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Article

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Brand Image and Customers' Willingness to Pay a Price Premium for Female's Stitched Clothing

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Abstract

The aim of the present study is to better understand customer's willingness to pay a price premium in the market for female's stitched clothing and what sort of brand images can be used by a brand in order to achieve price premium. This study is based on quantitative survey of brand images found in branding literature and their impact on customer's willingness to pay a price premium for branded female's stitched clothing. This study applies regression analysis to find out the strength of the role of brand image dimensions towards willingness to pay price premium, using data collected from 409 university level female students. The outcome of the present study demonstrates that perceived uniqueness is the strongest predictor, perceived social image is the second strongest, perceived corporate social responsibility is the third strongest predictor, perceived awareness is the fourth strongest predictor, perceived quality is the fifth strongest predictor, perceived country of origin is the last strongest predictor of customer's willingness to pay a price premium. This study looks into other branding related dimensions to check price premium rather than actual price premium determinants. The outcomes aid brand managers to be aware of the significance of incorporating price premium and to build up an improved perceptive of what brand images dimensions coerce price premium.

Keywords: customer' willingness, price premium, brand image, perceived uniqueness, perceived social image, perceived corporate social responsibility, perceived awareness, perceived quality, perceived country of origin.

1. Introduction

The fashion industry of Pakistan is progressing on rapid pace and increasing the entrance of females clothing brand in the market. This is also due to the increased awareness among women regarding use of stitched branded clothes. Naturally women's want to outstand among others by the use of branded and famous clothes brands. The female clothing brands of Pakistan attract females not only in the local market but in the international market also. In a market of females stitched clothing brands price competition is rapidly increasing.

Verhoef et al, (2002) stated the reason that has contributed to make the competition more intense is that retailers by looking at the trends have created brands and then market these owned brands. Pakistan is a dynamic country. People here love to wear trendy clothes. Instead of having low purchasing power they buy trendy local brands cloths for functions, on occasions, in universities etc. Pakistan is pretty famous for textiles in the whole world. Pakistan produces export quality textile products. There are well established Pakistani brands the people usually prefer to buy such as Warda, Khadi, Chen One, Gul Ahmad, Alkaram Studio, Junaid Jamshed, Sana Safinaz, and Dinner's, Uniworth etc. Every brand is trying to offer such offerings to its customers that can increase customer's willingness to pay price premium. But the biggest problem which is faced by most of the customers in a Pakistani environment is price.

Price factor is extremely important and is being developed by the image of certain brands in well and effective manner and it includes awareness, quality, uniqueness, CSR, social image and country of origin (Anselmsson et al., 2014). These are the determinants of brand image; this study will explain their impact on customer's willingness to pay price premium. Further it is extremely important to find out that which variable is most important or worthwhile for the customers when they decide to buy branded cloths, so they could be able to focus on that particular variable more than others to generate higher profits and maintaining lower marketing cost. There is an idea that a brand can create a differentiated position and this advantage poses by one brand over others motivates the consumer's to pay more.

This research will highlight the determinants that could help to create differentiation in the brand. This will help the brand managers of all three selected ones to prioritize their options to strengthen their brands. In the present study three brands are selected due to their fame and due to their presence in the top list. As (Khazana, 2016) stated that Gul Ahmad, Alkaram Studio, and Warda are the top brands that females usually tend to buy. Being more specific the main aim behind this study to recognize the forces in the wake of customer's willingness and customers unwillingness to pay price premium in the market of female stitched clothing. These determinants generally used to find out customers willingness to pay price premium for food products (Anselmsson et al., 2007). This model is being used in present study to see customer's willingness to pay price premium for female stitched clothing in context of university level female students of southern Punjab, Pakistan.

It is the point to be noted that in this study real prices of the products are not reflected with the willingness of the customers' to pay a price premium. Price premium is relevant also for the brands that are having low cost for which the customers are more willing if

compared to other high cost brand. In the theory of branding price premium seems of having a vital place. There is a little empirical and systematic research that what particular brand image elements can construct price premium. The same is applied to the markets other than consumer packaged food. For the managerial point of view, better understanding of images having strong impact on willingness of the customers' to pay a price premium could have positive impact on competition, innovation and variety. This study could have a significant impact on the district in a way that these brands could set up branches in Southern Punjab instead of giving rights to local outlets for limited product selling. This study will fill this information gap of the clothing market of Southern Punjab.

2. Hypothesis Development

Brand Image for Female's Stitched Clothing and its Impact on Price Premium

2.1 Awareness

Brand awareness refers to whether consumers can evoke or identify a brand, or merely whether or not consumers discern about a brand (Keller, 2001). Brand is company's asset and with the passage of time it has received enormous attention and importance by the managers. Awareness can be defined as it is reflected in to the customer's ability to identify the brand under different circumstances (Keller, 1993). Hoyer and Brown (1990) defined brand awareness as a rudimentary level of the brand knowledge that involves at least recognition of the brand name.

Consumers will contain a higher purchase intention with a known brand (Kamins and Marks, 1991). A well-known brand will have a higher purchase intention than a less well-known brand (Hsu, 2000). Brand awareness can assist consumers to distinguish a brand out of a product category and make a decision to purchase (Percy and Rossiter, 1992). There is an important role of Brand awareness on intention to purchase because consumers are likely to buy an identifiable and well known product (Keller, 1993). Hoyer and Brown (1990) stated that a Brand awareness does have an immense sway on choosing of the products and there may be a past thought foundation in a product class. Brand awareness as well acts as a serious part in the user aim to purchase, and some brands build up in users mind to control consumer choice to purchase. A product having an elevated intensity of brand awareness will be given superior customer preferences because it has superior share in market and superiority assessment (Grewal *et al.*, 1998).

