youngsters' high consciousness of fashion clothing (Bhat & Sharda, 2018).

It was also observed in the current study that materialism is significantly positively correlated with fashion clothing consumption and brand loyalty which depicts that more a person is materialistic, more he/she will consume fashionable clothes and will be loyal with brands. A study proved that fashion clothing involvement significantly affects purchasing and materialistic tendencies in individuals. This study developed a comprehensive model of fashion clothing involvement to highlight the relationships between fashion involvement and fashion consciousness, materialism, and fashion clothing purchase involvement. Moreover, materialism was also found partially mediating the relationship between fashion consciousness and fashion involvement (Talaat, 2020).

Furthermore, it was observed in this study that fashion clothing consumption and brand loyalty are significantly positively correlated with each other which shows that increased consumption of fashionable clothing leads to increased levels of brand loyalty. A study showed that fashion clothing consumption has significant positive relationship with materialism and brand loyalty. This shows that people who more involved in fashion clothing will be more concerned about materialism and will be more loyal towards their particular favourite brands (O'Cass, 2004). Overall findings of pilot study provided insight regarding psychometric properties of all the measures and the relationship between study variables.

CHAPTER 4

MAIN STUDY

Part II of the research was main study which was planned to examine the role of self-esteem, fashion consciousness and materialism in fashion clothing consumption and brand loyalty. Main study aimed at testing the hypotheses of the study. This chapter puts forward the results in the form of tabulated presentation derived from the data analyses. As described in chapter 3 and 4, that the study used quantitative approach, so initially differences among demographic groups and among Pakistani consumers were determined. Secondly, the descriptive statistics for the scales have been reported in the chapter. Then correlations and regression among the dimensions of five scales and five measurements have been conducted which indicated the associations among them. Lastly the chapter covers quantitative analysis followed by the discussion on the findings of the study.

4.1 Measures

To assess the study variables, following measures were used:

- State Self Esteem Scale (Heatherton & Polivy, 1991; Appendix B & C)
- Fashion Consciousness Scale (Gould & Stern, 1989; Appendix D & E)
- Material Value Scale (Richins, 2004; Appendix F & G)
- Fashion Clothing Involvement Scale (Manchiraju, 2016; Appendix H & I)
- Brand Loyalty Scale (Rundle, 2004; Appendix J & K)

4.2 Sample

Sample of main study comprised of 400 adults (Men = 199, Women = 201; $M = 35.59$, $SD = 16.23$). Following a convenient method, participants were approached as being

consumers of different clothing brands in twin cities of Pakistan. Each participant was approached individually. Initially 450 participants were approached but data of 50 participants was discarded being incomplete. Inclusion criteria begin with adults falling within the age range of 18-65 years while age was taken as a continuous variable. Complete description of sample is given below in the form of table.

Table 9

Demographic details of participants (N=400)

Variables	Frequency	Percentage
Gender		
Male	199	49.8
Female	201	50.3
Education		
Uptill graduation	240	60.0
Postgraduation	160	40.0
Marital status		
Unmarried	249	62.3
Married	151	37.8
Occupation		
Unemployed	222	55.5
Employed	177	44.3

Table 9 shows the demographic details of participants in terms of frequencies and percentages. The sample was asked to fill demographic details such as gender, education, marital status and occupation. Data was collected from twin cities (Islamabad & Rawalpindi) of Pakistan. There is higher number of female participants. With reference to education level, maximum participants were uptill graduates. The ratio of unmarried respondents is higher than married and percentage of unemployed respondents is higher than employed respondents.

4.3 Procedure

A set of questionnaires consisted of informed consent form, demographic sheet along with other five scales was handed over to the participants. The participants were first briefed about nature, objectives and purpose of the study. After taking the informed consent (along with demographic details), other research ethics were also taken into account that the information provided by them will be kept strictly confidential and will be used only for research purpose. They were told about their right to withdraw if they don't want to continue. They were asked to respond to the best suited option. After getting filled questionnaires, their participation was acknowledged.

4.4 Results

This section deals with results of main study analysis. The analysis of main study which included details of demographic variables, descriptive, statistics, predictive relationship between study variables and demographic differences regarding study variables were also explored but only significant findings are further discussed. Furthermore, after details of demographics, descriptive statistics along with reliability coefficients are given. Then, correlation analysis were done to reveal the relationship between values and how they affect each other. Multiple regression was carried out to check the impact of predictors on outcome variables. To check the differences among certain groups, t-test analysis were done. For finding patterns and correlations between several variables simultaneously, multivariate analysis were carried out. Details of analysis in the form of tables along with their descriptions are given below. SPSS 22 was used for analysis.

Table 10*Descriptive statistics and reliability coefficients of all scales (N=400)*

Scales	N	M	SD	a	Range		Skewness	Kurtosis
					Actual	Potential		
SSES	20	57.90	24.85	.84	46-96	20-100	-.23	-.64
FCS	31	90.25	27.19	.89	34-142	31-155	-.24	-.58
MVS	15	59.05	13.68	.74	17-67	15-75	.12	.55
FCIS	18	88.77	19.23	.94	20-124	18-126	.59	-.38
BLS	26	44.98	8.73	.91	26-149	26-182	.26	-.72

NOTE: SSES = State Self-Esteem Scale, FCS = Fashion Consciousness Scale, MVS = Material Value Scale, FCIS = Fashion Clothing Involvement Scale, BLS = Brand Loyalty Scale.

Table 10 reveals sound psychometric properties of State Self-Esteem Scale, Fashion Consciousness Scale, Material Value Scale, Fashion Clothing Involvement Scale and Brand Loyalty Scale showing their mean, standard deviations, skewness, kurtosis and reliability. Findings indicate that all the study scales and their subscales have high alpha coefficients and scores on all the scale and their subscales are normally distributed.

Table 11

Correlation analysis between Self-Esteem, Fashion Consciousness, Materialism, Fashion Clothing Consumption and Brand Loyalty (N = 400)

Variables	SE	FC	MAT	FCC	BL
SE	-	.23**	-.24**	.13**	-.11
FC	-	-	.04	.59**	.46**
MAT	-	-	-	.29**	.10**
FCC	-	-	-	-	.52**
BL	-	-	-	-	-

NOTE: SE = Self-Esteem, FC = Fashion Consciousness, MAT = Materialism, FCC = Fashion Clothing Consumption, BL = Brand Loyalty.

* $p \leq .05$. ** $p \leq .01$.

Table 11 shows correlation among scales of self-esteem, fashion consciousness, materialism, fashion clothing consumption and brand loyalty scales. Results shows that self-esteem is significantly negatively correlated with materialism and brand loyalty which means that by increase in levels of self-esteem in an individual, materialistic tendencies and loyalty with brands decreases and vice versa. On the other hand, with fashion clothing consumption, self-esteem is significantly positively correlated, which depicts that with increase in consumption of fashion clothing, self-esteem also increases and decrease in fashion clothing consumption also decreases self-esteem of an individual. It is seen that fashion consciousness and materialism are significantly positively correlated with fashion clothing consumption and brand loyalty. This relationship shows that with increase in fashion consciousness and materialism, fashion clothing consumption and brand loyalty also increases and vice versa. Moreover, fashion clothing consumption and brand loyalty are significantly positively correlated with each other. This relationship shows that individuals with increased consumption of fashion clothing shows increased loyalty with brands while individuals with low levels of fashion clothing consumption depicts less loyalty with brands respectively.

