An Analysis of Consumer Decision-Making Processes When Purchasing Clothing Accessories in Finland: a Case Study for Suomi Accessory Oy

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The study analyzes how gender, age and income level, as three independent variables, affect the consumer decision-making process when buying the clothing accessories in Finland. The purpose of the research is to get insight into the consumer characteristics and behaviors when buying clothing accessories, helping the case company Suomi Accessory Oy. to improve their marketing strategies and to build the consumer relationships.

The research is planned based on the theories of consumer decision-making process and consumer behavior, and the study of clothing accessories. The quantitative method is utilized as the main methodology. Correspondingly, a questionnaire is designed to gather the primary data. The samples are potential consumers of clothing accessories in Finland. Among 200 answers that the authors receive, the number of valid answers is 170. The data is gathered by three ways: the online survey through emails, the street intercept survey, and the paper survey distributed in the store of the case company. Gender, age and income level are selected as three variables to make the analysis. To process the data, the authors make descriptive analyses on each question, and deeply analyze the statistics by means of correlation and Chi-square analysis methods, supported by software SPSS 24.

Through the three-month investigation, the findings on how variables influence 'purchase frequency', 'importance for self-image', 'purchase motivations', 'information sources', 'reference groups', 'evaluation criteria', 'planned or impulsive purchase' and 'post-purchase shop selection' are examined, according to the order of the five stages of the decision-making process.

In the future research, qualitative research, such as group interviews, can be conducted for the deeper understanding on the target groups. Additionally, specific aspects can be explored, i.e, how emotion affects consumer behavior, or how different categories of clothing accessories influence consumer behavior.

Keywords: consumer purchasing behavior; consumer decision-making process; clothing accessory marketing

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1　　Introduction

The first chapter provides the general background information of the research including: the aims and objectives of this thesis research, the specific research problems the authors try to solve, followed by the brief introduction of the research approaches the authors utilize, the limitation and risks the authors confront with, as well as the structure and frame of this document.

1.1　　Background

According to Cumming, C. Cunnington and P. Cunnington (2010, 1), clothing accessory is an item used to complement an outfit for the comprehensive promotion of one's appearance. In the contemporary Finnish society characterized by advanced living standard and state of the art design, clothing accessory becomes indispensable for the appearance, since it contributes to the symbolization of one's personal style and make him or her out of the ordinary. The expanding of the clothing accessory market is accelerating as the consumption capacity and demand potential are growing.

Jackson and Shaw (2010, 5) deem that in many cases, the motivations for buying fashion clothing and accessories are more likely to be associated with the top three levels of 'belongingness and affective needs', 'esteem needs' and 'self-actualisation needs', in Maslow's Hierarchy of Needs. The attitudes and choices on brands, and the pursuit of the latest trends, reinforce social intercourse and display personal status and identity to some extent.

In the information age, there are some common trends on the factors influencing fashion consumers in western societies, proposed by Jackson and Shaw (2010, 16-17). The most prominent factor is 'the wider availability and access to fashion products'. The emergence of e-commerce has credibly become alternative to 'bricks-and-mortar' shopping (traditional shopping mode) since the late 1990s. Another factor, 'the access to the wider range of media', has dramatically changed consumer habits in relation to the information search. Online media replaced the traditional media such as broadcast, becoming the major information source in daily life. The interest in celebrities flourishes a series of popular fashion magazines. The factors mentioned above reflect the complexity and dynamics of consumer behavior.

The certain thoughts and debates are aroused on the topics regarding consumer decision-making process and consumer characteristics. From authors' observation, knowing customer behavior is the key to marketing, which can help build better marketing strategies, define opportunities and generate potential solutions. Hence customer satisfaction and experience can be improved and longer customer relationship can be built. The sophisticated decision-

making process, affected interactively by both internal and external aspects, is worth study-ing in depth.

Therefore, a research is conducted by the authors for the case company Suomi Accessory, which is operating an exclusive store authorized by the Finnish brand Marja Kurki, selling clothing accessories as an agent. The authors make conversations with the personnel of the case company to get the background information.

Marja Kurki, the founder, started her business with her own name in 1976, and in the follow-ing year made an agreement with a Chinese company China Silk on exclusive rights for the delivery of silk. The brand provide lines diverse products including silk scarves, wool scarves, ties, leather goods, sunny umbrellas, gloves, hats and bags. The market has been expanded from Finland Helsinki to Sweden, then south Europe, and nowadays Asia. Marja Kurki is fa-mous for its design inspired by diverse elements of nature, and each product has its own unique name which symbolized the specific culture. The products are appreciated by the poli-tics and royal family, regarded by Finnish government as the gifts for guests. Customers value the unique design concept and customized service in both business and art perspective.

The research utilizes the quantitative method, collecting data from the potential consumers of clothing accessories. The data is analyzed by means of cross-tabulation analysis, correla-tion analysis and Chi-square analysis.

1.2 The objectives and aims

The purpose of the research is to get insights into consumer characteristics and behavior in clothing accessory industry, for the case company to improve their marketing strategies and build consumer relationships and loyalty. Specifically, the main research issue is investigated:

> What are the factors influencing each stage of the process when purchasing clothing accessories in Finland?

The authors assume that gender, age, and income level, as three independent variables, exert effects to consumer behavior in the five stages of the decision-making process. Subsequently, the following sub-questions are set:

a) Do the females and the males behave differently in each stage of the consumer decision-making process when purchasing clothing accessories in Finland?

b) Do people from different age groups behave differently in their decision-making process when purchasing clothing accessories in Finland?

c) Does income level impact consumer decision-making when purchasing clothing accessories in Finland?

1.3   Limitation

Possible risks exist in during the research progress. The background information is from the personnel of Suomi Accessory. As the case company requires, the disclosure of the confidential information should be avoided.

Considering the limitation of time, resources, accessibility and reachability, the sample size of the questionnaire that the authors expect is 200. The target group is originally set to be five age groups (18 to 25 years old, 26 to 35 years old, 36 to 45 years old, 46 to 55 years old, over 55 years old). However, the authors do not receive sufficient responses from people over 35 years old. On the other hand, the survey scope is set as the store of the case company and some public areas, such as shopping centers ranging from Helsinki to Espoo. As a result, the survey lacks sufficient evidences to reflect the conditions in the whole Finnish market, therefore affecting the generalization of the outcome.

1.4   The structure of the study

The first section provides the brief introduction of the research background and the objectives of the study by listing questions and risks. In the second section, the authors intensively review the theoretical literature regarding consumer behavior, customer decision-making process and clothing accessory marketing. Methodology used are introduced in the third section, such as quantitative method (questionnaire) and correlation analysis method. The analysis of the outcomes is illustrated in the empirical study section, followed by the suggestions the authors provide for the case company. Last but not the least, the authors give the visions for the future research and development.
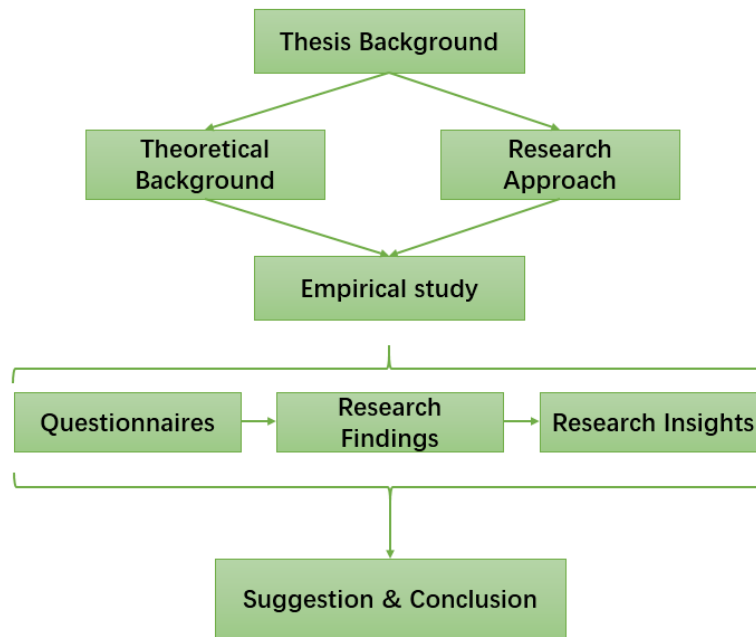
Figure 1: Structure of the study

2   Theoretical background

2.1   Consumer behavior

2.1.1   Concept of consumer behavior

According to Kumra (2007, 2) consumer behavior is the study of how individuals or organizations act in the process of the obtainment, use and disposal of goods or services. The study of consumer behavior could include all problems with respect to the perspectives from the what, when, where, how, from whom, and how often products or services are bought. The whole process of consumer behavior starts from pre-purchase activities to post-purchase and evaluation activities, involving all the participants, who have ever influenced, both directly and indirectly, the purchase behavior. The participants could be either opinion leaders who indirectly give advice on purchase, or salespersons with whom the customer directly contacts.

Understanding consumer behavior, considered to be of practical significance, can be solutions to marketing strategic problems. Hawkins, Mothersbaugh and Mookerjee (2011, 7) suggest that all marketing decisions and strategies are made on the basis of knowledge and assumptions of the survey on consumer behavior. Moreover, Dubois (2000, ix) believes that "customer is the core of business", therefore understanding consumer behavior is regarded as the keystone of well-planned marketing programs. Through strategic marketing, marketers could better predict the needs of customers and guide customers to form certain consumption

habits, thus influences can be exerted on the consumer behavior correspondingly with the goal of stimulating consumption achieved as well.

2.1.2 Consumer decision-making process

The EKB model (Figure 2), developed by Engel, Kollat, and Blackwell in 1968, is a classical and comprehensive depiction of a complete consumer decision-making process. The stimulus, as the input exposing information, firstly evoke consumers. Subsequently, consumers step into the information-processing stage based on their own acceptance, experience and memory. Decisional variables and external factors are influencing the whole purchase process, which are reviewed in the section 2.1.3 and the section 2.1.4. The core decision-making process is composed of five main stages.
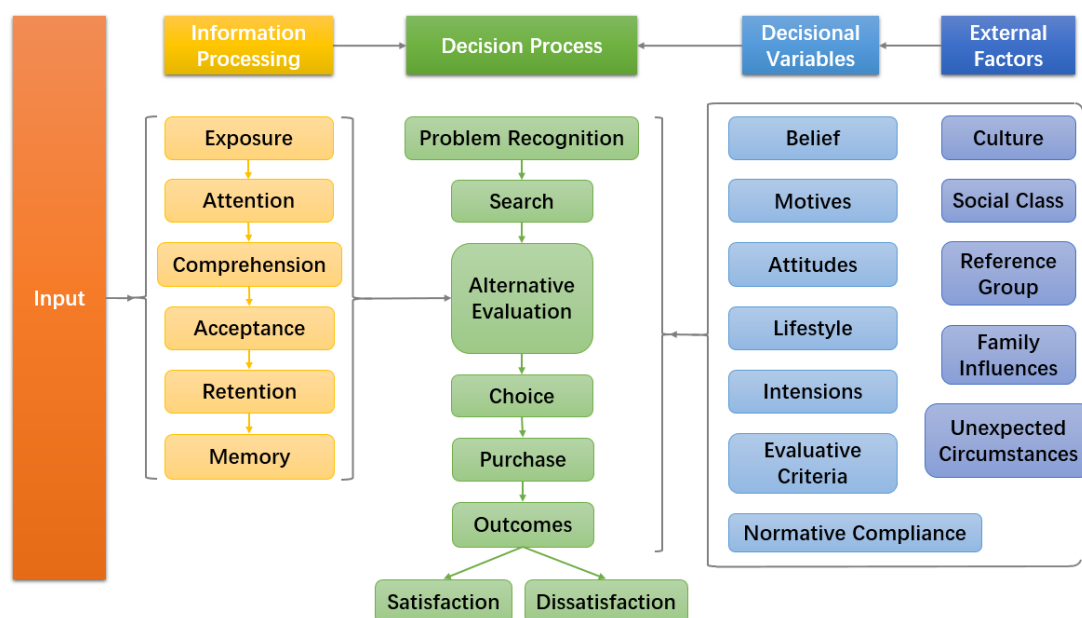
Figure 2: Engel Kollat Blackwell (EKB) Model of consumer behavior
(Engel, Kollat & Blackwell 1968)

Consumer decision-making process involves all the consequences influenced by the internal and external factors. According to Dubois (2000), 'the idea of a purchasing process refers to a sequence of successive stage until the final decision'. A purpose decision always corresponds to a consumer problem.

