Personalisation and identity in fashion

Sub-theme: Personal:ID

Keywords: personalisation, consumption, marketing, ownership, design

Abstract

The aim of this research is to explore the concept of personalisation, the relationship between the consumers and producers of personalised fashion and its ethical implications. Although individualisation in fashion consumption is well known, personalisation is less understood. A significant part of the problem lies in the different uses of the term by producers and consumers and their dynamic interaction. Fashion producers are increasingly intent on acquiring personal data and new uses of big data that contribute to the ability to micro-market and to personalise individual products, services and experiences. However, the rise of co-created designs, looks and communities with consumers challenges their ability to manage the process. The contribution of producers and consumers is less clear as both sides exploit new channels of distribution and communication and create new fashion communities. As identity is fundamentally defined by distinctiveness, more complex forms of personalisation may create more - and alternative - forms of identity.

The paper examines the problem of personalisation from two theoretical perspectives. First, as a social rather than a transactional activity. Consumer Culture Theory (CCT) recognises the fragmentation of markets and the primacy of the consumer as a socially-connected being. It positions personalisation in consumer culture as providing meaningful ways of life and material resources on which consumers depend and their mediation through markets. Second, taking an ethical position on personalisation, the argument focuses on the boundaries of fashion consumption, the problems of ownership and permission to personalise and the ways personalisation can be understood in a value system. The paper concludes with a summary of personalisation defined by consumer and producer interactivity, temporality and ownership to advance the conceptualisation of personalised and personal fashion identities.

Introduction

Personalisation permeates our everyday lives (Kuksa and Fisher 2017) and its ubiquity embraces fashion with its increasing concern for personal things and experiences. Multiple consumer identities are enabled by greater variety provided by the growth in fashion retailing, specialisation and faster fashion cycles. Digital technology has led to a more knowledgeable and enabled consumer and as a result, both the means to personalise and the personalisers of fashion have changed as consumers become more engaged in informing and co-creating fashion (Holbrook 2001). The aim of this conceptual paper is to explore this complexity, the changes in the concept of personalisation and their implications for personal identity. Consumer Culture Theory (CCT) provides the theoretical framework to explain the growth of personalisation by recognising the fragmentation of markets, their sub-cultural, intellectual and personal differences among consumers (Firat and Dholakia 1998, Holbrook 1999). This approach takes a macro, cultural perspective to consumer behaviour where the consumer is conceptualised as a socially connected being with the focus on consumption rather than production and the interpretation of the experiential, symbolic and cultural aspects of consumption (Belk 1995; Jafri 2018). As a result, meanings, interpretations and knowledge emerge in specific contexts and research sites as the result of complex social, cultural and historical processes. (Moisander et al. 2009, Askegaard and Linnet, 2011). Consequently, consumer culture denotes a social arrangement in which the relations between lived culture and social resources, and between meaningful ways of life and the symbolic and material resources on which they depend, are mediated through markets (Arnould and Thompson 2005).

Within this consumer-led framework, the field of 'personalisation' requires some initial definition. The stem of personalisation - person - is often interchanged with individual (and less often, individualisation as a process), but while individual always refers to a distinctive separate quality of an animate or inanimate entity, person distinguishes humans from each other. Further, 'who I am' as a person, and how I personalise myself can be further qualified by the related concepts of self and identity. Self is a person's essential being that distinguishes them from others, especially as the object of introspection or reflexivity. Self-interested actions are undertaken for the sole purpose of achieving a personal benefit or benefits (Cropanzano et al. 2005). The ongoing construction process of self through external feedback and through one's own self-reflection therefore necessitates a constant building and rebuilding of one's own identity. Through this logic of self-identity construction, the sense of "who I am" is defined and redefined through perceived contrasts to others. Consumers' selfdefining, fashion-based distinctions express an implicit identification with (or distancing from) a relevant social group as social identity formation (Thompson and Haytko 1996). How these distinctions are achieved is in part due to the personalisation of things. Possessions can both literally and symbolically extend the self, so that we are defined by what we have (Belk 1988) and in claiming that something is mine, we also come to the belief that the object is me (Belk 1988). But it is increasingly extended through the digital worlds of associations through messages, blogs, images and interactions. Co-construction of self leads to affirmation of self, the building of an aggregate extended self and an attachment to virtual possessions (Belk 2017).