Table 12

Multiple regression analysis on fashion clothing consumption and brand loyalty by self-esteem, fashion consciousness and materialism

(N=400)

Variables	Fashion Clothing consumption						Brand Loyalty							
	B	SE	β	<i>t</i>	<i>p</i>	95% CI		B	SE	β	<i>t</i>	<i>p</i>	95% CI	
						LL	UL						LL	UL
SE	-.05	.07	0.2	.69	.49	.20	.09	.32	.09	.16	3.5	.00**	.50	.14
FC	.73	.05	.56	13.8	.00**	.62	.83	.68	.06	.48	10.9	.00**	.56	.80
MAT	.45	.11	.16	3.8	.00**	.22	.69	.14	.15	.04	1.0	.30	.13	.42
	R ² =.35, Δ R ² =.33, F=71.7						R ² =.24, Δ R ² =.23, F=43.3							

Note: SE = Self-Esteem, FC = Fashion Consciousness, MAT = Materialism, B = unstandardized beta; β = standardized beta; SE = standard error; *t* = *t* test statistic; *p* = level of significance; LL = lower limit; UL = upper limit; CI = class interval

Results in Table 12 shows the impacts of self-esteem, fashion consciousness and materialism on each of the fashion clothing consumption and brand loyalty among the consumers. The R^2 value of .35 revealed that predictors explained 35% variance in outcome variable (fashion clothing consumption) with $F= 7.17$. Findings showed that fashion consciousness and materialism positively predicted fashion clothing consumption, whereas self-esteem has non-significant effect on fashion clothing consumption.

For brand loyalty, R^2 value of .24 revealed that predictors explained 24% variance in outcome variable (brand loyalty) with $F= 43.3$. Findings shows that self-esteem and fashion consciousness positively predicted brand loyalty while materialism has non-significant effect on brand loyalty.

Table 13

Gender-wise differences among self-esteem, fashion consciousness, materialism, fashion clothing consumption and brand loyalty (N = 400)

Variables	Male (n=199)		Female (n=201)		<i>t</i> <i>p</i>		95%CL		Cohen's <i>d</i>
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>			LL	UL	
SE	59.03	13.5	59.06	13.8	.02	.97	2.7	2.6	0.12
FC	85.66	18.9	91.82	19.0	3.2	.00	9.9	2.4	0.32
MAT	44.05	8.5	45.92	8.8	2.1	.03	3.5	.14	0.21
FCC	55.35	24.1	60.42	25.3	2.0	.04	9.9	.20	0.26
BL	86.43	26.7	94.03	27.1	2.8	.00	12.8	2.2	0.28

NOTE: SE = Self-Esteem, FC = Fashion Consciousness, MAT = Materialism, FCC = Fashion Clothing Consumption, BL = Brand Loyalty.

Results of Table 13 indicates mean differences among gender. Findings shows that except self-esteem, all other variables have significant differences. Overall females scored higher on all variables except self-esteem which remains same in both.

Table 14

Marital status-wise differences among self-esteem, fashion consciousness, materialism, fashion clothing consumption and brand loyalty (N = 400)

Variables	Unmarried (n=249)		Married (n=151)		<i>t</i> <i>p</i>		95%CL		Cohen's <i>d</i>
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>			LL	UL	
SE	60.24	13.1	57.08	14.4	2.2	.02	.39	5.9	0.22
FC	88.99	20.1	88.41	17.6	.29	.76	3.3	4.4	0.12
MAT	45.24	8.7	44.54	8.6	.77	.43	1.0	2.4	1.03
FCC	57.47	24.6	58.59	25.2	.43	.66	6.1	3.9	0.12
BL	92.03	25.1	87.31	30.0	1.68	.05	.78	10.2	0.17

NOTE: SE = Self-Esteem, FC = Fashion Consciousness, MAT = Materialism, FCC = Fashion Clothing Consumption, BL = Brand Loyalty.

Results of Table 14 indicates differences in mean scores among married and unmarried participants. So, significant differences are seen among levels of self-esteem and brand loyalty

while mean scores of fashion consciousness, materialism and fashion clothing consumption are non-significant. Overall unmarried individuals scored high on self-esteem and brand loyalty.

Table 15

Education-wise differences among self-esteem, fashion consciousness, materialism, fashion clothing consumption and brand loyalty (N = 400)

Variables	Uptill-graduate (n=240)		Post-graduate (n=160)		<i>t</i>	<i>p</i>	95%CL		Cohen's <i>d</i>
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>			LL	UL	
SE	57.92	8.88	60.72	18.6	2.0	.04	5.5	.12	0.19
FC	89.72	17.4	87.23	21.6	1.2	.19	1.3	6.3	0.23
MAT	46.01	8.14	43.34	9.3	3.0	.00	.95	4.4	0.21
FCC	59.01	23.6	56.23	26.5	1.0	.27	2.2	7.7	0.13
BL	92.45	26.2	86.92	28.3	1.9	.04	.05	10.9	0.28

NOTE: SE = Self-Esteem, FC = Fashion Consciousness, MAT = Materialism, FCC = Fashion Clothing Consumption, BL = Brand Loyalty.

Table 15 shows significant mean differences in self-esteem, materialism and brand loyalty while mean differences of fashion consciousness and fashion clothing consumption are non-significant. Overall, uptill graduates have higher materialistic tendencies and more loyalty with brands while post-graduates have comparatively higher self-esteem.

Table 16

Occupation-wise differences among self-esteem, fashion consciousness, materialism, fashion clothing consumption and brand loyalty (N = 400)

Variables	Unemployed (n=223)		Employed (n=177)		<i>t</i>	<i>p</i>	95%CL		Cohen's <i>d</i>
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>			LL	UL	
SE	61.04	13.0	56.56	14.1	3.2	.01	1.7	7.1	0.32
FC	89.79	19.5	87.60	81.8	1.1	.29	.52	2.6	0.16
MAT	45.08	8.2	41.84	9.3	4.3	.05	.93	3.2	1.03
FCC	59.13	23.7	56.45	26.1	1.0	.28	1.4	.84	1.07
BL	91.34	24.9	89.09	29.7	.28	.41	.65	2.5	0.11

NOTE: SE = Self-Esteem, FC = Fashion Consciousness, MAT = Materialism, FCC = Fashion Clothing Consumption, BL = Brand Loyalty.

Results of Table 16 shows differences among employed and unemployed individuals. Significant differences in mean scores of employed and unemployed participants are seen in self-esteem and materialism. Furthermore, unemployed participants scored high on all variables as compared to employed participants.

Additional Analysis

Table 17

Mediation effect of self-esteem between the relationship of fashion consciousness and fashion clothing involvement.

variables	Model 1	Model 2	95% CL	
	B	B	LL	UL
constant	50.59	-.838	44.28	56.90
Fashion consciousness	.095	.747	.025	.164
Self esteem		-.128	-.276	.019
Indirect effect – FC → fashion clothing consumption		-.012	-.035	.003
<i>R</i> ²	.017	.328		
ΔR^2		.323		
<i>F</i>	7.27	97.00		
ΔF		190.20		

The mediation model presented in the above table shows insignificant indirect effect coefficient. While figure 2 also showed insignificant relationship between these three variables.

