

## Millennial (Gen Y) Consumer Behavior, Their Shopping Preferences and Perceptual Maps Associated With Brand Loyalty

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### Abstract

Every generation has its own characteristics. They have been affected by the changes of world and vice versa they changed the world. Soon a new generation will rule the world and we have to prepare for it. Huge amount of information is now as distant as a cellphone. The old standards and ways should be redesigned and adapted to the new demands. The pessimistic point of view towards the millennial generation evaluates them as lazy, irresponsible, impatient, apathetic, selfish, disrespectful and even lost. But from the optimistic view they are labeled as open minded, social, innovative, energetic, ambitious, confident, motivated and smart. There seems to be one common idea; they love to buy. Consumer behavior is the main field and source for Customer Relationship Management (CRM) programs. It is important to evaluate and understand the patterns and motives behind shopping attitude. The main purpose of this research is to find out if the shopping patterns of the millennials are different from other generations. The secondary purpose of the study is to analyze if brand loyalty of millennials is associated with any other elements related to purchasing behavior.

**Key words:** Millennials; Generation Y; Shopping preferences; Brand loyalty; Perceptual maps  
JEL classification: D03, D12, M31

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### INTRODUCTION

The changes in consumption expenditure can best be understood by taking a generation approach. Generational determined lifestyles and social values, exercise as much influence on buying and purchasing as more commonly understood demographic factors like income, education, and gender do, perhaps even more. Different generations and demographic consumer groups are exposed to: (a) different social and economic opportunities and barriers, (b) different types of technology activities, (c) different social perceptions and different community norms, and (d) different life experiences and events (Hume, 2010).

Consumer motivations and purchase engagement often lie below the surface of age; we could gain a deeper understanding by considering generational cohorts. Generational cohorts are comprised of people who are born during a particular period, and whose life courses correspond to each other.

Generational cohort marketing has become a useful tool in segmenting markets since cohort members share similar values and generational cohorts have different experiences, which influence their values, preferences and shopping behavior (Parment, 2013). The buying power of the baby boomer generation has been a driven for the economy but this group is aging. Although it is still a dominant market segment, there is another even larger segment that spends a significant amount of consumer goods. This group called Generation Y or Millennials has become a major force in the marketplace.

Generation Y is three times more the size of Generation X and constitutes the largest market since baby boomers (Belleau & Summers et al., 2007). Determining the specific factors that influence Millennials and their purchasing attitudes and patterns has become an important focus of consumer research as their potential spending power, the ability to be trendsetters, adoption to new products and potential for becoming a lifetime customer (Martin & Bush, 2000)

# 1. DEMOGRAPHICAL CHARACTERISTICS AND COMPARISONS OF GENERATION COHORTS

According to researchers, macro-level social, political and economic events that occur during the pre-adult years of a cohort result in a generational identity comprising a distinctive set of values, beliefs, expectations and behaviors. These values, beliefs, expectations and behaviors remain constant throughout a generation's lifetime (Jackson et al., 2011).

Four major cohorts exist in the United States. Builders were born between 1920 and 1945; Baby Boomers between 1946 and 1964; Generation X members were born between 1965 and 1980 and Generation Y between 1981 and 2000. Millennials is somewhat different than previous generations (e.g., fewer two parent families, more dual income households, more women in the workforce, and delayed childbearing). However, most of these changes occurred gradually over time rather than suddenly and thus their effects might appear to be more a function

of societal shifts that affect people of all generations rather than just affecting one generation or another (Deal, Altman et al., 2010). Cultural dependence of generation cohorts is another issue. Whether cultural boundaries or simply national borders affect the transmission of the generation cohorts should also be investigated. In a global world we can reach any information whenever we want if only the information is inserted in the e-world. The "Data" in e-world seems to be beyond the imaginations. The number of text messages sent and received each day exceeds the population of the earth. Two new blogs created every second of every day and 1.6 million posts are made on existing blogs each day. If you started today it would take you over 4 hundred years to view all the material on YouTube (Yarrow & O'Donnell, 2009). Still in a global world can we say a teen in New York or Peking has the same attributes, needs, expectations of the one in Istanbul? Although a global generalization is not possible, still it seems that significant incidents like wars, financial crises or invention of the Internet that changes the world has a similar effect on most of the nations.

**Table 1**  
**Global Generation Overview**

	1950	1960	1970	1980	1990	2000
China	Post 50s generation		Post 60s generation	Post 70s generation	Post 80s generation	Post 90s generation
India	Traditional generation			Non-traditional generation	Gen Y	
South Korea	475 generation	386 generation	Gen X and Gen Y			
Japan	1 <sup>st</sup> Boomer	Danso generation	Shinjinrui generation	2 <sup>nd</sup> Boomer	Post bubble	Shinjinrui junior Yutori
Russia	Baby boomers		Gen X		Gen y (Gen "Pu")	
Bulgaria	Post war generation		Communist generation		Democracy generation	
Czech Republic	Baby boomers		Gen X – Husak's children generation		Gen Y	
South Africa	Baby boomers		Gen X		Gen Y	
Brazil	Baby boomers		Gen X		Gen Y	
US	Baby boomers		Gen X		Gen Y	

Source: David Hole, Le Zhong and Jeff Schwartz, "Talking About Whose Generation, Why Western Generational Models Can't Account for a Global Workforce", On Talent, The Talent Paradox: A 21<sup>st</sup> Century talent and leadership agenda, Deloitte University Press (2010, p.100).

