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Shopping Patterns of Older Consumers in Slovenian Clothes Market

Abstract
The purpose of the research presented in this paper was to describe the clothes buying patterns of older consumers in Slovenia. We collected the results of 271 older clothing consumers through multiplicity samples. The respondents were divided into four groups in the field of clothes purchases on the basis of their professional and social activity. Several aspects of their consumer behaviour was examined: where our respondents buy clothes and how often in each retail outlet, whether they like shopping, how often they buy clothes, how much they spend, who/what influences them to buy, who or what influences their clothing style and how, and other statements about consumer behaviour related to clothing. The results are useful for product, place, price, and promotion management, and by extension for planning differential marketing mixes for separate segments of the older consumer market.

Key words: *older consumers, clothes, social activity, professional activity.*

■ Introduction

Population figures and forecasts suggest that the youth market is shrinking [1]. The developed countries have more people aged over 50 than ever before in history, with growing trends in both absolute and relative values [2]. Today, there are approximately 600 million people over the age of 60. By 2050 this figure is expected to almost quadruple to 2 billion [3].

Nowadays, elderly people differ substantially from all other elderly people before them. They live longer, are healthier, more vital and active, which has led to changes in their lifestyle, attitude towards life and in their consumer behaviour. These facts make the segment of elderly consumers worthy of a selective marketing approach [4, 5]. The changing demographic trends with the rise of the older population are creating entire new marketing opportunities for several industries, including the clothing industry [6 - 8].

Adults aged over 50, the so-called 'grey market', have been the focus of several pieces of research [9 - 12].

Demographic trends in Slovenia
The fact that over 30% of Europe's population is over 50 has become important information for marketers in Slovenia since joining the European Union. Statistical studies on the ageing of the European population have suggested that 49% of Europeans will be older than 50 by the year 2020. The same applies for the USA, Australia, Japan and other developed countries [13, 14].

In Slovenia, older people are also becoming a very important part of the whole population (Table 1). Slovenia has nearly 2 million citizens (48.5% men, 51.5% women). Their life expectancy has increased from 70.3 years for men and 77.8 years for women in 1995 to 72.3 years for men and 79.9 years for women in 2003.

The perception of older consumers
The over-50s are the target of preconceptions and stereotypes. Both European and American cultures are gerontophobic. People have a fear of aging, and this leads to unattractive images of aging.

The most prevalent and negative stereotypes of elderly people are as follows: people over 65 are old, most older people are in poor health, older minds are not as bright as younger ones, older people are unproductive, unattractive and sexless, and all older people think and behave the same.

This is misleading, compared to the real situation. A finely tuned knowledge of older consumers is required, as mass marketing is no longer effective. Generational marketing is more effective and economical than mass marketing, as it adopts a finesse and precision which mass marketing lacks. Generational marketing distinguishes the differences between older people who are not identical among themselves or with other groups: their bodies are not the same, their needs are not the same, their values and aspirations are different, they do not have the same financial re-

Table 1. *Demographic trends of habitants of over 50s in Slovenia; Source: Statistic Yearbook of Slovenia (1992-2001).*

Year	Number of people	% of total population
1991	489,000	24.0
1996	572,000	28.6
1999	590,000	30.0
2001	616,000	31.0
2004	650,000	33.0
2006	667,000	33.6
(projections)		
2011	702,000	35.7
2014	756,000	37.5
2019	796,000	39.4
2020	801,000	39.7

sources and they rarely follow the same media [4].

How to segment the 'grey' consumers

To qualify as a market segment, a group of consumers must satisfy basic qualifying criteria: measurability, identifiability, accessibility, substantiability, actionability, stability, responsiveness and profitability [15, 16].

The traditional approaches to segmenting older consumers involve demographic, socio-economic and psychographic variables: age [4], lifestyle [17], gerontographics [18], levels of professional and social activity [19], benefit-based segmentation [20], discretionary income, discretionary time, responses to others, state of health [21].

Socio-economic and demographical data are attractive to use because they are generally easy to obtain, understand and apply. However, they lack richness and must be supplemented with other data, in order to provide a clearer picture of the target groups.

