



# CONSUMER BEHAVIOR

*“With the advent of digital technology, entire product lines—indeed whole markets—can be rapidly obliterated as customers defect en masse and flock to a product that is better, cheaper, quicker, smaller, more personalized and convenient all at once.”*

—LARRY DOWNES, AUTHOR OF *BIG BANG DISRUPTION: STRATEGY IN AN AGE OF DEVASTATING INNOVATION* (MANISHIN, 2014, ¶2)

---

## AFTER READING THIS CHAPTER, YOU SHOULD BE ABLE TO:

- Discuss the importance of consumer behavior to fashion brands and retailers.
- Explain the consumer decision-making process.
- Understand the internal and external influences on consumers.
- Define the fashion cycle and identify fashion adopters.
- Explain why market segmentation is important to fashion brands and retailers.
- Understand the demographic and psychographic factors in segmentation.
- Understand geographic, behavioral, and benefit segmentation.
- Recognize the importance of marketing research in consumer behavior.
- Identify the difference between primary research and secondary research.

---

**M**embers of the “millennial generation”—those 80 million Americans born between 1977 and 2000—pride themselves on their individuality, and they shop with this same sense of personality (Mincer, 2014). This generation has an independent streak. As shoppers, they look for clothes and accessories that will give them a unique look;

compared to their parents' generation, millennials are less attached to brands and more willing to create their own style. Millennials are encouraging disruptive innovation, forcing retailers to rethink everything from merchandise offerings to marketing strategies, including logos (or brandlessness). As Michael Scheiner, an Abercrombie and Fitch spokesman, said, "They no longer want to be a walking billboard of a brand" (Mincer, ¶8).

The Internet and smartphones are helping millennials to be more informed than previous generations of shoppers (Mincer, 2014) (Fig. 2.0). More than 70 percent of 18- to 34-year-olds research their options online before they go to a store (Mincer, 2014). Additionally, although millennials still do most of their purchasing at brick-and-mortar stores, this generation spends a higher share of dollars online than other generations.

Millennials are accustomed to developing their own online identities, easily combining different parts of their personalities, and this comes through in their shopping choices. Consumer behavior researchers and analysts have encouraged retailers caught up in disruptive innovation to create ad campaigns and shopping experiences that offer millennial consumers creative opportunities to express their distinct style. "People are looking to create a unique identity," according to Allen Adamson, author and branding expert at Landor Associates. "They want to put together their own story rather than have someone else tell them" (Mincer, ¶19). Understanding the behavior of millennial consumers and putting that understanding into practice are the result of studying consumer behavior.

In this chapter we explore the role of consumer behavior as it relates to fashion promotion. The chapter begins with a discussion of the process by which consumers decide whether or not to make purchases. Next we look at the fashion life cycle and its effect on consumer behavior. Then we look at the different ways fashion brands and retailers group their consumers into market segments. Understanding consumers is not complete until you have done your research, which is the last section of this chapter.

## THE CONSUMER BEHAVIOR PROCESS

**Consumer behavior** researchers study the decision-making processes individuals and groups work through as they select, consume, and dispose of products, services, and ideas. Your school may offer a class on consumer behavior or even a major in consumer behavior studies. As people interested in fashion, we look at consumer behavior through the lens of fashion consumption. **Fashion**, of course, refers to the prevailing style or popular trend at any given time, while **fashion consumption** is the act of acquiring and using products.

Successful promotions rely on a clear understanding of consumers. How do consumers think? What will shift them toward a specific product, brand, or retailer? Marketers spend a good deal of time and money attempting to understand the behavior of consumers—how they think, what motivates them, and the environment in which they live. Understanding consumers and why they do what they do is complicated by the fact that our behaviors are constantly changing. Just when a marketer has figured out a pattern of behavior on which to build a promotion, a new piece of information is introduced

and consumers' behaviors change. Most models of consumer behavior include three components: (1) the decision-making process, (2) internal influences on the consumer, and (3) external influences on the consumer. In this section we will explore these components.

## The Decision-Making Process

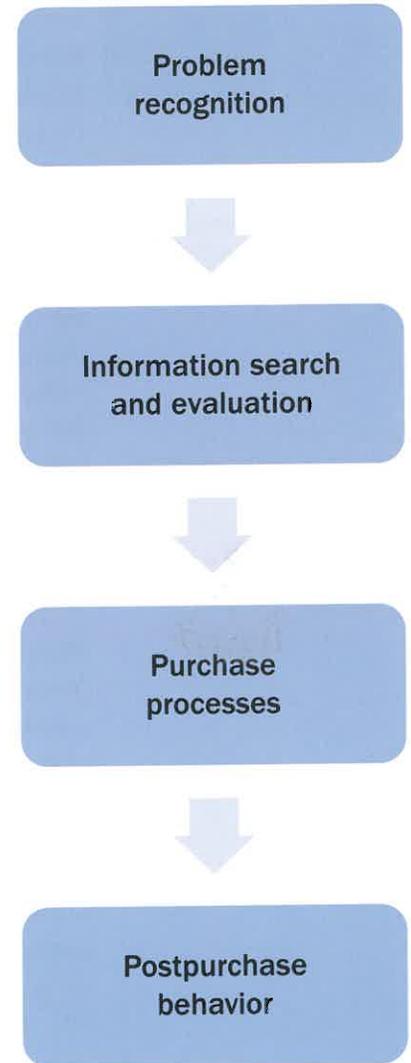
We make hundreds of decisions every day. What should I wear? What should I eat? Should I work out before class? Should I let the snooze alarm go off one more time? Literally, we wake up to decisions, and we make them all through the day. **Decision making** is the process of choosing among possible alternatives. The decision-making process we will use here has four steps: problem (or want or need) recognition, information research and evaluation, purchase processes, and post-purchase behavior (Fig. 2.1).

### *Problem Recognition*

The first step in decision making is realizing there is a choice to be made. We may use up something and need to replace it, or we might read a fashion blog and become aware of a new trend we want to consider. We might exhibit **routine decision making** and follow the same purchase behavior that we have in the past, shopping at the same store for the same brand with little thought put into the purchase. These are **low-involvement purchases**, typically of products that are relatively inexpensive and of low risk to us—the same shampoo we always buy, for example. Low-involvement purchases take us directly to the *purchase processes* step in our decision making. **Impulse buying** occurs when no previous decision point has taken place before the purchase is made. We didn't know we needed a new scarf until we saw the well-lit display in the store. Many impulse buys are made as a result of the feeling we get from the purchase rather than the usefulness of the item. Point-of-purchase displays, located near the retailer's checkout, and "Buy now with one click" opportunities make impulse buying effortless for the consumer. **High-involvement purchases** have higher risks associated with them. These items are typically more expensive, are purchased less frequently, and are more important to us, perhaps because of their price or associated status. We take more time deciding to purchase a new pair of fashionable winter boots—a high-involvement fashion buy—than we do a layering tank, a low-involvement buy. High-involvement purchases require the consumer to move to the next step.

### *Information Search and Evaluation*

Once a need or desire is recognized, if it is a high-involvement item, we begin to search for information about the product to make a choice among alternatives. Internally, we think about how we solved the problem the last time. Externally, we use product promotion—advertising, Internet searches, consumer reviews, word-of-mouth



**figure 2.1**  
Consumer decision-making process.

recommendations, and other means—to help in the search process. In-store displays, knowledgeable sales associates, and user-friendly websites can also help in the search process. We continually collect information and evaluate various alternatives until a decision can be made and we move to the next step.

### *Purchase Processes*

Purchase processes include decisions about who to buy from and when to buy, as well as whether to buy at all. In considering who to buy from, we evaluate past experiences with the retailer, the terms of sale (such as tax rate or shipping on a website), and the return policy. When to buy is influenced by how pleasant the shopping experience has been, including promotional considerations such as visual displays, store layout, and the attention we received from the sales associate. We also are influenced by our own time pressures: Do I have time to finish the transaction? Will the item arrive in time? Also, and often a deciding factor: Is the item on sale? There are many reasons we might decide not to buy an item, too—for example, if it isn't on sale, or we know that a newer version will be out soon, or the store doesn't have the right size or color, or we've just changed our minds.