Awareness can be viewed as brand equity building important pillar (Aaker, 1996). In the studies of Anselmsson *et al.*, (2007); Yoo and Donthu (2001); Cobb-Wahlgren *et al.*, (1995) awareness is found to have influence the response of customer's to be positive towards the brands. So the researchers' consequently assumed that the awareness has constructive impact on customer's willingness to pay price premium.

- **H₁**: Perceived Awareness have a positive impact on customer's willingness to pay price premium

2.2 Quality

Brand quality is defined as the acknowledgment of product quality, which has a control on consumer buying behavior. Brand quality effect on brand purchase intention has been validated in many presented studies (Chepchirchir *et al.*, 2015) recommended that higher quality observations prompt to expanded benefits because of premium prices and over the

long haul, to viable business development, including both market extension and share gains of a market.

Garvin (1984) has defined the quality in five different ways such as quality is fitness for the purpose, quality is something that cannot be defined but recognized, specification conformance is quality, quality is tied to the inherited product characteristics, and most importantly quality can be defined as the amount of the customer's willingness to pay for it. Perceived quality can be defined as the judgment of the customer's about the overall product's Excellencies and superiorities (Zeithaml, 1988). The product and services of the highest quality increases the profitability and financial performance of the company (Chowudhury, 2012).

Furthermore, perceived quality is a relative idea which possesses situational, comparative, and character attributes. Perceived quality shall be affected by reasons suggestive of prior expertise, level of education, and risk that is perceived and variables effects the situation corresponding to purchase reasons, purchase predicament, time pressure, and social background from buyers (Holbrook and Corfman, 1985). Moreover, perceived quality is a client subjective judgment on product quality, and she or he will assessment product quality from their earlier experiences and feelings.

Zeithaml, (1988); Keller, (1993); Aaker, (1996) stated that perceived quality is a subjective mental thought that exists in clients' wits and contrasts from target quality by having a higher level of reflection. Perceived quality is a salient concept in the general markets literature. There is a direct relationship between perceived quality and price premium (Netemeyer et al., 2004).

- **H₂**: Perceived Quality is positively related to customer's willingness to pay price premium

2.3 Corporate Social Responsibility

The first definition of the CSR was declared by Bowen in the year of 1953, is well thought-out to be the CSR founder, he describe Corporate Social Responsibility that "how society desire companies to act according to those policies that improve the society as a whole" (Carroll, 1979). Afterwards European Commission (2011) describes Corporate Social Responsibility as "the responsibility of enterprises for their impacts on society" this definition is then used by many authors to describe CSR. Broadly speaking corporate social responsibility is concerned with the relationship between individuals, countries and their government, and the global corporations. CSR can also be defined as a relationship between corporate and local society where it is operating or located (Crowther and Aras, 2008). Corporate social responsibility can be described as a situation in which firm goes beyond its own interest and law requirement to do some further social good (McWilliams and Siegel, 2001). The premature extraction of corporate social responsibility can be traced rear to 1917, as Henry Ford announce that the intend of Ford Motor company is that "To do as much as possible for everybody concerned, to make money and use it, give employment, and send out the car where the people can use it and incidentally to make money" (Kumar et al, 2009).

The adaptations of CSR by the firms depend on two main issues. First is the concentration of the competition in the market and the second is the degree to which the consumers are willing to pay premium for corporate social responsibility (Bagnoli and Watts, 2003).

Fombrun and Shanley (1990) recognized that investing in CSR attributes and actions may be vital fundamentals of product segregation and status edifice.

When the customer's perceives that the firm is involved in social responsibility and do care about their stake holders then the willingness to pay price premium for their brand finely tuned (Anselmsson and Johansson, 2007; Bagnoli and Watts, 2003). Many studies related to consumer behavior have looked upon how CSR influences customer's (Nielsen et al., 1998; Grunert et al., 1996). However listed researches didn't communally supports acuity to drive purchase behavior in all customers' segments. So the researchers' has assumed that firms with positive CSR image positively influence customer's willingness to pay price premium.

- **H₃**: Perceived Corporate Social Responsibility is directly related to customer's willingness to pay price premium

2.4 Country of Origin

Country of Origin "COO" refers to a country that locally manufactures a product or brand, design a product or brand, or assemble a product or brand (Essoussi and Merunka, 2007). COO of a product can be defined as "the country of manufacture or assembly" (Bilkey and Nes, 1982), recognized by "made in" or "manufactured in" labels (Nagashima, 1977). Ahmed et al., (2004) defined country of origin as the country in which firms makes, assemble, and manufactures its products. COO can also be defined as country where the product is originally manufactured. Country of Origin also worked as intangible barrier for imported products because of customer's negative bias towards them (Al-Sulaiti and Baker, 1998). A very large number of studies results are that evaluation of products by the consumers and consumers buying intentions are related to the origin of the product (Papadopoulos and Heslop, 2002).

Purchase decisions made by the consumers are based on an organized method of acquisition, assessment and incorporation of product cue. A cue is defined as all informational spur accessible to the customer earlier than utilization (Ahmed et al., 2004), and it can be intrinsic or it can be extrinsic. Hong and Wyer (1989) stated that when customers are offered with the Country of Origin cue equally with other cues, such as the price and the brand, COO then affects the cognitive process of consumer's and it can be observed in two different ways: the halo effect and the summary construct. The country image acts as a halo when consumers are not familiar with the country where the product came from, it then effects directly the beliefs of consumer regarding these products. In distinction, when customers are well-known with a country's products, it leads to a précis construct model work in which consumers deduce an image of a country from its product knowledge. Furthermore, Papadopoulos and Heslop (1993) stated, consumer's purchase decision does get influenced by an image of a country. Especially, when there is a negative image of the country of manufacturing, then a consumer might have a negative image of the product made in specific country. Therefore, it is correct that the image of the country of origin does play a vital role when a consumer makes a purchase decision.