Traditional methods of using demographical and socio-economic data alone are known as the 'backward type' of segmentation analysis [22]. In contrast to this is 'benefit segmentation', which segments customers on the basis of the benefits they desire and seek. Benefit segmentation explains why consumers choose to buy or prefer a particular product.

One important life stage variable which is generally acknowledged as relevant when predicting older consumers' behaviour is professional activity. Social activity, which shows whether the consumer becomes or remains active in associations, voluntarism or politics is a second widely accepted criterion [19].

Older consumers and the clothes market

Marketers want plenty of information about older clothes consumers, such as where they shop for clothes, where they get their ideas for clothing from, what are the main reasons why consumers shop at their favourite store, their expenses on clothes, their brand loyalty, what is the important information they need to know before buying clothes, their general attitude towards shopping for clothes, etc. These questions also formed the basis of our research.

Methodology

The main goal of our research was to find out some of the main behaviour patterns of purchasing among older consumers in Slovenia.

As professional and social activity level proved to be an effective basis for segmenting, we decided to use these two criteria for our segmentation approach (Figure 1). The second objective of this research was to establish whether the professional and social activity levels play an important role in classifying older consumers into different segments in the field of clothes shopping. A review of the literature shows that there is a lack of research or other reliable information on the consumption of clothes by the elderly in Slovenia, as is also the case in other European countries.

We divided the category of 'professional activity' into two groups, the 'retirees' and the 'employees'. Other categories (housewives, unemployed) are included among the retirees if they are (a) 58 years old or more for women and (b) if they are 60 years old or more for men. Otherwise, they are included as 'employees' if they are younger than the upper stated years or unemployed.

We also split the 'Social activity' category into two groups, classified on the basis of a single question: 'Are you actively engaged in one or more associations? [Yes/No]', thus defining the socially active ('Yes') and socially inactive group ('No').

We collected our data on the basis of the following questionnaire:
a) Frequency of apparel purchase in different retail outlets (5-point scale: 1=never to 5=very often),

		Social activity	
		Socially active	**Socially inactive**
Professional activity	**Employed**	Clothes buying behaviour of socially active employee	Clothes buying behaviour of socially inactive employee
	Retired	Clothes buying behaviour of socially active retired	Clothes buying behaviour of socially inactive retired

***Figure 1.** Research model.*

b) Attitude towards shopping for clothes (5-point scale: 1=don't like shopping at all to 5=like shopping for clothes very much),
c) Frequency of purchasing clothing (6-point scale: 1=several times a year to 6=I never buy clothes on my own),
d) Expenses on clothes per month (6 categories: 1=less than €50 to 6= €250 and over),
e) Importance of factors which influence the purchase of clothes: price, quality of work-out, ease of maintenance, fabric content, laundry instructions, country of origin, brand name, fashionable, environmentally friendly, past experiences with the brand, service and personnel, payment conditions, arrangement inside the store (5-point scale: 1=totally unimportant to 5=very important),
f) Importance of factors which influence the clothes' style: (friends, acquaintances, consort, family, magazines, catalogues, TV/commercials, store/window displays, celebrities, sales people, clothes I already have, clothes displayed in the store (5-point scale: 1=totally unimportant to 5=very important),
g) Clothes purchasing statements: (5-point scale: 1=agree totally to 5=disagree totally).

Sample, respondents and data collection

The type of sample was a multiplicity or snowball sample [23]. Between March and April 2005, a questionnaire was distributed to 500 Slovene citizens aged from 45 to 85. At the first stage, the questionnaires were distributed to students of the High School for Business and Commerce who fit the sample criteria regarding age. In the second stage, they distributed the questionnaires to those who they knew and fit the criteria. This resulted in a net sample of 271 completed and returned questionnaires. The response rate was 50.6 %.

The sample consisted of 49% socially active and 51% socially inactive respondents. As for professional activity, 58% of respondents were retired and 42% were employed. The combination of professional and social activity (active/inactive) resulted in more or less equally sized groups: 21% were socially active employees, 21% were socially inactive employees, 28% were socially active retirees, while 30% were socially inactive retirees.