### *Post-purchase Behavior*

Just because we make a purchase does not mean we stop evaluating alternatives. We continue to make post-purchase evaluations, either supporting our purchase decision or questioning our decision. Often, as part of a company's public relations efforts, we are asked to give opinions of our purchase, either through online surveys or as requests to write online reviews of the product. This kind of post-purchase evaluation reinforces (we hope) that our purchase was the correct decision.

Promotion is used at each stage of the decision-making process. Promotion is used to plant the seed in consumers' minds to buy a new item. Promotion educates consumers during search and evaluation and reinforces their choice to buy. Finally, promotion allows us to decide if our purchase decision was the right choice.

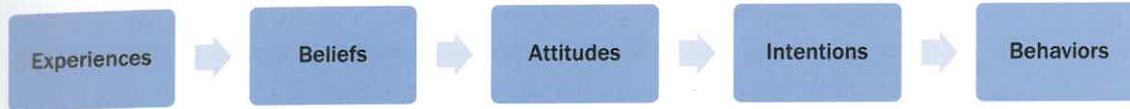
## Internal Influences

**Internal influences** on consumers refer to those elements that are part of the internal makeup of an individual. Internal influences include attitudes, perception, personalities, and motives.

### *Attitudes*

Consumers have positive, negative, or neutral **attitudes** toward products, fashion brands, and retailers, and these attitudes affect their behavior. If a consumer likes a brand, she is likely to be brand loyal. If a consumer has a bad experience with a retailer, that retailer will have to work twice as hard to get the consumer to buy from the store again. Promotion, such as a discount for coming back, might help.

Attitudes are formed from beliefs, which are gained through personal experiences, information from others, and the media. In a classic study on attitudes, Fishbein and



Ajzen (1975) describe a **behavioral intentions sequence** (Fig. 2.2). It works like this. A friend posts in a blog about a new T-shirt she bought and includes a link to the website of the company selling the T-shirt. You go to the website, which is very user-friendly; you buy a T-shirt for yourself, and you have a positive purchase experience. From this experience you come to believe that the website (which you've interpreted as the brand) is both reputable and trendy. This positive attitude toward the brand continues when your friends compliment the trendy shirt. You tell your friends of your intention to shop the brand again, and you return to the website periodically, which turns into routine behavior.

**figure 2.2**  
Behavioral intentions  
sequence.

### Perception

**Perception** is the process of becoming aware of something through the senses. We use perceptions to gain information about products and brands. The sales promotion technique of sampling might be the most obvious application of perception. Taste and smell engage when we are offered food samples at the grocery store. We create a mental image of the food item even before we taste it.

Advertisements, websites, window displays, and many other forms of creative promotion engage our senses. Perception occurs in three steps: awareness, comprehension, and interpretation. First, our senses make us aware of the stimulus. Second, our brain helps us understand what we have just been exposed to. Finally, we interpret whether or not the experience was positive and we want to repeat it. Exposure, attention, and interpretation produce perceptions about products and brands that eventually become part of consumer behavior.

### Personality

**Personality** is the combination of characteristics or qualities that form an individual's distinctive character. Understanding their consumers' personality characteristics is very important to fashion brands and retailers. Because no two people are exactly the same, marketers look for certain similar personality traits in different consumers. They then group consumers together based on the identified traits.

The study of personality has been approached in many different ways. Sigmund Freud identified the *id*, *ego*, and *superego* as components of personality. The *id* is our primal desires: "I want those shoes now!" The *ego* is reason and self-control: "Wait until they go on sale." The *superego* is the restraint: "You already have a similar pair, you don't need those shoes." Promotion specialists seek to appeal to our *id* when they create visual and textual messages.

The neo-Freudian approach to personality is concerned with social relationships. People can be classified based on their interactions with others—are they *compliant*,

*aggressive*, or *detached*? A *compliant* individual desires attention, an *aggressive* person desires admiration, and a *detached* person desires independence and freedom from obligation. Research has shown that these different personality groups differ in their brand usage (Schiffman & Wisenblit, 2014). Some promotion specialists develop creative strategies that emphasize branding (compliant type) or deemphasize branding (detached type) based on the neo-Freudian approach.

A third approach to personality is trait theory. Tests can be done to measure single traits in consumers, such as how receptive they are to new experiences (*innovativeness*); how attached they are to worldly possessions (*materialism*); and how likely they are to accept or reject foreign-made products (*ethnocentrism*). Trait researchers have found that it is generally more realistic to expect personality to be linked to (1) how consumers make their choices and (2) how likely they are to purchase or consume a product category, rather than a specific brand (Schiffman & Wisenblit, 2014).

### Motives

**Motives** are the reasons consumers buy. Motives are the drives within people that stimulate their wants and needs. The decision-making process is driven by a consumer's motives to solve a problem. Our understanding of consumer motivations is based on Abraham Maslow's **hierarchy of needs theory**. The theory is based on five levels of needs, represented by a pyramid (Fig. 2.3). An individual passes from one level to the next upon fulfillment of the prior need.

At the base of the pyramid, individuals seek to meet basic physiological needs of food, water, and shelter. Next, an individual is motivated by wanting to be safe. Once individuals feel safe, they desire love and belonging. Near the top of the pyramid, consumers want to feel valued and respected; they are motivated by a need for esteem. The top of the pyramid represents self-actualization, in which an individual has met all of his lower needs and is now reaching to discover his true self.

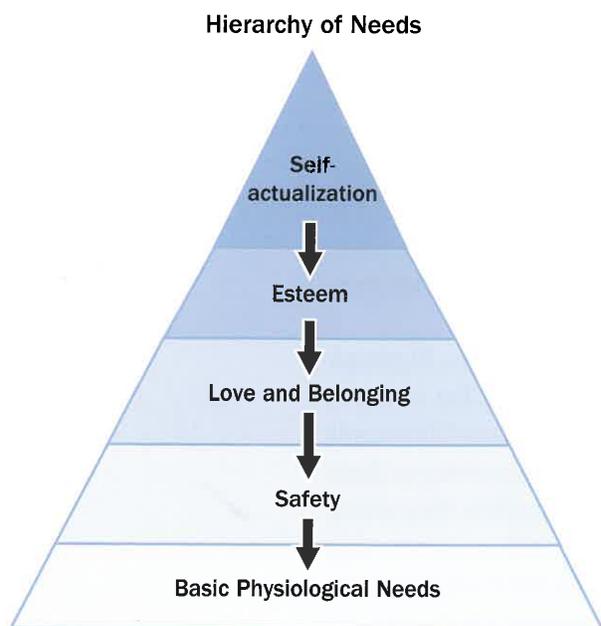
### External Influences

**External influences** on consumers are elements that are not part of their internal makeup, but instead are learned from being around others. External influences include culture, status, values, and reference groups.

### Culture

**Culture** is a set of complex, socially acquired behavior patterns of a particular society of people. Culture is a way of life; it includes what we learn, our value systems, and our behavior patterns. Culture is expressed through material objects, food, dress, art, ideas, and other

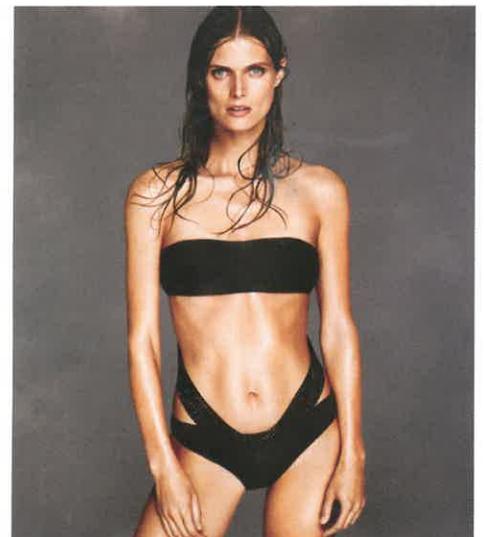
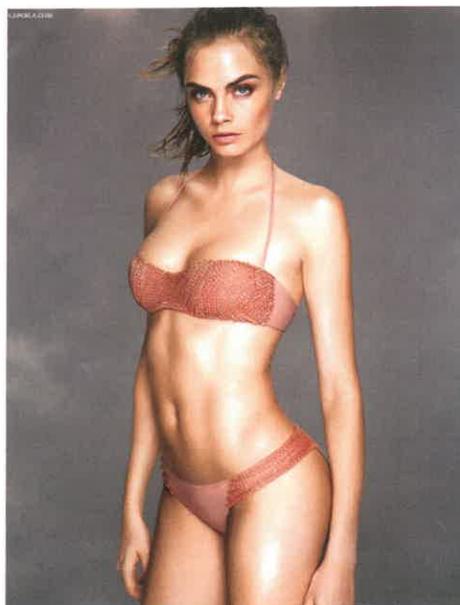
figure 2.3  
Hierarchy-of-needs  
model.



expressions. Culture varies from place to place and over time. Kemp-Gatterson and Stewart (2009) have explored the multidimensional characteristics of culture.

