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# RECESSION'S EFFECTS ON FINNISH WOMEN'S CLOTHING BUYING BEHAVIOR & CLOTHING PREFERENCES



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## RECESSION'S EFFECT ON FINNISH WOMEN'S CLOTHING BUYING BEHAVIOR & CLOTHING PREFERENCES

In Finland recession's effect can be seen in the sales of small brand cloth boutiques because the consumers do not buy as much products from them as they did few years ago. The Baby boomers (born in 1945- 1950) and the Millennials (born in 1984- 1988) buy most of their clothes from department stores and from big clothing stores. The affordable price and cloth's origin have noticed to have an influence to the different age groups purchase decision making.

This thesis focuses mainly on the Baby boomers and the Millennials clothing buying behavior in Finland. In the thesis is explained why women buy brand or generic clothing, how recession affects their clothing buying behavior and does the cloth's origin have an impact to their buying decision making. Answers to these questions can expand the consumers' and the clothing companies' vision about the consumers preferences and what are their needs and wants.

The thesis research is conducted as a quantitative research including some qualitative elements. The data was collected by carrying out a structured survey which included two open questions. The survey got 55 answers from the women consumers. Comparing the survey answers to the literature part of the thesis have made it possible to create the conclusion of the thesis.

Today consumers have more what to choose from. During recession the Millennials use more money on clothes than the Baby boomers even if the Baby boomers buy brand clothes. Recession can be seen in the fashion phenomenon that encourages the Millennials to buy clothes with low price. The origin of the cloth is an important purchase factor for the Baby boomers and they are ready to spend money on quality clothing. The Millennials buy mostly so called disposable clothes and the affordable price matters more than the origin of the cloth.

### KEYWORDS:

consumer behavior, recession, generic clothing, brand clothing, origin, Baby boomers, Millennials

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## TAANTUMAN VAIKUTUS SUOMALAISTEN NAISTEN VAATEKULUTTAJAKÄYTTÄYTYMISEEN & VAATE MIELTYMYKSIIN

Suomessa taantuman vaikutus näkyy pienten merkkivaateputiikkien vähentyneenä myyntinä, koska kuluttajat eivät osta heiltä niin paljon tuotteita kuin muutama vuosi sitten. Suuret ikäluokat ja milleniaanit (vuonna 1984-1988 syntyneet) ostavat suurimman osan vaatteistaan tavarataloista sekä isoista vaatekaupoista. Edullisella hinnalla sekä vaatteiden alkuperällä on huomattu olevan vaikutus eri ikäluokkien ostopäätöksen tekoon.

Tässä lopputyössä keskitytään suurelta osin suurten ikäluokkien ja milleniaalien vaatekuluttajakäyttämiseen. Tutkimuksessa käydään läpi, miksi naiset ostavat merkkivaatteita tai tavallisia vaatemerkkejä, miten taantuma vaikuttaa heidän vaatekuluttajakäyttämiseen ja onko vaateen alkuperällä merkitystä heidän ostopäätökseen. Näiden kysymysten vastaukset voivat avartaa kuluttajien sekä vaateyritysten näkemystä kuluttajien mieltymyksistä, tarpeista ja haluista.

Lopputyökysely tehtiin kvantitatiivisella menettelytavalla, jossa pieni osa kysymyksistä oli kvalitatiivisiä. Tieto kerättiin struktuurisen kyselyn avulla, joka sisälsi kaksi avointa kysymystä. Lopputyökyselyyn vastasi yhteensä 55 naiskuluttajaa. Vertaamalla kyselyn vastauksia lopputyön kirjallisuusosioon saatiin lopputyöhön yhteenveto.

Nykyään kuluttajilla on enemmän mistä valita. Taantuman aikana milleniaanit käyttävät enemmän rahaa tavallisiin vaatteisiin kuin suuret ikäluokat, vaikka suuret ikäluokat ostavat merkkivaatteita. Taantuma voidaan havaita muoti-ilmiössä, joka rohkaisee milleniaaneja ostamaan halpoja vaatteita. Vaateen alkuperä on tärkeä ostopäätöksentekijä suurille ikäluokille ja he ovat valmiita kuluttamaan rahaa laatuvaatteisiin. Milleniaanit ostavat niin sanottuja kertakäyttövaatteita ja edullinen hinta merkitsee heille enemmän kuin vaateen alkuperä.

### ASIASANAT:

ostokäyttäytyminen, taantuma, tavallinen vaate, merkkivaate, alkuperä, suuret ikäluokat, milleniaanit

“He who would learn to fly one day  
must first learn to stand and walk and run and climb and dance,  
one cannot fly into flying.”

-Friedrich Nietzsche

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# INTRODUCTION TO THE BACHELOR'S THESIS

## 1.1 Background information

The current articles and news about fashion industries and their survival in the business field, online blogs about fashion and clothing as well the author's (Isa Hlavaty) own personal experience in the clothing field inspired to write this thesis. When the author was searching for similar thesis cases as she was about to write her own, she did not run into corresponding thesis written in Finnish. A lot of news paper articles related to the study as well a few thesis of other students that had a little bit similar cases related to the author's research questions were though found.

Before starting gathering all the materials needed for the thesis, the author believed that it would be beneficial to make a study that Finnish clothing companies could benefit from. Clothing companies in Finland can utilize this thesis research findings for understanding the possible market gaps in the business field and for figuring out the current consumer needs, preferences and the recession's possible impact on clothing purchase making. Clothing companies would certainly have wider possibilities to reach their target groups by sending them surveys like was used in this thesis research.

## 1.2 The structure of the thesis and its objectives

This thesis studies how economic changes have affected the Finnish clothing consumers buying behavior. The object of research are two demographic cohorts: the women Baby boomers (born between 1945 and 1950) and the Millennials (born between 1984 and 1988). The young women in this thesis are

called the Millennials. In reality the Millennials are a generation cohort that includes people born between 1980's and 2000 (WhatIS.com, 2011).

This thesis tries to understand why these two target groups decide to buy branded or generic clothing and does the clothes origin affect their purchase decision making. In the third chapter the target groups history will be briefly discussed. However, the focus of the research is in the beginning of the 21<sup>st</sup> century (from 2003 to early 2013).

The women Baby boomers were chosen as a target group because they have lived during difficult periods of recession and they have gained a lot a experience as clothing shoppers. Comparing to the Millennials, the Baby boomers have had even more experience about different consumer behavior roles (iniator, influences, buyer, user) when it comes to purchasing clothes. The Millennials were chosen according to their age. Most of the people in Finland that have studied in University are graduated by the time they turn 26 to 28 years old (Peda.fi, 2009). This means that when the women are 30- years old they have most likely worked already or are working and have money to spend on purchases.

The chapter four cover the research methods of this thesis. For gathering more specific data for this thesis a survey was send out to the Baby boomers and to the Millennials and their answers for the survey are analyzed in the chapter five. The chapter six includes conclusion about the research foundings.

The research questions of the thesis are:

- What effect does recession have on the clothing buying behavior of Finnish women?
- What are the key factors behind the women's choice of branded and generic clothing in Finland?
- Does it have any effect to the clothing purchase decision making if the cloth is manufactured in a third country?

## 2 LITERATURE REVIEW

In this chapter is explained different theories that are connected to the thesis research questions. With the help of different word definitions is tried to expand the reader's understanding about the matters related to the study. In the conclusion part of the thesis is as well linked some of the theories that are gone through in this chapter.

### 2.1 Consumer behavior

Consumer behavior means the way organizations, groups or individuals decide to select, buy, use or even dispose services and products (goods) just for satisfying their own wants and needs (Solomon et al. 2009, 6). Consumer buying behavior can also be defined as a psychological process that consumers undergo when they understand what are their needs and the way they are going to resolve them (Kumra 2007, 2).

The consumption process means the factors that influences the consumer before, during the purchase process and after it. The one who buys the good might not be the end user. She might be, for example, a grandparent who buys clothes to her grandchild (Solomon et al. 2009, 7). Beyond purchasing a product, consumer behaviour includes how the goods and services that we own or do not own effects in our lives and in our essence (Joensuu, 2013).

For example, organizations benefits from consumer buying behaviour studies because with the help of those studies can be developed solutions for today's business problems. Those analyses and their application help the organizations to achieve outputs such as better sales, customer satisfaction and reduction of costs. Before a company starts developing its marketing strategies, it needs to understand what factors have influences on buyers behaviour and which issues

leads to the purchase decisions to satisfy the buyers wants and needs; the companies will have to segment their markets (Kumra 2007, 2).

## 2.2 Market segmentation, targeting and positioning

As a marketing strategy can be used a marketing segmentation where a broad target market is divided in consumer subsets and where these subsets have similar product needs. Seldom consumers are homogeneous but still the marketers try to segment the market into homogeneous groups (Kumra 2007, 296). Various parameters can be used to segment a market; behavioural, psychographic, demographics and geographic (Solomon et al. 2009, 9).

For example when a marketer has divided the market into segments, he can then make marketing strategies for particular segment of individuals with special needs. With the help of different marketing schemes and plans, an organization can produce specific products or services for a specific target group. For example H&M (H & M Hennes & Mauritz AB) can collaborate with fashion designers and fabricate products for those consumers that are not willing or cannot invest a lot of money on clothes but still wants to follow fashion trends.

Through positioning, the marketers try to create a good and implying impression about the good that they are offering. For example the fashion house Chanel designs expensive fashion clothes for wealthy people and that way the low-paid people are not considered as potential clients. This means that the consumers have expensive brand image about Chanel. As a good example can be considered the women Millennials, they understand that Chanel is an expensive brand and because they want mostly affordable clothing they do not considering Chanel's clothes as suitable options for them (Management Study Guide, n.d).

### 2.3 marketing mix of four P's

A company has to first go through the market segmentation, targeting and positioning stages. As a result, they can understand who their target groups are and where their income arrives (Ruskin- Brown 2006, 69). After this process they can start developing their marketing mix which includes price, place, promotion and product. The marketing mix of four P's was put together by E. Jeromy McCarthy in 1960's (NetMBA Business Knowledge Center, n.d.).

The aim of the four P's is to demonstrate the most suitable combination of services to answer the needs of a certain customer segment (Business Dictionary. com, n.d.). Product means a service or a physical good that is offered to the consumers, for example a generic cloth or a brand cloth. A product can include packaging, warranty and appearance etc. A company should take the price of the product into account because there can be other companies offering similar kinds of products to the clients. For example, clothing companies H&M and Zara can be considered as competitors because they are offering low priced clothes and their potential customers can be considered as the Millennials. Promotion is important and by it is meant an action that can be done for reaching potential consumers and having the opportunity to sell products. As promotion methods can be used different kinds of advertisement and media types etc. For example, using a famous person in an advertisement could trigger the consumers attention. The fourth P means place. For example, a cloth shop should be situated in a place where its target groups could located it easily (Vodianova 2011).

In the McCarthy's marketing mix of four P's can be thought included a fifth P; people. The marketer has to take his customers as well his employees into account. A satisfied employee will serve well customers and that is why internal marketing inside the company is important (American Essay, n.d.).

## 2.4 Purchasing process

Consumer buying behaviour studies how buyers behave or react when they are purchasing a product. It is a process where the buyer identifies and studies the features and the pros and the cons of the product before buying it (Kumra 2007, 277).

The decision- making process means the process which takes place when a customer decides to purchase a product. The process and final selection is known as buying decision- making (Kumra 2007, 277).

When consumers are buying low cost products such as socks e.g. they usually do not spend too much time on thinking about the purchase. When buying high value products such as winter jacket e.g., that consumers do not buy that often, they go through process of steps:

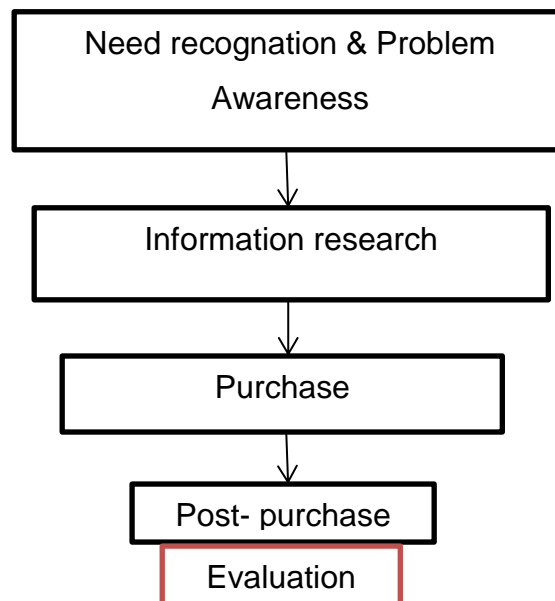


Figure 1. Purchasing process

Source: Modified from <http://www.tutor2u.net/> [online, referred 23.3.2013]

The first step in consumer buying process is a need or problem recognition, when a consumer understands that she needs, for example, a new pair of

shoes because her old shoes are worn- out and are not fashionable anymore. In the next step she begins to solve the problem by thinking what kind of shoes she wants and what brand should they be. She can search information through Internet or ask her friends opinions about fashionable shoe brands. After finding out the best possible options for her, she starts to compare her choices. Companies can have an influence on the consumer's mind in this point by highlighting the product features in their web pages for example (Learning Marketing, n.d.).