Figure 2

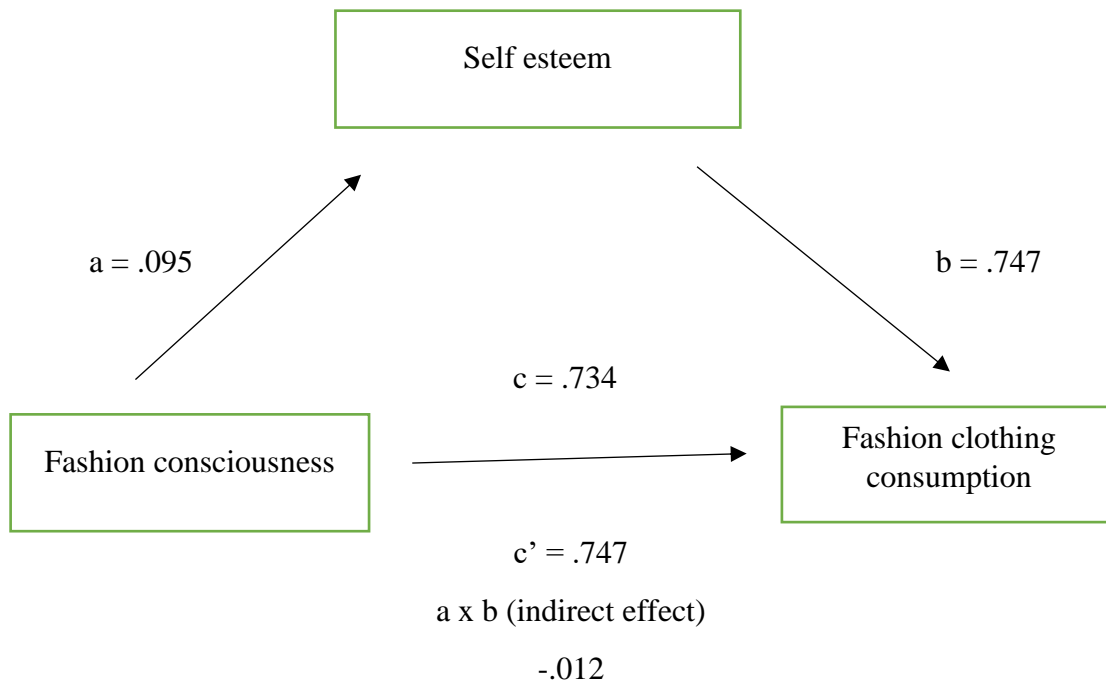


Figure 3: Mediation model of self-esteem between fashion consciousness and fashion clothing consumption.

Table 18

Mediation effect of fashion consciousness between the relationship of self-esteem and brand loyalty.

variables	Model 1	Model 2	95% CL	
	B	B	LL	UL
constant	48.61	-.734	34.21	47.91
Self-esteem	.082	.643	.015	.143
Fashion consciousness		-.113	-.213	.021
Indirect effect – SE → brand loyalty		-.034	-.072	-.013
R^2	.014	.297		
ΔR^2		.284		
F	6.34	84.01		
ΔF		178.21		

The mediation model presented in the above table shows insignificant indirect effect coefficient.

Figure 3

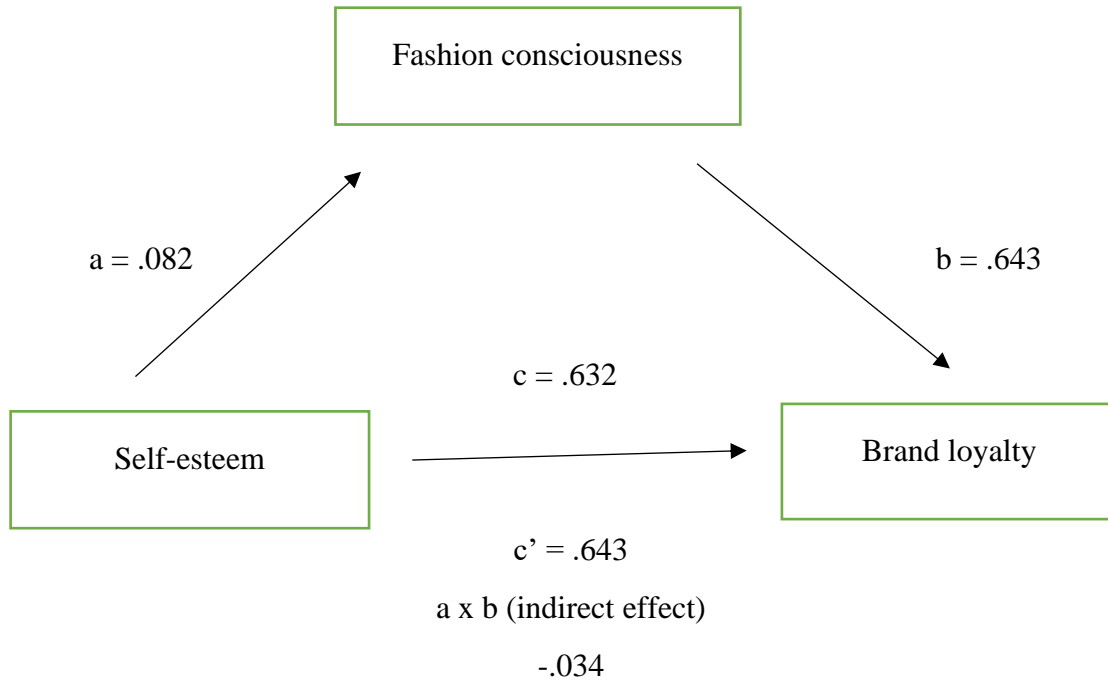


Figure 3: Mediation model of fashion consciousness between self-esteem and brand loyalty.

The figure 3 also depicted the insignificant relationship between predicting variable, mediating variable and outcome variable.

4.5 Discussion

The study explored and endeavoured to fill the gap in the past literature regarding the relationship of self-esteem, fashion consciousness and materialism in fashion clothing consumption and brand loyalty. The purpose of this study was to gain a better understanding of the impact of clothing brands, fashion trends while checking the role of self-esteem, fashion consciousness and materialism in fashion clothing consumption and brand loyalty. In today's culture, fashion consumption has become important for the self and more precisely self-esteem. Fashion brands, their consumption, loyalty towards specific brands and materialistic tendencies are briefly discussed along with the analysis of previous and current studies. Chapter four included the results derived from the data analysis with the sequence of statistical procedures, and findings were drawn in relation with the research questions and hypotheses were examined in the light of the analysis.

The main analysis which worked as a backbone in the analysis of main study is multiple regression. This analysis showed the impacts of self-esteem, fashion consciousness and materialism on each of the fashion clothing consumption and brand loyalty among the consumers. The R^2 value revealed that predictors explained 35% variance in outcome variable (fashion clothing consumption) with $F=7.17$. Findings revealed that fashion consciousness and materialism positively predicted fashion clothing consumption, whereas self-esteem has non-significant effect on fashion clothing consumption. A study related to this finding by McEwen and O'Cass (2004) found that materialism accounts for a large proportion of consumer engagement in clothing. Clothing is a very symbolic product category. This is not only an important and visible expression of one's self, but also a huge hedonistic value. If owning an object creates your identity, wearing it helps a lot. Using products to create impressions comes from materialism (Belk, 1985).

Loulakis and Hill (2010) qualitatively found a positive association between materialism and status display through clothing among US undergraduates like this study. Wang and Wallendorf report that satisfaction is negatively related to materialism for status-giving products. These relationships can affect the level of brand loyalty. A trademark should be able to convey the status message desired by materialists better than a functional product without trademark approval. Branded products have additional expressive value. It was hypothesized that materialism increases loyalty to a particular clothing brand that satisfies a consumer's need for status (Wang & Wallendorf, 2006).

Furthermore, for brand loyalty, R^2 value revealed that predictors explained 24% variance in outcome variable (brand loyalty) with $F= 43.3$. Findings shows that self-esteem and fashion consciousness positively predicted brand loyalty while materialism has non-significant effect on brand loyalty. Studies showed that participants with high self-esteem have higher loyalty towards brands (Malar et al., 2011). Another study stated that self-esteem leads to a strong self-image and a strong consumer brand identity and shows the personal emotional connection with the brand (Ruane & Wallace, 2015). It helps to encourage consumers to spend more (Bandyopadhyay, 2016). On the other hand, fashion consciousness or awareness of fashion can be an important consumer trait that determines how consumers perceive the experience of participating in product development and thus emotional connection, satisfaction, and loyalty. Customers with high fashion awareness are more likely to show brand loyalty (Dibb & Michaelidou, 2009). Regression analysis showed acceptance of fourth hypothesis.

The first formulated hypothesis was self-esteem is positively associated with fashion clothing consumption and brand loyalty. As shown in Table 11, analysis indicated that self-esteem has a positive relation with fashion clothing consumption along with correlation of $r = .23^{**}$, $p < .05$, while there is a significant negative impact of self-esteem on brand loyalty

having correlation of $r = -.11^*$, $p < .05$. Thus, first hypothesis half phase has been accepted while second phase has rejected. A study related to this finding explains that people with high self-esteem generally do not make purchases to boost their already high self-esteem, which is consistent with previous research (Chang & Arkin, 2002).

