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MODELLING INTRA-GENERATION Y FASHION CLOTHING BUYING BEHAVIOUR. A COMPARATIVE STUDY CENTRED ON MOTIVATION, STORE SELECTION AND BRAND LOYALTY

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ABSTRACT. *The study investigates fashion clothing buying behaviour, appraising motivation, stores, gender, income sources, buying frequency and budget for clothes, pursuing to establish if brand loyalty exists for a part of Generation Y (25–29 years old). Samples of 400 Romanians and South Africans, principal component analysis and logistic regressions were employed. Rational buying behaviour of fashion clothes for Romanian and South African nationals and brand loyalty for the South Africans were established. For this segment, fashion clothing brands can be positioned by organisations using product traits/matching or price, assessing differences between nationalities when focusing on international markets. This study enhances the literature by explaining Generation Y segment's buying behaviour and expanding the Generation Y heterogeneity idea to this segment considering the identified apparel brand loyalty disparities. The model can be upgraded by including more metric scales, one clothing category brand diversity buying, domestic/imported brands and other demographic and behavioural variables.*

KEYWORDS: consumer behavior, fashion clothing, Generation Y, Romania, South Africa, principal component analysis (PCA), logistic regression.

JEL classification: D12, M31, C51, C53.

Introduction

Estimates show that Generation Y will become the most substantial retail spender worldwide by 2021 (Boltje, 2015), the apparel being an important product category for this cohort (Kinley *et al.*, 2010).

The extant body of literature argues that Generation Y buys apparel due to rational/utilitarian motives, such as price, product variety or propensity to try new items (Bakewell, Mitchell, 2003; Sullivan *et al.*, 2012), and/or emotional or hedonic reasons, such as impressions made on others (O'Cass *et al.*, 2013).

Moreover, buying motivation is discussed in the literature in connection with buying involvement and repeat buying (Yaman, 2018; Pavlic *et al.*, 2019; Kiryluk *et al.*, 2020; Hermawan, Gunardi, 2019; Stanujkic *et al.*, 2019; Zamir, 2019; Worimegbe *et al.*, 2020). Repeat buying, impacted by buying involvement, takes two extreme forms, brand loyalty as opposed to automaticity (O'Cass, 2004), the latter being also named buying inertia (Odin *et al.*, 2001). Additionally, the literature is split on the topic of brand loyalty in the case of Generation Y. Broadly speaking, Debard (2004) concedes that Generation Y is loyal, while a number of authors, Lazarevic, Petrovic-Lazarevic (2007), Lodes, Buff (2009) or Phillips

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(2007), researching on various topics, support the idea that Generation Y is not loyal. However, it is grounded in the theory that when it comes to fashion clothing, brand loyalty is acquired especially when the buying is decided based on emotional motives (O'Cass, Choy, 2008; O'Cass *et al.*, 2013).

Furthermore, Babin *et al.* (1994) support the idea that buying motives impact significantly on the choice of shopping venues when it comes to clothes, thus, from another angle leading to repeat the behaviour.

These contradictions on Generation Y consumer behaviour could be interpreted based on social and ethnic, and even buying behaviour diversity perspectives describing this generational group (Howe, Strauss, 2000; Kinley *et al.*, 2010).

So far, the vast majority of studies on Generation Y fashion clothing investigated either the entire generation (Lazarevic, Petrovic-Lazarevic, 2007; Pentecost, Andrews, 2010) or distinct categories, especially students (Kinley *et al.*, 2010; O'Cass *et al.*, 2013), mostly approaching buying motivation or brand loyalty/disloyalty, with very few being centred on shopping venues (Bakewell, Mitchell, 2003). Thus, there is a dearth of studies on the relationship between fashion clothing buying motivation, shopping venues and brand loyalty in the case of Generation Y but especially within this generational group.

All aspects considered, and building on the work of Odin *et al.* (2001), the present research aims to address the delineated gap and expand the literature by investigating the possible relationship between fashion clothing buying motivation and shopping venues on one side and the tendency of buying one brand in an attempt to document whether there is brand loyalty or buying inertia (a lack of interest in brands) in the case of one layer of Generation Y (25–29 years old). This layer of Generation Y ranks needs differently and have distinct desires compared to older groups (Duncan, 2016), its potential being significant to businesses as it comprises students, as well as entry-level employees and young entrepreneurs. Furthermore, this research focuses on Romanian and South African Generation Y nationals, as common tendencies in resource appropriation on clothes in the case of a wider group, 20 to 29 years old, were delineated by Edu *et al.* (2014), and employs two demographic variables (gender and income sources) and two behavioural variables (clothing buying frequency and yearly expenditure on clothes) as explanatory variables.

1. Literature Review and Building of Hypotheses

1.1 Purchasing Behaviour of Fashion Clothing in the Case of Generation Y

Individuals buy fashion apparel due to functional and/or emotional motives, being related either to the buying object or buying experience, the extant literature displaying strong evidence about motivation underlying apparel buying in the case of Generation Y. Bakewell, Mitchell (2003) pointed out functional purchasing motives, such as value for money, swift purchasing, buying products on sale or at low prices, the authors underlining these motives in the case of Generation Y women. Considering both genders, the price was underlined as an important buying motivator by Valaei, Nikhashemi (2017) as well, together with style (design), while the style was mentioned together with the fit as significant purchasing criteria by Miller *et al.* (2017). Often, Generation Y individuals are interested in spending as little time as possible when buying clothes, in ease of use and usefulness, Sullivan *et al.* (2012) arguing that cognitive buyers were not very satisfied with the shopping effectiveness or efficiency obtained from the stores where they had bought, while Watchravingkan *et al.*

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(2010) supporting a significant relationship between use and usefulness and the buying intention of innovative fashion products.

Emotional fashion clothing purchasing motives are exhibited in studies on Generation Y through a number of variables. The social role, gratification, adventure, value and idea (Arnold, Reynolds, 2003) are suitable examples. The authors have clustered buyers into five segments based on hedonic shopping criteria only. Shopping for fun or brand names are other emotional fashion clothing buying motives, Bakewell, Mitchell (2003) observing Generation Y consumers buying apparel for recreational purposes in many situations, while in others being willing to pay more for brand names. Fashionability and innovativeness (Watchraveringkan *et al.*, 2010) are considered critical factors in the adoption of technological fashion products, and visual appeal or escapism (Sullivan *et al.*, 2012) have been emphasised as significant influencers in the buying decision through store displays and interior designs for the former or captivating shopping experience for the later.

