

SEGMENTATION OF FEMALE APPAREL MARKET THROUGH CONSUMER DECISION-MAKING STYLES*

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Abstract

The market of women apparel is in a quite growing trend today. So this big market has a great competition and businesses try to catch customer and get customer loyalty. But businesses should know how women make buying decision for fashion apparel products and what kinds of specific characteristics defines women in fashion apparel market. In this concept, consumer decision-making style inventory(CSI) of Kendall and Splores(1986) has been an useful tool for both businesses and academics to understand consumer's buying behavior and so determining specific sub-markets in related markets or sectors. With this study, it was purposed to determine women's decision-making styles in apparel products and get a significant sub-segments for apparel market. A survey method was used and this survey included the scale of Consumer Style Inventory(CSI) with 40-items were adapted for apparel products. Then this survey was implemented to females that visiting a big shopping mall that called as Outlet Center which was thought as one of biggest shopping areas in Kocaeli,Turkey. From distributed 500 survey forms, 390 of them was collected as suitable for analyses. Results of analyses showed that females could be segmented through consumer decision-making styles as perfect-brand lovers, hedonist-fashion keepers, confused-impulsive buyers and price keepers in female apparel market.

Key Words: Consumer Decision-Making Styles, Female Apparel Market, Market Segmentation, apparel market, clustering

KADIN GIYİM PAZARININ TÜKETİCİLERİN SATIN ALMA TARZLARINA GÖRE BÖLÜMLENDİRİLMESİ

Özet

Kadın giyim pazarı son zamanlarda güçlü bir büyüme trendi içerisindedir. Dolayısıyla bu büyük pazardaki rekabet de yoğun yaşanmakla beraber, işletmeler için müşteri kazanma ve müşteri bağlılığı elde etme gibi konular hayati bir öneme sahiptir. Bu bağlamda, Kendall ve Splores(1986) tarafından geliştirilen tüketici satın alma tarzı envanteri(CSI), hem akademisyenler için hem de işletmeciler için tüketici davranışlarını anlamada ve tüketiciler için belirli özel alt gruplar oluşturmada çok faydalı bir olarak kullanılmaktadır. Bu çalışmada da kadın giyim pazarında tüketici satın alma tarzlarına göre alternatif alt grupların belirlenmesi amaçlanmıştır. Çalışmada anket yöntemi kullanılmış olup, anket içerisinde kadın giyim pazarına uyarlanmış 40 maddelik-Tüketici Stilleri Envanteri (CSI) yer almaktadır. Hazırlanan anketler, Kocaeli'deki Outlet Center adlı alışveriş merkezini ziyaret eden kadınlara uygulanmıştır. Dağıtılan 500 anket formundan analize uygun görülen 390 anket formu toplanmıştır. Analiz sonuçları, kadın giyim pazarının tüketici satın alma tarzları yardımıyla "mükemmel-marka sevenler, hedonist-moda

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takipçileri, kafası karışık-dürtüsel alıcılar ve fiyat odaklılar“ şeklinde alternatif alt pazarlara bölümlendirilebileceğini göstermiştir.

Anahtar Kelimeler: Tüketici Satın alma tarzları, kadın giyim pazarı, Pazar bölümlendirme, giyim pazarı, kümeleme

1. Introduction

The apparel market demand is expected to get bigger in the world in a close future and especially Asian countries are expected to get higher incomes from apparel products by 2018(PwC,2015). In addition, the female fashion apparel market's growth is forecasted to reach %55 of apparel sales by 2025(McKinsey&Company, 2013). Fashion apparel sector which is big profitable market, forces businesses to be more careful about consumer behavior and consumer preferences. Because businesses from fashion apparel sector have a great chance with producing frequent selling product. Especially, low prices, product range and fashion effect make apparel sector so dynamic. In addition, consumer buying behavior is a complex process to be understand or analyzed clearly and day-to-day consumers show more complicated behaviors or shopping attitudes in the market.

