FROM APPAREL PRODUCT ATTRIBUTES TO BRAND LOYALTY: A CROSS-CULTURAL INVESTIGATION OF U.S. AND INDIAN CONSUMERS' ATTRIBUTE CHOICES APPLYING KANO'S THEORY

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Submitted to the Faculty of the
Graduate College of the
Oklahoma State University
in partial fulfillment of
the requirements for
the Degree of
DOCTOR OF PHILOSOPHY
July, 2010

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ACKNOWLEDGMENTS

This academic journey has been an amazing experience. I would like to express my deepest appreciation and gratitude to the many individuals who have supported me to reach this milestone. Foremost, I am deeply indebted to Dr. Byoungho Jin, my adviser. As a mentor her knowledge, expertise, and encouragement have been incomparable. Her contribution in shaping this dissertation is not only appreciated, but she was also a positive influence in my academic and personal growth. I was also privileged to have had a supportive and insightful committee. Dr. Christine Johnson, the committee's chair provided support and perspective that strengthened my study. Dr. Mark Gavin provided statistical expertise and enthusiasm for quantitative analysis. I am grateful for his valuable inputs and insightful suggestions. I am very thankful to each committee member for their efforts to help me achieve this goal. It has been a great experience for me to have worked with such distinguished members of the OSU graduate faculty.

My family and friends have been my inspiration and strength. I would like to express my deepest love and fondness to my parents, grandparents, my brother and the entire family for providing unconditional love, believing in me, supporting me at all times with all their efforts, and taught me the meaning of devotion, the importance of hard work, and the value of persistence. Thank you for your love and for always being there. Also thanks to my in-laws, who have understood and supported me silently. Aarav

my son was such a joy, his astonishing baby talks and sweet smile have made this arduous PhD journey delightful. Not to mention my loving husband Dr. Deepak deserves most appreciation, without his love, faith in me, cooperation and understanding this achievement would not have been possible. I thank all my friends for sharing my happy times. Their friendship leaves me with many fond memories of my graduate life at OSU. I could not have accomplished such an endeavor without the love, prayers, and support of a multitude of family and friends.

Last and most importantly, I would like to express my deep love and affection to my beloved grandfather Princ.C.S. Bennur, who has been my source of inspiration throughout all walks of life and today I miss him the most and I wholeheartedly dedicate this dissertation to him.

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CHAPTER I

INTRODUCTION

Background

India's Market Potential

There is no doubt that U.S. businesses must be interested in the Indian market. India represents a most compelling international investment opportunity, as it is one of the most attractive countries for global investors. India's emerging economy is one of the fastest growing in the world and the second fastest in Asia (U.S. Department of Commerce, 2009). India was ranked as the 13th largest economy in the world in 2009 (CIA, 2010), and in terms of purchasing power parity (PPP), it was ranked the fourth largest in 2008 (U.S. Department of Commerce, 2009). India is forecasted to become the third largest economy in the world, after China and the U.S., by the year 2050, surpassing all other developed economies (Ernst & Young, 2006). India's current GDP (Gross Domestic Product) is increasing at 6.5 percent annually (CIA, 2010) and it is anticipated to grow by 12 percent in the future (Halepete & Iyer, 2008).

The size of the Indian market, its location, and a huge English-speaking population have made India attractive to foreign businesses (Banks & Natarajan, 1995).

With a population of 1.13 billon, India ranks as the second most populated country (1.13 billion) in the world, led only by China, and is expected to surpass China by 2045 (Halepete & Iyer, 2008). In addition, the Indian government's new foreign direct investment (FDI) policies are encouraging foreign investors and raising the number of foreign businesses in India (Rao, 2006). A recent statement by the U.S. government observes, "with an open and growing economy, and a billion potential customers, the Department of Commerce believes that in order for American companies to be globally competitive, they need to be thinking about India" (U.S. Department of Commerce, 2009). Therefore, it is apparent that U.S. companies need to explore the Indian market.

India's Apparel Retail Market

The Indian retail market, worth USD $330 billion, is highly fragmented and unorganized. In fact, ninety-seven percent of the Indian retail market is largely unorganized, which means it consists of traditional retailers that are most often not registered for sales tax, income tax, etc. and that are operated by family members, rather than by hired laborers. The average size of an unorganized retail outlet is 256 sq. ft., and examples of unorganized retail formats include mom and pop stores, convenience stores, general stores, pavement vendors, and hand carts. However, high economic growth and increasing GDP, along with the rising spending power of Indian consumers, are leading to phenomenal changes in the Indian retail market. "With improving infrastructure facilities, especially in cities, and with government moving in the direction of relaxing rules for foreign brands, the Indian organized retail sector is set to become the new star on the commercial horizon" (Brand Strategy, 2006, p. 36). Organized retailing,

businesses undertaken by licensed retailers who are registered for sales tax, income tax, etc., will increase to a substantial 20 percent by the end of 2010 (Financial Wire, 2006). Apparel and accessories is ranked the highest segment among the organized retail sector in India, accounting for 38 percent and followed by the food segment at 11 percent (Halepete & Iyer, 2008). The organized apparel segment, worth $1.8 billion, is expected to grow at a steady 9.5 percent per annum (Srivastava, 2008).

Boosted by strong economic growth and increased income, Indian consumers' demand and spending for clothing is ever increasing. An estimated 40-50 percent of the Indian working woman's salary is spent on apparel and footwear (Brand Strategy, 2006). Designer wear and international lifestyle trends are slowly attracting Indian consumers (Halepete & Iyer, 2008). Many global companies have already tapped the Indian apparel market to reap benefits from its huge potential. Global brands, such as Allen Solly and Van Heusen, have created a respectable market share in the ready-to-wear segment in India (Brand Strategy, 2006). While many U.S. apparel companies, such as Ralph Lauren, Nike, and Levi's, are doing business in the Indian market (Moreau & Mazumdar, 2007), the presence of U.S. apparel brands in India is relatively small, compared to that of European brands (Castino, 2007, October). European brands, such as Chanel, Louis Vuitton, and Hugo Boss, are more visible in India than are U.S. brands (Jin, Park, & Ryu, 2010).

Indian Consumerism

Consumerism is becoming a way of life in India. The rising Indian economy, the rapidly increasing middle class, and an increasing number of young Indian consumers

have all contributed to consumerism. Indian consumers who once valued 'saving for the future' have now moved toward 'spending for today.' The changing scenario in the Indian economy has given Indian consumers more liberty to spend. The burgeoning income level of Indian consumers has led to increased consumer consumption. Indians with a disposable income of about USD $30,000 per year (PPP terms) represent 2.8 percent of the entire population. This amounts to 30 million people, a market surpassed only by the U.S., Japan, and China (Ernst & Young, 2006). Disposable incomes in India are expected to rise at an average of 8.5 percent per year until 2015 (Biswas, 2006). Overall, six million individuals in the Indian population are considered to be in the "rich" category, and they spend USD $28 billion (PPP) every year (Biswas, 2006). McKinsey predicts that India's consumer market will expand at an average annual rate of 7.3 percent to reach more than USD $1.5 trillion, propelling India from the twelfth to the fifth largest consumer market behind the U.S., Japan, China, and the UK (Fiddis, 2007).

Another reason for Indian consumerism is the rapidly increasing middle class. The middle class consumer segment is expected to rise to 600 million by 2010. Most of the western and southern parts of India are expected to turn into middle class regions by 2020 (Halepete & Iyer, 2008). Today's middle class population of India has undergone some key socio-economic changes, such as "transition from joint families to nuclear families, increasing number of nuclear families with working women, rising disposable incomes and exposure to western lifestyles and customs" (Ernst & Young, 2006). These factors have created an increasing demand for various quality products and services such as branded clothing, automobiles, communication, and entertainment (Ernst & Young, 2006). Today's middle class individuals are considered to be very different in terms of

buying behavior. Since they have more disposable income, they have stronger buying power and are more confident in spending (Das, 2001).

India's transition to a high-growth path "is very much an outgrowth of the emerging consumerism of one of the world's youngest populations" (The economist, 2006, p. 62). India is among the world's youngest nations with a median age of 25 years, as compared to 43 in Japan and 36 in the U.S. (U.S. Department of Commerce, 2009). Approximately 50 percent of the Indian population is below 25 years of age (Biswas, 2006). The young Indian generation is earning at a younger age (18-22 years) and is more positive about the future, characteristics that have impacted its members' lifestyles and purchasing behaviors (Bharadwaj, Swaroop, & Vittal, 2005). The young generation is considered to be an early adopter of most modern product lines (Brand Strategy, 2006).

Because of these changes (i.e., the rising Indian economy, the rapidly increasing middle class, and the increasing number of young Indian consumers), Indian consumers are definitely becoming more materialistic (Gopal & Srinivasan, 2006). Along with local products, Indian consumers' aspirations for global and glocal[1] products are increasing (Khanna & Palepu, 2006). Exposure to American television shows and family members residing in the U.S. have both exposed Indian consumers to various U.S. brands (Kavilanz, 2007).

Apparel Consumption in India

The development of Indian consumerism is increasing the demand for luxury goods, international brands, and consumer spending on apparel. Moreover, Indian

[1] A glocal product has a global perspective, with an emphasis on local culture. It is a global product made to suit a local culture.

consumers are demanding designer style apparel (Halepete & Iyer, 2008). Women in India have traditionally worn saris to work, which require blouses that have to be custom made. But, with a lack of time and an increased interest in wearing western clothing, working women are now looking for good ready-made clothing (Halepete & Iyer, 2008). In 2005, ready-made clothing accounted for 20 percent of domestic clothing sales in India ("Consumer lifestyles in India," 2006). While elderly Indian consumers still wear the traditional Indian sari, today's young consumers wear trendy and fashion apparel, including jeans. As one study stated, "Indian traditional clothing always covered up much of the skin, but today, low-cut jeans, spaghetti strap tops, and other revealing outfits are considered trendy" (Halepete & Iyer, 2008, p. 681). In addition, Indian women were historically considered to adopt fashion more than men, but Indian men are now showing equal interest in fashion (Biswas, 2006).

Increased spending on apparel in India may be driven by the new comfort level with the use of credit cards. About 45 percent of Indian credit card spending is attributed to shopping for clothing and jewelry and eating out (Apparel retail: Labeling the Indian market, 2006). A survey by A.C. Nielsen showed that 20 percent of Indians preferred shopping for textiles and apparel over food (RVG vision, 2006). The above suggests it is evident that Indian consumers are ready for new apparel brands and new price points suggested by foreign retailers; thus, it is important for U.S. companies to understand the important attributes Indian consumers look for while purchasing U.S. brand apparel.

Apparel Product Attributes

Various product attributes or features serve as criteria for consumers to assess or evaluate products. Previous studies have identified important attributes that consumers employ while evaluating apparel products. Attributes such as price, quality, design, brand image, and fashionability have been used in the evaluation of apparel products. However, results from these studies are not consistent (Jin, Park, & Ryu, 2010). For example, one study revealed that consumers placed importance on comfort and fit while evaluating jeans (Wu & Delong, 2006), but color and fit were found to be important jeans attributes in another study (Delong, LaBat, Nelson, Koh, & Kim, 2002). Still, another study suggested that price and brand name were important for consumers purchasing jeans (Lennon, 1984).

The inconsistent results from the above studies suggest that attributes important to consumers may change over time. The phenomenon that consumers' important attributes are not consistent and change over time has been suggested in previous studies (Erdem & Keane, 1996; Mayer, 1982; Roberts & Urban, 1988). The reasons for changes in customers' preferences of product attributes were suggested to be changes in consumers' consumption goals and perceptions of attribute performance (Mittal, Katrichis, & Kumar, 2001). That is, attribute importance varies over time because specific attributes contribute differently to a consumer's consumption goals, and these goals may change over time (Gardial, Clemons, Woodruff, & Oliver, 1997; Schumann & Burns, 1994). For example, the consumption goal of a consumer purchasing a car could be commuting to work; therefore, important attributes might be gas consumption and mileage. However, over time the consumption goal could shift from commuting to the vehicle being a status

symbol as the individual's career develops and he/she earns a higher salary. At that point, the consumer might look for attributes such as brand name, luxurious features, etc.

While it is important to identify customer preferences of product attributes, it is also important to anticipate changes in customer preferences of attributes. In the context of apparel attributes, studies so far have only identified attributes that are important for consumers in evaluating apparel products at one point in time (cross sectional), which limits the usefulness for predicting consumers' future attribute preferences. Therefore, it is essential to compare and categorize apparel attributes in a way that will aid in predicting the pattern of change and anticipate consumers' future attribute preferences for evaluating apparel products.

Antecedents of Brand Loyalty

Brand loyalty is a consumer's inclination to buy a particular brand in a product category. It is important to understand consumer brand loyalty because it improves business growth and sales volume since the same brand is purchased repeatedly. Further, as consumer brand loyalty increases, consumers become less sensitive to price changes. That is, consumers will prefer to pay more for their favorite brands because they seek some unique value in the brand that alternatives do not provide (Bloemer & Kasper, 1995). A considerable number of studies have been directed to find the antecedents of brand loyalty; identified antecedents include brand trust (Chaudhuri & Holbrook, 2002), perceived value (Parasuraman & Grewal, 2000), brand affect (Chaudhuri & Holbrook, 2002), perceived hedonic and utilitarian benefits (Chitturi et al., 2008), product attributes (Lewis & Soureli, 2006), and satisfaction (Anderson & Sullivan, 1993; Anderson &

Mittal, 2000; Gronholdt, Martensen, & Kristensen, 2000; Gustafsson & Johnson, 2002; Rust, Zahorik, & Keiningham, 1995). These constructs are inter-related and form a network of loyalty antecedents (Vieira & Damacena, 2007). However, little empirical research has been conducted to examine these variables (the network of brand loyalty antecedents) simultaneously. Further, the mere identification of variables that affect brand loyalty is not sufficient. Further explanation is needed as to how and through what routes/paths these variables will enhance brand loyalty. Therefore, it is important to identify paths that will lead to brand loyalty.

The level of consumer brand loyalty toward a product differs by the consumer's country (Plumbo & Herbig, 2000). For example, Chinese consumers tend to be more brand loyal and are more likely to purchase the same brand as the other members of their group or the brand recommended by reference groups (Plumbo & Herbig, 2000). Similarly, Hispanic consumers tend to be more brand loyal and are more likely to visit familiar stores each time they make purchases. This could be because they are familiar with the store's sales promotions and have relatively lower income levels and larger family sizes (Saegert, Hoover, & Hilger, 1985). However, little empirical research has been conducted to examine what paths lead to the differences in brand loyalty across cultures.

Comparing the U.S. and India

The U.S. and India differ greatly in terms of economic development and culture. The U.S. is considered to be a developed country, and India is a developing country. Further, the U.S. and India are culturally contrasted nations. Among Hofstede's five

dimensions of national culture, the U.S is clearly contrasted with India in two of these dimensions: individualism/collectivism and power distance. The U.S. is considered a medium power distance and individualistic culture (Hofstede, 2001), while India is considered a large power distance and relatively collectivistic culture. An individualistic society emphasizes fulfilling personal, self, and individualistic goals (Tse, 1996), whereas collectivistic cultures are concerned with having close bonds with others and maintaining connectedness (Aaker & Williams, 1998). One study revealed that a collectivist culture values group consensus, which makes consumers loyal to the prevailing brands (Robinson, 1996), and another study on symbolic meaning of brands confirmed that brand names are an important symbol of group identity in collectivistic cultures (Johansson, Ronkainen, & Czinkota, 1994).

The other cultural dimension, power distance, asserts the extent to which a culture promotes social inequality. A high power distance culture tends to emphasize prestige and wealth to differentiate between social and economic classes, such as rich/poor and superiors/subordinates (Hofstede, 2001). Consumers in high power distance cultures place more importance on products' brand names than do consumers in low power distance cultures because brand names represent social status in high power distance cultures (Bristow & Asquith, 1999; Robinson, 1996; Roth, 1995). Further, the dominant religion of India, Hinduism, provides a common basis for the Indian culture. Hinduism believes in worship of icons and symbols; therefore, Hindus associate their trust to icons. Consequently, they understand the symbolic meanings of brands better than non-Hindus (Maxwell, 2001). The above discussion clearly demonstrates that the U.S.

and India are different in terms of economic development and culture. Such differences will be useful in explaining different consumer behaviors between the two countries.

Problem Statement

A review of the literature related to the Indian market, Indian consumers, consumer evaluation of apparel product attributes, and brand loyalty identified several research gaps. First, despite its huge market size, increasing economy, and growth opportunities, India has received limited attention in consumer research studies. Moreover, despite the demand for U.S. brands and the purchasing power for foreign brands that exists in India, little research has been done on Indian consumers' evaluation of U.S.-branded apparel products (Halepete & Iyer, 2008). If U.S.-branded apparel businesses are to expand into this profitable Indian market, it is important to know Indian consumers' evaluation criteria toward U.S. apparel.

Second, although previous studies on consumer evaluation of apparel product attributes exist, findings from these studies are inconsistent and do not offer any directions to predict consumers' future attribute preferences. Studies have only identified attributes that are important for consumers in evaluating apparel products at one specific time (cross sectional), and these findings cannot assist in anticipating the changes in attribute preferences over time. Apparel product attributes on which consumers place importance may change as a country's economy progresses. By comparing important product attributes in developing countries with developed countries, researchers will be able to anticipate the pattern of change. However, no such endeavors have been directed to date.

Third, previous studies have found that perceived hedonic and utilitarian benefits, brand trust, perceived value, brand affect, and satisfaction are antecedents of loyalty. Since these constructs are inter-related, simultaneous examination of the influence of these antecedents on loyalty is needed. In addition, explanation as to how and through which paths these constructs will influence brand loyalty remains unclear.

Fourth, previous studies have evidenced that consumers' brand perceptions are influenced by culture and economic development of the country. This suggests that paths that enhance brand loyalty may differ in countries with contrasting cultures and economic development stages. Therefore, a cross-cultural comparison of paths that lead to brand loyalty can help in better understanding and establishing brand loyalty for consumers in different cultures. However, little cross-cultural empirical research has been conducted to compare paths that lead to brand loyalty in apparel contexts.

Purpose and Research Questions

Acknowledging the research gaps stated above, this study intends to address them in two phases. In the first phase, the study aims to identify and compare U.S. and Indian consumers' evaluations of apparel product attributes using Kano's theory. Two research questions are to be addressed related to this purpose: 1) Do U.S. and Indian consumers differ in their evaluations of apparel product attributes? 2) If they differ, how and to what extent do they differ?

In the second phase, this study proposes a theoretical model to explain how consumers' benefit perceptions of the apparel brand lead to brand loyalty. This study posits that the brand loyalty development path can be described best in a complete

framework comprised of hedonic benefits, utilitarian benefits, brand trust, brand affect, and brand loyalty. Therefore, this study will test possible paths from consumers' benefit perceptions to brand loyalty using the proposed research framework. Further, this study will compare the proposed research model in two countries (i.e., the U.S. and India) to determine if the proposed paths are moderated by the countries' differences. The research questions related to this purpose follow: 1) Do consumers' perceptions of hedonic benefits and utilitarian benefits impact on brand trust and brand affect, and, if they do impact, to what extent does each type of benefit impact on brand trust and brand affect? 2) Do brand trust and brand affect influence brand loyalty? If so, how and to what extent does each influence it? 3) Do the paths of the research framework (i.e., from consumers' benefit perceptions to brand loyalty) differ by country? In other words, do country moderating effects exist in the proposed paths? If so, how and to what extent do the paths differ by country?

Research Objectives

To attain the research goals, the following objectives are specified. In Phase I, this study will identify U.S. and Indian consumers' evaluations of apparel product attributes using Kano's theory. Specifically, this study will categorize U.S. and Indian consumers' evaluations of apparel product attributes into three categories as Kano suggested: must-be attributes, performance attributes, and attractive attributes. Next, this study will compare the classification differences by the U.S. and India. In Phase II, this study will propose a theoretical model that examines the paths from the consumers' benefit perceptions of

apparel brand to brand loyalty and empirically test the model. Further, this study will examine if a country moderating effect exists in the proposed model.

Definitions of Terms

Hedonic Benefit: Hedonic benefits of a product refer to aesthetic, experiential, and enjoyment-related benefits derived from fun, excitement, and enjoyment of the product experience (Chitturi, Raghunathan, & Mahajan, 2007).

Utilitarian Benefit: Utilitarian benefits of a product refer to the functional, performance, and practical benefits of consumption offerings (Chitturi, Raghunathan, & Mahajan, 2007).

Brand Trust: Brand trust is "the willingness of the average consumer to rely on the ability of the brand to perform its stated function" (Chaudhuri & Holbrook, 2001, p. 82).

Brand Affect: Brand affect is "a brand's potential to elicit a positive emotional response in the average consumer as a result of its use" (Chaudhuri & Holbrook, 2001, p. 82).

Brand Loyalty: Brand loyalty in this study includes both behavioral and attitudinal loyalty. Behavioral loyalty is defined as "the willingness of average consumer to repurchase the brand" (Chaudhuri & Holbrook, 2001, p. 83), whereas attitudinal loyalty is defined as "the level of commitment of the average consumer toward the brand" (Chaudhuri & Holbrook, 2001, p. 83).

Significance of the Study

This study is expected to make significant contributions to both academic and managerial perspectives. First, this study identifies and categorizes the important apparel

product attributes that will help satisfy the customer's needs and wants. In doing so, Kano's theory is applied to identify U.S. and Indian consumers' evaluations of apparel product attributes. In the apparel research context, identification using Kano's theory is being attempted for the first time. Second, the findings of this study will aid in predicting consumers' future attribute preferences by comparing consumers in the U.S. (a developed nation) and consumers in India (a developing nation). The findings will provide U.S. apparel firm managers with more definitive information on Indian consumers' present and future product attribute preferences. Thus, global brand apparel companies can use the results of this study to design effective marketing strategies for the Indian market and markets in similar developing countries.

Third, the study will provide a stronger theoretical framework that explains the paths from consumers' benefit perceptions of apparel brand to brand loyalty. By testing the proposed model, the study will explain the process through which brand loyalty is developed. Also, this study will investigate whether these paths are moderated by country difference by comparing U.S. and Indian consumers. The outcomes of testing this model will have practical significance by enabling apparel companies to better understand and manipulate significant factors that enhance brand loyalty for U.S. and for Indian consumers.

Limitations

This study has known limitations. First, the study utilizes jeans as the apparel product to evaluate apparel attributes. The results of the study might differ if a different apparel product was chosen. Second, the data collection site is confined to one particular

area of the U.S. and one particular area of India. In addition, the respondents of this study will represent a certain demographic group (i.e., college students). Therefore, the study results might vary in different parts of the U.S. and India and with different demographic groups.

