Master Thesis

Fashion clothe

Buying Behavior
Danish Female Student

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1. INTRODUCTION

The fashion related apparel businesses in Denmark are witnessing growth at an exponential rate and are increasingly captivating the attention of the entire world. Copenhagen is fast evolving into a global fashion metropolis akin to, Paris, Milan, New York, and London. Research surveys conducted by the Danish fashion Institute and the Danish Commerce and Service point towards Copenhagen establishing itself into an international fashion cluster over the next 4-5 years (a-www.copcap.com).

The Danish economy has experienced strong growth over the past few years and has helped in shaping an ideal market for international fashion companies. This enhanced profile has lead to immense competition from the international companies that not only threaten the small domestic companies, but also places them in a zone where they have to develop intrinsic and unique fashion designs on small but sustainable scale (Azouma & Fenrie, 2003).

The diverse and competitive complexion of the Danish market has a major impact on consumers buying behavior, and with the continuous development in fashion designs there is not only increased competition for domestic firms but an enhanced array of possibilities from a consumer point of view. The increasing sphere of internet commerce and the advent of the common EU market has further enhanced and enabled consumers to shop across countries. Furthermore the companies engaged in this sector have their own take on what is trendy and fashionable at any given moment; according to colours, style, fads, popular culture, design theme, emerging trends, seasonality, etc. This provides consumers with unparalleled opportunities to pick and choose across different brands and to combine them in order to satisfy their increasing need for expressing their individuality and to create their own style.

There was a time in not too distant a past when consumer buying behavior was mostly limited by budgetary constraints and when buying seemed to have a small impact on the daily life and ones lifestyle. The consumers had a smaller level of influence on the availability of products and for the most part had to contend with what was on offer. The increased disposable income, access to information, and competition has empowered consumers to demand more and to have higher expectations. They are no longer driven by their needs for a product but are instead driven by their wants which is quite characteristic of the fashion market.
Modern consumption patterns have changed and evolved where consumers are keenly aware of fashion trends and information is easily accessible to consumers for all segment through different information channels. This has altered consumers motivation behind their fashion consumption as well, some use fashion as a means of presenting themselves to the society at large, what they wear is viewed as an amalgamation of the image of what they wish the world to see. While some feel comfortable with the particular fashion and style, individuals have their own perception about style and fashion.

Fashion is a dynamic phenomenon and has always changed evolved with time; irrespective of whether it is a garment, cosmetics or jewelry, but to define how fashion has changed, with respect to time is rather complicated. Every year a bewildering array of styles are developed all over the world and replaced the year after with new ones. Fashion clothing industry is completely driven by constant ideas and new inspirations. Sometimes some designs get repeated for many years with minor changes and this is more common in men's wear, however female clothing is more complex, here things are more convoluted due to many designs and demands.

Young female consumers play an important role in the market place as they exert enormous influence over the allocation of spending power across a growing number of product categories including clothing (Margret Hogg, 1998). However, young female consumers are extremely engaged in the process of fashion consumption when compared with male and older consumers. According to O'Cass(2000), females are more involved in fashion clothing than males; however the younger generation, girls as well as boys are more involved in fashion buying than that of older consumers. Danish companies have to develop a new understanding and gain an insight on female buying behavior in order to maximize their chances for success with this critical and lucrative market segment.

Goldsmith (1996) states that, college students have unique self image as fashion innovators and consider themselves more exciting, dominating and colourful than fashion followers. This means, young female consumer are very important for researcher and marketers because they are the drivers of new mode or fashion, similarly, this group is very sensitive to fashion clothing and good percentage of them purchases their own clothing.
1.1 PROBLEM STATEMENT

The Danish apparel industry is passing through a phase of change and also through period of significant growth. Young college consumers are highly involved in fashion clothing and these college consumers form an important segment of the Danish market. Significant information is available on the reasons behind male and female purchases of fashion clothing with respect to geographic location, age groups and so forth. This report considers college female student as a homogeneous market segment. There is limited literature available that clearly identifies the buying behavior of this particular group, given its previously outlined significance.

The population of college going female consumers is a growing segment or niche within the market of young consumer. In addition, this segment has a high propensity to allocate a disproportionate part of their overall annual income on clothing, besides interest in fashion. These are the two (money and Interest) major components of a viable market segment, however limited information is available about this segment in Denmark and it has also received limited attention from marketers as well as in consumer behavior literature.

The overall purpose of this thesis is “to gain deeper understanding of different factors which are significantly related to the fashion clothe buying behavior of young female students in Denmark. Information, which can benefit fashion companies to understand young female student consumers and their lifestyle to gain success in the domestic market”.
1.2 DELIMITATIONS

In this dissertation students are viewed as a homogeneous segment of the market and research is not focused on the nationality of students alike EU, non EU or Asian.

However, the dissertation have definite view on student consumers and data collected from Universities and well known fashion institutes, while students level of education is not considered as a criteria of selection.

The dissertation covers analysis of data for intention of consumer buying with TPB model. However, complete model is not explored and limited up to Intention variable.

Due to time and financial reason the research was not conducted across Denmark and anticipated that four cities will be quite adequate to concede broad view on fashion clothe buying intention of Danish female students.

1.3 TERMINOLOGY

This dissertation covers various terms which are related to fashion industry and for readers to gain a better understanding of this report, all terms have been defined below;

- Collection – Various design of fashion clothe produced by companies in one season.
- Designer Wear – Fashion clothes made by special designer.
- Fashion - Apparel that is available for purchase in any shop of high street.
- Generic clothes – Clothes that are available in shops without brands.
- SN – Subjective norms
- PBC – Perceived behavior control
- TPB – Theory of Planned Behavior,
1.3 RESEARCH MOTIVATION

“Denmark’s fourth largest industry is the fashion industry, however, there is hardly any research going on in the field. This has to change.” (b-www.copcap.com, 2008)

In the present dissertation focus is on young female students fashion purchasing behavior. In literature review, effort was made to find the information which can reveal student fashion purchasing, very adequate information is obtained on college female student fashion buying. Today they are largest consumer group in fashion industry. Soyeon (1989) believes that students are more favourable consumers of fashion Industry.

Overall fashion industry is well explored by marketer and researcher, however, in literature we can found a lot about fashion consumption over age, gender and nationality (Maria Rocha et al, 2005), fashion and garment type on women’s professional image (Jane Thurston et al, 1990) quality and purchase behavior in fashion clothing (Marie Helene et al, 2008), female fashion and innovativeness (Natalia Muzinich et al, 2003) attitude of college students toward imported and domestic apparel (Soeyon Shim et al, 1989), consumer skills and knowledge in apparel product among college students (Soeyon Shim et al, 1995), supply chain in apparel industry (Hajnalka Vaagen & Stein Wallace, 2008), e-business in fashion industry (S. Moodley, 2003) and many more on retailing (Grete Birtwistle et al, 1998) and brand consumptions (Tammy Kinley et al, 1999). In addition, the thesis of Vibeke and Mja gives broad view on ‘Young Danish men's fashion purchasing behavior’ (Vibeke Eriksen and Mja Hansen, 2004)

Above information in fashion research has given us clear incentive that further research is necessary in order to obtain better and fuller understanding of college female students fashion purchasing behavior, which has been ignored.

The desire to explore knowledge of ladies fashion industry emerged post interaction with two Danish fashion designers. Both designers strongly believe ladies fashion as a biggest segment of fashion industry. Rikke Sandberg is upcoming designer from Aarhus and Tove Ørts is main designer in Godske Group Herning. Conversation with these designers unveils the debilitated side of fashion industry. The creators of designs barely have direct interaction with consumers, most of the time target group information comes through retailer or sales
department. Magazine, trend shows and many other information channels are major source of ideas for future trend and inspiration to create a design or style. This is supported by, Fatma Mete (2006) she believes that research and awareness are key to creativity and designers must learn to translate their inspiration into clothes that their customer will like.

I strongly believe that, further research in college students fashion purchasing need to explore which can develop information relevant to industry and consequently contribute to a better understanding of why they purchase apparel that they purchase.

1.4 THESIS STRUCTURE

Figure 1: Thesis Structure (Source: Own making)

This thesis consists of 6 parts, literature survey is followed by theory and broad view on consumer buying behavior is presented with respect to fashion clothing. It explores literature that discus the consumer behavior and other relevant factors that are related to consumer behavior.

The methods used in this dissertation are described in brief and it is followed by in detail presentation of data. The PLS and ANOVA analysis tools are used for analysis of collected data. The end of thesis gives brief on finding and limitation of thesis along with future work
1.5 DANISH FASHION INDUSTRY

The Danish fashion industry in not naive to the global market. Since the sixties, Danish fashion industry had wide share in export business. It contributed to Danish export, employment, and growth. Danish fashion companies have a higher shareholder value creation than any other fashion industry in Scandinavia.

Danish fashion industry is Denmark’s 4th largest export industry within the manufacturing industries and exporting worth more than DKK 30 billion per year.(c-www.copcap.com)

Denmark was well known for fashion wear and specialized products. The Danish clothes export showed significant growth and recognised as a one of the upcoming fashion hub. The Danish industry always faced immense competition from low wage European market but early realisation of product innovation brought new outlook to Danish fashion industry. Through an added focus on design, the Danish fashion industry succeeded in convincing local and global consumers for better product.

The Danish styles of the clothes were correspondent to the contemporary Scandinavian design with unique touch. Foreign markets could easily identify Danish fashion which became a Scandinavian identity. In a global market, Danish companies like IC Companys, Brandtex and Bestseller, built around several strong brands, that pushed the commercial progress forward both nationally and internationally. These three companies together with other Danish brands considered as biggest contributors to the current export success of Danish fashion (www.danishfashioninstitute.dk).

The success of fashion industry is reinforced by additional contribution from Danish design schools like TEKO, DANMARKS DESIGNSKOLE, DESIGNSKOLEN KOLDING etc. The handful quality designers are produced every year from these schools and they contribute to the continuous growth of fashion industry to domestic and international level.