Researches has showed that consumer behavior was influenced by different kinds of factors and these factors effected consumers differently. If consumer behavior is analyzed greatly, useful results such as how consumers buy, why consumers prefer brands etc. help businesses to produce better goods and services and also helps businesses to produce right products to satisfy or meet consumer's expectations. Market segmentation also provides marketers to set their marketing strategy and define their target consumer that segmentation is mostly used to determine homogeneous sub-markets(Armstrong and Kotler,2005) in the general market. Marketers can use various kinds of factors to get sub-markets such as demographics, geographic, psychographics or behavioral(Gunter and Furnham,1992). At this point, consumer decision-making styles can be useful factor to determine right segmentation in the market. Because consumer decision-making types is derived from the approach of consumer characteristics and consumer decision-making styles give so many clues about consumers buying behavior and preference types(Splores and Kendall,1986). One of the most favorite tool for analyzing consumer making-decision is consumer styles inventory(CSI) that Splores and Kendall(1986) developed this scale to determine consumers' choices and shopping styles with 8 basic factors and 40 items. Although there aren't certain validity for CSI in every cultures or economies, there are good samples that researches can get some significant sub-markets or segments and consumer behavior can be analyzed with CSI(Mokhlis and Salleh,2009). Especially, most of studies has preferred CSI to determine new sub-markets via consumer decision-making styles(McDonald,1993; Mitchell and Bates,1998; Hui et.al.,2001; Bakewell and Mitchell,2003; Tai,2005). In this context, this study aimed to found out alternative sub-markets for female fashion apparel market through their decision-making styles in Turkey. Also it was aimed to determine significant demographics and buying attitudes for female fashion apparel market.

2. Literature Review

Splores and Kendall(1986) explained that consumer decision-making style showed consumer's preference type in buying decision. They defined consumer

decision-making styles as choices of consumer that representing consumer's personality. Splores(1985) developed a scale to determine consumer's buying decision and their orientation. He investigated consumer buying decision with 50 items and he used 9 basic factors. Then Splores and Kendall(1986) revised Splores(1985)'s 50-items scale and they developed new scale with 8 factors and 40 items. The new scale was called as consumer styles inventory(CSI) that most of studies has used this scale to determine consumer decision-making styles or to make new segment for market(Hafstrom et.al.,1992; Lysonski et.al.,1996; Mitchell and Bates,1998; Bates,1998; Fan and Xiao,1998; Walsh et.al.,2001; Wang et.al.,2004; Cowart and Goldsmith,2007; Park et.al.,2010). According to CSI, there are 8 basic consumer type that describing buying behavior of consumers. These consumer types are called as perfectionistic consumer, brand conscious, novelty-fashion conscious, hedonistic consumer, price consciousness, impulsive buying, confused consumer and brand-loyal consumer. Perfectionistic consumer type determines consumers who want to buy the highest qualified product in the market. Brand conscious consumers prefer to buy the best and the most expensive branded products in the market that they see more expensive brands as higher qualified ones in the market. Novelty-fashion conscious consumers are interested in innovative and trendy products or brands in the market. Hedonistics consumers enjoy shopping and they like buying brands or products for just a fun. Price consciousness type buys brands or products for lower prices and costs because price consciousness consumer is so careful about price and cost of products in the market. Impulsive buyers are consumers who buy products or brands without any planning or another careful effort in the market. They prefer to buy brands or products whenever they want during shopping. Confused consumer types don't like to see various kinds of brands or products in the market because they can't decide what to buy easily. Brand-loyal consumers prefer to buy their favorite brands and they keep their buying from their accustomed brands in the market(Splores and Kendall,1986; Splores and Splores,1990; Durvasula and Lysonski,1993; Lysonski et.al.,1996; Walsh et.al.,2001; Bakewell and Mitchell,2003).