Country of origin more or less is often associated with the quality of the product as consumers may use country of origin as a benchmark to pay for a product rather than quality because quality cannot be actually determined until the usage of product. Even though consumers are provided with additional information on the product country of origin is very significant in determining the consumer's perception about the product (Lusk

et al, 2006). Consumers will respond to a product favorably if it is bonded with the favorable country of origin. Country of origin is projected to be a determinant of customer's WTP price premium in investigative qualitative study (Tikkanen and Vaara-riskoski, 2010).

- **H4:** Perceived Country of Origin have positive effects on customer's willingness to pay price premium

2.5 Social Image

Important for the pricing policy of the products are image concerns and also intrinsic motivation (Friedrichsen, 2013). A number of researches carry the assumption that the individual always exhibits image hunting and status behavior (Anselmsson et al., 2014). In the literature the specific image such as perception of users related to purchase or use of certain brands are seen as a component of some importance certainly when equity of brands is build (Keller, 2001). Brands allow the users to self-explain themselves, exhibits specific dimensions of their selves (Ball and Tasaki, 1992). Likewise, concerns about status may advance as a stability happening in circumstance where communications are harmonizing in the unobservable capability of which position is an evident sign (Rege, 2008). In count, icon apprehension has conservative considerable concentration in the perspective of pro-social behavior. As ethical use have developed fashionable, new studies designate icon apprehension in the wisdom that consumers' buying manners is exaggerated by a craving to emerge as a pro-social instead of signaling pure wealth. Complementary evidence on social image concerns in ethical consumption is provided in (Griskevicius et al., 2010). There are number of investigational studies that provide evidences on image concerns continuation in the viewpoint of pro-social behavior. By assume that behaving pro-socially bestow image positively, image-concerned individuals ought to perform more pro-socially in public than in private (DellaVigna et al., 2012). Andreoni and Bernheim (2009) have investigated the comparative significance of social signaling (effects when there is an audience) versus self-signaling (effects when there is no audience). The results of the study of Grossman (2010) have indicated that self-signaling does not cooperate a chief role but social signaling corporate a major role and it is a related inspiration for a huge subsample of individuals. Frackenpohl and Pönitzsch (2013) conducted an experiment on the willingness to pay and support self-image concerns in this experiment. They discover that collection of private and public good augment the assessment for both the public and the private goods. One of numerous details argued by the authors is self-image apprehension. By design, concerns for social image cannot give explanation about their results as selections are completed in private.

Persson, (2010) stated that different empirical studies suggested that social images influences the buying behavior of customer's for different consumer's markets. Tikkanen and Vaara-riskoski (2010) stated that Social image have been additionally appeared as a price premium determinant for food brands and it is also drives price premium for other consumer markets (Sethuraman, 2000).

- **H5:** Perceived Social Images have a direct impact on customer's willingness to pay price premium

2.6 Uniqueness

Uniqueness can be defined as an extent to which customer's feels that brands is different from the other competing brands (Netemeyer et al., 2004). In this study, perceived uniqueness can be defined as the degree to which customers view the product as dissimilar

from other products in the identical category. Consumers' need for uniqueness can be defined as the trait of pursuing differentness relative to others through the attainment, consumption, and disposition of consumer goods for the purpose of developing and enhancing one's self-image and social image (Tian and William, 2001). Each individual is distinctive (Ghazali et al., 2008) and individuals might desire to distinguish themselves as dissimilar as compared to others (Kumar et al., 2009).

The concept of consumers' need for uniqueness derive from Snyder and Fromkin's (1977) theory of uniqueness. This theory states that, the need to see one as being dissimilar from other persons is aroused and competes with the other motives in situations that menace the self-perception of uniqueness (i.e., those situations in which people see themselves as very closely similar to others in their social surroundings). Individuals endeavor to regain their self-esteem and condense pessimistic affect through self-distinguishing behaviors. They also found it that it is rational to consider that different kind of people show varying degrees of need for uniqueness in comparable circumstances and this surely can have a significant impact on their purchase decisions. This lexis of uniqueness is wanted in diverse appearance and channels where the social consequences for being different are not harsh. Material lexis of one's differentness from others is mainly cherished for the reason that they please the need for uniqueness devoid of possibly strict social consequences (Snyder, 1992). Persons whose need for uniqueness is very high, they have a propensity to agree to latest products and brands more rapidly that are related to the fashion business where tendency and styles are constantly changing (Bertrandias and Goldsmith, 2006).

There are recent studies in the marketing literature that make it appear that consumers purchase intention could be affected by the need for uniqueness. Consumers' need for uniqueness has significant positive impact on their purchase intention (Tavikkai and Jirawattanakool, 2010). Also, in brand equity theory, uniqueness is the primary, as the extent of uniqueness in a brand's links, jointly with the favorability and vigor of these links, establish its equity (Keller, 1993). In preceding empirical studies, there is an association among uniqueness, price premiums and loyalty. It has been statistically established (Netemeyer et al., 2004).

- **H₆:** Perceived Uniqueness is positively related to customer's willingness to pay price premium

2.7 Price Premium

A brand acquire a price premium while the sum that clients will pay for items from the brand is superior than the sum they will pay for practically identical items from other related brands. It can also be stated as that a brand has a price premium, when the consumers are prepared to pay for the items or services from a brand is higher than the total they are charming to pay for comparative offerings from different brands (Aaker, 1996). Various investigators such as Netemeyer et al., (2004); Bondesson (2012) and Adhikari (2015) treated the price premium as mean of brand strength. In this research determinants' of price premium are used to find out that consumers of stitched clothing focus high to low on which determinant to pay price premium.