This section included an introduction and problem definition of dissertation, the outline of thesis defined along with Danish fashion history. The following section presents the detail of theories deals with consumer buying behavior and Theory of planned behavior.
This section will give broad view on theories of consumer buying behavior. The buying decision is not made in isolation by the individual alone. Instead, it is a process of interaction between purchasers, reference group, information search, his or her self concept, the environment etc. Understanding of Danish female students purchasing behavior requires knowledge of consumer with respect to above factors and how these factors interfere with each other in course of purchasing.

### 2.1 CONSUMER BUYING PROCESS

<table>
<thead>
<tr>
<th>Stage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Problem Recognition</td>
<td>Experience, Endogenous activation</td>
</tr>
<tr>
<td>Information Search</td>
<td>External, Internal, Alternative vs Attribute based, Global vs Local</td>
</tr>
<tr>
<td>Consideration Set Formation</td>
<td>Size, Composition, Construction process</td>
</tr>
<tr>
<td>Evaluation of Alternatives</td>
<td>Sensitivity to content, Strategy, Endogenous Activation</td>
</tr>
<tr>
<td>Choice / Decision</td>
<td>Rules, Risk taking, Context effect / variety seeking, Status quo / default</td>
</tr>
<tr>
<td>Post Choice / Decision Process</td>
<td>Satisfaction/Dissatisfaction, Emotional responses, Process Satisfaction</td>
</tr>
</tbody>
</table>

Consumer decision making process has been described by various models and theories have been developed to describe consumer decision making, which helps marketer to reach target consumer. Standard consumer theory concept is, consumer decision making comes through processing of series of stages. Few researcher have developed five stage purchasing process while few have developed multi stage purchasing models. All the process or models are basically deals with knowledge, motivation, attitude and experiences. However, Stylized stage model seems more promising to study consumer decision making process. This model consists of six stages which provides a convenient way to organise ladies consumer decision making.
The six stages are, problem recognition, information search, formation of consideration set, evaluation of alternatives, choice/purchase and post purchase process. Figure 2 shows the stylized stage model, which is more concentrated on motivational factors that influences consumers decision, this model is beneficial to understand consumers reason or motive behind purchase of particular product or brand.

According to this model, the consumer decision making is triggered by the recognition of a problem or arousal of a need, the need may arised due to various circumstances suchlike; personal circumstances (e.g., new job or function), marketing circumstances (e.g., advertising, price promotions), or social comparison (e.g., witnessing other consumer enjoying). Once this problem or need is recognised, then search for information starts and consumers information search can be extensive, internal or external (based on knowledge or environment), alternative based (additional informational search holding number of attribute constant) attribute based (additional informational search holding number of alternative constant) and global (e.g., search for top-down fashion) or local (e.g., bottom level serial fashion).

Based on the gathered information, consumer tries to narrow down available set of option, which he or she consider seriously when making a purchase decision and this is considered as set formation. Afterwards consumer follows evaluation of alternatives and goes with the alternatives which are attractive, aspirational benefits (e.g., luxury, sensory gratification, aesthetic). This is the most common stage in purchasing of apparel.

The evaluation of alternatives is used in the choice of one alternative. This choice process depend on: 1) rules that used to filter alternatives (inclusion or exclusion of other alternatives), 2) decision makers attitude towards risk (eagerness and new product have greater risk and consumers attitude toward it) 3) Context effects and variety seeking ( compromise option and multiple items from same selection e.g., purchasing multiple clothes from a single catalogue). In last stage, post purchase, consumer experience product and outcome may be satisfaction or dissatisfaction or experiences desirable / undesirable. This model has relevance in study of ladies consumer buying behavior, however, it can not say that it is completely applicable in fashion clothing purchase.
Consumers' purchase process is affected by a number of different factors, some of which marketers can not control, such as cultural, social, personal, and psychological factors. However, these factors must be taken into consideration in order to reach target consumers effectively (see figure 3) (Kotler et al. 2005). The next section focused on factors which leaves considerable impact on consumers purchase.

Figure 3:- factors influencing behavior (Source: Kotler et al. 2005)

2.2 CONSUMER BEHAVIOR

The researchers and marketers have presented their views on consumer behavior in numerous ways. To conclude, all the researches made about consumer behaviour have resulted in common characteristics; dynamic, constantly changing and evolving over the time. However, consumers behavior is limited to specific periods of time, products and individual or groups. Therefore few products get successful in particular period or in particular region.

Consumer behavior means more than just how person buys products. Marketing efforts therefore also focus on consumers consumption of services, activities and ideas. The manner in which consumer buys is extremely important to marketers. It involves understanding the set of decisions (what, why, when, how much and how often) that consumer makes over the time (Hoyer 2004). It is important to know how consumer reacts towards different product features, price, and advertisement, in order to ensure strong competitive advantage.
The four P’s, product, price, place and promotion are all part of consumer incentives. Other events and forces in the consumer environment, such as change in the economy, technology, politics, and culture will affect their buying incentives. All of these different stimuli are put together in “the buyers black box“(Kotler et al, 2001) and will result in observable buyer responses, such as choice of product, purchase timing and amount of purchases.

The reason why consumers buy what they do is often deeply rooted in their minds, consequently consumers do not truly know what affects their purchases as “ninety-five percent of the thought, emotion, and learning [that drive our purchases] occur in the unconscious mind- that is without our awareness” (Armstrong et al. 2005).

2.2.1. CULTURAL FACTORS

Culture is the complex of values, ideas, attitudes and other meaningful symbols that allows human to communicate, interpret and evaluate as members of society (Blackwell et al, 2001 ). It is the primary reason behind a person's wants and behavior. Although, different societal groups have their own culture that affects consumers buying behavior, the extent to which it influences the behavior might vary from country to country. Each cultural group can be divided into groups consisting of people with common life experiences and situations, also known as subcultures (Kotler et al. 2005), such as nationality, racial groups, religion, and geographical areas. The third cultural factor is social class, which is constituted of other variables: occupation, income, education, and wealth (Blackwell et al. 2001).

The knowledge and belief are important parts of culture, in Denmark it is common believe that person with quick learning ability and sharp brain will do better in study, similarly hard-working and a skilled guy will be successful while, in most of the Asian countries luck is believed as important as hard work. The culture varies with region and religion, people of Punjab (one region in India) wear turbans, in Middle east majority of women use head scarp whenever they are at common place.

Every culture has smaller groups with shared values and beliefs due to common life experience and situations. These groups are very important to marketers since many of these subcultures make up important market segment. (Kotler et al, 2001)
Every society has some form of social class structure, this class system is different for every country in point of distribution and ratio. Income point of view, every society is divided into three classes; rich, poor and middle. Every class has its own values, interests and behavior.

2.2.2. SOCIAL FACTORS

The second classification of factors affecting consumer behavior is social grouping, which is composed of small groups, social roles and status. Some of these groups have a direct influence on a person, i.e. Membership groups, groups that a person can belong to (Kotler et al. 2005), and reference groups which “serve as direct (face-to-face) or indirect points of comparison or reference in forming a person’s attitudes or beliefs” (Armstrong et al. 2005). However, some people are affected by groups in which they do not belong to; these reference groups include aspirational groups, groups that a person desires to belong to and a fan’s admiration for an idol, etc. Wife, husband or a child have strong influences on a consumer and thus the family is the most vital consumer buying organisation in the society.

I Groups

Membership groups are group of people that have a direct affect on a persons behavior. Reference groups are groups that have a direct or indirect influence on a persons attitude and behavior. Aspirational groups are groups that a person wishes to belong to. It is important for the marketer to try and identify the different reference groups of their target market since they affect the consumer in different ways. The influence from groups tend to be higher when purchasing an expensive product that stands for luxury and is going to be seen by a lot of friends and other people (Kotler et al, 2001). eg when a consumer buys Nike shoes then s/he uses referance to Nike sport icon, like whom s/he want to be, female would like to visit special shops which represent new style and fashion and which makes distinctive separation from old fashion. Religious people wear the symbol of religion outside house of worship because group they belong to is their identity.

II. Family :

The industry has considerable interest in the family buying behavior. It is one of the most important consumer buying segment of society and it has been reached extensively. Involvement of family person varies from product to product. Foods, household products and clothes purchasing decisions are mostly made by ladies. Purchase of new car or house is complete family decision to fulfil current demands of all family members. Individual members
of families often serve different roles in decisions that ultimately draw on shared family resources. Some individuals are information gatherers/holders, who seek out information about products. These individuals often have a great deal of power because they may selectively pass on information that favor their chosen alternatives. Influencers do not have ultimate power to decide between alternatives, but they may make their wishes known by asking for specific products or causing embarrassing situations if their demands are not met. The decision maker have power to decide about the final product. In case of clothing, most of the time ladies have influences on men’s buying as well as they have fully control over kids clothing. The family purchasing decision is not the major area of research for this project so above discussion will not be continued further.

III. Role and status:

Every person plays multiple roles in their daily life, professional role, family or social role, and each of these roles have a certain effect on consumers buying behaviour, for instance if someone is a marketing manager in an organisation and at the same time he or she has a particular role in the family. Each role has a particular status in society, and consumer behavior is considerably depended on this status factor, and will choose products which can be part of their status. For example a female marketing manager will buy clothes which reflects her role and status.

2.2.3. PERSONAL FACTORS

Buyers decision is also influenced by personal characteristics such as buyers age, occupation, economic situation, lifestyle, personality and self concept (Kotler 2001).

A person’s demand for products shifts is depending on occupation and financial situation, as well as the stage in the life. A person’s lifestyle affects his/her activities, interests, and opinions and also affects the choice of products (Armstrong et al. 2005). Moreover, all people are individual; hence have a unique personality of different characteristics, which is often portrayed with traits, such as self-confidence, dominance, sociability, autonomy, defensiveness, adaptability, and aggressiveness (Blackwell et al. 2001).