As is illustrated in figure 3, the first step of the process is need recognition when the problems are identified by customers and their motivation arises. The theories of needs are reviewed by the authors in the section 2.1.3. Entering the second stage, the customers search for alternatives to satisfy their needs. The internal memory, and the external advertisement and suggestions are two main sources. The availability of and access to the certain products and brands limits their choices as well. When there are many choices in minds, customers

start to evaluate the value of the product itself and its added-value, involving the consideration of various consequences and possible risks generated from the purchase as well. The final decision is made in the second to last phase, followed by the post-purchase behavior when the customers measure the extent that the purchase satisfies their needs, with the criteria from their initial expectation and the performance of the product.

Figure 3: The buyer decision-making process in EKB model

Dubois (2000, 10) provides a model (Figure 4) explaining buying and consumption behavior factors at three levels. Individual level, interpersonal level and sociocultural level are respectively presented as three concentric circles from inside to outside, which vividly describes the fact that consumers are affected by internal and external aspects. The authors specifies more in the sections 2.1.3 and 2.1.4.
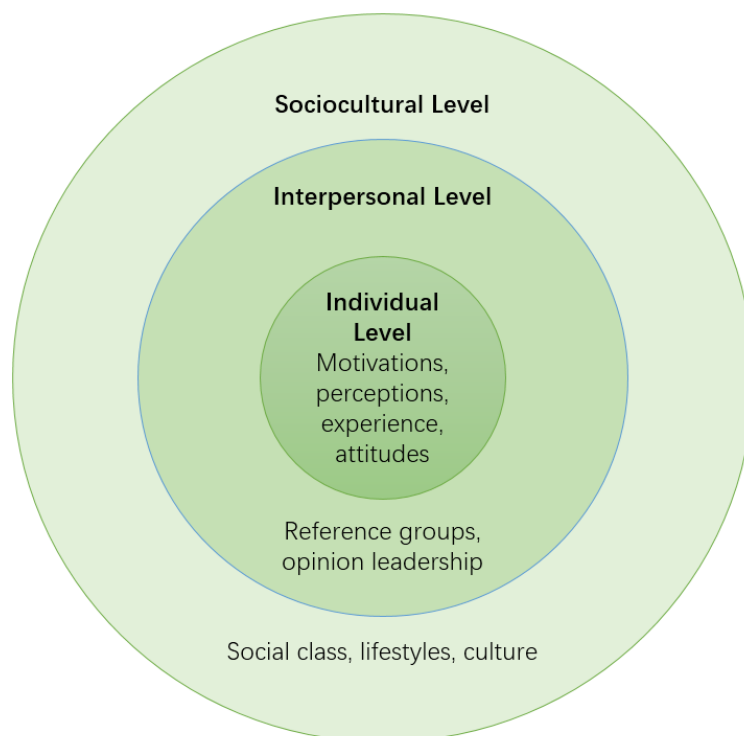
Figure 4: The three levels of explanation of buying and consumption behavior
(Dubois 2000, 10)

2.1.3   Internal influencing factors

Figure 4 reveals that at the individual level, four key factors exert influences on consumer behavior: motivations, perceptions, learning experiences, and attitudes, which are specified by the authors in this section.

The motivations and needs of the consumers are studied as the starting point, since the purchasing behavior stems from needs identification. The theory of needs, proposed by McClelland (1961) explains that the human motivations can be ascribed to the needs for achievement, affiliation and power, which can be generalized and applied to all individuals with different ages, gender, races and cultural backgrounds. Specifically, the fact that humans are in pursuit of success and the sense of accomplishment generated by the feedback from tasks and work, exposes the need for achievement. To meet the need for affiliation, people tend to create links and interpersonal relationship with others, desiring to become a member of groups and feel connected and loved by the others. People in need of power desire competences and competition. They compete with others for winning higher status and dominant positions, enjoying the recognition from the others and the impacts that they can exert on people.

Another known theory, proposed by psychologist Abraham Maslow (1943), describes a hierarchy of the combination of human's biogenic and psychogenic needs. Maslow deems that

people will seek to satisfy their current needs firstly, and then turn to the upper level needs. According to the hierarchy illustrated in the figure 5, human needs can be categorized into the following five incremental levels. Physiological Needs, as the foundation, represents the biological needs such as hunger, thirst, and rest. Security Needs, stressing the shelter and protection, is in the second place, followed by Belonging and Affective Needs which stands for love, friendship and recognition from the others. Climbing to Esteem Needs, people attain prestige, status and accomplishment. The top level comes the Accomplishment Needs, where the self-fulfillment and enriched experience are required.
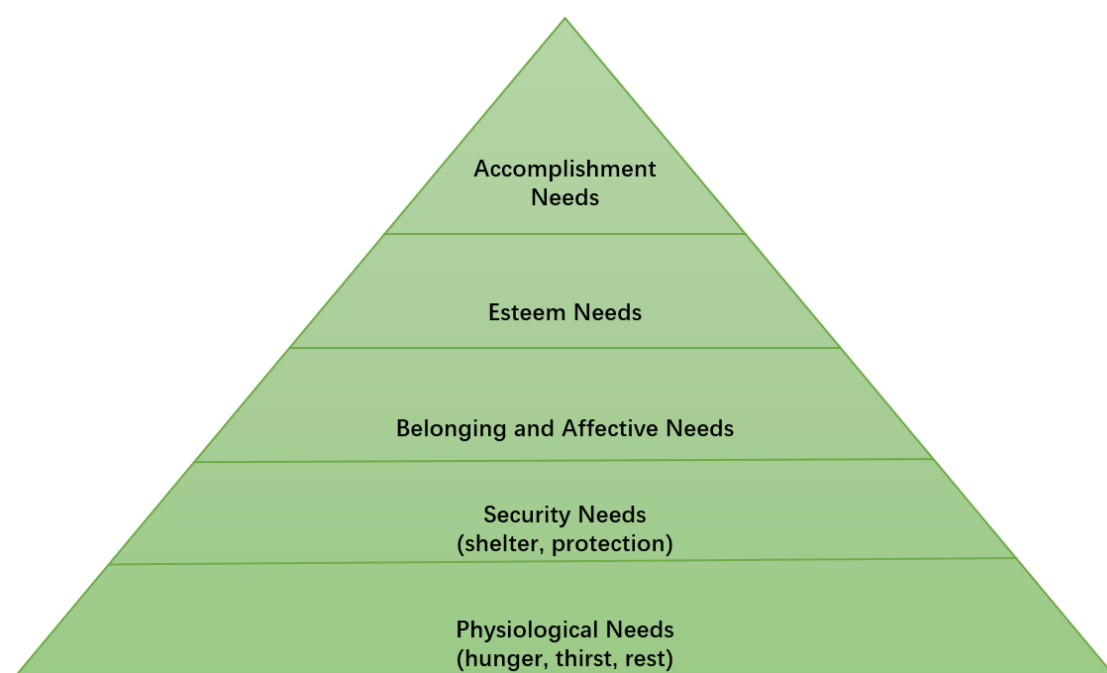
Figure 5: Maslow hierarchy of needs
        (Maslow 1943)

Perception is the second significant factor at the individual level. Solomon (2011, 82-83) interprets that that perception is the entire process of one's selection, organization and interpretation on the sensory stimulus, such as sights, sounds, smells, taste and textures. Figure 6 presents an overview of the perception process, the sensory stimulus serve as the exposure, which would arouse consumers' attention before their interpretation of information. Marketers try to make use of and give meanings to the raw sensations in order to attract consumers by stimulating their senses. Through the study on how consumers observe and perceive the products or brands, they manage to establish the emotional and interactive association between consumers' perception and the products themselves. The unique sensory quality of products or services could leave a strong impression on consumers, making them differentiated from other brands and competitors.

Figure 6: The perceptual process
(Solomon 2011, 82-83)

The applications of classical conditioning and instrumental conditioning in the marketing have proved the practical significance of the study on consumers' learning experiences. The feed-back and conclusions that people receive from the experiences over time shape their 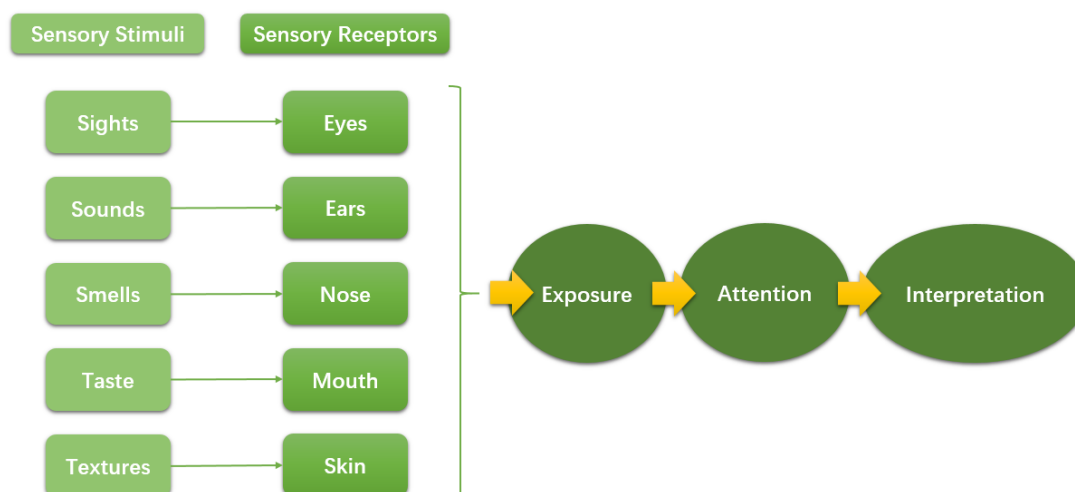knowledge, cognition and perspectives. Solomon (2011, 121) deems that people are aware that the actions they take connect with either punishments or rewards based on their learned experiences over time. Similarly, learning experiences would strongly affect consumers' reaction on the brands names, scents, jingles and other stimulus. An unsatisfied shopping experience that a person had influences choices on the same brand in the future.