Second hypothesis postulates that fashion consciousness is positively associated with fashion clothing consumption and brand loyalty. It was seen in correlation analysis (Table 11) that a significant positive correlation between fashion consciousness and fashion clothing consumption with value of $r = .56^{**}$, $p < .05$. Analysis of Table 11 also revealed that fashion consciousness and brand loyalty are significantly positively related which each other having value of $r = .46^{**}$, $p < .05$.

A study in accordance with this hypothesis said that fashion-oriented consumers are more likely to be informed about clothing and enjoy clothing shopping (Sproles, 1979). Consumers who enjoy shopping have distinct shopping-related habits, motives and perspectives (Lee & Kim, 2008; Shim & Kotsiopoulos, 1993). They do more shopping-related things like go to promotional events and shopping malls (Kincade & Moye, 2003). A study with respect to fashion consciousness and loyalty with brands showed that materialists as well as fashion-conscious individuals place more emphasis on owning prestigious branded items (O’Cass, 2004). Hence second hypothesis is accepted.

Third hypothesis formulated that Materialism is positively associated with fashion clothing consumption and brand loyalty. As exhibited in Table 11, correlation analysis showed that materialism has a positive relation with fashion clothing consumption along with correlation of $r = .19^{**}$, $p < .05$. Correlation analysis also showed that there is a significant positive impact of materialism on brand loyalty having correlation of $r = .10^*$, $p < .05$. Thus, third hypothesis has been accepted. A study was formulated which proved this hypothesis. So,

the research showed that materialism had a significant impact on fashion consumption (McEwen & O'Cass, 2004). Fashion participation was found to have a strong positive effect on impulsive fashion-oriented purchases (Park et al., 2006). As discussed earlier, materialistic consumers tend to use clothing to express their status in a social context. Therefore, they have high awareness and interest in luxury fashion trends, communicate fashion-related information with others, and tend to purchase fashionable luxury goods, which in turn leads to luxury purchases. O'Cass and McEwen (2004) found that materialism explains much of consumer engagement with clothing.

Rindfleisch et al. (2009) found a small positive correlation between materialism and global brand loyalty. Wang and Wallendorf report that satisfaction is negatively related to materialism for status-giving products. These relationships can affect the level of brand loyalty. A trademark should be able to convey the status message desired by materialists better than a functional product without trademark approval. The branded product carries the additional expressive value (Wang & Wallendorf, 2006).

Last hypothesis postulated that females have higher fashion consciousness, consumption of fashionable clothing and are more materialistic as compared to males. This hypothesis was accepted and a study related to this assumption showed significant gender differences in behaviour of both males and females.

It was observed that females are more indulge and engage in shopping of fashionable clothing (Gupta & king, 2015). A study was conducted on UK and Korean students using materialism scale. Findings showed that females scored higher on materialism as compared to males (Lee & Workman, 2010). Another study related to this accepted hypothesis was done on Chinese, Japanese and American teenagers which clearly showed that females are more fashion conscious as compared to males (Parker et al., 2010).

T-test analysis were done on all variables. T-test was run on gender, marital status, education and occupation. Only significant analysis were mentioned here. In the light of t-test analysis outcomes, some researches are mentioned to support results of study. Dodd and Wilcox (2009), found that men and women tend to respond differently depending on the purchasing situations. Men and women have been known to shop differently. It was found that 80% of all purchasing decisions are made by women and men make purchases without the additional information (Cleaver, 2004). Likewise, it was found that as compared to male customers, female customers tend to pay more attention to brands and are more likely to find well-known brands (Yasin, 2009). Moreover, the number of women buying fashion clothing are generally higher than that of men (Vieira, 2009).

4.6 Conclusions

In the course of this study, many interesting topics have emerged for further study. It can help us better understand how consumers' fashion choices at home and at work places. Therefore, exploring a full understanding of the brands, products, or values used to build an individual's identity would be an interesting study. In Pakistan, the ladies are now flowing with the thoughts of being independent which is the best opportunity for the business' to opt. Mature consumers in Pakistan are fashion conscious but not that much as much they talk about it and share information with each other. They prefer comfort over style but more concerned about style when encounters with brand name. On the other hand, consumers mostly in the age range of 20's-30's are more concerned about style and brand name. 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.

The present study found the role and impact of self-esteem, fashion consciousness and materialism in fashion clothing consumption and brand loyalty among early, middle and late

adolescents. Analysis of descriptives showed that all variables have good alpha reliability with normal range of the actual values of scale. Inter-item correlation showed that all items have uniformity in their constructs and they are highly and significantly correlated. Results of correlation showed that by increase in levels of self-esteem in an individual, materialistic tendencies and loyalty with brands decreases which showed that people with higher levels of self-esteem are not bothered by materialism, they are not worried about the race of clothing brands, being loyal with them or purchasing of expensive clothes. On the other hand, self-esteem of individuals increased while consuming more clothes and certainly declines by decrease in consumption of fashionable clothing. The relationship between fashion consciousness, materialism and brand loyalty showed that increase in fashion consciousness and materialistic tendencies increased the levels of fashion clothing consumption in individuals. Furthermore, the correlation among fashion consciousness and brand loyalty revealed that with the increase in consumption of fashionable and trendy clothing, the loyalty with brands also increases. Those individuals are found to be more brand loyal who are more involved in consumption of fashionable clothing. Moreover, regression analysis showed that fashion consciousness and materialism positively predicted consumption of fashionable clothing while brand loyalty is positively predicted by fashion consciousness and self-esteem. Differences between different demographic variables were also seen in this study.

Differences among males and females indicated that except self-esteem, all other variables had significant mean differences and scores of females are higher than males as females are more involved in fashion, materialism, consumption of fashionable clothing and loyalty with brands. While among married and unmarried ones, only significant differences were found on self-esteem and brand loyalty which was higher in unmarried individuals as compared to married ones. The individuals who had not completed their graduation are higher in fashion consciousness, materialism, fashion clothing consumption and brand loyalty while

individuals who had completed their graduation and post graduates are not or least bothered by materialistic tendencies, fashion consciousness, consumption of fashionable clothing and brand loyalty but their self-esteem is highest. Last variable on which mean differences were found out was occupation-wise differences whose results revealed differences among self-esteem and materialism. Unemployed individuals are more materialistic and have higher self-esteem as compared to employed ones, as employed individuals are not bothered by materialistic tendencies and their self-esteem is not affected.

4.7 Recommendations

The findings of the study will be beneficial for those marketers who are interested in changing trends of fashion clothing and new policies/designs along with the interests of people. As the consumers of Pakistan are becoming more materialists, therefore, those firms are likely to get an edge in the market who recognize consumer trends discussed in the study. Advertisements about new designs of clothes should be more pleasing and attractive as it is one of the major factors in attracting a large number of customers. The firms should implement the policy of constant research and development in which they search for different innovative products that distinguish them in the market and earn them a competitive edge over their competitors. Clothing brands can use sales promotions such as magazines over other media vehicles in order to increase sale. A Company should be focused on the quality of the product in order to sustain the loyalty of their customers. Future researchers may use a larger sample and could explore whether the body image perception varies ethnically by age, gender and other demographic variables. In future, it is suggested to cross-validate the findings of this study by adding other variables other than those used in this study. This study adopted questionnaire-based approach to collect data, the researcher may utilize other methods such as focus groups, interviews and observations. Most of the brands choose young models for their advertisement while models with age range exceeding 40 are neglected. So, this study

recommends clothing brands to hire late adults for their shoots and promotion as this will be very encouraging step for that age group to boost their self-esteem. A suggestion related to analysis of study is that moderation can be done on these variables for future studies.

4.8 Implications

Garments is a product area with a promising export potential that can generate revenue and provide thousands of job opportunities. In Pakistan, the ladies are now flowing with the thoughts of being independent so, this is a high time for all those to opt clothing business. This study will help the emerging clothing brands which are new in the business and struggling to achieve customer satisfaction and loyalty. The results of this study can also help the brands to understand their market demands and overcome their weaknesses. Moreover, translated scales were used in this study as making it restricted for local customers only. English version of scales can be used for international customers as they are also seen taking interest in our local brands, therefore their views and suggestions are also very important.

