

CONSUMERS GENERAL ATTITUDE TOWARDS FASHION LIBRARY CONCEPT

Case company: Nurmi Design Oy

LAHTI UNIVERSITY OF APPLIED
SCIENCES
Degree Programme in International
Business
Bachelor's Thesis
Autumn 2015
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Bachelor's Thesis in International Business, 76 pages, 10 pages of
appendices

Autumn 2015

ABSTRACT

The study was commissioned by Nurmi Design Oy, and contributes to their business strategic development work. At the moment, the company is considering elaborating its Nurmi Clothing Library, a form of the fashion library business model, on both scale and scope. Thus, one of the main concerns of the company is to find out how the consumers perceive the idea of fashion library. For that reason, this study was carried out to find out the general attitude of consumers in Lahti (Finland) towards the concept of fashion library.

The theoretical basis of this study was formed by three theories, namely fashion adoption, fashion orientation, and tri-component of attitudes. In addition, the concept of fashion library was explained and characterized. Literature review on the concept as well as its practical development were also presented in the study.

In the empirical section of the study, the quantitative research approach was utilized. As a means for data collection, a questionnaire was sent out to young consumers in the area of Lahti City via different channels. The data gained from 114 valid responses for such questionnaire acted as the input for the empirical study. The IBM SPSS Statistics software version 23 was used to perform the data analysis.

The results from the data analysis showed that the young consumers in Lahti, generally, have a rather neutral to positive attitude towards the fashion library concept. Half of the respondents reported liking the concept on different degrees, and people held a comparatively fair-mind about the likelihood of their using the fashion library in the future. The study also discovered the reasons why consumers are for or against the idea of renting or borrowing clothes, the popular occasions for renting or borrowing clothes, as well as the important criteria when renting or borrowing clothes and the suggested price range for the fashion library subscription.

Key words: fashion library, consumer attitude, fashion, Nurmi Design Oy

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1 INTRODUCTION

1.1 Background

The author of this study had the opportunity to do a project for the company of Nurmi Design Oy in her previous study (summer 2015). During that project, the author grew interested in the underdeveloped concept of Nurmi Clothing Library of the company and proposed her intention of doing a thesis on the topic. A quick agreement on the issue was made between the company and the thesis author. This thesis was carried out on the base of such agreement.

Nurmi Design Oy is a Finnish design company which has its own brand of clothing. The company core values lie in the idea of corporate social responsibility (CSR) and slow fashion (Nurmi 2015).

Corporate Social Responsibility is defined by the EU Commission as *"a concept whereby companies integrate social and environmental concerns in their business operations and in their interaction with their stakeholders on a voluntary basis"* (EU Commission 2002). The concept describes the sustainability of companies on three pillars, namely economy, social affairs, and environment (Figure 1). The economic pillar of CSR refers to the business side of companies like profitability, ethical behaviour towards stakeholders, job creations, etc. The social pillar, on the other hand, concerns about matters like employees' benefits, health and safety at workplace, training and development, work-life balance, etc. Finally, the environmental pillar regards issues of material, energy, water consumption, environment protection, etc.

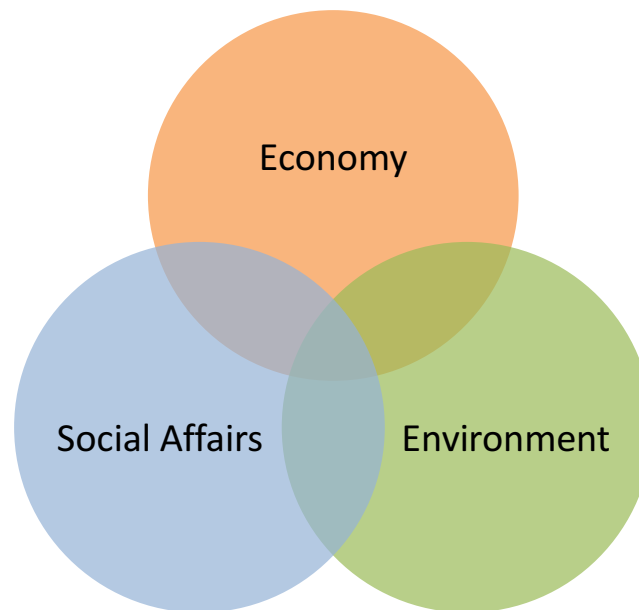


FIGURE 1. Three Pillars Of Corporate Social Responsibility (EU Commission 2002)

Slow design is shown via Nurmi Design Oy's design philosophy. The company does not apply seasonal sale, i.e. focuses on timeless designs with high quality, and launches new collections that complement the previous ones. The designs of Nurmi's clothing are influenced by the Nordic tradition of minimalism. (Nurmi 2015.)

At the moment, the company is revising its operation. One of the company's concerns has to do with the development of its Nurmi Clothing Library, a form of the fashion library concept.

Fashion library, briefly explained, is a business model which allows consumers to borrow pieces of garments and accessories from the service provider's collections, keep and use them for a period of time, and return them to the fashion library afterwards. The business model runs on a membership subscription base.

As a result, the company needs to get a lot of information related to the concept. Information on how consumers perceive the concept of fashion

library is of great interest since consumers form an important force on the market.

However, there is little study made on the topic of fashion library. Especially, there is no study on the consumers' attitude towards the concept, let alone study targeted on consumers in the local market. Therefore, this thesis is made to fill in such gaps of knowledge.

1.2 Thesis Objective & Research Questions

The case company, Nurmi Design Oy, is considering launching the business concept of fashion library, i.e. providing a clothes-renting type of service, as a part of its operation. As one of the fundamental steps in its strategic decision-making process, the company needs to understand how consumers, a major force in the market, perceive the idea.

Therefore, this paper is conducted in order to help Nurmi Design Oy Company to capture the general attitude of consumers in Lahti towards the fashion library concept, e.g. consumers' feelings when hearing about the concept, what they consider important when using the service, how likely they would be using the library, etc.

Based on such purpose, the main research question and sub-questions of the thesis were identified and created.

Research question

What is the general attitude of consumers in Lahti towards the concept of fashion library?

Sub-questions

- Do consumers like the idea of fashion library?
- Why would consumers use the fashion library?
- Why would consumers not use the fashion library?
- What criteria do consumers see as important when using the fashion library?

- How likely would consumers be using the fashion library the next time they need some new clothes?

1.3 Theoretical Framework

Theoretical framework can be understood as a structure comprising of interrelated ideas, theories, concepts, etc. that identifies and describes major elements, variables, or constructs that organize a study. (Ennis 1999, 132-134). In short, theoretical framework illustrates the relationship between different ideas, theories and concepts that guide a research project, provides structure and boundaries in which the study is carried out. Figure 2 depicts the theoretical framework applied in this thesis.

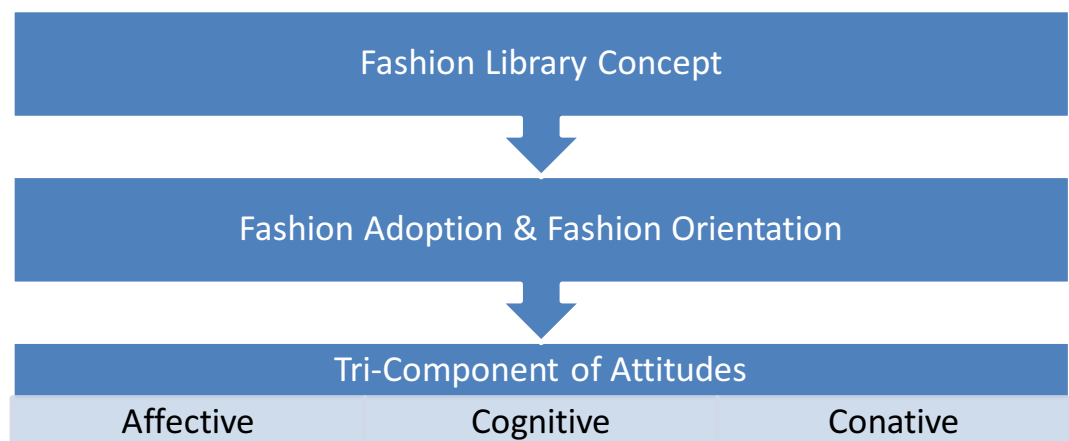


FIGURE 2. Theoretical Framework

Since the topic of this thesis concerns the concept of *fashion library*, it is, therefore, necessary to first explain such concept. The definition of fashion library and its development are roughly introduced later on in this paper.

Second, theories of fashion adoption and fashion orientation are to be employed. The idea of using the two theory is based on the belief that people who are interested in fashion tend to adopt a new product (in this case, fashion library) easily and quickly, and have the needs to update

their styles and wardrobes often. Hence, they could be the potential users of the fashion library.

Third, tri-component model of attitudes of Hovland & Rosenberg (1960) is to be explored to capture the general attitude of consumers in Lahti. In their study, Hovland & Rosenberg stated that there are three components that make up any attitudes, i.e. affective component (feelings), cognitive component (beliefs, knowledge), and conative component (behavioural intentions), and that researchers should measure these components so as to correctly understand attitude.

1.4 Research Methodology & Data Collection

This section presents the research methodology and data collection utilized in this thesis. First, the research methodology is explained on two aspects, i.e. research design and research method. Then, the primary and secondary sources of data used for this thesis are introduced.

Research Approach

The two common research approaches in scientific research are inductive and deductive approaches (Saunders 2009, 124-129). In order to choose an appropriate approach to the research, researchers must first understand the nature of each approach.

Inductive approach (also known as bottom-up approach) has its start from researchers' specific observations or facts and makes its way to theory generation. Specifically, the research starts when researchers notice certain events or occurrences in real life, then try to find out the patterns in the data and generate theories that offer explanation to such patterns.

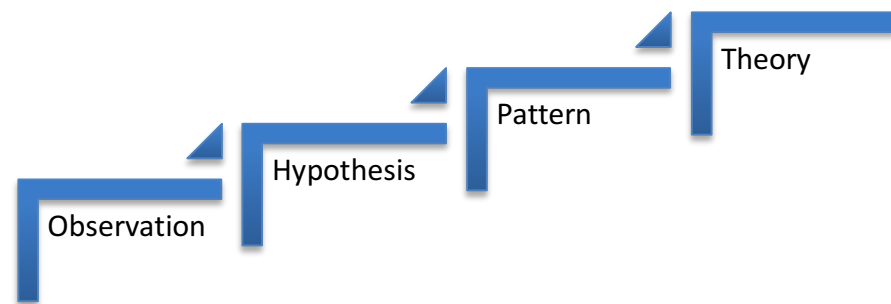


FIGURE 3. Inductive Research Approach (Modified from Pellissier 2008, 3)

Deductive approach (also known as top-down approach), on the other hand, has its reasoning flow from the general to the particular (Pellissier 2008, 3). The formulations of hypothesis and variables to test are common traits of researches using deductive approach.

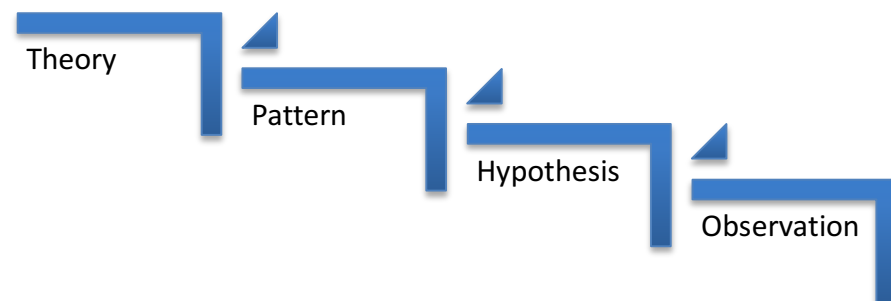


FIGURE 4. Deductive Research Approach (Adapted from Pellissier 2008, 3)

Since the intention of the author of this thesis initiates with the idea to examine the consumers' general attitude towards the concept of fashion library, and such intention is made more specific by the end with a market research on the consumers' attitude. Therefore, the deductive approach is selected for the research of this thesis.

The nature of the research carried out in this thesis is identified as descriptive research because the author aims to characterize the consumers' general attitude towards the fashion library concept.

Research Method

There are three common types of research methods, i.e. qualitative, quantitative, and mixed method.

Qualitative research is used when researchers aim to explore and understand the meaning individuals or groups ascribe to a social or human problem (Creswell 2009, 4). As a result, in-depth understanding of a situation or phenomenon is to be expected (Cooper & Schindler 2009, 162). Qualitative research is associated with the use of and dealing with abstract non-numeric data (e.g. words) and open-ended questions (e.g. qualitative interviews).

Quantitative research, on the other hand, provides researchers a means for testing objective theories by examining the relationship among variables (Creswell 2009, 4). The major benefit of quantitative research method is its large coverage of customer inputs by utilizing survey (numeric data), allowing easy comparison in a highly time-efficient way (Saunders et al. 2012, 177).

Mixed methods research incorporates elements of both qualitative and quantitative approaches.

When deciding on a suitable research method, researchers should consider two factors, i.e. the nature of the research topic and the available research time (Saunders et al. 2012, 148). The objective of this thesis, as previously defined, is to assess how consumers in Lahti *generally* perceive the concept of fashion library. Specifically, data concerning the public's general attitude towards renting instead of buying clothes (e.g. how familiar they are with the concept of renting clothes), the criteria consumers care about when using the service, and the likelihood of their using the library are to be collected and analyzed. In terms of the available

research time, the author has only one and a half months. Thus, quantitative research method is proved to be most useful in this case to examine the mass consumers' opinions.

Data Collection

Research method chosen decides subsequent research activities, i.e. data collection and analysis. As above mentioned, the selected research method for this thesis is deductive reasoning with quantitative approach; therefore, survey strategy is the primary strategy of inquiry for this thesis (primary data source).

A survey constructed to assess the consumers' fashion orientation and attitude towards the fashion library concept was sent to young people in Lahti (mainly students) via different online channels. In addition, hard-copies of the survey were distributed to people at Fellmannia Library to optimize response rates. The reason for the chosen age range was that people in such ages tend to have an active fashion lifestyle, i.e. interested in clothes and fashion trends, so they could be potential users of the fashion library.

Secondary data used in this thesis was collected from published journal articles, former studies, books, as well as electronic sources concerning fashion library, fashion-related concepts and theories, consumer attitude, etc.

The research methodology as well as data collection used for this thesis are summarized in Figure 3 below.