Attitudes, describing how people generally value and evaluate certain objects or issues, are formed from one's long-term learned experiences. Marketers study on consumer attitudes in order to make a well-planned marketing which can guide their behavior by giving psychological hints, seeking the common values that the consumers could agree with. For example, the attitudes could be towards the animal testing, green energy or healthy lifestyle.

2.1.4 External influencing factors

The external factors, classified into interpersonal level(reference group and opinion leader) and sociocultural level(social class, lifestyles and culture), exert subtle but strong influences on customers purchasing behavior. All specific influencing factors are associated and dependent mutually (Figure 4).

A decision is often made with advice, confirmation and even approval from groups. The concept of group is defined into different catalogues by different standards. Burnkrant (1975) describes reference group as an realistic or imaginary community, which has significant relations with one's assessment, desire or behavior'. A reference group could be either the relatives and friends of the buyer, or a political celebrity and a movie star. Buyers would

listen to their reference groups to find a sense of identity and support, which helps them to choose from alternatives, to affirm their certain consideration, or even to approve their selections.

The opinion leader is the person who enjoys dominant position among the certain interest followers group, but he or her could meanwhile be the follower of another opinion leader in another community. An opinion leader is a medium of information for his or her followers, and this requires expertise, honor and empathy. According to Dubois (2000), an opinion leader should be a disinterested outsider: 'Leaders are much better accepted if their actions are perceived to be in the general interest, rather than being partisan'.

The sociocultural factors(socio-demographic variables), play an indispensable role in affecting purchase behavior since it shapes individual behavior patterns in general. A society is formed by social norms, values, conventions, rituals, institutions, communications and language, which contributes its unique culture. Consequently, individuals are marked by the culture in terms of lifestyles, the dominant personality types, the modes of expression, the value of time, as well as the preferences towards other issues.

Social class, as another external factor, is defined by Krech, Ballachey and Crutchfield (1983, 338) as 'a division of society made up of possessing certain common social characteristics'. People are distinguished by the social identity and status, as well as the income level. Those from the same social grade share the common buying behavior habits in terms of interests, budget levels, values and the way of life. Through the study on the social grades, consumer segmentations can be identified.

2.2 Clothing accessories

2.2.1 Consumer types

Customers are defined by specific attributes. The demographics, such as nationality, age, gender, income, and profession, makes up different target groups. A blogger named Missmeasured (2012), generally divides female fashion customers into three target groups by ages, which are the markets of teenager (below twenties), twenties to thirties and forties plus. Each target group shares similar buying habits and psychological characteristics.

To be specific, teenager consumers tend to be strongly affected by celebrity culture and the latest trends, from which they get inspirations. They replicate their styles and looks by following celebrities. The teenager market is lower end due to their limited disposable budget. Twenties to thirties consumers are in pursuit of distinctiveness, expecting that their fashion styles can reflect their personalities. Most of them, who still have neither child to bring up, nor any budget for the family to shoulder, are usually with more disposable income. Twenties

to thirties consumers pay attention to fashion products ranging from low to high end, while forties plus consumers, who are with the most disposable income, would buy high end brands mostly from department stores.

Mintel (2006) finds out 9 different types of fashion consumers through the survey on clothing retailing in UK conducted in 2004, which is presented in table 1 below. Another research conducted by Cox (2011), Fashion Segments Handbook Females, introduces typical fashion segments among women. The authors notice the shared points between these two researches.

Type	Statement
Big spenders	'I spend a lot on clothes'
Label seekers	'A designer label improves a person's image'
Stylish	'I have a very good sense of style'
Fashion-conscious	'I like to keep up with the latest fashions'
Well-dressed	'It is important for me to look well-dressed'
Shopaholics	'I really enjoy shopping for clothes'
Practical	'I buy clothes for comfort, not style'
Sporty	'I do some form of sport or exercise at least once a week'
Individualists	'I like to stand in a crowd'

Table 1: Fashion consumer typologies
(Mintel 2006)

The individualists and the fashion-conscious, are usually young urban women who desire to stand out in a crowd and keep up with the trends. These two groups read fashion magazines frequently and are conscious of the trends. Their values, attitudes, personality are expressed through the clothing and accessories they wear. They usually do window shopping and online shopping, spending much more time to find certain objects from a wide range of products for matching and complementing their styles.

Practical and sporty styles are usually favored by middle aged women, who are with relatively low income. When buying clothing and accessories, instead of regarding the latest trend as a top priority, functions, comfortableness and prices are given most consideration. Their new clothing and accessories are usually bought until the old ones are worn out.

Big spenders are usually middle aged women (aged 36 to 55), who are with high disposable income level and consuming level among the groups. They would stick to customized and best quality clothing and accessories, such as superb natural fabrics. They are most likely to firstly visit the key stores which they are loyal to, and to pay by credit and store membership cards.

2.2.2   Customization

Okonkwo (2007, 249) defines the customization as an action to make adjustments on products and services based on individual consumer demand. Customization is neither the product variety, nor the same as personalization.

There are several ways for a brand to customize goods and services. Bespoke products are mostly produced by high-end and exclusive brands. Standardized products can be customized by alternating varieties (prices, colors, size, and materials), which can make multiple options on customized clothing accessory products. Added values can be put into delivery process with more choices on payment methods and personalized packaging, even a printing gift card. In addition, a brand can involve customers into the clothing and accessory designing process and give them more sense of controlling. The online and in-store shopping experiences can be optimized by providing wide range of selections or asking for their preferences directly. The authors emphatically discuss the communication in store environment in the next section.

After being satisfied with the basic functions and designs of the clothing and accessory products, the majority of current fashion consumers require the customization of goods and services they get from the brand, including special design, bespoke products and additional services. Customization, according to the specific preferences of individual customer, can give customers chances to differentiate themselves in a crowd, promoting individualization. Simultaneously, customer relationship and customer satisfaction are boosted. Therefore, customization is one of the core aspects which improves the brand loyalty.

2.2.3   In-store communications

According to Mazzalovo and Chevalier (2013), 'communication is to provide meaning to information'. Communications help to draw the attention of consumers, make the information memorized and infused by consumers, and make consumers generate desires and motivations. The information contained in the advertising and branding can be effectively conveyed to the potential consumers through the good application of communication program. A strategic and complete communication program makes a brand stand out and become more aware of.

Store is an effective channel from where consumers can obtain a great deal of information. It is a powerful communication tool for branding, especially in fashion clothing and accessory industry. Except for the products in stores, the multisensory features in stores such as decorations, layouts, colors, lights, logos, music, and materials, make up physical information. While wandering the shops, consumers can observe, touch, hear, smell and feel, to gain insight into the brands and the values behind spontaneously. In most cases, consumer decisions are firmly associated with their emotions produced from the whole purchase experience, when buying clothing accessory products.

The external architecture style, as well as the internal design of the stores help consumers to distinguish the brand. The beautiful window displays, as one way of street advertising, can draw attention of potential consumers. In addition, sales personnel, who makes direct communication with the consumers, are representatives of the brand concept and image. Their uniforms and grooming maintain consistency with the brand identity. All of the manifestations in stores contribute to the building of brand loyalty.

2.2.4 Brand loyalty

Brand loyalty is the consequence of consumer purchasing habits and preferences. According to Okonkwo (2007, 118), brand loyalty decreases the cost for consumers to search for the information, as well as for the company itself to attract and service the customers. When consumers become loyal to a certain brand, they purchase with more frequency and larger amount, and are more likely to neglect the price.

Being valued by consumers is the key for a company to build brand loyalty. Among various alternatives with the same features, the consumers repeatedly choose their prefered brands and return to the same shops, to meet their specific growing needs upon the basic function, such as the quality, the certain design, the individualization, the special customized services, the building of their self-image, the symbolization of their status.

In addition, some people are in pursuit of special designs or the limited editions in different seasons, which shrinks the range of their choices. The limited availability of the stylish products binds a group of consumers who are with high level of brand loyalty.

3 Research approach

3.1 Research methods

The research oriented approach are mainly categorized into qualitative research methodology and quantitative research methodology. Snape and Spencer (2003, 3) argue that, qualitative research mainly studies on the social, material circumstances, experiences, histories and perspectives of the respondents, trying to understand the social world of research respondents deeply. Salmons (2016, 2) deems that qualitative researchers aims for understanding the nuance of one's experience and perspectives seems to be much favored, rather than the general answers that quantitative research requires.

By contrast, the purpose of quantitative research is to gather the results and sort out the interest groups, in order to conclude certain regular patterns. Saunders, Lewis and Thornhill (2009, 414) deem that unprocessed numbers from quantitative research are originally not valuable. However, by utilizing a series of analysis methods, for example, charts, graphs and statistics, the data could be turned into values which assists to determine and find the

profound trends and links among the numbers. Meanwhile, Dr. Shirish (2014, 37) believes that, in quantitative research, unbiased outcomes which could be generalized and applied to larger population are expected by the researchers.

Questionnaires are better applied to descriptive research rather than exploratory research. Since questionnaires cannot include many open-ended questions, all the respondents are asked to answer standardized questions (Saunders, Lewis and Thornhill 2009).

The authors utilize the quantitative research as the main methodology. Correspondingly, a questionnaire is conducted for collecting primary data.

3.2   Questionnaire Design

A questionnaire is designed differently according to the way it is administered, and contact resources that the researchers possess. (Saunders, Lewis and Thornhill 2009, 363-366). As figure 7 shows, questionnaire is categorized as self-administered and interviewer-administered. This thesis research applies two self-administered questionnaires, the internet and intranet-mediated questionnaires, as well as the delivery and collection questionnaire, as a result of the limited access to the respondents.

Figure 7: Types of questionnaire
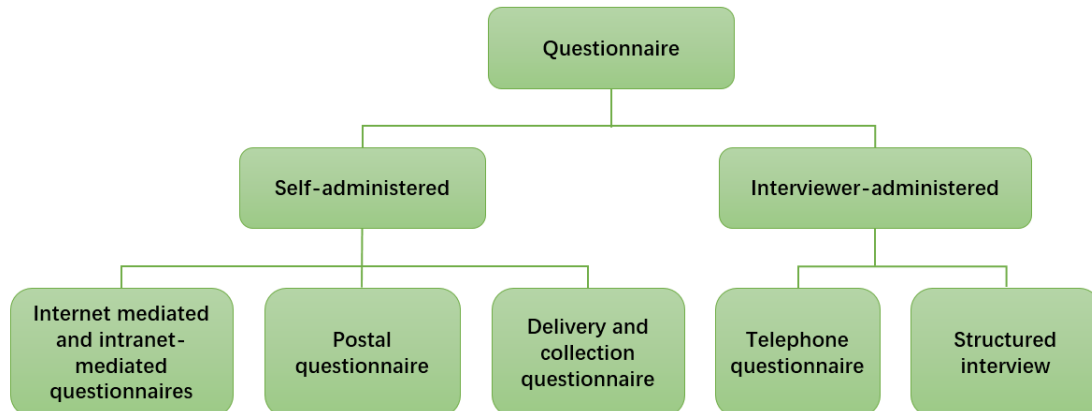   (Saunders, Lewis & Thornhill 2009, 363-366)

There are some factors to be considered when making the choices of questionnaire, such as the size of sample, the possible response rate, the number of questions listed, the respondent's characteristics, the way to reach potential respondents, and the correct comprehension on the answers, suggested by Saunders, Lewis and Thornhill (2009, 363-366).