## 1.1 Baby Boomers and Generation X

*The Baby Boomers* (a.k.a. Boomers, Me Generation, Baboo, Love Generation, Woodstock Generation, and Sandwich Generation) have been described as individualistic, competitive freeagents with strong interests in self-fulfillment through personal growth. They have lived through and actively participated in political and social transformations such as the Civil

Rights Movement. This group has demonstrated a strong work ethic and high job involvement, which has led to economic security and career success (Jackson, Stoel et al., 2011). Baby Boomer cohort said to have the following characteristics; they (Jorgensen, 2003):

- Value teamwork and group discussions
- View work from a process oriented perspective
- Believe that achievement comes after "paying dues"
- Value company commitment and loyalty
- Believe in sacrifice in order to achieve success
- Seek long term employment

*Generation X* (a.k.a. Baby Bust, Slackers, Why Me Generation, and the Latchkey Generation) is one of the most highly educated generations. Factors that drive

Generation X behavior are their early disillusionment with cultural icons, ongoing preoccupation with the Internet and their seemingly infinite ability to simplify, streamline and enrich the activities and relationships of their daily lives (Jackson & Stoel et al., 2011). Members of this cohort are said to have the following characteristics; they (Jorgensen, 2003):

- Value autonomy and independence
- Thrive to open communication
- View work from an action-oriented perspective
- Do not believe in “paying dues”
- Seek to acquire skills and expertise
- Do not have long term loyalty to a company (but are loyal to individuals)
- Believe in balancing work-life objectives
- Are reluctant to take on leadership roles

## 1.2 Millennial Generation

Millennial Generation (a.k.a. Gen Y, Millennials, Echo Boomers, Why Generation, Net Generation, Gen Wired, We Generation, DotNet, Ne(x)t Generation, Nexters, First Globals, iPod Generation, and iYGeneration).

The Millennial Generation is a new generation—the children of the boomers. In the 1960s, the generation gap was over differences in lifestyles and ideology between parents and their children. Similar to their parents, Millennials are not defined by demographics alone, but rather by a combination of their demographic cohort, values, life experiences, and buying behaviors (Leung, 2003).

Past generations worked mainly to secure comfort and livelihood with the goal of making life better prosperity. The focus was mainly on family and providing a comfortable life for them. On the flip side, Millennials have been much slower to get married and begin families. With 75% of this generation are still single, demographers and scholars have noted that perhaps other goals and priorities have out-shined the focus of older generations on the family and home. Gen Y is the first generation that doesn't need and authority figure to gain access to information, resulting in a unique and advanced group of workers. They are the first global generation connected by the Internet, and social media (Espinoza et al., 2010).

Millennials have been leading technology enthusiasts. For them, these innovations provide more than a bottomless source of information and entertainment, and more than a new ecosystem for their social lives. They also are “a badge of generational identity.” Many Millennials say their use of modern technology is what distinguishes them from other generations. A majority of Millennials (56%), Gen Xers (52%) and Boomers (54%) think technology helps people use their time more efficiently, Three-fourths (75%) of Millennials have created a social networking profile compared with 50% of Gen Xers. Only 30% of Boomers and 6% of members of the Silent generation have created their own profile on

a social networking site. Millennials are more likely than older adults to use their cell phones to send and receive text messages: 88% use their cell phones to text, as do 77% of Gen Xers and 51% of Boomers. Only 9% of those in the Silent generation use their cell phones to text (Pew Research Center, 2010).

Even Millennials are categorized into groups as 29% Hip-ennial (I can make the world a better place), 22% Millennial Mom (I'm too busy taking care of my business and my family to worry about much else), 16% Anti-Millennial (I'm too busy taking care of my business and my family to worry about much else), 13% Gadget Guru (It's a great day to be me), 10% Clean and Green Millennial (I take care of myself and the world around me) and 10% Old School Millennial (Connecting on Facebook is too impersonal, let's meet up for coffee instead) (Barton et al., 2012).

## 1.3 Turkey Perspective

The population of Turkey became over 77 million on December 31, 2014, 50% male and 50% female. The number of people between 25 and 34 is over 12 million (16% of total population). (Address Based Population Registration System, <http://tuikapp.tuik.gov.tr/adnksdagitapp/adnks.zul>). According to a research, acceleration in social media usage in Turkey is much higher comparing to Europe. Also it is specified in the same research that Turkey is the seventh country in terms of user numbers among European countries. Based on this research, generation Y in Turkey can be regarded as heavy users of social media as both producers and consumers of the information. According to research by the U.S. Census Bureau, International Programs Centre, by the year 2025, Turkey will have the highest rate of young population among European and surrounding countries such as Cyprus, Ireland, Lithuania, Russia, UK, Croatia, Norway, France, Denmark, Holland, Hungary, Sweden, Greece, Germany, Switzerland, Spain and Italy. Therefore, the sheer size of Generation Y in Turkey makes this segment a desirable target of marketing practitioners (Alan & Eyuboglu, 2012).