From another angle, it is argued that emotional buying motives lead to a higher buying involvement, being closely linked to the importance ascribed by many shoppers to self-image (Ko *et al.*, 2007), thus, making purchases in order to impress other people (O'Cass *et al.*, 2013). Also, there is support for the idea that conspicuous consumption, as a form of attracting attention, is better conveyed through expensive (over fashionable) apparel (Lewis, Moital, 2016). Lewis, Moital (2016), using three levels of conspicuousness, concluded that the difference in the case of expensive over fashionable clothing between low and medium conspicuous buyers was larger than the one between medium and high conspicuous shoppers in the case of British young professionals.

In defining fashion clothing buying motivation, this study draws especially from the work of Bakewell, Mitchell (2003), 7 functional and 6 emotional motivational variables being delineated to be tested in hypothesis H1 (see *Table 1*): price, matching with another item, design, fabric, manufacturing (cutting, printing, labelling, etc.), wearing occasion, seasonal wardrobe renewal, and brand reputation, desire of acquiring a new item, desire to be trendy, socialising, leisure, and self-image.

Another constituent of significant fashion clothing consumer behaviour is the shopping venue, consumers selecting shops to buy apparel based on a number of attributes derived from their shopping motivation (Babin *et al.*, 1994), a collection of such attributes including prices, latest releases (fashions), assortment quality and diversity, value for money, outside store appearance, shopping hours, advertising, services, or store staff (Arnold *et al.*, 1978; Paulins, Geistfeld, 2003). Based on these store selection attributes, fashion clothing shopping venues could be broadly grouped in stores specialising in selling several brands, comprising department stores, specialty stores and supermarkets; stores specialising in selling only one brand, including luxury and high street stores; stores specialising in selling items below a certain price level or renowned for selling at low prices, including off-price stores; factory outlet stores and online shops (Bakewell, Mitchell, 2003; Bruce, Daly, 2006; Cowart, Goldsmith, 2007; Shim, Kotsiopoulos, 1992; Vernor, Rabianski, 1993). Store selection is often defined as retail patronage, being an endeavour comprising besides store selection attributes, attitudes about shopping venues or buying frequency (Pan, Zinkhan, 2006). Regarding Generation Y's preferred apparel purchasing venues, the literature shows little evidence. However, these consumers tend to buy clothes online, from department stores, discounters or stores specialised on selling premium brands. Bakewell, Mitchell (2003) propose strategies for these types of stores for effectively targeting Generation Y women. On the other hand, Van den Bergh, Behrer (2016) argued that Generation Y shoppers would buy from fast-

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fashion retailers as well as from exclusive stores. Considering the existing literature, five types of shopping venues were proposed (stores specialised in selling several brands, stores specialised in selling one brand, stores specialised in selling below a price ceiling or acknowledged for selling at low prices, outlet stores and online shops) to be examined in hypotheses H2 and H3 (see *Table 1*).

1.2 Consumer-related Variables Employed in Describing Fashion Clothing Buying Behaviour

Consumer-related variables can be found in the extant fashion clothing purchasing literature, a small per cent investigating Generation Y, but in most cases, these variables were used to describe the research sample (Pentecost, Andrews, 2010). Nevertheless, there are a few studies in which demographic and behavioural variables were engaged as explanatory variables. Nationality can be found in previous fashion clothing buying behaviour research in relation to buying criteria. Rocha *et al.* (2005) summarise that British, Brazilian, and Chinese consumers had different requirements for clothing items based on gender and age, or in relation to brand perceptions and loyalty. Jung, Sung (2008) conclude that brand loyalty was considered the most important brand equity constituent by American and South Korean college students when assessing three international clothing brands. Nationality has been also studied in delineating fashion lifestyle market segments; Ko *et al.* (2007) have prompted four cross-national segments, each centred on one of the following criteria: information, sensation, utility, or conspicuous consumption. Age and education have been considered to document consumer decision-making styles, Wang *et al.* (2004) have uncovered that younger buyers with higher education preferred to buy imported clothing brands especially for hedonistic reasons (displaying brand loyalty), or to investigate store attribute perception; Paulins, Geistfeld (2003) have concluded that more educated buyers tended to be more selective about four store attributes (advertising, return policy, sales assistance, and parking). Also, age and education have been used to investigate fashion leadership (Goldsmith *et al.*, 1991) have underlined that younger women were more likely to be fashion leaders regardless of the educational level, or to document fashion innovativeness; Goldsmith *et al.* (1999) have found no relationship between fashion innovativeness and age and education, assessed together with marital status and race). Gender has been employed to document differences in shopping behaviour and apparel retail store appraisal (Seock, Sauls, 2008) have prompted that men and women displayed different orientations and appraisal criteria, or to document preferences towards clothing; Khare, Rakesh (2010) have uncovered almost no significant difference in fashion clothing involvement between men and women). Income has been used in connection with consumer decision-making styles, (Wang *et al.*, 2004) have mentioned that lower-income buyers tended to be more price-oriented and less fashion-oriented and brand loyal, or in relation with product involvement and brand commitment; Warrington, Shim (2000) have found a relationship between income and high prices within four groups) or even to explain attitude and purchase intention (Valaei, Nikhashemi, 2017) have identified differences between income as well as age and gender categories when assessing the impact of brand, style, price or social identity on fashion clothing attitude formation or purchase intention). Recurrent expenditure on clothes and buying frequency of clothes, as explanatory variables, have been engaged, for example, in explaining decision-making processes for domestic and imported brands, Wang *et al.* (2004) have uncovered that Chinese buyers tended to spend more on international clothing brands than on domestic ones.