The object of the survey is the potential consumers of clothing accessories in Finland. One with a decent salary, has bought or could afford, is qualified for the survey sample. The sample size is expected to be 200.

Questionnaire design		Question No.	Question
Demongraphic profile		1	Gender
		2	Age
		3	Education level
		4	Average monthly income
Decision-making process	Need recognition	5	Purchase frequency
		6	Peak season
		8	Importance for self-image
		9	Influencing motivations
	Information search	12	Information sources
		11	Reference groups
	Evaluation of alternatives	10	Purchase criteria
	Purchase decision	7	Planned or impulsive purchase
	Post-purchase behavior	13	Post-purchase shop selection
Open-ended questions		14	Open-ended comments
		15	Email address

Table 2: Questionnaire design

The total number of questions listed is 15, which is divided into two sections. The first section provides the personal information of the respondents for identifying their demographic characteristics. The respondents are required to inform their gender and age, and are voluntary to provide their education and income level. The second part is the main body of the survey regarding respondents' attitudes and perspectives towards purchasing accessory products, containing nine key questions. The nine questions are categorized according to the order of five stages of the consumer decision-making process, followed by two open-ended questions in the end which are not required to answer.

The questions are created, selected and formed based on the review on the theories of consumer purchasing behavior, consumer decision-making and clothing accessory marketing. The questions are logically organized from the elementary to the profound. Additionally, the choices of questions are presented in random order. The detailed questionnaire is listed in the appendix.

3.3   Validity & Reliability

For the measurement of the questionnaire, validity and reliability are the most significant elements. Reliability stands for the accuracy of the measurement, including consistency and

stability. Validity is an aspect reveals the extent, amount and depth, to which the questionnaire gathers the data.

To ensure the goodness of data collected, the authors conduct simulation tests on a group of 25 respondents. Based on the feedback, adjustment and revision are made correspondingly. The authors receive 200 responses, from which 170 valid answers are reserved.

Cronbach's alpha is used to analyze the reliability of the statistics, which is a common reliability test method to assess the average correlation of a set of items. A high value of Cronbach's alpha means high internal consistency. Usually, a reliability coefficient of 0.60 or higher is considered to be acceptable in the research. The authors describe the reliability test process and results in detail in the section 4.2.

3.4   Data collection

The primary data is obtained from the questionnaires and the secondary data is collected from the existing literatures and academic researches. Under any circumstances, a survey consists of a sample of the population of the interest and the methods of data collection. The quality of a survey mostly depends on how representative the samples are, and how serious the respondents' attitudes on the survey are.

The samples of the questionnaire are the potential customers of clothing accessories in Finland. The authors mainly choose online surveys which are distributed to the schoolfellow by email invitation to the survey website. Meanwhile, street intercept survey are carried out in shopping centers in Helsinki and Espoo. The collection period is one week from 23th of March to 30th of March. Simultaneously, paper questionnaires are handed out orienting the customers of the case company, which has been authorized to be the retailer by the Finnish local brand Marja Kurki. Their main market and target group are Finland and Finns, in which Helsinki is the core and representative consuming market, and their exclusive store is located in Helsinki.

3.5   Analysis methods

The authors set gender, age and income level (euro after tax) as three main independent variables. Several analysis methods below are utilized during the research, which are supported by software SPSS 24, to summarize and conclude general regulations out of the statistics.

Cross tabulation is one of the descriptive analysis methods, which illustrates the statistics in the form of dimensional tables, examining the relationship between different variables. In this way the author make comparative analysis and average analysis on the question No. 10 'evaluation criteria' and the question No. 12 'information sources'.

Chi-square test method, also known as x2 test, is a method for statistical hypothesis test. An asymptotic significance value lower than 0.05 represents a highly significant relationship between the variables. In this research, the method is used for the questions No. 10 and No. 12 as well, to test whether there is any significant associations between 'evaluation criteria' and gender and between 'information sources' and gender.

Correlation analysis method studies into the level of association between continuous variables, and whether the association is positive (if the Pearson correlation value is more than 0) or negative (if the Pearson correlation value is less than 0). If the significance value is lower than 0.05, it can be inferred that the variables have a significant association between each other.

4   Empirical study

4.1   General statistics

Statistic	Number
The amount of distribution	236
The amount of respondents	200
The amount of valid answers	170
Recovery rate	84.7%
Effective returns ratio	85%

Table 3: Statistics results

The statistics report is summarized in table 3 above. 236 questionnaire are distributed by means of online, street intercept and in-store survey. Among 236 questionnaires, 200 questionnaires are responded. The recovery rate is 84.7%. After the collection period, the authors examine answers individually to check whether they are filled in according to the settings and requirements. Finally, the authors reserve 170 valid answers and eliminate 30 invalid answers. Correspondingly, the effective questionnaire returns-ratio is 85%.

4.2   Reliability statisics analysis

Reliability statistics analysis				
Question No.	Question	Cronbach's alpha		
		All	If exclude question No.	Difference
5	Purchase frequency	0.577	0.567	-
6	Peak season		0.651	+
7	Planned or impulsive decision		0.587	+
8	Importance of self-image		0.553	-
9	Motivations		0.334	-
11	Reference groups		0.489	-
13	Post-purchase shop selections		0.571	-

Table 4: Reliability statistics analysis

The single choice questions No. 5 to No. 9, No. 11, and No. 13 are set to be the core questions investigating consumer attitudes towards purchasing clothing accessories. The authors use the software SPSS 24 to make the reliability statistics analysis. As revealed in table 4, the Cronbach's alpha value of all the questions are 0.577, which is under the acceptance level. However, the authors exclude each question to measure the differences. The Internal consistency is acceptable (Cronbach's alpha value is 0.651) only if the question No. 6 is excluded, as is shown in the figure 8 below. Consequently, the authors decide to only descriptively analyze the data of question No. 6.

Reliability Statistics

Cronbach's Alpha	N of Items
.651	17

Figure 8: Reliability statistics of questions No. 5, 7, 8, 9, 11, 13

4.3   Profile demographics

The section describes the background profile information of the respondents in detail, gathered from the question No. 1 to No. 4 in the questionnaire, regarding gender, age, education level and income level. The valid answers are from 170 residents in Finland, who are the potential consumers of clothing accessories.

Gender (170 responses)
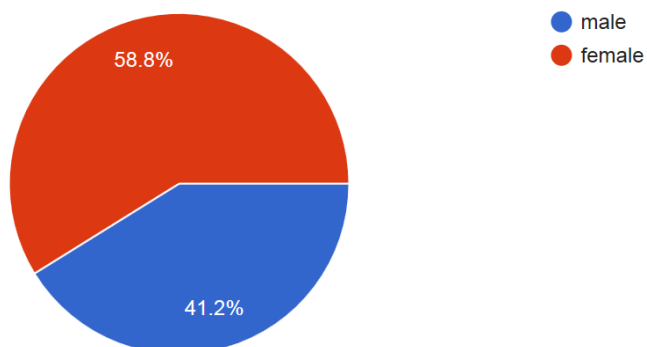
Figure 9: Question No. 1 'Gender'

As shown in the pie chart above, the population (170 respondents) consists of 58.8% females with the amount of 100, and around 41.2% males with the number of 70.

Age (170 responses)

Figure 10: Question No. 2 'Age'

The respondents are separated into five age groups, ranging respectively from 18 to 25 years old (64.1%), 26 to 35 years old (28.8%), 36 to 45 years old (3.5%), 46 to 55 years old (1.8%), and older than 55 years old (1.8%). However, the figures of the over 35-year-olds with limited sample amounts, are not sufficient to represent the consumer behavior of the age groups typically.

Education level (170 responses)
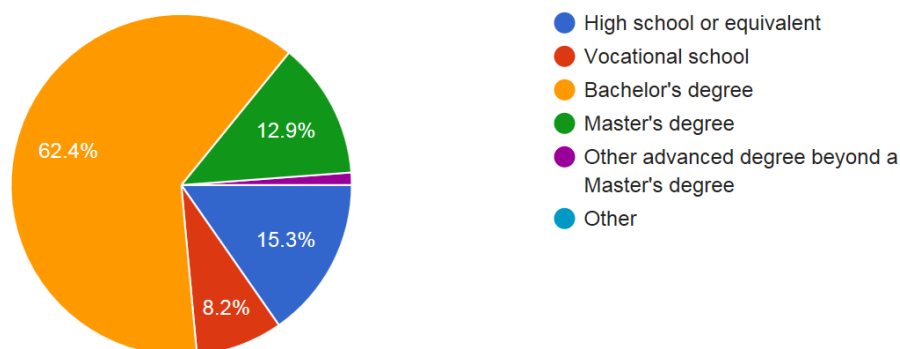
Figure 11: Question No. 3 'Education level'

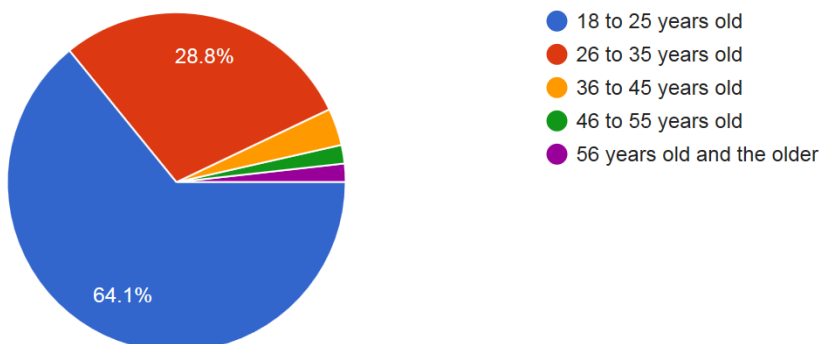The majority of the population hold bachelor's degree with the amount of 106 (62.4%), followed by the people with education level of high school degree (15.3%) and master's degree (12.9%). The share of people with degree from vocational school is 8.2%, while those with other advanced degree beyond a master's degree occupy merely 1.2%.

Average monthly income (euros after tax) (168 responses)
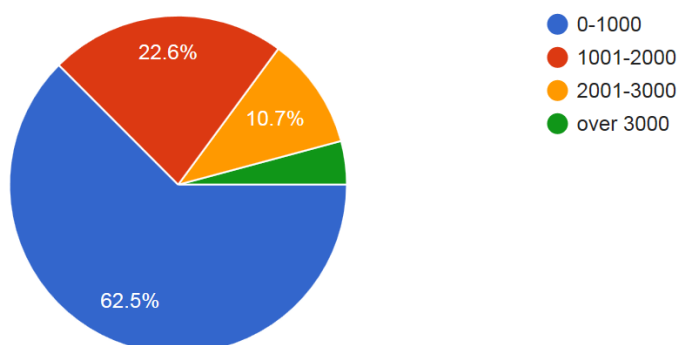
Figure 12: Question No. 4 'Income level (euros after tax)'

The survey reveals that, 105 out of 170 respondents are with low monthly income of 0-1000 euros, (62.5%), while 22.6% of the population earn 1001-2000 euros monthly. The statistics of people with 2001-3000 euros' monthly salary and over 3000 euros' monthly salary are respectively 10.7% and 4.2%.

4.4   Analysis on decision-making processes

The authors make the intensive analysis on each stage of the consumer decision-making process by utilizing the software SPSS 24.

4.4.1　Need recognition

How consumers value clothing accessories influences their needs and purchase frequency. Simultaneously, purchase frequency reflects the level of demand and the motivations and needs could vary from gender and ages.