Table 2. Frequency of shopping for clothes at different retail outlets, frequency of shopping for clothes and expenditure on clothes per month in € of older Slovenes.

		Socially active employees N=56 Mean	Socially inactive employees N=56 Mean	Socially active retired N=77 Mean	Socially inactive retired N=82 Mean	Total N=271 Mean	F	Sig.
Frequency of purchase at different retail outlets	Independent small shops	2.8	3.0	2.9	3.1	3.0	0.85	0.466
	Shopping centres	3.0	2.9	2.2	2.4	2.6	7.98	0.000
	Departments of Hypermarkets	2.6	2.4	2.4	2.5	2.5	0.39	0.757
	Dressmakers	2.5	2.3	2.5	2.2	2.3	1.24	0.296
	Catalogues	1.9	2.0	2.0	2.3	2.1	1.57	0.198
	Street markets	1.5	1.6	2.1	2.0	1.8	6.07	0.001
	Internet	1.4	1.1	1.1	1.2	1.2	3.17	0.025
Frequency of shopping for clothes	Few times a year	44.6%	44.6%	66.2%	75.6%	60.1%		
	Once a month	21.4%	28.6%	14.3%	9.8%	17.3%		
	Few times a month	19.6%	12.5%	11.7%	9.8%	12.9%		
	Once a week	7.1%	5.4%	1.3%	0.0%	3.0%		
	More times a week	3.6%	0.0%	0.0%	0.0%	0.7%		
	Never buy by myself	3.6%	8.9%	6.5%	4.9%	5.9%		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%		
Expenditure on clothes per Month in €	Up to €50	35.7%	57.1%	67.5%	65.9%	58.3%		
	From €50 to €100	39.3%	33.9%	18.2%	22.0%	26.9%		
	From €100 to €200	12.5%	7.1%	7.8%	11.0%	9.6%		
	From €200 to €250	10.7%	1.8%	5.2%	1.2%	4.4%		
	€251 and more	1.8%	0.0%	1.3%	0.0%	0.7%		
	Total	100.0%	100.0%	100.0%	100.0%	100.0%		

The sample was made up of 34% of male and 66% of female respondents. The mean age was 60 years. 12% of the respondents belonged to the age group 45 to 50 years, 41% to the group 51 to 60, 36% to the group 61 to 70, and 11% to the group of 71 years and over. Average household income per month was less then €800; 28% of respondents lived in town centres, 37% in suburbs and 35% in the countryside.

■ Results

Where older Slovenes buy their clothes

Older Slovenes most often buy clothes in small independent shops, then in shopping centres and departments of hypermarkets. They very rarely shop on the internet or at street markets (Table 2).

Statistically significant differences exist in three places of purchase: shopping centres, street markets and the internet. Employees shop in shopping centres significantly more frequently than the retired, while purchases on street markets are significantly more frequent among the retired than employees. Purchases on the internet are significantly more frequent among socially active employees than among the other three groups.

Regarding the frequency of shopping, differences among the four groups of older consumers also exist. The main difference is between the employees and the retired; the latter shop for clothes less frequently than the former. More than 75% of the socially inactive retired shop for clothes only a few times a year, compared with 45% of employees who also shop for clothes just a few times a year. On the other hand, none of the socially inactive retired respondents shopped for clothes once or more times a week, whereas that same shopping frequency occurs in almost 4% of the socially active employees.

Generally speaking, more than 60% of older Slovenes shop for clothes only a few times per year, 17% once a month and 13% a few times a week.

How much do older Slovenes spend on clothes per month?

The amount of money spent by older Slovenes is another area where differences between groups occur. Most of the respondents (58%) spend up to €50 per month on clothes. The only exception is the socially active employees, who mostly expend from €50 to €100 per month on clothes. Overall, employees spend more on clothes than the retired, while the socially active employees spend more than socially inactive employees (Table 2).

Another focus of our interest was how much older Slovenes like shopping for clothes. All groups have a moderately positive attitude toward shopping (3.3 and 3.4), and there are no statistically significant differences between the groups.

