

CHAPTER 2

THEORETICAL FOUNDATION

2.1 Store Choice

Previously on chapter 1, Hartman and Spiro (2004) stated that retail store choice depends on several variables such as store image, store equity, store knowledge, and customer responses. Store image is a function of multiattribute model of differently weighted subjective and objective store-related attributes with the interdependent dimensions that combine into an overall impression of the store. Store image is composed of (1) a cognition and/or affect; (2) which are inferred; (3) either from a set of ongoing perceptions and/or memory inputs attaching to a phenomenon; and (4) and which represents what the phenomenon signifies to an individual. A store image is developed by comparing incoming information to existing category information in memory, therefore, store image is not only a function of the image of the particular store but also the images and associations in the memory existing store and/or retail categories. The conceptualization of store image integrates not only perceptions and beliefs about a particular store but also the macrolevels of general schematic associations including the perceptions and beliefs towards general categories of retailers (e.g., discount, department, or grocery stores) The conceptualization has developed by incorporating theories of learning, perception, and integration, nevertheless, the current dominant conception describes store image as the total impression represented in the memory as a gestalt of perceived attributes associated with the store, which are both independent and interdependent in consumer's memory learned from current and previous exposure to stimuli. This theory is supported by Hirschman and Holbrook (1982) who highlighted

that the research conducted confirmed that store image plays a huge role in affecting consumer purchasing behavior. An image is acquired through experience and thus learnt, and found retail store image to be the total conceptualized or expected reinforcement that a person associates with shopping at a particular store. Subsequently prior literature proposed the concept of an all inclusive but multi-faceted attitude and image attribute. While many different approaches had been used by researchers to measure the construct of store image and establish how it's placed in the consumers' minds most have focused on parts of the image, not as a whole, focusing on consumers' unprompted descriptions of image, without directing them towards affective dimensions or specific attributes. Therefore these researchers argued that their results captured more deeply consumers' evoked retail store image (*Memery et.al, 2005*) which can be explained by the hedonic consumption.

2.1.1 Store Image

Thompson and Chen (1998) stated that store image has been defined as a set of attitudes based upon evaluation of main store attributes. The measurement of the attributes involves the identification of it which are assumed to collectively make up a store's image. There are ten significant attributes that are ultimately used by marketers; the less concrete attributes consist of price, sales promotions, location, assortment and styling. The remaining attributes are more abstract such as atmosphere/ environment, global perception, reputation, quality and service; however it is hard to define the concrete attributes. The Hierarchical Value Map showed that the dominant orientation belongs to reputation-quality-durability-not waste money- spend money wisely- nice

feeling- enjoyment and happiness which indicates a functional sign to achieving the hedonistic state of mind.

Therefore, customers' perception toward a store must possess the promised attributes and reinforced by actual experiences in the store. It has been suggested that store image is age related and socio-economic related because different age group responds differently to each other and the same thing goes to the socio-economic groups. Customers want to project their personality and social identity to the community by having a personal signature (*Thompson and Chen, 1998:162*)

The hedonic need for 'personal enjoyment' appeared to be significant to the mature women consumer, with regards to fashion purchases, as were the more practical/utilitarian needs for apparel appropriate to occasion or season. A need to conform with peers is not significant influence in their purchasing behavior (*Nam et al., 2007*)

In conclusion, the purchasing behavior of these women can be said to be a result of their comparison of their self-image with the perception of store image. Retailers need to develop store image program based on the aspirational customers' self-image and offer the variety of merchandise they try to find.

2.1.2 The Hedonic Consumption

The theories on hedonic consumption have long been discussed by researchers. The theories taken from Firat and Shultz II (1997) affirmed the hedonic consumption covers facets of consumer behavior that relate to multisensory, fantasy and emotive aspects of one's experience with a product. These three aspects are included within the

colors, sounds, and touches are experienced by the consumers as mental phenomena. These sensations can not be generated without having access to relevant real experience. Since hedonic consumption triggers emotional arousal, it is posited to be a major motivation for the consumption such as food and clothing. Emotive response represents little more than a consumer's evaluation of tangible product attributes. Responses such as anguish and rapture towards a product are little explored or accounted for. For example, testing a perfume at a department store may cause consumer to perceive its scent and generate internal imagery containing sights, sounds and concrete sensations, all of them are "experienced". The scent of the perfume can evoke a certain memory that happened in the past by the consumer, a romantic experience with a person with similar scent (history imagery), and fantasy imagery produces an imaginary sequence instead of replaying the historic one (fantasy of leaving the restaurant and heading home) Emotional arousal can occur at the same time, because the scent reminds that consumer of something in the past (either negative or positive images from the past) for example, he/she broke up with his/her spouse who wore that particular perfume.