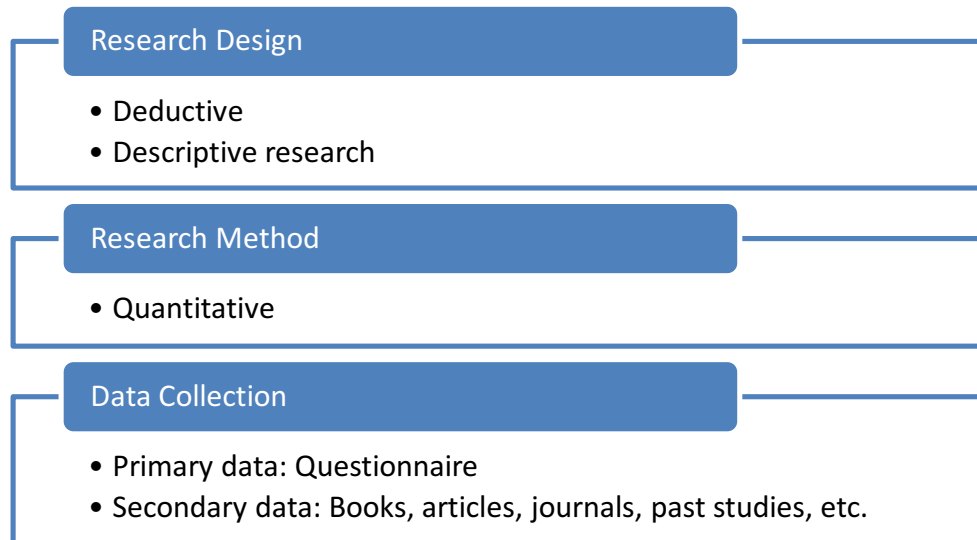


FIGURE 5. Research Methodology

1.5 Thesis Scope & Limitation

As stated in section 1.2. *Thesis Objective and Research Questions*, the purpose of this thesis is to capture the general attitude of consumers towards the fashion library concept in order to aid Nurmi Design Oy Company with its developing the concept in the market of Lahti City. As a result, an empirical survey to acquire primary data was carried out in Lahti City only. The target group of respondents in the questionnaire was limited to young people in the city due to the assumption that they are more likely to have an active fashion lifestyle with rather frequent needs to updates their wardrobe and styles, and thus could be the potential customers of the fashion library.

Besides, since the thesis only aims to characterize the general aspects of the consumers' attitude towards the fashion library concept, the study did not cover all aspects of attitude, e.g. underlying reasons for consumers' behaviours, or explore all aspects of other theories, e.g. fashion adoption process of consumers, factors of fashion leadership, the importance of being well-dressed or anti-fashion attitude.

In addition, due to time constraints, the data collection only took place within ten days in the middle of October 2015.

1.6 Thesis Structure

This thesis includes seven chapters and can be roughly divided into two main sections, i.e. the review on related theory and the empirical implementation of the survey.

Theoretical Section

Chapter 2 provides the review on the fashion library concept and the main theories employed in the thesis. The concerned theories are fashion adoption, fashion orientation, and tri-component of attitudes.

Empirical Section

Chapter 3 demonstrates the design process for the questionnaire used in the survey for this thesis. The design process had three stages, namely: pre-construction, construction, and post-construction. As steps in such three stages were taken, the questionnaire objectives, components and structure, as well as important benchmarks were set and reviewed.

Chapter 4 is named *Empirical research* with the emphasis on the analysis of the acquired data from the questionnaire. The data collected via channels were analyzed using the IBM SPSS Statistics software version 23. The results of such analysis are presented in this chapter with various graphs and tables for the purpose of data illustrations.

Chapter 5 has to do with the findings from the data analysis performed in chapter 4. In specific, answers to research questions are presented here.

Concluding Section

Chapter 6 presents the conclusion and discussion of the findings of the research carried out in this thesis. In addition, the research reliability and validity as well as ideas for further research are also described in this

chapter.

Chapter 7 provides a recap of the main points of the study, i.e. its purpose, research problems, research process and findings.

Figure 6 below provides a visual illustration of the thesis structure.

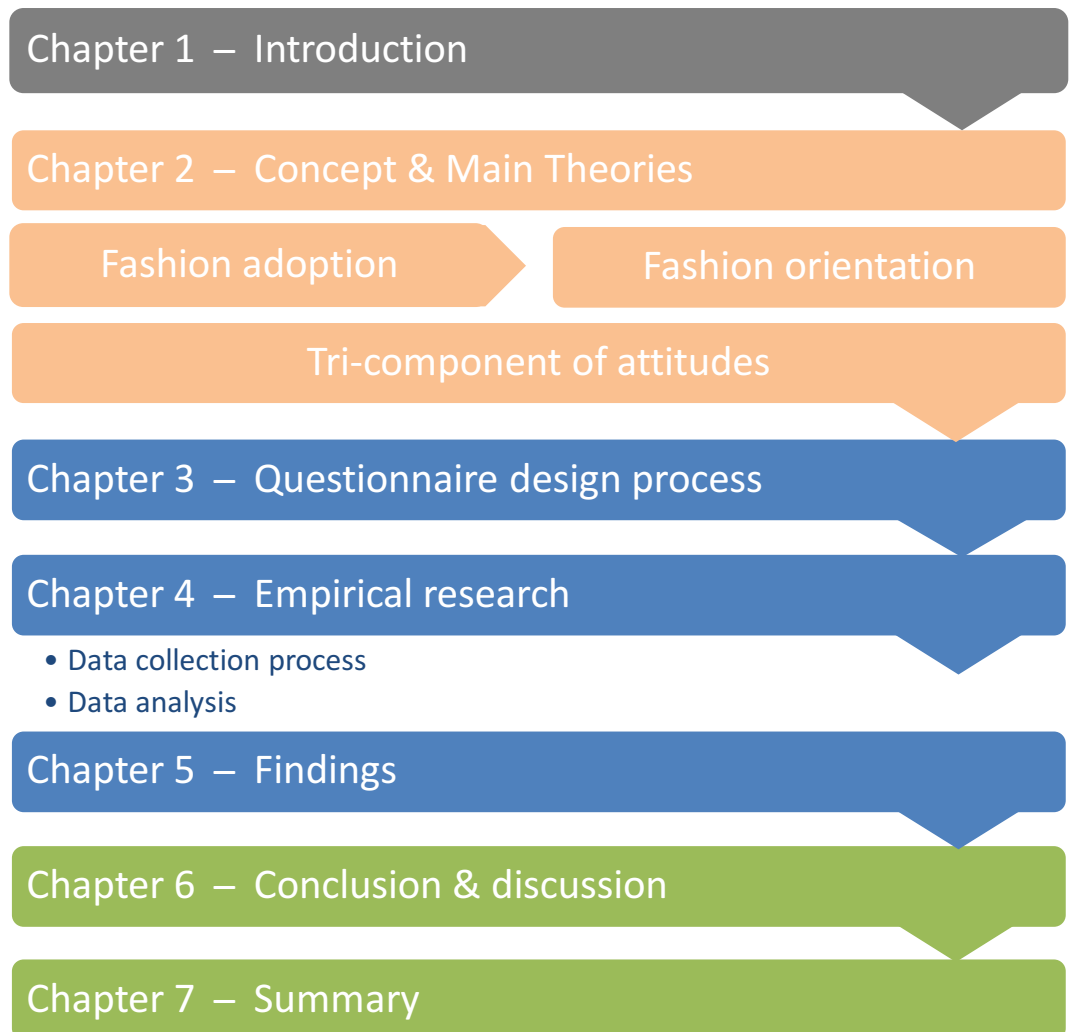


FIGURE 6. Thesis Structure

2 FASHION LIBRARY CONCEPT & MAIN THEORIES EMPLOYED

This chapter provides further explanation about the theoretical base of the thesis. First the concept of fashion library is presented and clarified. Then the theories of fashion adoption, fashion orientation and tri-component of attitudes are described.

2.1 Fashion Library Concept

Since this study deals with the topic of fashion library, it is vital to first understand the concept. This section aims to characterize the fashion library concept on three aspects, i.e. definition and characteristics, literature review on the topic, and the development of fashion libraries in real life.

Definition & Characteristics

The term *fashion library* in many cases refers to a physical place or virtual platform holding materials and resources related to the apparel industry, e.g. books, articles, journals, lesson plans, collection samples and images, etc. Some examples of this type of fashion library are the Fashion Library of Kent State University (Ohio, USA), and the Berg Fashion Library. The Fashion Library of Kent State University is an entity of the university libraries which provides its students, staffs, and the community access to resources concerning the fashion industry (Kent State University 2015). The latter, the Berg Fashion Library, on the other hand, is an online portal under the administration of the Oxford University Press for the purpose (The Berg Fashion Library 2015). Nevertheless, the term *fashion library* used in the context of this thesis is a business concept.

Fashion library is a rather new concept which has emerged as a fashion niche within the last decade. There is not yet any developed definitions of the concept available. However, fashion library is commonly understood as "*a subscription-based service that allows people to share wardrobes*" – borrow clothes for a period of time. There is no direct monetary exchange for fashion items, but the library operators' revenue stream comes from the

membership subscription. (Pedersen & Netter 2015, 259.) Fashion library is a form of collaborative consumption in the apparel industry with its core value lie in sustainability.

Wear beautiful clothing, but not at the expense of people and the environment. Being able to select by style and cut, but saying no to bulging wardrobes and fast fashion. Enjoy the feeling of new but without having to possess everything. (LENA The Fashion Library 2015)

In order to better understand how the fashion library works in real life, the author of this thesis employed the business model canvas framework to break down the basic components of the business concept.

Business model has been a very popular concept in the business world. Business model indicates *"how a company is linked to external stakeholders, and how it engages in economic exchanges with them to create value for all exchange partners"* (Zott & Amit 2007, 181).

Over the years, various researchers have attempted to break down the business model concept into interrelated sub-components. However, the business model canvas developed by Osterwalder and Pigneur (2010) remains the most well-known and commonly-used analytical framework. According to the framework, the business model has nine components, namely: customer segments, value proposition, channels, customer relationships, revenue streams, key resources, key activities, key partnerships, cost structure. A canvas includes nine above said components is a visual illustration of how a company creates, delivers, and captures value (Osterwalder and Pigneur 2010, 14).

A business model canvas is drawn by the author to better demonstrate how fashion library works. Figure 7 provides an overview of the canvas. The canvas can be found in full size in Appendix 1.

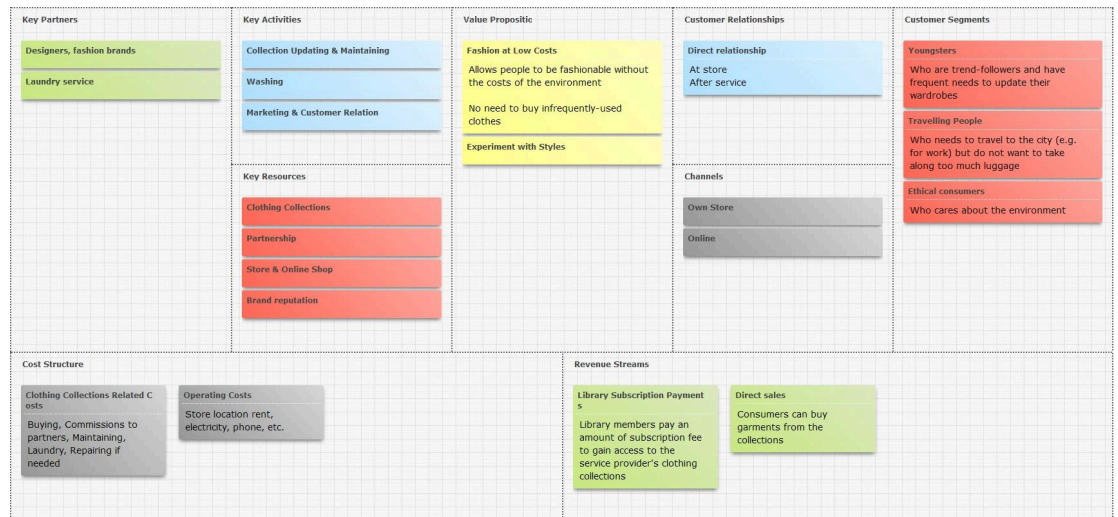


FIGURE 7. Fashion Library Business Model Canvas

Literature Review On The Topic

The idea of collaborative consumption was made popular with the publication of the book *What's Mine is Yours* (Botsman & Rogers 2010). As the term *collaborative consumption* suggests, the idea of this concept is that people sharing and collaborating to meet certain needs. Collaborative consumption has been seen in different areas of life, e.g. carpool, house-sharing, etc. However, in fashion industry, collaborative consumption has not yet become a mainstream concept. Fashion library is the most significant form of collaborative consumption seen, yet still remains unknown to the majority of consumers.

In terms of the fashion library in literature, studies regarding the topic remain limited. The only research on the topic that has been done so far is the study named *Collaborative Consumption: Business model opportunities and barriers for fashion libraries* by Pedersen and Netter (2015). The mentioned study was conducted with different fashion libraries' owners in the Scandinavian region concerning the opportunities and barriers to the realization of the fashion library. According to the study, the opportunities offered by fashion libraries are: 1) members get an opportunity to experiment with different styles and looks without having to pay the full price, and 2) members have alternatives to conventional,

ownership-based fashion consumption. However, the studied fashion libraries encounter serious barrier from resources limitations, i.e. human, technical, and financial resources. Such difficulties have forced some libraries to cut down on their membership services, e.g. opening hours, and rewards to libraries' staffs and owners.

Nonetheless, the study only addressed the problem from the fashion libraries owners' perspectives. The consumers' point of view has not yet been researched.

Real Life Development

In recent years, a number of fashion libraries in different countries has emerged and come into operation. Some famous examples of physical libraries are LENA The Fashion Library in Amsterdam (The Netherlands), which is said to have more than 1200 items at stock at any time (Peters 2015), and Rent the Runway (USA), which is called "*The Netflix Model for Haute Couture*" by The New York Times (Rent The Runway 2015). There are also some online services like Swapstyle, and local Swishing parties.

Currently in Scandinavia region, some fashion libraries can be found, too. For instance, Resecond is a dress library found in Denmark that allows its members to exchange dresses (Mosbech 2012). Another example is the Lånegarderoben Fashion Library (Sweden) whose collection is largely sponsored from different fashion brands and young designers (Pedersen & Netter 2015, 264). In Finland, there is also a fashion library named The Nopsa Fashion Library whose collection consists of Finnish designs (Nopsa 2011). For the time being, unfortunately, all of the above mentioned fashion library do not generate profit for their owners (Pedersen & Netter 2015, 264).

2.2 Fashion Adoption

Fashion Adoption is a theory developed by Sproles (1979), and has been widely used in studies on fashion-oriented consumer behaviour and decision making. It is a fact that there have been various theories

developed concerning consumer behaviour and decision making, e.g. the five stages of consumer buying decision process (Engel et al 1968). Yet, in fashion-oriented studies, Sproles' fashion adoption theory is favoured most due to its detail characterization of fashion object and process, its identification of and taking into account different motivations that affect one's preference of a fashion object, as well as its effectiveness in describing different types of fashion consumers, etc.

Fashion adoption, according to Sproles (1974), is defined as *"a process of social contagion by which a new style or product is adopted by the consumer after commercial introduction by the designer or manufacturer"* (King 1964).

Fashion Definition & Main Characteristics

First and foremost, in order to understand the theory of fashion adoption, one must understand what fashion meant to Sproles.

In his works, Sproles officially defined fashion as below.

*A fashion is a culturally endorsed form of expression, in a particular material or non-material phenomenon, which is discernible at any given time and changes over time within a social system or group of associated individuals.
(Sproles 1974, 463-464)*

In comparison with nowadays definitions of fashion, it can be seen that the nature of Sproles' definition above holds true still. Fashion is, nowadays, identified by sociologists and scholars with two elements: 1) being accepted by many people and (2) its acceptance lasts for a relatively short period of time (Women's Wear Daily 2015).