Consumers change goods and services they buy over their lifetimes. The product like food, clothes and furniture are age related and consumers choice varies over the time. Person lives in particular society and works in particular class. S/he prefers the product as per surrounding. Even a persons economic situation has considerable impact on buying behavior.
The discussion covers personal factors and it is significant to discuss about personal values, as each and every consumer possesses life goal and they purchase product to achieve value related goals. According to Nicholson, values are belief that describe preference and suggest choice between appropriate and inappropriate behavior. Gutman (1982) has developed list of values (LOV) which consist of total nine internal and external values possessed by consumers; External values: - sense of belonging, being well respected, security, Internal values: - self fulfilment, excitement, sense of accomplishment, self-respect, fun and enjoyment, warm relationships,

**I. Lifestyle**

Lifestyle is pattern of living as expressed in his or her activities, interests, and opinions. Lifestyle varies from individual to individual. People coming from the same subculture, social class, and having the same occupation may have different lifestyles. The behavior and practices within lifestyles are a mixture of habits, conventional ways of doing things, and reasoned actions. A lifestyle typically also reflects on an individual's attitude, values, or worldview. It profiles a person's whole pattern of acting and interacting in the world. Lifestyle also has a major impact on daily activities, eg a carrier woman has different roles in routine life, how she blends these roles expresses her lifestyle. At the same time, the buying behavior also get changed in relation to her lifestyle. In terms of clothing she would like to buy clothes which are more comfortable and takes less time in selecting. Most of these customers are loyal to particular brand or style. Values of a consumer also get distinguished in two types; traditional values (emphasizing hard work, thrift, religion, honesty, and obedience) and material values (concerned with possession and need for security). Studying the target group lifestyle is very important as it emphasises product development and advertising.

**2.2.4. PSYCHOLOGICAL FACTORS**

Four objects constitute this group of factors, namely motivation, perception, learning, and beliefs & attitudes. When a person is motivated, s/he acts accordingly and the actions taken are affected by the person's perception of the situation. Perception is an individual selection, organization and interpretation of the information which flows through persons senses, and consequently a meaningful picture of the world is formed. When person experience new things, changes take place in the behavior. As a result, new beliefs and attitudes are acquired and hence affect the buying behavior (Armstrong et al. 2005).
I. Consumer Motivation, ability and opportunity

Consumer behavior is greatly affected by the amount of effort consumers put into their consumption behavior and decisions. Consumer efforts in searching for information is greatly affected by following three factors;

Ia) Motivation:
The first step in consumer purchasing process is the need recognition or motivation, where consumer realise that s/he has need for something. It reflects an inner state of arousal that directs the consumer to engage in goal relevant behaviors, effortful information processing and detailed decision making eg If s/he like the jacket in shop then would look at product attributes as well relate with the information or style they have in their mind. Motivation is enhanced, when consumers regard something as 1) personally relevant 2) consistent with their values, goals and needs, 3) risky and 4) moderately inconsistent with their prior attitude(Hoyer 2004).

When motivation is high, consumers are willing to do things which are closely related to their goals, e.g. if one has aim to be buy clothes which can be fashionable as well as give confidence to wear at work place and when such a style comes in front of her then they immediately go for it. Highly motivated people pay more attention and think about their goals, they evaluate the information critically relevant to it and try to remember the information for later use.

Consumers are motivated when they feel processed information or things are personally relevant. Health product or ladies cosmetics are best example of product to get broad view on motivation with respect to personally relevant products.

Consumers have different kinds of needs behind purchase. Maslow grouped these different consumers need in five major categories; (Hoyer 2004)
1)Physiological (Need for food, water and sleep),
2)Safety (Need for shelter, protection and security),
3)Social (need for affection, friendship and acceptance),
4)Egoistic (need for prestige, success, accomplishment and self esteem) and
5)Self actualization (need for self fulfilment and enriching experiences).
In further detail needs can be categorised as 1) social, non-social, 2) Functional, symbolic and Hedonic needs.

Social needs are extremely directed and related to other individuals. Social needs are fulfilled by the presence or action of other people. Non-social needs are those in which achievement is not based on other people. Only one self is related to usage of certain product and services. Functional needs, motivate the search for products that solve consumption related problems. Symbolic needs affect how we perceive ourselves and how we are perceived by others. Achievement, independence and self control are symbolic needs because they are connected with consumer's sense of self. Consumers need for uniqueness is symbolic because it drives consumption decision about how s/he expresses his/her own identity. Achievement, status, affiliation and belonging are symbolic because they reflect consumers social position or role. Hedonic needs reflect consumers inherent desires for sensory pleasure. Sensory simulation, cognitive simulation and novelty are non-social hedonic needs, while needs for reinforcement, sex and play are social hedonic needs. (Hoyer 2004)

**Ib) Consumer ability:** motivation of consumer is highly relevant to their ability to process
information. Ability is defined as the extent to which consumers have the necessary resources to make the outcome happen. Consumers' ability to process information about products or buying of products is mainly affected by their knowledge, experience, cognitive style, intelligence education, age, and money.

**Ic) Consumer opportunity:** Time is one of the important factors in the buying process. Even customers having high motivation and ability to process information but could not get time to make decisions or purchase. In some cases, consumers take decisions under time pressure (Christmas shopping) where they get limited opportunity to process information. Rather than time, information presentation is an important factor in reducing consumer opportunity to process information. Complex and improper information decreases the opportunity to process it.

**II. Perception**

Perception can be described as “How we see the world around us”. Two individuals may be subject to the same stimuli under the same conditions, but the way people recognize, organize, and interpret stimuli is different. Perception is an individual process based on each person's needs, values, expectations, and likes (Schiffman, 1987). Motivated people are ready to act. How the person acts is influenced by their perception of the situation. Perception occurs when information is processed by one of our five senses: vision, hearing, taste, smell, and touch, e.g., someone may not like a particular jacket hanging in a shop due to color combination but when they try it, their perception about that jacket changes and they might purchase it. The processing of visual stimuli is influenced by size and color. Intensity and music are important aspects of aural stimuli. Test perceptions are critical for some products, although taste perception can vary across cultures. (Hoyer 2004) e.g., in Iran, people prefer to use maximum black color or at least small pieces of black fabric on their bodies while in Saudi Arabia, Arab prefers to use maximum white clothing.

Individuals act and react more on the basis of their perceptions and less on the basis of objective reality. Thus for marketers, consumers' perceptions are more important than their knowledge of objective reality. Individuals make decisions and take actions based on what they perceive to be reality, thus marketers should understand the whole notion of perception and its related concepts so they can more readily determine what influences consumers to buy (Kelley, 1950). Consumers' selection of stimuli from the environment is based on the interaction of their expectations and motives. People usually perceive things they need or
want, and block the perception of unneeded or unfavourable stimuli (Hornik, 1980). The interpretation of stimuli is highly subjective and is based on what the consumer expects to see in light of its previous experience, its motives and interests at the time of perception. The clarity and originality of the stimuli itself plays an important role in that interpretation. The distortion of an objective interpretation is mainly due to the physical appearance, the first impression and stereotypes (Kelley, 1950).

**III. Learning**

Learning is a process by which experiences leads to change in knowledge, attitudes, and behavior. Learning makes consumers to keep track of all of their past experiences and to integrate their previous knowledge with all new information received from market and product (Blackwell *et al.* 2001).

Learning is a process that evolves over time and by which consumers organize their knowledge. The learning process continuously influences the consumers behavior and their future purchasing activities. Consumers use their perceptual processes to gather information from the stimuli in their environment and use their learning processes to create a useful framework to guide their behavior. In one word, learning and perception are closely linked, perception provides the raw material for learning and consumers use the knowledge they have learned from past experiences to organize and interpret their perceptions of new stimuli. (Blackwell *et al.* 2001). Figure 5, illustrates the broad learning types and their subcategories.

![Figure 5: Types of Learning (Source: Blackwell *et al.* 2001)](image-url)
III a. Cognitive learning:

Cognitive learning is concerned with the mental process that determines the retention of information. These mental processes include a variety of activities ranging from the learning of information to problem solving.

Cognitive theory concerns with how information is processed by the human mind. The processes of memory include rehearsal, encoding, storage, and retrieval. The sensory store or sensory memory keeps temporarily information received from the senses during the perceptual process. If the consumer pays attention to this information, it moves from sensory memory into the short term memory. If the individual starts evaluating the information with an elaborative rehearsal it moves into his long term memory. In order to integrate this new information into his existing knowledge, the consumer uses the activation process. At the same time similar information are linked together with an associative network. Factors that influence how efficiently and effectively the consumer can retrieve knowledge include, familiarity, relevance, and form of the information as well as how often the information is repeated during storage (Lynch, 1982). e.g. when female consumers buy clothes with particular style, they will remember seeing this particular style of clothes in magazines or related places. Advertisement has an impact on consumer’s buying behaviour. Consumers can be influenced by advertisement to make a purchase, even if it they were not into it before seeing the advertisement.

a. Rote learning

Rote learning happens when consumers are repeatedly exposed to information such as brand names, slogans or claims which directly memorise by consumer without paying much attention. Good example of this case is Carlsberg, McDonald and in clothing industries there are many big companies uses this learning policy eg ZARA, H&M.

b. Vicarious learning is consumer learning process by watching others behave and apply same in their own lives (Foxall, 1994). Luxurious goods like cars and mobiles are most common illustration of customers vicarious learning.
III b. Behavioral learning process:

Traditional behavioral theories define learning as the association between a stimulus and object that an individual perceives and response. These theories focus on the individual’s observable responses and not really on the internal cognitive processes. Individuals learn to associate a stimulus with a certain response, thus when a certain stimulus occurs they always answer with the same specific response. The behavioral theories include classical conditioning and instrumental conditioning (Schiffman, 1987).