Even in the third step something can go wrong when the consumer buyes the product. For example if the product is not available in stores or buying the product from internet is made too complicated the consumer might not buy the product (Learning Marketing, n.d.).

In the last step after purchasing the good consumer can feel either pleased with the product or dislike it. Usually the purchasing process ends in the evaluation stage but the consumer can as well return the product to the vendor if she is not satisfied (WiseGeek, n.d.).

## 2.5 Consumer behaviour roles & factors that have an impact to consumer buying behavior

There are four different consumer behaviour roles; initiator, influencer, buyer and user. The initiator is that person who decides what specific product need or want there is that has to be fulfilled. She can be for example a mother that decides that her son needs a new warm winter jacket (Khan 2006, 5).

For example, a grandparent can act as an influencer by making unintentional or intentional comment or action that has an influence to the mother's purchase decision. The mother can ask the father to buy the jacket and that will make him

the buyer. Their son will be the end user because he can consume and use the winter jacket (Khan 2006, 5).

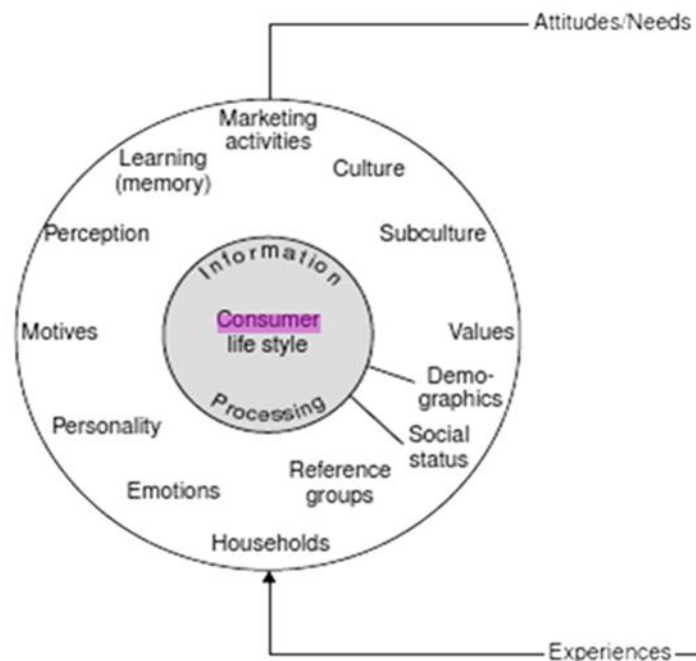


Figure 2. Consumer Behaviour  
(Khan 2006, 7)

There are several factors that can have an effect on consumer buying behaviour for example cultural, social, personal and psychological factors. From the diagram, figure 2 can be seen the details that shapes the consumer behaviour. These factors lead a consumer to react and to make his buying decision in a certain way (Khan 2006, 7). The consumer life style is in the center of the diagram which can be influenced by demographics and social status of the consumer. Life style studies tells us how consumers spend money and what are the most interesting things for them in life (Sherlekar & Gordon 2010, 35).

Culture defines who we are and it influences what we want and how we behave. When growing up we learn about our cultural values, perceptions and wants from our parents and from other groups and people around us. Belonging to some certain group or having a certain social status can have an impact on our

buying behavior. Every culture has its own sub- cultures; groups of people with the same values. Those sub- cultures can be defined for example as groups of people who live in the same geographical location, people with the same religion or nationality (Marketing91, 2010).

Age, occupation, personality, lifestyle and economic conditions can be considered as personal factors. For example a Millennials might have complete different clothing needs and wants than a person who is in pension as well as a person in her sixties might earn more money than a student who works as a part-time worker.

An individual's motivation, learning, beliefs and attitudes are considered as psychological factors that can effect on consumer's buying behaviour. For example if a consumer feels cold because she did not take enough clothes with her to a trip she might buy clothes from the nearest clothes shop that is suitable for her needs (motivation). The same consumer might as well buy the same brand clothes because she has used them for many years (learning), she is brand loyal. For example, a Baby boomer might buy a Marimekko's winter jacket because the brand is familiar to her. The individual's needs and motivations are studied later on through the Maslow's theory of needs (Management Study Guide, n.d.).

## 2.6 Types of buying behaviour

There are four different types of buying behaviour in which way the consumer decides to buy a product. These types of consumer buying behaviour are impulse purchase, routine purchase, limited decision making and extensive decision making (Brookins 2013).

When consumer buys something that she did not come to buy from the shop in the first place for example a magazine or pair of gloves in discount, those are considered as impulse purchases. The consumer does not use a lot of time for

planning this kind of purchases. Usually products that are bought on impulse are low price products which might not be based on a need (Brookins 2013).

When consumers are used to buy certain items for example every month, these are called routines purchases. Normally a consumer does not use that much time making the decision whether to buy the product or not. As well in the purchase process might be skipped some stages (e.g.information search) when making routine purchases. These routine purchases can be for example socks or panties that the consumer usually buyes because they are familiar to her (studyMarketing.org-exploring marketing and strategy, n.d.).

Limited decision making means a combination of a decision and routine purchase. The consumers usually know what they want to buy but they have to choose the right brand for themselves. For example, when buying a new pair of branded jeans, the consumer can ask others opinion about good brands and seek information. When making the decision which jeans to buy, it is not that long and time consuming process as when buying products that have even higher price (Brookins 2013).

When a consumer has decided to buy an expensive product such as a brand leather jacket for example, she will most likely ask others opinion about her options. This kind of purchasing process might take a long time because usually a lot of time is spend on finding a suitable product depending on one's income level and demographic. For example, a customer that has more disposable income might only reserve extensive decision making to a luxury purchase such as handmade shoes of Gucci (Vogt n.d.).

## 2.7 Maslow's hierarchy of Needs

Ever since 1943 the business world has benefit from the Abraham Maslow's theory of Hierarchy of Needs. The Maslow's theory is often explained with the help of a pyramid that shows each human need and its importance. The most complex human needs are described in the top of the pyramid tower and the most basic ones in the bottom of the pyramid (MBA Online Program, n.d.).

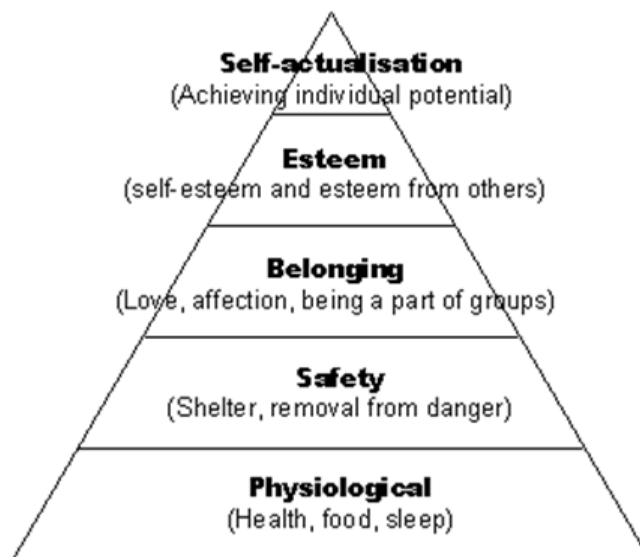


Figure 3. Maslows pyramid of needs

Modified from <http://changingminds.org/> [online, referred 3.3.2013]

The Maslow's theory has been used in the marketing field when creating advertisements and promotions and in the sales field for understanding the customers' motivations to purchase goods. For example, the Finnish women Baby boomers and the Millennial needs might differ from each other. Companies that manufactures goods or provides services for consumers can have advantage when knowing the specific needs of their target groups (MBA Online Program, n.d.).

If analyzing the figure 3 from individual's perspective, she has to first satisfy the basic physiological needs as for example having water and sleep before he can move to the next level of needs of the pyramid. The second step in the

pyramid is called the safety needs. One example from it can be that human beings need shelter from the environment that can be fulfilled with warm clothes for instance. After the second step come social needs: the need to belong to somewhere, to be liked and loved. This need expresses the need to be accepted by others. The fourth step in the pyramid is very important because that need includes all those things that create individual's self-esteem (see conclusion, page 58). In the top of the pyramid is the actualizing need which means that those people that are highly self-actualized are interested about their personal growth in life (Cherry 2013).

## 2.8 The definition of brand and generic clothing

Marketers have understood that brands are like signs that link products and their users together (Danesi 2006, 8). Naming a product can have a powerful meaning; when naming a product it is given a distinctive quality and character that describes it (Danesi 2006, 9). By brand is not just referred to the product but also to the company that manufactures the product (Danesi 2006, 14). For example, the creator of Versace, Gianni Versace wanted to demonstrate world fashion, glamour and sexiness with his brand (Versace, n.d.).



Modified from <http://www.versace.com/en/world-of-versace> [online referred 1.11.2013]

Other distinctive character of brands can be logos. Logos are like trademarks which helps the consumer to make their purchase decision by recognizing the brand through picture or writing (Cohen 2011). In the 1970's the logos on clothes were inside the clothes but today they are often in a place where the consumers can see them clearly. For example, logos makes it easy for the women Baby boomers and the Millennials to find the most suitable clothes for their needs (Danesi 2006, 54).

Consumers can become brandloyal which mean that they buy continuously the same brand because they have become committed to it (see conclusion page, 60). The consumers who are brandloyal buy the clothes that they want regardless how much they cost (Investopedia, 2013).

Name brand clothes costs more than generic and store brands clothes. Companies that manufactures name brand clothes spend a lot of money on advertisement and on R&D. Examples of name brand clothes can be Guess and Liu Jo (Generic and StoreBrands vs. Brand Names, 2010).



Figure 4. Brand clothes

Modified from <http://www.fanpop.com/clubs/guess/images/442457/title/audia-schiffer-photo> [online, referred 15.5.2013]

Generic brand clothes are usually the cheaper choice for the consumers than the name brands clothes. Consumers can benefit from generic clothing because they have low prices. The generic clothes can be manufactured from the same material as the name brand clothes. Zara, Seppälä and H&M can be considered as examples of companies that manufactures generic clothing (WizeGeek, n.d.).

## 2.9 Generational cohorts- Babyboomers and Millennials

People who are born in certain period of time are called generational cohorts. Such events like war and economic changes have been noticed to create values to a certain groups of people. For example defining moments for Baby boomers in Finland could be the glamorous time of the 1980's and after it depression in 1990's.

Birth ages can help the marketers to create useful segments to their business ideas but by age alone cannot be explained the motivations of certain cohorts. Different experiences of generational cohorts have an impact on what they consider important, what do they prefer and in which way they make their buying decisions (Parment 2013, 189-199).

The period of time when the Baby boomers were born is understood differently in each country. In Finland, they were born between 1945 and 1950 and are now in their sixties (Roos 2009). People who were born between 1980's and 2000 are called the Generation Y or the Millennials. They can be considered also as Baby boomers offsprings. They were the last ones to born in the 20th century (WhatIS.com, 2011). Using technology when working or doing every day routines is a big part of the Millennials life that distinguish them from the previous generations (PWC, 2011).

## 2.10 The income level of Finnish women and household expenses

In 2011 Finnish people spent 4,9% from their household expenses to clothing and footwear. Comparing to other EU countries on average Finns use significantly less money on these purchases than the rest of the EU. For example Italians spends 7,4% of household expenses to clothing and footwear (Löyttyniemi n.d.).

The household table below shows how the economy affects the consumption of money on clothes and footwear beginning from 1980 to 2011 in Finland.

1980	1990	2000	2005	2006	2007	2008	2009	*2010	*2011
6,1%	5,6%	4,6%	4,8%	4,9%	4,9%	4,9%	5,0%	5,0%	4,9%

Figure 5. Household expenses- clothes & footwear in 2011

Modified from [http://tilastokeskus.fi/tup/suoluk/suoluk\\_tulot.html](http://tilastokeskus.fi/tup/suoluk/suoluk_tulot.html) [online, referred 9.9.2013]

The Finns earn different amount of money each month depending on their age and education. In 2011, according to Statistics Finland, a women wage earner received on average 1877,15€ per month (gross monthly salary). The Finnish women earn less money from the same jobs that the men do (Statistics Finland: Tulot ja kulutus 2011). The Finnish women's salary was 82% from the salary of the Finnish men in 2011 (Kokko 2013).

The Finnish students (including those Millennials that are students) can have money from the government for their studies depending on the education level. Study grants in Finland are about 499,60€ per month. The students can also apply for a study loan that in max. is 300€ per month (Kela, 2013).

The Finnish women's pension on average is 1321€ per month. An unemployed can seek unemployment allowance that is 32,46€ per day (Eläketurvakeskus, 2013).