4.9 Limitations

Due to financial constraints, data from other cities cannot be collected. An increased sample size from different cities might provide interesting findings. The convenient sampling technique was used in the current study. Other sampling techniques can be used for future studies. Sampling technique makes it difficult to generalize data. Errors from self-report measures. The present study is quantitative, while qualitative study can be carried out.

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APPENDIX A

اسلام علیکم!

میں نیشنل یونیورسٹی آف ماڈرن لینگویجز اسلام آباد میں ایم فل کی طالبہ ہوں۔ میری تحقیق کا موضوع ”جدید لباس کے استعمال اور مخصوص برانڈ کے انتخاب میں خود اعتمادی، فیشن سے آگاہی اور مادیت پرستی (Materialism) کا کردار“ ہے۔ آپ نسلک سوالنامہ کو مکمل کر کے اس تحقیق کی تکمیل میں میری مدد کر سکتے ہیں۔ یہ ضروری ہے کہ تمام بیانات کے جوابات دیئے جائیں۔ آپ سے حاصل کردہ معلومات کو صیغہ راز میں رکھا جائے گا اور صرف تحقیقی مقاصد کیلئے استعمال کیا جائے گا۔ اگر آپ کسی وجہ سے اس تحقیق کا حصہ بننے سے گریزاں ہیں تو آپ اسے چھوڑ سکتے ہیں۔ آپ کے تعاون کا بہت شکر یہ۔

عالیہ فردوس

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شرکت پر رضامندی:

اگر آپ تحقیق کا حصہ بننے کے لئے تیار ہیں تو نیچے دیئے گئے کوائف کو پر کر کے دستخط کر دیں۔

ذاتی کوائف:-

عمر:	جنس:
ازدواجی حیثیت:	تعلیم:
دستخط:	ملازمت پیشہ / غیر ملازمت پیشہ:

APPENDIX B

STATE SELF-ESTEEM SCALE

Scale (taken from

<http://www.psychbytes.com/Quizzes/Heatherton%20and%20Polivy%20State%20Self-Esteem%20Scale/Heatherton%20and%20Polivy.htm>):

This is a questionnaire designed to measure what you are thinking at this moment. There is of course, no right answer for any statement. The best answer is what you feel is true of yourself at the moment. Be sure to answer all of the items, even if you are not certain of the best answer.

Again, answer these questions as they are true for you **RIGHT NOW**.

Not at all	A little bit	Somehow	Very much	Extremely
1	2	3	4	5

1. I feel confident about my abilities.
2. I am worried about whether I am regarded as a success or failure.
3. I feel satisfied with the way my body looks right now.
4. I feel frustrated or rattled about my performance.
5. I feel that I am having trouble understanding things that I read.
6. I feel that others respect and admire me.
7. I am dissatisfied with my weight.
8. I feel self-conscious.
9. I feel as smart as others.
10. I feel displeased with myself.
11. I feel good about myself.
12. I am pleased with my appearance right now.
13. I am worried about what other people think of me.
14. I feel confident that I understand things.
15. I feel inferior to others at this moment.
16. I feel unattractive.

- 17. I feel concerned about the impression I am making.
- 18. I feel that I have less scholastic ability right now than others.
- 19. I feel like I'm not doing well.
- 20. I am worried about looking foolish.

Scoring:

Items 2, 4, 5, 7, 8, 10, 13, 15, 16, 17, 18, 19, 20 are reverse-scored.

Sum scores from all items and keep scale as a continuous measure of state self-esteem.

The subcomponents are scored as follows:

Performance Self-esteem items: 1, 4, 5, 9, 14, 18, 19.

Social Self-esteem items: 2, 8, 10, 13, 15, 17, 20.

Appearance Self-esteem items: 3, 6, 7, 11, 12, 16.

APPENDIX C

STATE SELF-ESTEEM SCALE URDU VERSION

ہدایات :-

یہ سوالنامہ آپ کی حالیہ سوچ کو جانچنے کیلئے بنایا گیا ہے۔ ان بیانات کا کوئی صحیح یا غلط جواب نہیں ہے۔ سب سے بہترین جواب وہ ہے جو آپ کے احساسات کی صحیح ترجمانی کرتا ہے۔ اس کا اظہار آپ () لگا کر سکتے ہیں۔ خیال رہے کہ تمام سوالات کے جوابات دینے لازمی ہیں۔

نمبر شمار	بیانات	بالکل نہیں	تھوڑا بہت	کسی حد تک	بہت زیادہ	انتہائی حد تک
1	میں اپنی صلاحیتوں کے اعتبار سے پراعتماد ہوں۔					
2	میں اس حوالے سے فکرمند ہوں کہ مجھے کامیاب ٹھہرایا جاتا ہے یا ناکام۔					
3	ابھی میرا جسم جیسا دکھتا ہے میں اس سے مطمئن ہوں۔					
4	مجھے اپنی کارکردگی کے حوالے سے مایوسی محرومی ہے۔					
5	مجھے محسوس ہوتا ہے کہ جو چیزیں میں پڑھتا اور سنی ہوں انہیں سمجھنے میں مجھے مشکل پیش آتی ہے۔					
6	مجھے محسوس ہوتا ہے کہ دوسرے لوگ میری عزت کرتے ہیں اور مجھے سراہتے ہیں۔					
7	میں اپنے وزن سے غیر مطمئن ہوں۔					
8	مجھے خود آگاہی محسوس ہوتی ہے۔					
9	میں خود کو دوسروں جیسا ہی مستعد اور تیار محسوس کرتا ہوں / کرتی ہوں۔					
10	میں اپنے آپ سے ناخوش محسوس کرتا ہوں / کرتی ہوں۔					
11	میں اپنے بارے میں اچھا محسوس کرتا ہوں / کرتی ہوں۔					
12	ابھی جو میری ظاہری حالت ہے میں اس سے خوش / مطمئن ہوں۔					
13	مجھے فکر ہے کہ دوسرے لوگ میرے بارے میں کیا سوچتے ہیں۔					
14	میں پراعتماد ہوں کہ میں چیزوں کو سمجھتا / سمجھتی ہوں۔					
15	میں اس وقت خود کو دوسروں سے کم تر محسوس کرتا ہوں / کرتی ہوں۔					
16	میں خود کو پرکشش محسوس نہیں کرتا / کرتی۔					
17	میں اس بارے میں فکرمند رہتا ہوں کہ میں کیا تاثر قائم کر رہا ہوں / کر رہی ہوں					
18	میں محسوس کرتا / کرتی ہوں کہ اس وقت میرے سائنس اور تعلیمی صلاحیت دوسروں کی نسبت کم ہے۔					
19	میں محسوس کرتا / کرتی ہوں کہ میں کچھ بھی ٹھیک نہیں کر رہا۔					
20	مجھے فکر ہے کہ میں اس قدر نالگ ہوں۔					

APPENDIX D

FASHION CONSCIOUSNESS SCALE

Indicate how much you agree or disagree with the following statements by marking the option that best represent your thoughts.

