

Impact of User-Generated Content on Purchase Intention for Fashion Products : A Study on Women Consumers in Bangalore

* *Nithya Venkataraman*

** *Sreedhara Raman*

Abstract

The advent of online media has been instrumental in providing consumers with quick, relevant, and convenient information on products and services. The success of such media has been established for businesses such as tourism, automobile, and consumer electronics- wherein consumers tend to decide on final purchases based on user-generated content (UGC) such as customer reviews and feedback rather than on traditional advertising media. With short lead times, quick turnaround of products, and frequent changes in offerings, the fashion industry is also exploring the use of such user-generated content for marketing its products. This study sought to explore and understand the relevant factors that draw consumers towards the usage of user-generated content (UGC) in the online space for the fashion business, and its impact on the purchase intention for different categories of fashion products. The study focused on the cosmopolitan city of Bengaluru, known for its fashion centricity and brand awareness. It attempted to analyze the factors for reference to media content generated by co-consumers, especially amongst women, and inferred that content that provides them with gratifications relating to social acceptance are more liable to positively influence their intent to purchase. It also specifically identified product categories that are liable to benefit from such content.

Keywords: user-generated content, online media, influencing factors, fashion business

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Retail in India has gone through significant changes over the past decade. Consumers are stringent, value-conscious, and clear in terms of their preference of brand or retailers when it comes to purchases. From just being a “consumer” of a product or service, today's consumers demand a say in the design, manufacture, and outreach of the products that they intend to purchase. The emergence of the “prosumer” or the consumer who is also partly the producer of the product, poses sufficient rethink for marketers to strategize their marketing plans. Herein, they find new, web-enabled technologies to be an ideal interface for involving consumers in not just the product, but in all 4P's of marketing. The consumer integrates with the producer on the Product through concepts such as co-creation ; on the Place (or distribution) through crowdsourcing ; on Pricing through e-auctions ; and on Promotions through online user-generated media. In all such cases, the consumer acts as an active participant in the marketing process for the brand in question.

While this integration has clearly been a game changer for most businesses, online media has brought key impetus to the fashion industry. Fashion products, given the quick turnaround time necessitated due to seasonal and trend-based changes, are dynamically moving towards shorter lead-times and faster mind-to-market solutions.

* *Assistant Professor*, National Institute of Fashion Technology, CA Site # 21, 27th Main Road, HSR Layout, Bengaluru- 560 102. E-mail : nithya.venkataraman@nift.ac.in

** *Associate Professor*, Institute of Management, Christ University, Hosur Road, Bengaluru -560 029.
E-mail : raman.sreedhara@christuniversity.in

The growing number of players in this business has placed the consumer at the center of the product creation process.

However, unlike other businesses such as tourism, automobile, and electronic consumer goods, the impact of online media still needs to be explored when it comes to product promotion for fashion products. The movement of the consumer to become centre-stage as a generator of promotional content manifests as fashion blogs, entries in social networking sites (SNS) such as Facebook, Twitter, or Pinterest, and product reviews. But do these forms of online media actually influence the purchase process of a fashion consumer? What drives this consumer to visit these forms of online media? Are there specific reasons why a consumer may/may not refer to these media before he/she purchases a fashion product? These are questions pertinent for today's fashion marketers; in both designing as well as utilizing the plethora of online content available for customer engagement. With most of fashion retail moving to the online space, marketers would need tools to gauge the effectiveness of content generated by consumers in driving fashion purchases. This paper seeks to explore the factors that influence the usage of online media by fashion consumers. It also looks at the effectiveness of such content in the purchase decision for such consumers.

Review of Literature

Consumer generated or user generated promotion has been a concept practiced for fashion businesses since times before the advent of online media. Traditional word of mouth (WOM) has been a source of credible information for fashion products. However, the presence of Web 2.0 technologies has clearly enabled a wider dissemination of this content.

(1) Defining User - Generated Content : User generated content can be defined in multiple parameters. Blackshaw and Nazarro (2006) defined it as a variety of new sources of online information that are created, initiated, circulated, and used by consumer intent on educating each other about products, brands, services, personalities, and issues. Krishnamurthy and Dou (2008) felt that in a media environment, consumers produce, design, publish, or edit content that makes this medium vibrant and attractive. Under various nomenclatures such as consumer generated content (CGC), user generated content (UGC), and consumer created content (CCC), this content in online media involves consumers who generate content for the online medium under no monetary benefits.