Lysonski et.al.(1996) studied on consumer decision-making styles in four different various countries and compared the results to determine application situation of CSI for different consumers from different countries. They suggested that different cultures and economies might use adapted CSI or they could add some new items in CSI to be more useful for their culture. Although the original version of CSI sometimes can't be correct measure for every kinds of economies or market, there are so many samples and studies that CSI is a great tool to determine consumer decision-making styles and determine sub-markets.

There are lost of studies from various cultures that investigated consumer decision-making behavior with CSI in the literature. Wang et.al.(2004) investigated consumer decision-making styles of Chinese consumers and they used 40-items CSI(purified). They found out that there were different sub-market groups for domestic and foreign products via CSI in China. Tai(2005) investigated shopping styles of working Chinese females via CSI and she found out that there were significant sub-groups through female's decision-making styles which were called as active fashion chaser, the rational shopper, the value buyer, and the opinion seeker. Park et.al.(2010) studied on the relationship between consumer innovativeness and shopping styles of Chinese college students. They used 39 items from CSI to determine shopping styles and they found out that consumers could be segmented by their innovativeness

orientation and shopping styles. Kavkani et.al.(2011) investigated decision-making styles of Iranian consumers with CSI and they adapted statements from CSI and purify the scale. As a result, they got high reliability for CSI and they got seven factor that explained 65 percent of the total variance. Anic et.al.(2012) investigated decision-making styles in Bosnia and Herzegovina with CSI and they got 20 items as a result of exploratory factor analysis then they found out that young consumers could be segmented in five clusters according to their decision making styles. Akturan et.al.(2011) studied on segmenting young consumer through their consumption styles and they adapted CSI for Turkish and French. They found out that 20-items(5 factor) for Turkish sample and 22-items (6 factor) for French consumers to determine consumer decision-making styles. Bakewell and Mitchell(2003) studied on Y female consumer decision-making styles with CSI(38 items) in UK. They adapted and revised items(statements) into UK English and they found out that there were significant five sub-markets for female from UK via CSI. Yeşilada and Kavas(2008) investigated female consumers' decision-making styles in Cyprus. They found out that some dimensions of CSI had not enough reliability to generalize scale for their study. But some of CSI's dimensions were found as great indicator for consumer's apparel decision-making styles. Kwan et.al.(2004) studied on young consumers' decision-making styles for casual wear buying in Mainland. They used CSI scale with 38 items and they found out that there were some significant relationship between clothing choice criterias and decision-making styles. Bae and Miller(2009) used CSI scale with 27 adapted items to determine college students' decision-making styles for sport apparel in US. They determined that there were significant differences between gender of college students and their buying choices of sport apparel. Song et.al.(2011) studied on the relationship between consumer decision-making style and online apparel purchasing. They found out that consumers had different kinds of buying choices through their different decision-making styles during online apparel shopping. Shabbir and Safwan(2014) investigated the link between gender and consumer decision-making styles for apparel shopping in Pakistan. They found coherent results with prior researches that consumer decision-making style could be used with gender variable to get sub-markets in apparel sector.

3. Research Methodology

The survey method was used to collect data and the scale of CSI which was developed by Splores and Kendall(1986) was preferred to determine consumer's decision-making styles for female fashion apparel products. CSI has 40 items that classified in 8 basic factors(decision making styles) as perfectionistic consumer, brand conscious, novelty-fashion conscious, hedonistic consumer, price consciousness, impulsive buying, confused consumer and brand-loyal consumer. Every items were evaluated via five likert scale as 1:absolutely disagree to 5:absolutely agree. The original CSI was adapted for female fashion apparel products and 8 consumer types of CSI can be explained as below:

-Perfectionistic Consumer : A consumer type that tries to buy the best and the most qualified ready-made clothing.

-Brand Conscious : Brands and brand names are so important for this type consumer. They mostly buy ready-made clothing based on brands.