The importance of loyalty has been well-acknowledged in the literature of having a relationship with willingness to pay price premium (Casidy and Wymer, 2016). These brand image determinant may also have positive relationship because these images have a positive impact on customers increasing loyalty. Theoretically, quite a few writers explain

price premiums as the mainly useful indicator of brand equity (Sethuraman, 2000). Empirical studies of (Ailawadi et al., 2003; Agarwal and Rao 1996) seem to bolster their contention by appearing, that a price premium is similarly steady after some time, yet catches varieties in the brand's strength, and is a prevailing indicator of market shares. According to Doyle (2001) indeed, even contend that a price premium is for the most part the vital path in which brands can create shareholder esteem, on the grounds that no immediate speculations is requires to charge a hoisted cost. It should also be noted that price premium in the present study, as well as in the study of Sethuraman (2000), handle a willingness to pay, which is not really be an indication of genuine charge. In accumulation, price premium is a comparative measure, implies that it is suitable for the brands (not withstanding for the brands of minimal cost, in favor of which clients can will to give additional for a brand than for an alternate). Price premium appears to contain an imperative position in theory of branding, yet there is still relatively minimal orderly and experimental research on which particular brand image components assemble price premiums. This applies to buyer attire and additionally other markets. Within the literature of consumer oriented brand equity, a number of authors have taken care of price premium as main brand strength (Ailawadi et al., 2003). Measuring the price premium, as an attitudinal develop, is frequently attempted with proclamations, for example, "Our organization will pay a higher cost for items from this organization than for comparable items from different organizations" (Netemeyer et al., 2004). A type of inverted price premium, price affect-ability, can likewise be utilized: "The price of items from this organization would need to go up a lot before we would consider another organization" (Han and Sung, 2008).

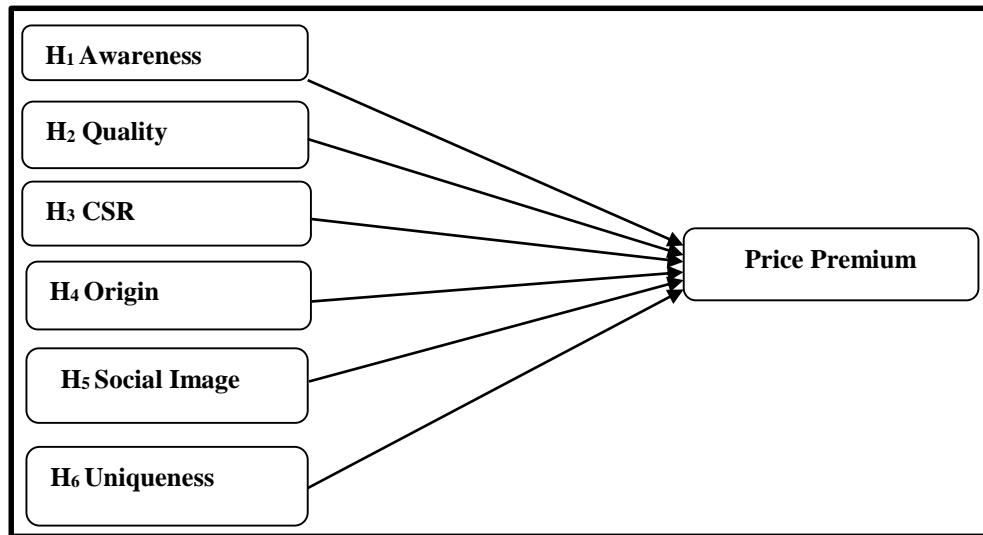


Figure 1: Conceptual Framework

Conceptual framework of this study is based on brand equity theory general literature. As seen in Figure 1 the brand image for female's stitched branded clothing is conceptualized in six dimensions of the brand image. These all measurements are hypothesized to be decidedly identified with the customer's readiness to pay price premium. In the framework of this study there are six independent variables which are perceived awareness, perceived quality, perceived

corporate social responsibility, and perceived country of origin, perceived social image, and perceived uniqueness while the single dependent variable is price premium.

Brand equity is being defined in many different ways but most of the authors agree with the definition of the Farquhar's (1989) that is the value which is endowed to the product by the brand itself. There is a precise focus of the concept of the brand equity on the mining of the tangible economic value from brands; this makes it quite interesting and particularly relevant for those who wants to know that how brands are competing for the price premium. Chernatony and Christodoulides (2010) stated that there exists some confusion over micro-elements and distinctiveness of brand equity but many authors believe that in customers mind financial value of the brands is rooted. Later on the focus is shifted towards the psychological oriented brand equity perspective of customer based. Customer based brand equity is defined as the effects that are different of brand knowledge on the responses of the consumers to the brand marketing (Keller, 1993). The present study is also focusing that why consumers are ready to pay more or pay less for the stitched clothing.

Investigate inside the field of customer based brand equity turn out to be more composed, a contrast between brand image determinants and results, (price premium) has advanced (Persson, 2010). Keller (1993) defined brand image as any information that is linked to the brand in customer's mind. In simpler words the beliefs and the kind of association of the customer with the brand. Price premium might be the main and best measure of brand equity accessible (Aaker, 1996).

