AN EXPLORATION OF HOW MATURE WOMEN BUY CLOTHING:
EMPIRICAL INSIGHTS AND A MODEL

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Abstract

Purpose: Despite mature consumers' monetary power and their growing share of many product markets, research especially on mature women's buying behaviour and attitudes is still scarce. This study explores and analyses mature women's buying of clothes.

Design/methodology/approach: The empirical material consists of observations made in a department store and of interviews with a sample of ten Finnish women aged 50 to 63 years.

Findings: The study yielded empirically grounded elements of mature women's buying processes: the need for clothing, fashionability, clothing fit preferences, brand preferences, retailer preferences, shopping style, and price. Based on an analysis of the findings a new model of mature women's buying patterns was developed.

Research limitations/implications (if applicable): Albeit limited in size, the study provides a starting point for further research on mature women as well as on buying clothes in general.

Practical implications: Based on the found preferences, the study offers useful suggestions to clothing designers, manufacturers, retailers, and marketers on how to target mature women more effectively.

Originality/value (mandatory). The study opens up a hitherto neglected research topic by presenting empirical findings and a model specifically developed based on mature women's garment buying processes.

Classification: Research paper
Key words: Mature consumers, Fashion, Buying behaviour, Clothing

1 INTRODUCTION

There are several areas of consumers' consumption and patronage behaviour that are in need of additional exploration (Pan and Zinkhan, 2006; Brown and Dant, 2008). This paper examines how mature working women go about buying clothes. Although a great deal of research has been done on the growing 50+ consumer group (e.g. Carrigan and Szmigin, 1998; Long, 1998; Hiscock, 2000; Marconi, 2000), few studies have focused specifically on mature women. With the exceptions of Birtwistle and Tsim (2005) studying mature consumer clothing purchase behaviour in the UK and Iltanen (2007) examining middle-aged women constructing social age in fashion design in Finland, there are hardly any published academic studies that combine the examination of that particular age group and their behaviour when buying clothes.

1.1 Aim of the study

Currently, there are a few scattered insights into mature women's buying in general and buying clothing in particular. The aim of this study was to address the research gap by exploring mature women's clothing purchase behaviour. The empirical study focused on women between 50 and 63 years of age, living in Finland and buying clothing with their own money for personal use. The study contributes knowledge on the buying behaviour of mature people in two ways: firstly, by offering empirical insights into how mature women buy clothing, and, secondly, by presenting a new model specifically developed for studying how mature women buy clothing. In addition, the study aims to ameliorate company practices by suggesting managerial implications for designers, manufacturers, retailers, and marketers who offer clothing to this particular consumer segment.

2 PREVIOUS STUDIES OF MATURE WOMEN AS BUYERS OF CLOTHING

Fashion clothing occupies a focal position in the clothing market and it is more than a basic necessity in the lives of numerous people. According to O'Cass (2004:870), understanding involvement antecedents and consequences in fashion clothing is important, because of its economic value and significant social functions, and the meaning it provides in consumers' lives. Tongren (1988:140-144) summarises the shopping preferences of mature consumers as follows: emphasis on enjoyment; department and specialty stores; personalised style; lower price consciousness; lower brand loyalty; less frequent shopping; higher fashion consciousness, and aversion to specially designed features for the elderly.

Age has indeed been identified as an important dimension in fashion clothing (Auty and Elliott, 1998:114; O'Cass, 2000:562). Goldsmith, More and Beaudoin (1996:8) and O'Cass (2004:877) have shown that women more than men consider themselves innovative regarding fashion, and that the degree of innovation is related to, for example, age. While mature consumers are not as likely as young consumers to adopt new fashions (Law, Zhang and Laeung, 2004:365), the fashion involvement for women tends to be caused by a high motivation to fit into a particular group and to avoid the "wrong" cues (Auty and Elliott, 1998:110). Mature women are dissatisfied with ready-to-wear ranges, because their changing body measures and postures tend to be overlooked by designers (Iltanen, 2007:51). For mature consumers, quality, fit, comfort, material, style and design more than price and fashionability influence clothing purchasing decisions (Nam, Hamlin, Kang, Kim, Kumphai, Nam, Richards and Starr, 2007:102).