Outline of Work

This study consists of five chapters. Chapter I presents an introduction to the background of this study, acknowledges the problems by examining previous literature, states the purpose of the study and research questions, defines terms used in the study, discusses the potential contributions of the findings, and states limitations in the research design. Chapter II offers an overview of the existing literature regarding Kano's theory and the five constructs in the proposed model: Kano's theory, utilitarian/hedonic benefits, brand trust, brand affect, and brand loyalty. This chapter also presents a proposed model for the study and the development of the hypotheses to be tested. Chapter III describes the methodology used for the research by discussing data collection, survey instrument development, the pretest, and the statistical method. Chapter IV provides the results of the hypotheses testing. Chapter V discusses the findings, implications, limitations, and recommendations for future research.

CHAPTER II

REVIEW OF LITERATURE AND DEVELOPMENT OF HYPOTHESES

This chapter consists of three sections. The first section reviews the literature related to the constructs in the proposed research model, the second section introduces a proposed conceptual model, and the third section explains the development of the hypotheses that provide causal-effect relationships in the proposed model.

Review of Literature

This section addresses (1) apparel product attributes, including mainstream apparel product attribute studies and contributions and limitations of these studies; (2) an introduction to Kano's theory, including its theoretical background, Kano's classification of attributes, and advantages of its application to consumer research; (3) the concepts and brief overview of previous studies on consumer perceptions of utilitarian and hedonic benefits, brand trust, brand affect, and brand loyalty.

Apparel Product Attributes

Consumers use a variety of product attribute cues to evaluate a product (Gardial et al., 1994). Therefore, identifying the attributes that are important to consumers can aid

in improving the product or service. In particular, U.S. retailers and manufacturers that want to sell their apparel products to international markets need to understand international consumers' evaluations of U.S. apparel attributes. Such an understanding will help U.S. firms better comprehend international consumers and cater to their needs, enhance satisfaction, and increase future sales (Wang & Heitmeyer, 2005).

Several studies have identified important attributes consumers utilize for their purchase decisions. Aesthetic (style & fashionability), performance (fit, shape, and wrinkle resistance), and extrinsic cues (brand and cost) were found to be critical elements in consumers' perceptions of clothing quality (Swinker & Hines, 2006). Garment style, fabric print, and color were discovered to be important attributes when U.S. consumers evaluate Indonesian-inspired garments (Miller, Campbell, Littrell, & Travnicek, 2005). Comfort and fit attributes of jeans were identified as highly important in evaluating western-branded denim jeans (Wu & Delong, 2006). Other attributes, such as design, innovation, workmanship, brand image, service, and display, played an important role in Chinese consumers' evaluations of U.S. brands (Delong, Bao, Wu, Chao, & Li, 2004). Further, a study revealed that consumers consider the aesthetic attributes, such as style, fabric, and fashionability, to be more important than the functional attributes when making apparel purchase decisions (Eckman, Damhorst, & Kadolph, 1990).

Previous studies have also identified important attributes for international consumers. For Chinese consumers, price and quality are essential attributes (Dickson et al., 2004) that influence their likelihood of buying U.S.-brand apparel. For Taiwanese consumers, attributes such as care label, color, quality, fiber content, fashionability, attractiveness, brand name, and comfort were given more importance while evaluating U.S.-made

apparel (Wang & Heitmeyer, 2006). Summaries of selected apparel product attributes from previous studies examining U.S. consumers and international consumers are shown in Table 1 and Table 2, respectively.

Although many studies have identified important attributes consumers examine when evaluating apparel products, the findings of the studies are inconsistent. For example, in studying Chinese consumers, three studies with similar age ranges of respondents found differing results. One study indicated that 'price' is an important attribute for consumers (Forsythe, Kim, & Petee, 1999), but another study found that 'quality' is an essential criterion that enhances consumers' apparel purchase intentions (Zang, Li, Gong, & Wu, 2002). In addition, a recent study revealed that 'comfort and fit' were more significant factors than price for Chinese consumers when they made denim jeans purchase decisions (Wu & Delong, 2006). This indicates that consumers' importance of attributes is not consistent and may change over time.

The phenomenon that consumers' importance of attributes may change over time has been introduced in previous studies. Mittal and Katrichis (2000) suggested that the importance of product attributes is dynamic, and they illustrated how consumers' importance of attributes changed over time with three instances (i.e., purchasing a car, selecting a mutual fund, and choosing a credit card). That is, when purchasing a car, consumers placed importance on the 'service at dealership' attribute, but the importance of 'service at dealership' declined and consumers placed importance on the 'performance' attribute of the car after two years of owning it. Similarly, the study confirmed that when purchasing mutual funds, consumers initially placed importance on attributes such as 'trust,' 'courteous,' and 'confidence.' After experiencing the product a

Table 1. Selected apparel product attribute studies examining U.S. consumers

	Year	Sample	Product	Attributes											
				Price	Country/ brand of origin	Quality	Design/ style	Fit	Fiber/ fabric	Color	Care	Brand name	Comfort	Durability	Fashion
Miller *et al.*	2005	US college-aged females	Indonesia-inspired garments				×		×	×					
Littrell and Miller	2001	US females	Pants and skirts				×		×	×					
Beaudoin *et al.*	2000	US females	Imported, domestic garments	×	×	×		×		×	×		×	×	×
Workman and Johnson	1991	US college females	Garments (sketch)	×	×	×	×	×	×		×	×	×	×	×
Eckman *et al.*	1990	US females	Garments	×	×	×	×	×	×	×	×	×	×		
Behling and Wilch	1988	US males	Slacks	×		×						×			
Davis	1987	US college females	Blouses	×			×	×	×		×				
Dickerson	1987	US consumers	US, foreign garments	×	×	×	×				×				
Hatch and Roberts	1985	US females	Socks and sweaters	×	×	×			×		×	×			
Lennon	1984	US females	Jeans	×								×			
Dickerson	1982	US consumers	US, foreign garments	×	×	×									
Gaedeke	1973	US college students	Shirts, slacks and jackets		×	×						×			
Martin Jr	1971	US females	Shirt dress	×		×	×	×	×	×		×			

Note: [a] Attributes that are not much chosen in selected studies have not been included in this Table

Source: Jin, Park, & Ryu (2010). p. 183.

Table 2. Selected apparel product attributes from previous studies examining international consumers

Authors	Year	Sample	Product	Attributes											
				Price	Country/ brand of origin	Quality	Design/ style	Fit	Fiber/ fabric	Color	Care	Brand name	Comfort	Durability	Fashion
Wang and Heitmeyer	2006	Taiwanese	US-, Taiwan-made apparel	×	×	×		×	×	×	×		×		×
Wu and Delong	2006	Chinese	Jeans	×		×	×		×	×			×	×	×
Delong *et al.*	2004	Chinese	US-, China-made apparel	×	×		×	×							
Dickson *et al.*	2004	Chinese	Shirts/ blouses and pants	×	×	×		×		×	×	×	×	×	×
Zhang, L. *et al.*	2002	Chinese retailers	Foreign-brand apparel	×	×	×	×					×			
Zhang, Z. *et al.*	2002	Chinese	Casual wear	×			×	×	×	×	×	×	×	×	
Forsythe *et al.*	1999	Korean Chinese females'	Ladies' jacket	×		×	×					×			
Ku	1990	Korean	Women's clothes	×		×	×	×	×	×		×			

Notes: [a] Attributes that are not much chosen in selected studies have not been included in this Table

Source: Jin, Park, & Ryu (2010). p. 185.

few years, the attributes shifted toward efficiency issues such as ‘quick transaction’ and ‘effective transaction.’ In the case of selecting credit cards, initial important attributes, such as ‘interest rate,’ ‘customer service quality,’ and ‘credit card statements,’ were changed to ‘credit limit’ in the later stages of credit card purchases (Mittal & Katrichis, 2000). Further, Mittal, Katrichis, Forkin, and Konkel (1993) revealed that ‘color’ and ‘styling’ received higher weights during the initial consumption period of a car, but weights were shifted to ‘reliability’ and ‘engine performance’ during the later period of car usage. In the context of credit card usage, ‘interest rate’ and ‘format of credit card statement’ were important for consumers having a credit card for less than a year; however, ‘promotional benefits’ associated with the card and ‘credit limit’ were found to be important for the customers who had the credit card for more than a year (Mittal, Katrichis, & Kumar, 2001).

The reasons for changes in customer importance of product attributes were revealed to be consumption goal changes. That is, attribute importance varies over time because various attributes contribute differently to a consumer’s consumption goals and these goals may change over time (Gardial et al., 1994; Oliver, 1997). For example, the consumption goal for graduate students pursuing a job after graduation could be to have a decent salary; therefore, important attributes they look for in a job may be salary, benefits, etc. However, over time the consumption goals could shift from salary to recognition attributes, such as awards.

Therefore, it is important to anticipate future shifts in important attributes, along with identifying customers’ current importance of product attributes. To understand the

directional changes, this study employs Kano's theory, which categorizes attributes and provides for changes in important attributes.

Kano's Theory

The Kano model was originally developed in the 1980s by Professor Noriaki Kano. The theory provides an effective approach for categorizing the customer's evaluation of attributes into different types. Kano's theory classifies important product features into three groups and explains directional paths among the attributes. Figure 1 illustrates Kano's classification schema. The theory first distinguishes attributes into two: essential and differentiating attributes. Essential attributes include basic attributes that are necessary for product performance, while differentiating attributes are those that help firms distinguish their products from competitors' products. Kano classifies 'must-be' and 'performance' attributes as essential attributes and 'attractive' attributes as differentiating attributes.

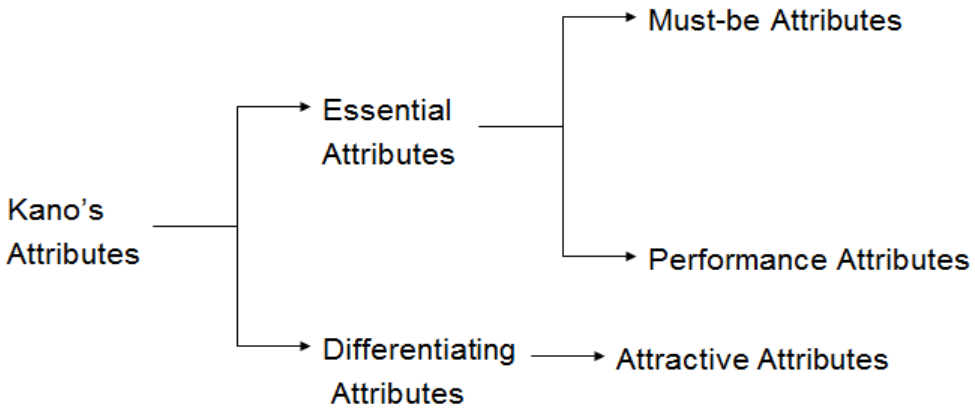


Figure 1. Classification of Kano's attributes

Must-be attributes: The must-be attributes are the basic criteria of a product. If these requirements are not fulfilled, the customer will be extremely dissatisfied. On the other hand, as the customer takes these requirements for granted, their fulfillment will not increase his/her satisfaction. The customer regards must-be attributes as prerequisites. Because the customer takes these attributes for granted, he/she does not explicitly demand them. Must-be requirements are, in any case, a decisive factor. If they are not fulfilled, the customer will not be interested in the product at all (Matzler & Hinterhuber, 1998). As an example, British Rail found through extensive market research that 'punctuality' is a must-be requirement; that is, customers expect trains to be on time. However, if punctuality does not meet customers' expectations it causes a high level of dissatisfaction. On the other hand, for fulfilling this minimum requirement, British Rail does not get any bonus points (Silvestro & Johnston, 1990 In Matzler & Hinterhuber, 1998).

Performance attributes: Performance attributes are related to the performance of the product. Performance attributes are usually explicitly demanded by customers, and performance of the product determines customer satisfaction. Customers are satisfied with higher levels of product performance and dissatisfied with lower levels of performance. For example, the performance attribute in a car could be its gas mileage (petrol consumption). The better the gas mileage is, the more satisfied the customer is, and vice versa.

Attractive attributes: Product features that exceed customers' expectations are classified as attractive attributes. Attractive attributes have the greatest influence on customer satisfaction with a given product. Attractive attributes are neither explicitly

expressed nor expected by the customer. The presence of an attractive attribute, however, leads to more than proportional satisfaction. Conversely, if attractive attributes are not present, there is no feeling of dissatisfaction (Matzler & Hinterhuber, 1998). For example, the 'built-in convertible child seat' in a car could be an attractive attribute for customers who have children, causing satisfaction and joy. However, the absence of a convertible child seat will not necessarily result in customer dissatisfaction or loss of customers. An attractive attribute helps to differentiate a product from those of competitors.

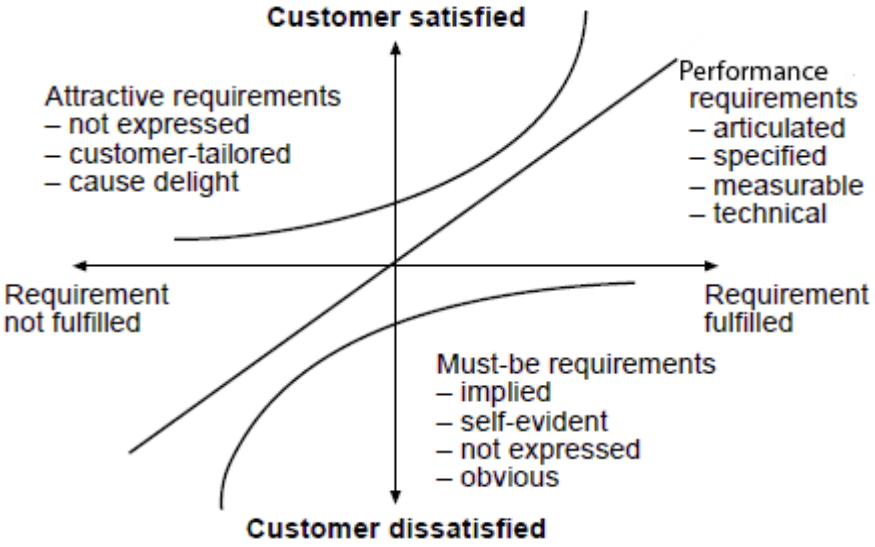
The Kano model is most often represented as a graph with two axes, as shown in Figure 2. The vertical axis is the customer satisfaction scale, reaching from customer satisfaction to customer dissatisfaction. The horizontal axis is the product requirement scale, reaching from requirements fulfilled on the right to requirements not fulfilled on the left. The two axes provide space for four quadrants; in this space a set of curves are plotted.

In the upper left quadrant of the plotting space, customer satisfaction increases, but there is limited customer expectation of product requirements. In this space are attractive attributes, which are not explicitly demanded by customers and their absence does not cause dissatisfaction. However, if the attractive attributes are provided, the customer is more than satisfied, happy, and delighted. Therefore, as Figure 2 illustrates, the curve projects upwards from the upper left quadrant to the upper right quadrant.

The upper right quadrant is the customer satisfaction zone where the customer recognizes that the product requirements are fulfilled and is very satisfied. The performance attributes, which are explicitly demanded by customers, fall into this

quadrant. The customer is satisfied if the performance attributes are fulfilled. However, the customer is dissatisfied if the performance requirements are not fulfilled; therefore, the plot/line extends downwards into the lower left quadrant which is the space in which the customer is unhappy and dissatisfied because his/her demands are not met.

The lower right quadrant is an area of distress. The customer is not satisfied despite the fact that the requirements are met. The must-be attributes fall into this quadrant and are not proportional to satisfaction, indicating their presence will not contribute to customer satisfaction, but their absence will create dissatisfaction. Therefore, as Figure 2 shows, the curve projects downward into the lower left quadrant, which is, as was stated earlier, the customer dissatisfaction zone.



Source: Matzler, Hinterhuber, Bailom, & Sauerwein (1996). p. 7.

Figure 2. Graphical illustration of Kano's model

Kano's theory asserts that customer perception of an attribute changes over time from being an attractive attribute to a performance attribute and finally to a must-be attribute (Kano, 2001; Witell & Fundin, 2005). For example, the TV remote was an attractive attribute when it was first introduced, it then became a performance attribute, and it is now a must-be attribute. That is, the TV remote is not demanded explicitly by consumers, but it is expected be present with the TV.

Based on this explanation, we can suggest that attributes newly introduced to customers could be attractive attributes, which bring relatively more satisfaction to customers. Eventually, the attractive attributes become must-be attributes, which means customers believe that those attributes are necessities. Therefore, Kano viewed the changes in important attributes as a linear function of Attractive attributes → Performance attributes → Must-be attributes (Witell & Fundin, 2005). Table 3 provides more examples of must-be, performance, and attractive attributes in three product categories.

Table 3. Examples of Kano's classification of attributes for selected products

Kano's classification / **Products**	**Must-be Attributes** *Provides expected features*	**Performance Attributes** *Promotes satisfied customers*	**Attractive Attributes** *Builds competitive advantage*
Restaurant	Hygienic	Reservations accepted	Live music
Airlines	Seat confirmation	On time arrival/ departure	Child care on flight
Car	Cup holders included	GPS included	Built-in convertible child seat

Source: Adopted from Sireli (2003), p. 26, and slightly modified by researcher.

Kano's Classification of Attributes

In order to identify and categorize the important attributes, Kano developed a special survey questionnaire. Because customer requirements of product attributes cannot be traced accurately via a traditional questionnaire, Kano's questionnaire has a format very different from the traditional questionnaire. For example, in a traditional survey questionnaire, the must-be attribute requirements are given least importance or often forgotten, so the attributes are not indicated in the survey. The performance attribute questions (e.g., "Is it important to have a high resolution TV screen?") may not essentially reveal what type of requirement it is since customer response is usually based on previous experience. If the experience was not satisfactory, the answer would probably be "very important," but if the experience was good, the answer could be "not very important" (Huiskonen & Pirttila, 1998). Therefore, it is very difficult to determine to what extent the attribute is important to customers.

In order to distinguish the type of customer requirements of product attributes (must-be, performance, or attractive), Kano's questionnaire uses a pair of questions for each product attribute. The pair of questions consists of one functional and one dysfunctional form of the same question. This format provides deeper insights into customer perceptions of product attributes. The functional form of the question provides the customer's perception/reaction if the product has a certain attribute. On the other hand, the dysfunctional form of the question provides the customer's perception/reaction if the product does not have the certain attribute (Matzler & Hinterhuber, 1998). Both types of questions contain five different response options for a consumer to choose from, as shown in Table 4.

Table 4. Example of Kano's questionnaire structure for an apparel product attribute

If the fitting of the denim jeans is perfect, how do you feel? (Functional form of the question)	1. I dislike it that way 2. I can live with it that way 3. I am neutral 4. It must be that way 5. I like it that way
If the fitting of the denim jeans is not perfect, how do you feel? (Dysfunctional form of the question)	1. I dislike it that way 2. I can live with it that way 3. I am neutral 4. It must be that way 5. I like it that way

As Table 4 shows, the Kano questionnaire allows researchers to discover how important the attribute 'fitting' is for customers while purchasing denim jeans. When the pair of questions is used, a better understanding is gained as to which Kano's category the attribute 'fitting' belongs: must-be, performance, or attractive. The complete Kano questionnaire used in this study will be discussed in Chapter 3.

Analysis of a Kano questionnaire provides classification of the product attributes into the three types defined above (i.e., must-be (M), performance (P), and attractive (A)). Since respondents may not always rank all attributes that are included in the questionnaire into these categories, other classifications are also possible: indifferent attributes (I), questionable attributes (Q), and reverse attributes (R). Indifferent (I) means the customer is indifferent to this attribute and is not interested in whether the attribute is present or not. For example, a customer may be indifferent to having a cigarette lighter in a car (Sireli, 2003); the customer is neither satisfied nor dissatisfied by this attribute. A questionable (Q) rating indicates the question was misunderstood by the respondent or an incorrect response was provided. This may happen when questions are phrased incorrectly. A reverse attribute (R) rating means the customer does not want the product

attribute, but he/she expects the opposite of it (Matzler & Hinterhuber, 1998). For example, a customer may find it undesirable to have unusually large windows in a house due to insulation concerns. Therefore, he/she may not want large windows (Sireli, 2003).

For classification, the data must be tabulated using the Kano evaluation table. Table 5 provides an example of Kano's evaluation table. Kano classification begins with the tabulation of survey responses and distinguishing the attributes into different categories (M, P, A, I, Q, or R) based on the largest number of inputs. For example, if the highest number of responses for 'fitting' of denim jeans were in the must-be category, this customer requirement is labeled as a must-be (M) attribute. Likewise, the different product attributes are classified into their respective categories.

Table 5. Kano's evaluation table

Functional Question (Positive)	Dysfunctional Question (Negative)					
	Customer Requirements	1.Like	2.Must-be	3.Neutral	4.Live with	5.Dislike
	1.Like	Q	A	A	A	P
	2.Must-be	R	I	I	I	M
	3.Neutral	R	I	I	I	M
	4.Live with	R	I	I	I	M
	5.Dislike	R	R	R	R	Q

M = Must-be; P = Performance; A = Attractive; R = Reverse; I= Indifferent; Q = Questionable.
Source: Matzler, Hinterhuber, Bailom, & Sauerwein (1996). p.10.

Advantages of Utilizing Kano's Model

Classifying and differentiating product attributes by means of the Kano method provides the following advantages (Matzler & Hinterhuber, 1998):

- Kano's classification aids in understanding the important product features/attributes. The product criteria that have the greatest influence on the customer's satisfaction can be identified. Classifying product attributes into must-

be, performance, and attractive dimensions can be used to focus on priorities for product development, attribute implementation, etc.

- Kano's method provides valuable help in trade-off situations in the product development stage. If two product requirements cannot be met simultaneously due to technical or financial reasons, the criterion that has the greatest influence on customer satisfaction can be identified and implemented.
- Must-be, performance, and attractive attribute expectations may differ for different customer segments. Customer-tailored solutions can be provided to fulfill expectations in the different customer segments.
- Discovering and fulfilling attractive attributes creates a wide range of possibilities for differentiating a product from competitors' products.
- Since Kano's model views an attribute as changing over time from being an attractive attribute to a performance attribute and finally to a must-be attribute (Kano, 2001; Witell & Fundin, 2005), the direction of future change can be predicted.

Because of the above advantages, Kano's theory has been applied widely in different contexts and product categories. Table 6 summarizes selected applications of Kano's theory in different contexts and product categories.