3. Methodology

3.1 Data Collection

Questionnaire is utilized in this study for data collection. Utilizing questionnaire to collect data from a sample of individuals is an overview strategy (Zikmund, 2003). Sekaran (2002) stated that Questionnaire is composed of written set of the questions against which respondents gives desired responses in a closely listed alternatives. The questionnaires are distributed to CIIT Vehari, Bahaudin Zakariya University (BZU) Multan and Vehari Campus, and from other universities such as Faisalabad Agriculture University Burewala Campus, and Education University. For the data collection, total number of distributed questionnaires is 650 out of which 430 are collected back. After checking the questionnaire 409 are used. The questionnaires that are not included are having missing values and not completely responded.

In this research majority entity is 'university level female student' that is analyzed by the researchers in this study. Because recording the answers of each student on individual level that's why the unit of analysis of this research study is an individual. Further it is found out that which of the six determinants heavily affects university level female students to pay more in case of stitched clothing. This also reflects that variable that might has low impact of paying decision on university level female students. Contrasting enable the managers to make efficient investments on particular variables.

3.2 Measurement

The five point Likert is used in this study for determinant choice fixed alternative questions. From the interval scale point of view respondents communicates their reacts on how emphatically they are strongly agree or strongly disagree the built explanation from a point of view of extremely positive or negative mentality. It then allows measuring the level of

attitudes. Zikmund (2003) stated that Respondents by and large look over five options which are: strongly disagree, disagree, neutral, agree and strongly agree.

Adopted questionnaires were taken into account for the collection of data as it makes one able to attain the respondents in large amount. Questionnaire is composed of 4 queries in the section of demographic profile and 24 items based on two to five items per construct. These items are adopted from Anselmsson et al., (2014), further they adopted it from others. Awareness was measured by Yoo and Donthu's (2001) with three items from scale of brand equity. Using three items social image was measured in light of (Sweeney and Soutar, 2001). Perceived quality was measured by Netemeyer et al., (2004) with three items. The three scale-items are constructed by joining the scales in (Verdu Jover et al., 2004 and Sanzo et al., 2003). Uniqueness items are adopted from the study of (Netemeyer et al., 2004). Items of Social Image are adopted from the study of (Bech-Larsen et al., 2001). Two estimations tried in Netemeyer et al., (2004) are utilized to evaluate the price premium. Necessary, reliable, and valid information will be collected from the respondents through the designed questionnaire. Fixed alternative method of the questions is used in the study to collect the data. This method is used for the reasons that make the respondent easy to respond to the questions and it makes data analysis easy as well for the researchers.

Table 1: Age of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-21	202	49.4	49.4	49.4
	22-25	185	45.2	45.2	94.6
	26-29	17	4.2	4.2	98.8
	30-33	5	1.2	1.2	100.0
	Total	409	100.0	100.0	

3.3 Results

Descriptive Statistics is used to summarize the data in an easily understandable form.

As shown in the table 1, there are four age groups: first one is 18-21 second one is 22-25 third one is 26-29 fourth one is 30-33. There are total 409 respondents who have responded. Out of these total respondents 202 female respondents are of age group one, 185 female respondents are of age group second 17 females respondents are of age group three, and 5 females respondents are of fourth age group. Out of 100 per cent 49.4 percent female respondents are of age group first, 45.2 per cent females respondents are of age group second, 4.2 per cent female respondents are of age group third, and the remaining that are 1.2 per cent are of age group fourth. Valid percent column exhibits the same values as percent column shows. So it can be seen that most of the respondents are youth and it is their priority to look good and outstand others by wearing branded stitched cloths.

Table 2: Marital Status of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	80	19.6	19.6	19.6
	Single	329	80.4	80.4	100.0
	Total	409	100.0	100.0	

This table 2 shows the marital status of the female respondents. As shown 80 female respondents are married and remaining 329 are unmarried/single out of total 409 female respondents. As in percentage 19.6 per cent are married and 80.4 per cent are single. The values of percent and valid percent are same. Unmarried respondents are in high numbers than the married ones showing this study will give results mostly based on observations by the youth. It is a known fact that in Pakistan younger ones are in high number than older one.

Table 3: Academic Qualification of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor	134	32.8	32.8	32.8
	Master	255	62.3	62.3	95.1
	MS (Mphil/PhD)	20	4.9	4.9	100.0
	Total	409	100.0	100.0	

This table 3 shows the academic qualification of the respondents. As the respondents in this study are university level female students; observations were given by the students of any bachelor, master, and MS (Mphil/PhD) programs. There are 134 female respondents of bachelor programs out of 409 female respondents. 255 female respondents are of master programs out of 409 total female respondents. Remaining 20 female respondents are of MS (Mphil/PhD) programs out of 409 total female respondents. Out of 100 per cent 32.8 per cent females respondents are of bachelors programs, 62.3 per cent are of master programs, and the remaining are of MS (Mphil/PhD) programs that are 4.9 per cent. The values in valid percentage are same as in the percentage column. As most of the younger respondents are from master and bachelors programs respectively.

Table 4: Institution of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	CIIT Vehari	175	42.8	42.8	42.8
	BZU	154	37.7	37.7	80.4
	Other	80	19.6	19.6	100.0
	Total	409	100.0	100.0	

The table 4 represents the demographic variable institution. In this study data was taken from comsats institute of information technology vehari (CIIT vehari), Bahaudin Zikariya University (BZU) Multan and Vehari Campus, and from other universities such as Faislabad Agriculture University Burewala Campus, and Education University. As the table shows 175 female respondents are the students of CIIT Vehari who have responded. There are 154 female respondents from BZU who have responded. 80 female respondents are from other universities such as Faislabad Agriculture University Burewala Campus, and Education University. In sum there are 409 female respondents from these institutes. 42.8 per cent of the females out of 100 percent are from CIIT Vehari, 37.7 per cent females are from BZU, and the remaining 19.6 per cent females are from other institutes.