Traditional consumer behavior research ignored the multisensory and consumer response afferent with using semantic rather than emotive and imaginal reactions toward products.

A research to back this theory is conducted on postmodern consumers (which fills the mature women in this type of consumers). These postmodern consumers are not seeking for centered, unified characters, but they are seeking to feel good, different moments by acquiring self-images to make them acceptable and desirable in each situation. The postmodern consumers have evolved into a species that are defined by consumption

which is called Homo consumericus. In the postmodern culture, consumers are allowing themselves to portray self affluence and successful images through what they wear, and it has been considered as freedom from monotony. Therefore, all these self-images depicted through the products that the retailers offer. The market becomes the locus of realizing the fragmented self, the fragmented moments of feeling good. The market is fragmented as well because it consists of many types of consumer, product and images. (*Firat and Shultz II, 1997*)

The transactions during the purchase requires no in depth commitment from the consumer. Yes, they do trial purchases but they can drop it once they already achieved the image they want to portray in one situation, and then move to other products for other moments. Thereby, the moments of involvement in the market are fragmented.

Postmodern marketing requires the perspective that conceptualize consumer unit as a moment in the continual cycle of production not as a point of conclusion. Moreover, the postmodern consumer is conceptualized (and self-conceptualized) in a different way, as a product projects its influence through objectification and image. Thus in each moment of exposure the consumer experience, the ability to seduce to achieve a position of a product marketable is essential. It is not wise to constrain consumers to a single, consistent way of behaving because it will lead to marketing failure, which all retailers would want to avoid. (*Firat and Shultz II, 1997*)

There are growing consumer desire to different experiences, images and meanings, thereby, marketer who are sensitive will respond to it, and provide products to fulfill the consumers to self-projection/ image. The images that consumer seek in products are increasingly emphasize the symbolic aspects. The image will be independent from the

function attributes embedded in a product/brand and solely dependent on self-image and the feeling good feature it offers. From the postmodern culture point of view, it can be concluded that consumers don't buy the things (apparel) for just the functional features but a lot more than just a product/brand (*Firat and Shultz II, 1997*)

By not denying the traditional researches, hedonic consumer research focuses by acknowledging several sensory channels perceive and experience products. Several considerations can be derived from hedonic mental construction. However there are three considerations according to the hedonic theories from Hirschman and Holbrook (1982) that are relevant to the subject of this paper:

1. Emotional desires dominate utilitarian motives in the choice of products.

There are contexts in which emotions such as love, hate or jealousy will affect consumers' economic decision rules based on deductive reasoning. For instance, when a girlfriend buys a latte from her boyfriend's favorite coffee shop, she has been influenced subconsciously by her boyfriend since he usually goes for coffee there. She's in love and thus influences her buying behavior by reminiscing her boyfriend's buying preference in coffee shop.

2. Consumers imbue a product with a subjective meaning that supplements the concrete attributes it possesses.

This may resulted from exposure to evaluative advertising content, rather than its factual attributes. Symbolic attributes can be the main determinants of brand selection. Perceptions of a product/brand as a subjective symbol rather than a concrete object can cause a product/brand to be inferior due to its tangible features; however can be extremely superior in terms of symbol.

For instance, the new BMW 7 series is being campaigned on TV, it shown only silhouettes of the car and ended by showing the BMW logo, but it intrigues the audience, since BMW is targeted to premium customers, the audience will perceive the new 7 series as another quality and luxurious manufactured automobile from BMW.

3. Hedonic consumption is tied to imaginative constructions of reality.

Hedonic consumptions are not based on what is factual but based on what the consumer desire how it should be. For example, a customer goes to Starbucks, the premium coffee chain from Seattle, America; he/she wants to get the Starbucks “experience”. The fact is, Starbucks offers limited beverage and finger fritters (light meal), nevertheless, hedonic consumption identifies the experience the customers’ have when they go to Starbucks. It is a part of lifestyle, luxurious (averaging \$5 per cup depending the size), imagining they are in some other country (like America, European countries, etc) and they want to be seen, therefore, Starbucks’ stores are designed so that people can see and to be seen.