What is your frequency of the purchase of clothing accessories on average?
(170 responses)

Figure 13: Question No. 5 'Frequency of purchase'

The aim of the question No. 5 is to know consumers purchase frequency when buying clothing accessories. The data reveals that the majority of people purchase clothing accessories once or twice in a month or in a season, together accounting for 73% of the respondents. The number of frequent buyer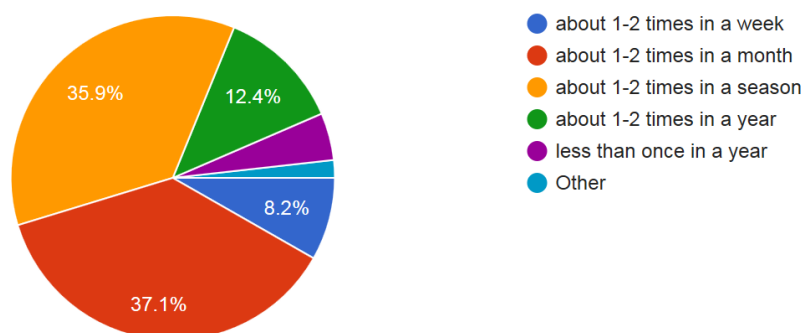s (more than once per week) takes up 8.2%. 18.8% of people do not buy clothing accessories frequently, merely for once or twice in a year or less.

Correlations		
		Frequency
Gender	Pearson Correlation	-.248**
	Sig. (2-tailed)	0.001
	N	167
Age	Pearson Correlation	-.208**
	Sig. (2-tailed)	0.007
	N	167
IncomeLevel	Pearson Correlation	-0.127
	Sig. (2-tailed)	0.101
	N	167
**. Correlation is significant at the 0.01 level (2-tailed).		

Table 5: Correlation analysis - Question No. 5 'Frequency of purchase'

The table 5 is the correlation analysis of the purchase frequency. The Pearson Correlation value 'between frequency and gender' and 'between frequency and age' are relatively -0.248 and -0.208, the significance of which are 0.001 and 0.007. Therefore, gender and age both have significant negative correlation with the purchase frequency. The purchase frequency of females is higher than that of males. Most women go shopping once or twice per month, and

men are more likely to shop once or twice a quarter. Simultaneously, the purchase frequency is decreasing with the growing age.

Which season do you spend the most on clothing accessories? (170 responses)
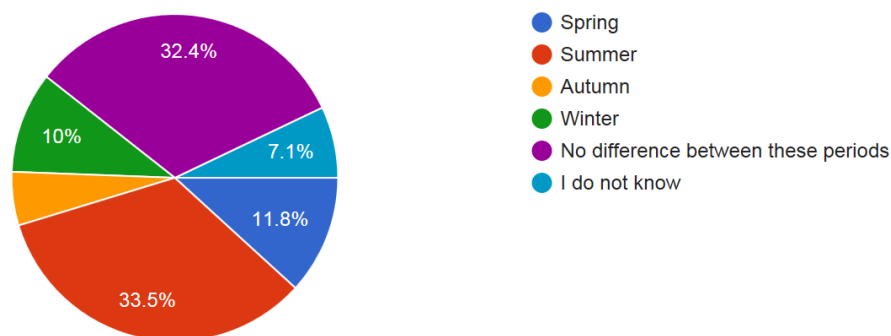
Figure 14: Question No. 6 'Seasons of purchase'

Another frequency-related topic discussed in the question No. 6, inquires consumers of their purchase season. The order of the selected season comes summer (33.5%), spring (11.8%), winter (10%) and autumn (5.3%). However, around one third of people do not see any differences between these periods, and 7.1% of the respondents neglect the influences of seasons (Figure 14).

How would you rate the importance of your clothing accessories for your self-image?
(170 responses)
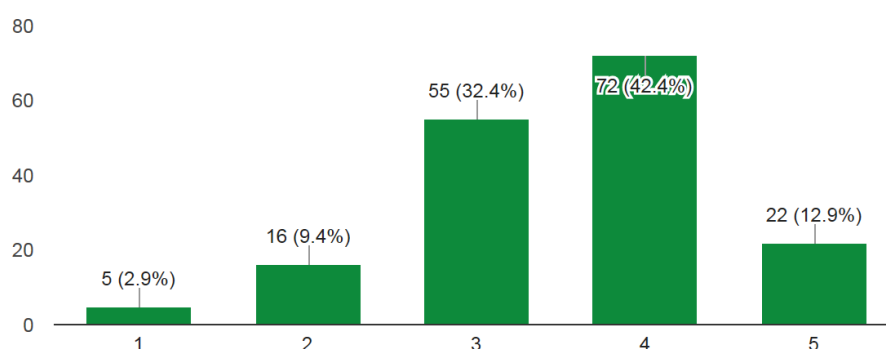
Figure 15: Question No. 8 'Importance for self-image'

The question No. 8 is to investigate the importance of clothing accessories for consumers' self-image, which reflects their level of demand on the clothing accessory products. From the figure 15, most of the respondents score the importance of clothing accessories for their self-image as 4, with the proportion of 42.4%. Simultaneously, 32.4% of the population give an average score of 3.

Correlations		
		Importance
Gender	Pearson Correlation	-0.103
	Sig. (2-tailed)	0.181
	N	170
Age	Pearson Correlation	0.036
	Sig. (2-tailed)	0.640
	N	170
IncomeLevel	Pearson Correlation	0.008
	Sig. (2-tailed)	0.914
	N	170

Table 6: Correlation analysis - Question No. 8 'Importance of self-image'

The correlation analysis method is used to analyze the correlation between the importance of clothing accessories for consumers' self-image, and three variable groups. However, the figure indicates that there is no significant correlation between them, since the significance values are all higher than 0.05 (Table 6).

Please rate how influencing the motivations below are, when buying clothing accessory products.
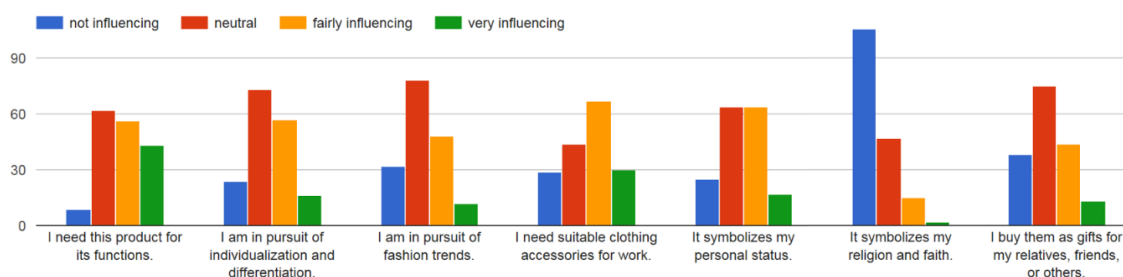
Figure 16: Question No. 9 'Motivations'

The question No. 9 investigates the influencing motivations for people when purchasing clothing accessories. The authors set seven choices which involves almost all the motivating factors when buying clothing accessories: 'functional need', 'demand for individualization', 'pursuit of fashion trends', 'need for suitable clothing accessories for different occasions', 'symbolization of personal status', 'symbolization of religion and faith', and 'need for accessories as gifts'.

The statistic shows that, 43 of 170 respondents choose 'very influencing' for the 'functional need', winning the most votes among these seven motivating factors. Meanwhile, the least influencing motivation is 'symbolization of the religion and faith', which receives 62.4% negative votes, and merely 10% positive votes. All the motivations gain 'neutral' votes from over a quarter of the population. Over 25% people vote for 'fairly influencing' for motivations except for the 'symbolization of religion and faith'. (Figure 17)

Correlations		Functional Need	Individualiz ation	Fashion Trends	Occasions	Personal Status	Religion	Gifts
Gender	Pearson Correlation	.152*	-0.096	-.164*	-0.017	-0.043	-0.054	0.053
	Sig. (2-tailed)	0.048	0.212	0.032	0.829	0.582	0.485	0.495
	N	170	170	170	170	170	170	170
Age	Pearson Correlation	.182*	-0.029	-0.126	-0.055	-0.010	0.000	-0.114
	Sig. (2-tailed)	0.018	0.704	0.101	0.474	0.893	0.996	0.139
	N	170	170	170	170	170	170	170
IncomeLev	Pearson Correlation	0.026	-0.070	-0.134	-0.025	-0.090	0.031	-0.100
	Sig. (2-tailed)	0.735	0.364	0.082	0.745	0.245	0.687	0.195
	N	170	170	170	170	170	170	170
*. Correlation is significant at the 0.05 level (2-tailed).								

Table 7: Correlation analysis – Question No. 9 'Motivations'

The correlation analysis of purchase motivations (Table 7) shows that, between functional need and gender, the Pearson correlation value of 0.152 and significance value of 0.048 indicates a significant positive association. Meanwhile, the Pearson correlation value between fashion trends and gender is -0.164 with a significance value of 0.032. It can be inferred that the need for fashion trends is significantly related to gender. Therefore, the males have higher demand level for functional need than the females do, and have lower demand level for the need for fashion trends than the females do.

Besides, the Pearson correlation value of 0.182 with the significance value of 0.018 reveals a significant positive association between functional need and age. As age growing, the demand level for products' functions is increasing.

4.4.2 Information search

Gender*$InformationSources Crosstabulation			$InformationSources[a]							
			Email subscription	People around you	Shop windows	TV & Broadcast	Social media	Newspapers & Magazines	Shopping websites	Total
Gender	female	Count	11	49	44	6	43	11	30	100
		% within Gender	11.0%	49.0%	44.0%	6.0%	43.0%	11.0%	30.0%	
		% within $InformationSources	73.3%	58.3%	64.7%	37.5%	61.4%	57.9%	54.5%	
		% of Total	6.5%	28.8%	25.9%	3.5%	25.3%	6.5%	17.6%	58.8%
	male	Count	4	35	24	10	27	8	25	70
		% within Gender	5.7%	50.0%	34.3%	14.3%	38.6%	11.4%	35.7%	
		% within $InformationSources	26.7%	41.7%	35.3%	62.5%	38.6%	42.1%	45.5%	
		% of Total	2.4%	20.6%	14.1%	5.9%	15.9%	4.7%	14.7%	41.2%
Total		Count	15	84	68	16	70	19	55	170
		% of Total	8.8%	49.4%	40.0%	9.4%	41.2%	11.2%	32.4%	100.0%
Percentages and totals are based on respondents.										
a. Dichotomy group tabulated at value 1.										

Table 8: Cross tabulation - Question No. 12 'Gender*Sources of information'

The information search is the second step of consumer decision-making process. Seven different sources are listed randomly in the question No. 12, for respondents to choose at most two frequently-used sources. The result reveals that the top two selections for the females are 'people around you' and 'shop windows', and males choose 'people around you' and 'social media'.

Gender*Information Sources Chi-square							
Criteria	Email subscription	People around you	Shop windows	TV & Broadcast	Social media	Newspapers & Magazines	Shopping websites	Total
Pearson Chi-square Value	1.430[a]	.016[a]	1.619[a]	3.316[a]	.333[a]	.008[a]	.614[a]	5.894[a]
Asymptotic Significance (2-sided)	0.232	0.898	0.203	0.069	0.564	0.930	0.433	0.435

Table 9: Chi-square analysis - Question No. 12 'Gender*Sources of information'

As table 9 illustrated, there is no significant association between different information sources and gender. Only the Pearson Chi-square value between TV & Broadcast and gender is 3.316 and the asymptotic significance value is 0.069, closely approaching the significance level of 0.05.