This means that those target group women of this thesis (the Baby boomers & the Millennials) who are working will earn on average 1877,15€ per month, students will have in max. 799,60€ per month and those who are in pension will have on average 1321€ per month to use on purchases and other expenses.

### 2.11 Recession's impact on purchasing

Recession and depression means that there is a slowdown in economic activity. Depression can be considered as a really difficult recession. If a country's economy is in recession it means that the GDP (Gross Domestic Product) of an economy depreciates continuously for six months. If the GDP decreases more than ten percent and lasts over three years it is called depression (Abishek, 2009).

During the recession people tend to use less money on goods that are not considered as necessities to buy because the consumers prefer to save money in the fear of losing it. This has a negative effect on the economy; both consumers and businesses suffer from this chain reaction. During economic downturns the cost of living rises. When people are losing their job places during recession, the consumers are not buying goods and companies are not making money. This means that the recovery from recession will take even longer time (eHow, n.d.).

In 2013 Helsingin sanomat published an article where was mentioned that the recession has less effect to those people that are highly educated, to those who are more than 65- years old and to households where is living one or two persons. The recession affects mostly on those who have family or low incomes (Silfverberg 2013).

### 3 FROM FASHION HISTORY TO PRESENT CLOTHING CONSUMERS BUYING BEHAVIOR HABITS

#### 3.1 Economic changes and fashion history from the 1950's to 1990's

When the Finnish Baby boomers were born the fashion was very luxurious and especially the womens clothes were very abundant. This fashion phenomenon in the 1950's was called the new look that was born after the second world war and which was created by Christian Dior (Löyttyniemi n.d.).



Figure 6. Fashion in 1950's

Modified from <http://retro-makeyourown-styleguide.com/> [online, referred 10.3.2013]

In the 60's the young Baby boomers wanted fashionable clothes that were easy to buy from the shops and they did not want to dress up like their parents. Before the 1960's almost all clothes were done at home but the Baby boomers changed the buying behavior habit because they wanted to buy clothes from

clothes stores. In the 60's the miniskirts and being very skinny was considered to be very fashionable (Löyttyniemi n.d.).

In 1967 was the time of hippie culture but in the street could be seen as well different kind of subcultures like today there are hipsters, goths and hip hoppers for example. The 1970's ruled a dull color world in fashion because all the clothes had the same colors like orange and brown (Löyttyniemi n.d.).

In the 80's the standard of living changed rapidly and the young women wanted to wear clothes that were really "bling" and full of shining sequins. A difficult recession struck the consumers in 1990's that changed the consumer buying habits fast. For saving money many consumers started to fix and sew their own clothes in the beginning of the 1990's. After the recession women started again buy more fashionable and stylish suits (Löyttyniemi n.d.).

Fashion tells a lot about time that has passed by because the trends usually can be seen afterwards (Fonseca 2011).

### 3.2 The Finnish clothing consumers in the 21st century

Usually when a couple in Finland settles down and starts living under the same roof, they are more likely to share their own money for making mutual purchases (Ahlqvist at al. 2008, 260). The Finnish women takes mostly care about the everyday family purchases and the men takes care about the purchases that are done rarely, for example the purchases that are more expensive; cars, tv's etc. (Alhqvist et al. 2008, 261). When there is economic downturn the men are the last ones who buy clothes from stores (Kuitunen 2013) .

When a family's children are getting older their wishes about purchases are taken more into consideration. Another new feature in consumption is that the people are getting more and more individualistic which means that a family's buying behaviour habits can change a lot depending on a family member. This

means that it is even more difficult to segment the Finnish markets into homogeneous groups (Ahlqvist et al. 2008, 262).

According to the researches done by the authors of the *Kulutuksen pitkäkaari-Niukkuudesta yksilöllisiin valintoihin*, the young generation in the 21st century in Finland saves more money than the older ones. Money is saved and income will arise by the time Finns will turn 50 years old (Ahlqvist et al. 2008, 89).

In Helsinki University's blog *SUKUPOLVIEN KETJU – Tutkimus sukupolvien välisestä vuorovaikutuksesta Suomessa* is research the Baby boomers effect on economy. When Baby boomers retires, they are expected to be wealthy and they are more likely to help their own offsprings and even their own parents financially. When the Baby boomers are not in the scene anymore the society is not expected to remain the same (Roos 2009).

It is said that today people go for shopping clothes and other products for emotional reasons and not for practical ones. Shopping goods is experienced to be so big part of some consumers everyday life that some of the individuals wants have become needs (Pooler 2003, 134). Consumers feel happy and satisfied when they have purchased something that they wanted. Even bragging to friends and family about the things one have bought has become part of socializing (Pooler 2003, 134).

### 3.3 Brand cloth fashion in the 21st century

In 2011, a fashion designer/ fashion doll designer Heather Fonseca wrote in her blog that the 21st century's global financial crises can be seen again in fashion. The fashion designers are designing clothes (figure 7) that looks like that they could be bought from Goodwill store. In the beginning of 21st century brand clothes were classy and bling were the brand clothes logo could be seen clearly. In 2011 fashion was very eclectic and ways of saving money could be seen in fashion (Fonseca 2011).



Figure 7. Fashion in the 21<sup>st</sup> century

Modified from <http://thestyleconfessions.com/2011/11/16/recession-fashion/>  
[online, referred 10.3.2013]

In 2003 Jim Pooler explained in his book (*Why we shop- Emotional Rewards and Retail strategies*) that years ago people used their clothes until they were worn out but that has changed because of the fashion industry. The clever marketers have the talent to convince the consumers to buy clothes that have high price; the name brand implies that the product would be long lasting. The truth is that most of the clothes that are still in good shape after few years they have been bought are not being used because they are not fashionable anymore. A lot of clothes are given to Salvation Army or to family members rather than thrown away (Pooler 2003, 117).

### 3.4 Consumption of brand and generic clothing

In 2008 Taloussanomats published an article (Menikö luksusbuumi jo?) where it was said that even during the difficult economic downturn periods there are still people who are willing to spend money on brand clothes. The bad economic periods cannot be even noticed inside some fashion stores that sell brand clothes. It was also said that many young people invest money on brand clothes even if they really could not afford them (Okkonen 2008).

A journalist of Taloussanomats had interviewed a Finnish boutique owner who sells brand clothes. The owner of the boutique had told that the worst economic periods cannot be even seen in the shop's cashbox because she has started to sell some other less expensive brand clothes that sell well (Okkonen 2008). Though, in the 21st century there are still those clothes stores that are selling expensive brand clothes because there are consumers who are bored to buy generic clothes. According to these consumers generic clothes might have low price but they do not last consumption, they are not individualized and they are not timeless (Laatuvaatteet sinittelee halpatuonnista huolimatta 2009).

In 2009 City Lehti published an article (Muodin portinvartijat- Luulitko valitsevasi vaatteesi itse? Se ei ole totta.) where it was said that half of the clothes in Finland are bought from clothes stores and in Turku the fashion from Stockholm can be seen always first. For example, the Swedish fashion house H&M which manufactures generic clothing brings 80% of their cloth models to Finnish consumers. H&M imports mostly monochromatic clothes to Finland even if they manufacture clothes with other kinds of textiles to other countries as well. The clothes that are brought to Finland are chosen for the consumers according to their preferences (Pettersson 2009).

AVA published an article (Asiantuntija: Näin talousongelmat vaikuttavat suomalaisten vaateostoksiin) in 2013 which explained that from 2000 to 2010 Finnish consumers bought a lot of brand clothes from special boutiques but after 2010 the sales of these boutiques have decreased significantly. In 2013 the consumers are again buying more of their clothes from hypermarkets because

of the recession (Kuitunen 2013). Explanation for buying clothes from hypermarkets is that in hypermarkets can be also made other kind of purchases while buying clothes. For example Prisma has its own brand clothes (generic clothes) that fits well to all sizes of consumers and these clothes possess good quality. From these hypermarkets can be as well found many kinds of clothes to different purposes and there is lot to where to choose from, for example according to taste and price (Digipaper.fi, n.d.).

There are as well young adults who goes shopping to flea markets were can be found used quality and brand clothes with reasonable prices. The old perception about flea markets have changed; before flea markets were considered as places were the old grandmothers went shopping, where was just old woolen stockings for sale (Bergholm 2012).

### 3.5 The Finnish women as clothing consumers- Baby boomers and Millennials

In 2011 AVA published an on-line article (Tutkimus: nainen ostaa 28 kiloa vaatteita vuodessa) where it was said that on average a woman buys 28 kilos of clothes a year. Women buy so called disposable clothes rather than investing money on individualized clothing. The online shops have made it possible to buy clothes easily and as well the name brand clothes prices have gone down at the same time. This has made it possible for the women to buy more clothes but at the same time the quality of clothes have gone down (Tutkimus: nainen ostaa 28 kiloa vaatteita vuodessa 2011).

Though, Helsingin Sanomat published an article where it was mentioned that the Finnish consumers buy 13 kilos of clothes a year, to garbage they throw nine kilos of clothes and to charity they give five kilos of clothes a year. A explanation for this is that 10 to 15 years ago clothes were more expensive than today (Pystynen 2013).

According to Statistic Finland the most active consumers that buy products through Internet are workers from 25 to 45 years old. They buy mostly clothes, shoes and music etc. from the online stores. The least active Online shoppers are the adults that are older than them. (Statistics Finland, 2011) The generation Y are called as the NET generation, they were the ones who started to use Internet beginning from their childhood (WhatIS.com, 2011).

The Baby boomers are those consumers who make the most money in this present society (Pooler 2003, 129). When it comes to shopping they are in very difficult position because most of the clothes are designed for younger and older people (Pooler 2003, 130). Women after their middle ages are more interested in their health than fashion because they are considered to be more confident about themselves. They are not considered as victims of fashion as the younger women in their 20's and 30's are (Underhill 2006, 14).

The women Baby boomers are looking mostly support and comfort from the clothes they buy (Underhill 2006, 15). According to thesis of a student of Helsinki University the Baby boomers are more likely to follow their own clothing

preferences than fashion (Iltanen 2007, 85). They prefer classical features in their clothes and colors that are more discreet like black, grey and blue. When Baby boomers go shopping clothes they usually try first how the clothes material feels (warm, soft) and where it is made from (wool, viscose). They are ready to spend more money on clothes that last consumption (Iltanen 2007, 62

A thesis written by a student of Turku School of Economics (Shoppailu nuorten aikuisten ajanvietteenä Turun kaupungin keskustassa) revealed that for young adults living in Turku, specially for women, shopping is a way to spend time with friends or with a companion. While trying out clothes the young adults are looking for new experiences at the same time (Levonmaa 2009, 47). Shopping in this case is more like social event where the products around the consumer are considered secondary. When young adults go shopping together buying a product is not most likely based on a need. When trying to find for example a cloth that a young consumer needs, she will most likely to go purchase the clothes she needs alone. If finding a discovery for example a pair of good clothes or a scarf that did not cost much brings a great value for the product purchased by the young adult (Levonmaa 2009, 51).

### 3.6 Recession in fashion

Fashion is considered as a vulnerable industry when recession hits the economy. When consumers do not want to compromise their basic requirements like food they can easily buy lower price clothes. Consumers have become individualistic and more demanding when purchasing clothes. Consumers are either lavish spenders, they have become really cautious when buying clothes because of the uncertain economic periods. When consumers are not buying luxury products the name brand companies suffers from this action. In fact, there is a new fashion phenomenon that encourages the consumers to look good without spending a lot of money on clothes (Nash 2012).



Figure 8. Shopping clothes

Modified from <http://www.sevodnya.com/recession-woes-in-the-fashion-industry/> [online, referred 26.9.2013]

In 2013, YLE published an article explaining the negative effect of recession in the fashion business which had led to sales anticipation. The Finnish consumers have to bargain from something when there is not much money to spend (Kolari 2013).

In June 2013, Taloussanommat informed that comparing to the year before (2012) the clothing and footwear business went down to 15,5% (Vaatteiden myynti romahti maaliskuussa 2013). In August 2013 Helsingin Sanomat published an article where it was told that because the recession especially some small boutiques have had to close their doors. The business union (Kaupan Liitto) expects that this phenomenon will continue until the next year 2014. The article mentioned that many young consumers have started to buy their clothes from online stores which is a less expensive way to purchase clothes than purchasing them from small boutiques. The older generation is seemed to be more interested about customer service that one can get from the stores (Saarinen 2013).

### 3.7 Clothes made in a third country

Most of the clothes that people in Western countries buy are manufactured cheaply in China or in East Asia because the demand for clothes is growing. Though the mileage of these goods are getting shorter (Väisänen 2012). Ten percent of the clothes that Finns buy are domestic and the rest 90% are foreigners (Haapanen 2012).



Figure 9. Made in

Modified from <http://www.dailywaffle.co.uk/2012/03/is-price-the-deciding-factor-when-we-buy-clothes/> [online, referred 16.6.2013]

The Finnish consumers are the most concerned of the production conditions of textiles, clothes and footwears respect to other Scandinavians. When doing everyday purchases just few consumers takes in consideration the ethics behind their purchases (Vihreä polku, n.d.).