Although mature women find it difficult to estimate clothing quality, they often consider brand as a surrogate indicator of product quality (Auty and Elliott, 1998:109). Especially older buyers have also been found to appreciate smiling, friendly and knowledgeable personnel, as well as flexible returns and comfortable fitting rooms (Birtwistle and Tsim, 2005:457-460). The most frequent reasons for garment returns have been found to be dissatisfaction with fit and difficulty to find a correct size (Alexander et al, 2005:61-62).

3 EMPIRICAL STUDY

In-depth face-to-face interviews were used to obtain richness in data, and observation was used to gain a pre-understanding of mature women's purchasing behaviour before the interviews. Ten Finnish mature women were interviewed. Purposive sampling (Patton, 2002) was used to select the women; maximum variation sampling was used to get a spread in their age, educational, occupational, and demographic background, whereas snowball and chain sampling was used for locating information-rich respondents. Finding the informants was relatively easy, and all the contacted women agreed to participate. The interviews took place in August 2007, prior to which observations occurred during two days in July 2007, 3 hours per day in one major department store in Helsinki. The interviews lasted 35-60 minutes, and were conducted face-to-face at the informant's or interviewer's home. Having a degree in design and having worked for several years designing clothes for women, one of the authors of the paper has thorough pre-understanding of the industry.

The interview guide started with demographic data about the informants. The core discussion topics were: first thoughts, attitudes and opinions regarding clothes and clothing purchase behaviour as well as the meaning and importance of fashion clothing. This section explored knowledge and attitude towards design, styles and brands as well as fitting, price, and retailers. Next, the discussion topics were more specifically related to the process of buying clothes, such as searching, selecting and choosing, purchasing intentions and decision-making. The main purpose was to get information about the process, circumstances, and reasons. The women were for example asked about typical and atypical searching and purchasing situations and were encouraged to discuss them in more detail. Different interviewing techniques were used, such as probing to occasionally direct the discussions. Finally, the women were asked to describe their clothing problems and their wishes addressed to manufacturers, designers and buyers. All interviews were tape-recorded and transcribed.

The analysis of the material was based on transcripts and field notes. In line with Spiggle's (1994) suggestion the results were analysed first by using coding and categorisation of the data. The aim was to become thoroughly familiar with the data of each informant before looking for generalized patterns across the interviews. The next step was making and analysing comparisons (Eisenhardt, 1989; Spiggle, 1994) of emerging categories. Categories were then grouped into more general classes, i.e., abstraction was undertaken, and finally relationships between the categories were identified and analysed. On the basis of the findings, a model was developed which captured how mature women bought clothing.

4 SUMMARY OF FINDINGS

During the analysis seven major topics emerged from the data, and these are presented next.

4.1 Need for clothing

The average annual personal expenditure on clothes varied widely ranging from 500 to 7,000 Euros. The sizes ranged from 34 to 44 (XS and XL). The great majority of the studied women *bought clothes six to eight times annually* at the beginning of each season: spring, summer, autumn and mid-winter. Overall, *shopping clothing was experienced as positive and enjoyable.* The informants preferred easiness: comfortable clothing was the basis of their clothing requirement in the sense of elastic, loose, soft, and warmclothes. Easiness also meant having the possibility of combining different garments. According to the informants the *main*

reason for purchasing clothes was meeting a need, which could for example be replacing a worn-out garment, following seasonal fashion changes, or adjusting to fluctuations in body weight:

> To be honest, I really do not need new clothes any more. But somehow it is such fun to buy new clothes. I could really manage until I die with those clothes I have. But I was also about two kilos heavier some time ago and now I have clothes of two different sizes in my wardrobe. (Leena)

4.2 Fashionability

The informants followed fashion changes and trends; they considered fashionable clothing to have an important position in their lives and to be part of their identity. They evaluated their own fashionability continuously and considered new fashionable clothes to cheer them up, and to make them feel better about themselves by giving them self-assurance and influencing their total well being:

> I think that clothes influence me. I get more self-assured if the clothes I wear feel good and I like them. (Sinikka)

> Following fashion keeps me alert and makes me a modern representative of a mature group – it gives me a sense of individuality at distinguished occasions and at work. (Anu)

In the last ten years the importance of fashion and fashion clothing has changed and decreased for the informants. They admitted that their present identity differs from that of the past: they still want to be fashionable but now avoid the latest fashion trends, as the trendiest clothing is seen to be for the young and less suitable for mature women. The informants felt that highly fashionable clothes were not targeted at mature consumers, and that there was pressure to fit in with their reference group:

> At some level you just have to follow the fashion. Otherwise you'll look funny, at least in five years…and then I evaluate what I dare to wear without looking brainless, like an old mature woman wanting to look young. (Liisa)

The observed women shopping in pairs discussed fashion and what fashion style they believed fitted their own style. Comments about colours were very common, and when evaluating clothes they used expressions such as boring, nice, fashionable and trendy. They also discussed clothing tips they had got from their children.