(2) Access and Effectiveness of User - Generated Content : There have been many previous studies devoted to understanding reasons for a consumer to access such content on online media. Researchers have thereon attempted to decipher the possible influences of the consumer's creation of such media on the eventual seeking or purchase of the said product or service. For instance, Daugherty, Eastin, and Bright (2008) concluded in their study for consumer motivations for *creation of UGC* that as the consumers' attitudes toward UGC strengthens, both consumption and creation of such content increases. Sepp (2010) validated through his detailed study on online content and noted that social drivers are pertinent for the creation of such content.

From a marketer's perspective, such content is invaluable, since it is the medium closest to the consumer in generating insights on preferences for purchase. In India, brands have already realized the power of blogs in influencing customer engagement. Pal and Kapur (2010) pointed out the pertinent use of blogs as a tool of marketing media for emerging economies. Dwivedi, Shibu, and Venkatesh (2007) captured the importance of trend analysis in this emerging medium of information sharing for the hotel industry, while Banerjee and Agarwal (2012) established a positive correlation between customer engagement and relational content of blogs. Likewise, the success stories of sites such as Zomato (reviews for food), MakemyTrip.com and Trip Advisor (reviews for hotels, resorts, etc.) and Mouthshut.com (consumer reviews) are evidences of the reach of this media in the Indian market.

However, when it comes to consumer goods, marketers would need to understand if such content actually affects the purchase decision of the consumer. An interesting survey was conducted on online shoppers, covering nearly 1200 users, by a study commissioned by Power reviews (Freedman, 2008). According to this white paper, nearly 96% of the respondents who were active consumers of product reviews indicated that they found such reviews “extremely important”. More than 50% of such respondents also indicated that they referred to reviews before selection; especially when presented with 2-3 different products. Huynh (2012) was able to find a direct positive influence of the interaction orientation factor of Web 2.0 experience on purchase intention, and also suggested a relationship between the social networking factor and intention to buy mediated by the interaction orientation factor. Tamizhvanan and Xavier (2013) identified the determinants of online purchase intention amongst youth in the Indian context, noting that impulse purchase orientation, prior online purchase experience, and online trust are the key determinants for purchase intention.

With technology facilitating both easier access as well as creation of content, user generated content manifests in multiple formats. Smith, Fischer, and Yongjian (2011) captured the differences in content amongst three such sites in their working paper series using inductive content analysis. This study paved the way to understand that different media channels may influence brand communications produced by consumers differently, thereby indicating a need for selection of specific media by the brands for their promotions.

(3) User - Generated Content and the Fashion Business : The leverage of user generated content for influencing fashion purchases poses innate challenges. Fashion products are dynamic and “fickle”. The consumer hence has a stronger need to access media, which may be faster, quicker, and easier. Likewise, fashion products, though mostly mass produced, need to inherently “fit” with the requirements of each individual consumer- both from physical as well as social perspectives. This makes the products extremely individualistic, making a one-shot marketing strategy for all consumers challenging in nature.

The impact of various forms of UGC on fashion purchases thus needs a focused approach on what is likely to attract a fashion consumer to access the content. Brogi, Calabrese, Campisi, Capece, Costa, and Di Pillo (2013) examined the effects of OBC's (online brand communities) dynamics on luxury fashion brands, indicating that the level of OBC members' participation and production of shared content directly influenced brand loyalty behaviours. With social networking sites such as Facebook, the presence of fashion brands is seen as “fan pages”. Lombardi (2012) concluded from his empirical study using content analysis of such pages that by relating the characteristics of the posts to users' engagement, a positive correlation was observed between content on these pages to the engagement level of the user.