Table 6. Summary of selected applications of Kano's theory in different product categories and contexts

Applications of Kano's theory	Empirical studies
Identify important product attributes for:	
Television sets	Kano (2001)
E-service	Witell & Fundin (2005)
Retail store price perception	Zielke (2008)
Industrial product design	Lai, Xie, & Tan (2004); Tonitini (2007)
Employees' compensation satisfaction	Matzler, Fuchs, & Schubert (2004)
Understand the VOC (voice of customer)	Tan & Shen (2000)
Categorize web-community service quality dimensions	Kuo (2004)
Analyze relationship between store quality attributes and customer satisfaction	Ting & Chen (2002)
Implement quality library services	Bayraktaroglu & Ozgen (2007)
Develop innovative products	Shen, Tan, & Xie (2000)

Utilitarian and Hedonic Benefits

Since the initial work of Holbrook and Hirschman (1982) on the significance of examining emotional consequences of consumption experiences, marketing literature has provided empirical support for the notion that both "utilitarian" and "hedonic" dimensions capture distinct and critical aspects of a product or service (e.g., Batra & Ahtola, 1990; Dhar & Wertenbroch, 2000; Mano & Oliver, 1993; Schmitt & Simonson, 1997; Strahilevitz & Myers, 1998; Veryzer, 1995). The hedonic and utilitarian dimensions of products and services have received a great amount of consideration from researchers in several disciplines, including marketing, consumer behavior, economics, psychology, and sociology (Carpenter & Fairhurst, 2005). The hedonic dimension can be

derived from a product's uniqueness, symbolic meaning, or emotional arousal (Holbrook & Hirschman, 1982; Spangenberg, Voss, & Crowley, 1997). This dimension is more subjective and personal than the utilitarian dimension (Babin, Darden, & Griffin, 1994). In contrast, the utilitarian dimension is more objective and associated with the functional aspects of a product or service (Carpenter & Fairhurst, 2005).

The hedonic and utilitarian dimensions have been used in different ways to address different aspects of product and consumer related research. For example, studies have suggested that a product can be distinguished as either a hedonic product or a utilitarian product based on its relative hedonic or utilitarian nature (Batra & Ahtola, 1990; Mano & Oliver, 1993). Studies have explained that hedonic goods provide more experience, fun, pleasure, and excitement, whereas utilitarian goods are primarily functional and instrumental (Dhar & Wertenbroch, 2000; Holbrook & Hirschman, 1982; Strahilevitz & Myers, 1998).

Further, the constructs of hedonic and utilitarian have been used to explain a consumer's shopping motivation (Arnold & Reynolds, 2003; Babin, Darden, & Griffin, 1994) and a customer's shopping value (Babin & Attaway, 2000; Jones, Reynolds, & Arnold, 2006). Another stream of study used the constructs of hedonic and utilitarian to explain a consumer's overall attitude toward a product or brand (Batra & Ahtola, 1990). Consumer attitudes toward a product or brand are inherently bi-dimensional (hedonic attitude and utilitarian attitude) because consumers purchase goods for two reasons, hedonic gratification and utilitarian purposes (Batra & Ahtola, 1990; Voss, Spangenberg, & Grohmann, 2003). However, consumer decisions and choices are likely to be based on

a trade-off between these hedonic and utilitarian dimensions (Dhar & Simonson, 1999; Dhar & Wertenbroch, 2000).

Based on previous research on hedonic and utilitarian dimensions, recent studies view that a consumer's perception of product benefits has two dimensions, hedonic and utilitarian, depending on the consumer's product experience (Carpenter & Fairhurst, 2005; Chitturi, Raghunathan, & Mahajan, 2007). In line with previous research, utilitarian benefit is defined as the benefit derived from fulfilling the customer's basic, functional, performance, and practical needs or necessities in the product (Batra & Ahtola, 1990; Cherven, 2004; Chitturi, Raghunathan, & Mahajan, 2007, 2008; Dhar & Wertenbroch, 2000; Higgins, 1997; Kivetz & Simonson, 2002; Strahilevitz & Myers, 1998). In contrast, hedonic benefit is defined as the benefit derived from fulfilling the customer's fun, excitement, and enjoyment related needs of the product experience (Batra & Ahtola, 1990; Chitturi, Raghunathan, & Mahajan, 2007; Dhar & Wertenbroch, 2000; Strahilevitz & Myers, 1998).

In several previous studies, the hedonic and utilitarian dimensions were investigated as antecedents of brand trust and brand affect (e.g., Chaudhuri & Holbrook, 2001, 2002; Matzler, Bidmon, & Grabner-Krauter, 2006) and brand loyalty (Carpenter, 2008; Carpenter & Fairhurst, 2005; Chitturi, Raghunathan, & Mahajan, 2008). For example, Carpenter (2008) discovered that as a consumer's hedonic and utilitarian shopping experiences increase, his/her loyalty toward the store increases. Similarly, another study revealed that superior hedonic benefits and superior utilitarian benefits of a product design will increase customer loyalty (Chitturi et al., 2008). Hence, hedonic benefit and utilitarian benefit are included in this study to examine how the consumer's

hedonic benefit and utilitarian benefit perceptions are related to brand loyalty in an apparel product context.

Brand Trust

Trust has received a great deal of attention from scholars in several disciplines, including psychology (Deutsch, 1960; Larzelere & Huston, 1980; Rempel, Holmes, & Zanna, 1985; Rotter, 1980), sociology (Lewis & Weigert, 1985), and economics (Dasgupta, 1988), as well as in more applied areas such as management (Barney & Hausen, 1994) and marketing (Andaleeb, 1992; Dwyer, Schurr, & Oh, 1987; Morgan & Hunt, 1994). Scholars from diverse fields have different viewpoints on trust; therefore, scholars define the trust concept from different approaches and methods. For example, Deutsch (1973) defined trust as "the confidence that one will find what is desired from another, rather than what is feared" (p. 148). Barney and Hansen (1994) suggested that trust is the mutual confidence that no party in an exchange will exploit another's vulnerability. Morgan and Hunt (1994, p. 23) suggested that trust exists "when one party has confidence in an exchange partner's reliability and integrity." Trustworthy parties are associated with qualities such as honesty, benevolence, fairness, responsibility, and helpfulness (Morgan & Hunt, 1994).

Trust has been found to enhance loyalty. For example, a study confirmed the paths by which service providers build consumer trust and confirmed a path from consumer trust to loyalty in relationship exchanges (Sirdeshmukh, Singh, & Sabol, 2002). Hennig-Thurau, Gwinner, and Gremler (2002) found that loyalty to a firm will be greater when consumers have higher trust or confidence in the service provider.

Brand trust is defined as “the willingness of the average consumer to rely on the ability of the brand to perform its stated function” (Chaudhuri & Holbrook, 2001, p. 82). Another definition of brand trust is the feeling of security held by the consumer in his/her interaction with the brand based on the perceptions that the brand is reliable and responsible for the interests and welfare of the consumer (Delgado-Ballester, 2004). The concept of ‘brand trust’ is affirmed to have two distinct dimensions – reliability and intention (Delgado-Ballester, 2004). The reliability dimension of brand trust has a practical/technical character. It is concerned with the perception that the brand can fulfill or satisfy a consumer’s needs and is related to the individual’s belief that the brand accomplishes its value promise (Delgado-Ballester, 2004). This dimension views that the reliability for the accomplishment of that promise leads the consumer to trust the brand and its future performance (Deighton, 1992). The second dimension of trust is intention. Intention reflects an emotional security on the part of individuals. It describes “the aspect of a belief that goes beyond the available evidence to make individuals feel that a brands behavior is guided or motivated by favorable and positive intentions towards their welfare and interest, despite future problematic situations with the consumption of the product” (Delgado-Ballester, 2004, p. 576). Thus, “brand intentions encompass beliefs and meanings about the brand which exist over and above its physical functioning and they are more to do with emotional aspects of the brand” (Delgado-Bellester, 2004, p. 586).

Brand trust has been identified as an important precursor of brand loyalty. In a brand context, studies have revealed that trust is fundamental to the development of brand

loyalty (Berry, 1995; Reicheld & Schefter, 2000) and brand equity (Dyson, Farr, & Hollis, 1996).

Brand Affect

The word affect comes from the Latin word “affectus,” which means “mental state” or “mood.” In the past, the term ‘‘affect’’ in consumer science and marketing had been used rather broadly with different researchers often using different terminology (Erevelles, 1998). Today, affect is usually defined as a ‘‘valenced feeling state’’ (Cohen & Areni, 1991). Mood and emotion are instances of this state. However, mood and emotion are different by the level of intensity and association with a stimulus object. That is, mood is relatively low in intensity and is usually unassociated with a stimulus object. Emotion, on the other hand, is higher in intensity and is usually associated with a stimulus object (Cohen & Areni, 1991).

The most prominent affect theory is by Tomkins (1962, 1982) and it identifies nine basic forms of affects within the categories of positive, neutral, and negative affects. Positive affects include interest and enjoyment. Neutral affects include surprise, while negative affects include anger, fear, distress, shame, disgust, and dismal (Nathanson, 1992).

The concept of affect has been used widely in marketing, advertising, and consumer behavior studies. For example, researchers have shown that affect can serve as a primary motivator of consumption behavior (Hajjat, 1991; Hirschman & Holbrook, 1982) and that it influences consumer decision making (Cohen, Miniard, & Dickson, 1980; Wilkie & Pessemier, 1973), brand choice (Wright, 1975), consumer satisfaction,

complaining behavior, and word-of-mouth activity (Westbrook, 1987). Both positive affect and negative affect are associated with post purchase judgments (Oliver, 1993). In particular, positive moods (an affect component) enhanced brand attitudes (Batra & Ray, 1986; Batra & Stayman, 1990; Edell & Burke, 1987). Satisfaction, along with other attributes, impacted a person's affective responses toward the product (Oliver, 1993).

The concept of 'affect,' which is attributed to having a distinct dimension 'emotion,' has been associated with brands. Brand affect is conceptualized as "a brand's potential to elicit a positive emotional response in the average consumer as a result of its use" (Chaudhuri & Holbrook, 2001, p. 82). Therefore, brand affect can be seen as a consumer's overall favorable or unfavorable evaluation of the brand (Bhat & Reddy, 2001; Keller, 1993).

In many previous studies, the brand trust and brand affect constructs were found to be antecedents of loyalty (e.g., Carpenter, 2008; Carpenter & Fairhurst, 2005; Chaudhuri & Holbrook, 2001, 2002; Chitturi, Raghunathan, & Mahajan, 2008; Matzler, Bidmon, & Grabner-Krauter, 2006). Hence, brand trust and brand affect are included in this study to examine how the constructs affect brand loyalty.

Brand Loyalty

Customers display varying degrees of loyalty, commitment, or faithfulness toward a product, brand, or service. Loyalty occurs in consumption situations and has received much attention in the marketing literature (Kandampully & Suhartanto, 2000). In general, loyalty is seen to occur when customers repeatedly purchase goods or services over time and hold favorable attitudes toward the goods or services. Brand loyalty is, therefore, a

customer's commitment to repurchase a preferred brand consistently in the future, regardless of the context (Liu, 2007).

Brand loyalty is measured by three approaches: behavioral, attitudinal, and composite. Behavioral loyalty is defined as "the willingness of average consumer to repurchase the brand" (Chaudhuri & Holbrook, 2001, p. 83). Behavioral loyalty encompasses measurements of consistent, repetitious purchase behavior as an indicator of loyalty (Ehrenberg, Goodhardt, & Barwise, 1990; Krishnamuthi & Raj, 1991). The drawback of this type of measurement is that it provides limited understanding of the factors underlying repeat purchases (Dick & Basu, 1994), and repeat purchases are not always the result of a psychological commitment toward the brand (TePeci, 1999).

On the other hand, attitudinal loyalty is defined as "the level of commitment of the average consumer toward the brand" (Chaudhuri & Holbrook, 2001, p. 83). Attitudinal loyalty reflects emotional and psychological attachment toward the brand, product, or service. Attitudinal dimensions refer to a customer's intention to repurchase and recommend, which are good indicators of a loyal customer (Getty & Thompson, 1994).

The third approach, the composite measurement of loyalty, includes both of the dimensions of loyalty (behavioral and attitudinal). The advantage of composite loyalty is that it encompasses two loyalty dimensions and measures loyalty by customers' product/brand preferences, propensity of brand-switching, frequency of purchase, and total amount of purchase (Hunter, 1998; Pritchard & Howard, 1997). Therefore, the composite approach considerably increases the predictive power of brand loyalty. Based on this review of loyalty concepts, the composite approach seems to be more viable for

this study, which includes both attitudinal and behavioral aspects. Therefore, for this study, brand loyal customers are defined as those who hold favorable attitudes toward the apparel brand, commit to repurchase the brand, and recommend the brand to others.

Satisfaction was found to be a strong antecedent of loyalty (Anderson & Mittal, 2000; Anderson & Sullivan, 1993; Gronholdt, Martensen, & Kristensen, 2000; Gustafsson & Johnson, 2002). Other identified antecedents of loyalty include product attributes (Lewis & Soureli, 2006), brand trust, brand affect (Chaudhuri & Holbrook, 2002), and perceived value (Parasuraman & Grewal, 2000). Based on the review of literature, this study proposes a conceptual model to illustrate the causal paths that build brand loyalty for U.S. and Indian consumers. This proposed model and the rationale for each hypothesis are discussed in detail in the following section.

Development of Hypotheses

The hypotheses in this study are developed in two phases in order to achieve the research goals. The first phase assesses whether U.S. and Indian consumers differ in their evaluations of apparel product attributes. In particular, Phase I classifies apparel attributes into the three Kano's categories (must-be, performance, and attractive) and examines if the categorization differs by the two countries (i.e., the U.S. and India). Phase II is designed to understand how the consumers' benefit perceptions of brands influence brand trust and brand affect, and thereby influence brand loyalty. Phase II tests hypotheses developed from the proposed model with data collected from U.S. and Indian consumers. The following delineates how hypotheses in each phase are developed.

Phase I: Testing U.S. and Indian Consumers' Evaluations of Apparel Product Attributes

Three hypotheses (Ha, Hb, and Hc) to be tested in Phase I posit that the apparel product (jeans) attributes classified into the three Kano's categories (must-be, performance, and attractive) will be different for U.S. and Indian consumers because consumer product experience level and socioeconomic development stage (e.g., income, mobility, and mass media access) differ by country, and these differences are deemed to be related to classification differences.

While no study has found classification differences, they can be inferred from previous studies. For example, Forsythe, Kim, and Petee (1999) suggested that consumer evaluation of apparel product attributes differed by consumer consumption experience and exposure to the apparel brand. They found that Chinese and Korean consumers differed in their evaluations of extrinsic and intrinsic apparel attributes. For example, Korean consumers considered attributes like physical quality and design to be important. In contrast, Chinese consumers considered brand label and price to be important. The researchers attributed the differences to the fact that Chinese and Korean consumers differed considerably with respect to their consumption experience and exposure to apparel brands. That is, Chinese consumers had limited brand exposure and consumption experience and were not as confident to rely on attributes such as design and quality (intrinsic cues); therefore, Chinese consumers relied more on attributes like price and brand label (extrinsic cues) to evaluate the apparel brand. Korean consumers, though, with more exposure to branded apparel, were confident to rely on attributes such as design and quality (intrinsic cues) to evaluate the apparel brand.

Similarly, we can expect that U.S. consumers have more consumption experience with the apparel product (jeans) because they have more exposure to jeans, compared to Indian consumers. Jeans were introduced in the U.S. as early as 1848, during the California gold rush period, as work clothing for miners. Later, in the 1950s, jeans became general fashion and a part of the American popular culture courtesy of teenagers and young adults. By the 1980s, jeans became high fashion clothing as famous designers started making their own styles of jeans with their own labels. Today, U.S. consumers are exposed to numerous jeans brands. By the second half of the twentieth century, consumers in other countries had adopted jeans (Delong et al., 2002). The jeans culture of the U.S. found its way to India around the late 1960s, and the jeans market has expanded in India since the mid 1970s. However, until 1992 the jeans market in India was dominated by unbranded jeans and minor Indian brands. Only in the mid '90s did Indian consumers start to become exposed to various jeans brands, including international brands and domestic brands ("History of jeans," 2001).

The above discussion suggests that U.S. consumers have been exposed to jeans brands since 1950 and have more experience with the brands, whereas Indian consumers have been exposed to jeans brands only since 1992 and have comparatively less experience with jeans brands. Thus, it is reasonable to expect that evaluation of important jeans attributes differs for U.S. and Indian consumers. For example, since U.S. consumers are more experienced with jeans, they may consider intrinsic attributes such as design or fitting to be more important. In contrast, Indian consumers with limited experience and exposure to jeans brands may regard a basic quality such as not shrinking or changing colors after washing as more important jeans attributes.

Another reason for differences in important apparel attributes could be the socioeconomic conditions of a country, such as income, mobility, and mass media access. Forsythe et al. (1999) suggested that the socioeconomic conditions of a country might significantly affect consumer evaluation of product attributes. The researchers explained that when resources are limited, consumers might focus on price and performance attributes in evaluating a product; however, as more resources become available, consumers may be influenced on image attributes such as brand name (Forsythe et al., 1999). Similarly, exposure to media and travel may also affect consumer importance of product attributes in purchase decisions (Roth, 1995). Typically, lack of mobility and limited exposure to media limit consumers from learning about the symbolic attributes of apparel like fashionability, trendiness, etc., making consumers rely more on performance and the functional capability attributes in the product (Forsythe et al., 1999). Forsythe et al. (1999) also suggested that since Chinese consumers had less travel experience to western countries and limited access to global mass media, compared to Korean consumers, their important apparel brand attributes differed (Forsythe et al., 1999).

Given that Indian consumers have limited economic resources, travel experiences, and exposure to global mass media, compared to U.S. consumers, we expect U.S. and Indian consumers to differ in their important apparel product attributes. For example, Indian consumers may consider that performance of jeans, such as colorfastness, is important, whereas colorfastness is taken for granted by U.S. consumers. U.S. consumers may consider other attributes, such as fitting, to be more important. Therefore, for Indian consumers, colorfastness may be directly related to their satisfaction level toward jeans, serving as a performance attribute in Kano's category. However, the same attribute (i.e.,

colorfastness) may be classified in the must-be category for U.S. consumers because the existence of colorfastness is not explicitly required, but consumers lose interest in the product if colorfastness is absent. Based on this information, we posit that attributes classified into the must-be, performance, and attractive categories will differ by U.S. and Indian consumers and we present the following hypotheses:

Ha: Apparel attributes that are classified into the must-be category will be different for U.S. and Indian consumers.

Hb: Apparel attributes that are classified into the performance category will be different for U.S. and Indian consumers.

Hc: Apparel attributes that are classified into the attractive category will be different for U.S. and Indian consumers.

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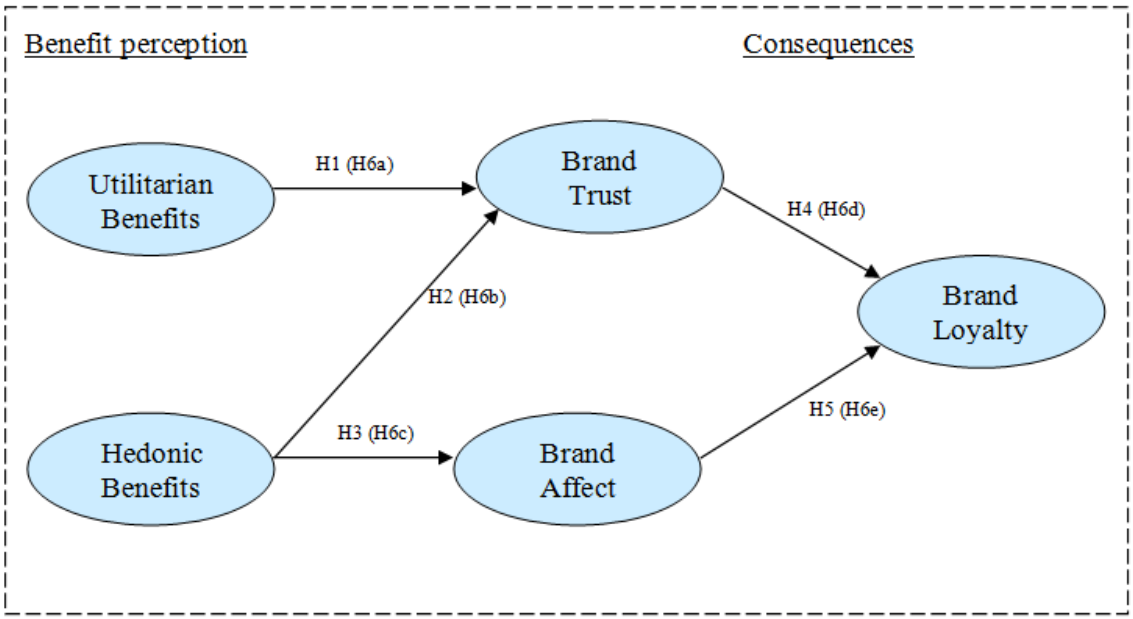
Phase II: Testing the Proposed Model

This study proposes a conceptual model to explain the process through which brand loyalty is developed from consumers' benefit perceptions of the brand. Figure 3 presents the proposed model and the causal relationships among the constructs.



Note: H1-H5 represent the main effects and H6a-H6e represent the country moderating effects.

Figure 3. The proposed model.

As shown in Figure 3, the proposed conceptual model consists of two large causal paths that delineate the process of how consumers' benefit perceptions of brands will lead to brand loyalty: utilitarian/hedonic benefits → brand trust/brand affect and brand trust/brand affect → brand loyalty. The first path indicates the influence of utilitarian and hedonic benefits of the brand on the two brand dimensions, brand trust and brand affect. This study proposes that consumers' perceptions of utilitarian and hedonic benefits of the brand will enhance their trust and affect in the brand. The second path shows the influence of brand trust and brand affect on brand loyalty. Based on the proposed conceptual model, this study developed five hypotheses to be tested. Further, the study proposes that the five causal paths will be moderated by country (the U.S. and India). Based on the proposed model, this study developed five hypotheses to be tested. The details for the rationales for each hypothesis follow.

Utilitarian Benefit, Hedonic Benefit, and Brand Trust

This study proposes relationships between utilitarian benefit and brand trust and between hedonic benefit and brand trust. The following sequentially discusses how consumers' utilitarian and hedonic benefit perceptions will influence brand trust. The hedonic dimension is more subjective and viewed as the experiential and enjoyment-related benefits of products (Batra & Ahtola, 1990; Chitturi et al., 2007, 2008; Dhar & Wertenbroch, 2000; Strahilevitz & Myers, 1998). The utilitarian dimension, on the other hand, is more objective and associated with the functional and practical benefits of products (Chitturi et al., 2008, 2007; Dhar & Wertenbroch, 2000; Strahilevitz & Myers, 1998).