From a fashion perspective, the tools of self are constituted by dressed bodies and their clothes, makeup and behaviour (Craik 1993). These make intangible meanings concrete, enable a person to identify oneself as being a member of a group, and act as cultural symbols (Crane et al. 2004). The social effects of fashion, expressed and shaped by clothing and accessories are evident in the creation of personal and social identity, of belonging and difference (Crane 2012). More broadly, fashion provides opportunities for emblematic display, exhibitionism in the sense that individuals plan their clothing, but also decor and other consumption-based badges as a strategy for fitting into their targeted aspirational niche of personality and social status (Twitchell 1999). However, fashion does not have fixed elements which dress an already defined or fixed body but enables social identities to be impressed and naturalized in the body (Butler 1990, Bourdieu 1984, Arvanitidou and Gasouka 2011). Fashion as a creation process is an act in which the consumer modifies

fashion styles and rules to create a deeper individuality in the object; hence the garment better expresses their own identity, values, and emotions (Niinimaki 2010).

Personalisation from these perspectives is a dynamic, open and meaning-led process that has expanded through the adoption of new forms of communication and media. Fundamentally though, personalisation involves specialisation, "a specialized form of product differentiation, in which a solution is tailored for a specific individual" (Hanson 2000 p.450). A second aspect of personalisation incorporates customisation of some feature of a product or service that results in greater convenience, lower cost, or other benefit (Peppers et al. 1999, Versanen 2007). The process can be categorised by three levels of product and service personalisation (Deloitte 2015). Mass personalisation in which mass-produced products but modified by the business and the consumer has no input. Second, mass customisation where the customer has some personalised choice from mass produced products. Third, bespoke personalisation in which the customer is involved from the start to create a unique product or service. However, these three levels require further differentiation, particularly in respect of the characteristics of customisation. Mass customization is defined as "the mass production of individually customized goods and services" (Anderson 1997 p.4) specifically aligning customised design and manufacture with mass production efficiency and speed. By postponing production to a late stage, mass customisation can deliver more exactly what customers want (Piller and Müller 2004, Piller 2016). From a fashion perspective mass customisation can be further explained as the large-scale marketing of designer labels (Skov 2002, Smith 1997).

Within these customising contexts, personalisation can be a literal process. Personalising clothes with the owner's name printed on them is to take a mass-produced object and make it an exclusive item. In the case of personalised football shirts, they have a significant function in contributing to a distinct social identity. However, there is clearly a spectrum of personalising approaches, from surface treatments that add the customer's name or initials to more complex co-creative engagement with the consumer. With luxury and designer labels the application of a monogram to a standardised product could also be described as customisation (Kent 2017). However the greater the designer's attention to craftsmanship and small-scale production, the brand and the environment in which it is experienced, the higher the level of personalisation. As an exclusive activity, personalisation sees fashion products as status symbols in which consumers have a high level of engagement. Bespoke tailoring typifies this aspect, from the cloth customers picked out in advance for suits which became "bespoken for" and from the tailoring for fit.

The three levels of personalisation, while needing qualification, highlight the changes that have taken place in in fashion concerning consumer empowerment and agency and who does the personalising. Over time, the designer and later the designer label were synonymous with a personal creative style applied to the designs and seasonal collections. These were communicated to consumers through exposure to, and commentary by distributors and the fashion media. In this sense, personalization has distinguished the designer, the label and the brand with a consistent and recognizable identity; for example, the fashion consumer of Ralph Lauren is buying into his personalisation of American sportswear (Kent 2017).

However, through cultural intermediation, consumer interpretation of brands and producer messages can subvert their original, designer or brand-led meaning. In the case of advertising, the reader response approach to advertising concerns the meanings and effects of advertisements that are not necessarily what their creators intended (Belk 2017). In this vein,

personalisation is viewed as resistance to business or brand hegemony through singularity as consumers choose a product to fit their own aesthetic and functional preferences (Schreier 2003, Thompson and Haytko 1996). But, as production, communication and consumption become inextricably bound up in each other they underline their interdependence and point towards new forms of personalisation. In fashion, cultural mediation can now be thought of as a function of the multiplicity of activities and relationships in a global production network that has the potential to include consumers and cultural intermediaries (Molloy and Larner 2010).