When manufacturing clothes that have ethically acceptable background the prices of these clothes turn up to be high. For example when manufacturing with small volume, all of the parties included to the cloth manufacturing process should get their parts and the process should also bring profit to the business (Trendi, 2012). The Finnish consumers are interested where the clothes have been manufactured but usually the price of the product is the crucial factor when purchasing clothes. The Finnish design is also quite expensive which prevents the consumer to take responsibility when deciding what clothes to buy (Kankaanpää 2012).

Taloussanommat published an article in 2008 that revealed that the Finnish women are not interested about ecological clothing or either the origin of the cloth. The Finnish women are price conscious and choose mainly the most inexpensive clothes from stores (Taponen 2008).

When purchasing clothes, the first thing that has an affect on the consumer's buying decision making is the cloth's appearance. After that the customer tries the cloth on and if the cloth fits and the customer likes it then she checks the price tag if not earlier (Mäki 2012). Today ethically fabricated clothes in Finland cannot compete easily with the third country cheap clothes production (Muodinmaailmassa eettisyys ei myy 2012).

In 2010 AVA published an article about the Finnish consumers interest on clothes origin. AVA had conducted a survey which had gathered 970 answers. The majority of the responders 43% had answered that the cloth's price matters the most and only eight percent wanted to know everything about the origin of the clothes that they buy. In the article was also emphasized that with student

grant cannot be bought domestic clothes even if one would want to buy them (“Haluisin ostaa vaatteita, jotka on tehty hyvissä oloissa” 2010)

Few young Finnish women seem to be interested about ethics in product consumption and some of them also tries to impact their acquaintances opinions about it (Alkuperä kiinnostaa kuluttajaa 2007). Consumers in Finland are getting interested where the product that they buy comes from and how it is manufactured. The cheap prices of the clothes starts to wake up suspicion (Mistä vaatteet tulevat? Muodin eettisyys kiinnostaa kuluttajaa 2010).

In 2013 Yle uutiset published an article were was told that even if the clothes brought from a third country have a made in label (Made in Italy for example) it is not sure where the product really originally comes from (Rytkönen 2010). From the Internet can be found blogs and articles were have been demonstrated disappointment towards Finnish desing clothes and other goods. The consumers have thought that the goods have been manufactured in Finland but for their disappointment they have found label tags were is written made in China or in Estonia (Pietarila 2013).

## 4 METHODOLOGY

### 4.1 Research methods

A researcher can try to find solutions to problems and answers to questions by using research methods. There are two different research methods categories: quantitative and qualitative. Quantitative analysis can be created for example with charts and graphs techniques. Answers to research questions are created by numerical data. Different kind of trends and their relationships can be explored, examined and presented by data analysis using quantitative methods (Sauders et al. 2009, 414). Qualitative data can be collected by using open questions for example. The qualitative data is non-numeric data which might be difficult to analyze. The researcher might influence the data by her own interpretations. (Sauders et al. 2009, 482-485)

This research was conducted as a quantitative research including some qualitative elements because the data was collected by carrying out a structured survey which included two open questions.

The thesis itself includes primary data which was collected with the help of the target groups. By using primary data, like for example using news paper article surveys as information sources was created the chapter From fashion history to present clothing buying behavior habits. As well secondary data like census (Statistic Finland) was used as a information source for this thesis (Website of Institute for Work &Health 2008).

### 4.2 The sample group

The women Baby boomers were chosen as a target group because they have gathered a lot of experience during their life time when it comes to shopping clothes for them selves. The Millennials were chosen as another target group because they have started to earn their own money by the time they turn 30-

years (Peda.fi, 2009). A comparative analysis was made between these two groups.

A survey was administered to both target groups through internet from the 22<sup>nd</sup> of July to 31<sup>st</sup> of August. Thirty- four Millennials answered to the survey quite quickly through Facebook because the author had put a link to her Facebook wall where her acquaintances could send it forward to their friends as well. It took time to get answers from the Baby boomers because not all of them know how to use internet. The author had to get responses for the survey by post from the the older generation and it was time taking. In the end 21 baby boomers responded to the survey. The response rate was pretty satisfying when taking consideration their challenging age group.

#### 4.3 Data collection methods and research strategy

Various sources were used for collecting qualitative data for the literature part, for the consumer clothing buying behavior part and for the history part of the thesis. Borrowing books from different libraries of Turku, using Nelli Portal, finding different articles online and fashion blogs from Google made it possible to gather all the material needed for the thesis before creating a survey for the target groups. The figures for the literature and chapter three were as well found from books and from internet.

A survey was send through Facebook and by post to friends and acquaintances and to their friends acquaintances that were randomly selected. The young women born between 1984-1988 answered to the survey through Facebook but most of the Baby boomers answered to the survey by post. For example, the Baby boomers left the survey envelope to the author's or to her parents mailbox.

Conducting a survey was a suitable way to collect data from the research groups. The survey was done by using a Survey Expression's survey tool and the same survey was sended out to both research groups. For getting separate

answers to the survey, the link to the survey was different for both groups (Appendix).

#### 4.4 Testing and carrying out the survey

The survey was done in Finnish because all the respondents were Finns. The survey was first send to three friends of the author who pre-tested it; that it was easy to understand and that the survey worked technically (and it worked).

A link for the survey was send forward to acquaintances through the author's Facebook mail and the acquaintances spread out the link to their friends as well. The author would have wanted to send the survey forward through the University of Applied Sciences' mail but it was summer break.

Also copies of the survey were printed out and send by post to author's acquaintances, summer cottage neighbours and to friends' parents that the author did not know personally. About 30 surveys were sended to the Baby boomers but most likely not all who responded through internet could have known how to finish the survey because there was choises given in English; to exit or submit the survey.

The survey was also sended out to one Finnish free time association whose members are about the same age than the Baby boomers but the author did not receive any responses from them.

A cover letter was attached to the survey which introduced the researcher for the respondents and explained the survey's objectives. The first two questions in the survey were to figure out demographic data (age and education) of the respondents and the rest of the questionnaire contained questions related to the research questions.

#### 4.5 Avoiding Bias and the credibility of the research findings

When trying to create an accurate research with meaningful results might be challenging, bias cannot be eliminated completely. The research findings might be compromised by the researcher herself by her own personal beliefs (Website of eHow n.d.). In this thesis the bias is tried to eliminate by a survey which is mostly based on quantitative data. Though, because the survey was send out to acquaintances there might be a risk of bias.

As well time and atmosphere might have an effect on the respondents answers. This is why the survey was given to the respondents with a deadline but they had enough time to respond to the survey when ever they felt like it or found a suitable time for it. (Saunders et al. 2009,156)

The sample groups were small comparing how many women of their age there are living in Finland but for this research they were enough, even if the research results cannot be generalized. The survey was done in Finnish because the respondents were all Finns which minimize the risk of misunderstandings, if having done the survey in English. As well the education background might differ from the rest of the Finnish women if having had more responders for the survey.

The origin of the responders might have had a influence to the survey because most of the responders were most likely from Southern Finland. The Baby boomers were more randomly selected because the researcher got help from her family members that gave the survey questions forward. Some of the questions for the older generation were sended to women living in Turku archipelago (countryside) and some to women living in cities. Around fifty percent of the Millennials were acquaintances of the author that might as well had an impact for the survey results.

The income level of the respondents was not asked in the survey. The level of income of both target groups propably have had an affect to their answers given to the survey. As most of the Baby boomers are pensioner and they have staple incomes but as well some of them might have a better pension than others

which might have an affect to their purchase decision making. The students and unemployed have the least of the money to use on purchases every month. Also most of the responders where graduated from University, so this might have impact to their income level as well. The income levels of the Finns were studied in the chapter three.

## 5 RESEARCH ANALYSIS

In this chapter is overviewed the results gained from the survey. The survey was send separately to Baby boomers and to the Millennials which made it possible to compare the target groups answers. The survey questions are gone through one by one. The first two question were asked for gathering information about the demographics of the target groups and after those questions are gone through questions which are related to the thesis research questions. The figures were made by using Microsoft Excel program and all the charts percentages were modified (for example 56,43% = 56%).

### 5.1 Demographics of the target groups

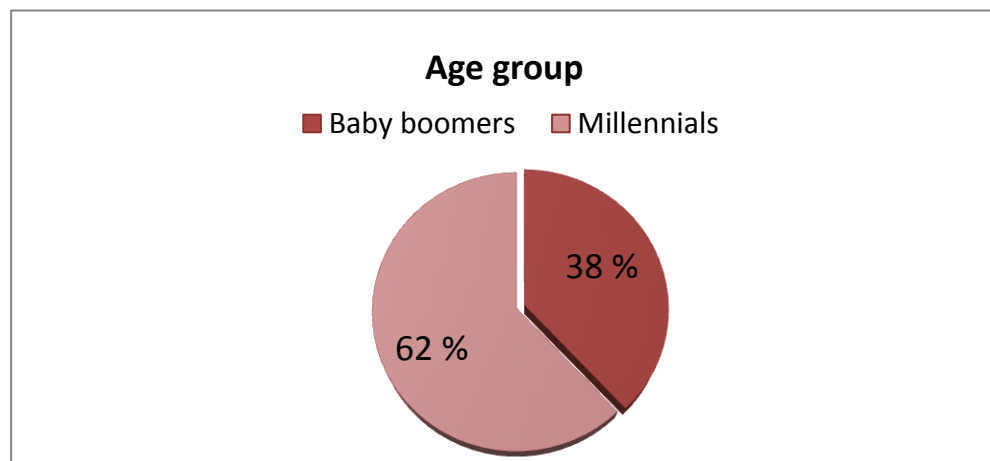


Figure 10. Target groups- pie chart

In total there were 55 female responders who answered to the thesis survey. Sixty-two percent of the respondents were Millennials of the age of 25 to 30-years old and 38% of them were Baby boomers who were born between 1945 and 1950.

Question 1.

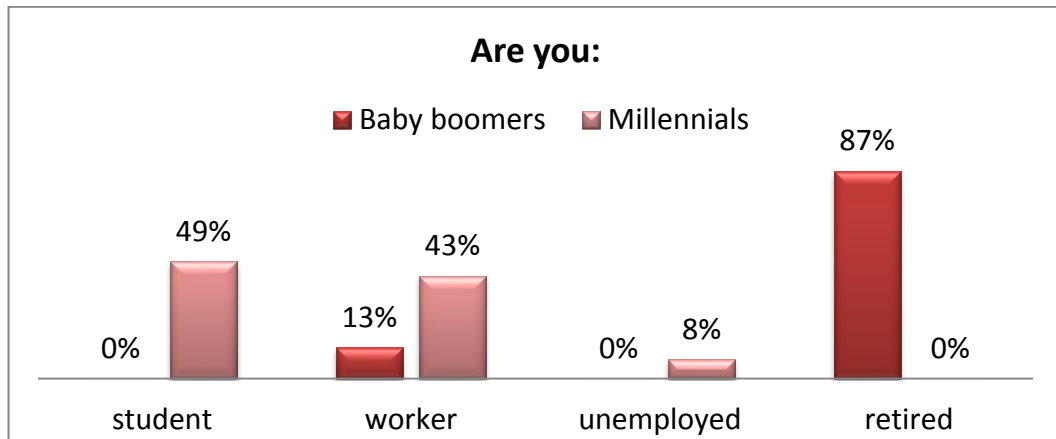


Figure 11. Current status- column chart

From the column chart above can be seen that most of the Baby boomers that answered to the survey are in pension (87%) but quite likely couple of them are in part-time pension.

Most of the women born in 1984-1988 are students (49%) but some of them might be as well workers (43%) because this question was a multichoise question. Eight percent of the young women are unemployed.

Question 2. **Your education:**

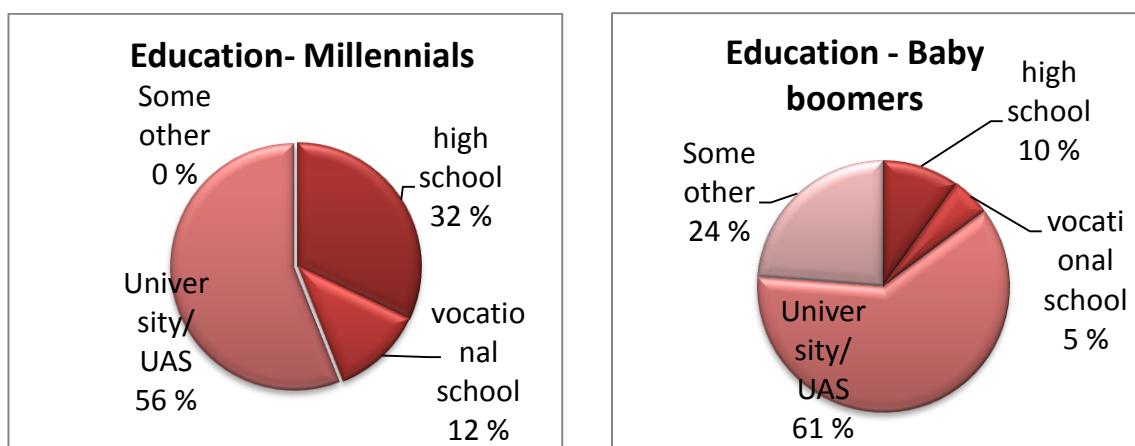


Figure 12. Education- pie charts

Over fifty percent of the respondents have studied in University or in University of Applied Sciences. A big part of the Millennials have graduated from high school but it might be that there are also those who have not finished their studies in University or in UAS yet.