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The present research focuses on Romanian and South African Generation Y nationals based on Edu *et al.* findings (2014). The authors have identified that consumers between 20 and 29 years old showed similar tendencies in spending on clothes and used gender and income sources (wage, entrepreneurship, scholarship/bursary, understood as earned money, and parents/relatives, understood as received or given money) to give a demographic perspective to the findings, clothing buying frequency (5 levels), and yearly expenditure on clothes (5 levels) to test their influence on fashion clothing buying behaviour and brand loyalty. Based on the aforementioned demographic and behavioural variables, hypotheses H4, H5, H6, and H7 (see *Table 1*) have been formulated to be tested:

1.3 Generation Y and Brand Loyalty Considerations

Shoppers, based on buying antecedents, such as motivation and buying venues, display at diverse time intervals a repeat buying behaviour, this behaviour being pertinent for fashion clothing or apparel brands as well. The repeat buying behaviour of one brand could be explained by repurchase inertia or brand loyalty (Odin *et al.*, 2001). The difference between these two extremes can be explained by brand sensitivity (Kapferer, Laurent, 1983), representing the importance of the brand name in the buying decision within a product category. However, loyalty is a concept describing a stable purchasing condition for a period of time (Jacoby, Kyner, 1973), which can be measured using behavioural (observing the actual purchases) or attitudinal (identifying reasons for which brands are purchased) approaches (Mellens *et al.*, 1996; Odin *et al.*, 2001). Evidence about fashion clothing brand loyalty in the case of Generation Y can be found in the literature. In most studies, brand loyalty has been connected with the image projected by the brand (O'Cass, Choy, 2008; O'Cass *et al.*, 2013) and high buying involvement (Kapferer, Laurent, 1983). Notwithstanding, the literature on Generation Y brand loyalty is divergent. Debard (2004) uncovered that Generation Y members were loyal to organisations, while Lazarevic, Petrovic-Lazarevic (2007), Lodes, Buff (2009) and Phillips (2007) found strong evidence of disloyalty, in general, but coupled with loyalty for more expensive products, such as laptops (Lodes, Buff, 2009). Narrowing to fashion clothing, Van den Bergh, Behrer (2016) asserted that this generation would blend mainstream brands, like Zara or H&M, with exclusive brands. Considering these perspectives, this research aims to uncover if the age layer 25 to 29 years old is marked by fashion clothing brand loyalty or brand inertia (to be understood as no particular interest in a brand), developing the work of Odin *et al.* (2001), by assessing the purchase intention of one brand appraised through buying frequency against brand reputation in hypothesis H8 (see *Table 1*), frequency being dubbed an appropriate measure of repeat buying (Ehrenberg, 2000).

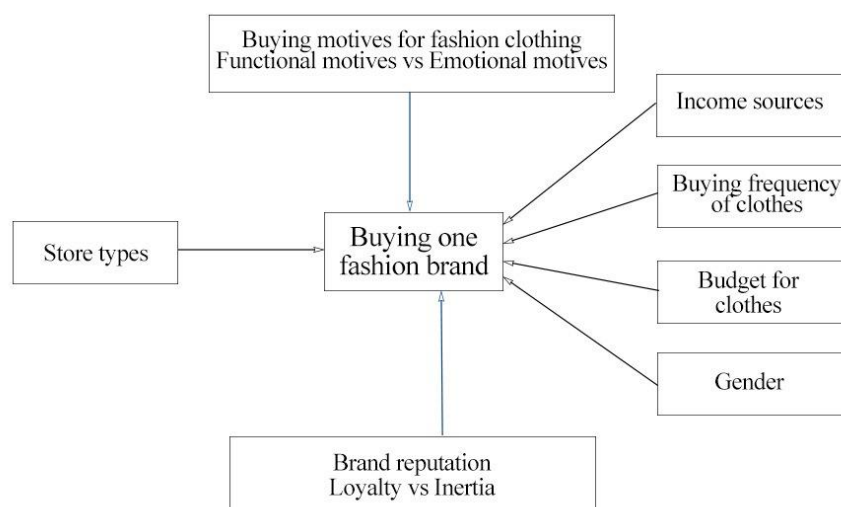
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Table 1. Research hypotheses of the study

1	Generation Y (25–29 years old) consumers are more likely to purchase one fashion clothing brand from a product category based on emotional motives rather than functional ones
2	Generation Y consumers (25–29 years old) are more likely to buy online than offline one fashion clothing brand from the same product category
3	Generation Y consumers (25–29 years old) are more likely to buy from store types focusing on brands than stores focusing on price one fashion clothing brand from the same product category
4	Women between 25 and 29 years old are more likely to purchase more frequently one fashion clothing brand from a product category than man
5	People between 25 and 29 years old buying clothes with earned money favour to purchase more frequently one fashion clothing brand from a product category than those buying with given money
6	People between 25 and 29 years old buying clothes least frequently favour to purchase more frequently one fashion clothing brand from a product category than those buying clothes more often
7	People between 25 and 29 years old spending the least on clothes in one year lean towards purchasing more frequently one fashion clothing brand from a product category
8	There is a direct relationship between the buying frequency of one fashion clothing brand from the same product category and brand reputation in the case of Generation Y consumers (25–29 years old)

Source: own research.

Summing up, there is evidence of a direct relationship between fashion clothing consumer behaviour and brand loyalty or disloyalty, but there is a scarcity of evidence of a holistic approach of their antecedents within Generation Y. This paper aims to fill this gap by proposing and testing a model (*Figure 1*) centred on the buying frequency of one clothing brand, firstly, to be explained based on reasons (motivation) to buy fashion clothing, shopping venues to express the buying motivation, and demographic and behavioural variables, and, secondly, to check whether brand loyalty can be delineated in the case of one age group of Generation Y, that of individuals between 25 and 29 years old, as this group presents interesting peculiarities, comprising students in their final years of education, as well as entry-level employees or young entrepreneurs, the medium and long-term financial potential of this group being tremendous (Boltje, 2015). This group probably reflects best the heterogeneity of Generation Y, thus being a suitable target group for this study.



Source: own research.

Figure 1. Conceptual Model

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2. Research Methodology

The buying behaviour, as the dependent variable, was centred on the repeat purchasing of one fashion clothing brand being developed using the ideas exposed by Odin *et al.* (2001) and Kapferer, Laurent (1983). Thus, a nominal scale displaying degrees of buying frequency of one brand was set to be measured and tested using two major categories (very often or often versus seldom or never). For the independent variables, the questionnaire included several types of scales, but all of them comprising one open option too. For buying motives, deriving from the works of Bakewell, Mitchell (2003), Kinley *et al.* (2010), and Sullivan *et al.* (2012), 13 five-level semantic differential scales were constructed to measure the importance of each motive in the buying decision (5= Very important and 1= Very unimportant). For store types, 5 five-level semantic differential scales were built to measure the buying tendency from store types (5= Always and 1= Never), drawing from the work of Kinley *et al.* (2010). The demographic variables were investigated using categorical scales (gender and income sources- (yes/no) for the alternatives: parents or relatives, wage, entrepreneurship, and scholarship/bursary). The behavioural variables referred to buying frequency of clothes, drawing from the explained variable of Pentecost, Andrews (2010), with five levels (once a week, once a month, once every three months, once every six months, and once a year), and budget for clothes, built from Won Jeong *et al.* (2009) sample description, with five levels, expressed in EUR but converted and rounded up into Romanian Lei and South African Rands (ZAR) (the base being: < EUR 200, EUR 201–333, EUR 334–667, EUR 668–1000 and > EUR 1001). After piloting 50 questionnaires in Romania and South Africa (Liu *et al.*, 2019), the five-level scales for store types were replaced with two-category scales (yes/no) as respondents found difficult to differentiate between scale levels.