Having said that, the behavior of the consumers are unpredictable because they have their own perception toward a brand in a subjective manner.

Consumers not just can be triggered with the store image:

1. The Symbolic Factors; especially for fashion retailing.

The symbolic factor plays a huge role in attracting consumers, however, when it comes to purchasing decision, it is based on the functional factors that are found within the store environment.

Since the symbolic factors are important, image there is; the products being offered by a store express something about the wearer. ‘We are what we wear’ this quotation marks that the image of a store may reflect on the wearer herself

2. The Functionality Factors; for example, quality, price, variety of products.

(Hirschman and Holbrook, 1982)

2.1.3 The Mature Market

Due to the age wave after the WWII, outnumbering the youth population with estimation of 28% of the boomer population have no children and 25% of them have only one child. Although there are twice as many people of childbearing age today as there were in their parents’ generation, they are having only half as many children. There are tremendous growth of people aged 55+, two thirds of Americans are more than 65 years old. They are living a better life, wealthier, spending 15% more per capita than average. The 45-54 year-old consumer are the most financially secure group by having 17% more per capita than average. *(Wolfe, 2003)*

Moreover, the age wave of baby boomers disrupted the youth population due to the decreasing fertility rate and individual choice. Which shrinks by 4.3 million people (20 year-age cohort), meaning no sales growth to this group in scores of product line. In the USA alone, the number of adult population above 40 is accounted for 123 million

people, while those who are below 40 is only accounted for 84.8 million people furthermore, the boomers population will increase by over 16 million whose spending will increase by \$329 billion in the next decade vs. \$104 billion decline in spending among those below 40 cohorts. By 2010, this new customer majority will be outspending the below 40 adult populations \$2.6 trillion to \$1.6 trillion- the difference is \$1 trillion alone (*Wolfe, 2003*)

One third of Americans were born between 1946 and 1964, during those 18 years they went to double session schools and off to college (the number of college students by that time amazingly tripled to 9 million). Now the matured boomers are raising families, better income and of course influence (*Dychtwald, 1999; Stern et al., 1987*)

The message these numbers are trying to convey is that baby boomers are large in number and high spenders, and are a mass society of healthy and active mature adults (*Wolfe, 2003*)

According to UK's national statistics, the total female population 45+ will increase by 48% in the year 2026. In UK, the female population is growing to four million people last 2005, an increase of 1 million population recorded in 1995 (*Britwistle and Tsim, 2005*) another reason that retailers should not overlook this lucrative and powerful market. The 45-54 year old consumers are making up 23% of all household expenditure, almost one-third more than other family units (*Britwistle and Tsim, 2005*) and the 45+ consumer makes up 80% of the financial wealth of the country (*Long, 1998*) Yet marketers and advertisers do not consider the over-50 as a key target market, instead focusing in offering ranges of products to the younger generation.

As the medical technology advances, the boomers are enjoying it and exploiting medical advancements to achieve better living. New kinds of medication to treat serious diseases such as cancer and stroke are introduced. Of course, the boomers are able to access this medical treatment since they have the financial power that has been built for the several past decades (*Dychtwald, 1997; Szmigin and Carrigan, 2006*) Even companies are starting to restructure their pension program because the mature workers apparently have more bargaining power to offer. They are more productive, reliable and they already know the thick and thin of the company which they have been working for, for years comparing to those younger work force. Even though it is more expensive keeping old ones than new ones, due to higher salaries and healthcare costs, companies have been struggling in finding younger workers, and they are more expensive to train, need benefits for a longer time, and often do not perform as expected. Hence, keeping older workers seem to be the most efficient way in minimizing cost (*Moschis, 2003*)

The mature women now are enjoying a higher standard of living and willing to spend their money as any other generation, but this can only be achieved is the message is relevant (*Carrigan and Szmigin, 1999*) as they are enjoying their lifestage, their behavior suggests a quite drastic change. These baby boomer women are very interested in healthy eating including choice of food. We can not ignore that the mature women is still a part of the mainstream consumption and there is no cut-off point in age terms for innovative consumption behavior.

First of all, mature consumers want to be a part of the mainstream consumption and they despise to be used as a symbol to suit some creative solution.

There are many types of older consumer. Rich, poor, some are more innovative than the other. As said briefly regarding the stereotyping of mature market, the mature consumer is portrayed as a homogenous group, cranky, isolate, unhealthy people who like to be with older people as well.