Brand trust, the willingness of a consumer to rely on the brand, includes two distinct dimensions – reliability and intention (Delgado-Bellester, 2004). The brand reliability dimension of brand has more to do with the product's functional capabilities and physical attributes, while brand intention is more related to the emotional aspects of the brand (Delgado-Bellester, 2004). In other words, brand reliability is more related to the utilitarian aspects of the brand and brand intentions are more related to the hedonic aspects of the brand. From the above discussion, we can assert that brands that exhibit higher functional capabilities (i.e., related to brand reliability) and elicit pleasure (i.e., related to brand intentions) will enhance brand trust because the brands have both brand reliability and brand intention components.

The connection of both utilitarian and hedonic values to brand trust has been evidenced in previous studies. Chaudhuri and Holbrook (2001) empirically discovered

that both utilitarian and hedonic value affected brand trust by analyzing utilitarian and hedonic values for 146 products ranging from electric fans to potato chips. Similarly, another study evidenced that consumers' utilitarian and hedonic value perceptions of brands will tend to affect their perceived differences among brands, which in turn will affect their trust in the brands (Chaudhuri & Holbrook, 2002). Consistent with previous research, therefore, we expect both utilitarian benefit and hedonic benefit perceptions to facilitate in building brand trust because a brand can be trusted when it can fulfill utilitarian needs in the product (Delgado-Bellester & Aleman, 2004) and when it can fulfill hedonic needs in the product. Hence, this study posits that consumers' perceptions of utilitarian and hedonic benefits from consumption of an apparel brand will increase brand trust.

H1: Consumer utilitarian benefit perception will positively influence brand trust.

H2: Consumer hedonic benefit perception will positively influence brand trust.

Hedonic Benefit and Brand Affect

This study posits that consumers' perceptions of hedonic benefits of a brand will create brand affect for the brand. It is well evidenced that hedonic benefits increase positive emotions in consumers, such as feelings of delight (Chitturi et al., 2008; Matzler, Bidmon, & Grabner-Krauter, 2006), cheerfulness, and excitement (Chitturi et al., 2007). Brand affect is the ability of the brand to induce positive emotions in consumers as a result of its use (Chaudhuri & Holbrook, 2001). In other words, brand affect occurs when a consumer expresses positive emotions in response to the brand's use. Therefore, we assert that if the brand fulfills consumers' hedonic needs (i.e., provides hedonic benefits),

consumers are more likely to feel happy and delighted. Therefore, we expect a positive link between hedonic benefit and brand affect.

Previous studies have confirmed the influence of hedonic aspects on brand affect. While these studies linked hedonic value to brand affect, the findings can be related to a hedonic benefits-brand affect link because a consumer's hedonic value is an experience resulting from the consumption of such benefits (Holbrook, 1999). For example, Matzler et al. (2006) uncovered that the higher the pleasure potential of a product, the greater its potential to elicit positive emotional response in a consumer, confirming a positive relationship between hedonic value and brand affect. Also, Chaudhuri and Holbrook (2002) evidenced that hedonic value influenced brand affect indirectly via emotional brand choice risk. Similarly, Chaudhuri and Holbrook (2001) identified that consumer perception of hedonic value in a product category was significantly and positively related to brand affect. Based on this discussion, we present the following hypothesis.

H3: Consumer hedonic benefit perception will positively influence brand affect.

Brand Trust, Brand Affect, and Brand Loyalty

The direct effect of trust on brand loyalty has been widely confirmed in marketing and consumer behavior literature. For example, Moorman, Zaltman, and Deshpande (1992) and Morgan and Hunt (1994) confirmed that trust leads to commitment or loyalty in relational exchanges because trust plays an important role in building exchange relationships. Within the brand trust domain, Chaudhuri and Holbrook (2001) found that trusted brands are purchased more often and evoke a higher degree of attitudinal commitment. Similarly, Chaudhuri and Holbrook (2002) revealed that brand trust

contributed positively toward enhancing attitudinal loyalty. And, Lau and Lee (1999) confirmed that consumer trust in a brand will lead to consumer loyalty to that brand. Therefore, this study expects that consumer trust in an apparel brand will enhance brand loyalty toward the brand. Thus, the following hypothesis is proposed.

H4: Brand trust will positively influence brand loyalty.

Subsequently, in the context of building and maintaining brand relationships, apart from brand trust, brand affect has also been suggested as an essential precursor of brand loyalty. For example, Chaudhuri and Holbrook (2001) found that brands that make consumers “happy” or “joyful” or “affectionate” elicit more purchase and attitudinal loyalty, confirming a positive relationship between brand affect and brand loyalty. Similarly, Chaudhuri and Holbrook (2002) showed that positive emotional feelings, such as happiness, joy, or love, enhanced the consumer and brand relationship (i.e., consumers are more likely to purchase brands that induce positive emotions), confirming that brand affect influences attitudinal loyalty. Also, Mitlzler et al. (2006) verified strong positive relationships between brand affect and both behavioral and attitudinal loyalty. Their study verified the positive brand affect and brand loyalty relationship in multiple product categories, such as mobile phones, ski resorts, backpacks, beer, and men’s formal jackets. Therefore, we postulate the same relationship can be found in the apparel category. Based on this discussion, we present the following hypothesis.

H5: Brand affect will positively influence brand loyalty.

Country Moderating Effect on Five Paths in the Proposed Model

This study posits that country moderates the proposed five paths from the utilitarian benefit/hedonic benefit, brand trust/brand affect to brand loyalty. The following illustrates how the strengths of the five paths proposed in the model are expected to differ by the U.S. and India.

The U.S. and India are dissimilar in terms of economic development and culture. These dissimilarities might impact consumers' benefit perceptions of brands and, thereby, brand loyalty. As the economy of a country progresses, consumption typically shifts from being utilitarian to hedonic (Lim & Ang, 2008). For example, in developing countries, consumers may look for utilitarian benefits, such as product performance attributes, while purchasing a product. In contrast, consumers in developed countries might look for hedonic benefits, such as experience of enjoyment-related attributes, while purchasing a product. Further, one study claimed that the rapid growth of the credit card industry in developed countries is a reflection of the hedonistic orientation of consumers (Dutta-Bergman & Wells, 2002). Based on this research, we anticipate that Indian consumers will tend to focus more on utilitarian benefits than on hedonic benefits of a brand because India is still a developing country. In contrast, U.S. consumers will tend to focus more on the hedonic benefits of a brand because the U.S. is a developed country.

Further, the cultural dimensions of individualism and collectivism are significantly associated with consumer fashion behavior. For example, Dutta-Bergman and Wells (2002) found that compared to collectivists, individualists had greater preference for hedonic aspects like sensory appeals, variety, and novelty (hedonic benefits) in fashion products. Another study noted that American television

advertisements stressed enjoyment because hedonic values primarily gratify the internal, private self, which is a trait of an individualistic culture (Cheng & Schweitzer, 1996). Hence, hedonic aspects are emphasized more in individualistic cultures such as the U.S. and utilitarian aspects are emphasized more in collectivistic cultures such as India. Since the U.S. and India represent individualism and collectivism, respectively, we can assume that the level of utilitarian and hedonic benefit perceptions by U.S. and Indian consumers may differ.

In addition to differing levels of utilitarian/hedonic benefit perceptions by consumers from the two countries, the levels of brand trust, brand affect, and brand loyalty might also be different based on their experience with the brands and also because brands are perceived differently in the two countries. Brand names have a greater value for Indian consumers than for U.S. consumers (Maxwell, 2001). Previous studies have identified several reasons for the higher importance of brand name among Indian consumers. Maxwell (2001) explained that quality varies between branded products and unbranded products in India. In other words, unbranded products in India do not assure quality; therefore, Indian consumers tend to have greater trust for branded products. In addition, from the cultural standpoint, 'brand image' has a particular value for Indian consumers. That is, in a hierarchical society such as India, people are highly status conscious (Sahay & Walsham, 1997) and they want to show off with impressive brand names in order to be recognized and to reflect as superior within a group (Maxwell, 2001). Roland (1988, p. 123) contends that "urban Hindu women of the middle class in the householder stage of life spend a great deal of time dressing up – much more than US women do – so that they will reflect well on their family." A survey by the Nielsen

Company on global luxury brands states that “brands are synonymous to status and our survey finds that 57 percent of Indians surveyed buys designer brands as a status symbol” (ExpressIndia, 2008, p. 1). Johansson’s (1997) study indicated that ‘brand names’ have a higher symbolic meaning in collectivistic societies than in individualistic societies because brand names enhance emotional rewards. For example, branding depends on the extent to which a brand can use emotional or symbolic meanings or associations. For example, Volvo, known for its safety, featured in its advertisements/commercials on Indian television several people who were saved from accidents by the brand (emotional). Another reason for the strong importance of brand name, cited by Venkatesh and Swamy (1994), is that Hinduism, the dominant religion in India, believes in iconic worship (having faith in a symbol or just a form or idol) and has prepared Indian society to be semiotically focused (belief/trust in signs and symbols). Consequently, Indian consumers understand and trust the iconic images of brands better than do non-Hindu consumers. From the above discussion, it is evident that Indian consumers have more positive attitudes toward brand names, which might lead them to exhibit higher brand trust than U.S. consumers. Further, the trusted brands are more likely to be purchased often (Chaudhuri & Holbrook, 2001). Therefore, we posit that the strength of brand trust and brand loyalty path in the proposed model will be different for U.S. and Indian consumers and expected to be higher for Indian consumers.

Consumers brand experience refers to their knowledge and high degree of familiarity with a certain brand, which is gained through extended exposure to the brand (Ha, 2005). It has been suggested that continuing positive experiences with a brand can form a deeper meaning and cause emotions like memorable, joy, etc. to consumers (brand

affect) (Ha & Perks, 2005). Given that U.S. consumers are more exposed, more familiar and have more experience with the jeans brands, we suppose that they realize greater brand affect than India consumers. Further positive emotional feelings, such as happiness, joy (brand affect) enhances consumers loyalty towards the brand (Chaudhuri & Holbrook, 2002). Therefore, we posit that the strength of brand affect and brand loyalty path in the proposed model will be different for U.S. and Indian consumers and expected to be higher for U.S. consumers.

Based on the above discussion, we expect that the levels of consumer perception of utilitarian/hedonic benefits of the brand, brand trust, brand affect, and brand loyalty differ by the U.S. and India, which may impact on the strength of each path in the proposed model. Thus, this study posits that the links/paths proposed in the model will be moderated in their degree of impact by country.

H6a: The consumer utilitarian benefit perception and brand trust path will be moderated by country in its degree of impact.

H6b: The consumer hedonic benefit perception and brand trust path will be moderated by country in its degree of impact.

H6c: The consumer hedonic benefit perception and brand affect path will be moderated by country in its degree of impact.

H6d: The brand trust and brand loyalty path will be moderated by country in its degree of impact.

H6e: The brand affect and brand loyalty path will be moderated by country in its degree of impact.

CHAPTER III

METHODOLOGY

This chapter presents a description of the methods used to develop the survey instrument and to collect data in this study. First, the procedures for collecting data and information about participant recruitment are discussed. Second, the survey instrument development and pre-test procedure are explained. Finally, the statistical procedure used to analyze the data is reported.

Data Collection

The data for this study was collected from college students in two countries (the U.S. and India) via a questionnaire survey. Jeans were selected to examine the proposed research questions because jeans are a common apparel item worn by both men and women of all ages for a variety of occasions in the U.S. (Delong et al., 2002) and worn by college students all over the world (Wu & Delong, 2006), including in India. The respondents chosen for this study were college students in the U.S. and India because the college student segment is the major target of jeans and this group is more homogeneous across countries than any other group.

Data was collected from a Midwestern university in the U.S. and from colleges affiliated with a university in southern India. To obtain uniformly distributed data of consumers, at least four different colleges/departments (management, engineering, arts and sciences, human environmental sciences) in each university were selected for the survey. With professor permission, students were asked to fill out questionnaires during class periods. The survey was administered in summer 2009 in India and fall 2009 in the U.S. A total of 670 questionnaires were collected. Of the 670 data sets, 335 were collected in India and 335 were collected in the U.S. After discarding 20 and 10 questionnaires from the U.S. and India, respectively, which had insincere and incomplete answers, 315 questionnaires from the U.S. and 325 questionnaires from Indian were entered into statistical analysis. Table 7 presents the demographic details of the respondents. Females accounted for 55.88% in the U.S. and 52.62% in India, while males accounted for 44.12% in the U.S and 47.38% in India. The mean age of the respondents was 22.13 in the U.S. and 22 in India, with a range of 20 to 30 years old. The monthly household income that was reported most frequently for U.S. respondents was below $1,500, while Indian consumers were found to be in the range of Rs.40,001- Rs.50,000 ($869.58 ~ $1,086.95). Since the U.S. respondents were students and most had a part time job and lived independently, the most frequent monthly household income reported seemed less ($1,500). However, Indian respondents (students) lived primarily with their parents and the monthly household income included income from parents and other family members. Further, the monthly spending on clothing that was reported most frequently for the U.S. consumers was below $50. Similarly, the monthly spending on clothing that was reported most frequently for Indian consumers was found to be in the

range of Rs.1,001 ~ Rs.2,000 ($21.76 ~ $43.47). Finally, for both the U.S. and Indian consumers, the number of jeans in respondents' wardrobes was found to range between six and ten pairs.

Development of the Survey Instrument

The survey questionnaire developed for the study consisted of Kano's attributes classification questions for Phase I and five sections to measure the constructs in the proposed research model for Phase II (utilitarian benefits, hedonic benefits, brand trust, brand affect, and brand loyalty) plus demographics. Consumers' evaluations of Kano's attributes were tested toward their perceptions about a pair of jeans without any brand in mind. However, for the five sections that measured the five constructs in the proposed model, respondents were asked to write down a jeans brand they most frequently wear since the proposed model tests the consumers' utilitarian/hedonic benefit perceptions of brand, brand trust/affect, and brand loyalty toward a particular brand. Only respondents who had experienced a jeans brand were asked to continue with the questionnaire because this survey included questions to assess a jeans brand. Respondents who had not worn branded jeans were not asked to continue with the questionnaire. The following section describes how each construct was measured.

Table 7. Demographic information of the sample and jeans purchase behaviors[a]

	Items	Frequency (U.S.)	% (U.S.)	Frequency (India)	% (India)
Gender	Male	139	44.12	154	47.38
	Female	176	55.88	171	52.62
Age	20-24	307	97.46	318	97.9
	25-29	7	2.22	-	-
	30 and above	1	0.32	-	-
	Missing data	-	-	7	2.1
Monthly Income	below $ 1,500 [below Rs.10,000 (below $217.39)]	105	33.33	-	-
	$1,501- 3,000 [Rs.10,001- 20,000 ($217.41- 434.78)]	44	14	-	-
	$3.001- 4,500 [Rs.20,001- 30,000 ($434.80- 652.17)]	37	11.74	31	9.53
	$4,501- 6,000 [Rs.30,001- 40,000 ($652.19- 869.56)]	33	10.48	44	13.53
	$6,001- 7,500 [Rs.40,001- 50,000 ($869.58- 1086.95)]	20	6.34	143	44
	$7,501- 9,000 [Rs.50,001- 60,000 ($1086.97- 1304.34)]	13	4.12	78	24
	$9,001 and above [Rs.60,001 and above ($1304.36 and above)]	43	13.65	19	5.85
	Missing data	20	6.34	10	3.07
Monthly spending on clothing	below $ 50 [below Rs. 1000 (below $21.73)]	166	52.7	132	40.66
	$51-100 [Rs.1,001- Rs.2,000 ($21.76- 43.47)]	67	21.27	175	53.84
	$101-150 [Rs.2,001- Rs.3,000 ($43.5- 65.21)]	31	9.84	15	4.62
	$151-200 [Rs.3,001- Rs.4,000 ($65.23- 86.95)]	11	3.49	-	-
	$201-250 [Rs.4,001- Rs.5,000 ($86.97- 108.69)]	7	2.22	-	-
	$251-300 [Rs.5,001- Rs.6,000 ($108.71-130.43)]	3	.96	-	-
	$300 and above [Rs.6,001 and above ($130.45 and above)]	4	1.27	-	-
	Missing data	26	8.25	3	0.92
Number of jeans	1 to 5	70	22.22	21	6.46
	6 to 10	156	49.52	148	45.54
	11 to 15	45	14.29	130	40
	15 and above	34	10.79	25	7.69
	Missing data	10	3.18	1	0.31

[a] : Rs denotes Rupees, the official currency in India. Exchange rate at $1 = Rs.46.

Kano's Attributes Classification (Must-be, Performance, and Attractive)

To classify customer perception of apparel product (jeans) attributes into the must-be, performance, and attractive categories, eight apparel product attribute dimensions (fit, design, fashionability, quality, workmanship, versatility, price, and brand) were selected after an extensive literature review, and a few specific aspects of each attribute except brand attribute were adopted from Wu and Delong (2006). For example, to measure the attribute dimension 'quality,' three aspects were considered: the ability of the jeans to retain their original shape after several washes (i.e., shrink resistant), the ability of the jeans to retain their color after several washes (colorfastness), and the durability of the jeans. Similarly, to measure the attribute 'versatility,' aspects such as suitability of the jeans for many occasions, easy to match, and the ability of the jeans to coordinate (mix and match) with other apparel in the wardrobe were used. For each aspect of the attributes, a pair of questions was formulated following Kano et al.'s (1984) approach. In total, 24 pairs of questions were formulated to measure eight apparel attribute dimensions (i.e., three items for each of the eight attribute dimensions). The paired question approach has been well established to measure customer perception of product attributes in diverse areas: television sets (Kano, 2001), ski shoes (Matzler & Hinterhuber, 1998), industrial product design (Lai, Xie, & Tan, 2004; Tonitini, 2007), etc. In the paired questions, the first question concerned the reaction of the customer if the apparel had that attribute (functional form of the question) and the second question concerned his/her reaction if the apparel did not have that attribute (dysfunctional form of the question). An example of the functional form of a question is "How do you feel if the jeans have comfortable fit around the waist?" An example of the dysfunctional question

is “How do you feel if the jeans do not have comfortable fit around the waist?” Respondents were asked to indicate their perceptions of these eight apparel attribute dimensions for a pair of jeans. All items were measured by a five-point Likert scale (1 = I dislike it that way; 2 = I can live with it that way; 3 = I am neutral; 4 = It must be that way; 5 = I like it that way).

In order to validate the three measurement items for each of the eight apparel attribute dimensions, this study conducted two preliminary telephone surveys, one with twenty U.S. students from a Midwestern university and the other with twenty Indian students from a university in southern India. Each telephone survey, which lasted about 10 minutes, was recorded and later analyzed. Details of consumer responses of the telephone survey are provided in Appendix A. In the telephone survey, students were asked several questions. The first question was “In general, when you buy a pair of jeans, what aspects of the jeans do you consider?” The response to this question provided the study with insights on what attributes in general consumers look for in a pair of jeans, such as fit, design, fashionability, quality, price, and brand. The next question regarded specific attributes such as fit; for example, “Describe what fitting of jeans means to you?” It was found that ‘fitting’ for consumers both in the U.S. and India meant comfortable fit around the waist and perfect length. Based on the responses, the items for the fitting attribute “How do you feel if the jeans fit you well?” were adopted from Wu and Delong (2006) and revised as “How do you feel if the jeans have comfortable fit around the waist?” and “How do you feel if the jeans have a perfect length?” Next, the telephone survey asked about the ‘design’ attribute: “While choosing jeans how do you know that it has a good design?” Apart from the pattern on the pockets and the cut of the jeans, the

common response was “the design that lasts longer.” Therefore, the item “how do you feel if the jeans have a design suitable for long-term use” (jeans can resist fashion change) was added. The next questions in the telephone survey regarded specific attributes such as fashionability, quality, workmanship, and versatility: “Describe what fashionable jeans means to you?” “To you, what aspects of quality should a pair of jeans have?” “While choosing jeans how do you know that it has a good workmanship?” “When can you say a pair of jeans is versatile?” The common responses for these questions were similar to the items adopted from the previous study (Wu & Delong, 2006), so the validity of items for fashionability, quality, workmanship, and versatility adopted from the previous study were confirmed. However, two items for the price dimension and three items for the brand dimension were added by the researcher following the receipt of a common response from the telephone survey that was not suggested in Wu and Delong’s (2006) study. The telephone survey question on the price attribute was “When can you say a pair of jeans have good (or fair) price?” The common response obtained for U.S. consumers was “price of the jeans should be worth its quality” and Indian consumers responded “price that is affordable.” Therefore, this study added two items: “How do you feel if the price of the jeans is worth its quality?” and “How do you feel if the price of the jeans is affordable?” Finally, the telephone survey question on the attribute ‘brand’ was “Why do you choose one brand over the other brand, if brand was a major decision factor?” It was found that U.S. and Indian consumers perceived the term “branded jeans” differently. U.S. consumers perceived branded jeans to be reliable and thought branded jeans could be replaced and returned if they did not perform as promised. Indian consumers perceived branded jeans to feel good and make the buyer

look different and special among peers. The study recognized these differences and incorporated three items that were unique to both U.S. and Indian consumers. The items were “How do you feel if the jeans are a popular brand?” ‘How do you feel if the jeans brand make you look distinctive and different?” and ‘How do you feel if the brand name of the jeans is reliable?”

The responses from the telephone survey aided in understanding customers’ perceptions and what customers look for in specific attributes of a pair of jeans, such as fit, design, fashionability, quality, workmanship, versatility, price, and brand. Based on the analysis of the telephone survey, several questions were revised and those listed above were added.

Utilitarian Benefits

The utilitarian benefits construct measured the consumer’s perception of utilitarian benefits from the jeans brand the respondent most frequently wore. To measure this construct, five items were adopted from Spangenberg, Voss, and Crowley (1997) and Voss, Spangenberg, and Grohmann (2003). The reliability coefficient reported for the utilitarian benefit construct measure was .93 (Spangenberg, Voss, & Crowley, 1997). Respondents were asked to indicate their perceptions of the utilitarian benefits from the jeans on the five-point semantic differential scale consisting of five sets of bi-polar adjectives relevant to jeans: Provides no functional benefits/provides functional benefits; Is not useful/is useful; Doesn’t provide basic necessities/provides basic necessities; Is impractical/is practical; and Is harmful/is beneficial.