According to the same author, the concept of fashion could be conceptualized on two separate dimensions, the fashion object (e.g. a specific stylistic product, technological innovation, consumer service, behavioural practice, ideological philosophy, etc.) and the fashion process (the mechanism of stages where a fashion object moves from its creation to public presentation and public acceptance) (Sproles 1974, 465).

Nevertheless, fashions, regardless of being an object or process, have several unique characteristics that distinct it from other behavioural phenomena. Some of such characteristics are being non-permanent, presenting collective tastes, being exclusive at the beginning due to its novelty, and presenting a luxury rather than a necessity in cases.

However, in the scope of this thesis, the term *fashion* is deductively used only to refer to the apparel industry and its related matters.

Fashion Adoption Decision Making Process

According to Sproles (1974, 466-467), the process of fashion adoption has six basic elements: the object, the purpose of the object, the adopters, the motivations for adoption, the level of acceptance, and the dimensions of change over time (Table 1).

TABLE 1. Elements Of Fashion Adoption Process (Modified from Sproles 1974, 466-467)

The Object	Fashion material or non-material phenomenon introduced to the social system
The Purpose of the Object	The utilitarian, functional, artistic and aesthetic expectation of the object
The Adopters	Individuals who may potentially accept the object in their normal lifestyle
The Motivations for Adoption	What drives or stimulates individuals to adopt the object
The Level of Acceptance	The percentage of individuals in the society who actually adopt the object
The Dimensions of Change Over Time	A shift in popularity of the existing fashion objects to the newly emerging fashion objects over time including changes in the object, among the individuals adopting, and the level of acceptance

There are three variables that affect the fashion adoption process of individuals:

- Pre-existing conditions: consumer awareness and current level of acceptance of products
- Direct influences: psychological and social forces inputs for the decision making of consumers
- The channel of decision: the actual evaluation and purchasing decision

An illustration of the fashion adoption process was presented in Sproles' original work (1979, 200) (Figure 8).

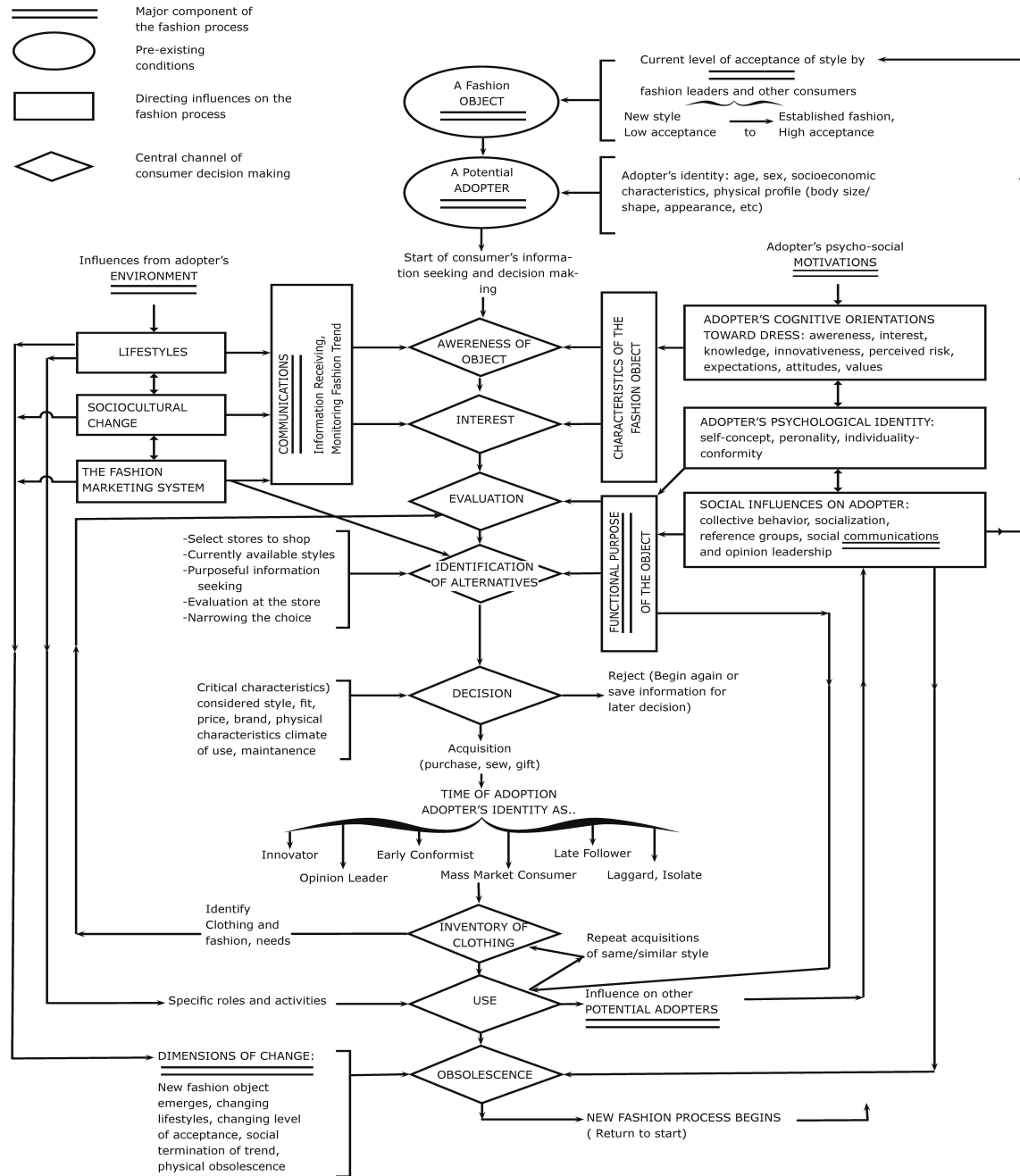


FIGURE 8. Consumer's Fashion Adoption Process - A General Model (Sproles 1979, 200)

Fashion Leaders

It is argued by Sproles (1979) that there are people called *fashion leaders* (also known as *early fashion adopters*) who have more interest in fashion, and spend more time as well as money on fashion-related activities, e.g.

shopping, looking for information, reading about trends, etc. The finding was later confirmed, agreed, and enhanced by other researchers. For example, those fashion leaders are found to be more socially active and more likely to adopt new products (fashion library, in this thesis scope) (Huddleston et al. 1993, 29-30). It is also found that fashion leaders tend to spend more money on apparel products (Bertrandias & Goldsmith 2006, 35-36).

2.3 Fashion Orientation

Fashion orientation has been employed in various studies to test how consumers adopt new apparel products. Fashion orientation explains an individual's attitude toward, interest in, and opinions about fashion products (Belleau et al 2001, 133-135). According to Gutman and Mills (1982, 64-70), there are four factors associated in one's fashion orientation: fashion leadership, fashion interest, importance of being well-dressed, and anti-fashion attitude.

Fashion leadership

As previously mentioned in section 2.2. *Fashion Adoption*, fashions are exclusive when being first introduced. In other words, only a small portion of the society members accepts the new fashion as a part of their day-to-day life style and behaviour. *Fashion leadership* refers to such consumers who make fashion decisions before other consumers and take risks on apparel items (Solomon & Rabolt 2004, 417). Fashion leaders help accelerate the fashion cycle by legitimizing the fashion object and by influencing others in their social world to accept the object (Workman & Johnson 1993, 60-61).

Fashion interest

Fashion interest indicates an individual's degrees of being into fashions. People with a high fashion interest tend to spend a large amount of time and money for fashion, e.g. discovering new trends, buy clothes, etc. They also build larger wardrobes suited for many different activities.

Importance of being well-dressed

This factor measures people's attitude towards their clothing. The higher one scores in this factor, the stronger he or she believes that "*clothes make the man*" and pay a lot of attention to dressing appropriately.

Anti-fashion attitude

Anti-fashion attitude could be expressed in either classics form or expressing forms of self-identity. Classics form of anti-fashion attitude means that individuals looking for stability guarantee and low risk purchases for a long period of time (Solomon & Rabolt 2004, 13). On the other hand, expressing forms of self-identity refers to consumers who enjoy fashion yet want dress themselves up on their own without any outside influence (Gutman & Mills 1982, 73).

In this study, only the factor of *fashion interest* is used to assess consumers' orientation in fashion.

2.4 Tri-Component of Attitudes

Attitude has long been a popular topic in both psychological and business researches. Hence, various definitions and theories concerning the topic have been developed over the time. This sub-chapter introduces some definitions of attitude and a well-known theory about components of attitude, the theory of tri-component of attitudes.

Attitude

There has been a variety of definitions for the term *attitude*. One of the most well-known definition of attitude nowadays is "*a psychological tendency that is expressed by evaluating a particular entity with some degree of favour or disfavor*" (Eagly & Chaiken 1993, 1) (Albarracin et al 2005, 4). Ajzen, in his work, also agreed to such definition and described attitude as a disposition where individual responds in favour or unfavourably to an object, person, institution, or event (2005, 1-3). Another

definition that often get quoted in studies on attitude is the one from Fill. Fill went with a generalized definition of attitude saying that “attitudes are learnt through past experiences and serve as a link between thoughts and behavior” (Fill 2006, 62).

Tri-Component of Attitudes

The notion that one’s experience is affected by his or her own feelings, knowledge and behaviours originated from early Greek philosophers. This notion later on has received support by various researchers, namely McDougall (1908), Bogardus (1920), Smith (1947), Hovland and Rosenberg (1960), etc. (McGuire 1969.)

In 1960, Hovland & Rosenberg presented their scientific model of tri-component of attitudes to the public. The model aims to support researchers to understand attitudes by measuring the direction and intensity of its components: affect, cognition, and conation. The direction can be positive or negative, and the intensity shows how strong the component is. Since its introduction, the model has been accepted and widely used by researchers within the field of attitude and behaviours (Solomon et al. 2010, 140).

Affective component refers to an individual’s feelings (emotions) about an attitude object, e.g. good, bad, pleasant, unpleasant, like, dislike, angry, etc. Feelings are usually formed based on an individual’s cognition about the object, and can be positive or negative.

Cognitive component relates to one’s beliefs and thoughts towards an issue or item. Cognitive component can comprise individual’s knowledge of, opinions about, experiences with, observations about the object, and similar factors.

Conative component is the active element of attitude, including elements like habits, intention to do something, or responses to desires (Kreitner & Kinicki 2010, 161).

Figure 9 below is an illustration of the tri-component of attitudes model.

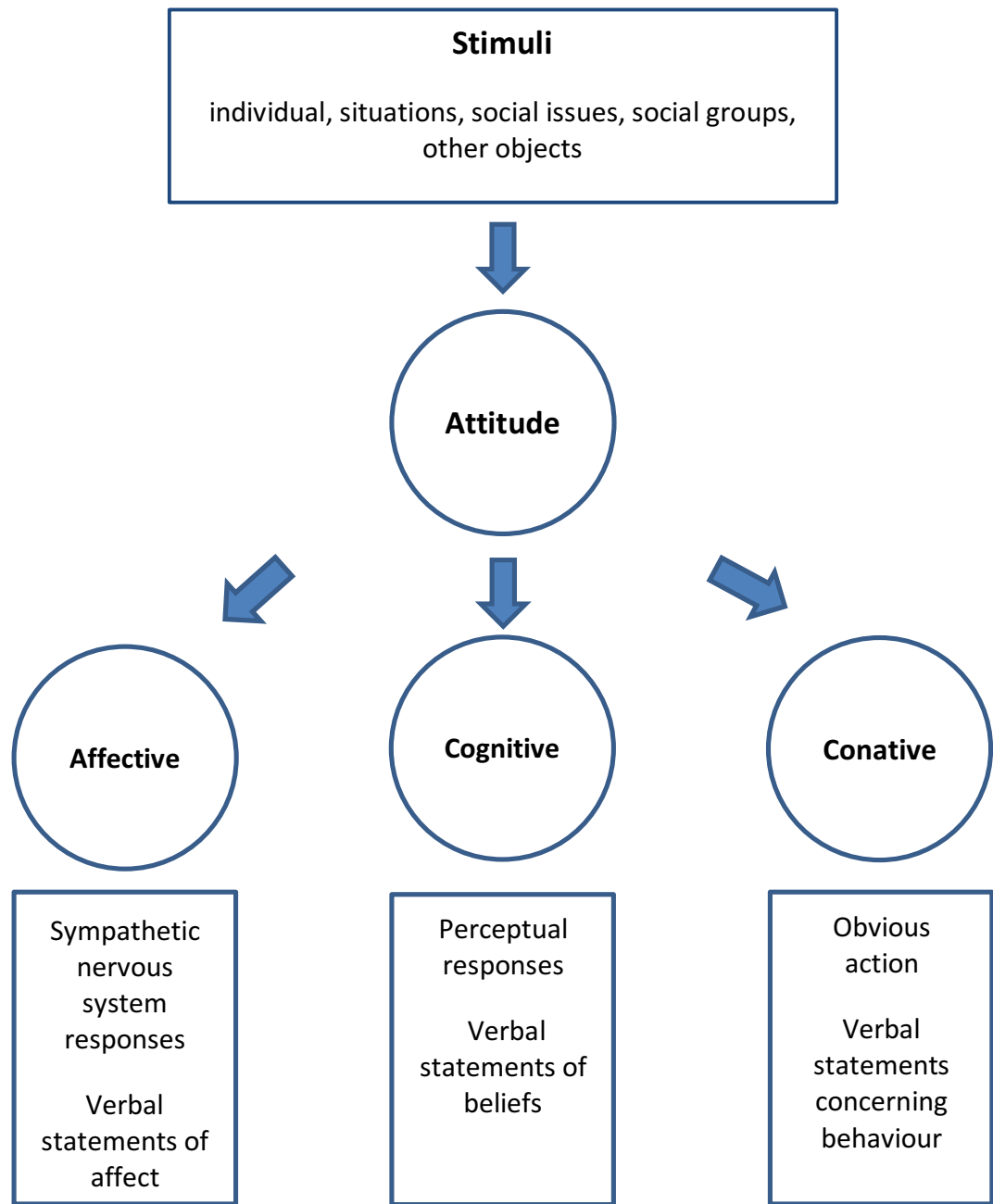


FIGURE 9. Tri-component Model Of Attitudes (Modified from Hovland & Rosenberg, 1960)

3 QUESTIONNAIRE DESIGN PROCESS

As previously stated, this thesis employs quantitative approach with questionnaire survey being the main method of data acquisition.

Therefore, a considerable amount of time and effort was devoted to the questionnaire design for the survey.

It is a fact that a well-designed questionnaire is crucial to the accuracy and success of any research. A good questionnaire:

- Allows researchers get the right information in a fast manner
- Is friendly to respondents, e.g. simple and easy to answer, and thus gets a higher response rate

According to Naval (2011, 70) designing a questionnaire should be a systematic process with three main phases: pre-construction, construction and post-construction. Figure 3 demonstrates the typical questionnaire design process suggested by Naval. Details of each phase and its sub-phases in the questionnaire design process regarding this thesis are discussed below.