Equal samples of 400 individuals from Romania and South Africa were used (25–29 years old) (Table 2). In order to collect data through a questionnaire by using shopping mall-intercepts (Wesley *et al.*, 2006) in four locations in Bucharest and Cape Town, a mixture of random sampling methods was employed, stratified, based on gender and systematic, considering a 10th person selection.

Table 2. Sample structure- Romania/South Africa

25-29 years old	Romania	South Africa
Male	205	203
Female	195	197
Total	400	400

Source: own research (determined from National Institute of Statistics, 2017 (www.insse.ro); STATS SA, 2016 (www.statssa.gov.za)).

The research methodology employed a step-by-step approach of a series of logistic regressions (Simionescu, 2014) aiming to explain buying frequency of one fashion clothing brand from a product category (very often or often versus seldom or never), at each subsequent step a new set of independent variables being added to the significant ones retained from the previous step (adapted from Lopez-Rodriguez, 2016). The first logistic regression used as independent variables the factors obtained based on the factor analysis of buying motives, while the second logistic regression retained the significant motivational factors and added shopping venues, gender, income sources, budget for clothes in the last 12 months and buying frequency of clothes. The last logistic regression used brand reputation (one of the 13 buying motives) as the independent variable to establish if there is brand

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loyalty or not. Moreover, correlations and group difference testes between brand reputation and the significant independent variables were performed.

3. Data Analysis and Results

The 13 buying motives were grouped into four factors for both countries through the usage of Principal Component Analysis (PCA), thresholds of 0.4 for factor loadings (Field, 2009) and 0.7 for Cronbach Alpha (Nunnally, 1978) being employed (*Table 3*). Thus, the four factors for Romania were: Pleasure and Fun (PF), Rational buying (RB), Wearing to impress (WI) and Value for money (VM), while for South Africa, they were: Rational buying (RB), Buying to be fashionable (BF), Buying to be noticed (BN), and Recreational buying (RcB). However, a fifth factor was delineated for South Africa but it was dropped as it comprised only one variable, (Price) (Henson, Roberts, 2006).

Table 3. Principal Component Analysis-Romania and South Africa

Buying motives	ROMANIA- Rotated Component Matrix ^a				SOUTH AFRICA- Rotated Component Matrix ^a			
	Component				Component			
	PF	RB	WI	VM	RB	BF	BN	RcB
Price				.570	-	-	-	-
Matching with another item				.669			.771	
Design				.435	.742			
Fabric		.838			.793			
Manufacturing (cutting, printing, labelling etc.)		.804			.705			
Wearing occasion			.729				.824	
Seasonal wardrobe renewal		.419				.571		
Brand reputation			.680		.495	.566		
Desire of acquiring a new item	.692					.757		
Desire to be trendy	.721					.614		
Socialising	.711							.671
Leisure	.784							.795
Self-image	-	-	-	-			.450	
Extraction Method: Principal Component Analysis; Rotation Method: Varimax with Kaiser Normalization.								
Note 1: Rotation converged in 5 iterations.								
Note 2: Kaiser-Meyer-Olkin Measure of Sampling Adequacy: 0.688 (Romania); 0.804 (South Africa); Bartlett's Test of Sphericity- Sig.< 0.001								
Note 3: Cronbach Alpha: >0.70 for all factors and between factors								

Source: own research.

Subsequently, the motivational factors were regressed against the declared buying frequency of one fashion clothing brand. In the case of South Africa, *price* was included next to the four factors as an explaining variable due to its potential importance for this research, its factor loading in the PCA (Field, 2009) making it a potential principal predictor (Cumming, Wooff, 2007). By retaining the significant motivational factors, an additional logistic regression was employed for both nationalities to include in the model store types, descriptive and behavioural variables.

For Romania, the most inclusive model includes six significant variables (Wald tests, $p < 0.05$ for the first, $p < 0.01$ for the fifth, $p < 0.001$ for the second, third and fourth, $p < 0.1$ for the sixth variable) (*Tables 4 and 5; Figure 2*). The impact of each of the six variables on

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buying often or very often one fashion clothing brand is explained based on the odds ratio. Value for money (VM), with an odds ratio of 1.330, displays that an increase of one unit on the measurement scale of the predictor increases the odds of buying often or very often one fashion clothing brand by a multiplicative factor of 1.330. The variable *stores specialised in selling only one brand*, with an odds ratio of 5.093, shows that individuals buying clothes from such stores are 5.093 times more inclined to buy often or very often one fashion clothing brand than those who do not buy clothes from this type of stores. The variable *outlet stores*, with an odds ratio of 0.324, displays that individuals that do not buy clothes from such stores are 3.086 times more inclined to buy often or very often one fashion clothing brand than those who buy clothes from this type of stores. The variable *parent/relative financial support*, with an odds ratio of 2.054, prompts that consumers purchasing clothes with money sourced from such source are 2.054 times more inclined to buy often or very often one fashion clothing brand than those who do not buy clothes using money from such source. The variable *entrepreneurship*, with an odds ratio of 3.497, displays that shoppers acquiring clothes with money made available from this source are 3.497 times more inclined to buy often or very often one fashion clothing brand than those who do not purchase clothes based on money from such a source. The variable *scholarship/bursary*, with an odds ratio of 0.271, prompts that individuals not buying clothes using money from such financial sources are 3.69 times more inclined to buy one fashion clothing brand often or very often than those buying clothes using these types of sources.

Table 4. Logistic regression- declared buying frequency of one fashion clothing brand-ROMANIA

Variable	B	S.E.	Wald	df	Sig.	Exp (B)	95% C.I. for EXP(B)	
							Lower	Upper
Value for money	.285	.130	4.787	1	.029	1.330	1.030	1.716
Stores specialised in selling one brand	1.628	.241	45.622	1	.000	5.093	3.175	8.168
Outlet stores	-1.128	.295	14.628	1	.000	.324	.182	.577
Parent/relative financial support	.720	.191	14.206	1	.000	2.054	1.413	2.987
Entrepreneurship	1.252	.421	8.845	1	.003	3.497	1.532	7.980
Scholarship/Bursary	-1.305	.725	3.240	1	.072	.271	.065	1.123

Note A: Hosmer and Lemeshow Test- non-significant values ($p > 0.05$)
 Note B: Chi-square = 150.998 ($p < 0.001$); Nagelkerke R Square = 0.419; correctly classifying 75% of the cases

Source: own research.