Such activities and relationships have contributed to the fast fashion system that has enabled many more consumers to create their own identity and multiple identities. Here, designer influence is more distanced, fashion is eclectic, providing access to new ideas and products, and focusing on availability and affordability. Consequently design is driven by speed and accuracy of interpretation for specific consumer markets, and less concerned with originality. Indeed multiple media enable fashion to be disseminated so quickly and with so many interpretations that looks and styles follow fast on each; the designer collection is replaced by consumer 'mash up' (Kent 2017). In these ways the perceived uniqueness and authenticity of the messages being communicated through ready-to-wear branded garments can be cultivated and reformulated in more personalized and context-specific meanings (Thompson and Haytko, 1996).

However, the consumer's ability to read producers' looks more knowledgably and adapt them to their own style has led to more nuanced consumption. Consumers may resist brands to achieve a personal style, but they also engage with them more interactively. They are more likely to find inspiration from external sources such as influencers, bloggers and friends – other consumers - than directly from the brand, retailer, advertisers and other mediators. Individual fashion, through a proliferation of choice is evident in its diversity and street-fashion looks and stands in contrast to the organisation of directed or co-ordinated fashions by fashion designers, their intermediaries and media commentators.

Even more so, slow design offers alternative ways of addressing issues of fashion design and sustainability at a relatively local level by activating the potential for personal connection to garments to increase their longevity. It offers collaborations that challenge existing hierarchies of "designer," "producer," and "consumer," and provides agency especially to women. Slow fashion engages with the reuse of materials in ways that question the notion of fashion being concerned exclusively with the "new." By focusing on the materiality of fashion it questions the primacy of image, defining "fashion" with making, clothes and identities, rather than only with looking (Clark 2008).

Increasingly, consumers can and do want to take a more active part in co-production of products and services they consume and as co-creators, to be partners in productive relationships (Arvidsson 2006; Arvidsson and Malossi 2011). Co-creation is a broader concept than consumer value creation and takes various forms, including co-production and co-design (Sanders and Stappers 2008). From a producer perspective co-creation recognises that consumers are not passive receivers of products and brands but actively participate in the creation of brand equity (Boyle 2007; Choo et al. 2012) and their own value-in-use (Lusch and Vargo 2006; Payne et al. 2008; Grönroos 2011). Belk (1995) signals that customers may attribute subjective values to products beyond objective characteristics, therefore self-designed products create value for the user beyond the foreseen functional benefit, including symbolic meaning and pride in authorship (Fiore 2002, Schreier 2003,

Duray et al. 2000). Moreover, consumers can become active co-designers rather than advisors or co-producers, expressing their product preferences and expectations, often via physical interaction with objects and materials. McCann (2016, p. 253) evaluates apparel co-design as having the potential "to promote a more responsible, value-added, slower product development, involving end-users at every stage." Personalisation in this context is about empowering individuals, specifying and designing with their full involvement to meet their own unique needs.

From a digital perspective in particular, customisation enables consumer exploration and play through involvement in online customised apparel. It presents opportunities to explore different attachments, meanings and the intensity of such on an individual basis. More than in the physical world, consumers have an active role as co-creators, affecting the meaning of the product to the owner and contributing to identity construction (O'Cass 2004, Schreier 2003, Fournier 1998, Fiore 2004).

Technological developments have made a major contribution to this ability to create and personalise, leading to organisational capabilities that measure specifically what each individual consumer wants. New sources and types of data sets available to marketers because more interactions with customers are taking place in social media, online and on mobile devices where all actions can be easily recorded (Hofacker et al. 2016). Consumers have become an "incessant generator of both structured, transactional data as well as contemporary unstructured behavioural data" (Erevelles et al. 2016, p.898) defined by its volume, velocity, and variety (Erevelles et al. 2016). Detailed data combined with advances in manufacturing and distribution technologies is linked to processes and resources to provide personalisation at lower costs. The single view of the consumer through all the different touch points he or she has with a business allows it to personalise the shopping experience further. This is evident in initiatives from eBay with an app allowing users to find items based on photos and Amazon with its "Echo Look" functionality to learn about an individual's style and make recommendations based on what it sees (McKinsey (2018).