The success stories of fashion brands in thus involving the customer encourage the premise that user-generated content is a force to reckon with for fashion marketing. However, the influence of such content on the actual *purchase intention* of the consumer needs to be documented. Likewise, fashion being a product that is consumed across consumer segments exhibiting different demographic profiles, entails a study on the consumption patterns of such content on the basis of age, gender, income, and occupation. It is also interesting to note that the demographic profile of a fashion consumer is typically similar to that of an online media user, making it relevant for fashion marketers to observe the factors that drive a fashion consumer, specifically towards online media. This paper looks at understanding these factors, which can provide valuable insights into how effectively can user generated online content be managed to induce a purchase of fashion products.

Research Methodology

This study focused on fashion consumers from Bangalore, a metropolitan city considered to be the retail hub of India. Here, consumers have strong opinions on both brands as well as products. The respondents are also largely

similar with respect to their frequency of access to online media. Fashion products for this study included apparel, accessories, and lifestyle products. The forms of user generated content focused for fashion business included online reviews, blogs, social networking sites, and messenger services such as WhatsApp.

The study focused exclusively on female consumers of fashion products in the city of Bangalore. A group of 200 respondents participated in the study by answering a structured questionnaire consisting of close-ended questions (ranging from multiple responses, dichotomous questions, and a 5-point Likert scale). This study was conducted over a period of three months (March - June 2014). The respondents participated through both offline and online medium. Since the study required responses from a specific group of consumers who were interested in fashion products and were comfortable with the online space, a judgmental sampling technique was used ; 20 statements indicating reasons for usage were presented against a 5-point Likert scale. The statements were framed based on the data from previous literature on gratifications perceived from media consumption. These statements were subjected to factor analysis to arrive at a minimum number of factors. Reliability and validity tests were conducted on the constructs before the administration of the questionnaire, the results of which are discussed in the analysis section. The impact of such content on the intent to purchase was mapped through multivariate regression.

Analysis and Findings

(1) Demographic Profile of Consumers for Fashion Products : The Table 1 presents a brief demographic profile of the respondents. The respondents were majorly young, with nearly 92% being below the age of 45 years. This reflects the profile of the average online media user, either a millennial or a digital adapter, who has learnt the use of this media through the course of professional work. Nearly 58% of the users were students, with close to 30% being young working professionals. Within the respondents, there seems to be an almost equal distribution of income groups, indicating that online media is an accessible proposition, irrespective of income.

Table 1. Demographic Profile of Consumers for Fashion Products

	Demography	Frequency	Percent
Age in years	18-25 yrs.	121	61
	25-45 yrs.	65	33
	45-60 yrs.	6	3
	Above 60 yrs.	8	4
	Total	200	100
Occupation	Student	115	58
	Working professional	60	30
	Retired	8	4
	Homemaker	4	2
	Entrepreneur	10	5
	Others	3	1
	Total	200	100
Annual Family Income (₹)	Less than 5 lakhs	46	23
	5 lakhs to 10 lakhs	80	40
	Above 10 lakhs	74	37
	Total	200	100

Table 2. Category-Wise Usage of Online Media for Reference Before Their Purchase

Sl. No.	Category	Mean	Std. Deviation
1	Apparel - Casualwear	2.79	1.32
2	Watches	2.57	1.21
3	Apparel - Formalwear	2.49	1.22
4	Footwear	2.48	1.25
5	Apparel-Ethnic	2.48	1.23
6	Lingerie	2.45	1.30
7	Home Furnishing	2.38	1.25
8	Jewelry	2.35	1.29
9	Eyewear	2.35	1.28
10	Home Décor	2.33	1.25
11	Bags, Clutches, Wallets	2.22	1.25
12	Scarves and Stoles	1.97	1.17

(2) Use of User- Generated Content in Online Media for Fashion Categories : The fashion business entails category-wise management, and hence, marketers may be interested in analyzing which kind of user - generated content is preferred for each fashion category. Twelve such categories were identified for this study, namely- formalwear, casualwear, ethnic wear, footwear, eyewear, bags, jewelry, watches, scarves and stoles, lingerie, home furnishing, and home décor. The respondents were asked to specify the level of their preference for accessing user - generated content in online media for these categories. The mean values of the responses are tabulated in the Table 2.