Three principles of classical conditioning provide the theoretical underpinnings for many marketing applications: repetition, stimulus generalization, and stimulus discrimination

**Classical conditioning**

“Classical conditioning occurs when a consumer learns to associate an unrelated stimulus with a particular behavioral response that has previously been elicited by a related stimulus” (Schiffman, 1987). In other words, after a series of repetitions, the unrelated response leads to the same behavior as the related one. Consumers associate product’s shapes, logos, symbols and brand names with the benefits they received from a product and generalize those benefits to other products with similar attributes. Marketers widely use this method in advertising when they associate their products with the positive feeling of consumers experience. Listening to music and having a meal are good examples of classical conditioning.

**Instrumental conditioning** occurs through a trial and error process that associates a reward with certain behavior. Both positive and negative reinforcement can be used to affect the likelihood of eliciting the desired response (Schiffman, 1987). e.g. If a consumer buys a burger with coffee and it tastes bad then next time he will simply choose another drink or another shop. In view of fashion clothes reward has a special meaning. Suppose a girl has brought new dress and in a party a handsome guy admires the dress, it makes girl more confident about the choice. In this case the positive comment is a reward. Similarly reward could be negative also if her friends had made fun of her choice which make consumer think before next purchase

Instrumental conditioning has a particular significance with respect to fashion industries as it deals with consumers personality and image. Through own clothing style consumer want to convey message to society about his/her personality and want to create own image.
IV. Attitude and Belief:

Attitude can be defined as a person’s overall evaluation of a concept (Peter et al, 1999). Attitudes exert an influence on behavior aiming to satisfy motivation. Consumers’ attitude always have some kind of concept, consumers have attitudes towards various physical and social objects including products, brands, models, stores and people. Consumers also have attitudes towards imaginary objects such as concepts and ideas (Peter et al, 1999), beside their own behaviors or actions including their past actions and future behavior. Attitude formation helps consumers to make decisions by providing a way for them to evaluate alternatives based on the attributes and benefits of each product.

This dissertation concentrate on intention of female student towards fashion clothes purchasing, as attitude have significant influence on consumer intention, so it become is important to understand attitude theory in detail. However, attitudes are functionally useful in directing consumers towards product or brand they find useful in satisfying needs and wants. Attitude generally represents the effect of past personal experiences and the communicated experiences of others. In this way consumer behave to choose the final product which best meet their needs and expectations.

Attitude consists of three major components which are well described by tri-component attitude model, according to this model attitude consist of three components: cognitive, affective and conative.

The cognitive component captures a consumer’s knowledge and perceptions about products and brands. The knowledge often is a belief about an objects attributes and benefits. In contrast, the affective component focuses is on consumer’s emotions or feelings regarding a specific product or brand in a particular context. The affective component is a products evaluation in terms of rating its favourableness. Finally, the conative component is concerned with the likelihood or tendency that a consumer will act in a specific way regarding a product. In marketing and consumer behavior, the.

Figure 6 :- Tri-component Attitude Model (Source :-Blackwell, 2001)
conative component is frequently measured in terms of consumer’s intention to buy (Blackwell et al. 2001).

Attitude-Behavior Relationship is important to marketers because it theoretically summarizes a consumer’s evaluation of an object (or brand or company) and represents positive or negative feelings and behavioral tendencies. At the same time, the link between attitude and behavior can be affected by other factors. That is the reason why, advertising and promotion are necessary for creating favorable attitudes toward new products, which reinforce existing favorable attitudes or change negative attitudes.

The attitude of consumers toward a product can be result of an exposure to advertising messages as well as the individual’s assessment of the product as it appears in the advertisement. Attitude is one of the most important variable in consumer behavior. In a marketing context, attitudes are predispositions toward specific brands, products or companies that cause consumer to respond favourably or unfavourably toward them (Assael, 1992).

Study of the degree of confidence associated with the attitude is important to understand because of two reasons; first, it can affect the strength of the relationship between the attitude and behavior. Second, confidence can affect an attitudes susceptibility to change (Blackwell, 2001). Several models have been proposed to study the relationship between attitude and behavior; here we will look at the planned behavior theory which determines the behavior intention with respect to attitude and the other two components.

**Attitude Development**

To understand the role of attitude in consumer behavior, we must understand how they develop and the functions they play. Attitudes develop over the time through a learning process affected by family influences, peer group influences, information & experience, and personality.

Family Influences- The family has important influence on the purchase decisions. children’s attitudes highly correlate with those of their parents e.g. Children's attitudes toward the food and medicinal values are mostly acquired from their parents.
Peer group influences – under particular circumstances peer groups have much more influences on attitude and purchasing than advertisement. Group norm influence consumers attitudes towards product. e.g. socially integrated consumers accepted a new coffee product sooner.

Information and experience – Consumers past experiences influences their brand attitudes, according to learning theory, such experiences condition the future behavior. Information is also important attitude determinant.

Personality – Consumer’s personality affect their attitudes. Traits such as aggression, extroversion, submissiveness or authoritarianism may influence attitude towards brand and product. e.g., expensive sport goods which are purchased by aggressive individual.

Further, Heiders balance theory and Fishbeins multi-attribute theory described in detail for better understanding of relationship between attitude and belief which have considerable influence on consumer buying behavior.

2.2.5 Heiders Balance theory
Heiders Balnce theory is so named because it maintains that people seek balance between their thoughts (belief) and feelings (evaluations). Balance theory confirms to a basic behavioural principal of cognitive consistency, which state that consumers value harmony between their belief and evaluations. If one is inconsistent with other then consumers change their attitudes to create harmony in their cognitive structure, e.g., If s/he likes a celebrity and the celebrity likes a product which s/he has then s/he will tend to like the product more, in order to achieve psychological balance. However, if s/he had a bad experience with any brand and if the same brand is being endorsed by the celebrity then s/he may like the celebrity less, again to achieve psychological balance.
According to Fishbeins Multi-attribute model, attitude formation as a function of consumer belief about the attributes and benefits of the brand. How consumers evaluate brand alternatives and important attributes is very well explained through this model, shown in figure 7, a consumer starts evaluating certain attributes of a product, and then forms a belief whether an object has that attribute or not. Attitudes toward the object are the total sum of beliefs and values for not only one attribute, but for all relevant attributes. Fishbeins model is a compensatory model of brand attitudes. It means that a consumer can compensate the weakness of a brand’s attribute by the strength of another e.g., if s/he is looking for a modern summer design to wear in friends birthday party then they would like to buy famous brand with high fashion and compensate against the price.

The preceding section incorporates discussion concerning theories of attitude and belief, which explains consumer behavior significantly however, Danish female student buying behavior might be better understood with subjective norms and behavior control besides attitude. Above mentioned functions are well covered in the theory of planned behavior, it seems more appropriate to discuss and apply this theory for buying behavior study of Danish female student.
2.3. Planned Behavior Theory

Icek Aizen's (Azjen) theory of planned behavior (TPB) is an extension to theory of reasoned action. It was originally designed for predicting people’s intentions to buy as a secure indicator of actual purchase.

The theory of reasoned action proposes that to predict behavior more accurately, it is more important to determine the person's attitude to the behavior than to the object of the behavior. Further, it is more substantial to determine consumers' attitude towards the product rather than brand itself. The consumer acts of purchasing and ultimately, consuming a product determines satisfaction (Gordon 1998).

TPB has been used extensively in theory and research of a wide range of human behavior, particularly those associated with personal and community quality of life.

Ajzen and Fishbein (1980) viewed volitional behavior as being explainable by people’s attitude toward the behavior and certain subjective norms. Attitude toward the behavior is determined by a person's beliefs that the behavior leads to certain outcomes and the person’s evaluation of those outcomes, favourable or unfavourable (Shis 2004).

Subjective norm derives from the person's perceptions of what relevant others, such as family, friends, or co-workers, are likely to think about the behavior, as well as the extent to which the person wishes to comply with those relevant others. So, attitude toward the behavior and subjective norm combine to influence a person’s intentions to engage in a particular behavior. In addition, intention is predictive of engagement in the behavior (Bailey, 2006).

In TPB model, perceived behavioral control, represents the person's belief about how easy it would be to perform the behavior. Perceived behavioral control is thought to directly influence intention. It may encompass two components, the first component reflects the availability of resources needed to engage in the behavior. This may include access to money, time and other resources. The second component reflects the focal person's self-confidence in ability to conduct behavior.
TPB also includes a direct link between perceived behavioral control and behavioral achievement. In general, there is a direct effect of these factors on a person's intentions to engage in a behavior (George, 2003).

![Pure form of theory of planned behavior (Source: George, 2003)](image)

Perceived behavior control influences behavior both directly and indirectly, through intention. In turn, intention is influenced by attitude, which is constructed as a function of the sum total of persons beliefs about the outcomes of those the behavior in question, weighted by the valence and importance he or she attaches to those outcomes. As per this theory intention is also influenced by subjective norm, which reflects persons perception of significant other evaluations of the behavior, weighted by the extent to which the person wishes to comply with the significant other wishes.

Theory of planned behavior model is more appropriate for predicting consumers intention to buy. However, in this dissertation prime focus is on consumer behavior behind fashion clothe purchase and the factors influencing behavior. Hence, TPB model is used in further analysis of data with multiple regression technique.

In conclusion this section involved the detail description of various theories of consumer purchase and consumer behavior. The theory of planned behavior has been discussed in detail. Subsequent section will start with methodologies and data collection,
3. Methodology

This section provides an overview of the methods used in this dissertation and its structure. Different methodologies has been used to attain the final result. The point of departure for this research was undertaken with a review of the critical literature in order to ascertain and identify the dominating themes and issues that are normally associated with this topic. The working methods for this research work can be broadly divided into quantitative and qualitative approaches.