- **Culture is human-made.** Individuals within a society consciously and subconsciously determine what the culture will be. This occurs unintentionally as part of day-to-day living and intentionally through legislation. Culture emerges as individuals within a society interact with ideas, technologies, and organizations. The ideas and technology that are part of contemporary media and promotion are very much part of our emerging culture.
- **Culture is learned.** Culture is shared among people in a society formally, through educational systems, and informally, through intergenerational connections and peer interaction. Promotion provides a means of learning and at the same time is a result of learning. Our behaviors modify as a result of learning.
- **Culture is prescriptive.** Culture has norms that tell us the proper way to act or do something. Culture tells us what should and should not be done and sometimes includes the punishment for violating the cultural norm. Prescriptive norms are evident in promotion; they continually evolve. For example, notice the two swimsuit advertisements in Figure 2.4. Standards of former years said that women must be modest and that advertisements must show little skin. As culture has evolved, standards have changed too, with lots more skin showing in the contemporary ad.
- **Culture is a group phenomenon.** It is shared by members of the society and reinforced by group pressure. Mass media presents messages to the entire society, which forms our learning and behavior.
- **Cultures change.** Culture is adaptive to the needs of those who create it. Fashion and promotion of fashion also constantly change based on the needs of society.

**figure 2.4**  
Norms within a culture evolve, as illustrated in swimsuit advertisements.



LA PERLA

### Status

**Status** refers to a person's relative social or professional standing. Often we associate status with social class and group consumers into upper, middle, and lower classes. Products and brands are used to communicate status.

Status influences where people shop and how they should behave. A classic scene in the movie *Pretty Woman*—when Julia Roberts is snubbed by sales associates because they assume from her dress and behavior that she doesn't have money to spend on Rodeo Drive—illustrates sense of status. People can move from one level to another, and they often use fashion consumption as a way to show this. Those who oppose media influences on society often use status in their arguments, blaming advertising and other promotions for encouraging us to try to improve our status by buying the lifestyle represented. Status, actual or aspired, is a major external influence on consumer behavior.

### Values

**Values** are our principles or standards of behavior. They refer to our judgment of what is important in life. Values are group norms, learned through purposeful participation within a culture. In contrast to status, a person's values are unlikely to change. A person's values play an important role in the consumption process because many products and brands are purchased in the belief that the item will help the person attain value-related goals. Cause-related marketing has increased in popularity in part because it ties into people's values about what is important to society and the world. As with personality, research has shown that values are more likely to affect general purchase of products, rather than specific brands. However, cause-related brands, such as TOMS Shoes, are changing this perspective. TOMS brand has committed to giving a pair of shoes away for every pair of shoes purchased in their One for One® program (Fig. 2.5).

**figure 2.5**  
The TOMS brand One for One® program is value based.



### Reference Groups

Other people may be one of the most important external influences on consumer behavior. A **reference group** is a group of people, related to us or with similar values, that we use to form attitudes and behavior. Reference groups may be our family, our friends, or a team we belong to. People may have multiple reference groups and select which reference group to consult based on the decision they must make.

Reference groups come in several different forms. The *aspirational* reference group refers to the people that we compare ourselves to. Brands use celebrity spokespeople in promotions to represent what other people would ideally like to be. *Associative* reference groups include people who more realistically represent our peers. Classic research by Paco Underhill (1999) has shown that teenagers use two reference groups when shopping for clothes. The first reference group is their friends; they take friends with them when they shop to explore what is available and cool. Then, in a second stage, they take their parents, who have to approve and pay for the purchase. The *dissociative* reference group includes people that we do not want to be like. Media and promotion can also inform us of the groups that we do not want to connect with, through our consumption patterns or otherwise.

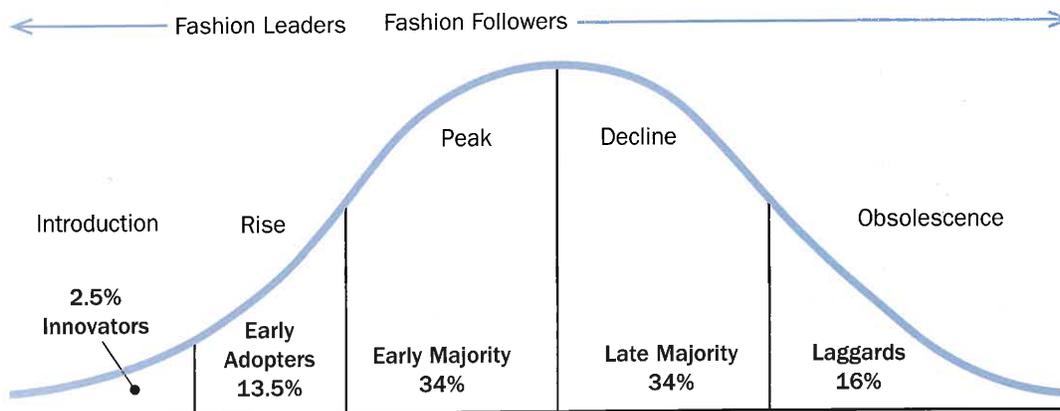
From this brief explanation of internal and external influences on consumer behavior, it should be clear that consumers' needs and wants are not static, and that media and promotion influence our behavior and fashion consumption both positively and negatively. Promotion professionals must strive to use promotion to influence consumer behavior in as positive a manner as possible.

## THE FASHION CYCLE

Another way that professionals apply consumer behavior to fashion and promotion is by looking at types of consumers. A **typology** is a system for putting things into groups according to their similarities. Consumers can be grouped into typologies according to their behaviors—for example, how early they adopt a new trend.

The **fashion cycle** describes the process of acceptance of a trend or fashion item. When the cycle is graphed, it appears as a bell-shaped curve (Fig. 2.6). There are five

.....  
**figure 2.6**  
The fashion cycle.



stages of adoption of a fashion trend and five corresponding consumer groups. The five groups are broadly divided into fashion leaders and fashion followers. **Fashion leaders** are people who are influential in fashion, who are genuinely interested in fashion for themselves and do not merely wear clothes to set trends for others. Anna Wintour, editor-in-chief of American *Vogue*, is a fashion leader. A **fashion follower**, while also interested in fashion, waits to follow the trends set by the fashion leaders.

## Introduction

The first stage in the fashion cycle is introduction, and the earliest adopters of fashion are the **innovators**. These *fashionistas*, representing a very small proportion of the population, will adopt a trend at the very first opportunity. They desire distinction and fashion at the highest, most inventive level. Retailers who sell merchandise at the introduction stage are risk takers, purchasing very limited quantities, testing many styles and new trends. This innovative merchandise is at the highest (designer) price point. Many trends will fail to move out of the introduction stage.