It is seen that consumers for apparel (casualwear) tended to use user-generated content the most, followed by those for watches, formalwear, footwear, and ethnic wear. Casualwear is a category that caters to the maximum number of consumers in the fashion business. Technically, this category has many sub categories like loungewear, beachwear, and sportswear, making this a huge revenue generator for the business. Casualwear is also most popular amongst the younger population (18-25 years) because of its casual vibe and freedom of expression.

Watches are a part of the fast emerging group of fashion accessories, making them less of a functional instrument and more of a status symbol. This category is besieged with many sub categories, including formal watches, sports and active categories, specialized watches, and ethnic watches.

Formalwear covers fashion products, which comply with certain norms of dressing as indicated by the social circle of the consumer. Products such as trousers, shirts, formal skirts, shoes, blazers, and so forth are examples of this category. Formalwear is usually limited to workspaces, and may be indicative of the profession or social standing of the wearer.

Footwear as a fashion category covers multiple retail formats- from high-end footwear brands like Jimmy Choo to localized craft based products like Kolhapuri chappals. As a fashion category, they cover a broad spectrum of segments. Footwear in India is marked by quick turnarounds, with consumers tending to change this product, making it a low shelf-life product. The consumers also need a wide assortment for selection, making it mandatory for retailers to invest in maximum variety and inventory across size requirements.

Ethnic wear is a high -value category for the Indian market, with consumers ready to spend on this category to meet their requirements for occasion wear. The category is also differentiated by high labor charges due to the propensity of handwork involved. Consumers in India still take recourse to boutique tailors for meeting this requirement. Currently, product categories like salwar-kameez-dupattas (SKDs), kurtas and churidars are also seen as being part of this category.

Respondents picked scarves and stoles as the category for which they used online media the least. Casualwear as a fashion category covers products such as t-shirts, casual shirts, dresses, denims, and so forth. These are products that clearly put the wearer at ease, and focus more on comfort and functionality. From a business perspective, this category is also the highest in terms of market reach and coverage, making it a high grosser in terms of revenue. Consumers are presented with multiple options in this category, since the number of players in the market and the assortments on offer are high. It is quite possible that due to this high turnaround of products, as well as higher frequency of purchase, casualwear leads other segments on user-generated content usage.

(3) Influencing Factors for the Use of User-Generated Content : Motivation for usage of media is an important criterion for marketers to strategize their media presence. It is believed that consumers tend to refer to select media, in accordance with their expected needs and gratifications from the selected media. It is thus important to rightly select the medium from the plethora of user created online content available for consumers today. This selection depends on the consumer's perspective on which gratifications does he/she expect the selected media to fulfill. To arrive at this information, an exploratory factor analysis was conducted, with the respondents indicating their preference of media over a 5 - point likert scale ; 20 variables were identified for this purpose, and a reliability test was conducted on all the 20 variables considered for the study. The reliability test is presented in the Table 3.

Principal component analysis was employed for extracting factors or dimensions. Orthogonal rotation with varimax was applied. Factors having Eigen values greater than one are considered significant. Nunally (1978) suggested that for psychometric studies, a reliability coefficient of 0.7 can be used as a main criterion. The Cronbach's alpha in this case was found to be 0.948, indicating that the variables taken for the study are reliable.

From the Table 4, it is observed that the Bartlett's test of Sphericity is significant at 190 degrees of freedom ($\chi^2 = 2795, p < 0.05$), which also shows the presence of significant correlations among variables. This score tests the hypothesis whether the population correlation matrix is an identity matrix. A value less than 0.05 indicates that the data in hand does not produce an identity matrix. This means that there exists a significant relationship among the variables taken for the factor analysis. Another index of the appropriateness of factor analysis is the Kaiser- Meyer-Olkin (KMO) measure of sampling adequacy, which measures whether the distribution of values is adequate for conducting factor analysis. A high value of this statistic indicates the appropriateness of the factor analysis for the data in hand. In this case, KMO is as high as 0.916, which is very good.

There are four factors that are extracted from the exploratory factor analysis, each having Eigen values exceeding one (Table 5). This means that based on the nature of the variables presented to the respondents, these are the four factors of UGC that may be perceived by consumers as influencing them towards purchase intention.

The index for the present solution accounts for 68.96 % of the total variation. In other words, 68.96% of the total variation in the data for factors affecting usage of UGC are explained by these four factors.