The initial section of the study is based on interviews and observational data, where the interviews are semi-structured with a series of closed as well as open-ended questions. Interview was chosen as the primary means of collecting data for this research since this method provides the best opportunity for obtaining information pertaining to the life experiences and opinions of the interviewees through interaction on a personal level. This is a qualitative research method aiming to explain and describe a certain phenomenon, it is ideal to interact with the respondents in order to obtain the maximum explanation and description of their life experiences, especially to get the consumers idea on the consumption of fashion apparel in general and their view on Danish fashion clothes in particular. The qualitative research interviews are theme oriented and aim at obtaining descriptions and explanations from different qualitative aspects of the interviewee’s experiences of the world.

The second part focuses on the quantitative aspects. It is conducted through a self administered questionnaire which facilitates the collection of large amount of data even from far away locations. Information gathered in qualitative research was utilised for the development of questionnaire in quantitative research, here the research questionnaire is designed to collect a diverse set of responses about the female consumers and their view on current fashion.
3.1 Data Collection

As explained above, the data collection has been completed in two phases, an exploratory qualitative phase followed by a quantitative phase. Qualitative phase was completed with 7 respondents including five university students from Aarhus and two students from Teko, Fashion Institute, Herning. The respondents from the fashion institute were selected to acquire their views on current fashion clothing and buying behavior. These fashion students are on the verge to join fashion industry and they are the one going to develop or sale, fashion clothes and accessories. Hence, it is useful to gain an insight on what they think about fashion and dressing styles. Semi structured interviews were performed and when all interviews were completed then answers are written down carefully with intention of discovering answer pattern of interviewees. The interview data is attached in appendix 2.

The interviewees are limited in number and only from two educational institutes, Arhus University and Teko Herning. Hence, the findings can not be generalized to the whole population of the country. So this collected data is used in the making of questionnaire for quantitative analysis. These questionnaires were filled by students from four different cities of Denmark. Table 1 shows the city and places where questionnaires circulated for data collection.

<table>
<thead>
<tr>
<th>City</th>
<th>Place</th>
<th>Questionnaire</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aarhus</td>
<td>Aarhus University</td>
<td>26</td>
</tr>
<tr>
<td></td>
<td>Aarhus Business School</td>
<td>9+16</td>
</tr>
<tr>
<td></td>
<td>Jensen Bofors</td>
<td>12</td>
</tr>
<tr>
<td>Copenhagen</td>
<td>DTU</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>Barista</td>
<td>04</td>
</tr>
<tr>
<td></td>
<td>Copenhagen Business School</td>
<td>20</td>
</tr>
<tr>
<td>Aalborg</td>
<td>Aalborg University</td>
<td>50</td>
</tr>
<tr>
<td>Herning</td>
<td>Teko</td>
<td>46</td>
</tr>
<tr>
<td></td>
<td></td>
<td>205</td>
</tr>
</tbody>
</table>

Table 1:- Quantitative data distribution, (Source: own making)

The various questions were established with respect to need of information from respondents. In order to give the respondents an optimal opportunity to state their opinion
about the 51 posed questions, seven-point Likert scale was used since, it is the most widely used itemised rating scale in marketing research and it also provides the respondents with three positive and three negative answer possibilities on each side of the neutral point.

Overall 205 data set has been collected from the above mentioned four cities. First started with the Aarhus, target was to collect data from most of the young females from city rather than student. Jensen Bøfhus, restaurant was chosen for data collection because it has many young female employees and its management was quite co-operative. Each employee receives 10 minutes break after every 2hr, and they have random breaks for employees. In all 16 questionnaire were collected from female employees and it was found that 80% of female employees are student.

A good amount of questionnaires (26) were gathered from Aarhus university. The different departments of university had been covered to collect mix data, adequate response was received from Mathematics, Nano-technology and Language departments. In initial stage only 9 questionnaire were collected from ASB.

![Figure 9](source: own making)

It took more than 3 days to collect only 50 questionnaire in Copenhagen, first plan was to get all questionnaire filled from working class, so tried with young female consumer at different locations, but response was very slow and most of the time it ended up with student, later the data was collected from DTU and Copenhagen business school since, it was quite hard to get time from working class. 22 questionnaires were collected from DTU, 20 from CBS and 10 from Barista coffee shop.
In all 50 questionnaire were filled by Aalborg students, overall a satisfactory response received from Aalborg university students. Prior information of survey was provided to all students so they took hardly 10 to 15 min to fill the questionnaires.

Herning, 46 questionnaire were collected from TEKO, fashion Institute, response was overwhelming due to students basic knowledge and interest in fashion. Teko students were found to be more absorbed in fashion world. Few of the questionnaires were removed because respondents were not student and then additional questionnaire circulated in ASB (+16).

*In above section brief overview presented over data collection and methods of data collection. Forthcoming, section contains brief finding and discussion of qualitative research.*
4. DATA ANALYSIS

4.1 Qualitative Research

The information which would have immense importance in this research was acquired through in-depth interview with seven respondents from two different cities. The interview gave a complete overview of Danish market as well consumers fashion concept. In this section all interview data has not been discussed, only important factors related to fashion clothing purchase have been highlighted. The interview data is presented in Appendix 2.

All the respondents have good collection in wardrobe and they had spend so much on clothes and accessories, most of them agree that they spend too much on shopping. However, they find it difficult to stop or even reduce the amount of buying. Now shopping has accustomed into their lifestyle.

The respondents enjoy dressing up as they like to look good, beautiful, and fashionable. They just simply find pleasure in shopping and adorning themselves in beautiful fashion clothes, hence creating a good image of themselves. These young college consumers are very fashion conscious and they want clothes with better design and comfort.

In general respondents feel that there is lack of varieties across the market or shops and the market have almost similar design with minor changes. Specifically, interview identified the important factors that influence their purchasing decision. Statements such as “for me design is very important, and clothes should be more different and comfortable for my-self with better quality” were typical responses. Seven respondents particularly pointed out that physical appearance is very important in creating the right image and they need to dress right for routine as well for occasion.

Clothes may be used for protection but choosing to wear suitable clothes at the right time also increases a person's credibility. Some of the respondent give importance to daily cloth as a fashion, while few of them strongly believe that functional clothes are highly related to fashion.
The primary aim of the interviews conducted was to explore maximum information from respondents about style, design, quality, and price. Very few were satisfied with the range and style of clothes, which are currently available in the Danish market. Sandra, 19, who is a frequent buyer at the Danish shops like VILA and MESSAGE, is quite satisfied with the design available in these core Danish shops. The statement of Lea, 24, shows disappointment from current styles “now a days, styles are very retro and not very new and it is retro with minor changes, it is repeating over the time” this is common statement from most of the respondent but Sandra has different view “I like Danish design in VILA and Message, I never tried other shops because I like VILA design most”.

The young shoppers are looking for conciliatory design which is not very common, simultaneously it should provide distinctive look with fashion compatibility. The interview response shows that clothing purchase is completely depended upon customers concept about fashion style. Most of the respondents are aware of fashion around, although, inclination is more towards the styles which suits their personality and most of the respondents prefer to mix and match current available styles to accomplish their own style.

The fashion clothes changes over the time and respondents are well aware of these things. They like to explore designs available in market before actual purchase and at the same time get better idea about price range across the market. Most respondents stressed the importance of design and price in comparison to H&M and ZARA with Danish shops. There is very minor or no difference in prices, even they find there are very minor differences in terms of styles. Evely, 28, has a different opinion “I prefer small shops or Danish shops than H&M and ZARA, few years back I brought the blouse from ONLY and now I can see same in H&M with slight changes and rest thing are same,” for students, International shops are good for varieties and price but still student go through different shops for design and style. The International shops are not the only favourite choice of young students, they look more for offer shops and good design.

The students opinion varies for fashion clothes in the view of design and price. Price is very important factor; most of the respondents feel they care about price because they are student and they can not afford to buy very expensive clothes, Sanne, 26, “special designs in boutique are very expensive and specially when you are student, but then I will look for similar design
in different shops to find out something similar but not very expensive”, few of them have different response over price, Louise, 24, “I look at both price and design, if it is very very expensive then I will try to live without it but some time I can not, so I just go for it, most of the time I will try for less expensive design and which will fit to my style.”

The interview discloses issue of unplanned purchase behavior of student consumers, most of the respondents pass through fashion clothe purchase without prior planning. Whenever they chanced on something that fitted well then purchase happens even if they did not have any special occasion. The student consumers are most of the time doing impulse buying and it is applicable to most of the fashion consumers. Actual purchasing happens when they like something in market, or something which is similar to design in their mind. This means most of the respondents can settle their ideal design with something which is available in market. Most of them purchase fashion clothing according to occasion and they give importance to special functions, Louise, 24, “If I am going to something big or function then I make plan and take a whole day and try to find out what I want if I find out in one day then its OK, otherwise I have to spend more time.” Respondents have less affinity towards designer wear, they are aware of the cost of these special designed clothes and they feel it is only for very special functions.

The media and advertisement act as driving force in the fashion market, many respondents are affirmative with the effect of media on young people and their fashion consumption. The respondents have different response over information search. Most of the students use magazine as their prime source of information. Internet surfing and fashion news are very common habits for student consumers but they are not very keen on purchasing clothes through internet. Evely, 28, “I never buy anything on internet because I am never sure it will fit me,” Louresia, 27, “Some time I look on internet for new styles and some time I buy from catalogue and not from internet”, for most of the responses comfort, feel and touch is very important before purchase so they avoid internet purchase. All respondents are getting benefits of internet for new design search and comparison of price across various brands.
4.2 Finding from Qualitative Research

Motivation
Main motivation for female student is being fashionable and create own style. This is supported by their purchasing style mentioned in previous section; they want which is not so common and not so trendy. However, shopping is additional activity to know what is coming as fashion and how they can make their wardrobe better. However, loyal consumers never change their brand and always go with trend presented by brands.