All informants appeared to be aware of how people in general are dressed, and evaluated the dressing style of others in their free time and at work. Even though most were unable to

mention specific role-models, they also paid attention to people having the ability to dress in a stylish and commendable manner. *They were age-conscious and continuously evaluated details, colours and what they saw as fitting for specific age groups.* They said that they wore clothes that corresponded to their views of the proper dressing styles, norms and values of society; even though some said they would like to wear younger and trendier clothes but did not do so, because they thought that others would disapprove. Some said that with advancing age and status, without the need to fit into an "age-profile", they will felt more free to wear unusual colours:

> Well, I try to keep some kind of limit for what not to buy - too fashionable clothes are meant for younger people. I have to remember that I'm 57 years, and realise that I must wear clothes for grown-ups now. Even if I sometimes would like to buy something 'younger' I still keep my style as a mature woman. (Sinikka)

The informants' main sources of information on fashion clothing were domestic women's magazines, newspapers, regular customer magazines, and brand catalogues. Some also mentioned TV, but only one woman actively used the Internet to learn about new fashions. Advertising in general was seen as being for the young and thus uninteresting, and the informants in this study did not identify themselves with women in ads.

The informants wanted to look stylish and they appreciated fashionable, well-fitting clothes and having an individual style. They wanted to give a well-groomed impression and look feminine and sexy. Colours had a significant role when they choose and purchase clothes; in fact colour was considered to be the most important attribute. Colour had a more pronounced role for them than it didwhen they were younger and the women said that aside from the fashion trends they preferred their own favourite colours. Some colours such as black and brown were considered to be more suitable for older than for younger people.

4.3 Clothing fit preferences
All interviewed women found that good fit was one of the most important aspects and equally important as good quality, in the sense that clothes should be easy to change into and comfortable to wear. *The common view was that it tended to be difficult to find clothing that fitted; typically clothes were too tight.* Finding the right size was said to be complicated not only because of weight changes but also due to different size criteria:

I think that there are not enough clothes for us older women, especially not

in my size. And then we have this fashion of clothes being so tight. (Anita)

I really cannot figure out my size. Sizes have become smaller and I try on size L or XL that do not fit. I think I just have to leave some clothes to the younger generation and try on something more mature. (Liisa)

The women were conscious about the changes in their body shapes due to aging and said that these changes influenced their clothing fit preferences. All the women thought that they were too plump for many styles and designs, and that most styles were for skinny young girls. *For the mature women regardless of fit preferences it was particularly difficult to find trousers that would fit.* Their expectations regarding trousers were different and on average more demanding than those for other garments. All but one said that the waistlines of trousers were too low and many found the waistline too tightand the thigh width too tight or too wide.

Although aging in terms of general health and changing (mainly higher) body weight appeared to cause changes in the women's design requirements, they shared quite detailed preferences. They preferred good quality fabric, good finishing, loose and comfortable fit, elastic band in waistline, suitability for their body shape, petite/large ranges, natural fibres, elasticity, and breathable, soft fabrics. *Regardless of price or age, they wanted garments to be flattering, making them look slimmer or taller, and memorised the brands that seemed to suit them.* Cuts and seams were important details that the women examined and evaluated very carefully. They did not want to wear low-waist trousers, tight trousers, T-shirts and sweaters, T-shirts that reveal their waists, or narrow necklines. Four of the informants mentioned that they avoided high necklines; two of them appreciated large necklines because of hypothyroidism:

I always prefer to have a collar in my blazers because I need to cover my neck. Neither do I want blazers to be too long but to end here at the hips. (Irma)

I don't want to wear too complicated clothes with too many details, it's not my thing. And I can't wear trousers with horizontal cuts because I'm so short. I prefer a rather simple and clean-cut design. (Marja)

The women carefully studied the care labels and seams, evaluated the quality of materials and avoided garments that require dry cleaning. The fabrics should be easy-care, crease-resistant, and anti-pilling. The women preferred natural fibres in clothes because they found them neater,and longer-lasting. They typically wanted more information on materials, since they appreciated detailed care instructions on labels and information offered by shop

assistants.