Table 3. Reliability of items

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.948	0.95	20

Table 4. KMO and Bartlett's Tests

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.916
Bartlett's Test of Sphericity	Approx. Chi-Square	2795
	df	190
	Sig.	0

Table 5. Rotated Component Matrix Indicating Factors for Usage of Content

Statements	F1	F2	F3	F4
I refer to online media that makes me feel part of a community.	0.778			
Referring to online media makes me feel more up-to-date.	0.751			
I refer to online media since my friends/colleagues/family members do so.	0.636			
I find information in online media more accurate than advertisements.	0.634			
I feel more connected socially when I refer to online media.	0.629			
I find it faster to refer to online media than advertisements.	0.618			
Online media gives me information about new products in the market.	0.594			
Online media gives me a chance to express my opinion on products.	0.591			
Online media gives me an option to compare products before purchase.		0.804		
Online media gives me an option to compare prices before purchase.		0.790		
Referring to online media has given me better products in previous purchases.		0.579		
Referring to online media has given me better shopping experiences.		0.575		
Online media gives me a chance to preview the product/s before the purchase.		0.466		
Online media are more trustworthy than advertisements.			0.755	
Online media gives me an opportunity to ascertain quality of my product before purchase.			0.654	
Online media have more useful information than advertisements.			0.510	
Online media are more easily available than advertisements.				0.822
Online media are cheaper to access than advertisements.				0.749
Online media are more easy to understand than advertisements.				0.644
Online media are more interactive than advertisements.				0.504
Total	4.333	3.630	2.952	2.879
% of Variance	21.664	18.148	14.759	14.396
Cumulative %	21.664	39.812	54.571	68.967

The Table 6 gives the names of these factors as coined by us. They are Community Feeling and Being Updated, Choice and Comfort, Quality and Trust, and Ease of Access.

The most important factor is Community Feeling and Being Updated. Clearly, for the majority of the fashion consumers, content which gives them a feeling of being part of a community and which keeps them updated are most referred to, prior to purchases. User-generated content clearly gives these customers not just a chance to purchase products, but also helps them retain a feeling of belonging to a specific community. Fashion products always indicate not just personalization, but also a feel of “blending in” with a group that the consumer may identify with. It is with this context that a fashion consumer seeks out information that gives him/her this feeling of belonging.

The second most important factor is Choice and Comfort. With a wide assortment of product lines, fashion products often provide customers with choices for purchase. Fashion consumers prefer content that helps them with making these choices. These can be facilities for previewing products before purchase, or comparing prices. Such options, nevertheless, provide the consumer with a comfortable shopping experience.

The third most important factor is Quality and Trust. User-generated content has a close connection with the perception of trust. Many researchers have studied the association of trust that such content provides, since consumers tend to have more trust with a fellow consumer. Fashion consumers also tend to believe that user-

Table 6. Factors Influencing Usage of User-Generated Content

Sl.No	Names of the factors	Statements	Loadings
Factor 1	Community Feeling and Being Updated	I refer to online media that makes me feel part of a community.	0.778
		Referring to online media makes me feel more up-to-date.	0.751
		I refer to online media since my friends/colleagues/family members do so.	0.636
		I find information in online media more accurate than advertisements.	0.634
		I feel more connected socially when I refer to online media.	0.629
		I find it faster to refer to online media than advertisements.	0.618
		Online media gives me information about new products in the market.	0.594
		Online media gives me a chance to express my opinion on products.	0.591
Factor 2	Choice and Comfort	Online media gives me an option to compare products before purchase.	0.804
		Online media gives me an option to compare prices before purchase.	0.790
		Referring to online media has given me better products in previous purchases.	0.579
		Referring to online media has given me better shopping experiences.	0.575
		Online media gives me a chance to preview the product/s before the purchase.	0.466
Factor 3	Quality and Trust	Online media are more trustworthy than advertisements.	0.755
		Online media gives me an opportunity to ascertain quality of my product before purchase.	0.654
		Online media have more useful information than advertisements.	0.510
Factor 4	Ease of Access	Online media are more easily available than advertisements.	0.822
		Online media are cheaper to access than advertisements.	0.749
		Online media are more easy to understand than advertisements.	0.644
		Online media are more interactive than advertisements.	0.504

generated content provides them with a better quality of products, underlining the importance of trustworthy information.