## Rise

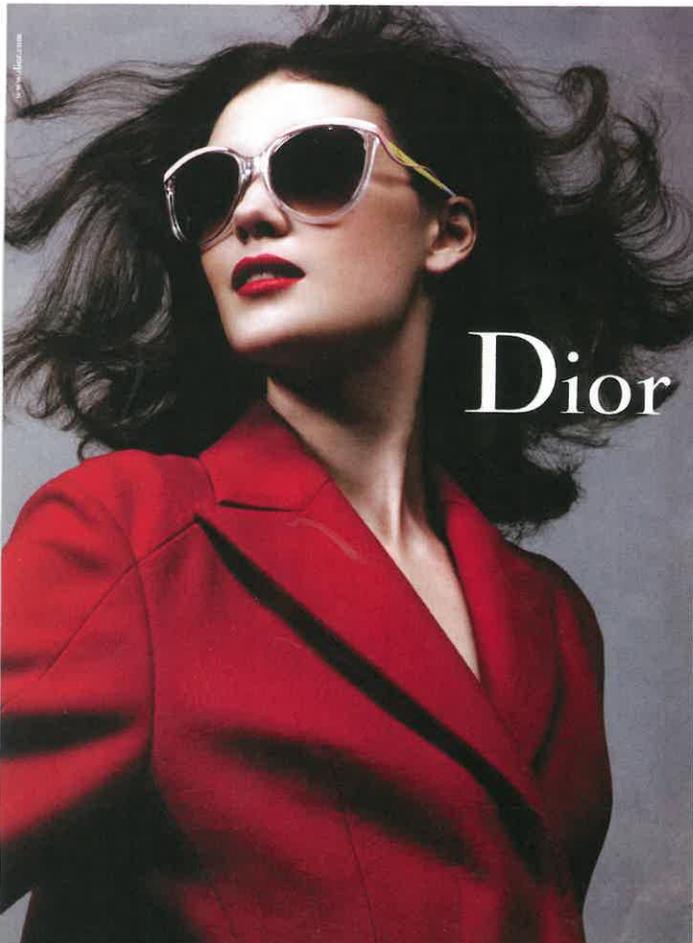
If a trend has tested well at the introduction stage, it will move into the rise stage, gaining popularity with **early adopters** or **opinion leaders**. These consumers purchase sophisticated items and appreciate what is new and in good taste. At this stage, fashion media outlets are likely to become interested in the trend and promote it in fashion editorial spots. Media buys for advertising increase. Promotion and advertising

campaigns consist of institutional and prestige ads. Visual merchandise presentations are innovative, introducing the very latest trends at the front of a store or in window displays. Figure 2.7 is a prestige ad targeted to early adopters.

## Peak

At the peak stage of the fashion cycle, trends are hot! The mass public, as fashion followers, have seen the trends promoted by fashion leaders, and they are now ready to buy. **Early majority** consumers buy the fashion items in peak season to wear immediately. These consumers are very receptive to fashion change and enjoy trending items. Retailers targeting early majority consumers purchase maximum stocks with complete color and size assortments and are quick to reorder bestsellers. Promotions are persuasive, informing consumers of on-trend merchandise, both at regular price or as special limited offers. Brand and product ads are abundant, and displays are centered at high-traffic areas.

**figure 2.7**  
A prestige advertisement targeted to fashion leaders.



## Decline

One moment a trend is hot, the next moment it has moved into the decline stage. This is not arbitrary; sales figures will indicate when a trend is declining. The **late majority** consumer group purchases items during the decline stage. These consumers have a desire to look fashionable but are risk adverse; as fashion followers, they really have to be convinced by earlier consumer groups that the trend is real. These consumers will wait for the item to go on sale. Retailers do not purchase new merchandise at the decline stage; rather, they reduce stock with markdowns or purchase special quantity items from other vendors. Advertising is produced as clearance reminders. Promotions state reduced prices, clearance, or closeout merchandise (Fig. 2.8). Visual merchandising is limited, promoting price reduction. Displays change from artistic presentations to sized distributions on sale tables or rounders.

Note that the majority of consumers (68 percent) are either early or late majority consumers. Although it may be more exciting to promote the trendier, more sophisticated items that are in the introduction or rise stage of the fashion cycle, it is more sensible and profitable to promote items that are targeted to the early or late majority.

**figure 2.8**

Clearance sales indicate merchandise is in the decline stage of the fashion cycle.



## Obsolescence

The final stage in the fashion life cycle is the obsolescence phase. Consumers at this stage, roughly 16 percent of buyers, are fashion **laggards**. They buy based on economic values, not having the financial means or the fashion interest to buy merchandise at an earlier stage. Retailers are typically closeout outlets.

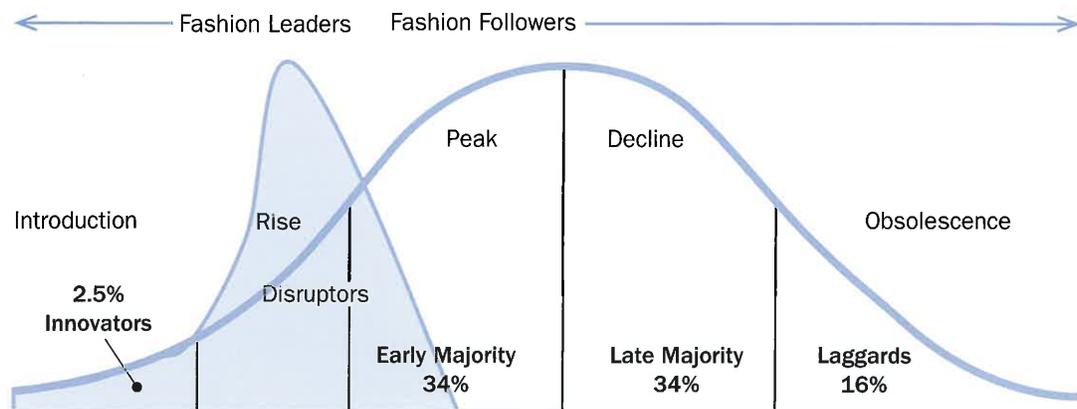
A hard-and-fast rule of fashion is that it is always changing. While laggards are purchasing the last remnants of a trend in the obsolescence stage, before the fashion dies, innovators are already purchasing new trends in the introduction stage—and the fashion cycle begins again. An understanding of fashion cycle consumer groups allows promotion specialists to develop strategies that match the needs of the consumer.

One of the trends highlighted in Chapter 1 was disruptive innovation, in which a product or service rapidly moves up the market, displacing established competitors and causing traditional ways of doing things to be drastically changed. Disruptive innovation can be visualized on the fashion cycle (Fig. 2.9). Disruptors follow the path of innovators, but as the trend begins to rise, the adoption is immediate, peaking quickly, saturating the market, and quickly moving out of the fashion cycle before a more traditional product has even peaked. Disruptors can come out of nowhere and happen so quickly, on such a large scale, that it is hard to predict or defend against (Manishin, 2014). To compete against this trend, savvy marketers need to be future minded as opposed to present minded, developing and testing consumer behavior models that focus on future consumer behavior.

## MARKET SEGMENTATION

Using fashion cycle adopters is one way a fashion brand or retailer can group consumers. The strategy of **market segmentation** involves dividing a large population of consumers into subsets of consumers (called **target markets** or **market segments**) who have common needs and priorities, and then designing and implementing promotion strategies to target those most likely to respond to the communication messages. Two criteria are important when determining target markets: (1) the target market must be large enough

**figure 2.9**  
Disruptive innovation  
model.



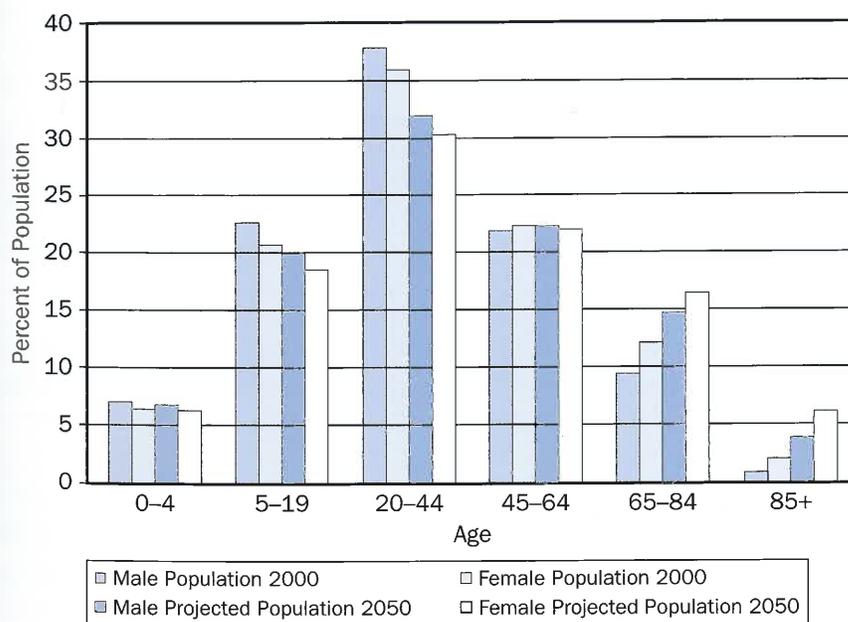
to generate necessary sales, and (2) the target market must be reachable by promotional efforts. Fashion brands and retailers can employ several approaches to segmentation.