Even though they *found the range and style of the currently available clothes to be relatively satisfactory*, *the informants made some suggestions for improvements.* For example, they wanted more fashionable and trendier collections that suited their special fitting and quality needs.

> We need collections that follow fashion without being too young. If clothes
> are too extreme they look funny too quickly and become old-fashioned.
> (Leena)

During the observations it did not seem that the women were looking for any particular brands. They were discussing styles and wanted to avoid revealing or too trendy styles, but they also wanted the purchased clothes to match their current clothes. Interestingly, many comments and suggestions were left without response by the other party or friend, perhaps implying that they were not familiar with each others' taste and requirements, or made suggestions in line with their own predilections.

4.4 Brand preferences

The informants found brand recall difficult and were able to recall surprisingly few brand names, between five and thirteen brands of clothing. Altogether they were able to recall 25 brands, nine of which were Finnish. Gerry Weber for example was seen to be targeted at mature consumers, and even though the target group of Mexx is younger people the brand was seen as suitable also for mature women. *Many preferred brands were domestic although also quite a few were Nordic or global. In addition some luxury brands* such as Armani and Kenzo were mentioned.

The brand name was seen as an indicator of product quality, clothing fit, and size and target group. The women further said that country of origin occasionally influenced the purchasing decision; some respondents wanted to favour Finnish brands that they saw as safer and more ethical choices. The brand name was seen as a guarantee of familiar sizing and as being helpful for finding the correct size.

> Brands are insurance for good quality - that the clothes keep their shape
> after washing; it is a guarantee of sizing and fitting and also that I easily find
> my own size and know that it fits me. (Liisa)

The women did not consider themselves as being particularly brand loyal. *The comfort and*

the quality of the clothes and how garments fit together were more important. They sometimes bought substitute brands; they did not want to show visible brand symbols and abandoned brands that did not match their expectations and requirements.

4.5 Retailer preferences

The informants patronised a limited number of stores and emphasised the importance of being familiar with the store and its clothing ranges. Many reported long relationships with favourite shops and had developed mutual interactive relationships with shopkeepers of small shops. Because of this the women not only received information and better service but were also given favours such as information about new arrivals.

> They recognize me and advise me with my purchasing decisions. They say what fits me and what doesn't and they partly even remember what I've bought before. They also call me about new arrivals, which is nice. (Marja)

On the other hand they did not want to visit stores that offered too small clothes as they want to avoid feeling too heavy, too big or too old. In particular international retail chains were therefore avoided, because in these the women tended to have to buy larger sizes than normal. The women said that they would buy clothing specially made for mature wearers, if these fulfilled other requirements such as fashionability and quality; half of the informants expressed the wish for a new fashionable mature clothing brand.

> I'd like to find clothes designed for mature and petite women like myself so that I could avoid the teen departments where everybody looks at me thinking what's an old woman like her doing here… But maybe they think that I'm looking for something to buy for my daughter. (Anja)

Store location turned out to be an important aspect as it affected the women's shopping behaviour and time management. When a specific need was to be met, the women wanted to avoid browsing but when they were looking for new ideas they liked to browse in the stores.

The women wanted to deal with familiar shop assistants; they valued easiness and expected to get good service. They appreciated personal service, expected to get new ideas and clothing tips, and for example wanted help with finding correct sizes. They did not want to have to return clothes after fitting, nor did they like narrow aisles or fitting rooms, nor too huge clothing ranges. Two informants had experience of appointments with professional dressing counsellors employed by department stores and found it helpful.

4.6 Shopping style

Even though the informants planned their shopping carefully and bought less frequently compared to previous buying habits, they bought more at a time than earlier. They also preferred *more expensive clothes and planned to wear them for a long time.* Impulse buying once or twice a month was quite common and typically focused on cheaper garments such as T-shirts and sweaters. *The decision-making seemed to be made on rational grounds, as the informants evaluated the utilitarian and functional attributes of the garments in relation to their needs.* Enjoying themselves while shopping and making quick and resolute decisions and choices were inherent features when the women bought clothing. Searching and evaluation tactics included browsing alone in the shops and making independent decisions, but in order to avoid making the wrong choice some of them *appreciated advice from friends or personnel*:

> I suppose that I nowadays always know what I need and just purchase it. I buy when I'm shopping. I don't hesitate about whether to buy or not to buy. (Raija)

The informants planned how they looked for clothing and they currently visited fewer clothing outlets than they used to. *They memorised and learnt from failures* and did not make as many mistakes as earlier; as they seemed to have figured out the most convenient ways to find and buy clothes.