Information Search:
The student consumers are very fashion concerned; they use magazine and internet to keep update with the new trends. They get maximum information from magazine and catalogue, magazines like ALT, Mode, and Euro-women are very popular among this segment. In addition female try most of the street shops to get more information. TV shows and movies are only considered for basic information, while trend shows helps in development of own style.

Past experience:
Past experience is always beneficial and few respondents like to go with their best brands. Most of them get confident with positive comment and try with own fashion concept. The search of new things in fashion makes them frequent buyer at different shops however, good experience is not always a surety of repeat purchase.

Social concept
Most of the students were not concerned about the opinion of other people, their purchase is very independent, and their goal is always clear. They have good feeling for positive comments but even though negative comments do not change their fashion trend so easily. Self image and comfort is more important for most of the respondent and they feel others opinion is not always beneficial. They consider social factor very rarely at the time of purchase.

Price:
Respondent consider price is one of the important factor in purchasing; they would like to do frequent shopping rather than once in a month. Maximum, they try to avoid expensive clothe and try to compromise with something with similar style and less expensive. However, they
spend good sum on fashion clothes shopping.

**Danish designs:**
The respondents strongly believe that, Danish shops have much better design and comfort level as compared to international shops. These styles have special Scandinavian touch which make them unique, but same trend remains for long time in small shops so they make own style by mixing different style to create new one.

*The above section covered detail discussion about qualitative finding and concluded with students inclination towards Danish fashion clothes. The following section will give brief view on quantitative data analysis and findings.*
4.3 Quantitative Research

The point of departure for entering the data from the interviews conducted was to plot the responses from the 205 usable questionnaires into a statistical programme. For this purpose SPSS (Statistical Package for Social Science) is employed as it is a robust statistical software package, and the same data set is used in PLS (Partial least Square) to test the structural equation model.

After this, the descriptive analysis was conducted, and all 48 questions were analysed to examine the reliability of data before conducting the actual test of the model with PLS. The descriptive analysis outcome table is enclosed in Appendix 5, the table shows that the respondents had not utilized the entire 7-point Likert scale. In only four questions, the mean recorded a value below three. This is indicative of the fact that very few respondents have made use of the extreme low end of the scale and most of them remain above average. The descriptive analysis is not the appropriate parameter for making a valid inference about the scale distribution, though the mean in this table presents some valid information about the sample under observation.

Multivariate analysis was performed using Partial Least Squares (PLS) in order to test the structural equation model. It is a regression based technique, with its roots in path analysis, and often loosely termed as a causal modelling technique. It works very well with structural equation models that contain latent variables and has three major advantages over other SEM techniques that make it well suited to this project (Jackob 2004).

The following advantages of PLS compelled its use to analyse the data for this research:

1. In PLS, constructs may be measured by a single item whereas in covariance-based approaches, at least four questions per construct are required.

2. Secondly, in most marketing studies, data tend to be distributed non-normally (it is noted that mostly ten-item scales were employed to reduce a negative impact of non-normality), and PLS does not require any normality assumptions and handles non-normal distributions relatively well. In this project data is collected on 7 - point Likert
scale. Thus this method is well suited for analysing the data collected.

3. Thirdly, PLS accounts for measurement error and provides more accurate estimates of interaction effects such as mediation between the variables (Nick 2007).

The PLS technique, which is not based on any distributional assumptions with respect to the variables, is well suited to structural equation modelling when the focus is on predictive powers of the model. All of the variables considered in this project, which are skewed towards higher scores and far from normally distributed. In such cases analysis by covariance structure modelling, as in LISREL, is not feasible. Thus, several recent studies have used the PLS methodology to test structural equation models.

PLS modelling consists of three parts (Jackob 2004)

(1) Inner relations;
(2) Outer relations; and
(3) Weighted relations.

Inner relations, or the relations between factors, can be written as:

\[ \eta = B \eta + \Gamma \xi + \zeta \]

Here \( \eta \) is a vector of the latent endogenous variables and \( B \) the corresponding coefficient matrix. \( \xi \) is a vector of the latent exogenous variables, \( \Gamma \) the corresponding coefficient matrix and finally an error term, \( \zeta \), is included.

Outer relations describe the relations between the factors and the directly observed manifests, or statements, which form the factors:

\[ Y = \Lambda_y \eta + \varepsilon_y \]
\[ X = \Lambda_x \xi + \varepsilon_x \]

where \( \eta \) and \( \xi \) are vectors of endogenous and exogenous factors, respectively, and \( y \) and \( x \) are the observed indicators or statements, the so-called “manifest variables” of \( \eta \) and \( \xi \) respectively. \( \Lambda_y \) and \( \Lambda_x \) are matrices of loadings which relate the factors to their measures. Finally, \( \varepsilon_y \) and \( \varepsilon_x \) are residuals.
Outer relations are also ruled by predictor specification:

\[
E[y|\eta] = \Lambda_y \eta \\
E[x|\xi] = \Lambda_x \xi
\]

where 'E[y|\eta]' and 'E[x|\xi]' are the means or expected values of the observed indicators y and x, respectively, given the vectors of endogenous and exogenous factors '\eta' and '\xi', respectively.

The last relation required in the PLS estimation is the weight relation. In PLS, each case value of the factors is estimated as follows:(Eva Pilaman, 2004)

\[
\bar{\eta} = \omega_\eta y \\
\hat{\epsilon} = \omega_\varepsilon x
\]

where '\omega_\eta' and '\omega_\varepsilon' are the weights.

In conclusion this section involved the collection of data for descriptive analysis. The data was subsequently arranged for the PLS analysis. The preceding section also introduced a brief primer on PLS from a theoretical stand point. The ensuing section will discuss the model in light of the PLS analysis.
5. RESULTS

5.1 PLS Analysis

The Smart PLS software program has been utilized, various trials performed with this software to study the optimum outcome of the model, presented in figure 10. Different outcome of this model with all items is enclosed in appendix 3. The theory of planned behavioural model consists of three exogenous latent variables and two endogenous variables with behavior as the final outcome. In this the model is restricted by the endogenous variable 'intention', due to limitations imposed by the fact that the data is observational as opposed to experimental. Furthermore there are challenges posed by the intrusive nature of possible questions that may be deemed central in gaining an understanding of the consumer behavior. Intention as a variable has an undisputed impact on the behavioural outcome which is driven by “attitude, subjective norm and perceived behavioural control”.

![Figure 10: Consumer Intention Model with all latent variables, outcome from Smart PLS](image-url)
To facilitate a better understanding of structural model bootstrapping (500 sample) was used to generate standard error and t-statistics. This allows us to assess the statistical significance of the path coefficients. Various outcome of bootstrapping analysis is presented in appendix -3.

<table>
<thead>
<tr>
<th></th>
<th>Sample Mean</th>
<th>Standard Deviation</th>
<th>Standard Error</th>
<th>T Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attitude -&gt; Intention</td>
<td>0.484545</td>
<td>0.059705</td>
<td>0.059705</td>
<td>8.129613</td>
</tr>
<tr>
<td>Perceived Behavior Control -&gt; Intention</td>
<td>0.189644</td>
<td>0.066885</td>
<td>0.066885</td>
<td>2.780155</td>
</tr>
<tr>
<td>Subjective Norms -&gt; Intention</td>
<td>-0.185193</td>
<td>0.061551</td>
<td>0.061551</td>
<td>2.815507</td>
</tr>
</tbody>
</table>

Table 2:- Standard Deviation and T-statistic, (Source: Own making)

T-statistics presented in table 2, is more than 1.645 (p= 0.05), this indicates the model is significant though one of the path coefficient is negative.

The variables used in this model are briefly described in appendix –3 and respective loading of items presented in appendix -4. All variables have been tested for reliability and outcome presented in Table 3. Cronbach's 'α' is better estimate of true reliability so cronbachs 'α' has been used along with composite reliability. Composite reliability guideline offered by Manuel (2004) suggests a value of 0.7 as a benchmark for modest reliability applicable in initial stages of research. In this research all latent constructs are reliable, where the values range between 0.75 and 0.85. Thus they fully meet all the requirements of composite reliability.

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<tr>
<th></th>
<th>Composite Reliability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attitude</td>
<td>0.85</td>
</tr>
<tr>
<td>Intention</td>
<td>0.82</td>
</tr>
<tr>
<td>Perceived Behavior Control</td>
<td>0.79</td>
</tr>
<tr>
<td>Subjective Norms</td>
<td>0.82</td>
</tr>
</tbody>
</table>

Table 3 :- Composite Reliability (Source: Own making)

Composite reliability outcomes greater than 0.90, are rated as excellent and values that falls between 0.80 and 0.90 are considered to be very good (Leo Rusike, 2007) and with reference to this, variable reliability is very good.
Cronbach’s alpha estimates the internal consistency of items in a scale. It measures the extent to which item responses obtained at the same time correlate highly with each other (John 1999). High inter correlation in a scale’s items means the scale is internally consistent. High correlations suggest items are measuring the same thing, and there is a strong link between the items and latent variables. Total variation is comprised of two components, signal and noise. Signal is the actual variation across individuals in the phenomenon that the scale measures, and noise is error (Leo Rusike, 2007). Alpha is the proportion of a scale’s total variance attributable to a common source, presumably the true score of a latent variable underlying the items.

<table>
<thead>
<tr>
<th>Cronbachs Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attitude 0.79</td>
</tr>
<tr>
<td>Intention 0.58</td>
</tr>
<tr>
<td>Perceived Behavior Control 0.50</td>
</tr>
<tr>
<td>Subjective Norms 0.73</td>
</tr>
</tbody>
</table>

Table 4 :- Cronbahs Alpha (Source- Own making)

The widely acceptable cut-off level of alpha is 0.7 (John Hulland, 1999). The low alpha for Intention and Perceived behavior control can be explained by a lack of internal consistency. Similar pattern can be witnessed with the endogenous variable ‘intention’. The result was cross-checked with one of the measurements (item) for PBC removed. Upon recalculating the model, the alpha for PBC increased. It is therefore safe to draw the conclusion that PBC and Intention’s poor alpha is a result of the lack of internal consistency.