Cronbach's alpha is used in this study for reliability check. It verifies the intensity of items positive correlation to each other. As per the rule of thumb for Cronbach's alpha, the value 0.80-0.95 is very good reliability, 0.70-0.80 is a good reliability, 0.60-0.70 is fair in reliability, and < then 0.60 refers to poor reliability.

Table 5: Cronbach's Alpha

	Alkaram Brand	Gul Ahmad Brand	Warda Brand
Cronbach's Alpha	.872	.915	.917
Cronbach's Alpha Based on Standardized Items	.870	.915	.917
N of Items	24	24	24

Alkaram Studio's Cronbach's Alpha (Table 5) is equal to .870 and it means 87% of the items that measures the dependent variable of the study are reliable. According to the range 0.8 to 0.9 the value of .870 means the items measuring price premium are very good. Gul Ahmad's Cronbach's Alpha (Table 5) is equal to .915 and it means 91.5% of the items that measures the dependent variable of the study are reliable. According to the range 0.9 the value of .915 means the items measuring price premium are excellent. Warda's Cronbach's Alpha (Table 5) is equal to .917 and it means that reliability of the questions measuring dependent variable is 91.7%. According to the range 0.9 the value of .917 means the items measuring price premium are excellent. Well indicating reliable measures and acceptable scales for the study (Hair et al., 2003).

Table 6: Alkaram Studio Inter Item Correlation

	Awareness	Quality	Corporate Social Responsibility	Country of Origin	Social Image	Uniqueness	Price Premium
Awareness	1.000	.691**	.589**	.235**	.274**	.189**	.192**
Quality	.691**	1.000	.589**	.306**	.349**	.144**	.198**
Corporate Social Responsibility	.589**	.589**	1.000	.291**	.166**	.126**	.333**
Country of Origin	.235**	.306**	.291**	1.000	.406**	.306**	.246**
Social Image	.274**	.349**	.166**	.406**	1.000	.408**	.357**
Uniqueness	.189**	.144**	.126**	.306**	.408**	1.000	.402**
Price Premium	.192**	.198**	.333**	.246**	.357**	.402**	1.000

Notes: *p=0.05; **p=0.01; n.s.= Not significant

Based on table 6, there exists a moderate correlation among all the variables. There is positive relationship between Dependent Variable Price Premium and all independent variables that are awareness, quality, and corporate social responsibility, country of origin, social image, and uniqueness because of the positive values for correlation. There is a negligible relationship exist of price premium with awareness and quality. There is small but definite relationship exists of price premium with corporate social responsibility, country of origin, social image, and uniqueness.

Table 7: Gul Ahmad Inter Item Correlation

	Awareness	Quality	Corporate Social Responsibility	Country of Origin	Social Image	Uniqueness	Price Premium
Awareness	1.000	.699**	.462**	.520**	.495**	.468**	.478**
Quality	.699**	1.000	.544**	.573**	.575**	.520**	.459**
Corporate Social Responsibility	.462**	.544**	1.000	.526**	.567**	.417**	.483**
Country of Origin	.520**	.573**	.526**	1.000	.670**	.668**	.418**
Social Image	.495**	.575**	.567**	.670**	1.000	.675**	.462**
Uniqueness	.468**	.520**	.417**	.668**	.675**	1.000	.516**
Price Premium	.478**	.459**	.483**	.418**	.462**	.516**	1.000

Notes: *p=0.05; **p=0.01; n.s.= Not significant

Based on table 7, there is positive relationship between Dependent Variable Price Premium and all independent variables that are awareness, quality, corporate social responsibility,

country of origin, social image, and uniqueness because of the positive values for correlation. There is a moderate relationship exist of price premium with awareness, quality, corporate social responsibility, country of origin, social image, and uniqueness.

Table 8: Warda Inter Item Correlation

	Awareness	Quality	Corporate Social Responsibility	Country of origin	Social Image	Uniqueness	Price Premium
Awareness	1.000	.607**	.592**	.250**	.662**	.484**	.473**
Quality	.607**	1.000	.539**	.369**	.662**	.668**	.453**
Corporate Social Responsibility	.592**	.539**	1.000	.101**	.508**	.596**	.490**
Country of origin	.250**	.369**	.101**	1.000	.288**	.217**	.299**
Social Image	.662**	.662**	.508**	.288**	1.000	.703**	.716**
Uniqueness	.484**	.668**	.596**	.217**	.703**	1.000	.534**
Price Premium	.473**	.453**	.490**	.299**	.716**	.534**	1.000

Notes: *p=0.05; **p=0.01; n.s. = Not significant

Based on table 8, there is positive relationship between Dependent Variable Price Premium and all independent variables that are awareness, quality, and corporate social responsibility, country of origin, social image, and uniqueness because of the positive values for correlation. Price Premium has a high relationship with social image. There is a moderate relationship exist of price premium with awareness, quality, corporate social responsibility, and uniqueness. There exists a small but definite relationship between price premium and county of origin.

The inter-item correlations based on Pearson, shows positive correlation of all variables to price premium in all three brands. This means that relationship to price premium cannot be feint out. As it can be seen among independent variables several correlations are above 0.40, shows that there subsists a risk of multicollinearity whilst testing hypotheses in multiple regression models. So there arises a need of analysis of collinearity. As shown Table 9, there is a satisfactory but still moderate multicollinearity amongst independent variables. It makes it unreliable for testing hypotheses with multivariate technique.