> I no longer want to go shopping or visit several stores and search for what I want from what they have. But I used to be like that, many years ago. (Eeva)

> Several years ago I bought something I didn't wear at all. When I was younger I often made that kind of mistake, did not notice what colours or styles that suited me. But it doesn't happen anymore, I know what suits me and what doesn't. (Liisa)

It appears to be important that buying and making decisions are easy, and the informants seemed to appreciate actions that make shopping easier. In line with this, they felt annoyed when for example fitting-rooms were inconvenient or narrow, when having to queue to use fitting-rooms or not getting help and assistance when trying on clothes.

Findings from the observations revealed that approximately half of the observed mature women browsed alone and the other half browsed with a friend. The former group stopped here and there to study some items more carefully, and picked up different types of clothes and of different brands before heading to the fitting rooms. Thus, they seemed to be fulfilling

specific needs. The women in pairs moved around very close to each other, and had eye contact with each other all the time, commenting and discussing continuously about colours, details and the quality of the clothes. They also discussed clothing experiences, prices and third persons' clothing, and made suggestions on what would suit their friends. They tried on clothes simultaneously, and seemed to be just looking for ideas as much as buying for specific needs. Most mature women in the store seemed to want assistance, because they looked for store personnel to ask about colours or sizes.

In the stores it seemed that many women had come to the store a result of having read the customer magazine, since they asked store personnel about particular items found there. With each other and the store personnel they also discussed upcoming fashion trends and people whom they had seen wearing something interesting in order to find particular garments or designs such as tunics, patterned dresses, cotton trousers, checked blazers, cropped sleeves, long sleeve T-shirts, V-neck T-shirts or striped blouses. In the fitting rooms the women commented on other customers' purchases, clothing fit, design and colour; they even gave clothing tips and encouraging comments to others they met there.

4.7 Price

The respondents assigned more importance to factors such as pleasant and well-fitting design, colour, design details, good quality, good fitting and shopping convenience than to price. Even though the informants did not search for the lowest price when buying clothing, they saw price as an important criterion. The women stressed the importance of predilection over price, and said that they also took into consideration how long they intended to wear the garment. They said that they looked for the best price-to-quality ratio and suggested that good quality does not come cheap and that good fitting tends to imply a higher price. Also, the need and importance of the garment influenced the relative importance of price. The women were willing to pay much more for business clothes than for leisure wear.

> Price matters but it should be evaluated together with the purpose and need.
> Many times I evaluate the time of wear of the garment; how long I can use
> it. Price is also an indicator of the quality; high quality and low prices don't
> go together. (Raija)

Already during the interviews the women talked a great deal about the expected time of wear and price matters. They also sometimes commented on the price as being too low. Pricing comments in general did not reveal whether they would buy or not buy the product; even if

the item was seen as cheap it was not necessarily bought, and sometimes items considered too expensive were bought. They glanced at the price tags before or after they had examined the care labels.

5 A MODEL OF A MATURE WOMAN BUYING CLOTHING

Figure 1 shows the clothing buying behaviour model grounded in the empirical data and developed especially for mature women. It is a multi-dimensional model which outlines the key factors influencing how mature women buy their apparel. The model also shows the key sub-processes in the buying process and the wearing of clothes.

---INSERT FIGURE 1 ABOUT HERE--

The empirical data revealed four different sources of influence: environment, peer groups, consumer characteristics and preferences, and fashionability. In the model they are separated and depicted in such a manner that consumer-external and social elements are further from the buying process than are the grey-shaded consumer-internal elements. In reality the influencing elements affect the buying in a complex and intertwined manner. The buying process is modelled to consist of three sub-processes: building up need and awareness, searching for and fitting clothing, and evaluating and purchasing the clothing. A separate element integral to a fashion-specific model is the use of the clothing, i.e., the wearing and combining of garments, functioning not only as an influencing factor but also closely related to buying and integral to fashionability. A feedback loop is also included in the model in order to show that consumers memorise previous buying experiences and adjust their subsequent behaviour accordingly. Table 1 describes the model's key elements based on the empirical material.