## Demographic Segmentation

**Demographic segmentation** groups consumers based on the statistical characteristics of a population. These statistics provide an easy tool for comparison among groups. Typical demographic factors include age, gender, marital status, family size, income, spending habits, occupation, education, religion, and ethnicity. In combination, these factors allow for a composite of relatively homogeneous market segments within the population. The U.S. Census ([www.census.gov](http://www.census.gov)) is a good place to start when looking for demographic information. Of course, fashion brands and retailers collect their own data on their customers. Three demographic trends are evident in the United States: (1) the population is getting larger, based on increased births, decreased deaths, and increased number of immigrants; (2) the population is getting older, with more people over age 65 and a higher median age; and (3) the population is becoming more racially and ethnically diverse (Shrestha & Heisler, 2011).

### Age

It is important to know how old your customers are. Age is a driving force in promotion. Census data indicates the U.S. population is growing older. Estimates predict that between 2000 and 2050, the percentage of people age 0–19 will decrease from 28.6 percent to 25.7 percent; those age 20–64 will decrease from 59.0 percent to 54.1 percent; and the group over age 65 will increase from 12.4 percent to 20.2 percent (Shrestha & Heisler, 2011). The largest age group, and often the most targeted, is 20- to 44-year-olds (Fig. 2.10). In



**figure 2.10**  
Projected population percentages of the United States by age and sex, 2000–2050.

2000 this group represented 36.9 percent of the total population (U.S. Census Bureau, 2004). Projections indicate that by 2050 this group will decrease to 31.2 percent of the population but will remain the largest age demographic in the United States.

Consumers of different ages have different needs and react differently to promotion and media choices. Strategies and tactics must be age-specific in order to be effective. When planning promotions, marketers generally divide customers into the following age ranges: 12–17, 18–24, 25–34, 35–44, 45–54, 55–64, and 65+. Sometimes marketers will combine ranges, such as 35 and under, and over 35.

The time period in which a consumer is born creates a bond with other consumers born during the same period. These groups, called **age cohorts**, have grown up with similar experiences. The box provides a brief snapshot of the four cohorts marketers are most concerned with: The Silent Generation, Baby Boomers, Generation X, and Millennials.

The millennial cohort is the most digitally savvy of all age groups. This group represents 90 million of the nearly 318 million people in the United States. Their spending is about \$200 billion a year and is expected to double by 2020 (Karr, 2014). Research on this consumer group indicates that they are putting engagement with products, brands, and services ahead of actual purchasing (fauxsumerism), challenging marketers to convert young browsers into buyers. This group employs all the tools of brick-and-mortar shopping, e-commerce, m-commerce, and social media to engage in shopping that isn't necessarily aimed at purchasing merchandise. To encourage purchasing, the Karl Lagerfeld store in London has integrated iPads into display racks, which allows online viewing of the collection while consumers are in the store. Additionally, "guests" are digitally registered to enrich communication, including with the designer himself, and allowing selfies of the shopper clad in Lagerfeld (Karr).

---

*"There's a broader landscape of where [millennials] are getting their purchase information. It goes well beyond just paid advertising. And once they're in the store, you have to give them more ways to be inspired."*

---

—JAMIE GUTFREUND, CHIEF STRATEGY OFFICER FOR  
THE INTELLIGENCE GROUP (KARR, 2014, ¶7)

### *Gender*

Second only to age, gender is the most popular statistic used to segment populations. Gender is the state of being male or female, typically used with reference to social and cultural differences rather than biological ones. Within the population of the United States, gender is nearly balanced—49.1 percent male and 50.9 percent female (U.S. Census Bureau, 2004). Projections indicate that by 2050 gender will be even more balanced, with a population 49.2 percent male and 50.8 percent female. Look at Figure 2.10 again. Males are a larger proportion of the population under age 44; females are a larger portion of the population age 45 and over.

## DEFINING CHARACTERISTICS OF GENERATIONAL COHORTS

### The Silent Generation

Born prior to 1946 also known as the Veterans, Rosie the Riveters, Traditionalists

*Markers:* The Great Depression, FDR's New Deal, World War II, the Korean War, racial segregation; advent of television, telephone, mass production of automobiles, kitchen appliances, phonographs

*Cultural transmission:* Extended families, local social groups (e.g., faith communities, fraternal organizations, PTAs, neighborhoods)

*Core values:* Respect for authority, loyalty, hard work, sacrifice for the common good; "live to work" versus "work to live"

### Baby Boomers

Born 1946–1964

*Markers:* Post–World War II economic growth and prosperity; civil rights movements (black civil rights, women's liberation, Chicano farm workers movement); U.S. space program, Cold War, Vietnam War; birth control pill; Stonewall riots

*Cultural transmission:* More likely in nuclear families; strongly influenced by television and peer group

*Core values:* Grew up with sense that security was taken care of—left room for exploration and protest; high value on youth, personal gratification, health, material wealth; generally optimistic, value hope and peace, believe their generation changed the world

### Generation X

Born 1965–1980

*Markers:* Vietnam, Watergate, first post–Civil Rights Act of 1964 generation; advent of MTV, latchkey experiences, higher rates of divorce (40%); Americans with Disabilities Act (1991)

*Cultural transmission:* Peer culture and mass media

*Core values:* Desire balance in their lives, diversity viewed as norm, motivated by money, self-reliant, value free time and having fun; "work to live" not "live to work"; assumed gender equality in the workplace; first generation to embrace the personal computer and Internet

### Millennial Generation

Born 1980–2000; also known as Generation Y, Nexters, Generation Next; approx. 30 percent of the current population, more than Baby Boomers

*Markers:* Technology/menu-driven society; most racially/ethnically diverse (1 out of 3 is a person of color); 25 percent from single-parent families; most educated generation—pressure to excel academically; no recollection of the Reagan era or the Cold War, have known only one Germany; world has always had computers, AIDS, answering machines, microwave ovens, VCRs

*Cultural transmission:* Access to global information via the World Wide Web; loyalty to peers and family; relationship with technology as social medium

*Core values:* Most globally oriented generation; work ethic of Baby Boomers combined with can-do attitude of Silent Generation/Veterans and technological savvy of Generation Xers; interested in health, exercise, body adornment

Source: University of Iowa School of Social Work and the National Resource Center for Family Centered Practice. (2009). *Committed to excellence through supervision* (USDHHS 90CT0111). Iowa City: University of Iowa.

Consumers are increasingly shopping online. One report indicates that 198 million consumers—approximately 78 percent of the U.S. population age 15 and above—have bought something online (Smith, 2014). And men and women shop differently online. Women control 80 percent of household spending and drive shopping trends. However, when it comes to e-commerce, men drive nearly as much spending as women; in the United States, 52 percent of men make purchases online, compared to 57 percent of women. Interestingly, men are more likely to make a purchase on their smartphones (22 percent) as compared to women (18 percent) (Smith). These figures will only increase. Promotion specialists need to find ways to engage both men and women online and on mobile devices.

A growing demographic group related to gender is the lesbian, gay, bisexual, and transgender (LGBT) community. Nationwide, 3.5 percent of U.S. adults identify as LGBT, representing every state (Gates & Newport, 2013). The total buying power of the adult U.S. LGBT population is close to \$800 billion. The expansion of same-sex marriage and other forms of civil unions have increased the visibility of gay and lesbian households and expanded markets for consumer goods and services. Gay and lesbian consumers are more optimistic than other consumers about future economic growth and their own personal financial condition and are more willing than other consumers to make expenditures (MarketResearch.com, 2014).

Gay and lesbian consumers are more trend and style conscious (48 percent) as compared to heterosexual adults (38 percent) (Harris Interactive, 2010). In terms of advertising and brand loyalty, 88 percent of lesbian and gay adults will consider a brand that provides equal workplace benefits for LGBT employees, as compared to 70 percent of heterosexual adults. Additionally, 66 percent of all LGBT adults report being loyal to a brand that is friendly to the LGBT community, even when less friendly companies offer lower prices or are more convenient.