These advances have led consumers to become both critics and content curators. One consequence of so much easily accessible information is information overload, and that has led online consumers to turn to curation (Cha et al. 2018). The rapid growth of social curation communities like Pinterest, allow consumers curate their own collections of products. The compiled contents are shared on social network services (SNS) so that users can add their qualitative judgement to previously independent content (Cha et al. 2018). More precise data and delivery systems have also changed expectations about speed and convenience to the consumer. Through its Prime offer, Amazon has created an expectation that delivery should be next day, or even the same day. Customers now expect to get a taxi, watch a film or receive a meal almost instantaneously, and to make a choice based on an easy-to-assess interface or app. (McKinsey 2018). Personalisation of at least customised fashion extends to when the consumer wants it, in contrast to delivery slots and ensuing waiting which consumers associate with standardised orders, mass production, and budget services.

However, a change in consumer behaviour towards ownership of pre-owned or rented products, especially for high-value items and accessories, appears to refine personalisation in another way. The lifespan of a fashion product is becoming more elastic as these along with refurbishment and repair offer new business models. Consumers seek both affordability in a move away from the permanent ownership of clothing (McKinsey 2018). Belk (2007)

separately introduces sharing as a more social form of ownership, defining it as an act and process of distributing and receiving or taking to and from others which makes it "a communal act that links us to other people" (p.717). Sharing things allows consumers to personalise as it provides more access to different things, to create different identities from those allowed by their current wardrobe. It supports consumers' value systems too and their ability to externalise internal values and self-concept about sharing as a sustainable value system. These developments present new insights into personalisation, as a contrast to the expansion of ownership in post-war consumption, where 'what belongs to me' is personal and increased consumption created more personal and personalising conditions.

The blurring of boundaries between producers and consumers leads to a problem with the ownership and use of information held about a person by other parties. Brands increasingly develop their strategies around the need to convince consumers to part with their data. In fashion, they typically use personalized recommendations or individual styling tips to encourage consumers to voluntarily share more data about themselves, such as size, age and even life events like getting married, which companies can then use to further personalize the customer experience (Parisi 2018). But sharing online can lead to self-revelation and loss of control (Belk 2017). Part of the reason for so much online sharing of information and self-disclosure is the so-called disinhibition effect (Suler 2004). It leads many users to conclude that they are able to express their "true self" better online than they could in face-to-face contexts (Belk 2017). While the sharing model is clearly evident in a non-commercial form through blogs, social media, and image sharing sites (Belk 2014), access-based consumption is less evident, and sharing sites can lead to commercialisation that makes them effectively short-term rental sites (Bardhi and Eckhardt 2012).

These sharing effects on personalisation concern the autonomy of a person (Bozdag 2015). Effectively, personalisation alters the way that a person interacts with an individual or process and so if a person is unaware of this alteration to some degree, and autonomy is understood to be a fundamental element of being a person, it could be rationalised as an unethical practice. From this perspective, autonomy in choice is akin to exercising free will and self-determination (André et al. 2018). Consequently, personalisation diminishes autonomy by taking away free will, but may also increase it by making things more relevant, and points to the need for an authority to decide whether certain practices are ethical or unethical.

There is a disparity in perspectives about the agent carrying out the personalisation, and the consumer for whom personalisation is being carried out. Organisations tend to justify their processes through the availability of privacy policies, terms, and conditions, which imply consent for personalisation and related practices. However, as Kay and Kummerfeld (2012) demonstrate the consumer is often disadvantaged in many scenarios due to the length and complexity of modern privacy policies, leading to a lack of operational transparency between organisation and consumer.