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The model resembles classical buying process models (e.g., Engel, Blackwell and Miniard, 1990; Peter and Olson 2005) in that it consists of two main elements, influencing factors and buying sub-processes, but it is adjusted to how mature women buy apparel and is closely grounded in the empirical material specifically generated in this study. However, there are several distinguishing features. Firstly, following from the empirically induced way of developing the model, it emphasises that the buying of garments occurs in the context of using and wearing them (cf. value-in-use, e.g., Ravald and Grönroos, 1996). The women discussed clothing in a holistic manner where individual buying situations were closely

dependent on what they were currently wearing and what they would like to wear. It is therefore justified to model the buying process as a process integral to wearing clothing. A second characteristic feature stems from the product setting of the model, i.e. fashion, in that further specific elements are emphasised. These are individual fashionability, especially clothing fit preferences in connection with wearing and combining apparel, but also fitting and shopping preferences, shopping style, and retailer preferences. As a result of the chosen age and gender group, influence from peer groups appears prominent and seems to justify treating it as a separate influencing factor. Shopping preferences in terms of favouring certain brands, stores, and personal service, and also fashionability in addition to emphasising easiness, quality, design, and fit when evaluating clothing emerged as distinguishing aspects when mature women buy clothing.

6 MANAGERIAL IMPLICATIONS

In the light of the present findings, the following implications for designers, manufacturers, retailers, and marketers are suggested.

It is worthwhile for designers to focus on details adapted to mature needs, body types, as well as important to offer trendy clothes that wear well. A brand always has a target group, but when it is too wide, customer expectations are more difficult to fulfil. Therefore, *a clear identification of the target group of the brand* is essential when designing clothes. People's physiological changes affect their body shape and the same body measurements do not necessarily mean similar body shapes. People are three-dimensional, and therefore *clothing patterns* that are modelled based on varieties identified in the target group are the best basis for successful fit.

Mature women follow fashion changes and want to wear *fashionable clothes*, but want to avoid fashion that is too conspicuous. They know their own body and want to emphasise the best parts of their body. The present idealisation of slimness and youth has had an influence also on mature women's clothing choices. They want to look smaller and slimmer and therefore prefer *flattering styles* as well as details and cuts that do not make them look older and fatter. Designers that see the mature woman as a modern representative of one consumer group without any stereotypical notions of someone boring and conservative can fulfil the clothing expectations and requirements of the modern mature woman.

Mature women prefer *comfortable clothes* which combine the properties of elastic fabrics,

soft qualities and most importantly good fit. However, mature women expect the fabrics to be *practical* as well as easy to care for and this sets requirements on both quality and design. Mature women want to buy *long-lasting designs* and *good quality* beyond the price. Designers can choose qualities that result in comfortable styles and cuts that flatter. Because the price is not of primary interest when mature women make purchasing decisions, the designers have more opportunities. However, the brand strategy determines the price level and designers are bound to follow the brand concepts. Therefore, developing appropriate brand strategies and brand concepts is especially important.

Traditionally designers have not been responsible for either the point-of-purchase situation or delivery. However, their contribution to the brand placement in a store can be developed more effectively in the form of different *instructions to retailers and store personnel*. Designers can inform about complete outfits in which elements are designed to match and they can prepare information for the store on trends and themes underpinning the collections. This information can be used to improve retailer communication with customers.

With strict brand concepts manufacturers as brand owners can respond to the *target group's clothing expectations*. However, industrial fashion collections cannot be made for too limited numbers of consumer groups because of production minimums. For example, it is not practical to define the intended target group only on the basis of age, as body shape has an influence regardless of age.

To be able to guarantee a steady quality, having *standardised clothing patterns and consistent sizing* is recommended. Mature women expect brands to follow continuing clothing fit in spite of style, and therefore stable clothing sizing and fitting is essential. Manufacturers have an opportunity to *build brand concepts* that match mature women's requirements, but it is also necessary to co-operate with other trading partners, such as retailers and marketers, since mature women tend to patronize certain retailers. Manufacturers can improve the customer's purchasing situation by offering *consultation and information* on materials and collections or by displaying simplified sizing charts. When it comes to responding to the demand of mature fashion collections, manufacturers are in a key position.

Mature women have an appetite for clothing, creating a market with huge potential for retailers and brands. Mature women will be attracted to patronising the store that offers clothing ranges that match their *fit, quality, service and fashion requirements*, not forgetting

the importance *of styles and design*. Therefore, brand *concept planning* as well as *variety in collections* that are congruent with the expectations and needs of mature women is of utmost importance for retailers. Retailers can better meet the product, service and delivery needs of the mature consumer, if they understand biological, social, economic and psychological changes that affect consumers as they age. However, the needs of mature women may vary by region, income and, particularly, lifestyle. They are a diverse group, and thus it is worthwhile for retailers to study factors such as employment status, retailer preference, and health.