Table 5. Logistic regression- Assumptions

Assumption
The errors should be independent (Field, 2009)
Linear relationship between continuous predictors and their logs- Box Tidwell test (Wuensch, 2014)
Absence of multicollinearity- Variance Inflation Factors for continuous variables (Menard, 2002) and Phi coefficient for categorical variables (Muir <i>et al.</i> , 2010)
Strongly Influential Outliers- Standardised/Studentised Residuals, Cook's distances, Average Leverage, DfBeta values for continuous variables (Field, 2009) and Scatter Plots for categorical variables (Friendly, 2000)
Sample size- 10-15 events per predictor (Peduzzi <i>et al.</i> , 1996)

Source: compiled based on literature.

For South Africa, the most comprehensive model includes four significant variables (Wald tests, $p < 0.01$ for the first variable, $p < 0.05$ for the second and fourth and $p < 0.001$ for the third variable) (Tables 5 and 6; Figure 2). Rational buying (RB), with an odds ratio of 1.412,

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displays that an increase of one unit on the measurement scale of the predictor increases the odds of buying often or very often one fashion clothing brand by a multiplicative factor of 1.412. The variable *outlet stores*, with an odds ratio of 0.622, prompts that individuals not buying clothes from these stores tend to be 1.608 times more inclined to buy often or very often one fashion clothing brand than those who buy clothes from such stores. The variable *buying frequency of clothes* (significant overall at $p < 0.001$), with an odds ratio of 0.703 ($p < 0.1$), 0.300 ($p < 0.001$) and 0.447 ($p < 0.05$), displays that consumers buying clothes about once a week are 1.422 times more inclined to buy one fashion clothing brand often or very often than those buying once a month, 3.333 times more inclined than those buying once every 6 months and 2.237 times more inclined than those buying clothes once a year. The variable *budget for clothes per year* (significant overall at $p < 0.05$), with an odds ratio of 2.593 ($p < 0.01$), shows that buyers allocating between 3001 and 5000 ZAR for clothes are 2.593 times more inclined to buy one fashion clothing brand often or very often than those allocating less than 3000 ZAR (approximated at 1 EUR = 15 ZAR).

Table 6. Logistic regression- declared buying frequency of one fashion clothing brand- SOUTH AFRICA

	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Rational buying	.345	.115	8.911	1	.003	1.412	1.126	1.770
Outlet stores	-.476	.242	3.877	1	.049	.622	.387	.998
Buying frequency of clothes- 1 year: once a week			22.084	4	.000			
Once a month	-.353	.204	2.991	1	.084	.703	.471	1.048
Once every 3 months	-.175	.216	.658	1	.417	.840	.550	1.281
Once every 6 months	-1.204	.296	16.512	1	.000	.300	.168	.536
Once a year	-.805	.338	5.674	1	.017	.447	.231	.867
Budget for clothes- 1 year (ZAR); $\leq$ 3000			10.886	4	.028			
3001-5000	.953	.315	9.169	1	.002	2.593	1.399	4.805
5001-10000	.478	.344	1.929	1	.165	1.613	.822	3.166
10001-15000	-.157	.539	.085	1	.771	.855	.297	2.458
15000+	-.515	.897	.329	1	.566	.598	.103	3.466

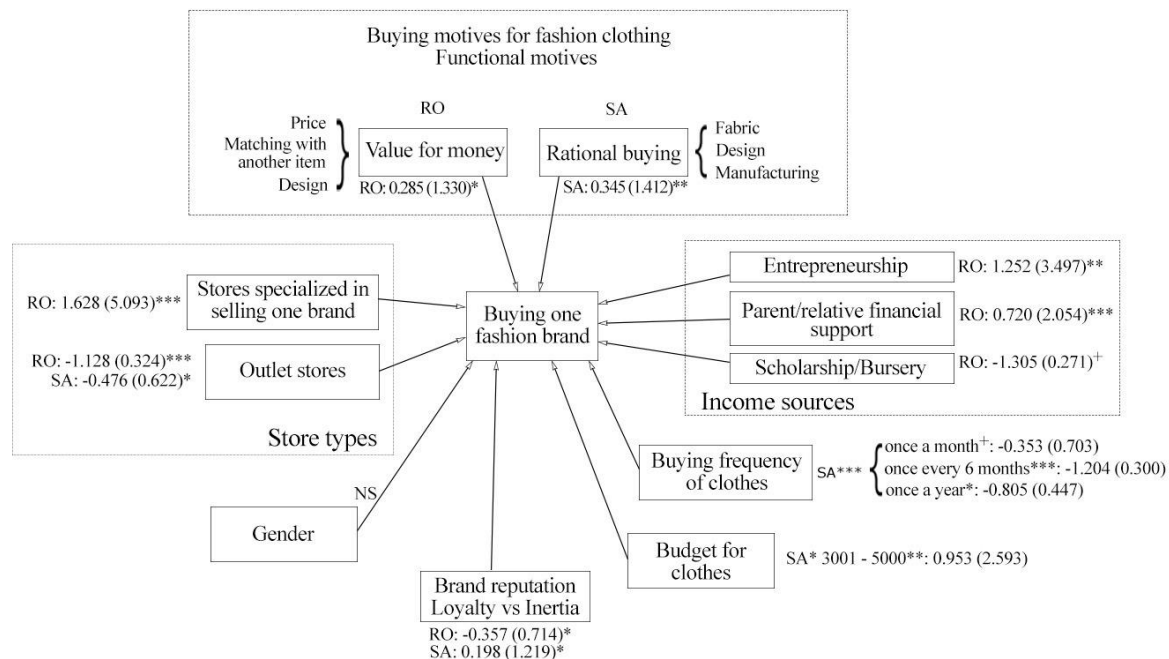
Note A: Hosmer and Lemeshow Test- non-significant values ($p > 0.05$); Note B: Chi-square = 52.422 ($p < 0.001$); Nagelkerke R Square = 0.164; correctly classifying 66.3% of the cases

Source: own research.