Hedonic Benefits

The hedonic benefits construct measured the consumer's perception of hedonic benefits from the jeans brand the respondent most frequently wore. Four items were adopted from Spangenberg, Voss, and Crowley (1997) and Voss, Spangenberg, and Grohmann (2003) to measure hedonic benefits. The reliability coefficient reported for the hedonic benefit construct measure was .95 (Spangenberg, Voss, & Crowley, 1997). Respondents were asked to indicate their perceptions of the hedonic benefits from the jeans on the five-point semantic differential scale consisting of four bi-polar adjective sets relevant to jeans: Is not delightful/is delightful; Is not enjoyable/is enjoyable; Makes me dull/makes me excited; and Does not give me pleasure/gives me pleasure.

Brand Trust

Brand trust measured the extent to which the consumer relied on or believed in the jeans brand the respondent most frequently wore. Four items were adopted from Chaudhuri and Holbrook (2001), which had a reported reliability coefficient of .81. The four items were: "I trust this brand," "I rely on this brand," "This is an honest brand," and "This brand is safe." Brand trust was measured by a seven-point Likert scale (1 = very strongly disagree, 7 = very strongly agree), as was done in the original study.

Brand Affect

Brand affect measured the extent to which a consumer displayed a positive emotional response as a result of using the jeans brand the respondent most frequently wore. Three items were adopted from Chaudhuri and Holbrook (2001), which had a

reported reliability coefficient of .96. The three items were: “I feel good when I use this brand,” “This brand makes me happy,” and “This brand gives me pleasure.” All items were evaluated in the same manner as in the original study, with a seven-point Likert scale (1 = very strongly disagree, 7 = very strongly agree).

Brand Loyalty

Brand loyalty in this study reflected both behavioral and attitudinal loyalty of consumers toward a brand. Behavioral loyalty measures the consumer’s willingness to repurchase the brand, whereas attitudinal loyalty measures the consumer’s level of commitment toward the brand. This study employed Chaudhuri and Holbrook’s (2001) four items to measure a consumer’s brand loyalty toward the jeans brand the respondent most frequently wore. Two items measuring behavioral loyalty in their study were “I will buy this brand the next time I buy [product name]” and “I intend to keep purchasing this brand” and the items had a reported reliability coefficient of .90. Two items measuring attitudinal loyalty in their study were “I am committed to this brand” and “I would be willing to pay a higher price for this brand over other brands” and had a reported reliability coefficient of .83. In addition to the four Chaudhuri and Holbrook (2001) items, one item adopted from Zeithaml, Berry, and Parasuraman (1996), “I recommend XYZ to someone who seeks advice,” was slightly modified and added to measure attitudinal loyalty as “I am willing to recommend this brand to people I know.”

In the final section, demographic information was collected. Gender, age, monthly household income, average monthly spending on clothing, and number of jeans owned by the respondent were gathered.

Before administering the actual survey in the U.S. and India, a pretest was conducted to validate the survey instrument to ensure that the wording of all the items were understandable and clear to consumers and to ensure questions asked related to the objective of this study. The pre-test was conducted with 30 U.S. and 30 Indian students enrolled at a midwestern university during May 2009. To accurately reflect the U.S. and Indian students' evaluations of the apparel brand (jeans) in terms of Kano's must-be, performance, and attractive attributes, only Indian students who had been residing in the U.S. less than one year were included. U.S students who were enrolled for summer classes were asked to fill out the questionnaires during a class period in May 2009. Further, Indian students who had been residing in the U.S. less than one year were identified from the Indian student association and were invited to participate in a questionnaire survey at the student union in May 2009. The pretest validated the survey instrument and ensured that the items were clearly worded and were understandable to consumers. Therefore, the developed items were used in the questionnaire to collect the actual data. All measurement items, except the demographic information, are illustrated in Tables 8 and 9. The questionnaire is attached in Appendix D.

Table 8. A summary of measurement items for the eight attribute dimensions

Attribute Dimensions (Number of items)	Measurement Items
Fitting (3 items)	How do you feel: If the jeans have comfortable fit around the waist? If the jeans do not have comfortable fit around the waist? If the jeans make you look good? If the jeans do not make you look good? *If the jeans have a perfect length? If the jeans do not have a perfect length?
Design (3 items)	If the jeans have unique pocket design? If the jeans do not have unique pocket design? If the jeans have a unique cut? If the jeans do not have a unique cut? *If the jeans have a design suitable for long-term use (jeans can resist fashion change)? *If the jeans do not have a design suitable for long-term use (jeans cannnot resist fashion change)?
Fashionability (3 items)	If the jeans are fashionable? If the jeans are not fashionable? If the jeans are trendy? If the jeans are not trendy? If the jeans have style that everybody else is wearing? If the jeans do not have style that everybody else is wearing?
Quality (3 items)	If the jeans are durable (tough)? If the jeans are not durable (tough)? If the jeans do not fade after several washes? If the jeans fade after several washes? If the jeans retains their shape after washing (do not shrink) If the jeans do not retain their shape after washing (shrink)
Workmanship (3 items)	If the jeans have even stitching? If the jeans do not have even stitching? If the jeans donot tear easily? If the jeans tear easily? If the jeans have hems aligned properly? If the jeans do not have hems aligned properly?
Versatility (3 items)	If the jeans are suitable for many occasions? If the jeans are not suitable for many occasions? If the jeans are easy to match? If the jeans are not easy to match? If the jeans coordinate (mix and match) well with other apparel you have? If the jeans do not coordinate (mix and match) well with other apparel you have?
Price (3 items)	If the price of the jeans is reasonable? If the price of the jeans is not reasonable? *If the price of the jeans is worth its quality? *If the price of the jeans is not worth its quality? *If the price of the jeans is affordable? *If the price of the jeans is not affordable?
Brand (3 items)	*If the jeans are a popular brand? If the jeans are not a popular brand? *If the jeans brand make you look distinctive and different? *If the jeans brand donot make you look distinctive and different? *If the brand name of the jeans is reliable? *If the brand name of the jeans is not reliable?

* Questions added based on the preliminary telephone surveys

Table 9. A summary of measurement items for utilitarian/hedonic benefits, brand trust/affect, and brand loyalty

Construct (Number of items)	Measurement Items
Utilitarian benefits (5 items)	This jeans brand:
	Provides no functional benefits / provides functional benefits
	Doesn't provide basic necessities / provides basic necessities
	Is impractical / is practical
	Is not useful / is useful
	Is harmful / is beneficial
Hedonic benefits (4 items)	This jeans brand:
	Is not delightful / is delightful
	Is not enjoyable / is enjoyable
	Makes me dull / makes me excited
	Does not give me pleasure / gives me pleasure
Brand trust (4 items)	I trust this brand.
	I rely on this brand.
	This is an honest brand.
	This brand is safe.
Brand affect (3 items)	I feel good when I use this brand.
	This brand makes me happy.
	This brand gives me pleasure.
Brand loyalty (5 items)	I will buy this brand the next time I buy jeans.
	I intend to keep purchasing this brand.
	I am committed to this brand.
	I would be willing to pay a higher price for this brand over other brands.
	I would be willing to recommend this brand to people I know.

Data Analysis

The research was composed of two phases; thus, the data was analyzed in two phases. For the Phase I (i.e., classifying the U.S. and Indian consumers' evaluations of eight apparel attribute dimensions into Kano's categories) the survey responses were first tabulated into Kano's evaluation table to distinguish the attributes into different categories (must-be, performance, attractive, indifferent, questionable, and reverse) (see

Table 5 in Chapter II). Then, based on the frequency of answers, each attribute was classified into the relevant category. For example, if "versatility" had the highest frequency of answers in Kano's 'attractive' category, this customer requirement was labeled as an attractive (A) attribute. Similarly, each product attribute was classified into the category that received the highest frequency.

Finally, after categorizing the attributes for the U.S. and Indian data separately, the differences among the categories were observed and statistically evaluated. The three hypotheses proposed in Phase I of the study testing whether Kano's categories differ between the two countries were analyzed by a chi-square statistic utilizing SPSS 16.0. A significant chi-square indicates an existence of a two group difference (the U.S. and India, in this case).

For the Phase II testing of the proposed research model, the structural equation modeling (SEM) program Lisrel 8.80 was used. An SEM program can estimate multiple interrelated dependence relationships (Hair, Anderson, Tatham, & Black, 1998); thus, it is an ideal system to test the hypotheses in complex causal relationships between constructs. First, a measurement model (both for the U.S. and for India) was tested using confirmatory factor analysis (CFA) to confirm the measurement reliability and validity (Anderson & Gerbing, 1998). Second, the cross national invariance of scales can be validated through configural, metric, partial metric, and factor invariance (Shukla, 2010). Configural invariance implies the factor loadings specified are significant across nations. The metric invariance specifies all the factor loadings are equal across nations. Partial metric invariance indicates at least two factor loadings are equal across nations. Factor invariance means the variances of latent variables are equal across nations (Shukla,

2010). The equivalence of scale across nations can be achieved by fulfilling at least two of the measurement invariance tests (configural and partial metric tests) (Steenkamp & Baumgartner, 1998) using multi-group analysis in SEM. The configural invariance can be confirmed if the measurement model has significant factor loadings and fits well across the nations (the U.S. and India). The metric invariance was conducted using the procedure suggested by Steenkamp and Baumgartner (1998). Metric invariance, implying that factor loadings are equal in both countries, can be confirmed if a non-significant chi square difference value is obtained between the unrestricted model (where the factor loadings are allowed to vary) and the restricted model (where factor loadings are constrained to be equivalent across the two groups, the U.S. and India). However, if metric invariance cannot be confirmed, a partial metric invariance, as suggested by Singh (1995), can be assessed. Partial metric invariance can be achieved if at least two factor loadings per construct are equal across the two nations. A non-significant chi square difference value between the unrestricted model (where the factor loadings are allowed to vary) and the partially constrained model (where at least two factor loadings are constrained to be equivalent) across the two groups (the U.S. and India) confirms partial metric invariance. If both the configural and partial metric invariances are confirmed by multi-group analysis, it signifies that the items are equivalent and measuring the same across cultures. After confirming configural and partial metric invariance, this study tested the proposed hypotheses (main effects) using the multi-group structural equation model test.

The model fit can be assessed based on fit indices including chi-square tests, the normed fit index (NFI), the comparative fit index (CFI), the root mean square residual

(RMR), and the root mean square error of approximation (RMSEA). The recommended p-value for the chi-square test is larger than .05 to test the goodness of fit for the model. However, dependence on the chi-square test as a sole measure of a model fit is not recommended because the test is highly sensitive to sample size (Gerbing & Anderson, 1992). NFI is a ratio of the difference in the χ^2 values of the null model. It ranges between 0 and 1, and a model with fit close to 1 is said to be a good fit. CFI corresponds to the relative improvement in fit of the hypothesized model over the null model and is less sensitive to sample size. A CFI value lies between 0 and 1.0, and a larger value of CFI indicates a higher level of fit (Bentler & Bonett, 1980). RMSEA is the discrepancy per degree of freedom between the original and the reproduced covariance matrix and measures discrepancy in terms of population. An RMSEA value ranging from .05 to .08 is considered acceptable (Hair et al., 1998). Standardized root mean square residual (SRMR) was used to assess model fit in this study. SRMR represents an average of residuals between the observed and the estimated covariance and variance terms. An SRMR value less than .10 is usually considered a good fit (Kline, 2005).

To test the moderating affect of country difference (the U.S. & India) for the five paths in the structural model (H6a~H6e), the multi-group approach in SEM based on the chi-square difference statistic ($\Delta\chi^2$) was conducted. The five paths were utilitarian benefit → brand trust; hedonic benefit → brand trust; hedonic benefit → brand affect; brand trust → brand loyalty; and brand affect → brand loyalty. The χ^2 value from the baseline model was subtracted from the χ^2 value of a lesser constrained alternative model. For this study, the path was estimated with one degree of freedom difference. With the one degree of freedom difference, the chi-square difference value indicates whether or not the

moderating effect of country difference is significant. A non-significant chi-square value suggests there is no moderating effect, indicating that the impact of the identified path is identical for the two groups (the U.S. & India). In contrast, a significant chi-square value denotes that the impact of the identified path is significantly different across the two countries, indicating that a moderating effect exists between the U.S. & India (Evanschitzky & Wunderlish, 2006; Redondo & Fierro, 2005).

CHAPTER IV

FINDINGS

This chapter first presents the results of Phase I and then presents the results of Phase II, which includes the measurement model test and the results of the proposed hypotheses tests.

Phase I. Consumer classification of apparel attributes into Kano's categories

The three hypotheses proposed in Phase I (Ha, Hb, and Hc) postulated that attributes classified into the must-be, performance, and attractive categories will differ by U.S. and Indian consumers. To test the hypotheses, U.S. and Indian consumers' evaluations of apparel attributes were classified into Kano's categories. Based on the number of frequency/counts, each attribute was labeled according to Kano's classification as a must-be, performance, attractive, indifferent, reverse, or questionable attribute. Table 10 summarizes the consumers' classifications of the eight apparel attributes by country (the U.S. and India). For both U.S. and Indian consumers, the attributes 'fashionability' and 'workmanship' were classified into the same category. That is, 'fashionability' was in the 'attractive' category and the attribute 'workmanship' was Kano's 'must-be' category for both U.S. and Indian consumers. However, the other

six apparel attributes were classified into different categories by country. That is, the attribute ‘fitting’ was classified into the ‘must-be’ category for U.S. consumers, whereas it was classified as a ‘performance’ attribute for Indian consumers. Next, the attribute ‘design’ was perceived to be in the ‘performance’ category by U.S. consumers, while Indian consumers perceived it as an ‘attractive’ attribute. ‘Quality’ was a ‘must-be’ attribute for U.S. consumers, but it was in the ‘performance’ category for Indian consumers. Further the ‘versatility’ attribute was in the ‘attractive’ category for U.S. consumers, but Indian consumers classified it in the ‘indifferent’ category. It was also found that U.S. consumers considered the attribute ‘price’ as being in the ‘performance’ category, while ‘price’ was in the ‘must-be’ category for Indian consumers. Further, brand was perceived as in the ‘indifferent’ category for U.S. consumers, and it was perceived as an ‘attractive’ attribute for Indian consumers. The results suggest that U.S. and Indian consumers’ classifications of apparel attributes are different except for two attributes, ‘fashionability’ and ‘workmanship.’

To see if the classifications were significantly different by country (i.e., testing of Ha, Hb, and Hc), a chi-square test statistic was conducted using SPSS 16.0. The results showed a significant difference as to attribute classification between U.S. and Indian consumers. Table 11 summarizes how the eight apparel attributes were classified into Kano’s category for each country and how the classifications differed by country. The ‘must-be’ category for U.S. consumers included the attributes ‘fitting,’ ‘quality,’ and ‘workmanship,’ while the ‘must-be’ category for Indian consumers included the attributes ‘workmanship’ and ‘price.’ These results reveal that different attributes were perceived as being in the ‘must-be’ category for U.S. and Indian consumers, except

‘workmanship.’ Hence, Ha was partially supported and a significant difference was found in the classification of the attributes in the ‘must-be’ category. Similarly, the ‘performance’ category for U.S. consumers included ‘price’ and ‘design,’ whereas the ‘performance’ category included ‘quality’ and ‘fitting’ for Indian consumers. This significant difference in classification of attributes in the ‘performance’ category leads to the acceptance of Hb. For the ‘attractive’ category, ‘fashionability’ and ‘versatility’ were included for U.S. consumers, but ‘brand,’ ‘fashionability,’ and ‘design’ were included for Indian consumers. This finding revealed that U.S. and Indian consumers classified attributes differently for the ‘attractive’ category, except ‘fashionability.’ A significant difference was found in respondents’ classification in the ‘attractive’ category, so Hc was partially supported. Further, for the ‘indifferent’ category, the ‘brand’ attribute was classified as such by U.S. consumers, but the ‘versatility’ attribute was classified as ‘indifferent’ by Indian consumers. Taken together, all three proposed hypotheses (Ha, Hb, and Hc) were supported, confirming that the attributes classified as ‘must-be,’ ‘performance,’ and ‘attractive’ were different by U.S. and Indian consumers.

Table 10. Results for classification of the apparel attributes into Kano's categories: U.S. and India

Jeans Attributes	Kano's Attribute	Frequency (US)	Frequency (India)	Chi Square	Kano's Attribute (US)	Kano's Attribute (India)
Fitting	Must-be	139	50	75.25**	Must-be	Performance
	Performance	93	201	74.84**	Attribute	Attribute
	Attractive	53	23			
	Indifferent	29	50			
	Reverse	1	-			
	Questionable	-	-			
Design	Must-be	25	19		Performance	Attractive
	Performance	129	8	11.83**	Attribute	Attribute
	Attractive	62	192	48.79**		
	Indifferent	91	106			
	Reverse	5	-			
	Questionable	3	-			
Fashionability	Must-be	23	67		Attractive	Attractive
	Performance	27	17		Attribute	Attribute
	Attractive	148	196	1.69		
	Indifferent	112	45			
	Reverse	5	-			
	Questionable	-	-			
Quality	Must-be	122	40	72.48**	Must-be	Performance
	Performance	90	195	77.53**	Attribute	Attribute
	Attractive	45	41			
	Indifferent	53	41			
	Reverse	3	6			
	Questionable	2	1			
Workmanship	Must-be	136	126	2.76	Must-be	Must-be
	Performance	76	112		Attribute	Attribute
	Attractive	33	36			
	Indifferent	66	47			
	Reverse	2	1			
	Questionable	1	3			
Versatility	Must-be	35	-		Attractive	Indifferent
	Performance	51	105		Attribute	Attribute
	Attractive	153	49	61.44**		
	Indifferent	72	152	86.54**		
	Reverse	1	8			
	Questionable	3	10			
Price	Must-be	79	231	38.34**	Performance	Must-be
	Performance	150	37	38.11**	Attribute	Attribute
	Attractive	41	6			
	Indifferent	42	41			
	Reverse	2	7			
	Questionable	1	1			
Brand	Must-be	8	11		Indifferent	Attractive
	Performance	66	19		Attribute	Attribute
	Attractive	75	208	50.63**		
	Indifferent	157	84	40.15**		
	Reverse	6	-			
	Questionable	3	-			

Shaded cells indicate the highest frequency in the respective Kano's category.
** $p<.01$

Table 11. Summary of Ha, Hb, & Hc testing: Kano's category differences between the U.S. and India

Hypotheses	Classified Apparel Attributes[1]		Results
	U.S.	India	
Ha. Must-be attributes for U.S. and Indian consumers will be different.	Workmanship Fitting Quality	Workmanship Price	Partially supported
Hb. Performance attributes for U.S. and Indian consumers will be different.	Design Price	Fitting Quality	Supported
Hc. Attractive attributes for U.S. and Indian consumers will be different.	Fashionability Versatility	Fashionability Design Brand	Partially supported

[1] Attributes in these columns denote U.S. and Indian consumers' classifications of apparel attributes into Kano's (must-be, performance, and attractive) categories.

Phase II. Testing the proposed model paths from utilitarian/hedonic benefit, brand trust/affect to brand loyalty

To test Phase II, this study first conducted confirmatory factor analysis (CFA) for both the U.S. and India to confirm the reliability and validity of the measurement items. Second, a measurement invariance test of scales was performed across nations (the U.S. and India) by conducting both configural and partial metric invariance tests. Third, the structural model test was conducted to analyze the proposed model paths. Finally, the moderating effect of country difference by the U.S. and India was assessed using multi-group analysis in SEM.

Confirmatory Factor Analysis

Confirmatory factor analysis (CFA) was conducted for the five constructs in the proposed model (the U.S. and India data were examined separately) to test the reliability and validity of measurement items; the assessments used factor loadings, composite reliability (CR), and average variance extracted (AVE). The CFA results showed that all factor loadings for the U.S. ranged from .35 ~ .97 and for India from .45 ~ .98 and all

were statistically significant at $p<.01$, proving the construct validity for the measurement model. However, since the factor loading of one utilitarian benefit (i.e., UB1) was very low (.35) in the U.S. data, the item was deleted from further analysis. The details of the CFA results and the model fit are provided in Appendix B.

The CFA results for the new measurement model without item UB1 indicated a reasonable fit. Table 12 summarizes the results of CFA (both for the U.S. and India) for the five constructs. The results of CFA for the U.S. measurement model fit were ($\chi 2$ = 817.00 (df = 145), p-value = .00; RMSEA = .08; NFI = .93; CFI = .94; SRMR = .06). Similarly, the measurement model fit for India also indicated a good fit: ($\chi 2$ = 560.64 (df = 145), p-value = .00; RMSEA = .07; NFI = .91; CFI = .93; SRMR = .06). The internal consistency was verified through CR and AVE. CR for the U.S. data ranged from .85 ~ .95 and for the India data from .86 ~ .89. The AVE for the U.S. data ranged between .60 ~ .87 and for India data between .61 ~ .72, surpassing the recommended levels of .70 for CR and .50 for AVE (Fornell & Larcker, 1981) indicating item reliability both for the U.S. and Indian data. Therefore, internal consistency of the five constructs for both the U.S. and Indian data was satisfactory.

Table 12. The results of CFA for the U.S. and India for the five constructs

		U.S.			India		
Latent Variables	**Indicators**	**CSS (t-value)**	**CR**	**AVE**	**CSS (t-value)**	**CR**	**AVE**
Utilitarian benefit	UB2	.56(6.45)	.85	.60	.73(4.70)	.86	.61
	UB3	.67(12.93)			.63(11.26)		
	UB4	.89(19.12)			.92(17.61)		
	UB5	.93(20.40)			.91(17.22)		
Hedonic benefit	HB1	.51(7.24)	.85	.61	.68(5.09)	.86	.62
	HB2	.75(15.13)			.76(14.10)		
	HB3	.94(21.16)			.97(19.16)		
	HB4	.88(19.05)			.80(15.03)		
Brand trust	BT1	.98(22.61)	.94	.83	.99(19.69)	.89	.68
	BT2	.89(19.96)			.83(16.46)		
	BT3	.87(19.24)			.86(17.39)		
	BT4	.88(19.60)			.73(13.60)		
Brand affect	BA1	.98(22.50)	.95	.87	.93(18.72)	.89	.71
	BA2	.94(21.90)			.90(18.31)		
	BA3	.90(20.31)			.82(16.31)		
Brand loyalty	BL1	.86(15.92)	.91	.68	.98(9.07)	.87	.72
	BL2	.88(19.44)			.82(16.28)		
	BL3	.73(14.77)			.70(13.35)		
	BL4	.71(14.24)			.45(8.44)		
	BL5	.93(21.03)			.98(25.95)		

CSS: Completely Standardized Solution

CR: Construct Reliability = (square of the summation of the factor loadings)/{(square of the summation of the factor loadings) + (summation of error variances)}

AVE: Average Variance Extracted = (summation of the square of the factor loadings)/{(summation of the square of the factor loadings) + (summation of error variances)}

Notes: All t-values are significant at $p<.01$.