What influences the clothes-buying behaviour of older Slovenes

Shopping for clothes is influenced by many factors, of which we listed 13. Generally the most important factors for older Slovenes were the quality of work-out, fabric content and ease of maintenance. The least important factors were the country of origin and the brand name (Table 3).

The group of important factors also included price, service and personnel and laundry instructions.

Who/what influence on clothes style of older Slovene and how much

As clothes-buying behaviour is influenced by many factors, so is clothing style also.

Overall, the most important factors on clothing style were found to be 'the clothes I already have', clothes displayed in the store, store/window displays and sales people (3,2). The least important factors were found to be endorsements from celebrities and friends/acquaintances (Table 4).

Factors	Mean
Quality of work-out	4.0
Easy to maintain	3.9
Fabric content	3.9
Price	3.8
Service and personnel	3.8
Laundry instructions	3.8
Environmentally friendly	3.6
Arrangement inside the store	3.5
Past experiences with the brand	3.4
Payment conditions	3.1
Fashionable	3.0
Brand name	2.7
State of origin	2.6

How older Slovenes agree with statements on clothes-buying behaviour

Older Slovenes overall think that comfort of clothing comes beforetheir appearance; they wear the same clothes for many years, they check the price before they buy clothing, they prefer the personal advice of sales people, and liked to shop for clothes more when they were younger (Table 5).

On the other hand, they did not agree with statements such as "I buy clothes if I like them, even if I don't need them", "I am loyal to certain brands of clothes", "I prefer to buy clothes made in foreign countries", "I have often bought clothes on credit".

If we try to describe the shopping behaviour and some other aspects for each group, then for socially active employees we could say that they often drive far to buy clothes, buy 'classic' clothing, and also do not buy clothes on credit.

As for the socially inactive employees, it appears that they check the price before buying and think that comfort comes before appearance; nor do they buy clothes on credit.

It holds that the socially active retired wear the same clothes for many years, prefer the personal advice of sales people and prefer comfort to appearance. They often check the price before they buy clothes, and liked to shop for clothes more when they were younger. It is not true that they buy clothes on credit or that they do not care what they wear.

The socially inactive retired agreed most with statements such as 'comfort of clothes comes before their appearance, 'I have worn the same clothes for many years' and 'before I buy clothes I check the price'. They also prefer the personal advices of sales people, and do not like to buy clothes as much as they did in their youth. They do not buy clothes on credit, nor do they buy clothes they like if they do not need them. This group is also not loyal to brands, do not prefer clothes made in foreign countries, and do not usually buy sportswear.

Compared with the retired, employees more often buy sportswear, buy clothes if they like it even if they are not necessary,

Factors	Mean
Sales people	3.2
Store/window displays	3.2
Clothes displayed on the store place	3.2
Clothes I already have	3.2
Family	3.1
Consort	2.9
Catalogues	2.8
TV/commercials	2.6
Magazines	2.6
Friends/acquaintances	2.4
Celebrities	2.2

and are more loyal to some brands. Also, they more often drive far to buy clothes, spend more time before buying, and more often buy clothes on credit.

Compared with the employees, the retired prefer the personal advice of sales people, more of them wear the same clothes for many years, are more likely to feel that it is a pity to spend money on clothing, think that comfortable clothes are more important than lookstheir appearance, and also think that in their youth they liked to shop for apparel more.

In comparison with all the other groups (socially inactive employees, the socially active retired and socially inactive retired), the socially active employees tend to buy more 'classical' clothes and prefer those made in foreign countries, while the socially inactive retired have shown this the least.

Table 5. Agreement of older Slovenes with statements on shopping behaviour.