Lastly, aiming to test if brand loyalty can be delineated, the influence of brand reputation on the buying frequency of one fashion clothing brand was checked using logistic regression. The findings for Romania, considering the assumption tests (*Table 5; Figure 2*) (Chi-square: 6.551, $p < 0.01$, Nagelkerke R Square: 0.023, Wald test, $p < 0.05$), with an odds ratio of 0.714, $p < 0.05$, prompt that a decrease of one level on the 5-level semantic differential scale used to measure the importance of brand reputation in the buying decision, increases the odds of buying often or very often one fashion clothing brand by a multiplicative factor of 1.400. In the case of South Africa (Chi-square: 5.266, $p < 0.05$, Nagelkerke R Square: 0.018, Wald test, $p < 0.05$), after checking the assumption tests, the results (*Table 5; Figure 2*) show that an increase of one level on the 5-level semantic differential scale used to assess the importance of brand reputation in the buying decision increases the odds of buying often or very often one fashion clothing brand by 1.219 times. The findings of the two countries are

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antithetical. In the case of the Romanian sample, the relationship between the two variables is an inverse one, while in the case of the South African one, the relationship is direct. Thus, it can be concluded that only in the case of the South African sample brand reputation is an important purchasing antecedent of buying often or very often one brand and, as a consequence, brand loyalty can be inferred.



Source: own research.

Figure 2. Research Findings

Probing further, considering the statistically significant independent variables rendered by the logistic regressions, correlations were performed between the motivational variables and brand's reputation importance in buying decision using Kendall's tau-b tests (Coward, Goldsmith, 2007), and differences between groups for store types, demographics and behavioural aspects were measured pertaining to the importance of brand reputation in buying decision using Kruskal-Wallis and Mann-Whitney tests (Lewis, Moital, 2016; Rocha *et al.*, 2005). In the case of Romania, no significant results were uncovered, while for South Africa, significant but weak correlations (between 0.203 and 0.279, $p < 0.01$) were identified based on Kendall's tau-b coefficients with the variables included in the motivational factor (design, fabric and manufacturing (cutting, printing and labelling), according to Cohen's values (1988). Also, based on Kruskal-Wallis and Mann-Whitney tests, significant differences between categories of the buying frequency of clothes were delineated, people buying once a week ($p < 0.1$), once a month ($p < 0.01$) and once every 3 months ($p < 0.05$) considering brand reputation to be more important when buying clothes compared to those buying apparel once a year.

4. Discussions and Testing of Hypotheses

A single motivational factor was uncovered to be statistically significant against the declared buying frequency of one fashion clothing brand measured based on two categories,

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often or very often (as the explained category) versus seldom or never, *Value for money* (including price, matching with another item and design) in the case of the Romanian sample and *Rational buying* (comprising fabric, design and manufacturing) for the South African one. The direct relationships between the motivational variables and the dependent one show a clear propensity towards a rational buying behaviour for both samples. Based on the findings, a rejection of hypothesis H1 (*Table 1*) can be presumed.

This rational perspective supports to certain extent findings adequate for the entire Generation Watchraverigkan *et al.* (2010) pointed out use and usefulness as essential buying motives of innovative fashion products. Bakewell, Mitchell (2003) underlined value for money or low prices in their research on Generation Y women's motives for buying fashion clothing. Valaei, Nikhashemi (2017) emphasised style (design) and price amongst the most important building blocks of apparel buying intention. Yet, these findings do not support the results of Sullivan *et al.* (2012) as in their study shopping effectiveness or efficiency were not treasured by cognitive Generation Y buyers of fashion clothing. Moreover, these results do not uphold findings of other studies on Generation Y supporting the importance of emotional/hedonic motives in the buying decision of fashion clothing (Arnold, Reynolds, 2003; Bakewell, Mitchell, 2003; Sullivan *et al.*, 2012).

This rational approach in buying fashion clothing could be explained considering the view that this age layer (25–29 years old) leans towards prioritising needs differently than other cohorts (Duncan, 2016), thus, adding a building block to the heterogeneity of Generation Y.

Five shopping venues were tested, the results displaying two types statistically significant for the Romanian sample, namely stores specialised in selling one brand and outlet stores, and one type, outlet stores, for the South African sample. However, in both samples, outlet stores had an inverse relationship with the dependent variable, the conclusion being that people who do not buy clothes from outlet stores, actually buy often and very often one brand from the same category. As a matter of fact, based on further testing, people buying from outlet stores were more inclined to buy seldom or never one fashion brand from the same category, which is interesting as these stores are known to be price-oriented (Petruzzi, Monahan, 2003), consumers buying fashion brands from such places at lower prices than they would do so from traditional stores. Considering that findings prompted only offline venues that were statistically significant, hypothesis H2 (*Table 1*) was rejected. For the Romanian sample, a direct relationship was uncovered between stores specialised in selling one brand and buying often or very often one brand from the same product category, thus, leading to the retaining of hypothesis H3 (*Table 1*) for the Romanian side and rejection for the South African one.

The research findings are on one hand in sync with a part of the results of Bakewell, Mitchell (2003), as they found that some Generation Y women used to buy clothes regularly from stores specialised on premium brands, being on a similar level with buying from stores selling only one brand, but on the other hand in contradiction with other findings of theirs, as other women bought usually online and from discounters, store types which are mainly focused on selling at affordable or low prices. From another angle, there are certain similarities between the results of this study and the conclusions of Van den Bergh, Behrer (2016), Generation Y-ers, according to them, often buying from fast-fashion retailers, such as Primark, Zara or H&M, as well as from exclusive stores. However, overall, the findings display at least two contradictions, leading to the same conclusion. Firstly, the inverse relationship between buying from outlet stores and buying often or very often one fashion

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brand from the same product category in both samples, and secondly, the direct relationship between buying from stores specialised on selling one brand and the dependent variable in the case of the Romanian sample, tend to display a rather emotional buying behaviour, thus being in contrast with the uncovered buying motives which are of rational nature.

Also, two demographic variables (gender and income sources) and two behavioural ones (budget for clothes per year and buying frequency of clothes) were tested against the dependent variable.