-Novelty-Fashion Conscious : A consumer type that follows the newest and latest fashion in ready-made clothing.

-Hedonistic Consumer : A consumer type who likes shopping and has enjoy buying ready-made clothing.

-Price Consciousness : Price consciousness consumers are mostly interested in lower priced ready-made clothing and sale prices.

-Impulsive Buying : A consumer who mostly buys ready-made clothing impulsively.

-Confused Consumer : A consumer type that confuses when there are so many brands, stores or products of ready-made clothing.

-Brand-Loyal Consumer : Brand-loyal consumers are mostly prefer to buy same brands and they keep buying their favorite brands in the long-term.

The survey was implemented to females that visiting with Outlet Center in Kocaeli, Turkey. From 500 survey forms, 390 of them was found as suitable for analyses. With regard to research purposes, these basic hypotheses were tested:

H₁ : There is a significant relationship between females' demographics and consumer decision-making styles.

H₂ : There is a significant relationship between females' attitudes of fashion apparel product buying and consumer decision-making styles.

H₃: There are significant sub-markets for female fashion apparel products through consumer decision-making styles.

4. Findings

It was seen that most of participants were aged between 18-35 years old(%59) that more than half of participants were mostly young female consumers. Almost half of them were single and other half was married. Most of them had university degree(%73) and participants mostly had income between 3001- 4000 Turkish lira(%27). We asked participants whether they were working in the survey and almost half of them answered that they had a job(%51) and other half expressed that they had no job(%49).

Table 1 : Demographics of Participants

Variables		Frequency	Percent(%)
Age	18-25	122	0,31
	26-35	113	0,28
	36-45	85	0,21
	46-55	43	0,11
	55 and upper	27	0,06
Marital status	Single	202	0,51
	Married	188	0,49
Education	Elementary	12	0,03
	Highschool	64	0,16
	University	285	0,73
	Master/PhD	29	0,07
Income	1000TL and less	26	0,06
	1001-2000TL	80	0,20
	2001-3000TL	63	0,16
	3001-4000TL	109	0,27
	4001-5000TL	67	0,17
	5001 and more	45	0,11
Having job	Yes	201	0,51
	No	189	0,49
Total		390	100

In table 2, the results of frequency and percent values of some attitudes about buying behavior of apparel products was presented. %66 of participants said that they usually bought apparel products 2-3 times a month. Generally they paid 201-300TL for apparel products(%32) and they preferred to buy these products via credit card(%75). The participants who usually used credit card for payment of apparel products, preferred to pay total cost with 6-9 month installment(%61). In addition, females were mostly found to be fashion followers(%62).

Table 2: Buying Attitudes of Apparel Products

		Frequency	Percent (%)
The Frequency of Buying apparel products	Once a month	59	0,15
	2-3 times a month	258	0,66
	4 times a week or more	73	0,18
Follow Fashion to buy apparel products	Absolutely agree	110	0,28
	Agree	136	0,34
	Neither agree nor disagree	65	0,16
	Disagree	49	0,12
	Absolutely disagree	30	0,07
Average cost of apparel products in a month	100TL and less	67	0,17
	101-200TL	88	0,22
	201-300TL	126	0,32
	301-400TL	45	0,11
	401-500TL	25	0,06
	501TL and more	39	0,10
Mode of payment	Cash	95	0,24
	Credit card	295	0,75
If buy via credit card, preference for Installment	2-5 months	30	0,07
	6-9 months	240	0,61
	9-12 months	10	0,02
	13 months and more	15	0,03

It can be said that most of participants firstly preferred to buy apparel products from shopping malls(mean:1,35). Then they preferred to buy apparel products from department stores(mean:2,05) and lastly they preferred internet web sites(e-shop)(mean:2,43). Also, participants said that they firstly preferred to use their own personal experiences when they bought apparel products. Then they preferred to use advices of their friends or family members, internet commercials. They lastly preferred to use TV/radio commercials or magazines to buy apparel products.