3.4 Hypotheses Testing

In this study regression is preferred and this is also considered as a traditional analysis technique rather than choosing structural equation modeling. The reason behind choosing regression is that framework and hypothesis in this study is based on a simple structure and mainly there are no alternative structures and models are used other than the proposed framework. The reason for choosing simple structure in this study is that there is focus on analyzing and comparing the direct relationship among the six independent variables and single dependent variable that is price premium. Basically the aim is to find out that which

independent variable in comparison high to low appeal the female customer to pay price premium and for which brand among the three. Simple Regression analysis is used because of the presence of moderate levels of multicollinearity among the independent variables. Results can be reviewed in table 10. All the relationships of independent variables (Perceived awareness, Quality, Corporate Social Responsibility, Country of Origin, Social Image, and Uniqueness) to the dependent variable (Price Premium) are significant with .000 values. Hence all the hypotheses from H₁ to H₆ are supported and all alternative hypotheses are accepted. F sig. is showing that the model is fit. With same technique all the hypotheses are supported also in the study of (Anselmsson et al., 2014)

Table 10 is showing perceived uniqueness the strongest predictor of the customer's willingness to pay price premium for female stitched clothing in all three brands. Perceived social image is the second strongest predictor of the willingness of the customer to pay price premium in two brands Warda and Alkaram studio but not in brand Gul Ahmad. Perceived Corporate Social Responsibility (CSR) is the third strongest predictor of the willingness of customer to pay price premium in all the three brands. Perceived awareness is the fourth strongest predictor of the customer's willingness to pay a price premium in the brands except brand Alkaram studio. Perceived quality is the fifth strongest predictor of willingness of customer to pay price premium in all three brands Warda, Alkaram studio, and Gul Ahmad. Perceived Country of Origin (COO) is the weakest predictor of willingness of customer to pay price premium in all the brands except Alkaram studio. Depending on all the three brands Perceived uniqueness could predict the variation in the price premium in between 15.9 per cent to 28.4 per cent. Depending on all the three brands Perceived Social Image could predict the variation in the price premium in between 12.5 per cent to 51.1 per cent. Depending on all the three brands Perceived Corporate Social Responsibility (CSR) could predict the variation in the price premium in between 10.8 per cent to 23.8 per cent. Depending on all the three brands Perceived Awareness could predict the variation in the price premium in between 3.5 per cent to 22.7 per cent. Depending on all the three brands Perceived quality could predict the variation in the price premium in between 3.7 per cent to 20.9 per cent. Depending on all the three brands Perceived Country of Origin (COO) could predict the variation in the price premium in between 5.8 per cent to 17.3 per cent.

In the table 9 results are presented from a step wise multiple regression analysis between independent variables that are six in count and a single dependent variable that is price premium. The table 9 shows explained variation and strongest predictability for the prize premium that is found in brand Warda. It shows the weakest predictability and explained variation for the prize premium in brand Alkaram Studio. The proposed determinants are explaining the significant proportion of variation in customer's willingness to pay price premium with the exception of price premium model in the brand of Alkaram Studio. Value of the Adj. R² for the model of price premium is ranges from .27 to .553. As it is clearly seen in table 9 the collinearity diagnostic of VIF ranges from 1.02 to 2.5. It shows acceptable but still designate moderate multicollinearity. If step wise multiple regression analysis is used for hypotheses testing instead of single regression analysis the outcome of hypotheses H₁ to H₆ would had affected due to the moderate multicollinearity. Awareness has actually non-significant relationship with price premium in brand Warda. Country of Origin has non-significant relationship with price premium in brand Gul Ahmad. Uniqueness has non-significant relationship with price premium in brand Warda. The table

Brand Image and Customers' Willingness to Pay a Price Premium

9 shows that Social Image, Quality, and Corporate Social Responsibility (CSR) are the only dimensions that significantly determine the price premium in all three brands and tables. As in the case of single regression analysis all the alternative Hypotheses are accepted in all three brands.

Table 9: Summary Statistics in Multiple Regression Analysis

Price Premium						
Stepwise	Gul Ahmad		Alkaram Studio		Warda	
	St. B.	VIF	St. B.	VIF	St. B.	VIF
Awareness	.21**	1.4	.12*	1.03	n.s	2.1
Quality	.26**	1.3	.14*	1.02	.16**	2.1
CSR	.25**	1.3	.32**	1.5	.22**	1.5
COO	n.s	1.8	.13*	1.10	.14**	1.1
Social Image	.20**	1.8	.21**	1.2	.66**	1.9
Uniqueness	.30**	1.3	.29**	1.2	n.s	2.5
Adj. R2	0.381		0.27		0.553	
Df	408		408		408	
F.	84.63		39.61		127.22	
Sig.	.000		.000		.000	

Notes: *p=0.05; **p=0.01; n.s.= Not significant

Table 10: Summary Statistics in Single Regression Analysis

Price Premium						
Dimension	Brand	R²	Adj. R²	F sig.	Rank	P
Awareness	Gul Ahmad	.229	.227	.000	3	0.01
	Alkaram Studio	.037	.035	.000	6	0.01
	Warda	.224	.222	.000	4	0.01
Quality	Gul Ahmad	.211	.209	.000	5	0.01
	Alkaram Studio	.039	.037	.000	5	0.01
	Warda	.205	.203	.000	5	0.01
CSR	Gul Ahmad	.233	.231	.000	2	0.01
	Alkaram Studio	.111	.108	.000	3	0.01
	Warda	.240	.238	.000	3	0.01
Country of Origin	Gul Ahmad	.175	.173	.000	6	0.01
	Alkaram Studio	.061	.058	.000	4	0.01
	Warda	.089	.087	.000	6	0.01
Social Image	Gul Ahmad	.214	.212	.000	4	0.01
	Alkaram Studio	.128	.125	.000	2	0.01
	Warda	.512	.511	.000	1	0.01
Uniqueness	Gul Ahmad	.266	.264	.000	1	0.01
	Alkaram Studio	.161	.159	.000	1	0.01
	Warda	.286	.284	.000	2	0.01