Model fit indexes (U.S.): $\chi 2 = 817.00$ (df = 145), p-value = .00; RMSEA = .08; NFI = .93; CFI = .94; SRMR = .06

Model fit indexes (India): $\chi 2 = 560.64$ (df = 145), p-value = .00; RMSEA = .07; NFI = .91; CFI = .93; SRMR = .06

Further, discriminant validity was examined by comparing the square of correlations among constructs and the average of AVEs for two constructs. Discriminant validity can be confirmed if the average of AVEs for two constructs is greater than the square of the correlation (Φ^2) between them (Fornell & Larcker, 1981). Table 13 provides the results of discriminant validity. As shown in the table, averages of AVEs of each set of paired constructs (for both the U.S. and India) were all greater than the squares of the correlation between them, indicating that measurement items have satisfactory discriminant validity. Since the measurement items both for the U.S. and India confirmed to be reliable and valid, the measurement invariance test followed.

Table 13. Summary of discriminant validity results

	U.S.			India		
Latent Variables	**Average of AVE**	**Φ^2**	**Φ**	**Average of AVE**	**Φ^2**	**Φ**
Utilitarian benefit - Hedonic benefit	.60	.16	.40	.61	.06	.25
Utilitarian benefit - Brand trust	.71	.04	.21	.64	.02	.15
Utilitarian benefit - Brand affect	.73	.05	.23	.66	.03	.17
Utilitarian benefit - Brand loyalty	.64	.01	.14	.66	.01	.10
Hedonic benefit - Brand trust	.72	.04	.22	.65	.004	.07
Hedonic benefit - Brand affect	.74	.12	.35	.66	.001	.04
Hedonic benefit - Brand loyalty	.64	.09	.31	.67	.00	.002
Brand trust - Brand affect	.85	.72	.85	.69	.59	.77
Brand trust - Brand loyalty	.75	.32	.57	.70	.001	.04
Brand affect - Brand loyalty	.77	.37	.61	.71	.004	.07

Average of AVE = (AVE of the first construct + AVE of the second construct)/2
Φ (phi): Correlation between constructs.
Φ^2: Square of correlation between constructs.

Measurement Invariance Test

The measurement invariance test is performed to examine the equivalence of the scale across nations. For this study, the measurement invariance of the scale across the nations (the U.S. and India) was assessed following Steenkamp and Baumgartner's (1998) procedure. Configural invariance is achieved if all the factor loadings for both the U.S. and India are significant and if the model of interest fits well across the nations. The results from the multi group confirmatory factor analysis showed that both the U.S. and Indian data have significant factor loadings. The factor loadings for the U.S. ranged from .61 to .96. Similarly, for India, they ranged from .59 to .97. The detailed results of factor loadings for the U.S. and India are given in Table 14. The goodness of fit statistics, χ^2 = 1700.27 (df = 320), p-value = .00; RMSEA = .08; NFI = .91; CFI = .93, indicated an acceptable fit. Therefore, the criterion for establishing configural invariance of scale across the nations was met. The detailed results from the multi group confirmatory factor analysis providing significant factor loadings for the U.S. and India are presented in Table 14.

Following the procedure suggested by Steenkamp and Baumgartner (1998), the next step in measurement invariance testing is establishing metric invariance. Metric invariance demands that factor loadings be equal in both countries. The criterion for metric invariance is satisfied if a non-significant chi-square difference value between the fully unrestricted model (where the factor loadings are allowed to vary) and the restricted model (where factor loadings are constrained to be equivalent across two groups – the U.S. and India) is achieved. The unrestricted model in this study yielded the following fit statistics: χ^2 = 1700.27 (df = 320), p-value = .00; RMSEA = .08; NFI = .91; CFI = .93.

The restricted model had the following statistics: χ^2 = 1726.92 (df = 335), p-value = .00; RMSEA = .079; NFI = .91; CFI = .93. The chi-square difference value between these two models is 26.65 with 15 degrees of freedom ($p<.05$). Since a significant chi-square difference value was obtained, which did not meet the criterion for metric invariance, further analysis was required. Therefore, partial metric invariance, as suggested by Singh (1995), was assessed.

Partial metric invariance is achieved when at least two factor loadings per construct are equal across the two nations. A non-significant chi-square difference value between the fully unrestricted model (where the factor loadings were allowed to vary) and the partially restricted model (where at least two factor loadings were constrained to be equivalent across the two groups – the U.S. and India) confirms partial metric invariance. The results from the metric invariance test are given in Table 15. The results show that among the five constructs (utilitarian benefit, hedonic benefit, brand trust, brand affect, and brand loyalty), all of the constructs except the hedonic benefit construct satisfied the full metric invariance. Therefore, for the hedonic benefit construct only, one path was held equal, sequentially, and tested for invariance. It was found that when items HB1, HB2, and HB3 were held equivalent across nations and item HB4 was allowed to vary, the hedonic benefit construct satisfied the partial metric invariance. Hence, the final partially restricted model was obtained and tested for invariance. A non-significant chi-square difference value ($\Delta\chi^2$ = 22.99; df = 14; $p>.05$) between the two models (the fully unrestricted and the partially restricted models) supported the partial metric invariance for the scale. The details of the final partially restricted model are given in Appendix C. The multi group goodness of fit statistics both for the fully unrestricted and the partially

restricted models showed a reasonable model fit. Since the configural and partial metric invariance were established for the proposed model, the structural model test was followed.

Table 14. Results from the multi group confirmatory factor analysis showing factor loadings for the U.S. and India

		U.S.	India
Latent Variables	**Indicators**	**CSS (t-value)**	**CSS (t-value)**
Utilitarian benefit	UB2	1.00	1.00
	UB3	.64(7.23)	.62(6.54)
	UB4	.88(7.19)	.89(6.97)
	UB5	.89(7.02)	.90(6.85)
Hedonic benefit	HB1	1.00	1.00
	HB2	.71(7.48)	.75(9.01)
	HB3	.92(6.99)	.94(8.77)
	HB4	.81(7.27)	.82(8.86)
Brand trust	BT1	.96(20.28)	.97(19.10)
	BT2	.86(18.34)	.87(18.90)
	BT3	.82(17.08)	.83(17.72)
	BT4	1.00	1.00
Brand affect	BA1	1.00	1.00
	BA2	.89(24.23)	.91(22.05)
	BA3	.83(19.56)	.84(20.13)
Brand loyalty	BL1	.85(14.53)	.90(23.79)
	BL2	.82(20.52)	.87(27.37)
	BL3	.65(13.80)	.74(18.28)
	BL4	.61(12.70)	.59(12.52)
	BL5	.1.00	1.00

Note: All t-values are significant at $p<.01$.
Global model fit indexes: $\chi^2 = 1700.27$ (d.f. = 320), p-value = .00; RMSEA = .08; NFI = .91; CFI = .93

Table 15. Results for the metric invariance for each construct and fit indices for the models

Models	χ^2	df	$\Delta\chi^2$	**Δdf**	**p value**	**RMSEA**	**NFI**	**CFI**	**Invariance supported**
Fully unrestricted model	1700.27	320	-	-		.080	.91	.93	
Utilitarian benefit	1701.34	323	1.07	3	.78	.080	.91	.93	Yes
Hedonic benefit	1712.54	322	12.27	2	.006	.081	.91	.93	No
Brand trust	1701.78	323	1.51	3	.68	.080	.91	.93	Yes
Brand affect	1701.04	322	0.77	2	.68	.080	.91	.93	Yes
Brand loyalty	1709.26	324	8.99	4	.06	.080	.91	.93	Yes
[a] Final partially restricted model	1723.26	334	22.99	14	.06	.079	.91	.93	Yes

[a] Only one path for each construct was held equal at a time when tested for invariance.

Structural Model Test

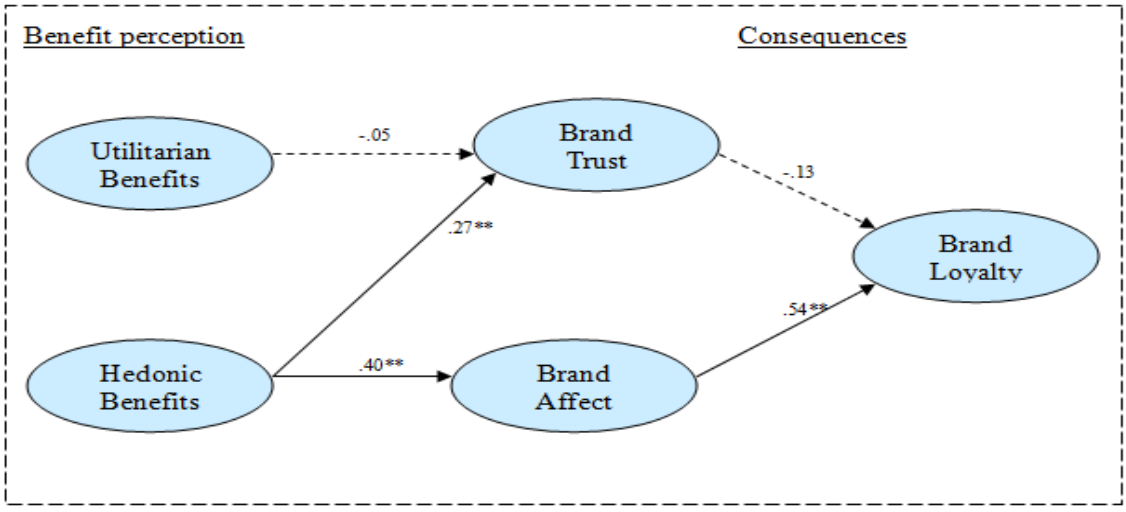
Since the measurement invariance was supported, the structural model test was conducted. The structural model was tested using a multi-group analysis test. The hypotheses (main effects) of the proposed model were tested by holding the structural paths to be equivalent across groups (the U.S. and India). The global fit index for the structural model indicated an acceptable fit (χ^2 = 1764 (df = 335), p-value = .00; RMSEA = .09; NFI = .91; CFI = .92). Although RMSEA surpassed the generally favored level of .08, the CFI and NFI satisfied the recommended levels of .9, indicating an acceptable fit (Kline, 2005). Among the five hypotheses proposed, three were supported and two (utilitarian benefit → brand trust; brand trust → brand loyalty) were not. Figure 4 and Table 16 present the results of the structural model test.

Consumer benefit perception → brand trust and brand affect

The relationship between utilitarian benefit and brand trust was not significant (γ=-.05), failing to support H1. This means that a consumer's perception of a product's utilitarian aspects, such as functional and practical benefits, did not enhance his/her trust in the jeans brand. However, the relationship between hedonic benefit and brand trust was significant (γ=.27), supporting H2. That is, a consumer's perception of a brand's hedonic aspects, such as uniqueness, symbolic meaning, and emotional arousal, enhanced his/her trust in the jeans brand. Testing the effect of hedonic benefit and brand affect was significant (γ=.40), supporting H3. That is, a consumer's perception of the hedonic benefits of the brand, which include uniqueness, symbolic meaning, and emotional arousal from the brand, enhanced his/her affect toward the brand.

Brand trust/brand affect → brand loyalty

The effect of brand trust on brand loyalty was found to be insignificant (β= -.13), rejecting H4. However, brand affect significantly enhanced brand loyalty (β=.54), supporting H5. This indicates that brands that evoke happiness and/or joy (brand affect) are more likely to elicit consumer loyalty toward the brands than are the brands that are trusted (brand trust).



Note: The values on the five paths denote the completely standardized solution (CSS) for the main effects.

**p<.01

Figure 4. The results of the structural model testing H1-H5.

Table 16. Results of the structural model test

Hypothesis	Path	Coefficient (t-Value)	Results
H1	Utilitarian benefit → Brand trust	-.05 (-1.77)	Rejected
H2	Hedonic benefit → Brand trust	.27**(4.22)	Supported
H3	Hedonic benefit → Brand affect	.40**(5.20)	Supported
H4	Brand trust → Brand loyalty	-.13 (-1.09)	Rejected
H5	Brand affect → Brand loyalty	.54**(5.05)	Supported

** p<.01

Testing the Country Moderating Effect

To test hypotheses H6a through H6e (i.e., the moderating effect of country difference by the U.S. and India), this study used multi-group analysis in SEM. First, the chi-square (χ^2) value from the baseline model (where the structural paths were allowed to vary freely) was obtained. Second, the chi-square (χ^2) value of a lesser constrained alternative model (where the structural paths were held equal one at a time) was obtained. Last, a chi-square difference statistic ($\Delta\chi^2$) was conducted on each of the five paths to see

if the moderating effect was present. The paths were estimated with one degree of freedom difference each time (Jöreskog & Sörbom, 1993). A significant chi-square difference value between the baseline model and the lesser constrained alternative model confirms the existence of the moderating effect between the paths held equal across nations. Table 17 provides the details of the chi-square difference statistic ($\Delta\chi^2$) and the results of the moderating effect of country (the U.S. and India) on each of the identified structural paths in the model.

Among the five paths identified in the model, three paths were found to be moderated by country in their degree of impact, while the other two paths (utilitarian benefit → brand trust and hedonic benefit → brand trust) were not moderated by country difference. Table 17 shows that the chi-square difference between the baseline and the constrained models regarding the path between utilitarian benefit perception and brand trust was not statistically significant ($\Delta\chi2 = 2.88$, df = 1, $p>.10$). This finding did not support H6a, proving that the effect of utilitarian benefit perception on brand trust path is similar for both U.S. and Indian consumers. Similarly, the chi-square difference test between hedonic benefit perception and brand trust was also not significant ($\Delta\chi2 = 3.71$, df = 1, $p>.05$), failing to support H6b, which means there is no difference in U.S. and Indian consumers' hedonic benefit perceptions of brand that lead to their trust in the brand. Hence, the path was not moderated by country in the degree of impact.

However, the results showed that the path between hedonic benefit perception and brand affect was significant ($\Delta\chi2 = 13.06$, df = 1, $p<.01$), which supported H6c. That is, the effect of hedonic benefits on brand affect was greater for U.S. consumers (.38) than for Indian consumers (.07). Similarly, the path between brand trust and brand loyalty was

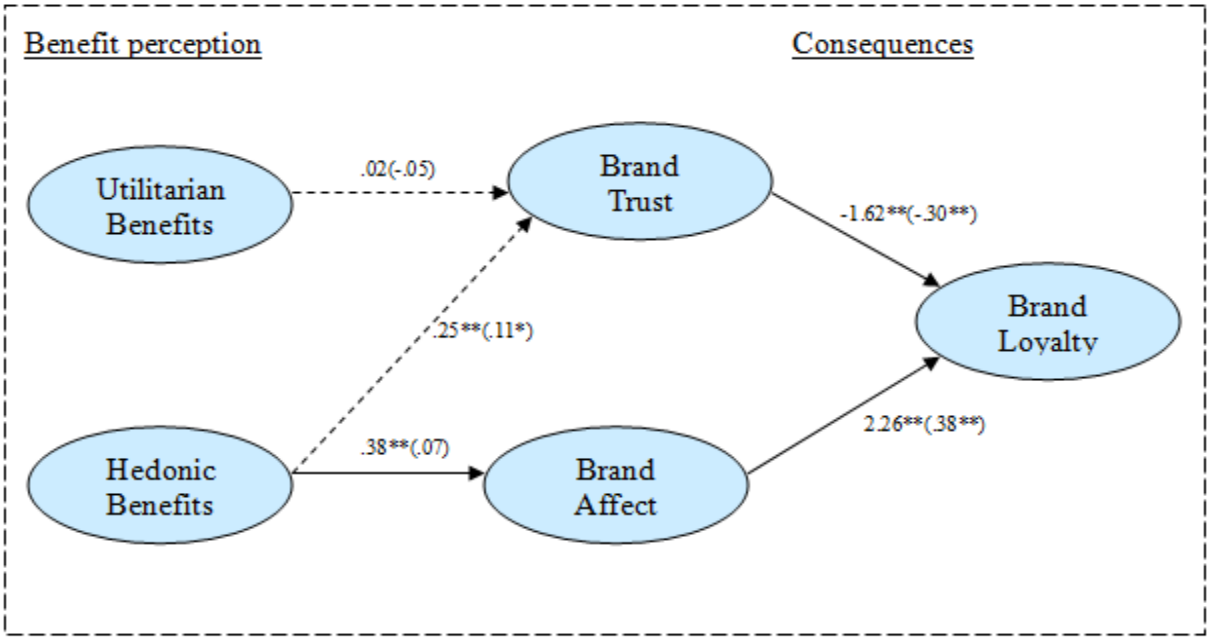
found to be significant ($\Delta\chi2 = 9.41$, df = 1, $p<.01$), supporting H6d. However, the effect was found to be negative in both countries, U.S. (-.30) and India (-1.62). The negative factor loading could have been due to the multicollinearity of brand trust and brand affect. The factor correlation of brand trust and brand affect obtained in U.S. is .85 and for India it is .77. To assess the likelihood of multicollinearity as explanation for the unexpected negative relationship between trust and loyalty, the study ran an SEM of the theoretical model without the path from brand affect to brand loyalty. In the tested model the path between brand trust and brand loyalty yielded positive factor loading and was found to be significant for U.S. (.67) and non significant for India (.08). In addition, another theoretical model without the path from brand trust to brand loyalty was tested. In the tested model the path between brand affect and brand loyalty yielded positive factor loading and were found to be significant both for U.S. (.72) and India (.71). This additional testings suggest that multicollinearity might be a plausible explanation for the unexpected negative relationship between brand trust and brand loyalty.

Finally, the chi-square difference test on the path between brand affect and brand loyalty was found to be significant ($\Delta\chi2 = 24.2$, df = 1, $p<.01$), supporting H6e. That is, the effect of brand affect on brand loyalty was stronger for U.S. consumers (2.26) than for Indian consumers (.38) as we predicted Figure 5 summarizes the results of the moderating effect test.

Table 17.The chi-square difference test of country moderating effect

Model / paths	χ^2	df	$\Delta\chi^2$	Δdf	Moderating effect	CSS(t-values) US	CSS(t-values) India
Baseline model	1649.8	316					
(less constrained model for each path)							
H6a: Utilitarian benefit → Brand trust	1652.7	317	2.88	1	No	.02(0.80)	-.05(-1.59)
H6b: Hedonic benefit → Brand trust	1653.5	317	3.71	1	No	.25**(3.70)	.11*(1.88)
H6c: Hedonic benefit → Brand affect	1662.8	317	13.06**	1	Yes	.38**(5.40)	.07(1.20)
H6d: Brand trust → Brand loyalty	1659.2	317	9.41**	1	Yes	-1.62**(-3.52)	-.30**(-2.46)
H6e: Brand affect → Brand loyalty	1674.0	317	24.2**	1	Yes	2.26**(5.40)	.38**(3.05)

* p<.05; ** p<.01
CSS: Completely Standardized Solution



Note 1: The values on the five paths denote the completely standardized solution (CSS) factor loading values. The values outside the parentheses are the U.S. values and those inside the parentheses are the values for India.

Note 2: The dotted lines denote the nonexistence of country moderating effect between the U.S. and India.

*p<.05; ** p<.01

Figure 5. The results of the moderating effect testing (H6a-H6e).

CHAPTER V

DISCUSSION AND CONCLUSION

In this chapter, the summary and discussion of major findings of the study are provided, followed by the academic and managerial implications and limitations of this study, and then suggestions for future research are given.

Summary and Discussion of Major Findings

Summary

India's huge market size, rising economy, and demand for branded apparel have made it an attractive market for international firms. In order for U.S.-branded apparel businesses to enhance their operations in the U.S. and to expand into the Indian market, they must understand both U.S. and Indian consumers' evaluation criteria of apparel and the important factors that contribute to the development of loyalty toward apparel brands. Two phases were proposed to achieve the objectives. Phase I of the study aimed to assess U.S. and Indian consumers' evaluations of apparel attributes utilizing Kano's theory, and Phase II tested a theoretical model that examined the paths from the consumers' benefit perceptions of apparel brand to brand loyalty. Further, Phase II examined if the

proposed paths are moderated by country. Through the findings, this study attempted to identify if U.S. and Indian consumers differ in forming brand loyalty. Data was collected in the U.S. from a Midwestern university and in India from colleges affiliated with a university in the southern part of the country. Three hypotheses proposed in Phase I of the study postulating that apparel (jeans) attributes classified into three Kano's categories (must-be, performance, and attractive categories) will differ by U.S. and Indian consumers were supported. Among the five hypotheses proposed in the Phase II research model, three hypotheses (Hedonic Benefit → Brand Trust (H2), Hedonic Benefit → Brand Affect (H3), and Brand Affect → Brand Loyalty (H5)) were statistically significant and two hypotheses (Utilitarian Benefit → Brand Trust (H1) and Brand Trust → Brand Loyalty (H4)) were non-significant. The study found that the customer's hedonic benefit perception of apparel brands, rather than the customer's utilitarian benefit perception of apparel brands, influenced on brand loyalty through brand trust and brand affect.

Discussion of Major Findings

A major finding of Phase I is that U.S. and Indian consumers evaluate apparel attributes differently. The results of Phase I revealed that the attributes assigned to Kano's categories of must-be, performance, and attractive were found to be different by respondents from the U.S. and India. To be specific, for U.S. consumers, apparel attributes assigned to the must-be category were found to be 'fitting,' 'quality,' and 'workmanship,' while for Indian consumers, attributes assigned to the must-be category were 'workmanship' and 'price.' This suggests that for U.S. consumers, the minimum

requirements in a jeans product include quality, fitting, and workmanship aspects (such as durability, colorfastness, perfect fit at the waist, perfect length, even stitching, properly aligned hems, etc). If these minimum requirements are not fulfilled, the customers will not be interested in the product at all. However, for Indian consumers, along with 'workmanship,' the minimum requirements in a jeans product include price aspects (such as affordable and reasonable price worth the product's quality). This difference can be explained by the fact that India is still a developing country and its consumers are more concerned about an affordable price tag since they have limited resources. This finding supports Forsythe, Kim, and Petee's (1999) study, which explained that when resources are limited, consumers might rely on the price attribute in evaluating a product. Furthermore, this difference between country groups could be attributed to the fact that U.S. consumers have a wide range of size choices (waist and length) in an apparel product; therefore, they might take 'fitting' of apparel for granted and have classified it in the must-be category. In contrast, Indian consumers are used to custom tailoring of apparel and custom tailored alterations are easily available at a reasonable cost; therefore, 'fitting' at the waist and length is often done after the purchase. This may explain why Indian consumers did not assign 'fitting' to the must-be category.