In some scenarios, consumers are increasingly desensitized to giving up personal data and have an ambivalence to the practice (Harris et al. 2015). It is uncertain though whether this is due to users having a clear understanding of what they are agreeing to, or that they trust the organisation to use their data in a responsible manner or that they feel powerless to how certain data is used and no longer feel in control. In other contexts, there are higher degrees of sensitivity to the collection of personal data and the purpose for its use. The trade-off of personal information in order to benefit from personalisation technologies, has given rise to a

privacy paradox (Chellappa and Sin 2005) as well as highlighting questions of data ownership. An assumption of data ownership is that data belongs to the person to whom the information refers. Bozdag and Timmermans (2011) assert a view that an individual should have control in whether to give-up or withhold personal information in order to retain autonomy. Consequently, the issue of privacy comes down to contextual integrity and the belief by an individual within each context towards the suitability of the information collected or used (Nissenbaum, 2004). In each context, an individual may elicit a feeling of infringement if the belief of the data used is unaligned with the judgement made for what is appropriate.

In this co-creating environment, producers need to do more to demonstrate the value they offer consumers from gathering data about their interactions with them. It has been found that if retailers offer a more personalized experience, then people are willing to give them personal self-declared data (Glossy 2018). But the vital component in any successful personalisation initiative must be trust, both in the way that personal data is handled and in the motivations for its use. Three core building blocks are required to achieve this, through transparency, personalised benefits and control (Deloitte 2015). Trust in part, depends on knowing who we are trusting, their reliability and consistency in keeping to an agreed course of action within a knowable and shared value system. However, other parties may be involved, for example Facebook's relationship with Cambridge Analytica or the generalised sharing of personal data with other companies for marketing purposes So trust can arise when data is used in a way that is permitted by the consumer. This may require a new data governance process and framework that gives consumers control over how their data is used, as a result of the use of customer data for both personalised marketing and the development of customised products and services.

Conclusion

The paper demonstrates the complexity of personalisation. It can be argued that personalisation of fashion lies in the hands of the designer and this is true in part; fashion design reflects the designer's personality and individual style and interests. However as the definitions of fashion and in particular fashion systems demonstrate, personalisation extends beyond the boundaries of the designer and into a broader system of producers, intermediaries and consumers. There is a blurring of lines between producers and consumers both in mediation and increasingly in the objects of personalisation themselves. By contrast with the networked digital world, slow fashion points to new ways to personalise through localisation and making. The dimensions of the personalisation of fashion move from personalisation by 'one', the designer, to personalisation by 'many'.

Temporality is a second issue. In part this is consumer's access to immediacy, enabled by online suppliers fulfilment and delivery systems. Personalisation in response to events or impulses and in more imaginative and distinctive ways can be achieved when things can be delivered within 24 hours. It can be extended when consumers share and rent objects, but these forms of temporary acquisition change the concept of personalisation as 'owning' and being attached to something over time. Instead, ownership is re-defined by relationships or networks of personally-defined suppliers of pre-owned objects. With the advance of digital media, online forms of personalisation can de-materialise and disappear at any time and online, what was previously a more private act of acquisition and appreciation can become more of a group practice (Belk 2013).

Ownership also applies to personal data and information and its use. Recent developments in privacy, trust and loyalty raise concerns about the security of these aspects of digital social media and growing awareness of the detailed personal data held and disseminated by different social media groups and their associates. Information for the consumer about personalising though, is moving from words and texts to images and the visual. The ascendancy of vlogs, You-Tube and Instagram as sources of information influence personalising practices and the way we make and show our personalised things. Important considerations here are the conjunctions of the co-creative processes, to show techniques in co-creation and the showing of the final created product (see Mersch 2015). Personalisation enabled by fast fashion to acquire and assemble many fashion items to create personal and social identities is supplemented by creative engagement in both intangible and tangible fashion: interpretation through producing and consuming, looking and making as much as reading and wearing. The implications of these combinations and constellations of personalisation for the fashion identity are that consumers and producers will become more engaged in many different ways using different assumptions of time, information, imagery and material practices.

The implications for personal ID are that personalisation is more communal than at first appears. Online data sharing, aggregated information and its use by commercial enterprises require a negotiation of control and privacy by the individual in the process of creating personalised fashion products and experiences. Some degree of personal information is exposed and used by others. Conversely as sources of information about fashion become expand and become more complex, individuals may actively seek to join both commercial and non-commercial communities that curate and organise looks and act as fashion navigators.