Strongly Disagree Disagree Neutral Agree Strongly Agree

1

2

3

4

5

1. I'm very alert to changes in fashion.
2. I'm very involved with the clothes I wear
3. I read fashion magazines
4. I'm very conscious about fashion of males and females
5. My reaction during buying of clothes is very natural
6. I am very involved with the clothes I wear
7. I'm always shopping for new fashions
8. I'm usually the first to try new fashions
9. I'm more fashionable than an average person
10. I would say I'm very fashion conscious
11. Other people think I am very fashionable
12. I am very conscious about the styles I adopt
13. I am very careful about the clothes I choose to wear
14. I think that I am fashionable
15. It takes me a long time to choose the clothes I wear
16. I wouldn't be where I am today without looking good
17. I am very interested in fashion

18. I look in the mirror throughout the day
19. I'm very conscious of the fashion related to my own gender
20. I'm aware of women's blouses as fashion objects
21. I'm aware of women's blouses as fashion objects
22. I usually only shop in fashionable stores
23. Very well I usually notice how some people are more fashionable than others
24. I am aware that some clothes of men and women are more fashionable than other clothes
25. Other people ask me what is fashionable
26. I am self-conscious about how my clothes look at work
27. I am very price conscious when it comes to fashion
28. You have to be rich to be fashionable
29. I am usually aware of my motives when it comes to fashion
30. I hardly ever notice what other people are wearing
31. I'm not very bold when it comes to fashions

APPENDIX E

ہدایات :-

نیچے دیئے گئے بیانات کو فورسے پڑھیں یہ اس بارے میں ہیں کہ آپ کسی حد تک جدید لباس پہننے کا خیال ادا یا نہ رکھتے ہیں۔ آپ اپنی رائے کا اظہار دیئے گئے بیانات میں سے جس حد تک آپ متفق ہیں اس پر دستانہ لگا کر کریں۔

نمبر شمار	بیانات	محمل طور پر غیر متفق	غیر متفق	غیر یقینی	متفق	محمل طور پر متفق
1	میں فیشن میں ہونے والی تبدیلیوں سے باخبر رہتا رہتی ہوں۔					
2	میں جو کپڑے پہنتا/پہنتی ہوں اس میں بہت دلچسپی لیتا/لیتی ہوں۔					
3	میں فیشن کے رسالے پڑھتا/پڑھتی ہوں۔					
4	میں عورتوں اور مردوں کے فیشن کا بہت خیال (Conscious) رکھتا/رکھتی ہوں۔					
5	میں جو فیشن کرتا/کرتی ہوں اس کے بارے میں بہت غور کرتا/کرتی ہوں۔					
6	کپڑوں کی خریداری کے دوران میرا ذہن عمل بہت فطری ہوتا ہے۔					
7	میں ہمیشہ نئے کپڑوں کی خریداری کر رہا ہوتا ہوں/ہوتی ہوں۔					
8	عموماً میں جدید اسٹائل کی اشیاء خریدنے والا پہلا شخص ہوتا/ہوتی ہوں۔					
9	میں عام آدمی سے زیادہ فیشن سے بہل ہوں					
10	میں یہ کہوں گا/گی کہ مجھے فیشن کا بہت خیال رہتا ہے۔					
11	دوسرے لوگ یہ سمجھتے ہیں کہ میں بہت فیشن اجدت پسند ہوں۔					
12	میں جو اسٹائلز اپناتا/اپناتی ہوں اس کے بارے میں محتاط طور پر سوچتا/سوچتی ہوں۔					
13	میں جو لباس پہنتا ہوں اسے منتخب کرنے میں، میں بہت خیال رکھتا/رکھتی ہوں۔					
14	مجھے لگتا ہے میں فیشن پسند ہوں۔					
15	جو کپڑے میں پہنتا/پہنتی ہوں ان کا انتخاب کرتے ہوئے مجھے بہت وقت درکار ہوتا ہے۔					
16	اگر میں اچھا نہ دکھتا/دکھتی تو جہاں میں آج ہوں وہاں نہ ہوتا/ہوتی۔					
17	مجھے فیشن سے بہت دلچسپی ہے۔					
18	میں سارا دن خود کو دیکھنے میں دیکھتا رہتا/دیکھتی رہتی ہوں۔					

نمبر شمار	بیانات	کامل طور پر غیر متفق	غیر متفق	غیر یقینی	متفق	کامل طور پر متفق
19	میں اپنی صنف سے متعلق فیشن کا بہت خیال رکھتا/رکھتی ہوں۔					
20	میں جانتا/جانتی ہوں کہ کچھ ٹیمیں یا بلاؤز دوسرے کپڑوں کی نسبت زیادہ فیشن ایبل ہیں۔					
21	میں عام طور پر فیشن سے متعلقہ دوکانوں سے خریداری کرتی/کرتا ہوں۔					
22	میں واقف ہوں کہ مردوں/عورتوں کے کچھ کپڑے دوسرے کپڑوں سے زیادہ فیشن ایبل ہیں۔					
23	میں عموماً نوٹ کرتا/کرتی ہوں کہ کچھ لوگ دوسروں کی نسبت زیادہ فیشن ایبل ہیں۔					
24	دوسرے لوگ مجھ سے پوچھتے ہیں کہ فیشن ایبل ہونا کیا ہے۔					
25	میں فکر مند رہتا/رہتی ہوں کہ گھر سے باہر میرے کپڑے کیسے لگ رہے ہیں۔					
26	فیشن کے معاملے میں، میں قیمت کو مد نظر رکھتا/رکھتی ہوں۔					
27	فیشن ایبل ہونے کیلئے آپ کا امیر ہونا ضروری ہے۔					
28	کپڑوں کے خریداری کے وقت میں عموماً اپنی سوچ سے آگاہ ہوتا/ہوتی ہوں۔					
29	عموماً کپڑے خریدتے وقت مجھے معلوم ہوتا ہے کہ مجھے کس مقصد کیلئے کپڑے خریدنے ہیں۔					
30	میں شاذ و نادر ہی اس بات پر توجہ دیتا/دیتی ہوں کہ دوسروں نے کیا پہن رکھا ہے۔					
31	میں فیشن کے معاملے میں زیادہ بے باک (Bold) نہیں ہوں۔					

APPENDIX F

MATERIAL VALUE SCALE

Indicate how much you agree or disagree with the following statements by circling the answer that best represents your feelings.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
SA	A	N	D	SD

- | | | | | | |
|---|----|---|---|---|----|
| 1. I'd be happier if I could afford to buy more things. | SA | A | N | D | SD |
| 2. I like a lot of luxury in my life. | SA | A | N | D | SD |
| 3. I don't place much emphasis on the amount of material objects people own as a sign of success. | SA | A | N | D | SD |
| 4. Buying things gives me a lot of pleasure. | SA | A | N | D | SD |
| 5. The things I own say a lot about how well I'm doing in life. | SA | A | N | D | SD |
| 6. I have all the things I really need to enjoy life. | SA | A | N | D | SD |
| 7. I put less emphasis on material things than most people I know. | SA | A | N | D | SD |
| 8. My life would be better if I owned certain things I don't have. | SA | A | N | D | SD |
| 9. I admire people who own expensive homes, cars, and clothes. | SA | A | N | D | SD |
| 10. The things I own aren't all that important to me. | SA | A | N | D | SD |
| 11. It sometimes bothers me quite a bit that I can't afford to buy all the things I'd like. | SA | A | N | D | SD |
| 12. Some of the most important achievements in life include acquiring material possessions. | SA | A | N | D | SD |
| 13. I like to own things that impress people. | SA | A | N | D | SD |
| 14. I wouldn't be any happier if I owned nicer things. | SA | A | N | D | SD |
| 15. I try to keep my life simple, as far as possessions are concerned. | SA | A | N | D | SD |

APPENDIX G

MATERIAL VALUE SCALE URDU VERSION

ہدایات:-

اپنی رضامندی یا غیر رضامندی ظاہر کرتے ہوئے درج ذیل جملوں میں ایسے جواب کا انتخاب کریں جو آپ کے احساسات کی بہترین ترجمانی کرتا ہو۔ اس کا اظہار آپ () کا نشان لگا کر سکتے ہیں۔