In comparison to younger market, the mature market has several attitudes:

- Save/invest more;
- Spend more on luxury products and services;
- Shop in the morning hours;
- Prefer 'one-stop shopping';
- Consider shopping as a social event;
- Convenience oriented;
- go to reputable/traditional outlets;
- seek personal attention and special services such as valet parking and gift wrapping;
- choose products based on quality and brand name;
- less price conscious and deal prone;
- using credit as often;
- show less non-significant responses to sweepstakes and telemarketing;
- Complain less when not satisfied with the things they have purchased.

(Moschis, 2003)

Jeremy Bullmore, a non-executive director of WPP, the global communications service company stated that businesses can no longer turn their backs on several million people with great discretionary income and time *(Britwsitle and Tsim, 2005)*

Even though, the ageing consumer is not entirely well off, it is considered to be relatively well off. Unlike UK, the mature market in USA is being targeted already, therefore fashion retailers in UK must now change their mind set and stereotype against these women because they are growing and not to mention profitable.

Seventy percent of women are active working and have their personal income and are able to support their lifestyle both at work and home (*Britwsitle and Tsim, 2005*) a similar statement came from (*Dychtwald, 1997*) that mature consumers are living active and have independent lifestyles, also an excellent market for financial services, adult education, new homes, travel, personal care products and recreational products and services.

Thus, women want to look younger than their chronological age with cosmetic surgery, beauty parlors and hairdressers to help them continue the age defying process (which they obviously can afford) Public figure such as Jane Fonda and Joan Collins who showed nude in Playboy magazine set expectations on how mature women should look as they grow older. They have become an icon for mature women to combat ageing by carefully selecting cosmetic products that offers skin treatment for mature women, or even considering having face lift (*Szmigin and Carrigan, 2006*)

It is said previously that these mature women are not homogenous at all, and it cannot be segmented with demographic methods only. Using age to segment the mature women won't be a good criterion because there are other variables that can define aging. Aging is multidimensional as people grow old biologically, physically and socially.

Having age boundary is not going to produce any meaningful definition. That is why on the later will be defined and compared between chronological and cognitive age.

Let us continue on discussing about the heterogenous mature women and further subdivide the mature consumer market. Since marketers have been using false assumptions and stereotyping this particular consumer, they haven't been able to understand and fulfill the demands of these women.

The older consumer consists of older people who exhibit a great deal of variability with respect to the way they look, think and act. Therefore, any generalizations and assumptions about the mature consumer are likely to be misleading (*Moschis et al., 1997*)

Retailers have often questioned on the best solution to respond effectively to this opportunity in the heterogenous mature women market. The questions are addressed as follows:

1. Should we market to older people?

Many companies do not see the urgency in responding the mature market. The American consumer market has been viewed as comprised of younger people, and it is rather difficult to make the mature market considered to be as part of their main market.

2. Should the older market be treated differently?

When retailers target mature market, many of them don not see the need to treat this segment differently because they are not aware that mature consumers differ substantially from the younger population to justify a different treatment as unique consumer market.

3. Should the older consumer market be treated as a homogenous market?

Most companies have decided a certain age to be the boundary to market to the mature market such as 55+, as part of the mature market and treat them similarly. They do not see the need to consider them as a heterogenous group of consumer who has diverse needs and preferences for marketing offerings.

However the reality is that older consumer are more heterogenous than younger consumer age groups because people become more and more different from others in terms of age gap.

4. What are the most effective bases for segmentation?

Retailers who realized that heterogenous consumer market are often face difficult problem in subdividing this market. They consider a wide variety of bases for breaking it down into sub-segments and often not sure which basis to use for effective market segmentation.

5. How do we market to the older population?

Either retailer chooses to market to the whole mature market or to a specific sub-segment, the retailers need to address several marketing issues such as:

- What products or product modifications should be made?
- What advertising appeals and spoke persons should be used?
- What types of sales promotions are effective?
- What types of services should be offered?
- How should products and services be distributed?

6. How should our product or service be positioned?

Positioning refers to the ‘image’ about the company or its products they want to represent and potential customers to have. Positioning tend to be easier with homogenous group of people who value certain offerings such as “convenience” and “value”, however, the same thing does not apply to the heterogenous group.

(Moschis et al., 1997)

Later in the discussion we will address the answers to these questions above.