Finally, the last important factor is Ease of Access. Fashion consumers also tend to seek out content because it is easier and probably cheaper to access than traditional media. This content is also more interactive, since the generator of the said content is usually available for a conversation. It is also likely that the interactivity provided by the online space entails them for quicker and easier access to specific information.

Impact of Factors of UGC on Purchase Intention : A Category-Wise Analysis

Purchase intention has been clearly outlined as a contributor to the actual purchase process. Previous studies by Butler and Peppard (1998) and Kim, Lee, and Kim (2004) have established that intent to purchase is a key determinant when it comes to the consumer buying process.

Having identified the factors that engage consumers in user - generated content, marketers would hence seek information on whether these factors do influence the purchase intention for fashion products. In other words, does user generated content, which provides specific gratifications to the consumers, also affect the purchase intention of consumers? If yes, does such content influence purchase for different fashion categories, differently? For this purpose, the factors influencing UGC have been considered as independent variables and purchase intention is considered as a dependent variable. Purchase intention was also captured on a 5 - point scale.

The hypothesis for the study is :

➤ **H1:** Factors of UGC have a significant impact on the purchase intention of consumers for the fashion product categories.

Multivariate regression analysis has been used to find the impact of these factors on purchase intention for five major categories of fashion products. The regression equation is :

$$y = a + b_1x_1 + b_2x_2 + b_3x_3 + \dots + b_nx_n + S.E.$$

where,

Y = dependent variable, purchase intention,

$X_1, X_2 \dots X_n$ = independent variables,

$b_1, b_2 \dots b_n$ = regression coefficients,

$S.E$ = standard error.

Table 7. Regression Coefficients' Summary for all Categories

Category	Factors	Unstandardized Coefficients		Standardized Coefficients	t-value	Sig.
		Beta	Std. Error	Beta		
Casualwear ($R^2 = 0.060$)	(Constant)	2.790	0.090	-	30.954	0.000
	Community Feeling and Being Updated	0.221	0.090	0.170	2.449	0.015
	Choice and Comfort	0.127	0.090	0.097	1.403	0.162
	Quality and Trust	-0.037	0.090	-0.029	-0.414	0.679
	Ease of Access	0.189	0.090	0.145	2.092	0.038
Watches ($R^2 = 0.133$)	(Constant)	2.570	0.081	-	31.739	0.000
	Community Feeling and Being Updated	0.312	0.081	0.257	3.848	0.000
	Choice and Comfort	0.223	0.081	0.184	2.753	0.006
	Quality and Trust	0.175	0.081	0.144	2.161	0.032
	Ease of Access	0.139	0.081	0.114	1.710	0.089
Formalwear ($R^2 = 0.136$)	(Constant)	2.490	0.076	-	32.563	0.000
	Community Feeling and Being Updated	0.370	0.077	0.321	4.825	0.000
	Choice and Comfort	0.121	0.077	0.105	1.575	0.117
	Quality and Trust	0.123	0.077	0.107	1.609	0.109
	Ease of Access	0.118	0.077	0.103	1.543	0.124
Footwear ($R^2 = 0.125$)	(Constant)	2.475	0.083	-	29.969	0.000
	Community Feeling and Being Updated	0.394	0.083	0.319	4.761	0.000
	Choice and Comfort	0.179	0.083	0.145	2.166	0.031
	Quality and Trust	0.043	0.083	0.035	0.523	0.601
	Ease of Access	0.030	0.083	0.024	0.365	0.716
Ethnic wear ($R^2 = 0.045$)	(Constant)	2.475	0.085	-	29.082	0.000
	Community Feeling and Being Updated	0.176	0.085	0.145	2.067	0.040
	Choice and Comfort	-0.012	0.085	-0.010	-0.144	0.886
	Quality and Trust	0.103	0.085	0.084	1.207	0.229
	Ease of Access	0.160	0.085	0.131	1.871	0.063

The Table 7 gives the summary of regression output for the product categories taken for the study. Before conducting regression, a correlation analysis was conducted to check for correlation between factors of UGC and purchase intention, and also to check for inter-correlations among factors of UGC. All the factors of UGC showed a correlation with purchase intention at the 5% significance level. Interestingly, there were also inter-correlations among the factors of UGC for all the categories of products.