---

*“There is a natural hesitancy to speak where [consumers] are rather than lead them where they should go, because what if they say, ‘no’?”*

---

—JASON CHAMBERS, AUTHOR OF *MADISON AVENUE AND THE COLOR LINE*,  
SPEAKING ABOUT INCLUSION IN ADVERTISING (ZMUDA, 2014, 93)

### *Education*

Demographic statistics on education—how many years of school a person has completed—have been gathered since 1940 and have increased each decade. According to the National Center for Education Statistics (2014), enrollment at all levels of education—elementary, secondary, and postsecondary—is projected to continue to increase through 2022. The millennials are the most highly educated cohort. The best way to market to this mobile-device-driven cohort is through interactive media and two-way communication via social networking. However, don’t exclude other cohorts as being

## SOCIAL AND ETHICAL CONSIDERATIONS

The Human Rights Campaign has prepared guidelines for best practices in marketing and advertising to the LGBT population.

- **Be inclusive and diverse.** Whenever people are shown, include LGBT individuals, family members, friends, and couples that reflect varied ages, races, and genders. Language references to family or relationships should not be limited to heterosexuals.
- **Avoid stereotypes.** Be sensitive to lesbian, gay, bisexual, and transgender stereotypes, and avoid positioning LGBT people in an attempt to offer humor to an ad. The extremely effeminate gay man or extremely masculine woman are old ideas that alienate many.
- **Do good market research.** When developing new mainstream campaigns, consider and include LGBT perspectives. Don't limit yourself to supposedly male-targeted, female-targeted, or heterosexual-targeted research and messages.
- **Go national.** Consumers outside of major coastal cities are often thought to lack the sophistication to handle LGBT themes. This is not correct.
- **Be consistent and confident.** Modifying or withdrawing ads after negative criticism from conservative groups suggests waffling and alienates LGBT consumers. Respond to any criticism with business rationales, such as diversity and the bottom line. Avoid time-restricted airings of commercials unless they legitimately deal with sexual situations that are inappropriate for youth.

Source: Human Rights Campaign, 2014.

non-techy: do your research. The bottom line in selling to any educated cohort is to not push them with hard sell tactics but to pull them, letting them want to buy from you.

### *Income and Occupation*

Businesses often look at household income to determine market segments. Household income measures the combined incomes of all people sharing a household or place of residence. A person's primary job or occupation will influence income. Adults 45–54 have the highest average income of all age groups, which makes sense; this group has had more years in the workforce than younger people but has not yet retired.

In reality, when asked on a survey what their household income is, many consumers will under- or over-report. We have already discussed status in this chapter. Those persons who want to raise their social status will over-represent their income, while those of higher financial means will under-report their household income. Rather than looking at total income, a better way of evaluating a person's financial means is to discover how much he has to spend. Income can be measured in three ways: personal income, disposable income, and discretionary income. **Personal income** is the gross amount of income from all sources—wages and salary, interest and dividends. **Disposable income** is personal income

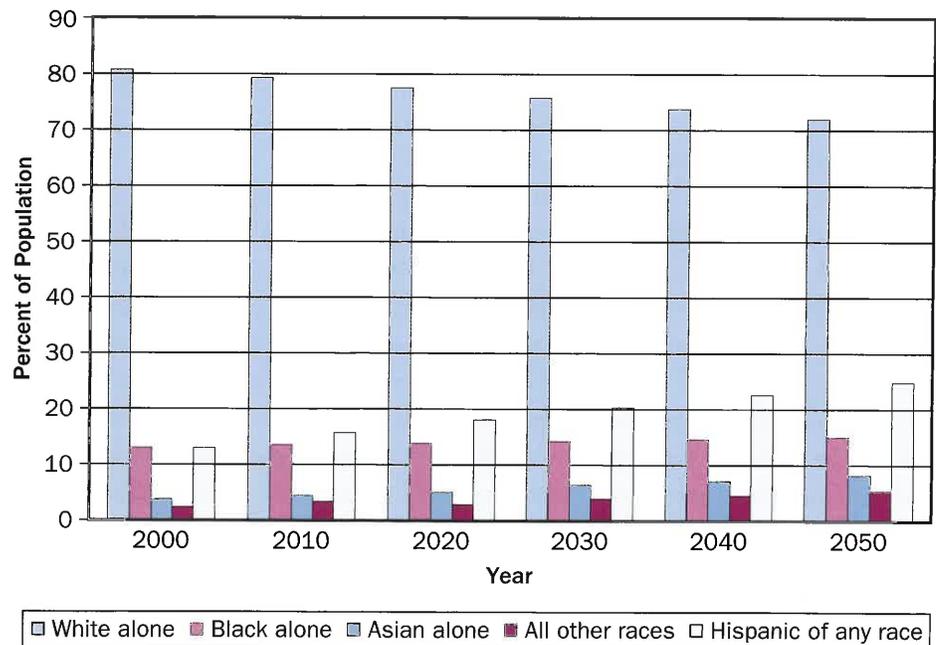
minus taxes. **Discretionary income** is what we have left after we have covered food, housing, and other necessities. Marketers are most interested in a consumer's discretionary income and will use this as a meaningful demographic when segmenting consumers.

### Race and Ethnicity

**Race** is the biological heritage of an individual. Black and white are examples of races. **Ethnicity** is the description of a group bound together by ties of cultural homogeneity and is often based around national origins. Hispanic (or Latino) is an ethnicity, not a race. The term refers to people whose ancestry is from Spanish-speaking countries of South and Central America. A Hispanic person can also be designated as white, black or African American, Asian, or some other racial group. Four major racial groups—whites, African Americans, Asians, and Pacific Islanders—and one ethnic group—Hispanics—are important to U.S. marketers.

Ethnic diversity is changing market segments in the United States. As shown in Figure 2.11, population estimates indicate that between 2000 and 2050, ethnic Hispanic people of any race will almost double in percentage of the population, from 12.6 percent to 24.4 percent (U.S. Census Bureau, 2004). Additionally, the Asian population will increase from 3.8 percent to 8.0 percent, and the black population from 12.7 percent to 14.6 percent. People who self-identify as other races, including American Indian and Alaska Native alone, Native Hawaiian and other Pacific Islander alone, and two or more races, will increase from 2.5 percent to 5.3 percent. It is projected that the white population will decrease in percentage in the United States from 81.0 percent in 2000 to 72.1 percent in 2050.

**figure 2.11**  
Projected population percentages of the United States by race and Hispanic origin, 2000–2050.





Ethnic minorities represent \$2.5 trillion in buying power (O'Malley, 2011). Research on ethnicity and marketing is plentiful. Thoughtful research should be conducted with attention given to authenticity, avoiding stereotypes. Ethnicity is seen as a strong factor in marketing and promoting music, health and beauty products, entertainment, and clothing; ethnicity is not important in promoting automobiles, pharmaceuticals, and travel. Fashion brands and retailers should target specific ethnicities in the product categories that matter to them. Ethnic groups will continue to grow in number and purchasing power. Promotion specialists need to pay close attention to creating promotional campaigns with multicultural approaches. Figure 2.12 shows Native American fashion designer Bonnie Woody surrounded by her models, who represent diverse ethnicities as well as age and figure types.

*“Feature diversity in your ads. Target specific ethnicities in the categories that matter to them. Avoid stereotypes. . . . Be authentic.”*

—GAVIN O'MALLEY (2011, 19)

## Geographic Segmentation

Where you live is a defining demographic characteristic. People who live in warmer climates have different needs than consumers who live in cooler climates. Rural consumers have different purchase behaviors than consumers living in an urban environment.

**figure 2.12**  
Native American fashion designer Bonnie Woody surrounded by her models.

**Geographic segmentation** groups consumers by geographical areas such as cities, counties, regions, countries, and international regions. Seasonal fashion products, such as winter coats and swimwear, are marketed to geographic segments. The Nielsen company provides its clients with consumer behavior data about what people are watching and buying. One descriptor Nielsen uses is zip code. Based on zip code, the company can provide data on total population, median age, median income, and consumer spending per household, as well as demographic factors: households by income, household composition, population by age, and population by race and ethnicity.

### Psychographic Segmentation

Demographic and geographic data does not always provide adequate information to group a target market. Although demographics give a fashion brand or retailer a basic description of its customers, a better predictor of consumer behavior may be found in the lifestyle profile of the consumer through psychographics. **Psychographic segmentation** groups consumers based on social class, lifestyle characteristics, activities, interests, and opinions.