Table 3 shows the result of Cronbach's Alpha test that the reliability of consumer decision-making styles scale can be seen here. It was determined that dimension of perfectionistic consumer had 0,880; brand conscious had 0,876; novelty-fashion conscious had 0,920; hedonistic consumer had 0,894; price consciousness had 0,870; impulsive buying had 0,875; confused consumer had 0,890 and brand-loyal consumer had 0,910 value in Cronbach's Alpha.

Table 3: The Results Of Cronbach's Alpha Test

CSI factors (dimensions)	Cronbach's Alpha value	Items
Perfectionistic Consumer	,880	8
Brand Conscious	,876	6
Novelty-Fashion Conscious	,920	5
Hedonistic Consumer	,894	5
Price Consciousness	,870	3
Impulsive Buying	,875	5
Confused Consumer	,890	4
Brand-Loyal Consumer	,910	4

We used factor analysis to determine significant factors of consumer making-decision styles scale. As a result of factor analysis, we got 32 items and 8 factors for CSI. Total variance was found as 62,075 and KMO-Barlett test result had a high reliability(Kaise-Meyer-Olkin Measure of Sampling Adequacy: 0,855;Approx. Chi-Square: 10,12083; df. 244;sig. 0,000). There were 5 items for perfectionistic consumer(first factor); 4 items for brand conscious(second factor) ; 5 items for novelty-fashion conscious(third factor); 4 items for hedonistic consumer(fourth factor); 4 items for price consciousness(fifth factor); 5 items for impulsive buying(sixth factor); 3 items for confused consumer(seventh factor); 3 items for brand-loyal consumer(eighth factor). Determined 8 factors was used in correlation analyses and it was investigated whether there were significant relationships between these factors, demographics and buying attitudes of apparel products.

Table 4: The Factor Analysis

Items	Factor Loadings							
	1.PC	2.BC	3.FC	4.HC	5.PC	6.IC	7.CC	8.BLC
Getting very good quality is very important to me	,781							
When it comes to purchasing ready-made clothing, I try to get the best one	,752							
I usually try to buy the best overall quality	,607							
I make special effort to choose the very best quality ready-made clothing	,544							
A product doesn't have to be perfect to satisfy me	,456							
The more expensive brands are usually my choices		,474						
The higher the price of ready made-clothing, the better its quality		,560						
I prefer buying the best selling brands		,480						
The most advertised brands are usually very good choices		,578						
I usually have one or more outfits of the very newest style			,670					
I keep my wardrobe up-to-date with the			,546					

changing fashions								
Fashionable, attractive styling is very important to me			,488					
To get variety, I shop different stores and chose different brands			,680					
It's fun to buy something new and exciting			,566					
Going shopping is one of the enjoyable activities of my life				,711				
Shopping the stores wastes my time				,403				
I enjoy shopping just for the fun of it				,466				
I make my shopping trips fast				,780				
I buy as much as possible at sale prices					,590			
The lower price ready-made clothing are usually my choice					,677			
I look carefully to find the best value for the money					,650			
I should plan my shopping more carefully					,771			
I am impulsive when purchasing						,630		
Often I make careless purchases I later wish I had not						,512		
I take the time to shop carefully for best buys						,435		
I carefully watch how much I spend						,460		
There are so many brands to choose from that often I feel confused							,677	
Sometimes it's hard to choose which stores to shop							,680	
The more I learn about ready-made clothing, the harder it seems to choose the best							,654	

I have favorite brands I buy over and over									,470
Once I find a product or brand I like, I stick with it									,743
I go to the same stores each time I shop									,755
Cronbach's Alpha: 0,896 Total variance explained: 62,075% Kaise-Meyer-Olkin Measure of Sampling Adequacy: 0,855; Approx. Chi-Square: 2810,17; df. 314; sig. 0,000									