Regarding Kano's performance category, the 'price' and 'design' attributes were assigned to this category by U.S. consumers and the 'quality' and 'fitting' attributes were assigned by Indian consumers. This suggests that U.S. consumers determine performance of the apparel product (jeans) through the attributes 'design' (i.e., unique cut, pocket design, design that is suitable for long term use) and 'price' (i.e., affordable/reasonable price that is worth the product's quality). Therefore, U.S. consumers will be satisfied with

a jeans product that has superior design and a worthy price tag. Otherwise, their satisfaction level will drop. In contrast, Indian consumers determine the performance of jeans through their 'quality' (i.e., durability, colorfastness) and 'fitting' aspects, suggesting that Indian consumers will be satisfied with jeans that have superior quality in terms of durability and colorfastness and jeans that have perfect fitting in terms of waist and length. Indian consumers might have considered the colorfastness attribute in the performance category because colorfastness is not very common in India. Most Indian apparel, including jeans, tends to loose its color during washing. Therefore, in India, washing of apparel is normally done outside the house by either a maid by hand or in a laundry/dry cleaners rather than in a washing machine so that the clothes that bleed do not transfer their color to other clothing. Further, 'fitting' is considered to be in the performance category by Indian consumers because they do not have the wide range of waist and length choices in apparel products that are available in the U.S. In India, it is common that apparel is custom-fitted for free after the purchase; therefore, unlike U.S. consumers, Indian consumers do not take 'fitting' for granted and considers it an important criterion in evaluating the performance of jeans.

Regarding Kano's attractive category, 'fashionability' and 'versatility' attributes were classified to this category by U.S. consumers, and 'brand,' 'fashionability,' and 'design' attributes were assigned by Indian consumers. In other words, U.S. consumers will be more than satisfied if a pair of jeans is fashionable and trendy (fashionability) and can be easily mixed and matched with other wardrobe items and is suitable for many occasions (versatility). On the other hand, Indian consumers will be more than satisfied if jeans have a unique cut, pocket design, and a design that is suitable for long-term use

(design), are fashionable and trendy (fashionability), and if the jeans have a brand name that is popular, reliable, and makes them look distinctive and different (brand).

'Brand,' however, was classified in the indifferent category by U.S. consumers. Previous studies have suggested that Asian consumers, such as Chinese consumers, have relied more on attributes like brand label (extrinsic cue) to evaluate apparel brands because they have had limited exposure to branded apparel and limited consumption experience of brands (Forsythe et al., 1999). Hence, they did not feel confident to rely on intrinsic cues such as quality and design aspects. However, U.S. consumers have been exposed to branded apparel for a longer period of time than Indian consumers; therefore, they might rely on a brand label less than on other apparel attributes when making a purchase decision. Hence, U.S. consumers were indifferent to the 'brand' attribute, unlike Indian consumers. Further, from a cultural standpoint, consumers in high power distance cultures place more importance on 'brand names' than consumers in low power distance cultures because in high power distance cultures, brand names indicate social status. The consumers in high power distance cultures have a feeling of recognition in the society by using branded products (Bristow & Asquith, 1999; Robinson, 1996; Roth, 1995). Therefore, Indian consumers, who belong to a high power distance culture, considered the 'brand' attribute to be attractive.

Further, it was found that 'versatility' was classified in the indifferent category by Indian consumers. In regard to the 'versatility' attribute, a sharp difference was identified between the two countries. That is, the versatility aspect of jeans can create excitement for U.S. consumers even though it is not expected (i.e., in the attractive category), but the same attribute was categorized as indifferent by Indian consumers. This difference could

have been because U.S. consumers consider jeans everyday clothing, so they will be excited if the jeans can be easily mixed and matched with other wardrobe items and if the jeans are suitable for many occasions (versatility). However, for Indian consumers, jeans are not everyday/usual wear. Since Indian consumers are used to wearing their traditional outfits, such as a Saree and Salwar, they might not be concerned about the versatility aspect of jeans. Hence, this might explain why the 'versatility' attribute was classified in the indifferent category by Indian consumers.

Kano views that the customer importance of attributes changes over time. That is, newly introduced attributes are attractive for consumers and consumers are delighted with the presence of these attractive attributes. Eventually, though, these attractive attributes become performance attributes in the sense that consumers become familiar with the attributes and start to demand them in a product and are dissatisfied if the attributes are not present. Finally, the performance attributes eventually become must-be attributes. Customers will not demand the attributes, but will expect them to be present in the product; otherwise, customers will not be interested in the product (Witell & Fundin, 2005). Thus, the classification of attributes by U.S. and Indian consumers into Kano's categories can aid in predicting the future attribute preferences of consumers in a developing country. For example, we can predict that the 'brand,' 'fashionability,' and 'design' attributes, which were classified as attractive attributes by Indian consumers, will soon move toward becoming performance attributes. This prediction is evidenced by the finding that 'design' was classified to be in the performance category by U.S. consumers. Similarly, we can predict that the 'quality' and 'fitting' attributes, which were classified as performance attributes by Indian consumers, will soon move toward

becoming must-be attributes as the country progresses and consumer experience with the product increases. The finding that 'fitting' was classified as a must-be attribute by U.S. respondents supports this prediction. While Kano's theory does not suggest that indifferent category will move towards becoming attractive attribute, we suggest that the 'versatility' attribute, which is now classified as indifferent by Indian consumers, might move into the 'attractive' category as consumers begin to use/experience the product more. Again, the finding that 'versatility' is an attractive attribute for U.S. consumers supports this prediction.

The findings from this study confirmed that the apparel product (jeans) attributes that were classified into three Kano's categories (must-be, performance, and attractive) differed for U.S. and Indian consumers. This finding is consistent with our reasoning that a consumer's evaluation of apparel product attributes differs by the consumer's product experience level and exposure to the apparel product. Since jeans were introduced to U.S. consumers as work clothing as early as 1848 during the gold rush period, U.S. consumers have been exposed to jeans and have experienced them for quite a long time compared to Indian consumers, who were only introduced to jeans brands in 1992. Therefore, given their levels of experience with jeans, U.S. and Indian consumers classified jeans attributes differently. Further this finding is consistent with a previous study that revealed that consumer evaluation of apparel product attributes differed by the socioeconomic development stage of the country (i.e., income, mobility, and mass media access) (Forsythe et al., 1999). Forsythe et al. (1999) suggested that consumers in developing countries might place importance on price aspects because they have limited financial resources. Supporting this, Indian consumers in the current study, who have limited

financial resources, placed importance on affordable and reasonable price; thus, the 'price' attribute was classified in Kano's must-be category, indicating that Indian consumers expect jeans to have an affordable and reasonable price; otherwise, they will be dissatisfied and uninterested in the product.

Next, an important finding in Phase II is that only hedonic benefit perceptions, not utilitarian benefits perceptions, positively influenced the enhancement of both brand trust (γ=.27) and brand affect (γ=.40). These results attest that if the brand fulfills consumers' hedonic benefits such as experiential, enjoyment-related benefits derived from fun, excitement, and enjoyment of the product experience, consumers are more likely to trust the brand and to also feel happy and delighted. These results are consistent with previous studies, which revealed that hedonic values positively influence brand trust (Chaudhuri & Holbrook, 2001, 2002; Delgado-Bellester & Aleman, 2005) and brand affect (Chaudhuri & Holbrook, 2001, 2002; Holbrook, 1999; Matzler, Bidmon, & Grabner-Krauter, 2006). However, the utilitarian benefit perceptions of brand did not enhance brand trust, rejecting the hypothesis (H1). This finding is inconsistent with a previous study that revealed that utilitarian values positively influence brand trust (Chaudhuri & Holbrook, 2001, 2002; Delgado-Bellester & Aleman, 2005). The insignificant relationship between utilitarian benefit perceptions of brand and brand trust in this study could be ascribed to the fact that this study applied the measurement of utilitarian benefit perceptions to an apparel brand. A previous study indicated that products like apparel, mineral water, ice cream, etc. serve more experiential (hedonic) functions rather than utilitarian functions (Leclerc, Schmitt, & Dube, 1994). Chaudhuri and Holbrook (2001, 2002) used general brands that had primarily utilitarian functions, ranging from ceiling fans to potato chips.

Since the product category this study chose (i.e., apparel) mainly serves hedonic functions, the influence of utilitarian benefit perceptions of apparel brand on brand trust might be different in a another context. This merits further investigation.

The relationship between brand affect and brand loyalty was supported (β=.54). That is, brands that bring positive emotions (brand affect), such as 'joy' and 'happiness' to consumers, are more likely to be purchased and consumers are more likely to be loyal to such brands. These findings are consistent with previous studies that revealed the positive effect of brand affect on brand loyalty (Chaudhuri & Holbrook, 2001, 2002; Mitlzler et al., 2006). However, the relationship between brand trust and brand loyalty was not supported, rejecting H4. In other words, consumers' trust in a brand did not ensure their loyalty to that brand. This finding is inconsistent with a previous study that discovered the positive link of brand trust to brand loyalty (Chaudhuri & Holbrook, 2001, 2002; Lau & Lee, 1999). The insignificant relationship between brand trust and brand loyalty could be attributed to the fact that this study was applied to an apparel brand (jeans). Since a wide variety of apparel brands are available in the market, consumers may have ample selection of brands. Therefore, even if consumers might trust a brand, they might be interested in trying new brands each time they purchase. In other words, trust in the apparel brand might not always lead to repeat purchase behavior. The findings from the analysis of the proposed model collectively revealed that consumers' hedonic benefit perceptions of apparel brand, rather than their utilitarian benefit perceptions, influenced the enhancement of brand trust and brand affect. Further, it was found that brand affect, rather than brand trust, influenced the development of brand loyalty of apparel brands. Therefore, this study concludes that consumers' perceived hedonic

benefits of a brand increases affect toward the brand, which in turn contributes to developing brand loyalty. Hedonic benefit increased brand trust, but brand trust failed to create brand loyalty.

One unique finding of this study is the identification of a country moderating effect in the proposed paths. Among the five hypotheses (H6a- H6e) that tested country moderating effects, three paths were found to be statistically significant: Hedonic Benefit → Brand Affect (H6c), Brand Trust → Brand Loyalty (H6d), and Brand Affect → Brand Loyalty (H6e).

The existence of a moderating effect for a path from hedonic benefit to brand affect suggested that the paths differ in their level of impact on U.S. and India. The path from hedonic benefit to brand affect (H6c) was only found to be significant for U.S. respondents (γ=.38, p<.01), not for Indian (γ=.07, n.s.) respondents. This finding is in line with Dutta-Bergman and Wells (2002) in the sense that U.S. consumers, who belong to an individualistic culture, might be more hedonistic oriented than Indian consumers. As a result, U.S. consumers might look for brands that fulfill their hedonic needs, so U.S. consumers might exhibit more brand affect than Indian consumers. Hence, the hedonic benefit to brand affect path was found to be significant only for U.S. consumers, not for Indian consumers.

While a country moderating effect was found for the brand trust-brand loyalty path, the path was found to be negative for U.S consumers (γ=-1.62, p<.01) as well as for Indian consumers (γ=-.32, p<.01). The negative significance denoted that the more the customer trusts the apparel brand, the less loyal s/he becomes toward that brand. This unusual result might be due to the multicollinearity where two endogenous variables

(brand trust and brand affect) were found to be highly correlated. Also, this study used a particular apparel item, jeans. Jeans are a fashion product and consumers might seek different brands of jeans to experience variety and to go with fashion change. Although consumers may have a strong trust in the jeans brand, they might not always be loyal toward that brand because they might feel bored wearing the same brand repeatedly and therefore seek variety by trying new brands.

The path from brand affect to brand loyalty (H6e) was found to be significant, and a stronger moderating effect was found for U.S. consumers (γ=2.26, $p<.01$) than for Indian consumers (γ=.38, $p<.01$). The above finding suggests that when a brand provides happiness and joy to U.S. consumers, they become more loyal to the brand than do consumers in India. This finding could be due to the fact that consumers in developed countries, such as the U.S., seek more hedonistic aspects or enjoyment-related aspects in brands than do consumers in developing countries like India. Therefore, when a brand provides hedonistic aspects, it leads U.S. consumers to loyalty toward the brand more than it does Indian consumers.

Further, it was found that the path from hedonic benefits to brand trust (H6b) was significant for both U.S. (γ=.25, $p<.01$) and Indian (γ=.11, $p<.05$) consumers and no country moderating effect was found. This suggests that the path is equally important in both countries.

Theoretical Implications

Academically, this study fills a void in the research related to apparel product attributes. First, previous studies have used Kano's theory in identifying attributes for products such as television sets (Kano, 2001), e-service (Witell & Fundin, 2005), and industrial product design (Tonitini, 2007). However, this study applied Kano's theory to identify U.S. and Indian consumers' evaluations of apparel product attributes, making it a unique contribution to the apparel literature. Second, though previous studies on consumer evaluation of apparel product attributes exist, findings from these studies are inconsistent and are focused primarily on identifying consumers' importance of apparel product attributes at one point in time (Mittal et al., 1993; Tan & Shen, 2000). The findings from previous studies have failed to explain to what extent each attribute contributes to customer satisfaction; hence, these studies are limited in providing meaningful suggestions to retailers. This study, however, addressed this gap by identifying and categorizing the important apparel product attributes into Kano's must-be, performance, and attractive categories based on responses from U.S. and Indian consumers and suggested systematic ways to provide satisfaction to both groups of consumers.

Third, customers' importance of attributes is not constant (Mittal & Katrichis, 2000). However, previous studies largely failed to provide assistance in anticipating consumer importance of apparel product attributes in the future. By comparing the attributes classified into three Kano's categories by consumers in the U.S. (a developed nation) to attributes classified by consumers in India (a developing nation), this study forecasted the importance of the attributes to Indian consumers in the future. Thus, a new

contribution to the discipline is that this study provides a means to anticipate future important attributes in other emerging markets. In addition, the approach from this study can be applied to other apparel items to predict the pattern of important attribute changes.

Fourth, this study advances consumer brand perception research with a strong research framework that incorporates factors that lead to consumer brand loyalty, specifically in an apparel context. Previous research has focused primarily on brand loyalty in general brand contexts (Chaudhuri & Holbrook, 2001, 2002) and limited research has focused on explaining paths from consumers' benefit perceptions of brand leading to brand loyalty. This study provides a research framework and contributes to the discipline by explaining the process through which brand loyalty is developed. Specifically, the findings of this study explained the relative contribution of each factor that aids in enhancing a consumer's brand loyalty.

Finally, this study revealed whether the paths from consumers' benefit perceptions of brand that lead to brand loyalty are moderated by country difference. By comparing the U.S. and India, which are two contrasting cultures and different in economic development stages, this study was able to explain and provide a better understanding of whether the proposed paths are similar or different in the two countries and what factors are more important than others in leading to brand loyalty in each country.

Managerial Implications

The findings from this study provide essential implications for marketers. First, the findings of Phase I provide U.S. apparel firm managers with more definitive information on U.S. and Indian consumers' important apparel attributes. For example, the findings that Kano's must-be category for U.S. consumers includes 'fitting,' 'quality,' and 'workmanship' and for Indian consumers it includes 'workmanship' and 'price' suggest that without these attributes present in an apparel product (jeans), U.S. and Indian consumers will not be interested in the product at all. Therefore, U.S. retailers must provide 'fitting,' 'quality,' and 'workmanship' attributes in order to sell their product to U.S. consumers. Similarly, U.S. apparel firms that seek expansion into the Indian market should provide good workmanship and an acceptable price tag. Further, the findings that 'design' and 'price' were found to be in the performance category for U.S. consumers and 'fitting' and 'quality' were revealed to be in the performance category for Indian consumers provide retailers with information that U.S. and Indian consumers will be highly satisfied with the better performance of the mentioned attributes and dissatisfied with the lower performance of the mentioned attributes. Therefore, in order to enhance customer satisfaction, U.S. apparel retailers must provide better design aspects such as pocket design, unique cut, and an affordable price tag for U.S. consumers. In order to enhance satisfaction for Indian consumers, they must provide better fitting (waist and length), durable, and colorfast jeans.

Furthermore, Kano's attractive category for U.S. consumers was found to include 'fashionability' and 'versatility'; thus, U.S. apparel retailers need to provide their domestic consumers with fashionable, trendy jeans that can be mixed and matched with

other apparel. This can be achieved through creative designs; keeping up with current fashion trends such as fusion and ethnic styles; and experimentation with fabrics, colors, and accessories. For Indian consumers, the 'fashionability,' 'brand,' and 'design' attributes were classified into the attractive category; therefore, the presence of these attributes will make Indian consumers more than satisfied and delighted. Thus, for Indian consumers, other than providing trendy and fashionable jeans, U.S. retailers must focus on brand aspects such as providing an attractive and unique logo that is identifiable and on building brand awareness by strong communication through advertisement in mass media such as fashion magazines, TV, and Facebook. By incorporating these attributes into their products, apparel retailers will not only delight their customers, but these attributes will enable retailers to differentiate themselves from competitors.

Second, the findings from the comparison of U.S. and Indian consumers' evaluations of apparel product attributes provide U.S. apparel companies with more definitive information on Indian consumers' present and future product attribute preferences. Thus, foreign brand apparel companies seeking business in India can utilize the results of this study to effectively plan marketing strategies for the Indian market and similar developing countries. For example, the findings suggest that the attributes currently assigned to Kano's performance category by Indian consumers, 'quality' and 'fitting,' will soon move toward becoming Kano's must-be category attributes as the country progresses and consumer experience with the product increases. Therefore, apparel companies seeking to do business in India must understand that Indian consumers' attribute importance will change and the consumers may soon take aspects such as durability, colorfastness, and fitting (waist and length) for granted and expect

these attributes to be present in the jeans product. Therefore, retailers should be prepared to provide a wide range of sizes (waist and length) and durable and colorfast jeans to satisfy their Indian customers in the near future. Similarly, attributes assigned to Kano's attractive category by Indian consumers (i.e., fashionability, brand, and design) will soon move toward becoming the attributes in Kano's performance category. Therefore, in the future U.S. apparel retailers must provide a better brand label and stylish/fashionable jeans with a unique pocket design and cut that enhances Indian customers' satisfaction. Further, we offer that the 'versatility' attribute currently classified in the indifferent category for Indian consumers may move to the 'attractive' category as consumers use/experience the product more. Therefore, in order to differentiate themselves from competitors in the Indian market in the future, U.S. apparel firms must provide Indian consumers with jeans that can be mixed and matched with other wardrobe items.

Third, this study revealed that customer perception of hedonic benefits of the brand, rather than perception of utilitarian benefits, will influence brand loyalty through brand affect. Hence, U.S. apparel companies ought to enhance their brands to provide more hedonic benefits to consumers by creating more sensory-appealing features such as novelty and fancy aspects in a brand. Fancy ankle skinny jeans or jeans that are faded, trendy, and eye catching may be effective because they will elicit emotional attachment with the brand, which will eventually lead to brand loyalty.

Fourth, this study revealed that brand loyalty can be achieved through brand affect rather than through brand trust. This suggests that apparel firms should formulate strategies to enhance customers' brand affect. That is, companies should incorporate attributes into their jeans such as jeans that make customers look skinny and slim or a

vintage look; such attributes will induce happiness and enjoyment for consumers and enhance brand affect. Marketers can also focus on creating advertisements that will not only create awareness of the brand, but also address brand attributes and associations that will bring pleasure to customers. Branded apparel retailers can also provide a unique store ambience where customers can have different experiences. For example, stores can display apparel brands according to themes for different occasions/seasons, such as graduation, vacation, wedding, etc. The stores can host fun events such as live entertainment, make over salons, meeting with a fashion advisor, etc.

It was found that the path from hedonic benefit to brand trust was significant for both the U.S. and India. However, the absence of the moderating effect on the path indicated that equal emphasis should be given to the path for both the U.S. and India. Therefore, apparel retailers must consider providing hedonic benefits in jeans to both U.S. and Indian consumers to enhance their trust in the brand. Features such as unique trendy designs, brand name, and brand logo will make both Indian and U.S. consumers happy.

Next, a stronger moderating effect was found for U.S. consumers than for Indian consumers in the brand affect-brand loyalty path. Therefore, U.S. apparel firms should place more stress on creating brand affect in the U.S. than in India.

Limitations and Suggestions for Future Research

This study has a few limitations. First, this study used only two dimensions (utilitarian and hedonic benefit perceptions of brands) as antecedents of brand loyalty. Apart from these two dimensions, previous researchers have suggested antecedents such

as customer satisfaction, product attributes, and product value to enhance brand loyalty. Expanding this initial study, future research needs to incorporate other antecedents into the proposed model to provide more insightful implications.

Second, this study utilized a specific apparel product, jeans, to examine consumers' evaluations of apparel attributes. The results of the study might have been different if a product category other than jeans had been chosen. Further research may consider utilizing an apparel product category other than jeans for generalization of the findings.

Third, this study examined only two countries (the U.S. and India) in testing consumers' attribute evaluations. The study did not consider culture when interpreting Kano's classification. However, Kano's classification may be related to Hofstede's cultural factors. For example, a high power distance culture may consider 'brand' more important (in the attractive category), regardless of the country's economic development stage. Therefore, future research could include Hofstede's cultural dimensions and consider comparing other countries with contrasting cultures so that a more comprehensive picture of attribute change can be established.

Fourth, the data for this study was collected in one particular area of the U.S. and from one particular area in India and from college students. Therefore, the findings of this study may vary with a different demographic group and with different parts of the U.S. and India. Future research could be done in different sites/locations and with consumers representing different demographics.

Fifth, this study predicted the Indian consumers' future apparel attribute preferences based on the consumers' level of experience and exposure to the product

using Kano's theory on liner function of attributes. Future research could conduct a longitudinal study in order to accurately trace the differences in consumers attribute preferences with time.

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APPPENDICES

APPENDIX A

INSTITUTIONAL REVIEW BOARD (IRB) APPROVAL LETTER

Oklahoma State University Institutional Review Board

Date	Monday, August 24, 2009	Protocol Expires:	5/17/2010
IRB Application	HE0934		
Proposal Title:	From Apparel Product Attributes to Brand Loyalty: A Cross-Cultural Investigation of U.S. and Indian Consumers Attribute Choices Applying Kano's Theory		
Reviewed and Processed as:	Exempt **Modification**		
Status Recommended by Reviewer(s)	**Approved**		

Principal Investigator(s) :

Shubhapriya Bennur
71 S. Univ. Place #6
Stillwater, OK 74075

Christine Johnson
139 HES
Stillwater, OK 74078

The requested modification to this IRB protocol has been approved. Please note that the original expiration date of the protocol has not changed. The IRB office MUST be notified in writing when a project is complete. All approved projects are subject to monitoring by the IRB

☐ The final versions of any printed recruitment, consent and assent documents bearing the IRB approval stamp are attached to this letter. These are the versions that must be used during the study.