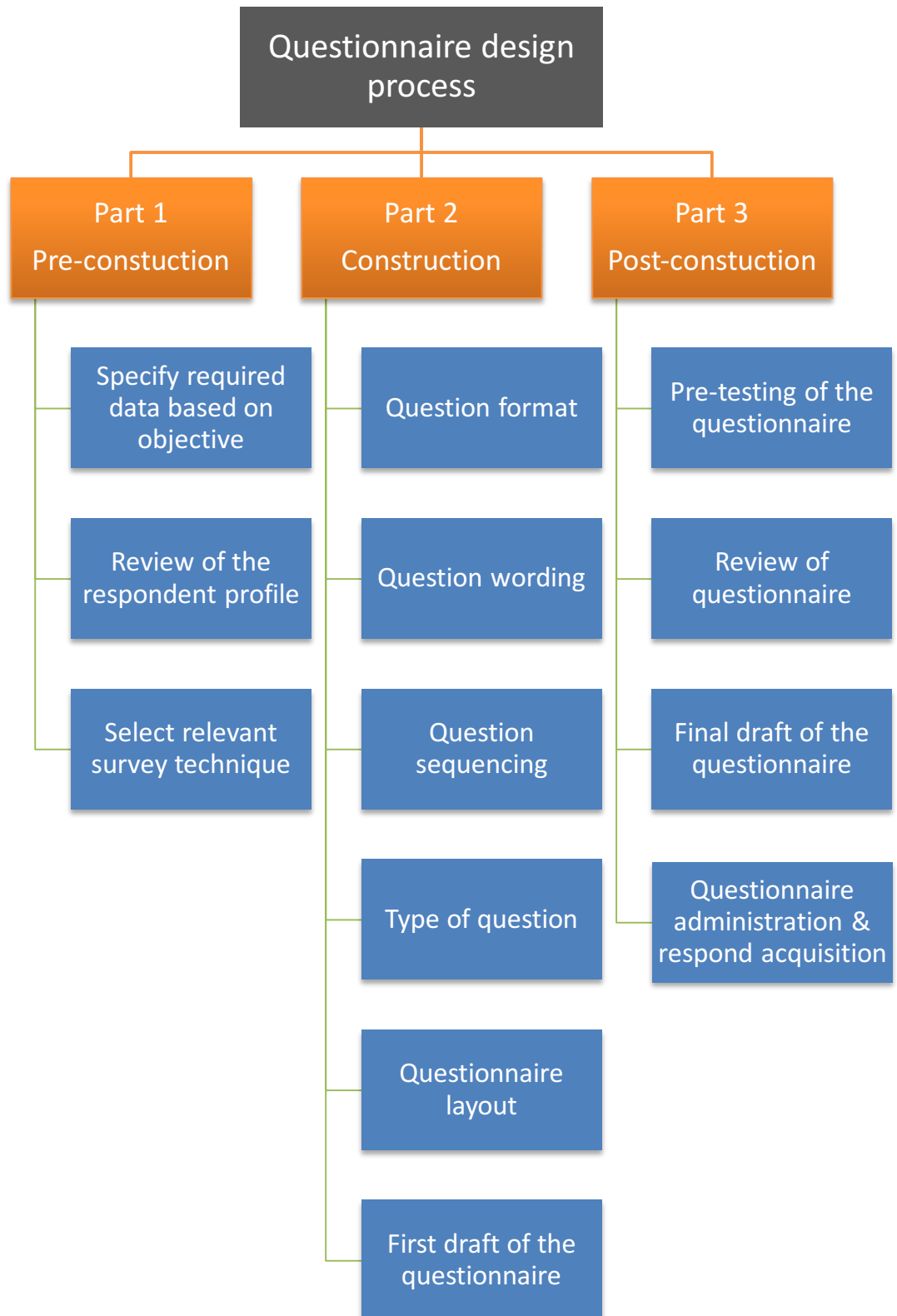


FIGURE 10. Questionnaire Design Process (Modified from Naval 2011, 72)

3.1 Pre-construction

The first phase in the questionnaire design process is called pre-construction phase and consists of three sub-phases, i.e. specifying the required data based on the research objective, reviewing the respondent profile, and selecting the relevant survey technique.

Specify required data based on objective

At the very beginning of the questionnaire design process, a review of the research objective as well as research questions is essential because it gives authors a clear view of what they are supposed to do and what information is needed. As a result, the questions in the questionnaire are coherent with the aim of the survey and best serve the authors' as well as case company's interests. The purpose of this thesis, as mentioned in section 1.2. *Thesis Objective and Research Questions*, is to aid the case company in capturing the consumer's general attitude towards the concept of fashion library. The research questions to answer via the survey results are: the feelings of consumers towards fashion library, the reasons for which consumers use and not use the fashion library, factors consumers consider important when using the fashion library, and the consumers' likelihood to use the fashion library. Consequently, questions asked in the questionnaire are related to such matters.

Review of the respondent profile

Once the objective and research questions are defined, the next step, according to Naval (2011, 72), is reviewing the respondent profile. Since the topic of the thesis has to do with fashion of clothing, young people are selected to be the main targeted respondents on the assumption that they are more active and trend-following, and thus are more likely to use the fashion library.

With the requirements from the case company, the demographical data to be gathered are age, gender, and nationality. In addition, information

concerning respondent's fashion orientation is also collected to predict one's likelihood to use fashion library.

Select relevant survey technique

The last step in the questionnaire pre-construction phase is selecting the suitable survey technique. Survey technique has to do with the choice of survey format and modes of survey delivery. According to Andres (2012, 47), there are two formats for survey, i.e. self-administered surveys and interviewer-administered surveys.

Self-administered survey format requires the respondent complete the survey by himself or herself without the help of the researchers or interviewers. Self-administered surveys allow respondents to take them at their preferred time; therefore, responses may be more thoughtful and reflective. In addition, higher quality of responses is reported from this survey format as the respondents do not have to disclose information to interviewers or researchers. Regarding this type of survey format, questions should be simple and succinct for the sake of respondents understanding. (Andres 2012, 47-50)

On the contrary, interviewer-administered survey format needs a trained person to lead interviewees through the items on a survey instrument in order to be successful (Andres 2012, 53). Provided that there is a good interviewer, this survey format proves to be more useful to produce complete responses with unstructured (also known as open-ended) questions.

In terms of this thesis, self-administered survey format is employed in the questionnaire. The digital version of the questionnaire is delivered online via platforms such as social networks, while its hard-copies are placed in a library for people to access.

3.2 Construction

Construction can be considered as the main phase in the questionnaire design process. It comprises six smaller sub-phases ranging from question composing (including question format, question wording, question order and question type), overall design, to first draft completion.

Question format

There are two principal types of survey questions: unstructured (also known as open-ended) and structured (also known as close-ended). Unstructured questions do not limit the possible answers by respondents, while structured questions only allow respondents to choose their answers from identified categories. Generally, unstructured questions are suitable for exploring topics or gathering information in unknown or not well-known areas; however, they require more effort from both the respondents to answer and from researchers to analyse. Structured questions, on the other hand, being more predefined and standardized are good for descriptive or preliminary researches. These questions are generally easier for respondents to answer. Yet, researchers are required to invest substantial time and efforts in survey designing. (Cowles & Nelson 2015, 111-112.)

The survey for this thesis includes both unstructured and structured questions, yet structured questions account for a larger portion of the questionnaire.

Question wording

Question wording plays an important role in the questionnaire design process and influences the accuracy of the result. Generally, questionnaire questions should be presented in an as neutral and subjective manner as possible. Cowles and Nelson (2015, 108-109) claimed specificity, clarity and brevity as three important traits of good questions.

Question specificity means that the information targeted by questions in the questionnaire should match the target of the needed

information. In other words, the questions should address the information needed to answer the preset research questions as precisely as possible. (Cowles and Nelson 2015, 108.)

Question clarity refers to the comprehensibility of the questions to the respondents. The major idea with question clarity is that the researchers should *speak the language of the people*, i.e. use vocabulary and structures of respondent average knowledge (Naval 2011, 73). In the questionnaire for this thesis, the term of *fashion library* is briefly explained at the beginning to give respondents a basic understanding of the concept to which they are responding. The vocabulary used is simple and common to average people. In addition, double-barrel questions (i.e. questions contain two different topics), leading questions and double-negative questions are avoided in order to neither confuse the respondents nor interfere with their answers (Cowles and Nelson 2015, 108-109).

Question brevity regards to the length of questions in the questionnaire. Too long questions not only negatively affect the response rate but also discourage the respondents to carefully read the questions. (Cowles and Nelson 2015, 109.) Consequently, the questionnaire results are not optimal and might be even inaccurate.

Question sequence

Question sequence has to do with the order of questions in a questionnaire. In the questionnaire for this thesis, classification questions are presented first followed by basic questions. Classification questions are ones that ask for respondents' demographic information, e.g. age, gender, nationality, etc., and other background information. Basic questions, on the other hand, aim to get the necessary information to answer the research questions. (Rajiv & Marco 2006, 91.) In this case, basic questions are related to the customers' attitude, i.e. affect, cognition, and conation factors, towards the fashion library concept are inquired.

In summary, the questionnaire has 15 questions and is roughly divided into three sections (Table 2).

TABLE 2. Questionnaire Structure

Section	Question Theme	Question Number
1	Demographic	Questions 1-3
2	Fashion Orientation	Questions 4, 5
3	Consumers Attitude	Questions 6-15
	<ul style="list-style-type: none"> • Affect • Cognition • Conation 	<ul style="list-style-type: none"> • Question 6 • Questions 7-13 • Questions 14-15

Type of question

As above mentioned, both unstructured and structured question formats are adopted in this thesis. Besides open-ended questions, different types of questions in structured format are used, namely dichotomous questions, unordered response categories questions, and ranking scale questions.

5-point Likert-scale ranking questions accounts for a large part of the questionnaire. A Likert scale measures attitudes and behaviours using answer choice range from one extreme to another (SurveyMonkey 2015). Likert-scale questions have the advantage that they cover a degree of opinions (instead of allowing only black and white answers like dichotomous questions), while still keeping it simple for respondents to answer.

Questionnaire layout

Questionnaire layout emphasizes on the visual aspect of a questionnaire. A well-designed questionnaire creates a positive feeling among respondents, attracts their attention and encourages them to be more

responsive. On the contrary, a poorly-designed questionnaire could confuse and discourage respondents.

Understanding that the look of a questionnaire can significantly influence the success of a survey, author of this thesis paid considerable attention to the matter. In the questionnaire for this thesis, a clean and modern layout theme with elegant colors was applied. The font choice and space between each question or answer choice were also well-considered. In addition, a progress bar was shown in the online survey to indicate the completed percentage of the respondents' filling-in process.

First draft of the questionnaire

At this stage, the first draft of the questionnaire was finalized with the focus on testing the comprehensibility of all the questions as well as the appearance.

3.3 Post-construction

The last phase of a questionnaire design process is called post-construction and includes four steps, i.e. pre-testing, reviewing, finalizing of the questionnaire, and administering the questionnaire as well as collect responses.

Questionnaire pre-testing

The main purpose of pre-testing to a questionnaire is to ensure that respondents understand the questions asked and give relevant answers (Naval 2011, 74). In the questionnaire design process for this thesis, a pre-testing with ten random people of different nationalities at Fellmannia library (Lahti, Finland) was carried out. After completing the questionnaire, those people were asked to give their general impressions and opinions about the question contents, order, wording, etc. Feedback on visual design was also collected.

Questionnaire review

Upon gathering the feedbacks for the first draft of questionnaire, a revision of the questionnaire was performed. During this revision, changes were made based on the inputs of respondents for the pre-test in order to improve and finalize the questionnaire.

Final draft of the questionnaire

Once the reviewing process was finished, the final draft of the questionnaire was ready to be distributed to public.

Questionnaire administration & Response acquisition

Questionnaire administration and response acquisition is the last step of a questionnaire design process. In this step, researchers collect responses and interpret the obtained data using appropriate technique (Naval 2011, 88).

Responses from the web-based questionnaire as well as from the hard-copies were gathered and entered altogether into a data input file (data entry process). Responses in Finnish language were carefully translated to retain their original meanings.

4 EMPIRICAL RESEARCH

4.1 Data Acquisition Process

The data acquisition process lasted for 35 days and is illustrated in Figure 11 below.

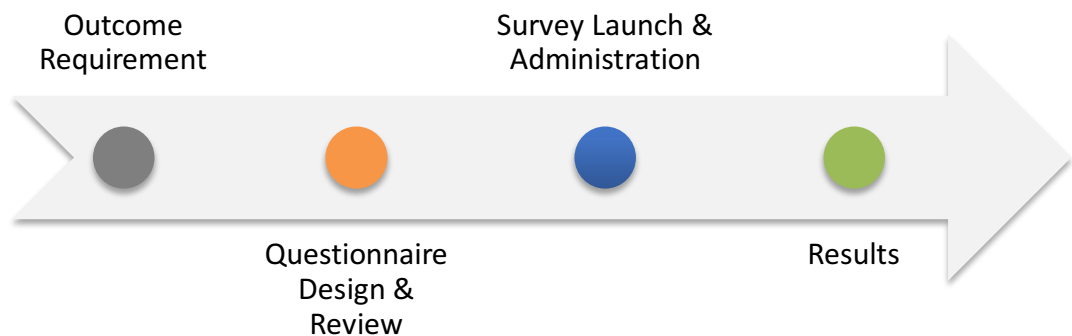


FIGURE 11. Data Acquisition Process

The author had previously worked on a project for Nurmi Design Oy Company before the carrying out of this thesis. As a result, the author possesses certain knowledge of the operation of the case company. Such knowledge served as the base for this thesis work.

In the early stage of the data acquisition process, the author had a discussion with the case company Nurmi Design Oy in order to find out the requirement of the survey outcome. The discussion took place on September 23rd, 2015 at Nurmi's clothing store in Lahti. During the time, information on the expectations of data acquired from the research, the target respondents, and the ability to carry out the research as well as constraints of both parties was exchanged and agreed on.

Based on the information gained from the discussion with the case company, a questionnaire was designed and reviewed with the guidance and support from the thesis supervisor. This stage of the process took place in approximately two weeks.

On October 13th, the online questionnaire as well as its paper versions were ready and distributed to young people in Lahti (mostly students). The time reserved for respondents to participate in the questionnaire was 10 days from the date of launching, and all the responses were collected on October 21st. During the 10-day-time, the author administered the responses and performed data entry.

4.2 Data Analysis

There were 115 responses in total to the questionnaire, of which 114 responses were valid. 74 responses were made online while 41 responses were returned with the hard-copies of the questionnaire. This section of the thesis presents the analysis of the data acquired from the questionnaire.

4.2.1 Classification Information

As previously mentioned, classification questions deal with respondents' demographic information, e.g. age, gender, nationality, etc., and other background information. In this study, concerned classification information comprises respondents' demographic data and their fashion orientation.

Demographic

As mentioned earlier, the survey targeted young people in Lahti. Consequently, the age range of the respondents varied from 17 to 34. Yet the majority of the respondents were under the age of 24 with approximately 80%. People of 21 years of age responded the most to the questionnaire with 17 counts, while only five people were over 30 years old. The histogram graph below presents the age distribution of respondents. The x-axis represents the age (in years) of the respondents, while the y-axis shows the number of respondents of the corresponding ages.