The main starting point of this study is to find out most important and least important determinant related to price premium from the perspective of the target respondent. So it has been found in this study as the results shows that uniqueness, social image, and corporate social responsibility, awareness, quality, and country of origin are the most strongest to least strongest predictors of the customer's willingness to pay price premium respectively. All these brand image dimensions have significant effect on the price premium whether strongly predicting or weakly predicting the price premium. These all determinants are also having significant impact on customer's willingness to pay price premium in the study of (Anselmsson et al., 2014). Three brand image dimensions are standing out in comparison to the remaining particularly as strong price premium determinants: Uniqueness, Corporate Social Responsibility, and Social Image. This finding of the research study is certainly highlighting the idea of the brand-equity theory (Hoeffler and Keller 2002) that is both aspects such as rational and emotional are very important.

Brand Image determinant uniqueness is the strongest predictor of customer's willingness to pay price premium for female stitched clothing of all three brands. There is a strongest link between the price premium and perceived uniqueness and it is quite interesting. Because if this matter is look upon in the perspective of traditional strategies, the differentiation in the products is often introduced to avoid the competition of price among competing brands (Porter, 1985). So it can be said that customers are more willing to pay for the brands that have unique features or functions. Uniqueness is tangible aspect if related to the brand equity theory as it allows the consumers to look different among others.

Social Image as a brand image dimension is the second strongest predictor of customer's willingness to pay price premium for female stitched clothing of all brands except Gul Ahmad brand. Social Image is expected of having stronger impact on increasing customer's willingness to pay price premium as this dimension is related to products like cloths that is basically a public product and it can moderate the success of brands (Semeijn et al., 2004).

Corporate Social Responsibility as brand image dimension is the third strongest predictor of the customer's willingness to pay price premium. CSR had its breakthrough at the end of 1990s. The companies started to involve in societal activities that has an impact on customer purchase decision. It also derives the sense of ownership regarding the products the brands have to offer. Grunert et al., (1996) stated that Customers' feels like they are promoting and supporting the companies that are doing good and respecting the societal needs (Crowther and Aras, 2008).

3.5 Study Limitation, Future Research and Implications

For this research study researchers collected the data of three data sets as for three different brands of similar nature. It was hard to discover the respondents who are more genuine to eagerly fill the entire survey. As individuals have distinctive dispositions and identities some individual data like marital status and age may have some adjustment. There are chances that respondents purposefully check the desired answer instead of real situation. In simpler terms it can be said that reliability in accompanying with validity may affects due to these desired checks rather than real situation.

This study is limited to brands that are available in most of the southern Punjab cities. In this study other famous brands are not included that are not present in Vehari, Khanewal, Mailsi etc. So there are chances of the relevance of other image elements to the brands not studied in this study. In future these brands could also be taken into account. This study

also limits to famous branded clothes. Tailor stitched cloths are not included in this study. If taken into account the cloths that are customize able and stitched by the tailor according to the demand of customer's results could be different. Male stitched clothing brands are not included. Same kind of research can also be done on male clothing brands. They may have different choice of images than females. Results can also be different in this case. This review concentrates on what Keller (2001) characterizes as customer outlook, which means convictions, demeanor and expectations. A future review could bring the examination sometime later and study determinants of genuine price premiums, margins and buying practices.

Much needed information to the management of all of the three brands is provided by present study. This exploration study is extremely valuable for the help for future research particularly for the individuals who need to do investigation to characterize the brand image measurements affecting price premium in other consumers markets. With this information managers are able to avoid unnecessary investments to their brands. It may help them more about their investment directions. Besides this managers can know that which dimensions are more important and which are less important. With this information they can invest more in strong predictors to increase their profit and invest low or cut high investments from weak predictor dimensions they are previously investing more. To increase the customer's willingness to pay price premium managers of these three brands should focus on uniqueness, social image, and corporate social responsibility rather than investing more in comparison on awareness, country of origin, and quality. This will in turn increase their profit and tune their market position. This research study suggests the managers of these brands to increase their investments in uniqueness, then social image, and then corporate social responsibility and avoid investing more in the remaining dimension as these are the weakest predictors of price premium. If any brand is investing high in these dimensions should stop to do so or invest the amount very little just to balance the things. They should not totally avoid investing in less predictor dimensions as these also have impact on price premium whether those have minor impact.

4. Usefulness of Study

Many clothing brands are emerging and entering the Pakistani market. The increased competition creates lots of options for customers to consider before buying. Many dimensions are also involved that customer consider before buying and paying premium for the brand. So it is of greatest need for these brands to know about dimensions that effects customer willingness to pay price premium.

Present study provides better understanding of the dimensions of brand images affecting the customer's willingness to pay price premium in the scenario of Pakistani market. The results show that the dimensions uniqueness, social image, and corporate social responsibility are the strongest predictors of price premium respectively in the stitched branded clothing of the clothing market of Pakistan.

So this is proven that if the management takes their investment decision according to this research results their profits can boost and willingness of customer's for paying price premium for their products increase. Additionally their excessive investment will be cut off and it saves them lot of capital and providing opportunity to invest it somewhere else.

The findings of the study is not beneficial only for the brand managers but also for the researchers who wanted to check the impact of brand image dimensions on the price

premium instead of the impact of the actual variables of price premium. This study can also be taken into account by the top managers of these brands to launch more of their outlets and more products in the region of southern Punjab, Pakistan.

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