Table 5: The Results Of Correlation Analyses

	Age	Marital status	Edu.	Have a job	Income	Buying freq.	Av. cost	Pay	F.F.
(PC)	,159*	,368*	,091	,032	,119*	,021	,050	,147*	,030
(BC)	,073	,085	,058	,045	,222*	,058	,071	,065	,008
(FC)	-,126*	-,439*	,097	,111*	,243*	,197*	,022	,130*	,221*
(HC)	-,212*	-,246*	,045	-,114*	,054	,095	-,112*	,040	,134*
(PC)	-,180*	-,234*	-,167*	,090	-,185*	,017	,080	,022	,007
(IC)	,067	-,119*	,078	,010	,039	,148*	,060	,021	,229*
(CC)	,142*	,062	,080	,032	,071	,021	,049	,016	,009
(BLC)	,270*	,284*	,292*	,167*	,255*	-,190*	,289*	,211*	-,117*

*p < 0.05, **p < 0.01

With correlation analyze(Pearson,1-tailed), H1 and H2 were tested. In table 5, results of correlation analyses was presented. It was seen that there were some significant relationships between demographics and apparel buying attitudes of females and their decision-making styles. According to results of correlation analyses, H₁ and H₂ were supported. So it can be said that there were significant relationships between females' demographics and their buying decision styles for apparel products and also there were significant relationships between females' attitude of buying apparel products and their buying decision styles. Younger and single females were found to be more close to fashion conscious, hedonic and price conscious consumers that they agreed to buy ready-made clothing products to keep latest fashion trend with lower prices and they agreed to like shopping and buying ready-made clothing generally. Also single females were seen to be more close to impulsive buyers. Older and married females were found as more perfectionistic and brand-loyalty consumers that they made their choices to buy the best product and their favorite brands in ready-made clothing. For confused consumer type, it was seen that older females were more close to this type.

More educated females with higher income were more brand-loyalty consumers. Females who had job with higher income were also more fashion conscious buyers. Females who had higher income tried to buy the best product with the best

quality and they had brand conscious that they tried to buy the most favorite brands in ready-made clothing market. Females who were higher educated with higher income weren't price conscious buyers. In addition, females who had not any job were more close to hedonic consumer type, on the other side females who had job were more close to brand-loyalty consumer type. Females who usually bought ready-made clothing more frequently, were more fashion conscious and impulsive consumer type. Females who usually bought ready-made clothing not so frequently, were more brand-loyalty consumer type. Fashion followers tried to buy latest fashion ready-made clothing and they were more hedonic and impulsive consumer type but they were not so brand-loyalty consumer type. Credit card users were found to be more close to fashion conscious and brand-loyalty consumer type and they tried to buy the best product and the best qualified product in the market. The average cost for ready-made clothing were found to be linked with hedonic consumer type and brand-loyalty consumer type that females who paid higher costs for ready-made clothing, were more close to brand-loyalty consumer type but they weren't so hedonic consumer type. In other words, females who preferred to pay lower prices for ready-made clothing, were more hedonic consumer type.

Table 6: Number of Cases in Each Cluster

Clusters	Number of cases	Percent of Cluster
1	116	28,0
2	100	26,0
3	82	22,0
4	92	24,0
Total	390	100,0

With regard to significant correlation, clustering analyze was carried out H_3 was tested. As seen in table 6, there were 4 clusters for female fashion apparel markets through their buying decision. 116 participants clustered in the 1st cluster, 100 participants clustered in the 2nd cluster, 82 participants clustered in the 3rd one and 92 participants clustered in the 4th one. Then variance analysis was used to determine whether these clusters obtained by hierarchic clustering analysis differ from each other statistically. Table 6 shows the results of ANOVA analysis for females' buying decision styles.