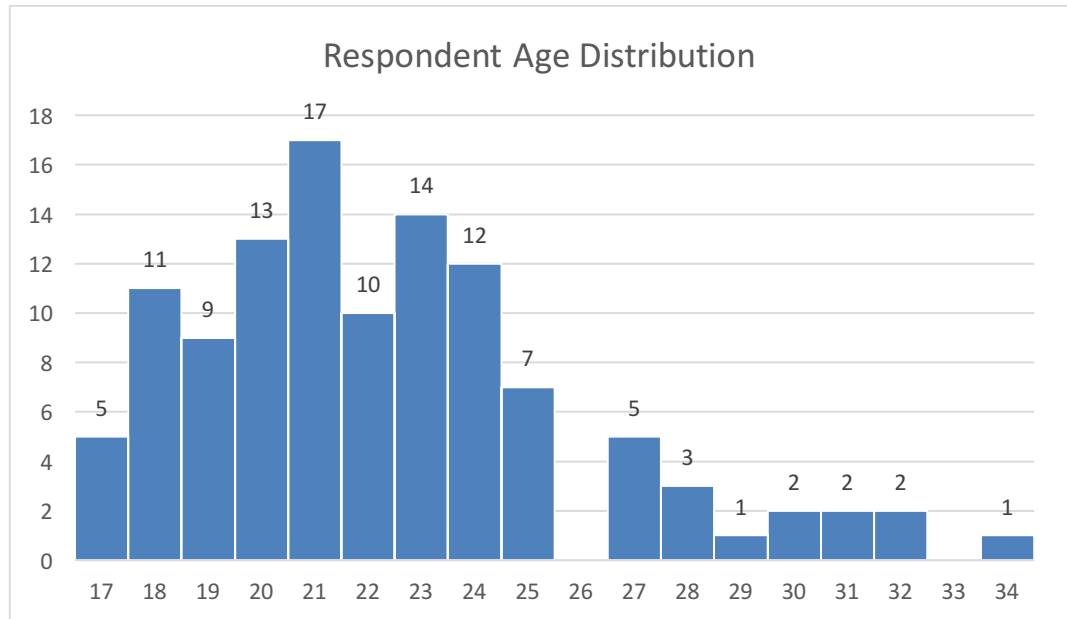


FIGURE 12. Age Distribution of Respondents (n=114)

In terms of gender distribution, female accounted for the greater portion of the respondents with more than 78 counts (n=114), which amounted to 68.42% of the total respondents. (Figure 13)

Respondent Gender

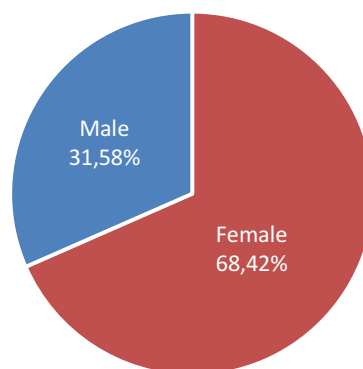


FIGURE 13. Respondent Gender (n=114)

There was a variety of nationalities from people who answered to the questionnaire. Among such nationalities, Finn, Russian, and Vietnamese made it to the top three with respectively 34, 30, and 29 counts. The reason for this is that Finn, Russian, and Vietnamese are probably the most popular nationalities among student at Lahti University of Applied Sciences, who were the main force participated in the survey. Since the number of respondents from other nationalities was insignificant, other nationalities were grouped together into a new group of *Other* so as to make it clearer and simpler when demonstrating the variable of nationality by pie chart (Figure 14).

Respondent Nationality

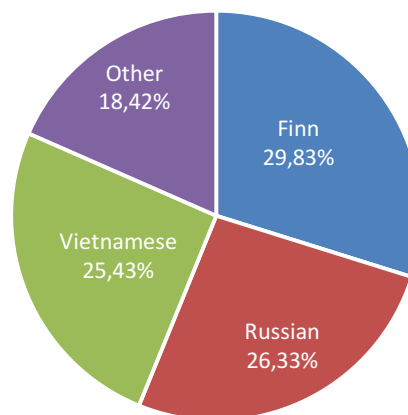


FIGURE 14. Respondent Nationality (n=114)

Fashion orientation

The mean of the respondents' degrees of fashion interest was 3.39, which could be classified as average. The most common answers to this variable were 4 and 3 with 39 and 38 counts respectively. Figure 15 provides a visual summary of the respondents' levels of fashion interest. In the bar-chart, the x-axis displays the Likert-scale of five used to measure one's

degree of interest in fashion, and the y-axis shows the number of respondents with corresponding answers.

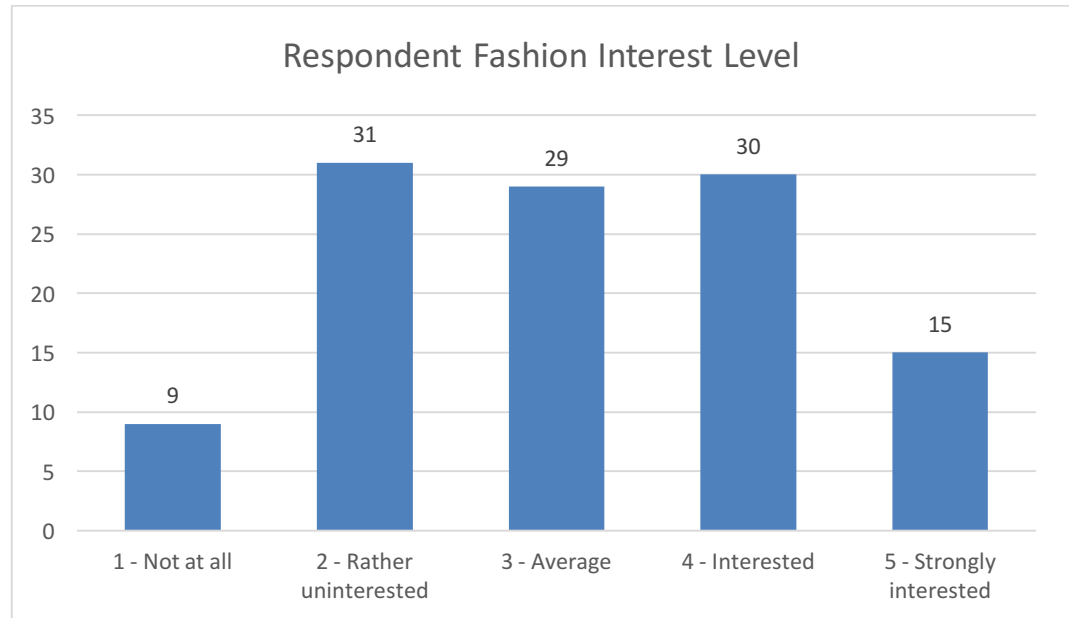


FIGURE 15. Respondent Level of Fashion Interest (n=114)

Concerning the needs to update styles and wardrobes of respondents, most people responded within the range from 2 (seldom) to 4 (often). While most people answered that they seldom have the need, the actual difference between the total number of people who scored 1 or 2 and that who scored 4 or 5 in this question was insignificant. Figure 16 is a bar chart that summarizes the respondents' answers to this question. The frequency of respondents' need to update his or her wardrobe or style is displayed on the x-axis, while the number of respondents with corresponding answers is showed on the y-axis.

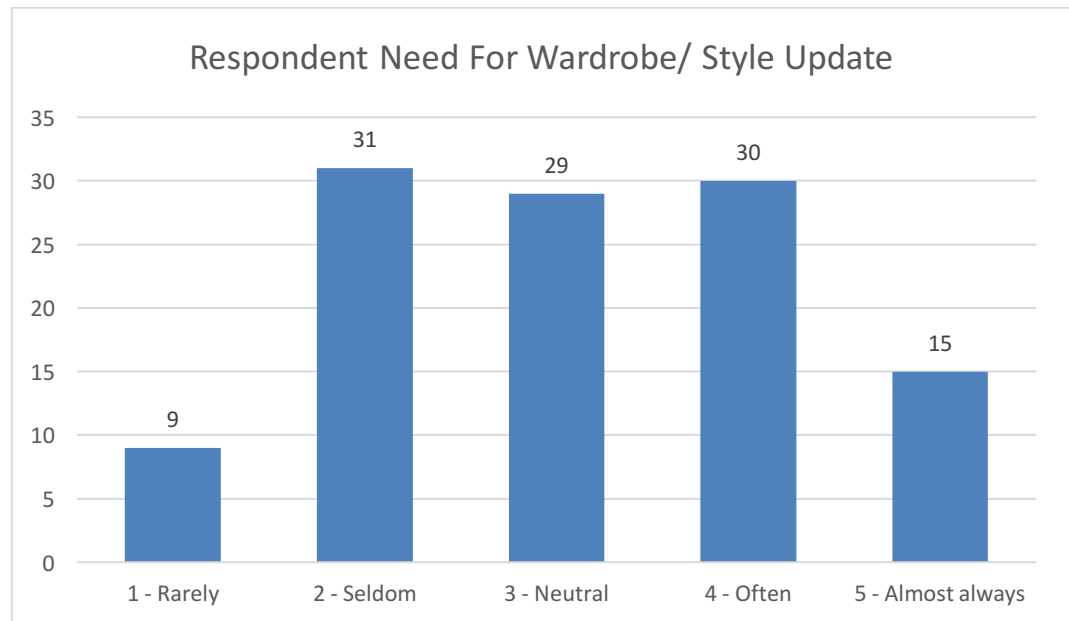


FIGURE 16. Frequency of Respondent Need for Wardrobe/ Style Update (n=114)

Pearson Chi-square tests of independence were carried out to examine the relationship between one's gender and his or her fashion interest and wardrobe update need.

While there is no relationship between the two variables *Gender* and *Need for Wardrobe/ Style Update*, the relationship between the two variables *Gender* and *Fashion Interest* was statistically significant ($p\text{-value} = 0.007 < 0.05$). From the analysis, it is confirmed that women are more interested in fashion than men. The run of the Pearson Chi-square test can be found in Appendix 2. The description of the relationship is illustrated in Figure 17 below. The x-axis of the figure is associated with one's level of fashion interest (Likert-scale), while the y-axis represents the percentages of each gender out of the total of respondents who answered to different levels of fashion interest (the sum of the respondents of both gender is 100% for each degree of fashion interest).

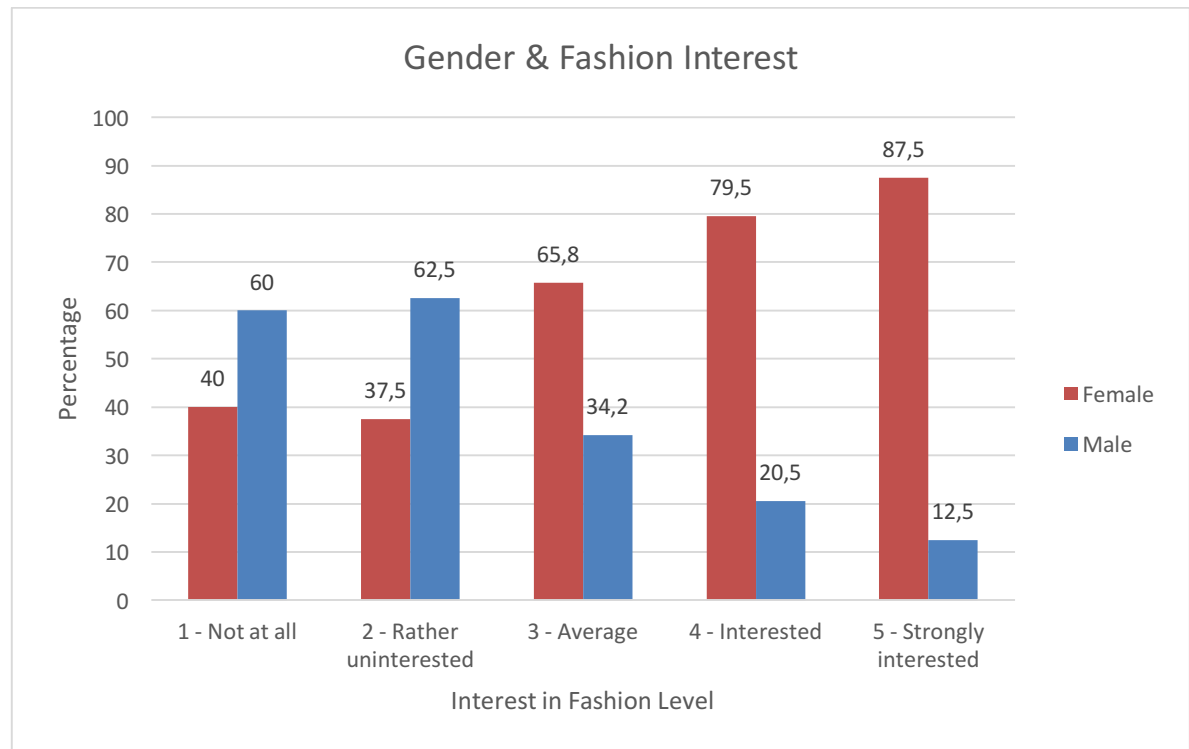


FIGURE 17. Respondent Gender and Fashion Interest (n=114)

4.2.2 Basic Information

Basic information is the type of information needed to answer the research questions. In the case of this study, basic information refers to information on consumers' attitude, i.e. information on affective, cognitive and conative components of attitude.

Affective Component

Affective component of attitude, as previously explained, refers to one's feelings towards an object, a behaviour, a phenomenon, etc. Specifically, respondents' feelings when hearing about the concept of fashion library was measured in this study.

Feelings towards fashion library concept

The respondents' feelings towards the concept of fashion library, the affective component of consumer attitude, was the first variable measured. The measurement scale ranged from 1 – dislike very much to 5 – like very

much. There was a general positive feeling from respondents towards the concept of fashion library. Specifically, half of the respondents answered that they liked and liked the concept very much. While 39 persons (34.2% - the highest percentages out of total) kept neutral opinion about the concept, only 18 people (15.8%) disliked the concept at different degrees. The results are showed in Figure 18 below. The x-axis of the bar chart represents the feelings of the respondents on a scale of five, while the y-axis shows the number of respondents of the corresponding answers.