In both samples, gender was not found statistically significant, leading to the rejection of hypothesis H4 (*Table 1*). The results contradict the findings of Goldsmith *et al.* (1991), as they emphasised in their study that women tended to be fashion leaders, or those of Seock, Sauls (2008), since they uncovered that women displayed different clothing shopping behaviours and store assessment criteria than men. Moreover, the results are not in sync with the findings of Rocha *et al.* (2005), the authors uncovering gender and age-based differences in apparel selection when it comes to British, Brazilian and Chinese shoppers, or those of Valaei, Nikhashemi (2017), as they unveiled Generation Y gender differences, supported by age and income, regarding attitudes towards apparel and purchase intention. These findings match considerably the conclusions of Khare, Rakesh (2010) as they did not uncover in their study significant differences in fashion clothing involvement between Generation Y men and women. Furthermore, the results of this study could be documented in relation with the rational buying perspective prompted by both samples, considering that impressing other people, dubbed as an effect sought-after by women (Bakewell, Mitchell, 2003), is directly connected to involvement (Lewis, Moital, 2016), which in turn is directly influenced by emotional buying motives (O'Cass *et al.*, 2013)

Income sources prompted statistically significant results only in the case of the Romanian sample, with *entrepreneurship* and *scholarship/bursary*, acknowledged as earned money sources, and *parent/relative financial support*, acknowledged as given money source. However, hypothesis H5 (*Table 1*) was partially retained as the relationship between the dependent variable and *entrepreneurship* was a direct one, while the relationship between the dependent variable and *scholarship/bursary* was an inverse one. Thus, based on further testing, people paying from their scholarship/bursary for fashion clothes would tend to buy seldom or never one brand. However, the direct relationship between buying often or very often one fashion brand and paying with money from parents or relatives (to be acknowledged as given money) displays an opposite perspective. For a deeper understanding of these findings, Mann-Whitney tests were employed to measure potential differences between people paying with money from these three sources and those who do not do so, and buying frequency of clothes. No significant differences were found between groups. Moreover, no significant differences were uncovered in tests centred on the brand's reputation impact on buying decision either. Thus, it is quite safe to assume that this age group displays a rather low involvement behaviour. So, once again, a rather rational buying approach can be delineated. As prior evidence on the impact of income sources on the buying behaviour of fashion clothes is scarce, the findings cannot be commented on.

Buying frequency of clothes was found to be statistically significant in the case of the South African sample, but with an indirect relationship with the buying frequency of one fashion clothing brand, thus hypothesis H6 (*Table 1*) was rejected. A recurrent behaviour is uncovered in this work, as people buying more often (once a week) are more likely to buy rather one brand often or very often, developing on the research of Wang *et al.* (2004) as they displayed a relationship between buying frequency and a propensity towards buying foreign

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clothing brands. The recurrent behaviour should be evaluated in association with the impact of brand reputation on the buying behaviour in order to conclude if there is brand loyalty or just buying inertia (Odin *et al.*, 2001)

The yearly budget for clothes was found statistically significant only in the case of the South African sample. Yet, hypothesis H7 (*Table 1*) was rejected as the relationship between the dependent variable and yearly budget was significant with the second level of the scale (3001–5000 ZAR, $p < 0.01$). The results support the findings of Wang *et al.* (2004), emphasising a rational behaviour, with buyers spending less on apparel being more inclined to purchase based on price rather than fashion ability. Additionally, the results are in line with those of Warrington, Shim (2000), correlating higher income (inferring money spent on clothes) with high prices. Also, the impact of the yearly budget for clothes should be appraised combined with the influence of brand reputation on the buying behaviour in order to delineate whether there is brand loyalty or buying inertia (Odin *et al.*, 2001).

Brand reputation displayed a significant relationship with the buying frequency of one brand in both samples. In the case of the Romanian sample, the relationship was an inverse one, additional testing showing that brand reputation explained the propensity of buying one brand seldom or never. Exploring further, correlation and group difference tests were performed between the statistically significant variables (buying motives, store types and demographic variables) explaining buying frequency of one brand and brand's reputation impact on buying decision. None of the results was statistically significant. Based on the findings, brand loyalty cannot be presumed for the Romanian sample. Nonetheless, neither brand inertia, defined as a lack of interest in a particular brand can be inferred. In the case of the South African sample, a direct relationship was discovered between buying one brand often or very often and brand reputation. Additional tests, measuring correlations between the buying motives comprised in the statistically significant factor and brand's reputation importance in purchasing, and differences between groups based on the buying frequency of clothes and brand reputation, displayed weak but significant correlations between brand reputation and fabric, design and manufacturing, and that brand reputation was more important in buying decision for people buying more often (buying once a week compared to those buying once a month, once every 6 months or once a year.). Based on the findings, hypothesis H8 (*Table 1*) was retained for the South African sample and rejected for the Romanian one.

Focusing on the theories of Odin *et al.* (2001) and Kapferer, Laurent (1983), only in one situation (the South African sample) brand loyalty can be established. This research extends the brand loyalty-disloyalty divergence found in the literature about Generation Y (Debard, 2004; Lazarevic, Petrovic-Lazarevic, 2007; Lodes, Buff, 2009; Phillips, 2007) to the age group between 25 and 29 years old, although a rational buying behaviour could be established for both nationalities.

Moreover, these findings expand the work of Edu *et al.* (2014) focusing on resource appropriation on clothes by Romanians and South Africans aged 20 to 29 years old by indicating buying motives and store types considered by a part of this age group (people between 25 and 29 years old) when buying apparel.

Conclusions, Implications, Research Limitations and Future Research

The aims of this paper were, firstly, to evaluate the antecedents of the purchasing behaviour of fashion clothing and, secondly, to ascertain if brand loyalty could be identified in