Table 7: The Results of ANOVA Analysis

	Cluster		Error		F	Sig.
	Mean Square	df	Mean Square	df		
Perfectionistic	34,219	1	,267	388	214,311	,000
Brand cons.	23,106	1	,110	388	171,879	,000
Fashion cons.	61,302	1	,205	388	356,500	,000
Hedonistic	21,177	1	,160	388	134,114	,000
Price cons.	9,003	1	,236	388	34,318	,000
Impulsive	12,115	1	,113	388	78,236	,000
Confused	8,710	1	,229	388	44,216	,000
Brand-loyal	6,235	1	,140	388	12,598	,000

According to results of ANOVA analysis, 8 factors included significant differences statistically in terms of 4 clusters. So H₃ hypothesis of the research was supported. In other words, there were significant sub-markets for female fashion apparel market through their buying decision styles. In addition, females' buying decision styles for fashion apparel products were different from each other significantly.

Table 8: Final Cluster Centers

	1.Cluster Perfect-Brand lovers	2.Cluster Hedonist-Fashion keepers	3.Cluster Confused- Impulsive buyers	4.Cluster Price keepers
Perfectionistic	6,12	1,45	3,22	3,60
Brand cons.	5,25	2,10	1,01	1,26
Fashion cons.	2,30	2,90	4,33	2,41
Hedonistic	1,13	2,18	3,97	2,60
Price cons.	2,07	3,93	3,20	3,98
Impulsive	2,60	4,90	3,92	2,12
Confused	1,26	4,27	3,11	2,32
Brand-loyal	4,17	2,10	1,20	1,25

In table 8 the distribution of each clusters was presented and every clusters were explained as below:

1st Cluster: Perfect-Brand lovers: Females who prefer the most qualified apparel product to be perfect, also prefer generally branded apparel products in the market. These females are clustered in first cluster that called as perfect-brand lovers. These females prefer to buy expensive fashion apparel products with high quality and they always keep their usual branded apparel products in the market. In addition, they have favorite brands for apparel products and they generally keep buying their favorite ones. Perfect-Brand lovers mostly aren't interested in price and cost that they usually prefers buying apparel products without any price anxiety. Females who are middle-aged and have higher income mostly clustered as perfect-brand lovers. In addition, they have higher education degree and they spent much more money for fashion apparel products. These high educated middle-aged working females are determined as consumers who liked buying perfect qualified fashion apparel products and perfect branded products. Perfect-brand lovers are the most loyal consumers in a fashion apparel market because they always prefer to buy the same branded fashion apparel products in the market. If they finds a perfect brand for themselves in a fashion market, they will buy it again and again. Accordingly, the sustainability of high quality of fashion apparel products is so important to attract and keep perfect-brand lovers in the market.

2nd Cluster: Hedonist-Fashion keepers: These females like shopping for fashion apparel products and they keep their style for clothing in general. So they prefers to buy the latest fashion apparel products and also they like to keep fashion. Accordingly this group have the highest value for fashion keepers and they mostly like buying fashion for fun and satisfaction. Females with middle income are mostly clustered in this sub-market. Also these females mostly use credit-card during shopping. Hedonist-fashion keepers like going shopping and they don't care with time that

spending for a shopping. So it can be said that hedonist-fashion keepers are the most time spending females for buying fashion apparel products in a Turkish apparel market. They aren't interested in brands as much as perfect-brand lovers but they almost spends money for fashion apparel products as much as them.

3rd Cluster: Confused-Impulsive buyers: Females who are confused buying apparel products, are also impulsive buyers in Turkish fashion apparel market. They can't make a buying decision easily. In addition, being confused also makes them impulsive buyers for fashion apparel products. They are mostly elder females with no job. They don't want to spend so many times or effort for buying fashion apparel products. They aren't so interested in fashion that they don't spend so money for fashion apparel products. They just buy fashion apparel products impulsively but no frequently.