Consumers are in the market to produce themselves, specifically, their self-images which will male them successful, attractive and marketable, in different situations. Consequently, the mature individuals are representing not singular images but multiple images fashioned for the many occasions that each individual encounters.

Self-images are represented through the products offered by retailers resulting fragments of self-image, fragmented moments of feeling good, and even the market is fragmented as well making the moments of involvement in the market also fragmented. In this sense, the market and its fragmentation become the centre of all activity and the medium through which all is signified and represented without the appearance of any unified purpose, ideology or narrative *(Firat and Shultz, 1997)*

The challenges that the retailers are facing is how to identify who these women are and target them efficiently *(Moschis et al., 1997; Schewe and Meredith, 1994)*

Let us begin by discussing what the mature women are facing on their age. Some marketers respond by customizing its products to attract the mature consumer by changing its packages, content, services and promotions. Their psychosocial, psychological and physical condition change drastically, as they mature and raising a

family. For instance; farsightedness, diminished grip strength, compromised memory skills, graying hair, wrinkled skin, and slowing of mobility. These are the common things we notice on mature women, but there are unattended changes we have to know such as ear length increases with time, nose breadth expands, and height diminishes (one inch on average from its peak)

Although these changes may not affect a broad range of marketing decisions, garment manufacturer focusing on the design of hats, eyeglasses, and clothing lines need to understand such subtle alterations and their consequent psychological impact so they can provide these changes in their products.

Wolf Form Co., maker of dress forms used by dressmakers since 1931, for example, helps the aging woman applaud her ability to still wear the same dress size she wore in college. Sixty years ago, a size 10 dress form had a 34.5-inch bust, a 24.5-inch waist, and a 34.5-inch hipline. Today, there is no standard size 10 form, but the smallest one Wolf makes has a 35.5-inch bust, a 26-inch waist and a 37-inch hipline. And the results of a study of 7,000 women over age 54 found that even those who gain no weight may see a dramatic change in their shape because of shifts in bone structure and the relentless tug of gravity. Shoulders, for instance, generally rotate forward so blouses stretch across the shoulder blades and fit loosely in the chest. Wolf Form is very insightful and sensitive to the changes that happen to mature women, thus they are able to accommodate these women with its “friendly” size (*Schewe and Meredith, 1994*)

According to Schewe (1988), if life satisfaction for aging people is by nature compromised, a window of opportunity is opened to marketers. As said previously, marketers often make a mistake over again by using age as a segmentation variable

because it's easier, intuitively logical and often effective. Yet, the chronological age especially the use of retirement age of 65 is inaccurate. It doesn't describe the market and doesn't represent a sufficient understanding on the consumers motivations. In able to be effective, the segmentation has to address various fragments of the society. The segmentation variables that should identify homogenous pockets of the mature market would include cognitive age, activity level, incidence of serious illness, feeling of financial security, and psychological aging. The degree of physical change provides an insightful understanding on developing marketing strategies for this market.

The process of aging is a normal phenomenon which results in a decreased overall psychological capacity of a human to cope up with everyday stresses. Disease can be included in the stress. If the quality of life of the aging population is to be enhanced, it is essential that the magnitude of stress be reduced. Marketers must be more sensitive and aware on the process of aging itself and work to reduce conditions that can cause stress. Marketers also need to understand better the physiology of the aging process into their products and marketing activities (*Schewe, 1988*)

Schewe, 1988 emphasizes a series of physiological change that occurs to mature women that are relevant to clothing design:

- Sitting height is decreased
- Arm span decreased
- Pelvic breadth increased
- Body weight increases during midlife and then decreases
- Trunk height decreased
- Skin elasticity decreased

- Feet become longer

As a reminder, these changes may not occur to everyone at the same time and may not occur to some people at all. Nevertheless, the fact that there are possibilities these changes occur means most mature women have different requirements on the clothing design (*Birtwistle and Tsim, 2005*)

2.2 Cognitive Versus Chronological Age

What is cognitive age? Cognitive age is how old we feel/think/believe we look like (*Schewe, 1988*) while chronological age is one's real age in years. Segmentation using chronological age is one of the most common methods used by marketers. Several researchers use four age related segments: 55-64, 75-84, 85+. Yet using chronological age is an inaccurate segmentation tool. Firstly, cognitive age is more related to behavior than the chronological age that one experiences. There is distinct evidence showing that people aged 50+ feel 10-20 years younger than that of chronological age. Chronological age is used as an alternative for other characteristics such as health and activity level. As ideas about aging change and health care continue to improve, it is possible this issue will become a bigger problem in the near future. Hence, chronological age is not an appropriate tool to determine segmentation variable (*Bone, 1999; Flanagan, 1994*)

As the women mature, they see health differently and becoming more aware to keep them healthy since it is also supported by the advancement of medical technology nowadays. The boomers typically live with spouses, in good health and enjoying their financial stability, making them a prime target for leisure markets like travel and recreation.