It is seen from the Table 7 that at the 5% significance level, all the factors of UGC have an impact on purchase intention in some way for each category. The coefficient of determination, R^2 ranges from 4.5% (in case of ethnic wear) to 13.6% (in case of formalwear). This indicates that the influence of UGC factors is still at a nascent stage. There have to be other factors, which strongly drive the purchase intention of consumers. The factor Community Feeling and Being Updated has a significant influence on purchase intention in all the categories of products. A sense of community feeling drove the consumers to refer to UGC and subsequently make purchase decisions. The consumers tended to regard opinions of the community and the updated UGC.

For casualwear, the coefficient of determination (R^2) for casualwear category vis-a-vis the influencing factors and purchase intention is 0.06, that is, 6% of the variances in purchase intention is explained by two factors of UGC at the 5% significance level. They are Community Feeling and Being Updated ($\beta = 0.221$) and Ease of Access ($\beta = 0.189$).

Hence, the regression model for casualwear is :

$$\text{Purchase intention}_{(\text{casualwear})} = 2.790 + 0.221 (\text{Community Feeling and Being Updated}) + 0.189 (\text{Ease of Access}) + 0.090 \quad \text{.....(1)}$$

Similarly,

$$\text{Purchase Intention}_{(\text{Watches})} = 2.570 + 0.312 (\text{Community Feeling and Being Updated}) + 0.223 (\text{Choice and Comfort}) + 0.175 (\text{Quality and Trust}) + 0.081 \quad \text{.....(2)}$$

$$\text{Purchase Intention}_{(\text{Formalwear})} = 2.490 + 0.370 (\text{Community Feeling and Being Updated}) + 0.076 \quad \text{.....(3)}$$

$$\text{Purchase Intention}_{(\text{Footwear})} = 2.475 + 0.394 (\text{Community Feeling and Being Updated}) + 0.179 (\text{Choice and Comfort}) + 0.083 \quad \text{.....(4)}$$

$$\text{Purchase Intention}_{(\text{Ethnicwear})} = 2.475 + 0.176 (\text{Community Feeling and Being Updated}) + 0.085 \quad \text{.....(5)}$$

From the above equations, we can infer that there exists a significant impact of factors of UGC on purchase intention of consumers for fashion for all categories. Amongst all the five categories, marketers may like to know the extent to which “Community Feeling and Being Updated” maybe influencing access to user-generated content for each category. We can arrive at this information by comparing the regression equations and the B values of each category. As per the beta values of the above equations, it can be seen that the category of footwear is most influenced by content, driving a feeling of community belonging. This is followed by the categories of formalwear, watches, casualwear, and ethnicwear. It becomes pertinent here for marketers to note that for each of these categories, user - generated content that specifically builds a community of like-minded people is more possibly influential in generating a positive purchase intention.

Summary and Conclusion

Man is a social animal, and the business of fashion not only caters to the physical and aesthetic requirements of its

wearer, but is also an important criterion for her social identity. Likewise, it is not surprising to note that when a consumer looks for user-generated content, her purchases (in case of the present study) are most likely influenced by content that satisfies her social needs. Across the five fashion categories studied, fashion consumers indicate that content gratifying a “Community Feeling and Being Updated” is the one most likely to influence their purchase intention. This is a factor that seems to be derived from our review of literature, which suggests that social drivers are relevant for creation and access of online content.

For fashion marketers, exploring opportunities in the space of user-generated content like blogs, social networking sites, or instant messaging services, this can be a criterion for selection of content. Fashion consumers clearly need to be part of content that (a) makes them feel part of a community, and (b) gives them clear information on the latest updates on fashion. Content creators and distributors for fashion products may hence need to integrate content that creates online communities, if they wish to convert such users to purchasers. Additionally, marketers may also require to select media (and content) according to the fashion category that they deal with.