Another reliability measure is average variance extracted (AVE) reflects the overall amounts of variance in the items accounted for by the latent construct. According to Yonggi (2004) AVE is more conservative measure than composite reliability and suggested acceptable level of AVE is 0.50 or above for a construct. AVE measure in this report is more than 0.5 and in some cases it exceeds 0.6 (see Table 5).

<table>
<thead>
<tr>
<th>AVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attitude 0.53</td>
</tr>
<tr>
<td>Intention 0.70</td>
</tr>
<tr>
<td>Perceived Behavior Control 0.65</td>
</tr>
<tr>
<td>Subjective Norms 0.48</td>
</tr>
</tbody>
</table>

Table 5 :- Average variance extracted (AVE)(Source: Own making)
The AVE of subjective norms is very close to acceptable level and neither do they necessarily mean the variables are unreliable. The low AVE should not cast any doubts as to the reliability of the survey. Lack of validity does not always imply lack of reliability. The measures of reliability for these three latent variables are quite good. It is reasonable to assume reliability.

The communality index measures the quality of the measurement model for each block. Communality is used to show the reliability of an indicator. Communalities of all variable are presented in Table 6. The communalities of latent variables should be at least greater than 0.5 (Tenenhaus, 2005), here all variables communalities are greater than 0.50, except for subjective norms 0.48. Low communalities across the set of variables indicates the variables are little related to each other.

<table>
<thead>
<tr>
<th></th>
<th>Communality</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attitude</td>
<td>0.53</td>
</tr>
<tr>
<td>Intention</td>
<td>0.70</td>
</tr>
<tr>
<td>Perceived Behavior Control</td>
<td>0.65</td>
</tr>
<tr>
<td>Subjective Norms</td>
<td>0.48</td>
</tr>
</tbody>
</table>

Table 6 :- Communality (Source: Own making)

Finally the $R^2$ (Model goodness-of-fit) of the latent endogenous variables expresses the proportion of variance in the latent endogenous variables explained by the structural relationships for the endogenous variable (Intention) which is 0.45. This means that the regression model can explain 45% of total variance in intention. The construction of this model was done with a view towards explaining a significant proportion of the variance in the dependent variable by the independent variables chosen.

The $R^2$ value indicates that model explains a satisfactory amount of the variation. The $R^2$ value could possibly have registered more significant values in terms of fitness, but the subjective norms and perceived behavior control variables effect on the dependent variable was unanticipated. There are a host of alternative variables, which could arguably have resulted in an enhanced model upon inclusion; in terms of fitness of use. The factors could include such variables as 'mood', 'cash-flow', 'emotions', which are not covered in this research and might have significant impact on intention.
One significant outcome of above model, female college consumer attitude have substantial impact on their intention towards fashion clothing purchases. The path coefficient was 0.48, which is statistically significant. Perceived behavior control has significantly low effect on intention, patch coefficient were only 0.185, this is an expected outcome. PCB's Cronbachs-Alpha is also very low (0.50) which is indicative of poor internal consistency of items in a scale and may be one of the reasons for a weak link between items and latent variable. However, the respondents comprehension of the questions pertinent to behavior control and its divergence from the intended outcome, might also induce a low effect on intention.

An unexpected outcome that was observed from the PLS output was the effect of subjective norms on intention. The path coefficient of subjective norms is -0.173, this can be interpreted as having a nonsignificant impact on intention. This might be due to several extrinsic factors which deals with the questionnaire or due to the fact that consumers are independent. As discussed in the section on qualitative analysis, Danish female students have their own opinion towards fashion clothes and most of them would like to have design or style suitable to their personality. Most of the consumers seem to indicate, that they would like to have an opinion of friends and family for their fashion clothes but it is not the pivotal factor, positive comments are perceived as a positive factor in fashion clothing but they seem to disregard negative comments. Most of them indicate a strong preference for uniqueness in design and tend to avoid common styles in vogue. This can be stated as the typical features that characterize their purchase behavior. The sample chosen for the purposes of this project are broadly indicative of the wider age group 20 to 30 (Danish female students), this group of consumers are more fashion conscious and have definite views about fashion clothes, the analysis indicates that their buying behaviour might be marginally impacted by their friends and family at best.

The impact of subjective norms on purchase intentions could be as a consequence:

1. The older age group of college students indicated that they were concerned with the details and tend to chose styles that are the best approximation of the image that they have chose to project to the society at large. However, the younger group appears more concerned with the brands that mirror their group identity (Margarret 1998).

2. The descriptive analysis of quantitative research shows that the mean for question
24d, “clothes recommended by friends” is 3.48. The response is below average and might be the reason for low impact of subjective norm on intention. However, consumers are often given to reference groups, but the Danish consumer response for Q11, “like celebrities fashion style” is below average, this is supportive of the earlier argument that the Danish female subjects are given to independent choice in fashion. The pattern of response is similarly mirrored in Q31C, “relation of fashion with social values”. This might partially explain the low effect of subjective norms as well.

3. The question selection or pattern of question might be as well one of the reasons behind the low effect of subjective norms on intention.

4. Communality and AVE values below acceptance level indicate that the reliability of construct is poor, and it might be the reason behind unexpected outcome of subjective norms.

5. The construct may be multidimensional with a low-loading item loading on another factors (Igbaria M, 1990). The variable correlation table indicates that subjective norms are related with other factors in a negative manner (Appendix-4).

The above section was inclusive of a discussion about the inadequate outcome from the PLS analysis. The perceived behaviour control indicate a negligible effect on intention, whereas subjective norms displays a negative effect on intention. The following section will introduce regression analysis with particular emphasis on one-way anova.
TPB model has provided an overview about intention of female college consumers. However, few points which are not completely explained in the outcome of PLS analysis, though they are important in understanding of the Danish female college students buying behaviour.

To discuss different views of consumer about Danish fashion as well as about other important factors in fashion purchasing, complete data set has been studied with analysis of variance technique (ANOVA). The study has been covered over different age group as well as over city of residence to get better understanding of important factors which has significant impact on consumer purchase.

### 5.2 Regression Analysis

Analysis of Variance (ANOVA) statistical technique employed in this dissertation to compare multiple populations of interval data. One way ANOVA technique analyzes the variance of data to determine whether inferences can be drawn about the population means and whether they differ (Keller 2005).

In ANOVA technique, the test statistic is F distributed with k-1 and n-k degree of freedom provided that the response variable is normally distributed. The purpose of calculating F statistic is to determine whether the value of SST (Sum of square for treatments) is large enough to reject the null hypothesis, and if SST is large then F is large. A large F indicates that mostly variation in the response variable is due to the treatments rather than to random causes. We reject the hypothesis only if,

\[
F > F_{\alpha, k-1, n-k}
\]

where,

\[
\frac{SST}{MST} = \frac{SSE}{MSE}
\]

- MST – Mean Square for Treatments
- MSE – Mean Square for Error
In this test hypothesis are as follows,

\[ \text{Ho: } \text{There are no significant differences between the groups' mean scores.} \]
\[ \text{H}_1: \text{There is a significant difference between the groups' mean scores.} \]

If the Levene's Test (test of Homogeneity of variance) is significant when the value under "Sig." is less than 0.05, then two variances are significantly different. If it is not significant, “Sig” is greater than 0.05, then two variances are not significantly different; that is, the two variances are approximately equal. Table 7, presented with the Homogeneity test outcome on consumer choice for Danish shops-Q8 and “Sig” is greater than 0.05. If the Homogeneity of variance test is not significant then Ho is rejected. Since Levenes test has indicated that there are significant differences between the groups mean scores, the one way ANOVA analysis of variance is conducted to explore the differences between the individual groups mean scores (www.wellesley.edu).

### Test of Homogeneity of Variances

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,810</td>
<td>3</td>
<td>201</td>
<td>.147</td>
</tr>
</tbody>
</table>

Table 7:- Test of Homogeneity of variance (Source: SPPS 15.0. One Way ANOVA test result)

The outcome of ANOVA will highlight the significant difference, if the significance levels recorded between the two groups are less than 0.05. Then it can be postulated that there are significant differences between the two groups, table 8 shows the ANOVA outcome of consumer choice for Danish shops-Q8. On the other hand if the significance levels register a reading of greater than 0.05 then it can be argued that there are no differences between the two groups.

### ANOVA

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>15,723</td>
<td>3</td>
<td>5,241</td>
<td>3,449</td>
<td>.018</td>
</tr>
<tr>
<td>Within Groups</td>
<td>305,399</td>
<td>201</td>
<td>1,519</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>321,122</td>
<td>204</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 8:- One Way ANOVA analysis of variance (Source: SPPS 15.0. One Way ANOVA test result)
The Post-Hoc Comparisons will enable the observance of significant differences between pairs of groups when ANOVA significance level is less than 0.05. The differences are specified in Post-Hoc Comparisons table indicated by a (*). Post-Hoc Comparisons table of above example is presented in Table 9.