Obtaining information on activities, interests, and opinions is more complex than collecting demographic information. While demographic information is exact, psychographic information is subjective and indirect in meaning. There are no commonly accepted definitions for the terms frequently used in psychographic questions, such as how “satisfied” you are with a product, or how the product makes you “feel.” As a result, psychographic information is more difficult to compare.

Lifestyle data is often gathered through surveys asking consumers what they do, how they spend their time, what they buy, and why they buy it. Interests are obtained by asking about hobbies, travel, and leisure time. Consumers are also asked their views on social issues, world events, economic situations, and values. Based on the profile, fashion brands and retailers develop customer typologies. Advertisers and marketers develop themes for promotions and select the appropriate media in which to transmit the promotions to the different groups within the typology.

A popular psychographic segmentation tool, VALS™ (Values, Attitudes, Lifestyles), bases its research on the theory that people express their personalities through their behaviors. VALS helps businesses segment consumers according to eight distinct personality types: Innovators, Thinkers, Achievers, Experiencers, Believers, Strivers, Makers, and Survivors.

Another lifestyle segmentation system, PRIZM®, combines demographic information, consumer behavior research, and geographic data to help marketers identify, understand, and reach customers. PRIZM® defines every U.S. household as falling into one of 66 demographically and behaviorally distinct types, such as Young Achievers, Affluent Empty Nesters, and Urban Uptown.

VALS and PRIZM are only two of many psychographic segmentation tools available to market researchers. Each lifestyle system has the potential to segment consumers in a new and creative way. Fashion brands and retailers purchase services or develop

systems that they believe will best help them understand and segment their customers into meaningful consumer groups.

## Behavioral Segmentation

Think about an item you recently purchased. Did you purchase it at a store or online? Why did you buy it? Did you buy the same brand you always buy? Did you purchase it from the same store or online retailer? Were you influenced by promotion surrounding the item? All of these questions relate to your behavior as a consumer. While demographic characteristics provide a researcher with basic statistical information to determine target groups, this information does not address the behavioral patterns of consumers, which may tell us more about them than their age, income, or ethnic identity. **Behavioral segmentation** groups consumers based on specific patterns of behavior they display when making purchasing decisions, which enables fashion brands and retailers to adapt their marketing approaches to specific groups. Grouping patterns may include such behaviors as spending, consumption, lifestyle, usage, and desired benefits. Researchers who use behavioral segmentation look at what consumers do in the marketplace as opposed to what they say they do in the marketplace.

Behavioral segmentation includes the degree of use a consumer exhibits toward a product. Consumer usage patterns define users as regular users, first-time users, prospective users, ex-users, or nonusers. Consumer usage patterns also define consumers as light users, moderate users, or heavy users. Promotions are designed with the type of user in mind. Advertisers may direct promotions to consumers who are very familiar with, and intend to buy, the product, as well as to consumers who are completely unfamiliar with the product and have no information on which to base a buying decision. A new product may be promoted to attract the prospective user. Promotions may be created to convince the light user to become a moderate user, or moderate users to become heavy users.

Behavioral segmentation may be used to determine consumer segments based on brand loyalty. Consumers may insist on certain brands or reject certain brands. Brand familiarity may influence a regular or potential user's intention to buy. Many sales promotion techniques are designed to reinforce brand loyalty in consumers. Behaviors such as buying activity and store preference may also be used to determine segmentation bases. Behavioral segmentation plays an important role in analyzing effective promotions.

## Benefit Segmentation

The last type of segmentation fashion businesses use is **benefit segmentation**, which groups consumers based on their needs or problems and the benefits they will derive from buying products or brands. Fashion marketers differentiate target markets and develop promotion campaigns that focus on the benefits a consumer will gain by purchasing a specific product or brand. Benefits may include features unique to the product or brand, or may fulfill such needs as quality, service, or value.

## MARKETING RESEARCH

In order to understand consumers and gain insight from their characteristics and behaviors, we must conduct research. Research is conducted throughout the promotion process. Everything we have discussed in this chapter about the consumer requires research. Fashion forecasting (covered in Chapter 4) involves trend research. Promotion planning (discussed in Chapter 6) uses research to develop a situation analysis, a SWOT analysis, and other planning tools. (SWOT stands for strengths, weaknesses, opportunities, and threats. We discuss these tools in Chapter 6.) Later, research is used to evaluate the effectiveness of promotion strategies and tactics (see also Advertising Evaluation Methods (Chapter 9) and Measuring Public Relations Effectiveness (Chapter 11)).

**Marketing research** is the systematic design, collection, analysis, and reporting of data relevant to a specific marketing situation facing an organization (Kotler & Armstrong, 2014). Good research is based on objective and orderly testing of ideas before they are accepted. However, sometimes we fall back on intuition, basing our decisions on subjective feelings or instinct instead of reliable data collected through proven research methods. This pitfall can harm a business's profit potential. Smart companies rely on sound research before making decisions. Large fashion brands and retailers may have their own research departments. Both large and small companies purchase research from forecasting and consulting services. The Nielsen Company and Paco Underhill's company, Envirosell, both discussed earlier in this chapter, are examples of companies that conduct research and then sell the data to clients, including fashion brands and retailers.

### Primary Research

Research data is obtained from two sources: primary and secondary. **Primary research** is original research carried out by a company to answer a specific question. Businesses use three types of primary research (Kotler & Armstrong, 2014):

1. **Exploratory research** gathers preliminary information that will help define the problem and suggest hypotheses. A **hypothesis** is an educated guess about the relationship between things, or predictions about the future.
2. **Descriptive research** is used to better describe marketing problems, situations, or markets. Demographic and psychographic characteristics of consumers are types of descriptive research.
3. **Causal research** tests hypotheses about cause-and-effect relationships.

Primary data is collected using several approaches: observation, survey, and experimental. **Observational research** involves gathering primary data by observing relevant people, actions, and situations. **Survey research** involves gathering primary data by asking people questions about their knowledge, attitudes, preferences, and buying behavior. Survey research is widely used; you have probably been asked (repeatedly) to fill out a survey after you have made a purchase. **Experimental research** involves setting up an experiment. Primary data is gathered by selecting matching groups or subjects, giving them different treatments, controlling related variables, and checking

for differences in group responses. There are many ways to collect primary data. Online contact is becoming quite popular, although companies still contact consumers by telephone, mail, and in person, too. Focus group interviews are a type of in-person contact. **Focus group interviewing** involves inviting a small group of consumers to meet for several hours with a trained interviewer to talk about a product, service, or organization. The focus group is carefully planned to obtain perceptions on a topic in a non-threatening environment.

## Secondary Research

**Secondary research** uses data that is already available, having been collected by someone else. Secondary data can come from inside or outside a company. Internal data includes company files, reports, marketing information, employee and sales data, and other pieces of relevant information. Secondary data from outside the company may be gathered from online sources, government agencies, trade associations, universities, private research organizations, and other sources. An example of a government source for secondary data is the U.S. Census Bureau, which collects census data and allows others to access and use the data.

This chapter has focused on the consumer. In today's omnichannel world, the consumer defines the brand, according to Karen Harvey, the chief executive officer of Karen Harvey Consulting Group. In the 21st century, marketing is changing, going beyond public relations and communication to create an intimacy with the consumer. According to Harvey (2013), the seamless approach required across e-commerce, mobile, social, and brick and mortar and the need to deliver the right product and consumer experience simultaneously have changed both what the industry must do and the kind of leaders it needs:

- **Holistic.** Companies must break down silos, and leaders must think in terms of holistic brand leadership rather than functional silos.
- **Data-driven.** Leaders must understand data and use information to drive business, going beyond the right product in the right place at the right time to the right offer for the right consumers in the right channel with the right voice.
- **Consumer-centric.** Companies must bring the consumer into the center of the conversation, becoming consumer-centric as opposed to product-centric.
- **Storytelling.** Leaders must be great storytellers with a holistic view as brand managers to merge the analytics with compelling storytelling.