Service plays a significant part in mature women's purchasing behaviour, and therefore clothing ranges alone do not resolve who the winner is in the competition for mature women consumers. Mature women expect to get service and help when purchasing clothes. Retailers can for example offer *special shopping hours* to a specific customer group or improve their *information and communication methods* about fashion changes, materials, and care instructions. *Information on the charges for alterations and home delivery, and offering personal advice* and *finding other sizes or colours* are all important elements enhancing the buying process.

Store location is important because mature women greatly value ease of access. Therefore, *parking facilities, extended opening hours,* and even *store personnel working hours* are worth evaluating on the basis of target customer expectations. *Wider aisles, larger fitting rooms* and strategically placed *lighting* help facilitate shopping. It is also important to attend to *fixtures and furnishings* to support the overall *floor design*. Nor is the *placement of different brands* insignificant, because mature women often choose to purchase several items in sequence during one shopping tour. In addition, retailers that offer *coordinated outfits* that also match customers' previously purchased clothes have understood the mature women's purchasing behaviour.

Marketing to mature women is no different from marketing to any other demographic group. Mature women consider the intrinsic *value of the clothes* they wear. They wish to and want to have *a need* to purchase new clothes. Therefore, it is essential to stress the notion of value when marketing to mature women. Longevity, value for money, and hard-wearing are considered to be anathema to fashion, which depends on transience. However, our findings indicate that in order to entice the mature woman the product and the message need to be adapted to their expectations.

Most of the mature women's fashion purchases are based on the desire to have fashionable clothes, up-to-date cuts, and the current season's fabrics. However, they value *good fit and quality* more than the latest trends and prefer familiar retailers and brands. To convince the mature women of the brand excellence, the ads should take account of fit and quality aspects and should accentuate *suitability* to set requirements in addition to *fashionableness*.

Mature consumer aspirations have much in common with younger age groups, despite the different advertising expectations. If marketers aim for mature consumers, it seems better to reject age segmentation in favour of *age-neutral marketing*. Any campaign that is too inclusive or too exclusive or patronises certain age groups involves a high risk of failing, because mature women define themselves along attitudinal lines. Vocabulary in particular is one of the most challenging matters when addressing mature consumer. "Mature", "elderly" or "senior citizens" or any other age allusive word may cause offence. Instead, it would be worthwhile for the marketers to connect to enthusiasms, to emphasise the product value and to train sales personnel to cater to the mature woman needs.

The choice of media is essential in all kind of marketing, and mature women have their most-favoured media. *Newspapers and brand catalogues* reach the mature women better than fashion magazines. The use of *older models* is a growing trend that has permeated most sectors, except fashion. Fashion houses and magazines as well as high street stores have failed to utilise mature models to any great degree.

7 LIMITATIONS AND FURTHER RESEARCH

As with all empirical investigations, it is acknowledged that the present exploratory study has its limitations. The most obvious limitation is that the buying habits of a relatively small number of Finnish women were examined, which means that caution must be exercised in generalising the results to other contexts. Nevertheless, some valuable in-depth insights were obtained from the women, and this has provided rich data for reaching tentative conclusions. Interviewing and observing more women and using combined methods would be extremely useful for furthering knowledge in this area, as would using a longitudinal approach in order to reveal dynamic aspects. This study has concentrated on one case study within the context of how mature women buy clothing, but in view of the wide array of mature consumer segments that now can be identified, the possibilities for future research are almost endless. To enable comparisons to be made regarding the experiences of a wider variety of product categories and mature consumer groups, multiple studies among various segments and

product groups would be interesting and valuable. In addition, each of the elements in the new model could be studied separately.