References

Anderson, D.M. (1997) Agile Product Development for Mass Customization : How to Develop and Deliver Products for Mass Customization, Niche Markets, JIT, Build-To-Order and Flexible Manufacturing. London : Irwin.

Askegaard, S. and Linnet, J.T. (2011) Towards an epistemology of consumer culture theory: Phenomenology and the context of context. *Marketing Theory*, Vol. 11, No. 4 pp. 381-404. Amed, I. Balchandani, A. Beltrami, M. Berg, A., Hedrich, S. and Rölkens, F. (2018) The State of Fashion 2019: A year of awakening, *McKinsey*. November. Available at https://www.mckinsey.com/industries/retail/our-insights/the-state-of-fashion-2019-a-year-of-awakening?Accessed 20th November 2018

André, Q. Carmon, Z. Wertenbroch, K. (2018) Consumer choice and autonomy in the age of artificial intelligence and big data. *Customer Needs and Solutions*, Vol.5, No.1, pp.28-37. Arnould, E. J. and Thompson, C. J. (2005) Reflections on twenty years of research. *Journal of Consumer Research*, Vol.31, No.4, pp. 868–882.

Arvanitidou, Z. and Gasouka, M. (2011) Fashion, gender and social identity. In the *Proceedings of the First Fashion Colloquia*, September, London College of Fashion: London.

Arvidsson, A. (2006) Brands: Meaning and Value in Media Culture. London:Routledge. Arvidsson, A. and Malossi, G. (2011) Customer co-production from social factory to brand: Learning from Italian Fashion. In D. Zwick and J. Cayla, (Eds.) *Inside Marketing*, pp. 212-233.

Ballie, J. and Delamore, P. (2011) E-Co-Creation for Fashion. Conference paper presented at the *Mass Customisation and Personalisation Conference*, November, San Francisco.

Bardhi, F. and Eckhardt, G. M. (2012) Access-based consumption: The case of car sharing. *Journal of Consumer Research*, Vol.39, No.4, pp.881-898.

Belk, R.W. (1988) Possessions and the extended self. *Journal of Consumer Research*, Vol.15, No.2 p139

Belk, R.W. (1995) Studies in the new consumer behaviour. In D. Miller (Ed.) *Acknowledging Consumption*. Abingdon: Routledge.

Belk, R. (2007) Why not share rather than own? *Annals of the American Academy of Political and Social Science*, Vol. 611 (May), pp. 126–40.

Belk, R. (2010) Sharing. *Journal of Consumer Research*, Vol.36, No.5 (February), pp. 715-734.

Belk, R.W. (2013) Extended self in a digital world. *Journal of Consumer Research*, Vol. 40, No. 3 (October), pp. 477-500.

Belk, R.W. (2014) You are what you can access: Sharing and collaborative consumption online. *Journal of Business Research*. Vol. 67, No. 8, pp. 1595–1600.

Belk, R.W. (2017) Qualitative Research in Advertising, *Journal of Advertising*, Vol.46, No.1, pp. 36–47.

Blom, J. and Monk, A. (2003) Theory of personalisation of appearance: why people personalise their mobile phones and PCs. *Human-Computer Interaction*, Vol. 18; No 3, pp.193-228.

Boyle, E. (2007) A process model for brand cocreation: brand management and research Implications. *Journal of Product & Brand Management*, Vol. 16, No. 2, pp. 122-131. Bozdag, V.E. and Timmermans, J.F.C. (2011). Values in the filter bubble: Ethics of

personalization algorithms in cloud computing. In the Proceedings of the 1st International Workshop on Values in Design–Building Bridges between RE, HCI and Ethics, Lisbon, Portugal.

Bourdieu, P. (1984) *Distinction: A Social Critique of the Judgment of Taste*. Boston: Harvard University Press.

Butler, J. (1990) *Gender Trouble: Feminism and the Subversion of Identity*. New York: Routledge.

Cha, H. S.You, S. Gang, K. W. Park, M. (2018) The value and risk of curated shopping: Online consumer's choice. *International Journal of Business and Information*; Vol. 13, No.3 pp.321-348.