---

*"Why is change so hard to see until it is right in front of us?  
In searching for the new generation of CEO's, we must  
recognize we are in a new omnichannel reality and embrace  
change. . . . we must respond to this new reality in which the  
Merchant King dynasty [department stores] is giving way to  
a new reign of the Marketing King."*

---

—KAREN HARVEY (2013, ¶1)

## CHECKLIST FOR CONSUMER BEHAVIOR

Knowing your consumer is an important step in developing fashion promotion messages. The following is a checklist to make sure you have considered the consumer before creating fashion messages:

- √ Do you know how your consumer works through the decision-making process?
- √ Do you know what internal factors influence your consumer?
- √ Do you know what external factors influence your consumer?
- √ Can you describe your ideal target market demographically and psychographically?
- √ Have you done adequate research to be confident about your target market?

---

### SUMMARY

- Consumer behavior studies the decision-making processes individuals and groups work through as they select, consume, and dispose of products, services, and ideas, while also recognizing the impact these processes have on society.
- Models of consumer behavior include three components: (1) the decision-making process, (2) internal influences on the consumer, and (3) external influences on the consumer.
- Decision making is the process of making choices among possible alternatives. The decision-making process has four steps: problem recognition, information search and evaluation, purchase processes, and post-purchase behavior.
- Internal influences on consumers are part of the internal makeup of an individual. Internal influences include attitudes, perception, personality, and motives.
- External influences on consumers are elements that are not part of their internal makeup, but instead are learned from being around others. External influences include culture, status, values, and reference groups.
- The fashion cycle describes the process of acceptance of a trend or fashion item.
- Market segmentation is a strategy that involves dividing a large population of consumers into subsets of consumers who have common needs and priorities, and then designing and implementing promotion strategies to target those most likely to respond to the communication messages.
- Marketing research is the systematic design, collection, analysis, and reporting of data relevant to a specific marketing situation facing an organization.

## KEY TERMS

age cohorts	exploratory research	marketing research
attitudes	external influence	motives
behavioral intentions	fashion	observational research
sequence	fashion cycle	opinion leader
behavioral segmentation	fashion follower	perception
benefit segmentation	fashion leader	personal income
causal research	focus group interviewing	personality
consumer behavior	geographic segmentation	primary research
consumption	hierarchy of needs theory	psychographic
culture	high-involvement	segmentation
decision making	purchase	race
descriptive research	hypothesis	reference group
demographic	impulse buying	routine decision making
segmentation	innovator	secondary research
discretionary income	internal influence	status
disposable income	laggards	survey research
early adopter	late majority	target market
early majority	low-involvement purchase	typology
ethnicity	market segment	values
experimental research	market segmentation	

## QUESTIONS FOR DISCUSSION

1. What are the four steps in the consumer decision-making process? Do consumers always go through all four steps? Explain.
2. Explain the difference between internal and external influences on consumers.
3. Explain the difference between low-involvement purchases and high-involvement purchases. Make a list of the last five purchases you made. For each one, decide if it was a low- or high-involvement purchase.
4. Explain impulse buying. Who benefits from impulse buying? Who can get hurt from impulse buying?
5. Explain the steps in the behavioral intentions sequence.
6. What are the three steps related to perception? Explain the differences between the steps.
7. Explain Freud's concepts of the id, the ego, and the super ego. How do they influence consumer behavior?
8. Explain Maslow's hierarchy-of-needs model. How does each level influence promotion?
9. Explain the multidimensional characteristics of culture.

10. What is a reference group? Who is a member of your reference group?
  11. Explain the stages of the fashion cycle and the consumer group that is part of each stage.
  12. What market segmentation approaches were discussed in the chapter? Explain each one.
  13. Explain the difference between primary research and secondary research. What are the different approaches to primary research?
- 

## ACTIVITIES

1. Go to the ZIP Code Lookup tool at <http://www.claritas.com/MyBestSegments/Default.jsp?ID=20>, associated with the Nielsen company, or conduct a Google search for Zip Code Lookup and Find Claritas. Look up your hometown. Based on the data you find, write a reflection paper about consumers in your hometown as if you wanted to start a new fashion business there. Don't just repeat back the data! Take this opportunity to think about your hometown and to analyze the positive and negative factors that would affect a new business.
  2. Research additional internal influences on the consumer besides those discussed in the chapter. After class discussion, break into small groups and list and describe other internal influences. You may need to do outside research to make a complete list. Be ready to explain your list to the rest of the class.
  3. Similarly, explain each of the external influences on consumers discussed in this chapter and then break into groups to list and describe additional external influences, using outside resources as necessary. Be ready to make a report to the class.
  4. Using websites or print media, find five contemporary advertisements or promotional campaigns that represent Maslow's hierarchy of needs. After you have found five existing campaign slogans, work in teams of two to create your own slogans or campaigns. Be ready to share the slogans you have created with the class. Award winners for each level, according to originality.
- 

## ASSIGNMENT: FASHION BRAND PROMOTION CAMPAIGN

### The Consumer

The next step in developing a promotion campaign is to understand who your customer is. Conduct research and prepare a report describing your target market in terms of:

- Demographic characteristics—age, gender, education, income and occupation, race and ethnicity, and other factors that you believe are important in understanding your target market.

- Psychographic characteristics—social class, lifestyle characteristics, activities, interests, opinions, and other factors that you believe are important in understanding your target market.

Where does your target market fit in the fashion cycle? What societal trends, discussed in Chapter 1, affect your target market?

Be ready to turn in your written report. Your instructor may also want teams to make formal speaking presentations to the class.

## REFERENCES

- Fishbein, M., & Ajzen, I. (1975). *Belief, attitude, intention, and behavior: An introduction to theory and research*. Reading, MA: Addison-Wesley.
- Gates, L., & Newport, F. (2013). LGBT Percentage Highest in D.C., Lowest in North Dakota. *Gallup Politics*. Retrieved from <http://www.gallup.com>
- Harris Interactive. (2010). The lesbian, gay, bisexual and transgender (LGBT) population at-a-glance. Retrieved from <http://www.harrisinteractive.com>
- Harvey, K. (2013, October 11). Think tank: Bring on the marketing king. *Women's Wear Daily*. Retrieved from <http://www.wwd.com>
- Human Rights Campaign. (2014). LGBT marketing and advertising: Best practices. Retrieved from <http://www.hrc.org>
- Karr, A. J. (2014, April 22). Millennials eager to shop, reluctant to buy. *Women's Wear Daily*. Retrieved from <http://www.wwd.com>
- Kemp-Gatterson, B., & Stewart, B. L. (2009). *Apparel concepts and practical applications*. New York: Fairchild.
- Kotler, P., & Armstrong, G. (2014). *Principles of marketing* (15th ed.). Upper Saddle River, NJ: Pearson.
- Manishin, G. (2014, January 10). 5 industries facing disruption in 2014. Retrieved from <http://www.project-disco.org>
- MarketResearch.com. (2014). *The gay and lesbian market in the U.S.: Trends and opportunities in the LGBT community* (6th ed.). Retrieved from <http://www.marketresearch.com>
- Mincer, J. (2014, September 10). Retailers shift strategy to court millennials. *Reuters*. Retrieved from <http://www.businessoffashion.com>
- National Center for Education Statistics. (2014). *Projections of education statistics to 2022* (41st ed.). Washington, DC; U. S. Department of Education. Retrieved from <http://nces.ed.gov>
- O'Malley, G. (2011, November 29). Markets advised to target ethnic preferences. *Online Media Daily*. Retrieved from <http://www.mediapost.com>
- Schiffman, J., & Wisenblit. (2014). *Consumer behavior* (11th ed.). Upper Saddle River, NJ: Prentice Hall.
- Shrestha, L. B., & Heisler, E. J. (2011). *The changing demographic profile of the United States*. Washington, DC: Congressional Research Service.
- Smith, C. (2014, July 21). The surprising demographics of who shops online and on mobile. *Business Insider*. Retrieved from <http://www.businessinsider.com>
- University of Iowa School of Social Work and the National Resource Center for Family Centered Practice. (2009). *Committed to excellence through supervision* (USDHHS 90CT0111). Iowa City: University of Iowa.
- U.S. Census Bureau. (2004). *U.S. projections by age, sex, race and Hispanic origin*. Retrieved from <http://www.census.gov>
- Underhill, P. (1999). *Why we buy: The science of shopping*. New York: Simon and Schuster.
- Zmuda, N. (2014). The new faces of advertising. *Advertising Age*, 85(5), 14.