Why travel? It is simply because the mature women now have more discretionary time and income. Although they have disposable income, they do not spend thrift on luxury products, the marketers should have reasoning behind a product on why the product is important and will fulfill their needs. For example, mature women's hair texture will change (color and strands) marketers should utilize these circumstances and make it a necessity for these women to then purchase premium products and services. By them feeling good (cognitively young), improved health care, more discretionary income to spend is held responsible for this difference happen to mature women (Flanagan, 1994)

It is not new that mature women feel cognitively young, they feel younger than their actual age (see Table 1). The difference between one's chronological age and cognitive age is the youth age. The youth age determines how many years one feels younger than that of their actual age.

Table 1 Cognitive age of mature females

Chronological age	Cognitive age	Youth age
51-55	45.4	2.9
56-60	45.6	10.3

*Youth age is the difference between one's chronological age and cognitive age

Source: Adapted from Szmigin and Carrigan, 2000

Many of the women in the study reported having expected that as they aged, the most they could hope for was acceptance of their increasing powerlessness and a graceful fading away. However, for many of these women, their reality is turning out to be far different. Rather the acceptance of stereotyping implied, the majority of mature women are reported to have dynamic states of optimistic transition and development. The belief that mature women's power will diminish as they age are wrong, the majority of baby

boomer women are contradicting the old stereotypes, coming to view as the means of actualizing their real potential (*Brown and Orsborn, 2006:136*)

According to Claire Spofford, Senior Vice President of Marketing and Retail of American apparel retailer; Appleseed's, they conducted a research on 800 boomer women between ages of 50 and 75 and they discovered that there is a clear segmentation within this group of women based on how they describe their sense of personal style. The result clearly depicts that mature women purchase clothing to project their self-image, their own style.

2.2.1 Purchasing Behavior of the Mature Market

According to Tongren (1988), in order to analyze the consumer behavior objectively the research must be multidimensional by comparing with the behaviors of younger consumers or the general population., however the research itself must be unique, not mirroring those of younger consumers.

Many studies have been multi descriptive, using different threshold ages to describe the "older" consumer. This method is difficult to tie the various studies together and to isolate common variables. Moreover, the studies have been narrow in scope, using small cross sectional samples that represent only segments of the population. Furthermore the previous measurement and analysis difficulties excluded the use of quantitative reviews and creation of the literature.

The mature market has several behavioral characteristics from price consciousness, information sources, habituated shopping, in-store information and procedures, age-related concerns and shopping behavior.

- Mature consumers are active shoppers. They spend about the same on apparel, more fashion conscious and less price conscious than the rest age cohorts. The various age-related benefits they receive, give them a substantial discretionary income, than younger families with the same income level, and their credit card ownership will exceed the other age groups. The mature consumer react to marketing variables according to their cognitive ages, they are also increasingly use shopping trips to exercise and recreation as they gather merchandise information. Their store choice criteria are similar as those shoppers of other age groups, and most elderly consumers have no problems getting to and from stores. The mind set that older consumer prefers 'low prices' are not entirely true. These consumers would pay more in stores that catered to them. The mature consumer also prefers shopping in specialty stores and shopping department and less price conscious in apparel purchases than younger consumers. Thus, advertising emphasizes on low prices won't be any more successful if it's aimed toward the mature consumer than if it's aimed toward the mass market.
- Shop together and make joint buying decisions for everything from household needs to expensive non-food merchandise. Nevertheless, they do not use in-store information such as unit pricing or open-code dating; this is cause by their unawareness of this in-store info. They also do not aware of the special amenities specially made for their convenience such as bigger price labels, resting seats or delivery services. They do not want to be treated differently as those younger consumers and they complain less. The use and ownership of credit cards are significantly growing and exceeds the younger shoppers.