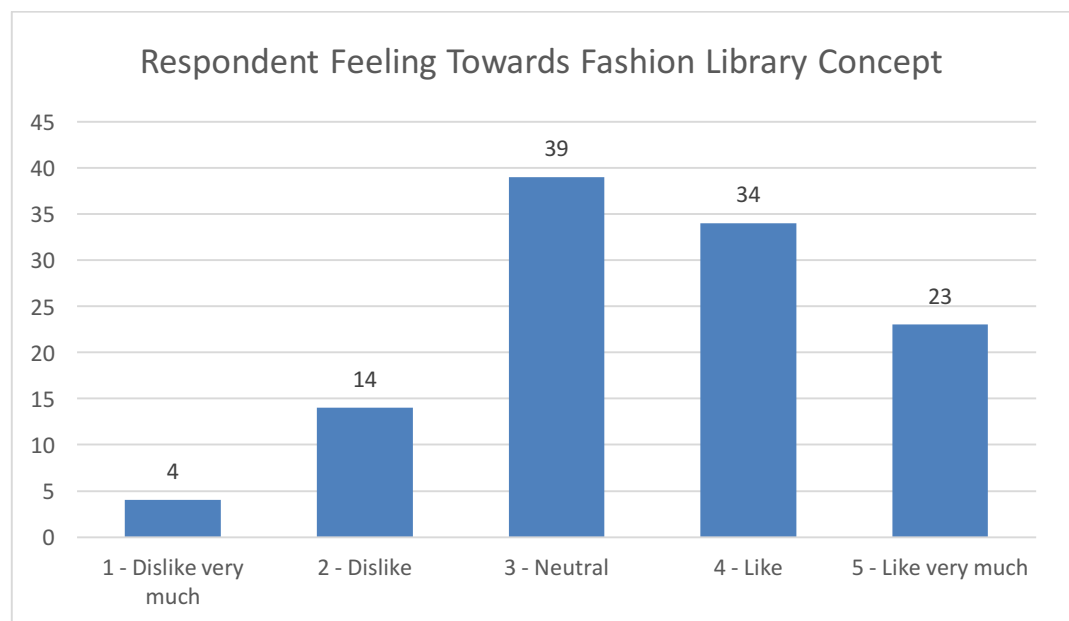


FIGURE 18. Respondent Feeling Towards Fashion Library Concept (n=114)

Cognitive Component

Cognitive component, on the other hand, refers to an individual's opinion and belief towards an object, a behaviour, a phenomenon, etc. In order to measure this component of attitude, fact-based questions concerning respondents' experiences and thinking were raised in the questionnaire.

Familiarity with the concept of renting/ borrowing clothes

The first variable belonged to the cognitive component of consumers' attitudes was the respondents' familiarity with the concept services for renting or borrowing clothes. A Likert scale of 5 ranging from 1 – totally unfamiliar to 5 – totally familiar was used to measure the respondents' levels of familiarity with such services. Most of the respondents reported their unfamiliarity to such concepts, i.e. 47 respondents (41.2%) admitted knowing nothing about the services for renting or borrowing clothes (score 1), and 28 people (24.6%) claimed to be somewhat unfamiliar to such services (score 2). Only 13 persons in total (11.4%) answered that they are familiar with renting or borrowing clothes services. Figure 19 offers an illustration of the respondents' answer to this question. The x-axis of the bar chart in Figure 19 represents respondents' different levels of familiarity with services for renting or borrowing clothes. The y-axis of the bar chart, on the other hand, displays the number of respondents of the corresponding answers.

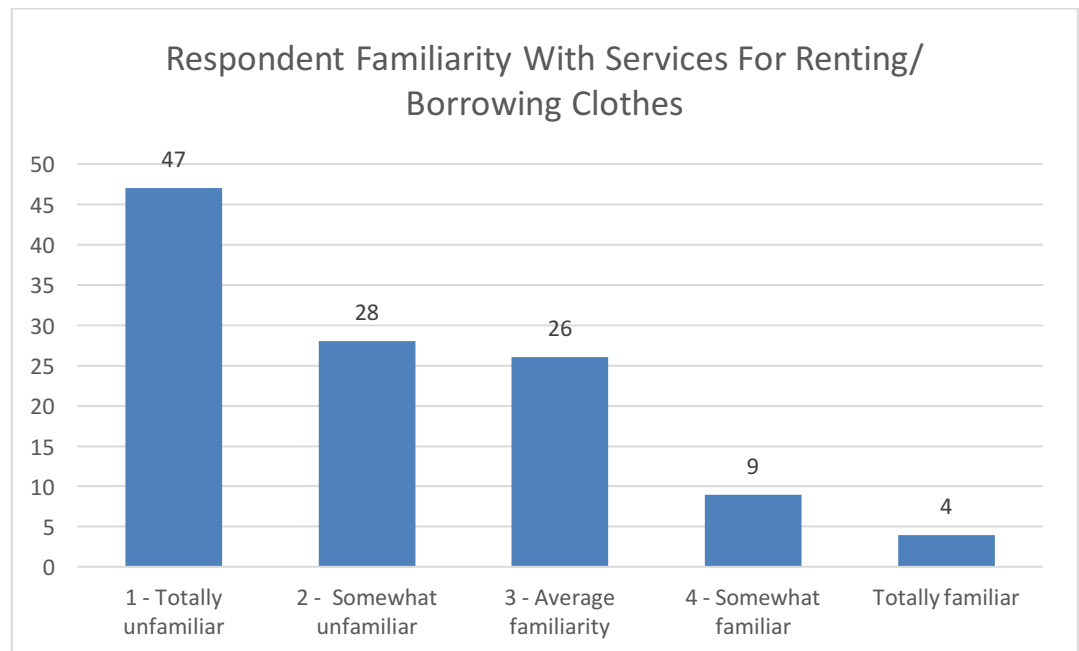


FIGURE 19. Respondent Familiarity with Services for Renting/ Borrowing Clothes (n=114)

Respondents experiences with renting/ borrowing clothes

This dichotomous question in the questionnaire asked respondents to state whether they had ever rented or borrowed clothes before. The responses of respondents are shown in the bar chart (Figure 20) below. The x-axis of the bar chart displays two answer choices of respondents, i.e. whether they have rented or borrowed clothes before. The y-axis tells readers the number of respondents of the corresponding answers. As can be seen from the chart, 62 people (54.4%) reported to have rented or borrowed clothes before, and 52 people (45.6%) stated that they had never done such.

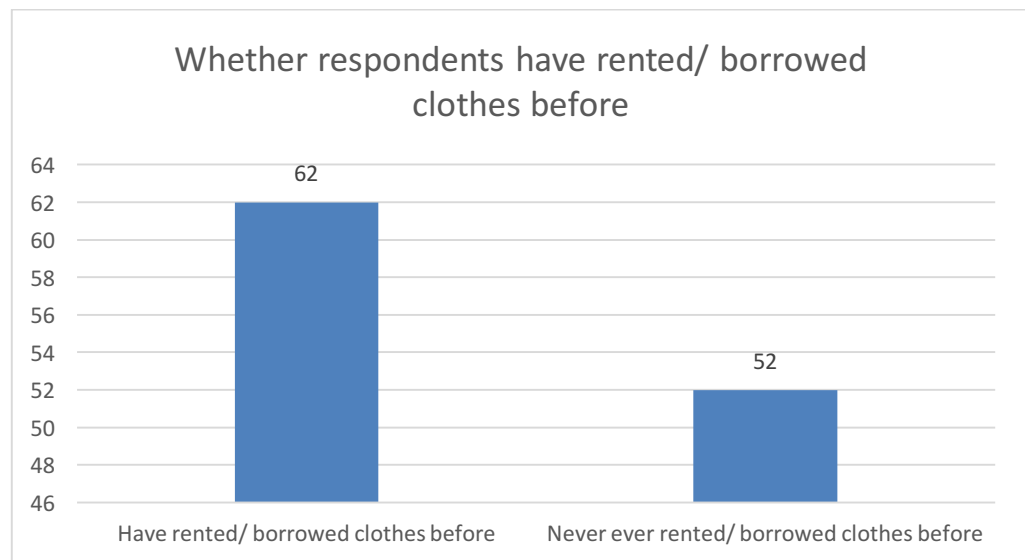


FIGURE 20. Whether Respondent Have Rented/ Borrowed Clothes Before (n=114)

Potential occasions for clothes renting/ borrowing

Respondents to the questionnaire were asked to indicate for which occasions they would rent or borrow clothes (multiple answer choices possible). The author of the questionnaire presented to the respondents six options of occasions, including: everyday life, performance, wedding,

party, work, and other occasions. The results of respondents answers are demonstrated in the below table (Table 3). In the table, the number of people who claimed to rent or borrow clothes for each occasions is indicated with measures in the column *Count*. In addition, their corresponding percentages are shown in *Percentage Out Of Total Respondents*.

TABLE 3. Occasions for Renting/ Borrowing Clothes (n=114)

Occasion	Count	Percentage Out Of Total Respondents
Everyday life	14	12.3%
Performance	61	53.5%
Wedding	54	47.4%
Party	66	57.9%
Work	13	11.4%
Other occasions	8	7%

As can be seen from the above table (Table 3), the three most popular occasions that people would rent or borrow clothes for were party, performance, and wedding.

Several respondents also stated specifically via option *Other occasions* that costume types of parties, e.g. Halloween, carnivals, etc. would be when they need to rent or borrow clothes for.

Reasons for renting/ borrowing clothes

A multiple choice question was presented to the respondents regarding different reasons why they would rent or borrow clothes (six options).

Those six options together with the number of respondents who chose the options, as well as the corresponding percentages are displayed in Table 4 below.

TABLE 4. Respondent Reasons for Renting/ Borrowing Clothes (n=114)

Reasons for Renting/ Borrowing	Count	Percentage Out Of Total Respondents
I do not want to buy clothes that I do not use often	87	76.3%
I want to experiment with different styles	36	31.6%
I want to renew my wardrobe easily and inexpensively	26	22.8%
It is environmentally-friendly	26	22.8%
I cannot afford buying such clothes I rent	46	40.4%
Other reasons	2	1.8%

It is clear from the table that most of the respondents indicated their reason for renting or borrowing clothes was that they did not want to spend money on infrequently-used clothes (87 respondents, 76.3%). Two other common reasons were that they could not afford buying the kinds of clothes they rent (46 respondents, 40.4%) and that they want to try out different styles (36 respondents, 31.6%)

Even though environment is the core value of the concept of fashion library, the factor was only chosen by 26 respondents (22.8%).

Reasons for not renting/ borrowing clothes

In addition to the reasons for renting or borrowing clothes, respondents were also asked to state possible reasons why they would not want to rent or borrow clothes. A list of multiple possible reasons was given in the questionnaire to help the respondents with their answer choices.

The answers of respondents, i.e. reasons, number of people who chose the option, and corresponding percentages out of the total respondents, are demonstrated in Table 5 below.

TABLE 5. Respondents Reasons for Not Renting/ Borrowing Clothes (n=114)

Reasons for Not Renting/ Borrowing	Count	Percentage Out Of Total Respondents
I do not like the idea of sharing clothes with others	52	45.6%
I am afraid of hygiene risks	63	55.3%
I like owning clothes	43	37.7%
I do not know there is clothes renting services	30	26.3%
There is no clothes renting service in my region	24	21.1%
I do not care about fashion	10	8.8%
I do not have the need, I have already owned all clothes I need	27	23.7%
Complex service terms	6	5.3%
Other reasons	4	3.5%

As the table shows, hygiene risks and people mentality (including the options: *I do not like the idea of sharing clothes with others*, and *I like owning clothes*) were the dominant reasons why people would not want to rent or borrow clothes. Only a minority of people stated that complex service terms would prevent them from renting or borrowing clothes.

Factor considered important when renting/ borrowing clothes

The final question in cognitive component of attitude concerned with which factors respondents consider important when renting or borrowing clothes from service providers. A list consisting of eight different factors was provided in the questionnaire followed by an open-question asking whether there were any other factors important to the respondents, besides those original eight.

The responses of people are summarized with the mean score and mode score in case of each factor in Table 6 (in descending order of mean scores).

TABLE 6. Importances of Different Factors Considered by Respondents When Renting/ Borrowing Clothes (n=114)

Factor	Mean	Mode
Hygiene	4.44	5
Clothes looking new and clean	4.44	5
Size	4.26	5
Cost of renting/ library subscription	4.14	5
Friendly service terms	4.05	5
Design	4.03	4
Quality	3.89	4
Brands of clothing	2.95	3

It can be seen from the table that when renting or borrowing clothes from services respondents placed high importance on most matters, i.e. hygiene, clothes looking new and clean, size, design, cost and service terms. Among such factors, factors *hygiene* and *clothes looking new and clean* scored the highest with the means of 4.44 from 114 respondents. The factor *brands of clothing* was not critical to respondents.

When being asked if there were any other factors that affect their decision when renting or borrowing clothes from service providers, some respondents stated that ready set of clothes, location and accessibility, as well as customer services were important.

Conative Component

Conative component of attitude refers to how people would react or perform towards the attitude object. In this case, respondents' intention of using the fashion library in the future as well as how much they would be willing to pay for the service were concerned.

Intention of using fashion library

Respondents to the questionnaire were asked whether they would use the fashion library, if available, the next time they need some new clothes. Responses were measured using Likert scale of 5 ranging from 1 – very unlikely to 5 – very likely, and their counts are illustrated with the below bar chart (Figure 21). The x-axis of the bar chart represents respondents' likelihood to use the fashion library in the future, while the y-axis indicates the number of respondents of corresponding answers.

The mean of respondents' rating was 2.86, which indicated that respondents were rather unlikely to use the fashion library. Yet, 37 people (accounted for 32.4% out of the total of 114 respondents) said that they were willing to use the fashion library the next time they need new clothes.

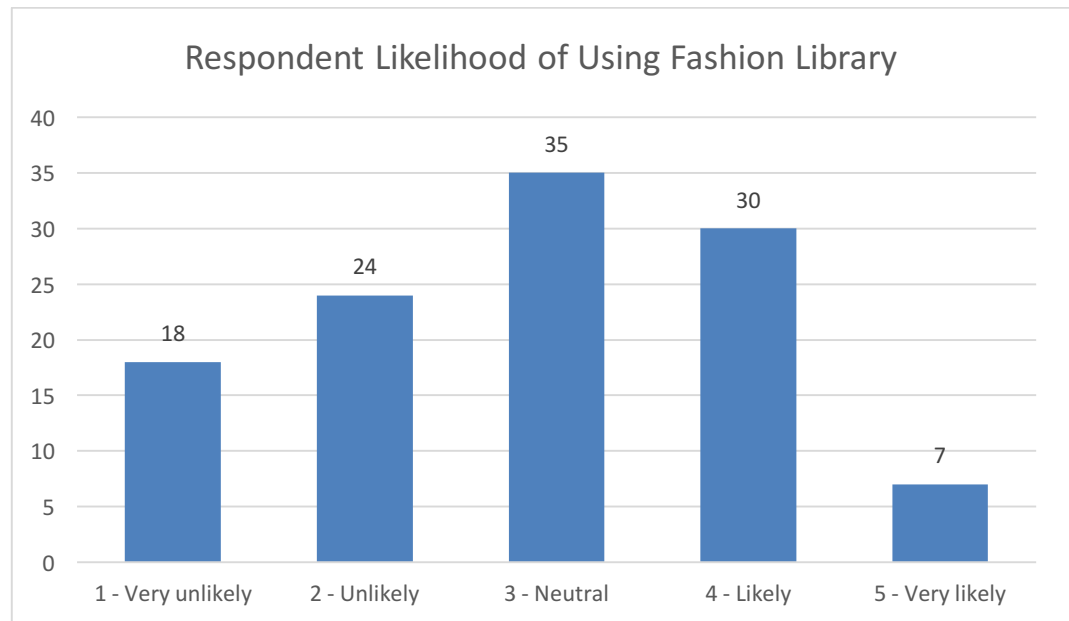


FIGURE 21. Respondent Likelihood of Using Fashion Library (n=114)

Additionally, analyses to examine whether factors such as respondents' feeling towards the fashion library concept, respondents' familiarity to renting or borrowing clothes, and respondents' experiences with renting or borrowing clothes have relationships to the likelihood of respondents' using the fashion library in the future. Pearson Chi-square tests provided invalid results in these cases since there were more than 20% of the expected numbers are under 5 (Gran 2011). As a result, Monte Carlo tests were employed for such purpose so as to produce valid and more accurate results in the case of the small size of the questionnaire sample.