The first and the second survey questions were asked for gathering background information about the women responders.

## 5.2 Questions related to the thesis research questions

### Question 3.

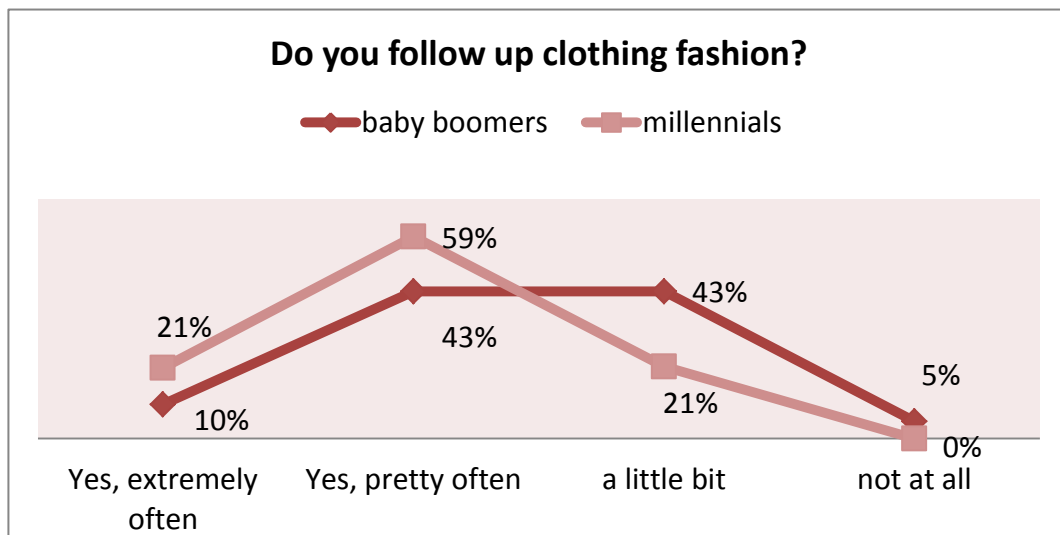


Figure 13. Interest in fashion- line chart

The majority of the women that finds fashion interesting are the Millennials, 59% of these women follows fashion pretty often and 21% of them extremely often. From the line- chart can be seen that the Millennials follows fashion more eagerly than the Baby boomers. Most of the older generation follows fashion pretty often (43%) or a little bit (43%).

Question 4.

### How much money you spend on clothes in six months?

This was a open question and the mean & the mode was calculated with the help of the answers of the target groups.

	Baby boomers	Millennials
Mean	447,62€	595,59€
Mode	200,00€	500,00

Figure 14- Mean & Mode- table

On average a Millennial spends 595,59€ on clothes during six months. Per person a Millennial spends 147,97€ more money on clothes than a Baby boomer in six months. Most of the Baby boomers spends 200€ on clothing during six months when most of the Millennials spends up to 500€.

Question 5.



Figure 15. Why to buy new clothes?- bar chart

Most of the Millennials want to highlight their personality with clothes (47%) when most of the Baby boomers want to buy clothes only when needed (71%). Though, there are also Millennials that buys clothes only when needed (32%). Being fashionable and highlighting personality with clothes has the same value

for the older generation (14%). Being fashionable is the least important factor for the younger age group from these three choices.

#### Question 6.

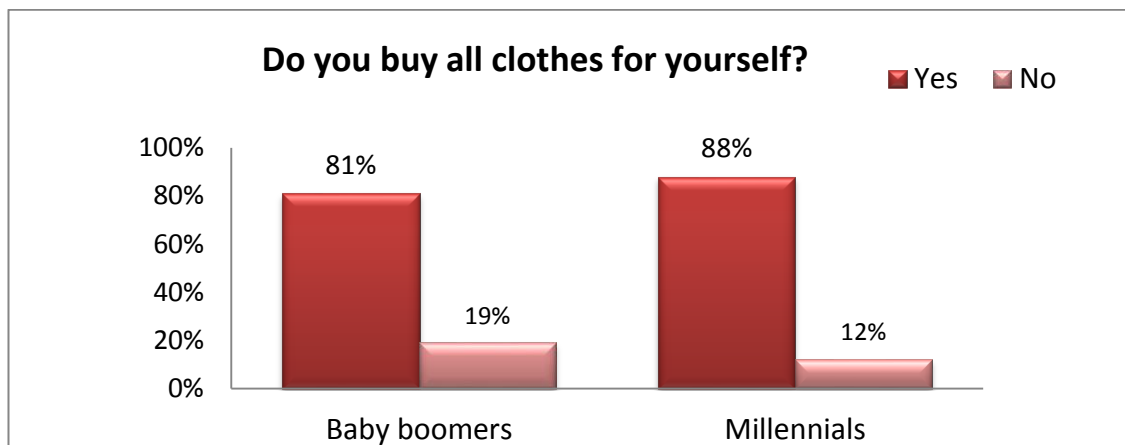
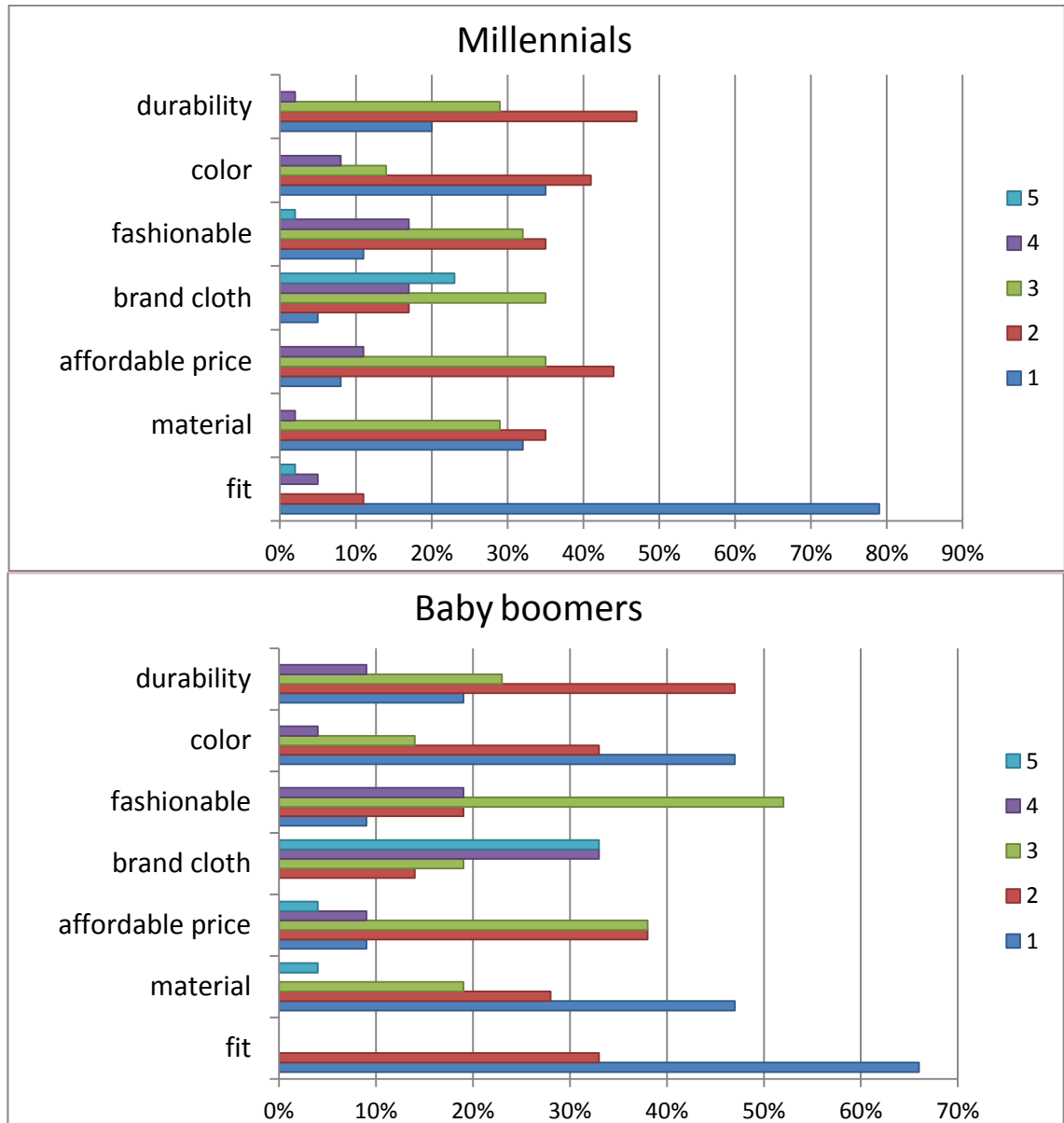


Figure 16. Buying clothes for one self- column chart

Majority of the respondents buys most of the clothes for themselves. Percentually, 19% of the Baby boomers and 12% of the younger generation buys clothes to other people.

Question 7.

**How much the next factors matters to you when you are buying a new cloth? Put your answers on scale from 1 to 5 (1= very much, 5= not at all)**



Figures 17. Things that matters when buying clothes- bar chart

There are three important factors which have an impact to the purchase decision of the Baby boomers and the Millennials when buying clothes. For both groups it has a significant value if the cloth that they are buying fits well, for both to Baby boomers as to Millennials this is the number one purchase decision

factor. Secondly, for both groups the color of the cloth has a determinant factor and thirdly comes the material of the clothing.

The fourth factor to buy a cloth is durability, that the product lasts consumption. Also durability was the fourth factor in both target groups' list. One difference that can be seen from the chart is that for the younger generation, it is more important that the cloth is fashionable and for the Baby boomers the price has more impact to the purchase decision.

#### Question 8.

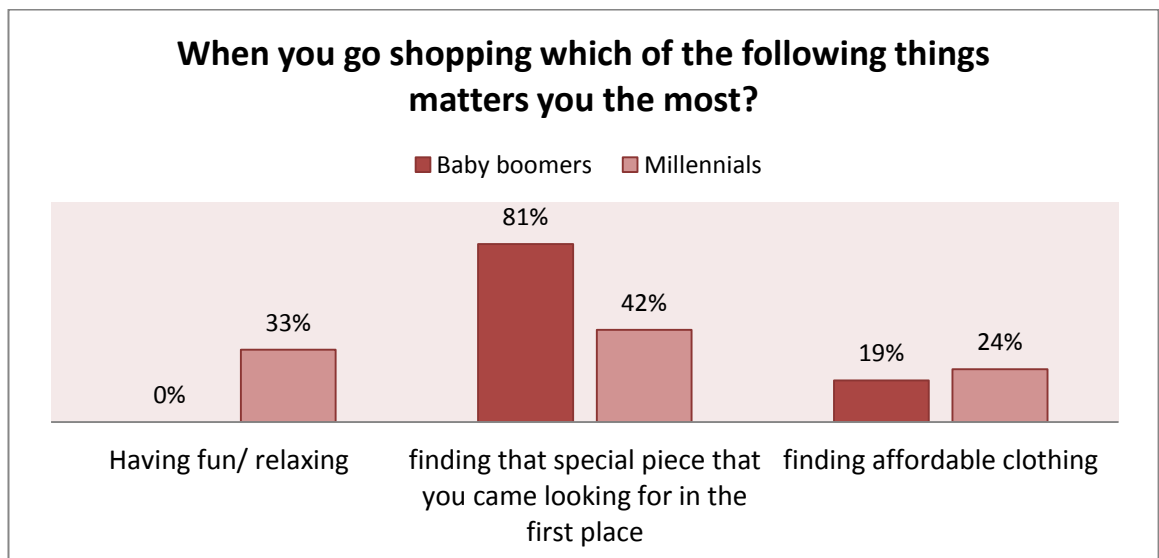


Figure 18. Things that matters when going shopping for clothes- column chart

The Millennials have a more divided perception about what factors matters when shopping clothes for themselves. The Baby boomers (81%) are more unanimous about the fact that they are content when founding that unique clothing piece that they went to look for in the first place. Also for the young women it is important to find that special cloth that they went to look for (42% gives values for this) but also having fun and relaxing is given a quite a lot value (33%). Finding clothes with affordable price is in this case the least important factor for both age groups.

Question 9.