نمبر شمار	بیانات	کھل طور پر متفق	متفق	غیر یقینی	غیر متفق	کھل طور پر غیر متفق
1	میں زیادہ خوش ہوں اگر میں زیادہ چیزیں خریدنے کی استطاعت رکھتا رکھتی ہوں۔					
2	میں اپنی زندگی میں زیادہ عیش و آرام کو پسند کرتا ہوں / کرتی ہوں۔					
3	میں اس بات کو زیادہ اہمیت نہیں دیتا / دیتی ہوں کہ لوگوں کے پاس موجود مادی اشیاء (Materialistic) ان کی کامیابی کی علامت ہے۔					
4	چیزیں خریدنے سے مجھے بہت خوشی محسوس ہوتی ہے۔					
5	میری ملکیت میں موجود چیزیں بتاتی ہیں کہ میں کتنی اچھی زندگی گزار رہا رہی ہوں					
6	میرے پاس وہ تمام چیزیں موجود ہیں جو حقیقتاً مجھے زندگی سے لطف اندوز ہونے کیلئے درکار ہیں۔					
7	میں جن لوگوں کو جانتا ہوں ان کی نسبت میں مادی اشیاء پر کم زور دیتا / دیتی ہوں۔					
8	میری زندگی بہتر ہوتی اگر میرے پاس وہ چیزیں ہوتیں جو میرے پاس نہیں ہیں۔					
9	میں ان لوگوں کو برا ہوتا ہوں جن کے پاس مہنگے گھر، گاڑیاں اور کپڑے ہوتے ہیں					
10	میری ملکیت میں موجود چیزیں میرے لئے اتنی اہمیت نہیں رکھتی۔					
11	یہ بات بعض اوقات مجھے بہت پریشان کرتی ہے کہ میں اپنی پسند کی تمام چیزیں نہیں خرید سکتا / سکتی۔					
12	مادی اشیاء کا حصول زندگی کی چند بڑی کامیابیوں میں سے ایک ہے۔					
13	میں ایسی چیزیں رکھنا پسند کرتا / کرتی ہوں جو دوسروں کو متاثر کر سکیں۔					
14	میرے لئے اس سے زیادہ خوشی کی بات نہیں اگر میرے پاس بہترین چیزیں ہوں۔					
15	جہاں تک چیزوں کی ملکیت کا تعلق ہے میں اپنی زندگی کو آسان رکھنے کی کوشش کرتا / کرتی ہوں۔					

APPENDIX H

FASHION CLOTHING INVOLVEMENT SCALE

This scale is seven point likert scale ranging from strongly disagree (1) to strongly agree (7). This scale has 18 items with four domains.

Product Involvement

Fashion is a significant part of my life.

I have a very strong commitment to fashion that would be difficult to break.

For me personally fashion clothing is an important product.

Fashion is important to me.

I am very much involved in/with fashion.

Purchase Decision

I think a lot about my choices when it comes to fashion.

Purchase decisions related to fashion are very important to me.

I attach great importance to purchasing fashion products.

The purchase of fashion products is important to me.

Purchasing fashion products is important to me.

Consumption Involvement

The feeling of self-fulfillment I get from wearing fashion products is significant.

I like to think about wearing fashion products.

Wearing fashionable products is important to me.

Wearing fashionable products means a lot to me.

Advertisement Involvement

I pay a lot of attention to ads for fashion products.

Ads about fashion products are relevant to me.

Ads about fashion products are important to me.

I have little or no interest in ads for fashion products.*

*reverse-coded

APPENDIX I

FASHION CLOTHING INVOLVEMENT SCALE URDU VERSION

ہدایات :-

نیچے دیئے گئے بیانات اس بارے میں کہ آپ جدید لباس میں کس حد تک دل چسپی لیتے ہیں۔ آپ اپنی رائے کا اظہار درج ذیل بیان کے سامنے () کا نشان لگا کر سکتے ہیں۔

نمبر شمار	بیانات	کامل طور پر غیر متفق	کامل طور پر متفق	کسی حد تک غیر متفق	کسی حد تک متفق	کسی حد تک غیر متفق	کسی حد تک متفق
1	فیشن میری زندگی کا ایک اہم حصہ ہے۔						
2	فیشن کے ساتھ میرا تعلق بہت دیرپا ہے جسے توڑنا مشکل ہے۔						
3	ذاتی طور پر میرے لئے جدید لباسات فیشن کا ایک اہم جز ہیں۔						
4	فیشن میرے لئے اہم ہے۔						
5	مجھے فیشن بہت زیادہ پسند ہے۔						
6	جب فیشن کی بات آتی ہے تو میں اپنے انتخاب کے بارے میں بہت زیادہ سوچتا/سوچتی ہوں۔						
7	فیشن سے متعلق خریداری کا فیصلہ میرے لئے بہت اہم ہے۔						
8	میں فیشن کی مصنوعات کی خریداری کو بہت اہمیت دیتا ہوں/دیتی ہوں۔						
9	فیشن کی مصنوعات کی خریداری میرے لئے اہم ہے۔						
10	میں فیشن کی مصنوعات خریدنا میرے لئے اہم ہے۔						
11	فیشن کی مصنوعات پہن کر خود کو مکمل محسوس کرنا میرے لئے اہم ہے۔						
12	مجھے فیشن کے کپڑے پہننے کے بارے میں سوچنا اچھا لگتا ہے۔						
13	فیشن کی مصنوعات پہننا میرے لئے اہم ہے۔						
14	فیشن کی مصنوعات پہننا میرے لئے بہت معنی رکھتا ہے۔						
15	میں فیشن کی مصنوعات کے اشتہارات پر بہت زیادہ توجہ دیتا/دیتی ہوں۔						
16	فیشن کی مصنوعات سے متعلق اشتہارات میرے لئے اہم ہیں۔						
17	میرے لئے فیشن کی مصنوعات کے بارے میں اشتہارات اہم ہیں۔						
18	مجھے فیشن کی مصنوعات کے اشتہارات میں نہ ہونے کے برابر دلچسپی ہے۔						

APPENDIX J

BRAND LOYALTY SCALE

Items

Attitudinal loyalty

- Intent1 How likely are you to purchase more wine from this retailer?
- Intent2 How likely are you to use this wine retailer for most of your purchasing needs?
- Intent3 How likely are you to use this wine retailer the next time you need to buy wine?
- Intent4 How likely are you to use this wine retailer for other alcoholic beverages you may require?
- Intent5 How likely are you to recommend this retailer to friends and relatives?
- Intent6 How likely are you to call this wine retailer with new ideas or suggestions that you may have?

Complaining behaviour

- Compln1 How likely are you to make negative comments about this wine retailer to friends and family?
- Compln2 How likely are you to discourage friends or family from using this wine retailer for their wine needs?
- Compln3 How likely are you to call the wine retailer if you are unhappy with their products and services?
- Compln4 How likely are you to follow up problems you encounter by writing to management, if needed?
- Compln5 How likely are you to post your complaint on the Internet if you are not satisfied?
- Compln6 How likely are you to not hesitate to hurt the wine retailers reputation, if it was unresponsive?
- Compln7 How likely are you to seek to get even with this wine retailer if it fails to address your complaints?

Propensity to be loyal

- Propens1 Rarely introduce new brands to my friends and family
- Propens2 Rarely take chances by buying unfamiliar brands even if it means sacrificing
Of the variety
- Propens3 Would wait for others rather than try a new brand myself
- Propens4 Would rather stick to well-known brands when purchasing

Resistance to competing offers

- Resist1 How likely are you to pay 5% more for wine from this retailer?
- Resist2 How likely are you to buy wine from this retailer even if a magazine had a
highly critical review of them?
- Resist3 How likely are you to stay with this wine retailer even if there was a small
difference in price?
- Resist4 How likely are you to purchase wine from this retailer regardless of price?
- Resist5 How likely are you to stay with this wine retailer even if service at other retailers
was better?
- Resist6 How likely are you to buy wine from this retailer even if another retailer offered
better features?