Quantitative studies would be especially valuable in order to assess the relative importance of each identified influencing factor and the content of each buying sub-process suggested by our data. Other topics worthy of further research in this field include: (i) fashionability in different age groups and consumer segments; (ii) shopping and design preferences of mature women; and (iii) how to develop specific skills to target mature men as well as women. All of these research topics would certainly evoke interest among companies that are seeking means of improving their success in this age group. Mature consumers in general, and mature women in particular, are worthy of much greater emphasis in marketing and management.
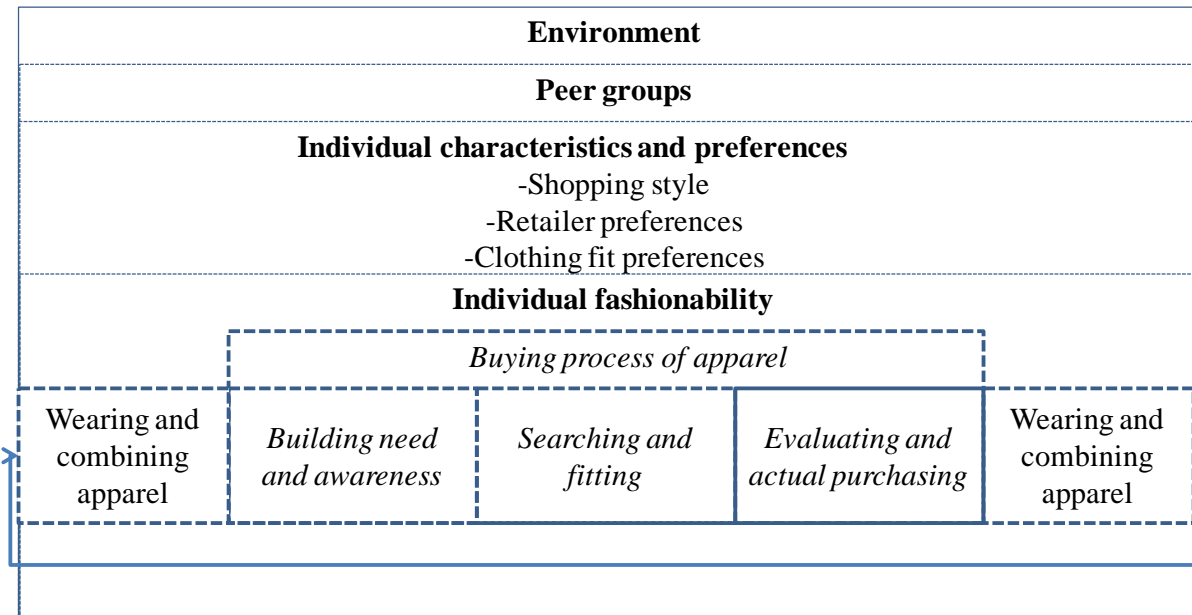
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Figure 1. A model of mature women's buying of apparel

Environment				
Peer groups				
Individual characteristics and preferences -Shopping style -Retailer preferences -Clothing fit preferences				
Individual fashionability				
	Buying process of apparel			
Wearing and combining apparel	*Building need and awareness*	*Searching and fitting*	*Evaluating and actual purchasing*	Wearing and combining apparel

	Description of model elements (examples found in empirical study)
Affecting factor:	
Environment	Cultural, social and business setting of the consumer and fashion market that affects the buying (societal values, available options, promotion, advertisements, cycles, trends)
Peer groups	Refers to groups of people closest to the consumer (friends, family members, colleagues, work position and environment, age group)
Individual characteristics and preferences	Consumer's background and preferences of shopping style, retailers, clothing fit (motivation, personality, previous shopping, economic status, clothing expenditure, shopping frequency and volume, preferred brands, preferred retailers, desired service level, shopping style, shopping convenience, preference and shopping changes over time)
Individual fashionability	Attitude towards fashion clothing and her fashion involvement (fashion significance, fashion knowledge, total well-being, fashion functions, targeted impression, high fashion, colour and fabric preferences, relative to fashion style, role models, age consciousness, body type fit)
Buying sub-process:	
Building need and awareness	Development or emergence of need for clothing and how this steers consumer's attention and behaviour towards buying (situations, media, weight fluctuation, information processing, strolling, planning and forecasting)
Searching and fitting	Active, concrete searching for clothing and different activities that enable buying of preferred apparel (store selection and visits, trying on clothes, fitting room convenience, sensing the fabrics, assistance, emotions such as fun/enjoyment)
Evaluating and actual purchasing	Mental processing prior to purchase (quality, pricing, price sensitivity, brands, design, comfort, fit, lifetime, decision-making style and speed) and rejecting/accepting apparel
Wearing and combining apparel	Consumer's style and clothing habits which precede and follow the buying
Feedback loop	Learning from previous buying experiences and mistakes

Table 1. Description of key elements in the model of mature women buying clothes