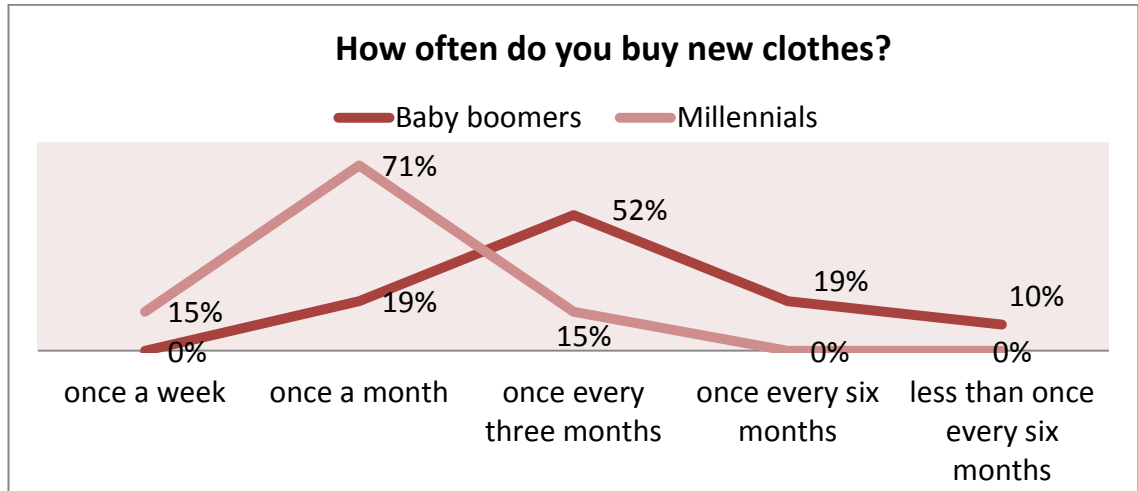


Figure 19. Buying new clothes- line chart

The line chart above shows that the Millennials buys clothes more often than the Baby boomers. Seventy-one percent of the Millennials buys clothes once a month. Fifteen percent of the Millennials buy clothes once a week or once every three months. The majority of Baby boomers 52%, purchases clothes every three months, 19% every month or once in every six months and 10% of the Baby boomers buy clothes more rarely than every six months.

Question 10.

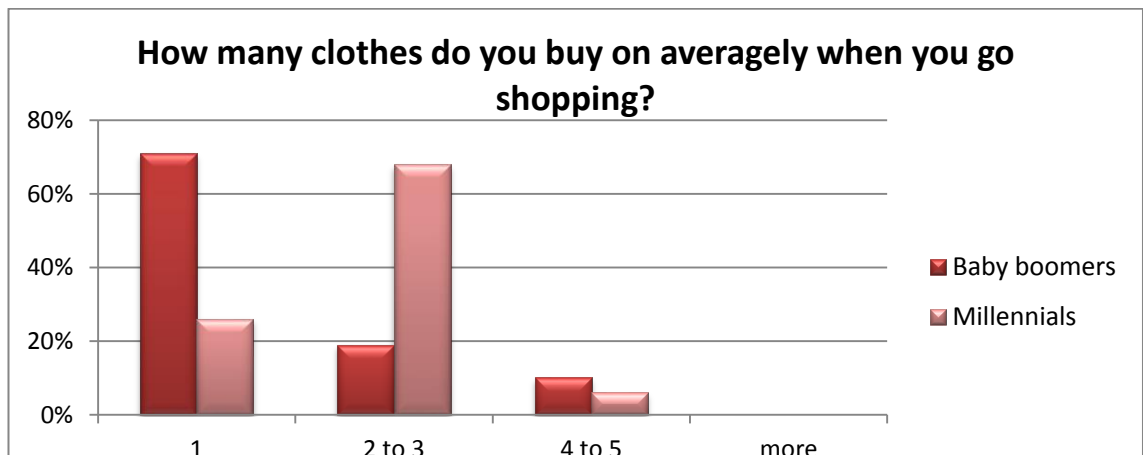


Figure 20. Cloth pieces- column chart

When these two target groups go shopping majority of the Baby boomers (71%) buys one clothing piece while the majority of the young women (68%) buys two to three pieces of clothing at once. Minority of the respondents buys from four to five pieces of clothing when shopping.

Question 11.

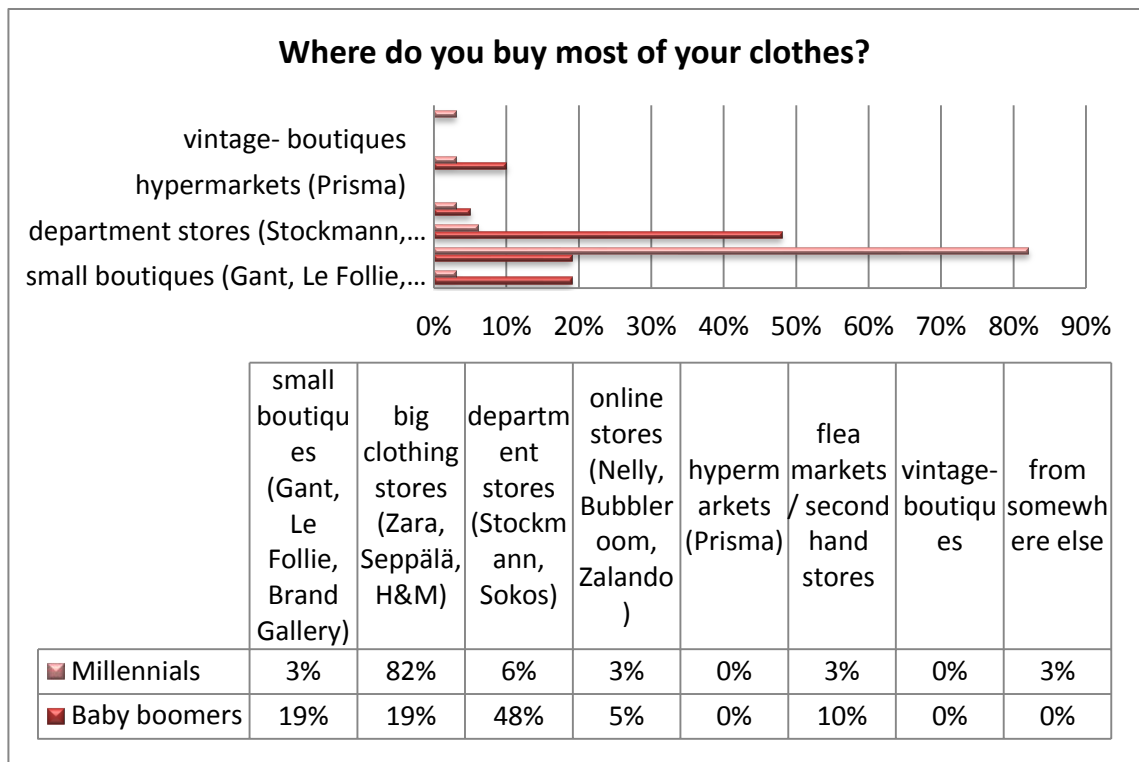


Figure 21. Buying clothes places- bar chart

According to this survey 82% of the younger generation are used to buy clothes from big clothing stores, while majority of the Baby boomers (48%) buys their clothes from department stores. There exists more deviation where the older generation buys their clothes because 19% of them buys clothes from small boutiques as well from big clothing stores. Either of the target groups buy clothes from hypermarkets or from vintage boutiques.

## Question 12.

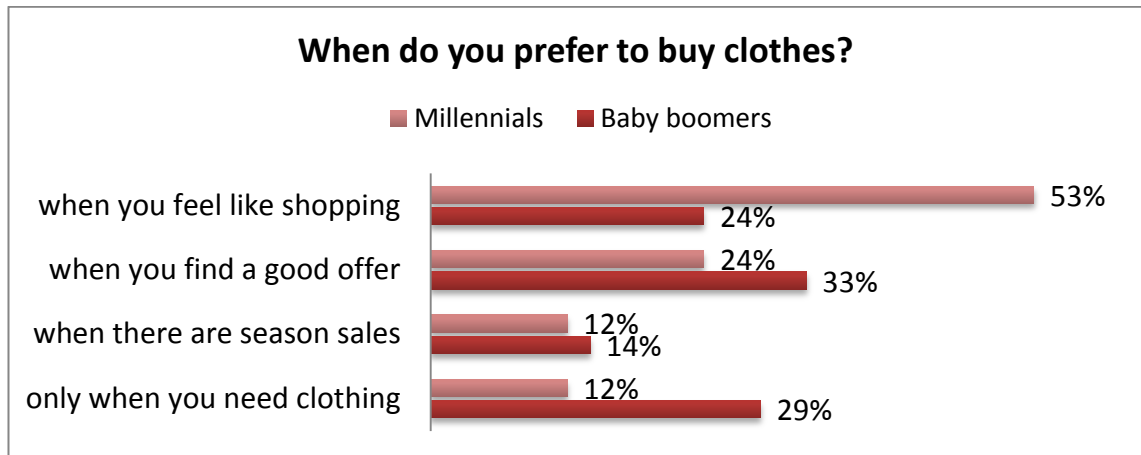


Figure 22. when to buy clothes- bar chart

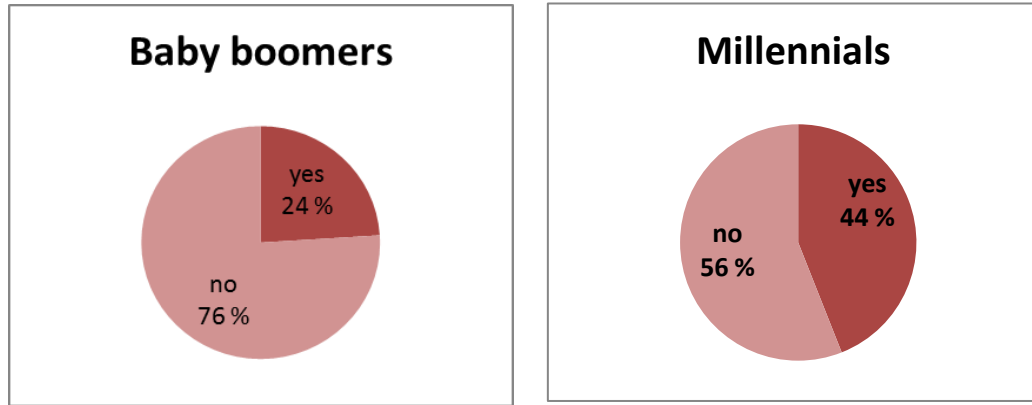
Over half of the Millennials that responded to this survey prefers to buy clothes when they feel like shopping. Thirty three percent of the older generation prefers to buy clothes when they find a good offer and for the Millennials this is the second most common response for this survey question.

There is not so big difference between the Baby boomers choice of preference when it comes to buying clothes only when needed (29%), when finding a good offer (33%) and when feeling like shopping (24%). Least value this older generation gives to season sales.

The younger generation is again more unanimous about their choice of preference. Twelve percent of the Millennials prefers to buy clothes when there are season sales or when needed clothing.

Question 13.

**During recession do you buy more generic clothes than brand clothes?**



Figures 23. Generic or brand- pie charts

The pie charts demonstrates that the biggest part (76%) of the Babyboomers do not buy more generic clothing than brand clothing during recession. The pie chart of the Millennials though shows that these young women are not so unanimous about this matter but the most of them consider that recession does not affect their clothing buying decision making when choosing brand or generic clothing.

Question 14.

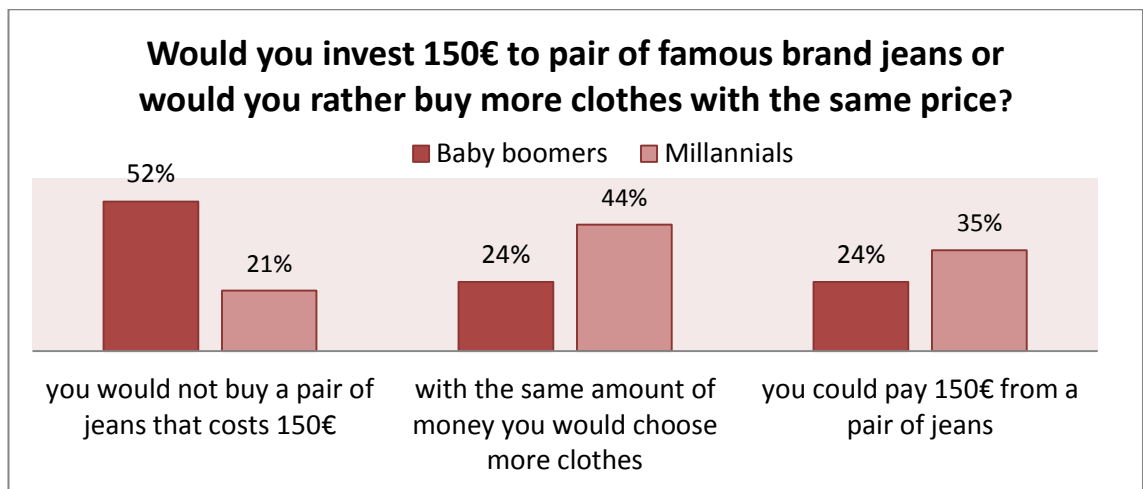


Figure 24. a pair of jeans- column chart

The Millennials are more optimistic than the Baby boomers about the fact that they could buy a pair of brand jeans that costs 150€. Though most of the young women prefers to buy more clothes with the same amount of money.