<table>
<thead>
<tr>
<th>Multiple Comparisons</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent Variable: Q8</td>
</tr>
<tr>
<td>Bonferroni</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(l) Q1</th>
<th>(J) Q1</th>
<th>Mean Difference (l-J)</th>
<th>Std. Error</th>
<th>Sig.</th>
<th>95% Confidence Interval</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Lower Bound</td>
</tr>
<tr>
<td>1,00</td>
<td>2,00</td>
<td>-0.43746</td>
<td>0.32123</td>
<td>1.000</td>
<td>-1.2907</td>
</tr>
<tr>
<td>3,00</td>
<td>4,00</td>
<td>-0.8961*</td>
<td>0.33111</td>
<td>0.043</td>
<td>-1.7819</td>
</tr>
<tr>
<td>2,00</td>
<td>1,00</td>
<td>0.43746</td>
<td>0.32123</td>
<td>1.000</td>
<td>-1.2907</td>
</tr>
<tr>
<td>3,00</td>
<td>4,00</td>
<td>-0.46485</td>
<td>0.18458</td>
<td>0.075</td>
<td>-0.9567</td>
</tr>
<tr>
<td>4,00</td>
<td>1,00</td>
<td>0.25152</td>
<td>0.72130</td>
<td>1.000</td>
<td>-2.1735</td>
</tr>
<tr>
<td>3,00</td>
<td>2,00</td>
<td>0.8961*</td>
<td>0.33111</td>
<td>0.043</td>
<td>-0.0173</td>
</tr>
<tr>
<td>4,00</td>
<td>2,00</td>
<td>0.21333</td>
<td>0.72576</td>
<td>1.000</td>
<td>-1.7205</td>
</tr>
<tr>
<td>4,00</td>
<td>3,00</td>
<td>-0.21333</td>
<td>0.72576</td>
<td>1.000</td>
<td>-2.1472</td>
</tr>
</tbody>
</table>

* The mean difference is significant at the .05 level.

Table 9:- Post-Hoc Comparisons table (Source: SPPS 15.0. One Way ANOVA test result)

The one way Anova technique is employed for all singular 23 questions and 7 group questions (which contains total of 25 sub questions) of the questionnaires. The purpose is to study the difference in responses with respect to different age and city of residence.

The comprehensive result as displayed by the output of the questionnaire is given in appendix 6. The results indicate that, there is no significant difference in group mean scores of 9 singular questions and 9 sub questions. The reader is cautioned that the results discussed above should be interpreted keeping in mind the qualification that a choice of a different set of variables is likely to result in a different outcome.

In the succeeding discussion, the focus will be on all questions whose significance levels are above (p>0.05) in test for homogeneity. However, those groups are not discussed whose p-value (p>0.05) in One way ANOVA test, this implies that these groups do not have any significant difference in their means. All one way ANOVA, Homogeneity of variance and test result are enclosed in Appendix-6 along with Post-Hoc Comparisons table.
In this section the variables that have displaced significance p-values are discussed. The variables have been studied across different age groups for various parameters which might have a bearing on the buying behavior for female Danish college going students. The variable pertaining to the comparative accepts in terms of perception with respect to the origin of different outlets; has presented interesting results.

**Inclination toward Danish shops**

The interpretation of numerical numbers for question 'clothes buying in Danish shops' as manifested by p-values indicates a preference for Danish retailers. This association can be attributed due to various factors such as an increased exposure to the Danish brands over time. Furthermore this can also be due to the transposition of various national characteristic to iconic brands. The attributes prescribed to the products of such brands may range from innovative design, superior quality and so forth.

The results might indicate that Danish product have an embedded set of attributes that make them unique and distinctive. This may induce consumers to affiliate characteristic of uniqueness. The result seems to point towards a strong urge on the point of the pre-selected age groups to cultivate and communicate their own identity. An interesting aspect within the different age groups was the observance of the prevalence of a strongly held perception of the above outlined national association with in 25-30 age group. This might be indicative of the possibility that respondent’s attitudes have crystallised as compared to the younger age group.

In comparison the perception about clothes with respect to international shops were inconclusive and registered insignificant numbers. Among the relationships tested using above mentioned hypothesis over different age groups, respondents very less concern over friends and family appreciation, couldn’t find any conclusive result. However, similar pattern found for past experience benefit for fashion clothe purchase.

An overwhelming responses received from the younger female students indicated that they were highly inclined to attend fashion shows. The pretext most often cited in this context was that fashion shows were considered as arenas for spotting new and emerging trends in fashion. This outcome of Q20- like to attain fashion fair, is strongly supportive of the younger
students concern for fashion. In qualitative section, responses also supported this argument.

**Uniqueness of style**

According to the literature, most of the mature women will look for range of clothing designed with a fashion edge to suit their image and have comfort (Grete 2005) and this view point is also supported in this research. The mean at (5.5) of the Q23 is emblematic of the students partiality towards a unique style. In contrast the statistical outcome finds a small variation across the age groups, older student are primarily concerned with distinctive styles and tend not to follow trends in vogue. However, they are not very keen on specially designed clothes and are aware of the prohibitive costs involved, most students refer designs from magazines and try to find something similar in the market with in their budget.

**Impact of Media**

Fashion consumers are the primary target of advertisement and e-media, however, college students seem to be moderately impacted by media with rest to their fashion purchases (mean 4.1) though the results of this report suggest that magazines, catalogue for fashion along with the internet are the primary source of information. Across different age groups of student the media effect is moderate, younger student have significant impact of media but older students prefer to go with their own conception of fashion. The low impact of media is well supported by students response on celebrities fashion clothing (mean 3.35), below average response indicates that though student are favourably disposed towards the entertainment media but they are prone to avoid celebrity fashion styles, the reason most often cited is the over the top nature of celebrity fashion.

**Design across the market**

The opinion of college students about fashion clothes across different shops (Q27) is quite interesting, out come is average (mean 4.6) which indicate all students think there is not enough variation in design across market. The anova results indicate that younger students tend to associate a general prevalence of similarity in terms of design across the market participants. This could be the reason behind students desire to buy generic clothes from non-branded outlets. Statistically there is difference across age groups for generic shops (anova p<0.05) but Post Hoc test shows no difference across age groups. The generic clothes as a choice is difficult to explain statistically across the age groups but the positive responses for design (Mean - 6.19) quality (Mean - 6.2) and price (Mean - 5.2) for fashion clothes purchases
can lend credence to the purchase of generic clothes.

**Fashion Clothes**

The respondents have various meaning for fashion clothing. The use of comfort clothes for the purposes of fashion is good (mean 5.22) and a similar pattern is observed with regular clothes (mean 5.19) but older students accord more importance to comfort. The comfort levels evidenced in fashion clothes might be related to age (a possible area for future research), however, mature women (age 45+) have comfort as first priority in fashion (Grete 2005).

Among the findings of this section, the results pertaining to city of residence as manifested by the four cities of Denmark from where the data sourced indicates that the data is consistent without conflicting outputs evidenced across the groups of cities. Most of the variance in group of mean is not possible to explain statistically across different cities, as the variance is homogeneous in most of the cases, see appendix 7.

*This section included an analysis of quantitative data by utilizing regression and PLS techniques. The model was found to be satisfactory in terms of fitness of use. The various groups are discussed with respect to the items by one-way annova method. The outcome indicated that there are no significant differences across the cities. The following section presents areas for future research that have been identified and recommendations for industry.*
6. SUGGESTIONS FOR FUTURE WORK

1. Future studies should consider conducting additional studies similar to present study with Danish young female consumers rather than female college consumers.

2. Similar study could focus on subjective norms impact on consumer buying behavior which was found to be quite low in this research project. This might be of value for the industry.

3. Theory of planned behavior model is used in this dissertation but it was limited to intention, further study with two endogenous variable (intention and behavior) might bring out some interesting result as well as more effective relation between behavior control (PBC) and intention.

4. The market for an older and more mature group of consumers (age 40-65 yr) has not yet been fully explored by the Danish Fashion industry. A study of this mature consumer segment could open up new opportunity for the industry and help them in tapping the potential presented by this group.

5. Further study can be conducted with specific brand to study female student behaviour and this could be compared with current out come.
7. FINDING AND CONCLUSION

7.1 Finding for Industry

The finding of this research have potential applications for the Danish fashion industry and fashion designers, for instance in gaining an intimate understanding of this segment. The ensuing recommendations do not encompass marketing strategy since it is beyond the scope of this dissertation. The important elements are summarised below:

1. The dynamic environment of ever evolving fashion possess a challenge and the industry needs to adapt internal processes to manage their costs and the time it takes for their products to reach the market. These twin demands are vitals cogs in terms of operational success.

2. The participation of students and their involvement is high with respect to fashion clothes, and the majority of students engage in impulse shopping. This is related to point of product displays which encourage and entice consumers to purchase. Thus it is imperative for retailers not to overlook this important aspect and to invest in innovative presentations of new designs.

3. The fact that this group of consumers are frequent buyers and seem to live by the adage that “change is the only constant in life”. It follows that the collections be quintessentially different and that the collections be frequently renewed. This recommendation is muted in tone keeping in mind the creative nature of the process.

4. It is recommended that the collections be limited in terms of size but incorporate more design elements. The small collections are likely to increase the speed to market and provide a competitive edge both the domestic as well as the international market.

5. The industry practice of mailing catalogues to customers should be carried out with more precision. This enhanced focus is likely to result in improved customer loyalty.

6. This group is keen to pay for clothing suited for special occasions and it is advisable to develop fashion style with respect to particular occasion where margins are higher.
7.2 Conclusions

The dissertation began by making an attempt at identifying the relevant factors which have a significant impact on the relatively unexplored niche segment of female college going students. The report incorporated an overview of past research conducted on related topics. Thereafter an analysis comprising both quantitative and qualitative tools was undertaken.

In conclusion, this project was focused on the important factors in purchase of fashion clothes by female students. The outcome of the research provides brief view on consumer characteristics which plays a significant role in the purchase of fashion clothes.

1. The result shows that, different outlook of design, price, information medium are main factors that influence purchase of clothes for female students.

2. The results indicate that advertising and more specific print advertising is one of the most important influential factors for the aforementioned group.

3. Price, comfort, good design and good quality are four of the most important factors among the purchasing criteria. The brand name is not the most important factor when buying clothes. Female students considered design as an important factor, they tend to choose designs which showcase their personality and not so much their status, the uniqueness in design is a prime motivation for students. The qualitative analysis also was supportive of this line of argument and indicated that consumers have self confidence in their own sense of style.

4. The research shows that there is no significant difference between female students from different Danish cities in terms of the factors that influences clothing choice.

5. The model analysis indicates that subjective norms have almost no relation with students purchasing intentions when it comes to fashion clothes.
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