The Monte Carlo test for the two variables *Respondent feeling towards fashion library concept* and *Respondent likelihood of using fashion library* confirmed the relationship between them ($p\text{-value} = 0.005 < 0.05$). An illustration of such relationship is demonstrated via the below bar chart (Figure 22). The x-axis of the bar chart displays the respondents' likelihood to use the fashion library in the future. On the other hand, the y-axis represents the number of respondents who had different feelings towards the concept of fashion library. The details of the Monte Carlo test can be found in Appendix 3.

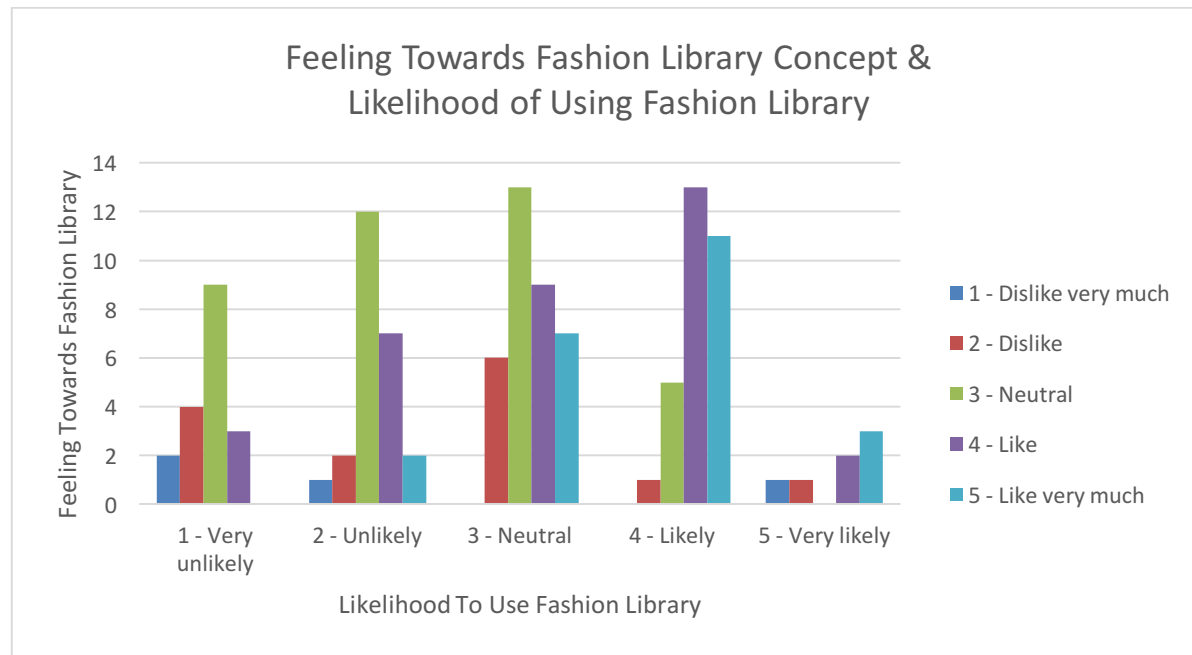


FIGURE 22. Respondents Feeling Towards Fashion Library Concept And Respondent Likelihood Of Using Fashion Library (n=114)

The relationship between the two variables *Familiarity with services for renting/ borrowing clothes* and *Respondent likelihood of using fashion library* was statistically insignificant ($p\text{-value} = 0.130 > 0.05$). The same case was applied for the two variables of *Respondents experiences with renting/ borrowing clothes* (whether they have ever rented or borrowed clothes before) and *Respondent likelihood of using fashion library* ($p\text{-value} = 0.767 > 0.05$).

Possible fashion library subscription fee

An open-ended question of how much respondents would be willing to pay for the fashion library subscription per month (rounded to the nearest euro) was the final question included in the questionnaire. The subscription fee proposed by respondents varied from 0 to 100 euros. The author of this thesis grouped such proposed subscription fees into different groups for the purpose of clearer data illustration. The grouping of the fashion library monthly subscription fee is as follow: 10 euros and under, from 11 to 20 euros, from 21 to 30 euros, from 31 to 40 euros, from 41 to 50 euros, and

over 50 euros. Both the original proposed subscription fees and the groups are shown below.

Table 7 is a summary of the original price ranges which respondents reported that they would be willing to pay for the fashion library subscription. Each suggested subscription fee is showed together with its frequency in the total respondents' responses, its percentage of frequency out of total responses and cumulative percentage.

TABLE 7. Respondent's Proposed Subscription Fee Levels (n=114)

Subscription (EUR)	Frequency (count)	Percent (%)	Cumulative Percent (%)
0	7	6.1	6.1
1	1	0.9	7.0
2	1	0.9	7.9
3	1	0.9	8.8
4	1	0.9	9.6
5	10	8.8	18.4
7	1	0.9	19.3
10	33	28.9	48.2
15	10	8.8	57.0
20	26	22.8	79.8
30	7	6.1	86.0
35	1	0.9	86.8
40	6	5.3	92.1
50	6	5.3	97.4
100	3	2.6	100.0
Total	114	100.0	

Table 8 below demonstrates the suggested fashion library subscription fees in groups. In the table, each group of the proposed subscription fee is showed together with its frequency in the total respondents' responses, its percentage of frequency out of total responses and cumulative percentage.

TABLE 8. Proposed Subscription Fee in Groups (n=114)

Subscription (EUR)	Frequency (count)	Percent (%)	Cumulative Percent (%)
10 and lower	55	48.2	48.2
From 11 to 20	36	31.6	79.8
From 21 to 30	7	6.1	86.0
From 31 to 40	7	6.1	92.1
From 41 to 50	6	5.3	97.4
Over 50	3	2.6	100.0
Total	114	100.0	

An illustration of the subscription fees for the fashion library proposed by respondents is also provided with the bar chart in Figure 23 below. The x-axis of the bar chart displays different groups of the subscription fees, and the y-axis represents the number of respondents who suggested the corresponding fees.

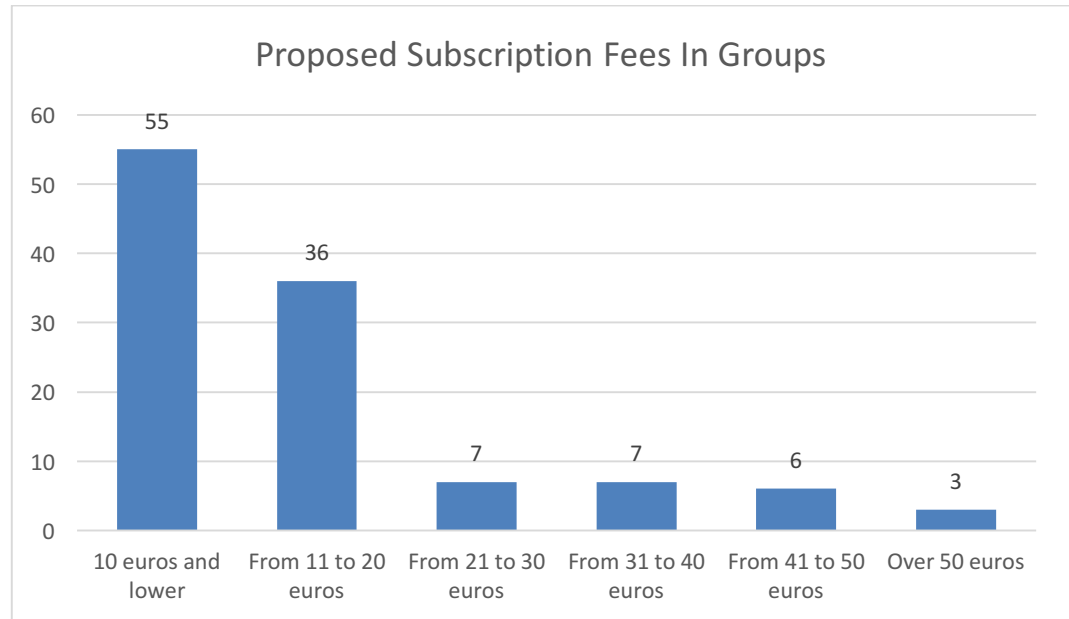


FIGURE 23. Proposed Fashion Library Subscription Fees in Groups (n=114)

Approximately 50% of the respondents stated that they would be willing to pay 10 euros and under for the fashion library monthly subscription, and approximately 80% of them were willing to pay 20 euros and under for the service. The rest 20% of the total respondents proposed subscription fees were scattered over the range from above 20 euros to 100 euros.

5 FINDINGS

This study aims to explore the general attitude of consumers in Lahti towards the concept of fashion library. In order to make answering to the research question easier, a list of sub-questions was created as follow:

1. Do consumers like the idea of fashion library?
2. Why would consumers use the fashion library?
3. Why would consumers not use the fashion library?
4. What criteria do consumers see as important when using the fashion library?
5. How likely would consumers be using the fashion library the next time they need some new clothes?

This chapter provides a review of the data analysis presented in the previous chapter so as to eventually answer such research questions.

1. Do the consumers like the idea of fashion library?

114 valid responses from both genders and various nationalities from young people in Lahti (Finland) were collected. The questionnaire responses were then analyzed to examine the consumers feeling towards the fashion library concept. The analysis showed that consumers in Lahti hold a positive feeling about the concept. Approximately 30% of the respondents reported that they liked the concept, and 20% of them liked the concept very much.

2. Why would consumers use fashion library?

Reasons for renting or borrowing clothes

Respondents were asked to state the reasons why they would rent or borrow clothes in the questionnaire. Top three reasons for respondents' renting or borrowing clothes in descending order of their ranking were:

- I do not want to buy clothes that I do not use often
- I cannot afford buying such clothes I rent

- I want to experiment with different styles

Occasions for which to rent or borrow clothes

Respondents mainly have the need for renting or borrowing clothes for parties, performances and weddings. In other words, clothes that attract consumers renting or borrowing should be more of "special" types, e.g. costumes, gown, etc.

3. Why would consumers not use fashion library?

Hygiene issue and consumer mentality remained the two most significant factors that can affect the attractiveness of fashion library to consumers. Approximately 45% of respondents to the questionnaire did not like sharing clothes with others, and 38% of them liked owning clothes. The finding of consumers' mentality regarding the matter is consistent with the earlier identified barrier to fashion library model in Pedersen study (2015, 263-269) when interviewing fashion libraries owners within the Nordic countries.

4. What criteria do consumers keep important when using fashion library?

114 respondents were asked to rate the importances of eight different factors that they pay attention to when renting or borrowing clothes from service providers on a scale from 1 – Not important to 5 – Very important. Most of the criteria, i.e. *hygiene, clothes looking new and clean, size, design, cost of renting or library subscription and friendly service terms*, given in the questionnaire received high scores of averages over 4, only the criteria of *Quality and Brands of clothing* had lower mean scores than 4.

Among the factors that scored high, *hygiene and clothes looking new and clean* were the two criteria that respondent valued the most. A possible explanation for this may derive from consumers concern when sharing clothes with other people. Besides, all the common criteria when choosing clothes like design, size, cost, friendly services were highly valued.

5. How likely would consumers be using fashion library the next time they need some new clothes?

While the respondents held a rather positive feeling towards the concept of fashion library, responses regarding people's willing to use the fashion library the next time they need some new clothes divided (mean of 2.86). Most people had a neutral opinion in this question, while the amount of respondents who are willing and unwilling to use the fashion library were rather similar (37 counts and 42 counts respectively).

Analysis also confirmed the relationship between one's feeling and his or her intention of using the fashion library.

Extra Findings

Via the questionnaire, three more factors that consumers reported important were the *Location and accessibility of the fashion library*, the *Ready sets of clothes availability*, and *Customer services*.

Location of the fashion library, as the name suggests, refers to the locale of the fashion library. The fashion library could be a physical venue or a virtual one (e.g. online library). If the fashion library is a physical one, it should be situated in an easy-to-access place and look appealing to consumers.

Ready sets of clothes availability means that the fashion library should provide customers with options of pre-mixed-and-matched sets of clothings. For example, a set of clothing would comprise tops, pants, as well as accessories like hat, scarf or pieces of jewellery.

Customer services factor is also valued by the customers, especially in-store services.

In addition to the extra factors that consumers viewed essential, the questionnaire also found out the price range of the fashion library monthly subscription that consumers were willing to pay. Almost half of the respondents claimed that they were willing to pay 10 euros or less for the

library subscription. 30% of respondents set the price range to be from 11 to 20 euros monthly.

6 DISCUSSION & RECOMMENDATION

6.1 Findings Discussion & Recommendation

The data regarding consumers' demographic information, fashion orientation and attitude towards the concept of fashion library was collected and analyzed. The processes of data collection and analysis were described in previous chapters of this thesis.

The results from the data analysis pointed out that consumers in Lahti possess a somewhat positive feeling towards the fashion library concept, and they are rather neutral in terms of the fashion library using intention. The two variables were confirmed to be dependent on each other. Specifically, respondents who like the fashion library concept tend to use the library more.

Most of the respondents to the questionnaire were interested in the possibility to rent or borrow clothes for occasions like parties, performances and weddings. Therefore, it could be inferred that the type of clothes that appeals to customers are costumes for parties or performances or classy dresses or gowns for formal occasions. As a result, Nurmi Design Oy can consider this fact as an option for selecting the collections for their library. It is advisory that at least at the beginning Nurmi Design Oy should focus on a specific type of consumers and type of clothing in order to build the company's image and reputation among consumers, while reducing initial investments, i.e. no need to equip the library with different styles of clothing in different sizes.

It is also found from the survey that hygiene matters worried consumers a lot. In order to make the concept of fashion library more appealing to people, the matter of hygiene should be carefully dealt with and made informed to the people. Additionally, respondents expressed their dislikes to sharing clothes with people and likes to own clothes themselves. Such mentality could stand hindrance to the success of the fashion library concept. Hence, steps should be taken to change people's mindset of

fashion consumption. Yet, the matter is rather long-term and needs intense research, efforts, resources and even collaboration among different organizations.

Additionally, the matters of clothing collections storage and maintaining are important in order to keep clothes look new and clean and maintain sufficient garments quality.

Moreover, partnerships in collection designs, clothing laundry, storage and location, etc. could be considered. Online shops is also an appealing option as it requires lower costs than physical store models and can reach out to consumers in a fast manner due to the popularity and dominance of the Internet.

In terms of the subscription fee, findings indicated that consumers have different price ranges that they would be willing to pay for the service. Therefore, the case company could consider setting different levels of subscription, accessibility to collection and services based on different price ranges. For example, the three levels of subscription could be basic (10 euros), silver (20 euros), and gold (30 euros).

6.2 Reliability and Validity

As has been said by Kananen (2011, 125), it is essential to assess the reliability and validity of a study to ensure its quality and trustworthiness. Reliability refers to the stability and consistency of a quantitative research. Validity, on the other hand, checks whether the research model reflects what it is supposed to measure. (Bryman & Bell 2011, 157-160)

Research reliability

In terms of the research consistency, the thesis' studied object was the general attitude of consumers in Lahti towards the concept of fashion library. Three different components of the attitude, i.e. affect, cognition, and conation, were consistently investigated and measured in the thesis. Thus, research consistency was met.