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the case of one layer within Generation Y (25 to 29 years old). For these purposes, a holistic approach of the buying behaviour of fashion clothes was considered, including in the assessment buying motives, shopping venues, and, for a deeper understanding, gender, income sources, yearly budget and buying frequency of clothes were added, the model being tested considering Romanian and South African nationals. The two nationalities were chosen as individuals between 20 and 29 years old tended to share comparative values in resource allotment on clothes according to the work of Edu *et al.*, (2014). The results of fashion clothing brand loyalty are divergent. Brand loyalty was concluded only for the South African sample based on purchasing frequency of one brand and brand's reputation influence on purchasing decision, drawing from the works of Odin *et al.* (2001) and Kapferer, Laurent (1983), hence, the findings expanding the brand loyalty-disloyalty discrepancies affecting Generation Y (Debard, 2004; Lazarevic, Petrovic-Lazarevic, 2007; Lodes, Buff, 2009; Phillips, 2007). However, the shopping motives, underlying the purchase of one brand often or very often, for both nationalities are rational, being concentrated on product traits, price and the matching possibility with other items. The store types uncovered to have a direct influence on buying often or very often one brand were the stores specialised in selling one brand (Romanian sample), while the outlet stores (Romanian and South African samples) had a direct influence on buying seldom or never one fashion clothing brand. The direct relationship between the stores specialised in selling one brand and buying often or very often one brand of fashion clothes comes into contradiction with the impact of brand reputation on the buying frequency of one brand, the later displaying a direct relationship with buying seldom or never one brand of fashion clothes. Nonetheless, these findings are interesting from the point of view that no significant relationship was uncovered between buying frequency of one brand and online shops, knowing that Generation Y values highly depend on the online environment as a shopping venue and information source (Bakewell, Mitchell, 2003; Nash, 2019). As for the demographic variables, three income source displayed significant relationships with buying frequency of one brand, but only in the case of the Romanian sample, namely *entrepreneurship and parent/relative financial support*, explaining that people paying with money generated from these sources tended to buy one brand often or very often, while *scholarship/bursary* explained that people paying with money sourced from these sources were inclined to purchase one brand seldom or never. Buying frequency of clothes and budget for clothes turned out to be statistically significant only in the case of the South African sample with people buying most frequently (i.e. once a week) tending to buy one brand often or very often, and those allocating between 3001 and 5000 ZAR per year (approximated at 1 Eur = 15 ZAR) being the ones more likely to buy one brand often or very often. Summarising, this study develops the literature, firstly by making available a perspective within Generation Y concerning the buying behaviour of fashion clothes, displaying a rational buying decision, a snapshot of what stores these individuals select to buy from considering the buying frequency of one brand, plus an in-depth assessment based on demographic and behavioural variables, and, secondly, by expanding the brand loyalty-disloyalty divergence affecting Generation Y to this age segment (25–29 years old).

From a managerial perspective, the results are useful for developing effective targeting strategies for shoppers between 25 and 29 years old, as well as positioning strategies for fashion clothing brands by focusing especially on utilitarian purchasing motives, such as product traits or price. Also, based on the findings, stores specialised in selling one brand can try to push their offers to this age segment and increase the buying frequency of their brand by attempting to position the brand based on value for money (Lewis, Moital, 2016). Moreover,

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managers aiming to target multicultural markets with their apparel brands should pay attention to the buying behaviour of different nationalities found within distinct geographic areas.

Research limitations can be determined. They can be regarded as adequate future research directions. Thus, the research measured the declared behaviour based on the buying frequency of one brand. The model can be enhanced through a second research stream, measuring the buying behaviour based on the declared number of brands bought from one clothing category (O'Cass, 2004) within a distinct period of time. This perspective can cover another side of the fashion clothing buying behaviour, namely variety-checking behaviour (Odin *et al.*, 2001), and, thus, disparities between brand inertia, known as a lack of interest in a brand or brands, and the tendency of buying several brands due to brand reputation can be delineated. Another research limitation can be outlined from the categorical scales used in measuring the incidence of buying from various store types, although their employment was dictated by the outcomes of the pilot study. The original 5-level scales could provide more insights about the importance of various store types as they quantify tendency and not just two extremes. Also, the usage of such metric scales could render a more profound understanding on the impact of specific variables, one case being online shops (Park, Cho, 2012), considering the significance of the e-commerce to Generation Y. Future research directions should focus on expanding the research model by including other independent variables. As buying antecedents, information sources should be included (Kinley *et al.*, 2010) as a motivation to purchase fashion clothing is built on knowledge. The demographics can be supplemented with marital status (Goldsmith *et al.*, 1999) and educational level (Wang *et al.*, 2004, Zaharia, Zaharia, 2015), as motivation might differ within Generation Y based on these variables. Product country of origin (Valaei, Nikhashemi, 2017) and time spent shopping (O'Cass, 2004) should be included as behavioural variables as domestic and/or imported brands could impact the buying decision (Wang *et al.*, 2004), while time spent shopping was documented to differentiate between rational and emotional buying motives of clothes (Sullivan *et al.*, 2012).

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Y KARTOS MADINGŲ DRABUŽIŲ PIRKIMO ELGESIO MODELIAVIMAS, ORIENTUOTAS Į MOTYVACIJĄ, PARDUOTUVĖS PASIRINKIMĄ IR LOJALUMĄ PREKĖS ŽENKLUI

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SANTRAUKA

Tyrimo tikslas – išanalizuoti madingų drabužių pirkimo elgseną, įvertinti motyvaciją, parduotuves, lytį, pajamų šaltinius, drabužių pirkimo dažnumą ir biudžetą, siekiant nustatyti, ar tam tikra dalis Y kartos (25–29 metų) yra lojali prekės ženklui. Ištirta 400 rumunų ir pietų afrikiečių atvejų pagrindinių komponentų analizė ir logistinės regresijos. Nustatytas racionalus Rumunijos ir Pietų Afrikos piliečių madingų drabužių pirkimo elgesys bei Pietų Afrikos gyventojų lojalumas prekės ženklui. Rumunijos imtyje pastebėta reikšmingų kintamųjų: parduotuvės, kurios specializuojasi parduoti vieną prekės ženklą, parduotuvės, pajamų šaltiniai (verslumas, stipendijos / stipendija, tėvų / santykinė finansinė parama), o Pietų Afrikos parduotuvėse – drabužių pirkimo dažnumo ir biudžeto kintamieji, siekiant paaiškinti vienos madingų drabužių prekės ženklo pirkimą. Šiame sektoriuje madingų drabužių prekių ženklus organizacijos gali nustatyti pasitelkdamos produkto bruožus / atitikimą ar kainą, įvertindamos tautybių skirtumus, sutelkdamos dėmesį į tarptautines rinkas. Šis tyrimas papildo literatūrą paaiškindamas Y kartos sektoriaus pirkimo elgesį ir išplėsdamas Y kartos šio sektoriaus heterogeniškumo idėją, atsižvelgdamas į nustatytus drabužių prekės ženklo lojalumo skirtumus. Modelis gali būti patobulintas įtraukiant daugiau metrinį svarstyklių, vienos drabužių kategorijos prekių ženklų įvairovės pirkimą, vietinius / importuotus prekių ženklus ir kitus demografinius bei elgesio kintamuosius.

REIKŠMINIAI ŽODŽIAI: vartotojų elgsena, madingi drabužiai, Y karta, Rumunija, Pietų Afrika, pagrindinio komponento analizė (PBS), logistinė regresija.