4th Cluster: Price keepers: Females who are more sensitive for prices and costs in fashion apparel market, are clustered in price keepers segment. They prefers to buy lowest priced apparel products in the market and they always watch out for discounts of fashion apparel products. Price keepers are found as females who pay less attention for brand names and they don't keep buying the most qualified fashion apparel product or they don't look for the last fashion one If the price is not proper for them. Price keepers like fashion when the price is lower in Turkish fashion apparel market.

These results were seen coherent with the prior researches that determined four sub-groups in this paper had similar and expected characteristics with other studies in the literature. As it was expected brand loyalty was found as an important factor in Turkish females' apparel buying decision. Splores and Kendall(1986) determined that brand was a key factor in decision-making styles and most of studies has showed that brand loyalty was a significant factor in buying decision. In this context, perfect-brand lovers were found as coherent with the prior studies. Because being brand loyalty was found as important determinant in this paper like as others. For instance, Oh and Fiorito(2002) found out that females were segmented into different sub-groups via their degree of brand loyalty and price sensibility in Korea. In this paper it was found out that price and brand loyalty differentiated Turkish females' buying decision like as Korean adult females. Erdoğan and Büdeyri-Turan(2012) found out that quality and brand loyalty had been a significant and positive relationship that the more quality brought more brand loyalty. Here, it was found out that Turkish females who paid more attention to buy the most qualified fashion apparel products, were also brand loyal and brand keepers. In addition, fashion was found as another basic factor in this paper that fashion keepers had a similar characteristics with other studies in the literature. For example, Kim(1988) determined that fashion conscious buyers usually paid no attention for price and they were interested in buying fashion. So this paper found out that Turkish females who were hedonist-fashion keepers were not interested in price and they liked buying fashion.

5. Conclusion and Discussion

This study found out that there were significant relationships between females' demographics and their buying decision styles for fashion apparel products and also it was found out that females' buying attitudes of apparel products had a significant

relationship with buying decision styles as a results of correlation analyze. As a results of clustering analyze, it was determined that female fashion apparel market can be segmented into sub-markets through their buying decision styles. We found four significant clusters and the attributes of these clusters were consistent with results of correlation analyze. Accordingly we determined that younger and single females were more close to fashion conscious, hedonic and price conscious consumers that they agreed to buy apparel products to keep latest fashion trend with lower prices and they agreed to like shopping and buying apparel generally. So younger and single females were clustered in hedonist-fashion keepers and price keepers. On the other hand, older and married ones were found as more perfectionistic and brand-loyalty consumers that they made their choices to buy the best product and their favorite brands in apparel products. In this context, middle-aged and married females were clustered mostly in perfect-brand lovers. Confused-impulsive buyers were more close to females that older, married with no job. Educated and married females with high income were more close to brand loyalty conscious that they were clustered in perfect-brand lovers, too. Single females without a job mostly were clustered in price keepers. Females who bought fashion apparel products more frequently to keep latest fashion style and preferred to pay lower cost for apparel products, clustered in hedonist-fashion keepers. Females who paid costs via credit card and had more installment, were clustered in confused-impulsive buyers.

This study shows that Turkish females can be segmented into four different sub-market via their buying decision of fashion apparel products. Demographics and buying attitudes of fashion apparel products also influences females' decision types and these differences determines significant sub-markets. Accordingly, brands and businesses from fashion apparel sector should be careful about sub-markets' demands at first. In this point, the distribution of female population in the whole market can be a good guide for brands and determining the right demand for each sub-markets and consumer types will provide higher business performance and profit in the long-term. This study suggests that females are separated into different consumer type as perfect-brand lovers, hedonist-fashion keepers, confused-impulsive buyers and price keepers through their buying decision styles and also demographics in female fashion apparel market. In addition, it is thought that this study provided new evidence for segmentation of female fashion apparel market based on consumer decision-making styles and also results showed that demographics, buying attitudes of apparel and decision-making styles described significant sub-markets in female fashion apparel market.

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