Age*$InformationSources Crosstabulation									
			$InformationSources[a]						
			Email subscription	People around you	Shop windows	TV & Broadcast	Social media	Newspapers & Magazines	Shopping websites	Total
Age	18 to 25 years old	Count	11	52	37	11	51	11	36	109
		% within Age	10.1%	47.7%	33.9%	10.1%	46.8%	10.1%	33.0%	
		% within $InformationSources	73.3%	61.9%	54.4%	68.8%	72.9%	57.9%	65.5%	
		% of Total	6.5%	30.6%	21.8%	6.5%	30.0%	6.5%	21.2%	64.1%
	26 to 35 years old	Count	3	26	26	4	17	3	16	49
		% within Age	6.1%	53.1%	53.1%	8.2%	34.7%	6.1%	32.7%	
		% within $InformationSources	20.0%	31.0%	38.2%	25.0%	24.3%	15.8%	29.1%	
		% of Total	1.8%	15.3%	15.3%	2.4%	10.0%	1.8%	9.4%	28.8%
	36 to 45 years old	Count	0	2	5	1	1	3	0	6
		% within Age	0.0%	33.3%	83.3%	16.7%	16.7%	50.0%	0.0%	
		% within $InformationSources	0.0%	2.4%	7.4%	6.3%	1.4%	15.8%	0.0%	
		% of Total	0.0%	1.2%	2.9%	0.6%	0.6%	1.8%	0.0%	3.5%
	46 to 55 years old	Count	1	2	0	0	1	0	2	3
		% within Age	33.3%	66.7%	0.0%	0.0%	33.3%	0.0%	66.7%	
		% within $InformationSources	6.7%	2.4%	0.0%	0.0%	1.4%	0.0%	3.6%	
		% of Total	0.6%	1.2%	0.0%	0.0%	0.6%	0.0%	1.2%	1.8%
	56 years old and the older	Count	0	2	0	0	0	2	1	3
		% within Age	0.0%	66.7%	0.0%	0.0%	0.0%	66.7%	33.3%	
		% within $InformationSources	0.0%	2.4%	0.0%	0.0%	0.0%	10.5%	1.8%	
		% of Total	0.0%	1.2%	0.0%	0.0%	0.0%	1.2%	0.6%	1.8%
Total		Count	15	84	68	16	70	19	55	170
		% of Total	8.8%	49.4%	40.0%	9.4%	41.2%	11.2%	32.4%	100.0%
Percentages and totals are based on respondents.									
a. Dichotomy group tabulated at value 1.									

Table 10: Cross tabulation - Question No. 12 'Age*Sources of information'

Table 10 illustrates that most age groups select 'People around you' as the top frequently-used information source when gathering information about clothing accessories. It is also worth mentioning that the utilization of social media is different between age groups. 18 to 25-year-old people are more inclined to gain information by surfing the internet.

IncomeLevel*$InformationSources Crosstabulation									
			$InformationSources[a]						
			Email subscription	People around you	Shop windows	TV & Broadcast	Social media	Newspapers & Magazines	Shopping websites	Total
Income Level	0-1000	Count	11	50	40	9	45	8	37	105
		% within IncomeLevel	10.5%	47.6%	38.1%	8.6%	42.9%	7.6%	35.2%	
		% within $InformationSources	73.3%	59.5%	58.8%	56.3%	64.3%	42.1%	67.3%	
		% of Total	6.5%	29.4%	23.5%	5.3%	26.5%	4.7%	21.8%	61.8%
	1001-2000	Count	2	19	18	3	17	6	12	39
		% within IncomeLevel	5.1%	48.7%	46.2%	7.7%	43.6%	15.4%	30.8%	
		% within $InformationSources	13.3%	22.6%	26.5%	18.8%	24.3%	31.6%	21.8%	
		% of Total	1.2%	11.2%	10.6%	1.8%	10.0%	3.5%	7.1%	22.9%
	2001-3000	Count	1	9	9	4	7	3	5	19
		% within IncomeLevel	5.3%	47.4%	47.4%	21.1%	36.8%	15.8%	26.3%	
		% within $InformationSources	6.7%	10.7%	13.2%	25.0%	10.0%	15.8%	9.1%	
		% of Total	0.6%	5.3%	5.3%	2.4%	4.1%	1.8%	2.9%	11.2%
	over 3000	Count	1	6	1	0	1	2	1	7
		% within IncomeLevel	14.3%	85.7%	14.3%	0.0%	14.3%	28.6%	14.3%	
		% within $InformationSources	6.7%	7.1%	1.5%	0.0%	1.4%	10.5%	1.8%	
		% of Total	0.6%	3.5%	0.6%	0.0%	0.6%	1.2%	0.6%	4.1%
Total		Count	15	84	68	16	70	19	55	170
		% of Total	8.8%	49.4%	40.0%	9.4%	41.2%	11.2%	32.4%	100.0%
Percentages and totals are based on respondents.										
a. Dichotomy group tabulated at value 1.										

Table 11: Cross tabulation - Question No. 12 'Income level*Sources of information'

The data in table 11 indicates that people with different income level seem to gain information about clothing accessories mostly from 'People around you'.

Generally, regardless of gender, age and income level, the top two selection of information sources are 'people around you' and 'social media'. It seems that the advanced information technology development accelerates the retirement of traditional media such as 'TV and broadcast' and 'Newspapers and Magazines'.

How reliable do you think the advices from the following sources are, when buying clothing accessory products?
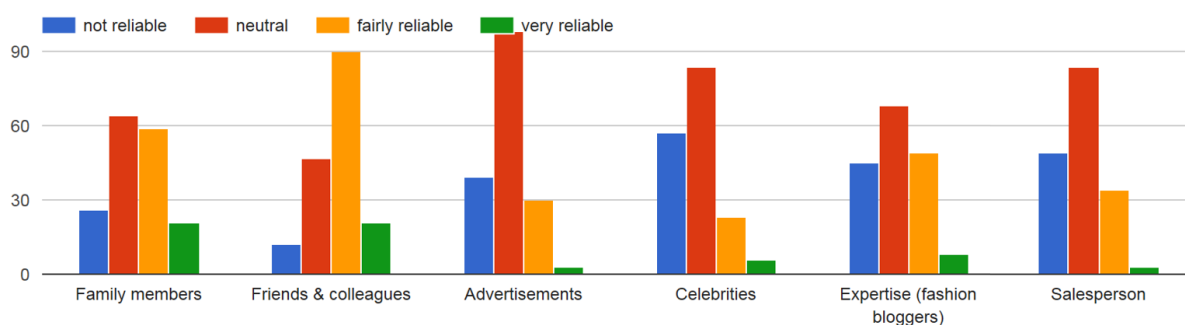

Figure 17: Question No. 11 'Reference groups'

Reference group is one of the essential information sources for consumers buying clothing accessories. The question No. 11 inquires the respondents to assess the reliability of advices from different source groups.

'Family members' and 'friends and colleagues' get the same number of positive votes (21). Advices from the 'Celebrities' group seem to be the most unreliable with a share of 33.5% negative votes, closely followed by 'salesperson' (28.8%) and 'expertise' (26.5%). It is worth mentioning that 'advertisements' gains 98 neutral votes (57.6%).

Correlations		Family	Friends	Advertisements	Celebrities	Expertise	Salesperson
Gender	Pearson Correlation	-0.092	-0.068	-0.065	-0.092	-.157*	-0.117
	Sig. (2-tailed)	0.233	0.376	0.398	0.232	0.040	0.129
	N	170	170	170	170	170	170
Age	Pearson Correlation	0.048	-0.123	0.015	-0.061	-0.101	0.013
	Sig. (2-tailed)	0.534	0.110	0.842	0.429	0.192	0.864
	N	170	170	170	170	170	170
IncomeLev	Pearson Correlation	0.076	-0.038	-0.033	-0.093	-0.094	-0.045
	Sig. (2-tailed)	0.325	0.626	0.669	0.227	0.222	0.561
	N	170	170	170	170	170	170
*. Correlation is significant at the 0.05 level (2-tailed).							

Table 12: : Correlation analysis - Question No. 11 'Reference groups'

According to the table 12, the authors make correlation analyses on different reference groups with gender age and income level respectively. Only the reference group 'expertise' is inferred to have a significant negative correlation with gender, since the Pearson correlation value is -0.157 and the significance value is 0.040 (lower than 0.05). Therefore, females are more likely to listen to the suggestions from expertise, such fashion bloggers, than males do.

4.4.3 Evaluation of alternatives

Gender*$Criteria Crosstabulation			$Criteria[a]											
			After-sale services	Quality & materials	In-store services	Individuali zation	Brand	Package	Display in store	Style & matching	Availability	Function	Price & promotion	Total
Gender	female	Count	14	72	6	7	41	3	8	66	8	16	44	100
		% within Gender	14.0%	72.0%	6.0%	7.0%	41.0%	3.0%	8.0%	66.0%	8.0%	16.0%	44.0%	
		% within $Criteria	63.6%	56.7%	46.2%	53.8%	64.1%	75.0%	66.7%	60.0%	61.5%	44.4%	61.1%	
		% of Total	8.2%	42.4%	3.5%	4.1%	24.1%	1.8%	4.7%	38.8%	4.7%	9.4%	25.9%	58.8%
	male	Count	8	55	7	6	23	1	4	44	5	20	28	70
		% within Gender	11.4%	78.6%	10.0%	8.6%	32.9%	1.4%	5.7%	62.9%	7.1%	28.6%	40.0%	
		% within $Criteria	36.4%	43.3%	53.8%	46.2%	35.9%	25.0%	33.3%	40.0%	38.5%	55.6%	38.9%	
		% of Total	4.7%	32.4%	4.1%	3.5%	13.5%	0.6%	2.4%	25.9%	2.9%	11.8%	16.5%	41.2%
Total		Count	22	127	13	13	64	4	12	110	13	36	72	170
		% of Total	12.9%	74.7%	7.6%	7.6%	37.6%	2.4%	7.1%	64.7%	7.6%	21.2%	42.4%	100.0%
Percentages and totals are based on respondents.														
a. Dichotomy group tabulated at value 1.														

Table 13: Cross tabulation - Question No. 10 'Gender*Evaluation criteria'

Investigating purchase criteria is the core of understanding consumers' evaluation process when purchasing clothing accessories. The authors randomly list 11 different choices in the question No. 10 for respondents to select at most three answers. Table 13 shows that, regardless of gender, 'quality and material' ranks the first place, and the second comes 'style and matching', followed by 'price and promotion'.

Gender*Criteria Chi-square											
Criteria	After-sale services	Quality & materials	In-store services	Individualization	Brand	Package	Display in store	Style & matching	Availability	Function	Price & promotion	Total
Pearson Chi-square Value	.242[a]	.941[a]	.933[a]	.144[a]	1.163[a]	.443[a]	.328[a]	.178[a]	.043[a]	3.899[a]	.270[a]	6.221[a]
Asymptotic Significance (2-sided)	0.623	0.332	0.334	0.704	0.281	0.506	0.567	0.673	0.836	0.048	0.603	0.796

Table 14: Chi-square analysis - Question No. 10 'Gender*Evaluation criteria'

Chi-square analysis is applied to test whether different evaluation criteria have significant relationship with gender. According to table 14, the Pearson Chi-square value between criteria 'function' and gender is 3.899 with the asymptotic significance value of 0.048(lower than 0.05), which means that there is highly significant association between criteria 'function' and gender.