Chellappa, R.K. and Sin, R.G. (2005) Personalization versus privacy: An empirical examination of the online consumer's dilemma. *Information Technology and Management*, Vol. 6, pp.181–202.

Choo, H.J., Moon, H., Kim, H. and Yoon, N. (2012) Luxury customer value. *Journal of Fashion Marketing and Management*, Vol.16 No.1, pp. 81-101.

Clark, H. (2008) SLOW + FASHION—an oxymoron—or a promise for the future ...? *Fashion Theory: The Journal of Dress, Body & Culture*, Vol.12, No.4, pp. 427–446.

Craik, J. (1993) *The Face of Fashion : Cultural Studies in Fashion*. London: Routledge. Crane, D. (2012) Introduction. In A.M. Gonzalez and L. Bovone (Eds.) *Identities Through Fashion*. Oxford; Berg.

Crane, T.C. Hamilton, J.A. and Wilson, L.E. (2004) Scottish dress, ethnicity, and selfidentity. *Journal of Fashion Marketing and Management*, Vol. 8, No.1, pp. 66-83.

Cropanzano, R. Goldman, B. and Folger, R. (2005) Self-interest: defining and understanding a human motive. *Journal of Organizational Behavior*, Vol.26, pp.985–991.

Deloitte (2015) Made-to-order: The rise of mass personalisation. *The Deloitte Consumer Review*. Available online at

https://www2.deloitte.com/content/dam/Deloitte/ch/Documents/consumer-business/ch-enconsumer-business-made-to-order-consumer-review.pdf. Accessed 28th November 2018. Duray, R. Ward, P.T. Milligan, G.W.and Berry W.L. (2000) Approaches to mass customization: Configurations and empirical validation. *Journal of Operations Management*, Vol. 18, No.6, pp.605–625.

Erevelles, S. Fukawa, N. and Swayne, L. (2016) Big Data consumer analytics and the transformation of marketing. *Journal of Business Research*, February, Vol.69, No.2, pp.897-904.

Firat, A. F. and Dholakia, N. (1998) *Consuming People: From Political Economy to Theatres of Consumption*, London: Routledge.

Fiore, A.M. Lee, S. and Kunz, G. (2004) Individual differences, motivations, and willingness to use a mass customization option for fashion products. *European Journal of Marketing*, Vol.38, No.7, pp.835–849.

Fournier, S. (1998) Consumers and their brands: Developing relationship theory in consumer research. *Journal of Consumer Research*, Vol.24, No.4, pp.343–353.

Grönroos, C. (2011), Value co-creation in service logic: a critical analysis. *Marketing Theory*, Vol. 11 No. 3, pp. 279-301.

Hanson, W. (2000) *Principles of Internet Marketing*, Cincinnati, OH: South Western. Harris, M. A., Brookshire, R., Patten, K., and Regan, B. (2015) Mobile application installation influences: Have mobile device users become desensitized to excessive permission requests? In the *Proceedings of the Twentieth Americas Conference on Information Systems*, pp.13-15.

Hofacker, C. F. Malthouse, E. C. and Sultan, F. (2016) Big data and consumer behavior: Imminent opportunities. *The Journal of Consumer Marketing*, Vol. 33, No2. pp. 89-97. Holbrook, M.B. (Ed.) (1999) *Consumer value: A framework for analysis and research*. London : Routledge.

Holbrook, M.B. (2001) The Millennial consumer in the texts of our times:

Exhibitionism. Journal of Macromarketing, Vol. 21, No. 1, June, pp. 81-95.

Jafri, S (2018) From marginalization to boundary solidification: CCT and its implication for aspiring scholars. In S.N.N. Cross, C. Ruvalcaba, A. Venkatesh and R.W. Belk. (eds.) *Consumer Culture Theory (Research in Consumer Behavior,* Vol. 19, Bradford: Emerald Publishing Limited, pp.207 – 212.

Kay, J. and Kummerfeld, B. (2012) Creating personalized systems that people can scrutinize and control: drivers, principles and experience. *ACM Transactions on Interactive Intelligent Systems*, Vol.2, No.4, p.24.

Kent, A.M. (2017) Personalisation and fashion design. In I. Kuksa and T. Fisher (Eds.) *Design for Personalisation*. Abingdon: Routledge.