- There is not enough evidence to say that the mature market gains information in the same manner as those in the younger age groups. As they mature, this consumer prefers printed media such as magazines as source of information since they can not control the transmission pace on TV. Reading gives them more space to process the information and seep it in. This new consumers are heavily involved in mass media and likely to try new products/brands, and less loyal. To get fashion apparel information, mature women go to printed media, friends, and sales people.
- Mature women enjoy shopping and embrace the idea of personalized shopping. They shop in well known department stores, and they searched and shopped less frequently compared to the younger shoppers. They see shopping as recreation, entertainment, and exercise. Mature women are very sensitive since they can memorize mall stores and merchandise assortments I able them to go back when they need something in particular form that stores they remember. They also frequently buy personal apparel and spend slightly less than younger consumers do. Mature women are fashion conscious, enjoyed apparel shopping but depend on the sales people most of the time. Moreover, they do not shop at a few stores where they know, but their store choice is based on the same attributes younger consumers use. Their lavish apparel spending does not include appliances and durables since they are reluctant to replace outdated items, thinking that the items still can work properly.
- Within the mature market segment, logical sub-segmentation would be employed- retired. The former continue working, shopping, leisure, and time-use patterns,

while the retired shape different life style where buying activities involves joint decision making, more time and more extensive search.

- Older customers don't like to be reminded that they are old and act in that manner. Thus they complain less to avoid the stereotyping that they are grumpy, vague and subjective. They do not want the role of special features dedicated for them because they wanted to be treated the same as the younger consumers. All and all they do not wish to be reminded over again about their chronological age.

(Tongren, 1988)

As said by Firat and Shultz II (1997), mature women buys fashion clothing that fits their self-image and personal style, which also reflects their cognitive age.

The mature women can be segmented into groups depending which market the retailers want to enter. There are various types of segmentation *(Bone, 1991)* Nonetheless, there are five key segmentation variables which are:

1. Discretionary income

It is a primary segmentation variable since it is closely tied to purchasing behavior that the total income. For instance, an individual whose income is \$50,000 but is still paying mortgage and has to pay college tuition fees for two children may have small discretionary income compared to an individual whose income is as half but her home is paid off and the children are already independent.

2. Health

Gerontologists use health condition to distinguish the mature market. Gerontographics which is variables that tap the person's biophysical, psychological, and social circumstances in life, and determine the impact of key

life events that are likely to contribute to the older person's aging processes. There are four stages in later life. First, healthy indulgers; baby boomers who are now enjoying life, better off financially, and settled careerwise. Second stage is the frail recluses, people with chronic illness who are isolated, and at some point experience the same stage healthy indulgers presently do, although life stages are age-irrelevant because it can happen at any age in life or never experienced at all. Almost similar to healthy indulgers, the third life stage; healthy hermits are also healthy but more socially withdrawn and secluded. They are concerned with day-to-day tasks and likely to deny that they're old. The last life stage is the ailing outgoers, they are still active, have high self-esteem, have internalized many of their frailties, though they try to make the best out of life, they are preoccupied with their physical and financial independence and well being. Thus people in later life can move from one stage to the next, and it may be abruptly due to retirement, stroke, etc (*Moschis et al., 1997*)

3. Activity level

Methods reviewed by Bone (1991), shows that 50% of them suggested segmenting the market by activity level which indicates both active and non-active segments. The active segments are those who are still on the work force, starting second careers, continuing education, or volunteers. There are also a substantial number who are inactive due to the loss of a family member, loss of health, etc.

4. Discretionary time

The discretionary time that an individual has, isn't coerced to a certain activity rather than focusing on retirement only. Discretionary time will increase as their children become independent. Consequently they will have time to spend on leisure and self enjoyment.

5. Response to others.

One-third of the segmentations method reviewed by Bone (1991) is the individual's response to others. This segmentation is seldom used than the other four variables. Response to others can be divided into two basic personality groupings:

- 1) Sociables: realign and reengage and other directed which means these people are quite concerned about others' perception of themselves.
- 2) Separators: tend to disengage and inner directed which is individuals who are concerned solely on their wants and needs.

Therefore, in able to segment these women accurately, using demographic method will not lead to a satisfying result and a bigger chance it may mislead retailers. Hence, retailers must take into account the cognitive age since it is a significant aspect in identifying who these women are and what they want.

As discussed previously about the importance of self-image aspect in purchasing fashion clothing for mature women, this study will then explore the attitudes of the mature women towards fashion and the requirements fashion retailers need to provide in able to target this new consumers.