Age*$Criteria Crosstabulation														
			\$Criteria[a]											
			After-sale services	Quality & materials	In-store services	Individualization	Brand	Package	Display in store	Style & matching	Availability	Function	Price & promotion	Total
Age	18 to 25 years old	Count	17	77	9	12	41	4	9	68	7	21	46	109
		% within Age	15.6%	70.6%	8.3%	11.0%	37.6%	3.7%	8.3%	62.4%	6.4%	19.3%	42.2%	
		% within \$Criteria	77.3%	60.6%	69.2%	92.3%	64.1%	100.0%	75.0%	61.8%	53.8%	58.3%	63.9%	
		% of Total	10.0%	45.3%	5.3%	7.1%	24.1%	2.4%	5.3%	40.0%	4.1%	12.4%	27.1%	64.1%
	26 to 35 years old	Count	5	41	4	1	21	0	3	31	5	11	19	49
		% within Age	10.2%	83.7%	8.2%	2.0%	42.9%	0.0%	6.1%	63.3%	10.2%	22.4%	38.8%	
		% within \$Criteria	22.7%	32.3%	30.8%	7.7%	32.8%	0.0%	25.0%	28.2%	38.5%	30.6%	26.4%	
		% of Total	2.9%	24.1%	2.4%	0.6%	12.4%	0.0%	1.8%	18.2%	2.9%	6.5%	11.2%	28.8%
	36 to 45 years old	Count	0	5	0	0	1	0	0	6	0	1	5	6
		% within Age	0.0%	83.3%	0.0%	0.0%	16.7%	0.0%	0.0%	100.0%	0.0%	16.7%	83.3%	
		% within \$Criteria	0.0%	3.9%	0.0%	0.0%	1.6%	0.0%	0.0%	5.5%	0.0%	2.8%	6.9%	
		% of Total	0.0%	2.9%	0.0%	0.0%	0.6%	0.0%	0.0%	3.5%	0.0%	0.6%	2.9%	3.5%
	46 to 55 years old	Count	0	2	0	0	0	0	0	3	1	1	1	3
		% within Age	0.0%	66.7%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	33.3%	33.3%	33.3%	
		% within \$Criteria	0.0%	1.6%	0.0%	0.0%	0.0%	0.0%	0.0%	2.7%	7.7%	2.8%	1.4%	
		% of Total	0.0%	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%	1.8%	0.6%	0.6%	0.6%	1.8%
	56 years old and the older	Count	0	2	0	0	1	0	0	2	0	2	1	3
		% within Age	0.0%	66.7%	0.0%	0.0%	33.3%	0.0%	0.0%	66.7%	0.0%	66.7%	33.3%	
		% within \$Criteria	0.0%	1.6%	0.0%	0.0%	1.6%	0.0%	0.0%	1.8%	0.0%	5.6%	1.4%	
		% of Total	0.0%	1.2%	0.0%	0.0%	0.6%	0.0%	0.0%	1.2%	0.0%	1.2%	0.6%	1.8%
Total		Count	22	127	13	13	64	4	12	110	13	36	72	170
		% of Total	12.9%	74.7%	7.6%	7.6%	37.6%	2.4%	7.1%	64.7%	7.6%	21.2%	42.4%	100.0%
Percentages and totals are based on respondents.														
a. Dichotomy group tabulated at value 1.														

Table 15: Cross tabulation - Question No. 10 'Age*Evaluation criteria'

Despite of age, the total number of votes for 'quality and materials' and 'style and matching' rank the top two that consumers consider when buying clothing accessories, followed by 'price and promotion'.

IncomeLevel*$Criteria Crosstabulation													
			$Criteria[a]										
			After-sale services	Quality & materials	In-store services	Individualization	Brand	Package	Display in store	Style & matching	Availability	Function	Price & promotion	Total
Income Level	0-1000	Count	12	75	9	11	41	3	7	64	10	21	44	105
		% within IncomeLevel	11.4%	71.4%	8.6%	10.5%	39.0%	2.9%	6.7%	61.0%	9.5%	20.0%	41.9%	
		% within $Criteria	54.5%	59.1%	69.2%	84.6%	64.1%	75.0%	58.3%	58.2%	76.9%	58.3%	61.1%	
		% of Total	7.1%	44.1%	5.3%	6.5%	24.1%	1.8%	4.1%	37.6%	5.9%	12.4%	25.9%	61.8%
	1001-2000	Count	9	27	3	2	14	1	2	26	2	8	20	39
		% within IncomeLevel	23.1%	69.2%	7.7%	5.1%	35.9%	2.6%	5.1%	66.7%	5.1%	20.5%	51.3%	
		% within $Criteria	40.9%	21.3%	23.1%	15.4%	21.9%	25.0%	16.7%	23.6%	15.4%	22.2%	27.8%	
		% of Total	5.3%	15.9%	1.8%	1.2%	8.2%	0.6%	1.2%	15.3%	1.2%	4.7%	11.8%	22.9%
	2001-3000	Count	1	19	1	0	8	0	3	14	0	4	7	19
		% within IncomeLevel	5.3%	100.0%	5.3%	0.0%	42.1%	0.0%	15.8%	73.7%	0.0%	21.1%	36.8%	
		% within $Criteria	4.5%	15.0%	7.7%	0.0%	12.5%	0.0%	25.0%	12.7%	0.0%	11.1%	9.7%	
		% of Total	0.6%	11.2%	0.6%	0.0%	4.7%	0.0%	1.8%	8.2%	0.0%	2.4%	4.1%	11.2%
	over 3000	Count	0	6	0	0	1	0	0	6	1	3	1	7
		% within IncomeLevel	0.0%	85.7%	0.0%	0.0%	14.3%	0.0%	0.0%	85.7%	14.3%	42.9%	14.3%	
		% within $Criteria	0.0%	4.7%	0.0%	0.0%	1.6%	0.0%	0.0%	5.5%	7.7%	8.3%	1.4%	
		% of Total	0.0%	3.5%	0.0%	0.0%	0.6%	0.0%	0.0%	3.5%	0.6%	1.8%	0.6%	4.1%
Total		Count	22	127	13	13	64	4	12	110	13	36	72	170
		% of Total	12.9%	74.7%	7.6%	7.6%	37.6%	2.4%	7.1%	64.7%	7.6%	21.2%	42.4%	100.0%
Percentages and totals are based on respondents.														
a. Dichotomy group tabulated at value 1.														

Table 16: Cross tabulation - Question No. 10 'Income level*Evaluation criteria'

Divided by income level, 'quality and materials', 'style and matching' and 'price and promotion'. are also the top three criteria that consumers take into account when shopping clothing accessories.

Furthermore, respondents are voluntary to answer open-ended questions on other specific factors that they weigh important, which are not mentioned in the questionnaire above. We receive 44 valid comments, which are sorted out and explained below.

Four respondents mention that their budgets limit their buying behavior. Most of them are with the monthly income of 0-1000 euros, who may be part-time workers or students. Even though they have strong willingness to promote their appearance and strong motivation to buy additional clothing accessories, the disposable income is unneglectable factor for them. Special offers and seasonal promotions are fairly welcomed by the group of people with less disposable income. Meanwhile, there are three respondents evaluating their emotion as principal factors for them. The buying behavior of this group of people may be fairly depended and driven by their mood and feeling. Another three respondents believe that their purchases are only depended on whether they like the products or not. However, the "like" is a very vague concept driven by emotion, rather than reason. In this case, those consumers may not be very loyal to any specific brands as well. Besides, a few people provide specific answers, i.e. their partners' opinions and even decisions, the person they go shopping with, the reputation of the brand or the company, online reviews, suitable colors for kids, brand actions on sustainable development goals (SDG), and the level of cost performance.

4.4.4 Purchase decision

Purchase decisions are made according to the assessment of alternatives as well as the previous experiences. After the analytical consideration on prices, conditions and payment methods, consumers decide whether they forward to the paying step or give up the products. This phase of the process is not significantly affected by the varing variables the authors set.

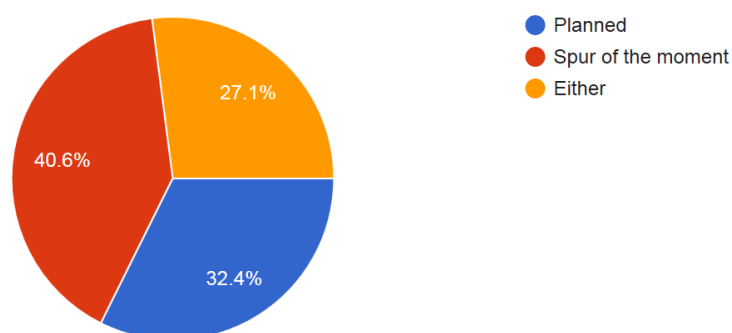Are your purchases mostly planned or spur of the moment? (170 responses)

Figure 18: Question No. 7 'Planned or impulsive purchase'

The statistics of the question No. 7 show that the amount of people making impulsive decisions (40.6%) overweights the number of planners (32.4%). Still, 27.1% respondents either plan for their purchase in advance or purchase on the spur of the moment (Figure 19).

Correlations		
	Inpulsive or planned purchase	
Gender	Pearson Correlation	-0.005
	Sig. (2-tailed)	0.953
	N	170
Age	Pearson Correlation	-0.150
	Sig. (2-tailed)	0.051
	N	170
IncomeLevel	Pearson Correlation	-.188[*]
	Sig. (2-tailed)	0.014
	N	170
*. Correlation is significant at the 0.05 level (2-tailed).		

Table 17: : Correlation analysis - Question No. 7 'Planned or impulsive purchase'

The authors make a correlation analysis on whether people's decisions are planned or made on the spur of the moment, to test if it is influenced significantly by gender, age or income level. The result in table 17 illustrates that there is a highly significant association between consumer purchase decisions and income level, since the Pearson correlation value between them is -0.188 and the significance value is 0.014 (lower than 0.05).

4.4.5 Post-purchase behavior

Post-purchase behavior occurs when consumers are evaluating the product performance. Based on consumer satisfaction, they make future choices on stores or brands. Gradually they accumulate purchase experiences and build up their own buying habits.

When shopping clothing accessories, you usually: (170 responses)
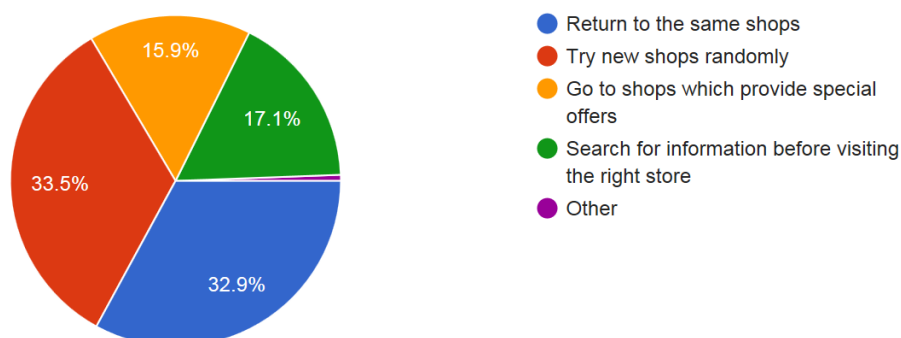
Figure 19: Question No. 13 'Shop selections'

The question No. 13 is a single-choice question, linking with consumer post-purchase behavior and consumer loyalty. Besides, the selection of shops involves the process of information search. The respondent selects the only and the most usual one among the choices according to his or her habit.