Kuksa, I. and Fisher, T. (2017) Design for Personalisation. Abingdon: Routledge.

Lusch, R.F. and Vargo, S.L. (2006) Service-Dominant Logic: reactions,

reflections and refinements. Marketing Theory, Vol.6, No.3, pp. 281-88.

McCann, J. (2016) Sportswear design for the active ageing. *Fashion Practice*, Vol. 8 No. 2, pp. 234-256.

Mersch, D. (2015) Epistemologies of Aesthetics. Zurich-Berlin: Diaphenes.

Moisander, J., Penaloza, L. and Valtonen, A. (2009) From CCT to CCC. Building consumer culture community. In J.F. Sherry Jr. and E. Fischer (eds). *Explorations in Consumer Culture Theory*, Abingdon: Routledge. pp.7-33.

Molloy M. and Larner, W. (2010) Who needs cultural intrermediaries indeed? *Journal of Cultural Economy*, Vol.3, No.3 pp. 361-377.

Niinimaki, K. (2010) Eco-clothing, consumer identity and ideology. *Sustainable Development*, Vol.18, No.3 pp.150-162.

O'Cass, A.O. and Julian, C.C. (2001) Fashion clothing consumption : studying the effects of materialistic values, self-image / product-image congruency relationships, gender and age on

fashion clothing involvement. In S. Chey and B. Collins (Eds.), *Bridging marketing theory and practice: Proceedings of the Australian and New Zealand Marketing Academy (ANZMAC) Conference*, Auckland, New Zealand, 1-5 December.

Nissenbaum, H. (2004) Privacy as contextual integrity. *Washington Law Review*, Vol.79, No.1, pp. 119-158.

Parisi, D. (2018) How brands use personalization to bring a human element to e-commerce. *Glossy*. Available at <u>https://www.glossy.co/fashion/how-brands-use-personalization-to-bring-</u><u>a-human-element-to-the-impersonal-e-commerce-world</u>. Accessed 1/12/18.

Payne, A. Storbacka, K. Frow, P. and Knox, S. (2009) Co-creating brands: Diagnosing and designing the relationship experience. *Journal of Business Research*, Vol. 62, No. 3. pp.379–389.

Peppers, D. Rogers, M. and Dorf, B. (1999) *The One to One Fieldbook: The Complete Toolkit For Implementing a 1 to 1 Marketing Program*, New York, NY: Double Day. Piller, F. (2016) The presence and future of mass customization. How digitalization facilitates value creation via personalization & customization. *Nottingham Trent University*, Research seminar.

Piller, F.T. and Müller, M. (2004) A new marketing approach to mass customisation. *International Journal of Computer Integrated Manufacturing*, Vol. 17, No.7, pp.583–593. Sanders, E. B.-N and Stappers, P.J. (2008) Co-creation and the new landscapes of design. *CoDesign*, Vol.4, No. 1, pp. 5-18.

Schreier, M. (2003) Value Creation by Toolkits for User Innovation and Design. *Working Paper*. Vienna University of Economics and Business Administration, Department of Entrepreneurship. Available at <u>http://citeseerx.ist.psu.edu/viewdoc/download</u> Accessed 3rd January 2019.

Shilling, C. (1993) The Body and Social Theory, London: Sage.

Skov, L. (2002) Hong Kong fashion designers as cultural intermediaries: Out of global garment production. *Cultural Studies*, Vol.16, No.4, pp.553–569.

Smith, P. (1997) Tommy Hilfiger in the age of mass customization in A. Ross *No Sweat: Fashion, Free Trade and the Rights of Garment Workers.* London : Verso.

Suler, J. (2004) The online disinhibition effect. *Cyberpsychology and Behavior*, Vol.7, No. 3, pp. 321–326.

Thompson, C.J. and Haytko, D.L. (1997) Speaking of fashion: Consumers' self- conceptions, body images, and self- care practices. *Journal of Consumer Research*, Vol. 22, September, pp.139-153.

Twitchell, J.B. (1999) *Lead us into Temptation: The Triumph of American Materialism*. New York NY: Columbia University Press.