The study validates findings from previous studies done on consumer generated content for online media. An independent study by Forrester Consulting (2014) indicated that nearly 54% of peoples' buying behaviour was directly influenced by what others said about a brand, and 60% of customers would change their purchase decision in response to negative feedback from within their social network. Dash (2011) opined that marketers should clearly focus their promotional strategies on online social networking sites rather than on traditional media, which reiterates the reach of producer-generated content. Sharma and Kalra (2011) additionally indicated that customers tend to be influenced more by known friends for purchase of a product, and also found such information more trustworthy than that from unknown friends. This aspect is validated by the study through the findings that consumers tend to trust content generated by other consumers.

For casualwear brands, content that creates an online community needs to be combined with content that is easy to access. The consumer for this category is looking for products of frequent use. These may also be products that undergo maximum changes on account of the fashion lifecycle or seasonality. Hence, content that is easy to obtain, maybe across multiple platforms, becomes another pre requisite for enhancing purchase intention.

This may not be the case for watches, where a consumer is making a much more informed choice. This product also is not one that undergoes frequent changes. Here, it is also important for the consumer to be aware of quality parameters, considering the longer shelf-life of the product. She is also looking for choices in terms of style, material, and price points. Marketers would here need to focus on user-generated content that satisfies these requirements.

For formalwear, the consumer is clearly looking for social acceptance. Content from blogs, websites, or reviews needs to be clearly identifying and gratifying the group or “Community” that the consumer seeks. It is not uncommon even for traditional media to follow this dictum. Formalwear brands often indulge in taglines such as “*Woman on the move,*” or “*The Complete Man*” to clearly focus on a desired community. Formalwear brands hence need to create and access user-generated content that makes the consumer feel part of a community.

Footwear, surprisingly, also falls under the same category. For women, who have been the subjects of this study, footwear is a product available across multiple platforms. This may be the reason why content that is easier to access or provides more choices does not really influence purchases. However, women clearly tend to identify with footwear brands that engage them to be a part of a community. It is also pertinent to note that the *B* values are highest for this factor. Footwear brands clearly need to engage their audience in content that gives them social gratification, as well as keeps them updated on the latest trends.

Ethnicwear is a category that clearly needs social conformance. This is especially true for Indian women, who seek different kinds of ethnic wear for different occasions. Brands play on this factor with traditional advertising. When engaging with user-generated content, ethnic brands clearly need to follow the same dictate on giving a sense of social identity to its consumers.

Managerial Implications

User generated content has increasingly become a more trustworthy and reliable source for consumers, as against traditional advertising formats. It is hence not surprising that brands invest in creating an atmosphere where consumers provide positive feedback for products or services in the online space. However, such content has been disassociated with the marketing function for fashion business, especially with clothing and accessories. Consumers tend to make purchase decisions for electronic goods, mobile phones, or automobile accessories based on content in blogs, reviews or social - media posts, but this behavior has not been validated for clothing and related accessories. This study underlines that such user-created content can be effectively used by fashion marketers in creating a positive purchase intention amongst consumers. It also outlines the specific kind of content that marketers can focus on for specific fashion categories. Hence, a formalwear brand can engineer content that makes the consumer “belong” to an elite group. Likewise, a brand focusing on a fashion accessory like watches can use consumer-generated content, but might need to focus on creatively steering the content such that it emphasizes product quality and offerings. Fashion marketers can thus encourage the creation of blogs or review communities for their brands, with a clear focus on the kind of content that is most likely to create a positive intent for purchase for the specific product category. With an integration of content that builds online communities as well as provides timely, accurate, and relevant information, user-generated content can be the next game-changer for this arena.

Limitations of the Study and Suggestions for Future Research

This study was attempted at Bengaluru city, and covered only women respondents who were in the income bracket of INR 5 lakhs to INR 15 lakhs per month. The results of this study may vary according to the geographic location of the consumer due to differences in perception and in social identity. Additionally, the study has also ignored the psychographic variations amongst the consumers, which can be an important determinant for the factors influencing media usage.

The study throws open opportunities for marketers and researchers to explore the usage of online media for fashion purchases across a vast spectrum of products and categories. It can also specifically address the relevance of different formats of user - generated media for specific fashion products. This can enable marketers to select the most appropriate media vehicle and tune its content in such a manner that it can impact the purchases for fashion products.

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