Research stability refers to the repeatability of the results when the research is replicated (Kananen 2011, 125). With regards to the findings in this thesis, the author believes that some findings would stay unchanged while some others may differ from time to time. For example, the criteria that consumers consider crucial when renting or borrowing clothes from such service providers like hygiene, clothes looking new and clean, size, design, costs, etc. will stay valued with time. On the contrary, variables like consumer feeling towards the fashion library concept and their fashion library using intention could change as people's awareness and familiarity to the fashion library concept, as well as mindset may increase due to media, education, etc.

Research validity

Research validity is measured on two aspects of internal and external validity.

Internal validity addresses how well the research was constructed (Kananen 2011, 128). The research method employed in this thesis was quantitative research method. The method choice was justified for the reason that it served the purpose of capturing the general attitude of the consumers in the limited amount of time allotted for the research. Relevant theories and studies on the researched topic were exploited to serve as the theoretical framework of the thesis as well as contribute to the questionnaire design. The questionnaire, the main means of data acquisition in this thesis, got 114 valid responses by young male and female individuals in Lahti whose nationalities were different.

External validity refers to the generalizability of the findings from the research (Kananen 2011, 138). Since 114 respondents to the questionnaire were mainly students from Lahti University of Applied Sciences in the university campus or Fellmannia Library, it may not represent the whole population of youngsters in Finland. Yet certain findings from the research could be useful for other clothes rental services in the area.

6.3 Further research

The research realized in this thesis only aims to characterize the *general* attitude of consumers in Lahti towards the concept of fashion library; therefore, there is still room for further and deeper research.

Deeper qualitative research may be carried out to find out the underlying reasons for the consumers' attitude, and how to use such knowledge to benefit the concept of fashion library. Follow-up studies could also be performed to measure the changes of variables in the local consumers' attitude.

In addition, as above stated, since the sample for the survey for this thesis was rather small and only situated in Lahti, i.e. Lahti University of Applied Sciences campus and Fellmannia Library, the findings of this thesis cannot guarantee the accuracy if applied for other regions or for the whole Finnish market. Region-targeted research and bigger scale research are necessary in such cases.

Furthermore, marketing research on how to increase the popularity and attractiveness of the fashion library concept to consumers could be beneficial to the development and success of the business concept. Research on different potential customer segments could also provide different viewpoints and findings.

7 SUMMARY

This study was carried out so as to aid the case company of Nurmi Design Oy in the research phase of its business strategy planning. Specifically, an empirical study was performed so as to discover the general attitude of consumers in Lahti City towards the concept of fashion library. The study consists of three main parts, namely theories review, questionnaire design, and empirical research.

To begin with, the definition, literature review and real life advancements of the fashion library were introduced. In addition, three theories which serve as the theoretical framework of this thesis were briefly presented. The three theories were *fashion adoption*, *fashion orientation*, and *tri-component of attitudes*.

The quantitative research approach was employed for this thesis with questionnaire being the main mode of data collection. Since the questionnaire was of great importance to the accuracy as well as the success of the study, a considerable amount of time and effort were devoted to the creation of the questionnaire. The description of the questionnaire design process with its three phases, i.e. *pre-construction*, *construction*, and *post-construction*, was presented in this thesis.

The empirical part of the study was discussed in the latter part of the thesis. The empirical study started with a data analysis using SPSS analysis technique. The findings from the analysis were then used to answer the pre-set research questions. Finally, an evaluation of the research reliability and stability as well as suggestion for future study were presented at the end of the empirical study.

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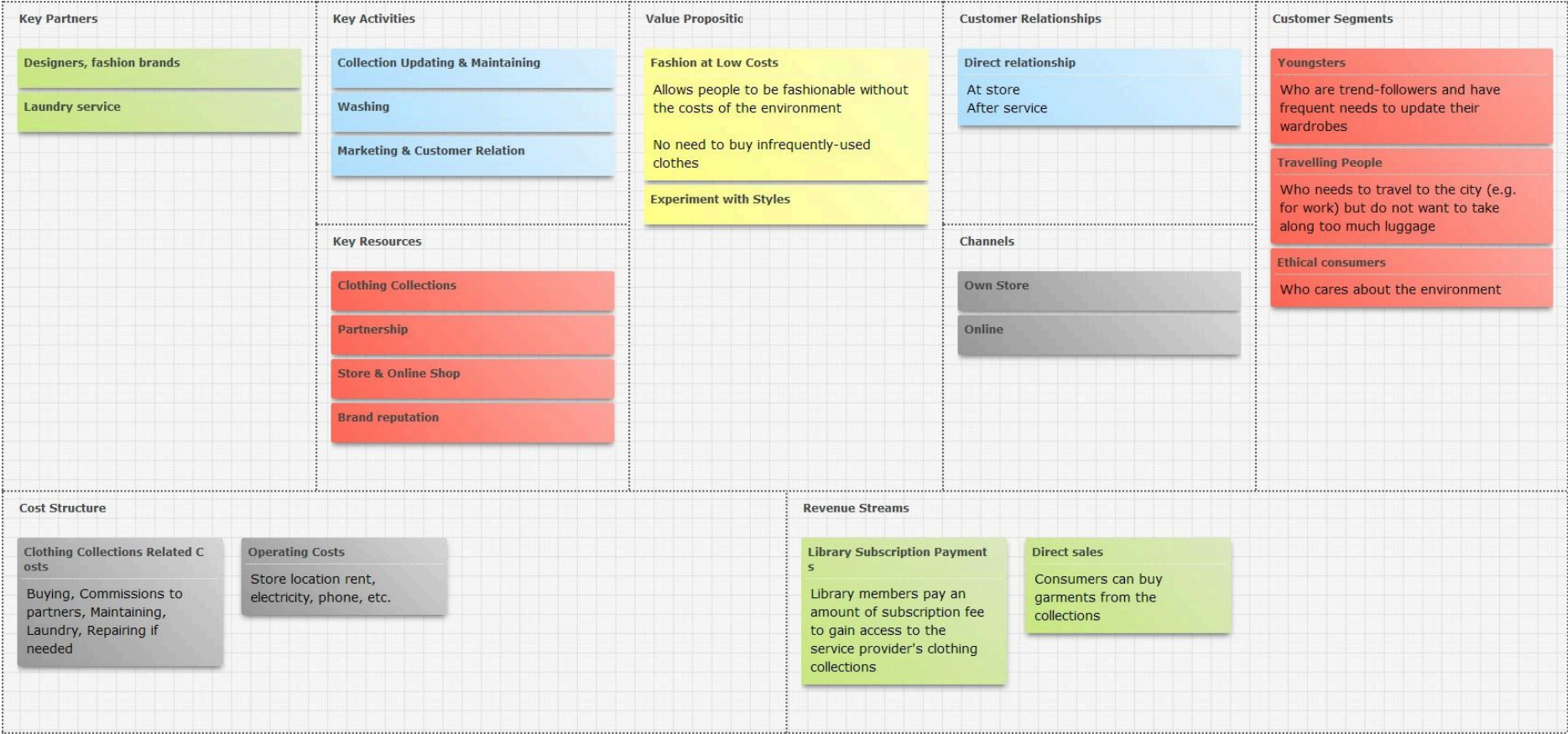
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APPENDICES

APPENDIX 1. Fashion Library Business Model Canvas



APPENDIX 2. Pearson Chi-square Test of Independence –
Gender and Fashion Interest

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * Fashion Interest	114	100,0%	0	0,0%	114	100,0%

Gender * Fashion Interest Crosstabulation

			Fashion Interest					Total
			1	2	3	4	5	
Gender	Female	Count	2	6	25	31	14	78
		Expected Count	3,4	10,9	26,0	26,7	10,9	78,0
		% within Gender	2,6%	7,7%	32,1%	39,7%	17,9%	100,0%
		% within Fashion Interest	40,0%	37,5%	65,8%	79,5%	87,5%	68,4%
Male	Male	Count	3	10	13	8	2	36
		Expected Count	1,6	5,1	12,0	12,3	5,1	36,0
		% within Gender	8,3%	27,8%	36,1%	22,2%	5,6%	100,0%
		% within Fashion Interest	60,0%	62,5%	34,2%	20,5%	12,5%	31,6%
Total	Total	Count	5	16	38	39	16	114
		Expected Count	5,0	16,0	38,0	39,0	16,0	114,0
		% within Gender	4,4%	14,0%	33,3%	34,2%	14,0%	100,0%
		% within Fashion Interest	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	13,977 ^a	4	,007
Likelihood Ratio	13,833	4	,008
Fisher's Exact Test	13,352		
Linear-by-Linear Association	12,549 ^c	1	,000
N of Valid Cases	114		

a. 2 cells (20,0%) have expected count less than 5. The minimum expected count is 1,58.

APPENDIX 3. Monte Carlo Test –

Respondent feeling towards fashion library concept and
Respondent likelihood of using fashion library

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
How do people feel about the concept of fashion library * How likely is it that you would use the fashion library, if available, the next time you need some new clothes	114	100,0%	0	0,0%	114	100,0%

How do people feel about the concept of fashion library * How likely is it that you would use the fashion library, if available, the next time you need some new clothes

Crosstabulation

	How likely is it that you would use the fashion library, if available, the next time you need some new clothes					Total
	1	2	3	4	5	
How do people feel about the concept of fashion library	2	1	0	0	1	4
Count						
Expected Count	,6	,8	1,2	1,1	,2	4,0
% within How do people feel about the concept of fashion library	50,0%	25,0%	0,0%	0,0%	25,0%	100,0%

	% within How likely is it that you would use the fashion library, if available, the next time you need some new clothes	11,1%	4,2%	0,0%	0,0%	14,3%	3,5%
2	Count	4	2	6	1	1	14
	Expected Count	2,2	2,9	4,3	3,7	,9	14,0
	% within How do people feel about the concept of fashion library	28,6%	14,3%	42,9%	7,1%	7,1%	100,0%
	% within How likely is it that you would use the fashion library, if available, the next time you need some new clothes	22,2%	8,3%	17,1%	3,3%	14,3%	12,3%
3	Count	9	12	13	5	0	39
	Expected Count	6,2	8,2	12,0	10,3	2,4	39,0
	% within How do people feel about the concept of fashion library	23,1%	30,8%	33,3%	12,8%	0,0%	100,0%

	% within How likely is it that you would use the fashion library, if available, the next time you need some new clothes	50,0%	50,0%	37,1%	16,7%	0,0%	34,2%
4	Count	3	7	9	13	2	34
	Expected Count	5,4	7,2	10,4	8,9	2,1	34,0
	% within How do people feel about the concept of fashion library	8,8%	20,6%	26,5%	38,2%	5,9%	100,0%
	% within How likely is it that you would use the fashion library, if available, the next time you need some new clothes	16,7%	29,2%	25,7%	43,3%	28,6%	29,8%
5	Count	0	2	7	11	3	23
	Expected Count	3,6	4,8	7,1	6,1	1,4	23,0
	% within How do people feel about the concept of fashion library	0,0%	8,7%	30,4%	47,8%	13,0%	100,0%

	% within How likely is it that you would use the fashion library, if available, the next time you need some new clothes	0,0%	8,3%	20,0%	36,7%	42,9%	20,2%
Total	Count	18	24	35	30	7	114
	Expected Count	18,0	24,0	35,0	30,0	7,0	114,0
	% within How do people feel about the concept of fashion library	15,8%	21,1%	30,7%	26,3%	6,1%	100,0%
	% within How likely is it that you would use the fashion library, if available, the next time you need some new clothes	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

	Value	df	Asymptotic Significance (2-sided)	Monte Carlo Sig. (2-sided)		
				Significance	99% Confidence Interval	99% Confidence Interval
					Lower Bound	Upper Bound
Pearson Chi-Square	34,455 ^a	16	,005	,005 ^b	,004	,005
Likelihood Ratio	40,611	16	,001	,001 ^b	,001	,001
Fisher's Exact Test	34,326			,001 ^b	,001	,001
Linear-by-Linear Association	17,898 ^c	1	,000	,000 ^b	,000	,000
N of Valid Cases	114					

a. 15 cells (60,0%) have expected count less than 5. The minimum expected count is ,25.

b. Based on 100000 sampled tables with starting seed 2000000.

APPENDIX 4. Survey Questionnaire Content

Fashion Library

Fashion library is a subscription-based service that allow people to borrow garments from the service provider's existing collections. Fashion library functions just as normal libraries do, but people borrow clothes instead of books from it.

Fashion library is based on the idea of collaborative consumption, which helps reduce the stress on the environment.

* Required

1. How old are you *

.....

2. What is your gender? *

Mark only one oval.

Male

Female

3. What is your nationality? *

.....

4. How interested are you in fashion or trends? *

Mark only one oval.

1 2 3 4 5

Not at all Strongly interested

5. Do you have the need to update your style/ wardrobe often? *

E.g. buying new clothes, following new trends

Mark only one oval.

1 2 3 4 5

Rarely Almost always

6. How do you feel about the concept of fashion library? *

Mark only one oval.

1 2 3 4 5

Dislike very much Like very much

7. How familiar are you with the concept of renting/ borrowing clothes service? *

Mark only one oval.

	1	2	3	4	5	
Totally unfamiliar	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Totally familiar

8. Have you ever rented / borrowed clothes before? *

Check "Yes" even if you have borrowed clothes from friends or family

Mark only one oval.

- Yes
 No

9. What occasions would you rent / borrow clothes for? *

Check all that apply.

- Everyday life
 Performance
 Wedding
 Party
 Work
 Other:

10. I would be interested in renting / borrowing clothes, because... *

Check all that apply.

- I do not want to buy clothes that I do not use often
 I want to experiment with different styles
 I want to renew my wardrobe easily and inexpensively
 It is environmentally-friendly
 I cannot afford buying such clothes I rent
 Other:

11. I would NOT be interested in renting / borrowing clothes because... *

Check all that apply.

- I do not like the idea of sharing clothes with others
 I am afraid of hygiene risks
 I like owning clothes
 I do not know there is clothes renting service
 There is no clothes renting service available in my region
 I do not care about fashion
 I do not have the need, I have already owned clothes I need
 Complex service terms
 Other:

12. **When renting / borrowing clothes from service providers, I consider these matters important...**
 (1 = totally unimportant, 5 = very important)
 Mark only one oval per row.

	1	2	3	4	5
Size	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost of renting / library subscription	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Design / Style	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friendly service terms	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Clothes looking new and clean	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Brands of clothing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hygiene	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Quality of clothing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

13. **What other matters (that are not listed above) you consider important when renting / borrowing clothes?**

Please indicate also the criteria importances (1 = totally unimportant, 5 = very important)

.....

.....

.....

.....

.....

14. **How likely is it that you would use the fashion library, if available, the next time you need some new clothes? ***

Mark only one oval.

	1	2	3	4	5	
Not likely	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very likely

15. **How much would you be willing to pay for fashion library subscription per month? (in EUR) ***

Subscription would allow loaning from the fashion library collection

.....