The proportion of respondents trying new shops randomly and returning to the same shop, are similarly and respectively 33.5% and 32.9%. Meanwhile, 17.1% people are inclined to search for the exact information before directly visiting the store, and the rest respondents (15.9%) are fairly attracted by discounts and offers (Figure 20).

Correlations		
		PostPurchase
Gender	Pearson Correlation	0.146
	Sig. (2-tailed)	0.059
	N	169
Age	Pearson Correlation	0.001
	Sig. (2-tailed)	0.993
	N	169
IncomeLevel	Pearson Correlation	-0.038
	Sig. (2-tailed)	0.624
	N	169

Table 18: Correlation analysis - Question No. 13 'Shop selections'

The correlation analysis is utilized on the consumers' shop selections. However, the significance values are all higher than 0.05, which indicates that consumers' shop selections have no significant association with gender, age or income level (Table 18).

4.5   Summary of the research

The aim of the research is to understand consumer characteristics when buying clothing accessory products, and get insights into their decision-making processes in detail. The potential consumers are segmented by three variables (age, gender, and income level) in the study, by which different behaviors and characteristics of target consumers are investigated.

Through the analysis on the investigation results, in the first stage of the decision-making process, needs recognition, the authors conclude that consumers generally believe that clothing accessories highly contribute to their self-image, and that the peak shopping season is summer. However, the correlation test reveals that the 'level of the importance for self-image' and the 'purchase peak season' are not associated with three variables selected. From the analysis, the purchase frequency varies with gender and age. Females consume clothing accessories more frequently than males do, and the frequency is decreasing with the age growing. In addition, 'functional need' and the 'need for fashion trends' are highly significantly related with gender. Females are more in pursuit of fashion trends, while males are in need of functions more. Meanwhile, growing age also raises people's demand for products' function.

Secondly, in the information search procedure, two main sources that consumers gather information about clothing accessory products from, are 'people around you' and 'social media'. Within the reference groups, suggestions from 'family members' and 'friends and colleagues' are believed as the most credible. According to the correlation test, females are more inclined to take the advices from 'expertise' than the males do.

Next, consumers evaluate the alternatives based on their own criteria and principles. According to the survey, the 'quality and material', 'style and matching', and the 'price and promotion' are the most influencing measurements. The result of Chi-square test reveals that there is significant relationship between criteria 'functions' and gender. Specifically, males value products' functions more than females do.

Purchases are either planned or impulsive. For the clothing accessories products, more consumers shop on the spur of the moment. The exact decisions are made after consumers' assessments on the alternatives and consideration on the payment. This procedure is influenced only by income level.

Lastly, consumers' post purchase behavior is based on the product performance and the past purchase experiences, which determines whether the consumer will repeat their purchase or even become loyal. The analysis indicates that this procedure is not affected by gender, age and income level.

4.6   Suggestions for the case company

The marketing implications gained based on the research are summarized. Firstly, the frequency and time for launches of the new products could be adjusted based on the consumer shopping frequency.

Secondly, since consumers value 'functional needs' and 'the need for suitable products for different occasions' as the top two motivations for shopping clothing accessories, a single product would be popular when it is equipped with different functions which is suitable for different occasions.

Thirdly, different media could cater for different target groups for effective advertisements correspondingly. For example, younger age groups are more likely to gather information from social media more than the older age groups. Meanwhile, consumers are taking the advices from people around, so that the reputation of the brand and the store accounts much. A product is not sold alone, but is with added value of the service, which could be emphasized more by the company. Additionally, shop window, as another important information source, is a very important advertising and communication channel, whose design could be very eye-catching.

5   Conclusion

5.1   Self evaluation

Through the three-month investigation, the authors make a comparison and analysis of theory and realistic situations, and makes use of quantitative research (questionnaire). Cross-tabulation is utilized to categorize the data descriptively. Correlation analysis and Chi-square test are used for examining the associations between variables. The authors analyze the results and summarize the general regulations of the consumer decision-making process when buying clothing accessory products.

However, the authors conclude the shortages of the research under the limitations of time, range and sample size. Firstly, the cultural factor could have been considered and analyzed. The respondents of the questionnaire are potential clothing accessories consumers in Finland market. However, the respondents are with different cultural backgrounds, which may also exert subtle influences on their behaviors. Secondly, to ensure the validity and reliability, the authors test 25 preliminary respondents in advance. However, the pre-test could have been

conducted for several more times and in different target groups, in order to enhance the quality of the questionnaire. Last but not the least, the questionnaire consists of merely 15 questions, which is not sufficient to cover all the research aspects in depth. In the open-ended question, some respondents describe that, there are several specific factors that they also weigh important when making choices on clothing accessories, but neglected by the authors when designing the questionnaire, i.e. disposable budget limits, emotion, and brand actions on sustainable development goals.

5.2   Vision on future research

The present research investigates into the whole consumer decision-making processes and consumer characteristics when buying clothing accessories. However, there are gaps between theories and realistic situations. The future research will benefit from deeper and more specific analysis on consumer behavior.

Firstly, in terms of content, our research investigates the whole decision-making process comprehensively, which is a wide topic including many aspects of consumer behavior. Therefore, deeper research into one or several specific aspects could be conducted. To be specific, the authors find out in the current research that consumers are more likely to buy clothing accessory on the spur of the moment, which is to a large degree linked with their emotions. For example, the topic regarding how emotion makes impacts on consumer behavior when purchasing clothing accessories, deserves further researching. And the topic on how a brand can attract consumers by stimulating their emotion, involves the marketing implications.

Besides, due to wide classification of clothing accessories, consumer behavior varies when buying distinct categories. Therefore, a further research can be explored into customer behavior of purchasing different sorts of clothing accessories.

In terms of the future methodology, qualitative research such as group interviews with target consumers could be combined with the existing quantitative research, contributing to the study. In addition, the confidence interval could be taken into account when determining the sample size, based on which, enlarging the sample size can contribute to the generalization of the regular patterns concluded from the statistics.

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Figures

Tables

Appendixes

Appendix 1: Questionnaire

Consumer Attitudes to Clothing Accessories

Dear Sir/Madam:

My colleague and I are Business Management students from Laurea University of Applied Sciences. We are conducting research into THE FACTORS INFLUENCING CONSUMER PURCHASING BEHAVIOR IN FINNISH CLOTHING ACCESSORY INDUSTRY, for our thesis project.

We would like to invite you to kindly participate in our survey. The questions about your attitudes and preferences to clothing accessory products, consist of two parts: your profile and consumer behavior. It will take approximately 3-5 minutes.

We sincerely appreciate your time and participation! You will have the chance to win a small gift afterwards!

*Required

PERSONAL INFORMATION
Please note that this information is only for academic research purposes. The information is strictly confidential.

1. **Gender** *
   Mark only one oval.

   ◯ male

   ◯ female

2. **Age** *
   Mark only one oval.

   ◯ 18 to 25 years old

   ◯ 26 to 35 years old

   ◯ 36 to 45 years old

   ◯ 46 to 55 years old

   ◯ 56 years old and the older

3. **Education level**
   Mark only one oval.

   ◯ High school or equivalent

   ◯ Vocational school

   ◯ Bachelor's degree

   ◯ Master's degree

   ◯ Other advanced degree beyond a Master's degree

   ◯ Other: _____

4. **Average monthly income (euros after tax)**
Mark only one oval.

◯ 0-1000
◯ 1001-2000
◯ 2001-3000
◯ over 3000

CONSUMER BEHAVIOUR

Clothing accessories include collars, ties, belts, scarves, gloves, purses, wallets, handbags, eyewear, hats...

*The choices are presented in random order.

5. **What is your frequency of the purchase of clothing accessories on average?** *
Mark only one oval.

◯ about 1-2 times in a week
◯ about 1-2 times in a month
◯ about 1-2 times in a season
◯ about 1-2 times in a year
◯ less than once in a year
◯ Other: _____

6. **Which season do you spend the most on clothing accessories?** *
Mark only one oval.

◯ Spring
◯ Summer
◯ Autumn
◯ Winter
◯ No difference between these periods
◯ I do not know

7. **Are your purchases mostly planned or spur of the moment?** *
Mark only one oval.

◯ Planned
◯ Spur of the moment
◯ Either

8. **How would you rate the importance of your clothing accessories for your self-image?** *
Mark only one oval.

	1	2	3	4	5	
Not important	◯	◯	◯	◯	◯	Very important

2017/3/21   Consumer Attitudes to Clothing Accessories

9. **Please rate how influencing the motivations below are, when buying clothing accessory products. ***
Mark only one oval per row.

	not influencing	neutral	fairly influencing	very influencing
I need this product for its functions.	◯	◯	◯	◯
I am in pursuit of individualization and differentiation.	◯	◯	◯	◯
I am in pursuit of fashion trends.	◯	◯	◯	◯
I need suitable clothing accessories for work.	◯	◯	◯	◯
It symbolizes my personal status.	◯	◯	◯	◯
It symbolizes my religion and faith.	◯	◯	◯	◯
I buy them as gifts for my relatives, friends, or others.	◯	◯	◯	◯

10. **What are your 3 main criteria when buying clothing accessory products? ***
Tick all that apply.

- [ ] After-sale services
- [ ] Quality and material
- [ ] In-store services (attitudes of assistants...)
- [ ] Individualization or customized service
- [ ] Brand
- [ ] Package
- [ ] Display in store
- [ ] Style and matching
- [ ] Availability and accessibility to the stores/products
- [ ] Functions
- [ ] Price or promotion
- [ ] Other: _____

11. **How reliable do you think the advices from the following sources are, when buying clothing accessory products? ***
Mark only one oval per row.

	not reliable	neutral	fairly reliable	very reliable
Family members	◯	◯	◯	◯
Friends & colleagues	◯	◯	◯	◯
Advertisements	◯	◯	◯	◯
Celebrities	◯	◯	◯	◯
Expertise (fashion bloggers)	◯	◯	◯	◯
Salesperson	◯	◯	◯	◯

12. **Please select your 2 main sources of information about the clothing accessory products.** *
Tick all that apply.

- ☐ Email subscribtion
- ☐ People around you
- ☐ Shop windows
- ☐ TV & Broadcast
- ☐ Social media (Facebook, Instagram, Twitter...)
- ☐ Newspapers & Magazines
- ☐ Shopping websites
- ☐ Other: _____

13. **When shopping clothing accessories, you usually:** *
Mark only one oval.

- ◯ Return to the same shops
- ◯ Try new shops randomly
- ◯ Go to shops which provide special offers
- ◯ Search for information before visiting the right store
- ◯ Other: _____

14. **Are there any other specific factors affecting your decisions on buying clothing accessory products? (Or any comments)**

_____

_____

_____

_____

_____

15. **Provide your email address to win a small gift ! :)**

_____

Powered by
Google Forms