Signature:

Sheila Kennison, Chair, OSU Institutional Review Board

Monday, August 24, 2009
Date

APPENDIX B

COVER LETTER AND A QUESTIONNAIRE

May 5, 2009

This survey is to understand factors related to consumer's clothing purchase. In order to understand consumer's differing importance of various apparel (jeans) product attributes, your participation is essential. The questionnaire will take 15 minutes. The results of this research will only be used for academic purposes, not for commercial purposes.

Your responses will be anonymous; data will be combined and analyzed as a whole unit. Your individual responses will be totally unidentifiable in this combined format. None of your information will be matched with your responses in reporting the results of the survey. Demographic information is requested for statistical purposes and will not be used to identify you in any way.

After the survey is completed, the completed questionnaires will be stored confidentially in researcher's locked cabinet (in HES 429 B) for two years and only the researcher can assess the questionnaires.

Your participation is absolutely voluntary. During the survey you may choose to stop participating at any time. You may decline to answer any questions you choose; however since your answers are so critical to this project, we hope you complete all parts of the questionnaire. There are no known risks associated with this project which are greater than those ordinarily encountered in daily life.

If you have questions about your rights as a research volunteer, you may contact Dr. Shelia Kennison, IRB Chair, 219 Cordell North, Stillwater, OK 74078, 405-744-1676 or irb@okstate.edu.

Your participation in the study will be greatly appreciated. I would be most happy to answer any questions you might have. Please call, email, or write to me at the phone numbers and addresses listed below.

Thank you for your assistance.

Sincerely,

Shubhapriya Bennur
Ph.D Student
431 HES
Oklahoma State Univerity
Stillwater, OK 74078
Tel: (405)-744-5035
shubha.bennur@okstate.edu

Date_____ No_____

Part I. Please indicate your perceptions about a pair of jeans in the following aspects

How do you feel	I like it that way	It must be that way	I am neutral	I can live with it that way	I dislike it that way
If the jeans have comfortable fit around the waist?	❍	❍	❍	❍	❍
If the jeans do not have comfortable fit around the waist?	❍	❍	❍	❍	❍
If the jeans make you look good?	❍	❍	❍	❍	❍
If the jeans do not make you look good?	❍	❍	❍	❍	❍
If the jeans have a perfect length?	❍	❍	❍	❍	❍
If the jeans do not have a perfect length?	❍	❍	❍	❍	❍
If the jeans have a unique pocket design?	❍	❍	❍	❍	❍
If the jeans do not have a unique pocket design?	❍	❍	❍	❍	❍
If the jeans have unique cut?	❍	❍	❍	❍	❍
If the jeans do not have unique cut?	❍	❍	❍	❍	❍
If the jeans have a design suitable for long-term use (jeans can resist fashion change)?	❍	❍	❍	❍	❍
If the jeans have design not suitable for long-term use (jeans cannot resist fashion change)?	❍	❍	❍	❍	❍
If the jeans are fashionable?	❍	❍	❍	❍	❍
If the jeans are not fashionable?	❍	❍	❍	❍	❍
If the jeans are trendy?	❍	❍	❍	❍	❍
If the jeans are not trendy?	❍	❍	❍	❍	❍
If the jeans have a style that everybody else is wearing?	❍	❍	❍	❍	❍
If the jeans do not have a style that everybody else is wearing?	❍	❍	❍	❍	❍
If the jeans are durable (tough)?	❍	❍	❍	❍	❍
If the jeans are not durable (tough)?	❍	❍	❍	❍	❍
If the jeans do not fade after several washes?	❍	❍	❍	❍	❍
If the jeans fade after several washes?	❍	❍	❍	❍	❍

How do you feel	I like it that way	It must be that way	I am neutral	I can live with it that way	I dislike it that way
If the jeans retains their shape after washing (does not shrink)	❍	❍	❍	❍	❍
If the jeans do not retain their shape after washing (shrink)	❍	❍	❍	❍	❍
If the jeans have even stitching?	❍	❍	❍	❍	❍
If the jeans do not have even stitching?	❍	❍	❍	❍	❍
If the jeans do not tear easily?	❍	❍	❍	❍	❍
If the jeans tear easily?	❍	❍	❍	❍	❍
If the jeans have hems aligned properly?	❍	❍	❍	❍	❍
If the jeans do not have hems aligned properly?	❍	❍	❍	❍	❍
If the jeans are suitable for many occasions?	❍	❍	❍	❍	❍
If the jeans are not suitable for many occasions?	❍	❍	❍	❍	❍
If the jeans are easy to match?	❍	❍	❍	❍	❍
If the jeans are not easy to match?	❍	❍	❍	❍	❍
If the jeans coordinate (mix and match) well with other apparel you have?	❍	❍	❍	❍	❍
If the jeans do not coordinate (mix and match) well with other apparel you have?	❍	❍	❍	❍	❍
If the price of the jeans is reasonable?	❍	❍	❍	❍	❍
If the price of the jeans is not reasonable?	❍	❍	❍	❍	❍
If the price of the jeans is worth its quality?	❍	❍	❍	❍	❍
If the price of the jeans is not worth its quality?	❍	❍	❍	❍	❍
If the price of the jeans is affordable?	❍	❍	❍	❍	❍
If the price of the jeans is not affordable?	❍	❍	❍	❍	❍
If the jeans are a popular brand?	❍	❍	❍	❍	❍
If the jeans are not a popular brand?	❍	❍	❍	❍	❍
If the jeans brand make you look distinctive and different?	❍	❍	❍	❍	❍
If the jeans brand do not make you look distinctive and different?	❍	❍	❍	❍	❍
If the brand name of the jeans is reliable?	❍	❍	❍	❍	❍
If the brand name of the jeans is not reliable?	❍	❍	❍	❍	❍

Part II. Please indicate your perception about a pair of jeans. Please **circle** the number best reflect your thoughts

A pair of jeans:

Provides no functional benefits	-2	-1	0	1	2	Provides functional benefits
Is not delightful	-2	-1	0	1	2	Is delightful
Doesn't provide basic necessities	-2	-1	0	1	2	Provides basic necessities
Is not enjoyable	-2	-1	0	1	2	Is enjoyable
Is impractical	-2	-1	0	1	2	Is practical
Makes me dull	-2	-1	0	1	2	Makes me excited
Is not useful	-2	-1	0	1	2	Is useful
Is harmful	-2	-1	0	1	2	Is beneficial
Doesn't give me pleasure	-2	-1	0	1	2	Gives me pleasure

Part III. Consider a pair of **jeans brand** which you most frequently wear. Please write the name that **jeans brand** _____.

Please indicate the extent to which you agree or disagree with each of the following.
Please consider the above mentioned **jeans brand** when you answer the following

	Strongly Disagree						Strongly Agree
I trust this brand	○	○	○	○	○	○	○
I feel good when I use this brand	○	○	○	○	○	○	○
This is an honest brand	○	○	○	○	○	○	○
This brand makes me happy	○	○	○	○	○	○	○
I rely on this brand	○	○	○	○	○	○	○
This brand is safe	○	○	○	○	○	○	○
This brand gives me pleasure	○	○	○	○	○	○	○

Part IV. Please indicate the extent to which you agree or disagree with each of the following.
Please keep considering the above mentioned **brand** when you answer the following.

	Strongly Disagree						Strongly Agree
I will buy this brand next time I buy jeans	○	○	○	○	○	○	○
I intend to keep purchasing this brand	○	○	○	○	○	○	○
I am committed to this brand	○	○	○	○	○	○	○
I am willing to pay a higher price for this brand over other brands	○	○	○	○	○	○	○
I am willing to recommend this brand to people I know	○	○	○	○	○	○	○

Part V. We request general demographic information to help with our analysis. It will not be used to identify the source of responses.

What is your gender? _____Female _____Male

What is your age? _____

How many pairs of jeans do you have in your wardrobe? _____

What is your household's monthly income range?

_____Below $ 1,500 (Below Rs 10,000)
_____$ 1,501 to $ 3,000 (Rs.10,001 to Rs. 20,000)
_____$ 3,001 to $ 4,500 (Rs. 20,001 to Rs. 30,000)
_____$ 4,501 to $ 6,000 (Rs. 30,001 to Rs. 40,000)
_____$ 6,001 to $ 7,500 (Rs. 40,001 to Rs. 50,000)
_____$ 7,501 to $ 9,000 (Rs. 50,001 to Rs. 60,000)
_____$ 9,001 and above (Rs. 60,001 and above)

What is your monthly pocket money (i.e., monthly allowance from your parents?)
If you have separate income by working part-time, please add it to the allowance)

$/Rs._____

How much do you spend on clothing per month on an average? $/Rs._____

Thank you again for your participation for this survey.

APPENDIX C

COVARIANCE MATRIX FOR VARIABLES (U.S. and India)

Appendix C: Covariance Matrix (U.S.)

	t1	t2	t3	t4	a1	a2
t1	1.00					
t2	0.82	1.00				
t3	0.74	0.74	1.00			
t4	0.75	0.77	0.82	1.00		
a1	0.91	0.84	0.74	0.71	1.00	
a2	0.80	0.78	0.73	0.76	0.81	1.00
a3	0.72	0.68	0.76	0.79	0.75	0.85
l1	0.50	0.47	0.57	0.50	0.49	0.51
l2	0.50	0.46	0.57	0.48	0.53	0.57
l3	0.35	0.34	0.47	0.42	0.35	0.41
l4	0.34	0.35	0.42	0.37	0.39	0.45
l5	0.46	0.52	0.60	0.58	0.51	0.60
u2	0.15	0.26	0.20	0.20	0.17	0.22
u3	0.18	0.24	0.15	0.15	0.22	0.18
u4	0.14	0.23	0.23	0.21	0.24	0.21
u5	0.11	0.19	0.20	0.14	0.21	0.18
h1	0.15	0.12	0.18	0.21	0.18	0.28
h2	0.18	0.17	0.18	0.22	0.25	0.35
h3	0.23	0.23	0.29	0.26	0.24	0.39
h4	0.12	0.13	0.23	0.22	0.18	0.32

	a3	l1	l2	l3	l4	l5
a3	1.00					
l1	0.49	1.00				
l2	0.57	0.87	1.00			
l3	0.49	0.69	0.70	1.00		
l4	0.48	0.58	0.58	0.59	1.00	
l5	0.63	0.74	0.82	0.65	0.67	1.00
u2	0.21	0.10	0.02	0.09	0.06	0.14
u3	0.11	-0.02	0.02	0.06	0.00	0.07
u4	0.26	0.21	0.23	0.14	0.15	0.27
u5	0.23	0.15	0.19	0.11	0.11	0.23
h1	0.33	0.13	0.15	0.07	0.19	0.24
h2	0.34	0.20	0.20	0.11	0.25	0.32
h3	0.42	0.27	0.28	0.18	0.36	0.43
h4	0.40	0.26	0.26	0.19	0.35	0.42

	u2	u3	u4	u5	h1	h2
u2	1.00					
u3	0.61	1.00				
u4	0.50	0.60	1.00			
u5	0.47	0.62	0.83	1.00		
h1	0.16	0.09	0.31	0.32	1.00	
h2	0.21	0.34	0.48	0.44	0.73	1.00
h3	0.24	0.21	0.44	0.46	0.62	0.71
h4	0.24	0.15	0.39	0.46	0.65	0.63

	h3	h4
h3	1.00	
h4	0.83	1.00

Appendix C: Covariance Matrix (India)

	t1	t2	t3	t4	a1	a2
t1	1.10					
t2	0.74	1.10				
t3	0.69	0.68	1.10			
t4	0.60	0.69	0.61	1.10		
a1	0.87	0.72	0.72	0.57	1.10	
a2	0.79	0.72	0.77	0.52	0.74	1.10
a3	0.70	0.57	0.73	0.71	0.77	0.74
l1	0.00	0.12	0.02	0.10	0.06	0.18
l2	-0.05	-0.02	0.06	0.01	-0.03	0.15
l3	0.00	0.11	-0.10	0.14	0.01	0.09
l4	-0.01	0.10	-0.08	0.08	-0.01	0.00
l5	0.03	0.11	-0.01	0.11	0.09	0.18
u2	0.14	0.10	0.21	0.11	0.18	0.11
u3	0.15	0.11	0.18	0.07	0.17	0.20
u4	0.00	0.01	0.21	0.06	0.16	0.09
u5	0.00	0.01	0.20	0.09	0.12	0.05
h1	0.11	0.07	0.06	0.09	0.14	0.06
h2	0.10	0.08	0.09	0.11	0.10	0.11
h3	0.13	0.07	0.11	0.11	0.11	0.08
h4	0.04	-0.08	-0.03	0.02	-0.04	0.02

	a3	l1	l2	l3	l4	l5
a3	1.10					
l1	0.09	1.10				
l2	0.15	0.86	1.10			
l3	-0.02	0.72	0.51	1.10		
l4	0.04	0.48	0.48	0.42	1.10	
l5	0.10	0.97	0.91	0.76	0.54	1.10
u2	0.17	0.13	0.08	0.05	0.00	0.06
u3	0.13	0.15	0.01	0.09	0.04	0.02
u4	0.14	0.18	0.13	-0.01	0.18	0.14
u5	0.11	0.20	0.12	0.04	0.08	0.17
h1	-0.01	0.06	-0.05	-0.10	-0.10	0.03
h2	-0.02	0.12	-0.01	-0.05	-0.09	0.08
h3	0.04	0.12	0.06	-0.04	-0.02	0.05
h4	-0.02	0.06	0.05	-0.07	-0.03	0.08

	u2	u3	u4	u5	h1	h2
u2	1.10					
u3	0.50	1.10				
u4	0.51	0.58	1.10			
u5	0.43	0.57	0.84	1.10		
h1	0.21	0.14	0.16	0.16	1.10	
h2	0.26	0.27	0.26	0.29	0.71	1.10
h3	0.21	0.21	0.21	0.21	0.66	0.73
h4	0.16	0.22	0.16	0.12	0.66	0.60

	h3	h4
h3	1.10	
h4	0.78	1.10

APPENDIX D

TELEPHONE SURVEY RESPONSE PATTERNS OF U.S. AND INDIAN CONSUMERS

Appendix D

Questions	U.S. Consumers	Indian Consumers
In general when you buy a pair of jeans, what aspects of jeans do you consider?	Fit; Comfort; Length; Cut; Pattern; Style; Color; Wash; Quality; Fashionability;	Fit; Size; Mid Waist; Color; Brand; Shape; Quality; Price; Style; Fashion;
Describe what 'fitting' of jeans means to you?	• Fitting is overall fitting of length, waist, and thighs. • My body shape must look good.	• Length and waist size. • Fit must make me look good smarter/taller.
While choosing jeans how do you know that it has a good design?	• Pocket design/ placement /pattern. • Design is determined by cut of the jeans. • Design that is suitable for long term use.	• Cut of the jeans (low/straight). • Look of the jeans/pattern. • Pocket design/ size/ embroidery.
Describe what 'fashionable jeans' means to you?	• Jeans that are in style/eye catchy. • Jeans that is up-to-date and the one which everybody else is wearing.	• Trendy/attractive jeans are fashionable. • Recent fashion/current trend.
When you say a pair of jeans has good quality what do you mean by that?	• Thick material/ durable/lasts • Must not shrink or loose color.	• Reliable, can be used for long time. • Must not tear. • Colorfast and should not shrink when washed.
When can you say a pair of jeans is versatile?	• Jeans that can be matched/goes well with everything else. • Jeans that matches with all shirts/jackets I have. • Jeans that suits other wardrobe and can be worn often.	• Versatile jeans can be used to its maximum. • Can be mix and matched with 4-5 shirts. • Coordinates well with tops and causal wear.
When can you say a pair of jeans has good workmanship?	• Even stitching/ no missing or loose stitches. • No flaws/holes in material. • Material is good and doesn't look cheaply made.	• Manufactured well. • Stitching does not tear easily.
When can you say a pair of jeans have good (or fair) price?	• Get the quality/value for the money I paid. • Quality must match the price. • Reasonable price for quality.	• Not too expensive. • Reasonable/ affordable/ practical price is fair price.
Why do you choose one brand over the other brand, if brand is one major decision factors?	• Brands last longer/have a life time guarantee. • Brands can be replaced and returned if they do not perform as	• Brands are more reliable. • Feels good when friend/peers recognize the brand you wear. • People talk about brands when you wear them. • You will be known person among peers for wearing branded jeans.

APPENDIX E

THE RESULTS OF CFA FOR THE U.S. AND INDIA FOR THE FIVE CONSTRUCTS (INCLUDING ITEM UB1)

Appendix E

		U.S.			India		
Latent Variables	**Indicators**	**CSS (t-value)**	**CR**	**AVE**	**CSS (t-value)**	**CR**	**AVE**
Utilitarian benefit	UB1	.35(3.72)	.82	.51	.98(5.06)	.88	.62
	UB2	.56(10.44)			.55(9.60)		
	UB3	.69 (13.52)			.65 (11.64)		
	UB4	.90(19.75)			.93(18.59)		
	UB5	.91(20.02)			.89(17.31)		
Hedonic benefit	HB1	.51(6.94)	.85	.61	.82(7.67)	.87	.64
	HB2	.75(15.13)			.78(14.58)		
	HB3	.94(21.22)			.95(18.79)		
	HB4	.88(18.99)			.81(15.27)		
Brand trust	BT1	.97(22.62)	.94	.83	.98(19.62)	.88	.66
	BT2	.89(19.96)			.83(16.41)		
	BT3	.87(19.24)			.87(17.49)		
	BT4	.88(19.60)			.72(13.54)		
Brand affect	BA1	.98(22.53)	.95	.87	.93(18.62)	.87	.71
	BA2	.94(21.91)			.90(18.38)		
	BA3	.90(20.30)			.82(16.27)		
Brand loyalty	BL1	.86(15.94)	.91	.68	.98(8.57)	.88	.62
	BL2	.88(19.44)			.82(16.26)		
	BL3	.73(14.77)			.70(13.33)		
	BL4	.71(14.24)			.45(8.44)		
	BL5	.93(21.03)			.98(25.95)		

CSS: Completely Standardized Solution

CR: Construct Reliability = (square of the summation of the factor loadings)/{(square of the summation of the factor loadings) + (summation of error variances)}

AVE: Average Variance Extracted = (summation of the square of the factor loadings)/{(summation of the square of the factor loadings) + (summation of error variances)}

Notes: All t-values are significant at $p<.01$.

Model fit indexes (U.S.): $\chi^2 = 938.08$ (df = 163), p-value = .00; RMSEA = .08; NFI = .92; CFI = .94; SRMR = .06

Model fit indexes (India): $\chi^2 = 677.53$ (df = 163), p-value = .00; RMSEA = .07; NFI = .91; CFI = .92; SRMR = .06

APPENDIX F

RESULTS FROM THE PARTIAL METRIC INVARIANCE (UNCONSTRAINED MODEL AND PARTIALLY RESTRICTED MODEL)

Appendix F

Model	Factor loadings U.S.	India	χ^2	df	$\Delta\chi^2$	RMSEA	NFI	CFI
Fully unrestricted Model	allowed to vary	allowed to vary	1700.27	320	-	0.08	0.91	0.93
Partially restricted model			1723.26	334	22.99 (Δdf=14)	0.079	0.91	0.93
UB2	1.00	1.00						
UB3	0.63[a]	0.63[a]						
UB4	0.89[a]	0.89[a]						
UB5	0.89[a]	0.89[a]						
HB1	1.00	1.00						
HB2	0.74[a]	0.74[a]						
HB3	0.93[a]	0.93[a]						
HB4	0.79	0.82						
BT1	0.96[a]	0.96[a]						
BT2	0.86[a]	0.86[a]						
BT3	0.83[a]	0.83[a]						
BT4	1.00	1.00						
BA1	1.00	1.00						
BA2	0.90[a]	0.90[a]						
BA3	0.84[a]	0.84[a]						
BL1	0.88[a]	0.88[a]						
BL2	0.85[a]	0.85[a]						
BL3	0.70[a]	0.70[a]						
BL4	0.61[a]	0.61[a]						
BL5	1.00	1.00						

[a]: Factor loadings were constrained to be equivalent across two groups, the U.S. and India.

VITA

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Candidate for the Degree of

Doctor of Philosophy

Thesis: FROM APPAREL PRODUCT ATTRIBUTES TO BRAND LOYALTY: A CROSS-CULTURAL INVESTIGATION OF U.S. AND INDIAN CONSUMERS' ATTRIBUTE CHOICES APPLYING KANO'S THEORY

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Scope and Method of Study: While prior studies have identified important apparel product attributes when consumers making purchase decision, previous studies failed to suggest the changes of important attribute over time. By comparing important product attributes in developed countries (U.S.) with developing countries (India), researchers will be able to anticipate the patterns of important attribute change. Previous researchers have identified the antecedents of brand loyalty. However, explanation as to how and through which paths these antecedents influence brand loyalty remains unclear. Therefore, a model that simultaneously examines the antecedents of brand loyalty is needed. This research consists of two phases. Phase I of this study aimed to identify and compare U.S. and Indian consumers' evaluations of apparel product attributes using Kano's theory. Phase II of this study proposed and tested a theoretical model to explain how consumers' benefit perceptions of an apparel brand leads to brand loyalty. Further, Phase II examined if country moderating effects exists in the proposed model paths.

Findings and Conclusions: In three hypotheses proposed in Phase I, one hypothesis was supported and two were partially supported, confirming that attributes classified into the must-be, performance, and attractive categories were different between U.S. and Indian consumers. The differences were attributed to consumers' level of exposure and experience with apparel products. Phase II of the study proposed five hypotheses, of which three hypotheses were supported, revealing that only hedonic benefit perceptions, not utilitarian benefits perceptions, positively influenced the enhancement of both brand trust and brand affect. Further brand affect enhanced brand loyalty. In Phase II, country moderating effects were tested on five paths of which three paths (hedonic benefit-brand affect, hedonic benefit - brand trust, and brand affect-brand loyalty) were found to be statistically significant. Based on these findings, theoretical and managerial implications were discussed.

ADVISER'S APPROVAL: Dr. Byoungho Jin