Statements	Socially active employees	Socially inactive employees	Socially active retired	Socially inactive retired	Total	Statistical data	
	N=56	N=56	N=77	N=82	N=271		
	Mean	Mean	Mean	Mean	Mean	F	Sig.
Comfort of clothes comes before appearance	3.3	3.6	3.8	3.9	3.7	5.1	0.002
I have worn the same clothes for many years	3.3	3.3	3.9	3.9	3.6	8.9	0.000
Before I buy clothes I check the price	3.3	3.7	3.7	3.8	3.6	4.4	0.005
I prefer the personal advice of sales people	3.1	3.3	3.8	3.7	3.5	6.5	0.000
I liked shopping for clothes more when I was younger	3.1	3.3	3.7	3.7	3.5	5.2	0.002
Fashion clothes are not suitable for older consumers	2.9	3.4	3.4	3.3	3.3	4.1	0.008
I buy classic clothes	3.5	3.4	3.3	3.0	3.3	2.7	0.047
I shop at the sales very often	2.9	3.3	3.3	3.4	3.3	2.6	0.051
I often drive far to buy clothes	3.5	3.3	3.2	2.8	3.2	4.4	0.005
I usually buy sports wear	3.0	3.2	2.7	2.5	2.8	5.8	0.001
It is a pity to spend money on clothing	2.4	2.6	2.8	3.1	2.8	5.1	0.002
I spend a lot of time before buying the clothes	3.0	3.2	2.6	2.7	2.8	4.3	0.006
I buy clothes I like even if I don't need them	3.1	2.8	2.6	2.3	2.7	4.9	0.002
I am loyal to some brands of clothing	3.1	2.9	2.6	2.5	2.7	4.6	0.004
I prefer to buy clothes made in foreign countries	3.0	2.7	2.7	2.5	2.7	3.4	0.019
I have bought clothes on credit many times	2.2	2.3	1.8	2.0	2.1	3.2	0.023

Among all groups, socially active employees more rarely check the price before they buy clothes.

Regarding the statement 'I shop at the sales very often', the socially inactive retired agreed with it in greatest numbers, whereas the socially active employees showed the lowest level of agreement among all four groups.

■ Summary

The so-called 'grey market' of purchasers aged 50+ is becoming more and more the focus of marketers, and thus likewise in the apparel and fashion businesses. Changes in demographics, growing numbers and the share of people over 50 results in increased interest in this part of the population.

In this research, we tried to find out whether it is possible to use a relatively simple base to segment older population on the basis of two criteria: retired/ employed and socially active/not active. These two criteria segmented the sample into four groups.

We found statistically significant differences between all four segments on six fields of apparel consumer behaviour (where our respondents buy clothing and how often in each retail outlet, whether they like shopping, how often they buy apparel, how much they spend, who/what influences them to buy, who influences their clothing style and how, and other statements about consumer behaviour related to clothing) with the exception of 'willingness to shop for clothes'. We found significant differences in three out of ten items concerning factors influencing the purchase of clothing, and in three out of eight items regarding influence on clothing style. Significant differences arose in four out of six items connected with frequency of purchase. Other statements about clothes-buying behaviour showed differences between groups in sixteen out of twenty-nine items.

■ Conclusion

Taking into account the results of the survey, we can conclude that the population observed in our research is not homogeneous, although the differences are not so obvious and numerous as one might expect regarding the clothing business.

When looking at the older population from the perspective of marketing mixes, it is important for product management to keep in mind that older consumers want more comfortable clothes, that they buy clothes only if they need them (and not just if they like it) and, that they wear clothes longer than other consumers. Older consumers like to shop more in independent small shops and less in shopping centres, and that they are very receptive to personal advice from sales people as place management is taken into account. Regarding price management, it is necessary to remember that older apparel buyers are more price-sensitive, spend less money and shop less frequently than younger consumers. Finally, where promotion management is concerned, it is important to note that 'grey' consumers are not loyal to brands and not so fashion-driven as younger consumers.

In everyday practice, it is just as important to know where consumers are not getting their clothing ideas, as where they are getting them from is. Celebrities and store personnel are at the bottom of that list. Marketing strategies that rely on celebrities should therefore be applied with care. Furthermore, retailers could make more effective use of their in-store personnel by improving their approaches to be friendlier towards older consumers through training.

In conclusion, both professional and social activities as measured in this study have proven their usefulness. It would be also very helpful to determine the clothes-buying patterns in some other countries, in order to reach a reliable basis for comparative analysis.

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