Situational loyalty

- Sitloy1 I would buy wine from this retailer for a dinner with friends
- Sitloy2 I would buy wine from this retailer for a work dinner
- Sitloy3 If I urgently needed a bottle of wine I would buy it from this retailer

APPENDIX K
BRAND LOYALTY SCALE URDU VERSION

نمبر شمار	بیانات	کمال طور پر غیر متعلق	تھوڑا بہت غیر متعلق	کسی حد تک غیر متعلق	کسی حد تک متعلق	کسی حد تک متعلق	کمال طور پر متعلق
13	اگر یہ برانڈ آپ کی شکایت دور کرنے میں ناکام رہتا ہے تب بھی آپ کے اس کو استعمال کرنے کے کتنے امکانات ہیں؟						
14	شاذ و نادر ہی اپنے دوستوں اور خاندان والوں کو کسی نئے برانڈ سے متعارف کروانا / کرواتی ہوں۔						
15	بہت کم ایسا ہوتا ہے کہ میں ناواقف برانڈز سے خریداری کروں اگرچہ مجھے اس کے لئے ورائٹی پر سمجھوتہ ہی کیوں نہ کرنا پڑے۔						
16	کوئی بھی نئی برانڈ کو خود آ زمانے سے پہلے میں اس کے بارے میں دوسروں کی رائے کا انتظار کرونگا / کرونگی۔						
17	خریداری کے وقت جانے پہچانے برانڈز پر قائم رہتا رہتی ہوں۔						
18	کتنا امکان ہے کہ آپ کمپنیوں کے اس برانڈ کیلئے 5% تک ادائیگی کریں گے؟						
19	اس برانڈ سے کمپنیوں کی خریداری کا کتنا امکان ہے اگرچہ کسی رسالے نے اس برانڈ کے بارے میں انتہائی تنقیدی جائزہ لیا ہو؟						
20	قیمت میں کچھ فرق کے باوجود آپ کا اس برانڈ سے خریداری کا کتنا امکان ہے؟						
21	قیمت کے قطع نظر آپ کا اس برانڈ سے کمپنیوں کی خریداری کے کتنے امکانات ہیں۔						
22	دوسرے برانڈز کا معیار بہتر ہونے کے باوجود کتنے امکانات ہیں کہ آپ اسی برانڈ سے خریداری کریں گے؟						
23	اگر دوسرا برانڈ نسبتاً بہتر ڈیزائن پیش کر رہا ہو تو کتنے امکانات ہیں کہ آپ پھر بھی اسی برانڈ سے خریداری کریں گے؟						
24	میں دوستوں کے ساتھ پارٹی کیلئے اس برانڈ سے کمپنیوں کو خریدوونگا / خریدوونگی۔						
25	دفتر میں تقریب کیلئے میں اس برانڈ سے کمپنیوں کو خریدوونگا / خریدوونگی۔						
26	مجھے فوری طور پر کمپنیوں کی ضرورت ہو تو میں اس برانڈ سے کمپنیوں کو خریدوونگا / خریدوونگی۔						

APPENDIX L

The State Self Esteem Scale (SSES)



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Legal stuff

The scale was published in the *Journal of Personality and Social Psychology*, 60 (see references below), and it seems anyone can use the scale for their own research project as long as they cite and acknowledge the Heatherton and Polivy (1991) paper.

Reference

Heatherton, T.F. and Polivy, J. Development and Validation of a Scale for Measuring State Self-Esteem. *Journal of Personality and Social Psychology*, 60, 895-910.

APPENDIX M

Permission of Fashion Consciousness Scale

Scale was developed by Stephen Jay Gould in 1989. Author was born in 1941 and died in May, 2002. So, it was impossible to get permission to use scale directly from Author. I contacted with some of the authors who used this scale in their studies. Here, is attached email which has resolved the issue of permission.

On Mon, 29 Jun 2020, 9:22 pm Morris B. Holbrook, <mbh3@columbia.edu> wrote:
Ghaliyah

All the email addresses I have for Arjun appear above.

I should add that - as long as it has been published in a journal and you give an adequate reference - I do not think that you need to get permission to use somebody else's scale in one of your own studies. This permission process seems to be fairly common outside the USA, but not so much in America.

Arjun is a very nice man, so I'm sure he'll reply if he gets your message.

Good Luck,
Morris

Morris B. Holbrook
W. T. Dillard Professor Emeritus of Marketing
Graduate School of Business, Columbia University
140 Riverside Drive, Apartment 5H
New York, NY 10024-2605
212-873-7324
mbh3@columbia.edu

APPENDIX N**Material Value Scale Permission****Permission to use your scale in translated version**

Inbox

**ghaliyah firdaus <ghaliyah.firdaus95@gmail.com>**Tue, Jun 23,
2020, 8:53 PM

to Marsha

Dear Ma'am , sorry to disturb you again. I'm student of Mphil psychology at NUML University, Pakistan. As i have already got permission from you to use MVS but now i wanted to get permission to use this scale in translated version.i.e: in urdu language as it is demand of my research. I shall be oblige and thankyou.

Regards,
Ghaliyah Firdaus

**Richins, Marsha L. <Richins@missouri.edu>**Tue, Jun 23,
2020, 10:32 PM

to me

No problem. Permission granted.

Marsha Richins

On Jun 23, 2020, at 10:53 AM, ghaliyah firdaus
<ghaliyah.firdaus95@gmail.com> wrote:

WARNING: This message has originated from an External Source. This may be a phishing expedition that can result in unauthorized access to our IT System. Please use proper judgment and caution when opening attachments, clicking links, or responding to this email.

APPENDIX O

Permission to use fashion clothing involvement scale

Inbox

g

ghaliyah firdaus <ghaliyah.firdaus95@gmail.com>

Jun 25, 2020,
6:13 AM

to smanchiraju

Respected Sir,

I am a student of Mphil psychology at NUML university Islamabad, Pakistan. I am currently working on my thesis and my area of research is 'Role of self esteem, fashion consciousness and materialism in fashion clothing consumption and brand loyalty' and for that i need to use your scale 'Fashion clothing Involvement scale' so kindly allow me to use this scale and also i want to ask permission that can i use your scale in translated version(urdu language)as it is demand of my work. It would be your kind consideration and I shall be very thankful to you.

Requested by,
Ghaliyah Firdaus

S

Srikant Manchiraju <smanchiraju@jmc.fsu.edu>

Jul 6, 2020,
8:28 AM

to me

Thanks for contacting and expressing your interest in our research. Yes. You have full permission to employ the scale as you see fit.

My apologies for the delayed response. For reasons unknown, your email was sent to my spam folder.

Thank you,
Sri

Srikant (Sri) Manchiraju, PhD

Assistant Professor, Retail Entrepreneurship | Department Liaison, Honors Program

The Jim Moran College

Faculty Affiliate, The Family Institute

237 Shaw Building

Florida State University

Tallahassee, FL 32306

smanchiraju@fsu.edu

850.644.1479

<https://calendly.com/smanchiraju>

LinkedIn: <https://www.linkedin.com/in/srikantmanchiraju>

Twitter: @msriks

RG: https://www.researchgate.net/profile/Srikant_Manchiraju

From: ghaliyah firdaus <ghaliyah.firdaus95@gmail.com>

Sent: Thursday, June 25, 2020 9:13 AM

To: Srikant Manchiraju <smanchiraju@jmc.fsu.edu>

Subject: permission to use scale

APPENDIX P**Permission to use brand loyalty scale in translated version**

Inbox

g

ghaliyah firdaus <ghaliyah.firdaus95@gmail.com>Tue, Jun 23, 2020,
8:53 AM

to Marsha

Dear Ma'am , sorry to disturb you again. I'm student of Mphil psychology at NUML University, Pakistan. As i have already got permission from you to use MVS but now i wanted to get permission to use this scale in translated version.i.e: in urdu language as it is demand of my research. I shall be oblige and thankyou.

Regards,
Ghaliyah Firdaus

R

Richins, Marsha L. <Richins@missouri.edu>Tue, Jun 23, 2020,
10:32 AM

to me

No problem. Permission granted.

Marsha Richins

On Jun 23, 2020, at 10:53 AM, ghaliyah firdaus <ghaliyah.firdaus95@gmail.com> wrote:

WARNING: This message has originated from an External Source. This may be a phishing expedition that can result in unauthorized access to our IT System. Please use proper judgment and caution when opening attachments, clicking links, or responding to this email.