Question 15.

**When buying a expensive brand cloth, what do you expect from it? Put your answers on scale from 1 to 5 (1= very much, 5= not at all)**

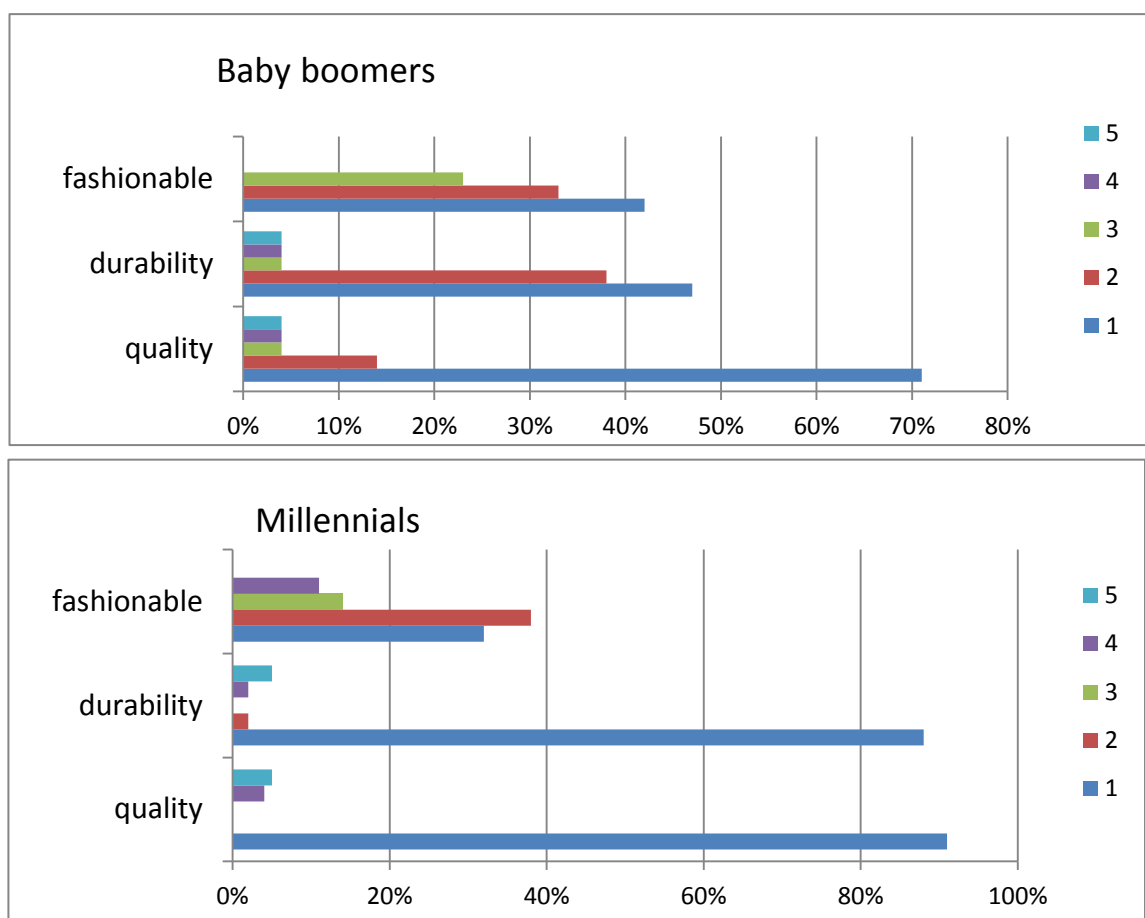


Figure 25. brand cloth expectations- bar chart

Both of the target groups consider that first of all when buying a expensive brand cloth it should possess a good quality. Secondly, both groups expects that it would be durable and thirdly they expect that the cloth is fashionable.

**Question 16. Which clothes do you buy the most, brand clothing or generic clothing and why? Explain shortly.**

This question was left open for the respondents for understanding what is the reason for buying generic or brand clothing. The table was created by the help of the target groups answers. Three of the Millennials did not answer to this question.

	Baby boomers	Millennials
Brand clothes	52%	65%
Generic clothes	29%	13%
Both	19%	23%

Figure 26. What clothes to buy- brand vs generic clothing table

The Baby boomers as well the Millennials connects brand clothes to quality and durability. Most of them consider that if the cloth cost more it also last longer consumption. There are though few Millennials who consider that the cheaper clothes can be made from the same fabrics as the brand clothes.

Most of the Millennials buys generic clothes because of the affordable price. They want to show their personality with the help of the apparel and they do not mind if the fashion changes because they have not paid so much from the generic clothes. The price comes before ethics even if there are few young women that say that they would want to buy clothes that are ethically fabricated but they cost too much.

Those Millennials that buys both brand clothes and generic clothes have their own insight for that. When buying something that they do not buy so often they buy brand clothes like winter jackets or evening dresses and generic clothes like tops and shirts they buy from big clothing stores that sells generic clothing.

The Baby boomers seems to be more brand loyal than the younger generation; they buy more brand clothes like for example Marimekko. Those Baby boomers who buys brand clothes consider that the bigger clothing stores that sells generic clothes (like e.g. H&M) design clothes only to young women. In many

Baby boomers responses is mentioned quality and comfort of the clothing which is considered to be important.

Those Baby boomers that buy both generic and brand clothes says to buy only underwears and tops made from cotton etc. from the stores that sells generic clothing. As well there are few Baby boomers that do not want to pay a lot of money from clothes and that is why they choose generic clothing.

Question 17.

**How much the next things affects to your clothing purchase decision making?**

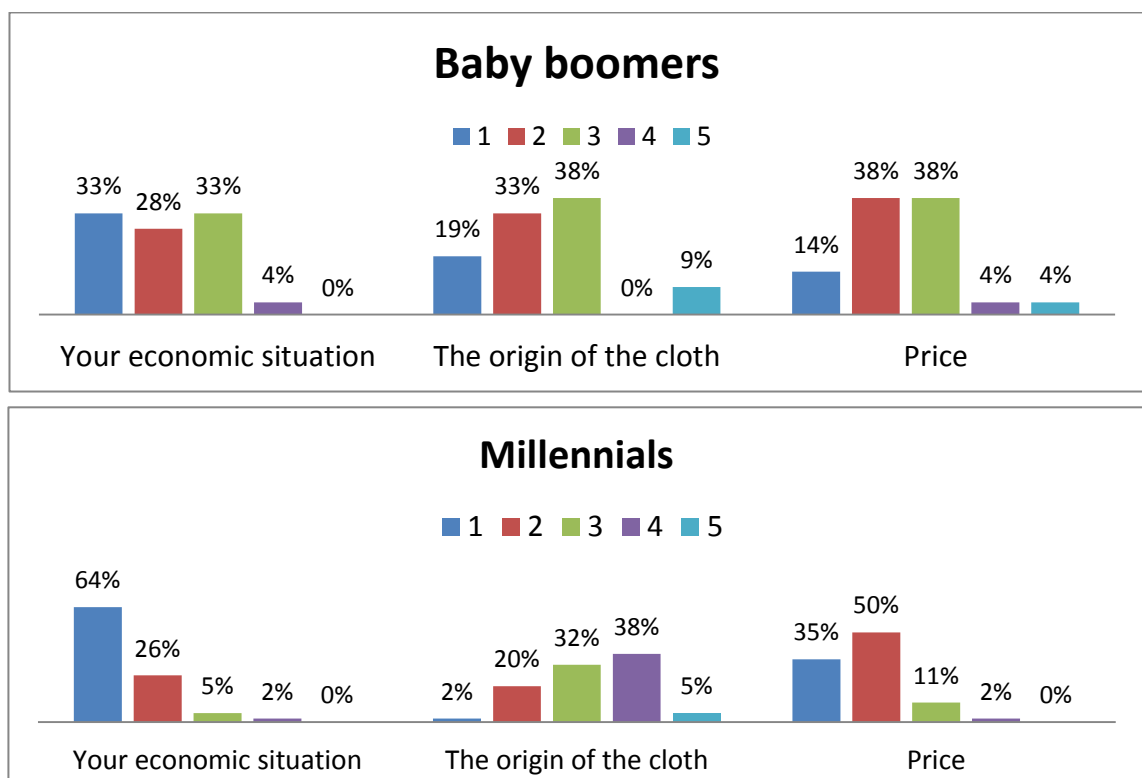


Figure 27. Things affecting to the clothing purchase decision- column chart

The economic situation has the most strongest effect on the clothing purchase decision making of the both study groups. For the Baby boomers the origin of the cloth seems a more crucial purchase decision factor than to the Millennials because for these young women the price matters more than the origin.

Question 18.

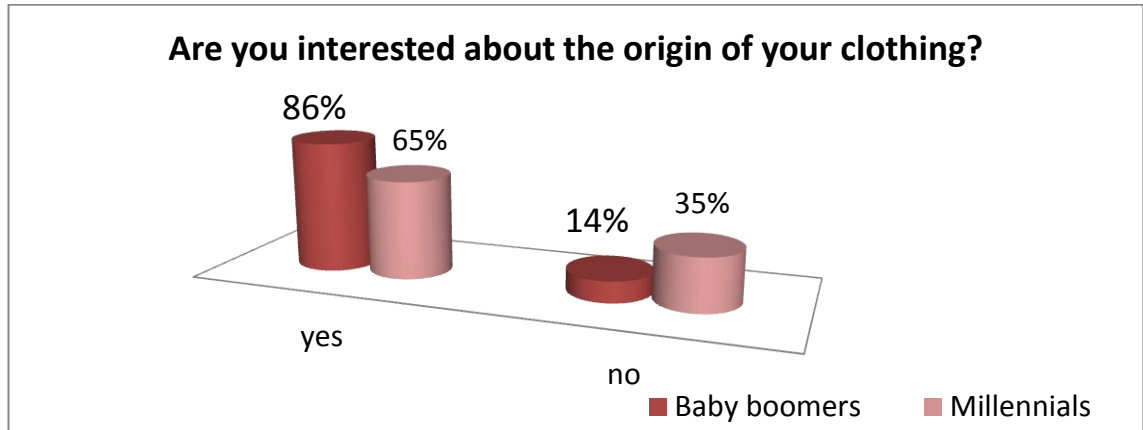


Figure 28. Origin of the cloth- cylinder chart

The chart above demonstrates that for the older generation the origin of the cloth is more interesting factor than for the Millennials. Though 65% of the Millennials says to be interested about the origin of the cloth.

Question 19.

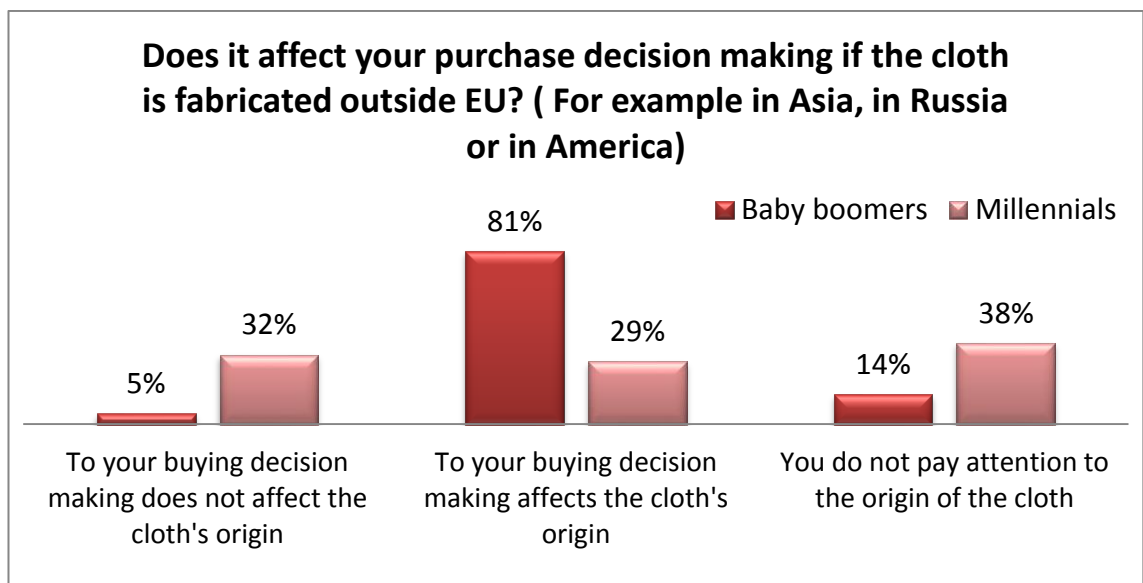


Figure 29. Cloth's origin- column chart

From the column chart can be noticed that the cloth's origin matters to the Baby boomers. The Millennials opinion about this matter is more divided. The Majority (38%) of the young women do not pay attention to the origin of the clothing.

Question 20.

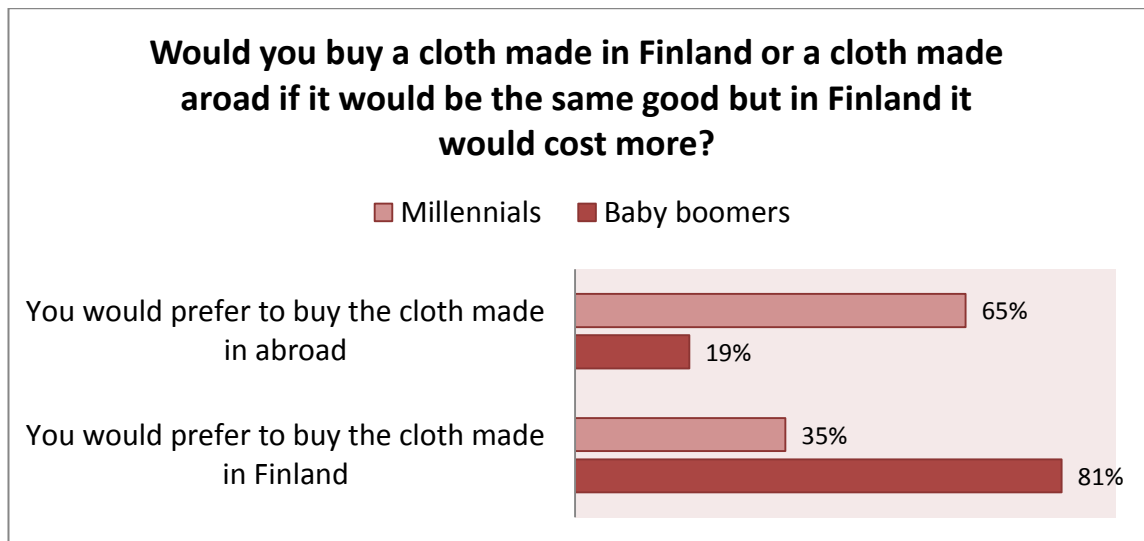


Figure 30. cloth's origin- bar chart

The chart above demonstrates that the younger generation would choose to buy a cloth made in abroad because it would have a more affordable price than a cloth made in Finland. The Baby boomers favors the clothes made in Finland.

## 6 CONCLUSIONS OF THE THESIS

### 6.1 Introduction to the conclusion

This thesis objectives were to understand how recession affects the two target groups; the Baby boomers and the Millennials clothing buying behavior, their reasons for choosing generic or brand clothing and does the origin of the cloth has affect to their purchase decision making. Combining and compering the results gained from the survey to the literature and to the chapter three revealed the answers to the thesis questions. The thesis research questions were:

- What effect does recession have on the clothing buying behavior of Finnish women?
- What are the key factors behind the women's choice of branded and generic clothing in Finland?
- Does it have any effect to the clothing purchase decision making if the cloth is manufactured in a third country?

### 6.2 Thesis results

As it was mentioned in the chapter three fashion is a vulnerable industry when recession hits the economy. When consumers are afraid of recession or do not possess a lot of money it is easy for them to choose affordable clothing according to how much money they are willing to spend. Actually brand cloth businesses suffer from this action more than the consumers because consumers have more where to choose from. The Baby boomers and the Millennials answered to the survey that recession does not impact their decision making, whether to buy generic or brand clothes. The target groups own

economy though has an effect on clothing purchasing decision making; how much money they can spend on clothes (see pages 51 & 54).

According to this thesis survey's results, even if the Millennials are considered as the Net generation they do not buy most of their clothes from internet or either from fleamarkets as was referred in the studies in the chapter three (see pages 30-31). The Baby boomers and the Millennials either buy their clothes from hypermarkets as the AVA's article reported (see page 30). During recession specially the Millennials buy generic clothes from big clothing stores and the Baby boomers buy most of their clothes from department stores. This leads that the women consumers do not buy enough clothes from small boutiques that sells brand clothes. Some of the boutiques have to close their doors because of the women's preference during recession (Saarinen 2013).

Especially the Millennials want to buy clothes with affordable price and the origin of the cloth does not have a meaningful impact to their purchase decision making (figure 20). Kankaanpää wrote in his article that Finnish design is so expensive which prevents the consumers to take responsibility when deciding what to buy but this fact does not correspond to the Baby boomers answers in this thesis (page 36). For the Baby boomers the origin of the cloth is more crucial factor than the price and they would be even willing to pay more from the same cloth if it would be fabricated in Finland and not abroad. Most likely, though, the Baby boomers economic situation has an impact how much they could pay from a product (see questions 17/ 20, pages 54/ 56). The Millennials though chooses price over domestic product because most of them says to not afford to buy expensive clothes even if they would want to. The Millennials also consider that it is good to buy clothes with affordable price because when fashion changes they do not feel sorry from having paid a low price from the product.

Today consumers wants have become needs; (Pooler 2003, 134) if reflecting the Maslow's hierarchy of needs to Millennials consumer buying behavior can be noticed that the Millennials wants have become needs. For the Millennials it is really important to highlight their personality with clothes because they want

to boost their self-esteem (esteem) by clothes (see page 18). The Baby boomers buy clothes only when needed.

Since the Millennials follows more fashion than the older generation the current fashion phenomenon seems to provoke the young adults to buy clothes with affordable price (Nash 2012). As well in the present society people are getting more individualistic which means that consumer buying behavior habits can differ a lot from each other (Ahlqvist et al. 2008, 262). The current fashion phenomenon though does not seem to have an affect to the Baby boomers clothing buying habits. Even if the Baby boomers said to be interested about the origin of the cloth the reasons for this does not come out in the study.

Comparing this thesis results to AVA's study about clothing purchasing it seems that the Millennials buy so called disposable clothes but this does not apply to the older generations buying behaviour (Tutkimus: nainen ostaa 28 kiloa vaatteita vuodessa 2011). In fact, Jim Pooler had it right; (Pooler 2003, 130) the Finnish Baby boomers consider that the big clothing stores design only clothes for younger adults. This is why the Baby boomers buy only cotton socks and underwears from stores that sell generic clothes and the rest of the clothes they buy from department stores which sells brand clothes. This came out in the survey's open question (figure 17, page 53).

Both target groups buy most of the clothes for themselves but when Baby boomers buy one clothing piece every three months the younger generation buy two to three pieces every month. Generic clothes have become routine purchases for Millennials. The Millennials spends on averagely 147, 97€ more money on clothes during six months than the Baby boomers which makes almost 300€ a year. However the Baby boomers buy mostly brand clothes that are more expensive comparing to generic clothing.

If taking consideration how much a Baby boomer receives pension on average, a Millennial who is working has more money to spend on purchases than the pensioner. Still, the Baby boomers buy brand clothes. Those Millennials who are students or unemployed have less money to spend on purchases than

those who are in pension. The majority of the responder Millennials were students.

The women consumers do not give a lot of importance to season sales (figure 22, page 49) even if according to the Yle article the recession's result was the preliminary of the sales in 2013 (Kolari 2013). In fact, the Millennials prefers to buy clothes when they feel like shopping and they like to have fun and relax at the same time when they are shopping. Gathering experiences when shopping is considered to be important for the younger generation and this came out as well in the research of Levonmaa about young adults way to past time by shopping in the city center of Turku (Levonmaa 2009, 47). Again the Baby boomers prefers to buy clothes when they find a good offer. Both of the cohorts though gives value when they find that special clothing piece that they went to look in the first place.

Both of the target groups consider that brand clothes have good quality and last consumption because they costs more than generic clothes. Therefore those Millennials who buy also brand clothes buy them rarely when they need for example a winter jacket or a evening dress that are not bought often. Iltanen wrote on her research that Baby boomers buy mostly brand clothes and this research revealed the same fact about this cohort's preference (Iltanen 2007, 62).

In fact, the Baby boomers seem to be more brand loyal than the Millennials when it comes to purchasing clothes. This information came out in the open research questions 16; many of the responders mentioned Marimekko as a good brand that lasts consumption.

If looking behind the fashion history can be noticed that for both target groups it has been always important to purchase clothes easily. Also finding those clothes that one prefers according to how it fits, what color it has and where it is made from (material) is considered to be important for both cohorts.

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## 8 APPENDIX

### The cover letter of the survey

Hello,

This is my third study year at University of Applied Sciences of Turku and I am studying International Business, General Management as my main subject. In this moment I am writing my thesis about Finnish women clothing consumer buying behavior, clothing preferences and recession's affect to their clothing purchases. In my research I will concentrate on the Baby boomers (born in 1945-1950) and to women born in 1984 to 1988 survey answers.

With the help of this survey and literature findings I will try to figure out how does these two target groups consumer buying behavior differs from each other. For both generational cohorts is given the same survey questions which can be found from different www- sites.

I would really appreciate if you would have time to answers to my questions and help me to reach results for my thesis. It will take about five minutes to answer to the questions. Survey responders will stay anonymous.

You can also share this survey with your friends and family:

Those born in 1945- 50

<http://www.surveyexpression.com/Survey.aspx?id=f8423379-b265-4250-b831-e9ad77cf4bc>

Those born in 1984- 1988

<http://www.surveyexpression.com/Survey.aspx?id=58fd26c6-b69f-4d79-81bb-09cdcdcb336c>

Please answer to the survey by the 31.7.2013. Thank you for your help. I will every body a nice and cheerful summer.

Yours sincerely,

Isa            Hlavaty

This survey is indicated for women born in 1945- 1950./ This survey is indicated for women born in 1984- 1988.

1. Are you: (multi choice)

- student
- worker
- unemployed
- in pension

2. Your education (choose one):

- baccalaureate
- vocational school
- university/ UAS
- something else

3. Do you follow up clothing fashion? (choose one)

- yes, extremely often
- yes, pretty often
- a little bit
- not at all

4. How much money you spend on clothes in six months? (open question)

5. Why do you buy new clothes? (choose one)

- You want to highlight your personality with clothes
- You want to be fashionable
- You buy new clothes when you need them

6. Do you buy most of the clothes for yourself?

- yes
- no

7. How much the next factors matters to you when you are buying a new cloth? Put your answers on scale from 1 to 5 (1= very much, 5= not at all)

durability	1	2	3	4	5
color	1	2	3	4	5
fashionable cloth	1	2	3	4	5
brand cloth	1	2	3	4	5
affordable price	1	2	3	4	5
material	1	2	3	4	5
fit	1	2	3	4	5

8. When you go shopping which of the following things matters you the most? (choose one)

- having fun/ relaxing
- finding that special piece that you came looking for in the first place
- finding affordable clothing

9. How often do you buy new clothes?

- once a week
- once a month
- once every three months
- once every six months
- less than every six months

10. How many clothes do you buy on averagely when you go shopping?

- one
- two/ three
- four/ five
- more

11. Where do you buy most of your clothes?

- From somewhere else
- vintage- boutiques
- hypermarkets (Prisma)
- online stores (Nelly, Bubbleroom, Zalando)
- department stores (Stockmann, Sokos)
- big clothing stores (Zara, Seppälä, H&M)
- small boutiques (Gant, Le Follie, Brand Gallery)

12. When do you prefer to buy clothes?

- When you feel like shopping
- when you find a good offer
- when there are season sales
- only when you need clothing

13. During recession do you buy more generic clothes than brand clothes?

- yes
- no

14. Would you invest 150€ to pair of famous brand jeans or would you rather buy more clothes with the same price?

- you would not buy a pair of jeans that costs 150€
- with the same amount of money you would choose more clothes
- you could pay 150€ from a pair of jeans

15. When buying a expensive brand cloth, what do you expect from it? Put your answers on scale from 1 to 5 (1= very much, 5= not at all)

fashionable	1	2	3	4	5
durability	1	2	3	4	5
quality	1	2	3	4	5

16. Which clothes do you buy the most, brand clothing or generic clothing and why? Explain shortly. (open question)

17. How much the next things affects to your clothing purchase decision making?

your economic situation	1	2	3	4	5
the origin of the cloth	1	2	3	4	5
price	1	2	3	4	5

18. Are you interested about the origin of your cloth?

- yes
- no

19. Does it affect your purchase decision making if the cloth is fabricated outside EU? (For example in Asia, in Russia or in America)

- To your buying decision making does not affect the cloth's origin
- To your buying decision making affects the cloth's origin
- You do not pay attention to the origin of the cloth

20. Would you buy a cloth made in Finland or a cloth made abroad if it would be the same good but in Finland it would cost more?

- You would prefer to buy the cloth made in abroad
- You would prefer to buy the cloth made in Finland

Thank you for having answered to the survey!