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## 2. BRAND LOYALTY

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Allen and Meyer defined commitment as a psychological state that binds the individual to the organization. According to their commitment is conceptualized in terms of three dimensions: Affective, continuance and normative Affective commitment is a desire to belong to the organization. Continuance commitment is based on a belief that leaving the organization will be costly. Normative commitment is the extent to which a person is morally obligated to stay with the organization (Allen & Meyer, 1990).

Different types of commitment to a brand are investigated with the perspective of investment theory.

The central point of the investment model is building and maintaining relationships. It represents an individual's previous experience and the long-term involvement in a relationship. There are three antecedent constructs to a commitment in the investment model. The first antecedent is satisfaction. Satisfaction is conceptualized as the extent to which customers are satisfied when a relationship offers high rewards and lower costs. The second antecedent of commitment in the investment model is the quality of alternatives. It is defined as "the perceived desirability of the best available alternative to a relationship" The third antecedent in the investment model is the investment size, which refers to how much customers have already invested in a relationship. Continuance commitment is found to be affected by investment size and affective commitment by the level of satisfaction. Preference and recommendation of the service are mostly directed by affective type of commitment (Nusair et al., 2011).

Brand loyalty is defined as (a) the biased (i.e. non random), (b) behavioral response (i.e. purchase), (c) expressed over time, (d) by some decision-making unit (e) with respect to one or more alternative brands out of a set of such brands, and (f) is a function of psychological (decision making, evaluative) processes (Jacoby & Kyner, 1973). So brand loyalty has two perspectives as psychological and behavioral. Repeat purchase behavior is an axiomatic term, which simply refers to the extent to which consumers repurchase the same brand after experiencing the brand. Since it is a purely behavioral construct, it is simply measured as the number of times a given brand is repurchased by a consumer in any given period of time. In contrast, the term brand loyalty is a complex concept that may require both psychological (commitment) and behavioral measurements. (Jacoby & Chestnut, 1978) Behavioral loyalty requires either purchasing a single brand in a consistent manner or at least engaging four or more purchases from a single brand when multiple brands are offered. In psychological commitment consumer responds with the name of the brand when a question is administered like "which brand do you prefer?" The third option is called as the composite indices that consumer would only purchase from another brand in case of emergency.

Therefore, loyalty is a concept that goes beyond simple purchase repetitive behavior since it is a variable that basically consists of one dimension related to behavior and another related to attitude. The mentality aspect is referred to as attitudinal loyalty in some models, but because many other aspects than attitudes exist in the customer's mind, and because many other psychological variables than attitudes have been used as indicators of loyalty. Loyal behavior may include the frequency of visits, level of cross buying and the duration of the relationship while loyal mentality has

been examined in terms of attitudes and preferences (Söderlund, 2006).

The benefits of consumer loyalty include (Duffy, 2003):

- Cost savings. Customers who are loyal are already familiar with your brand.
- Referrals. Customers who become familiar with your brand mention it to their friends and acquaintances.
- Complain rather than defect. They believe in the brand. They feel that it is their brand. They want to fix it. They complain rather than quietly defecting. This "second chance" opportunity is very important in today's business environment.
- Channel migration. Loyal customers are more likely to buy through alternative channels including the internet.
- Unaided awareness. Loyal customers are much more likely to have your brand top of mind in your category. So we might expect that psychological loyalty be affected by behavioral loyalty.

### 3. SHOPPING PREFERENCES AND BRAND LOYALTY OF MILLENNIALS

A review of the popular literature suggests that the Millennials "want it all" and "want it now," in terms of good pay and benefits, rapid advancement, work/life balance, interesting and challenging work, and making a contribution to society (Ng, Schweitzer, & Lyons, 2010). Through out their childhood, Gen Yers were told over and over, "Whatever you think, say or do, that's okay. Your feelings are true. This is what child psychologists called "positive tolerance" and it was only one step to damaging cultural lies that somehow "we are all winners" and "everyone gets a trophy" Millennials don't look at a large, established organization and think "I wonder where I'll fit in your complex picture." Rather they look at an employer and think, "I wonder where you will fit in my life story" (Tulgan, 2009).

Gen Y consumers are more aware of their purchasing power and are likely to spend their cash as quickly as they acquire it, usually on consumer goods and personal services (Der Hovanesian, 1999). Today's consumers won't be "sold"; they want to be seen, known, and respected – and only those marketers and retailers that invest in relationships through empathy, deep understanding and insight will prevail. Gen Yers demand an authentic relationship based on a deep knowledge of who they are and what makes them buy (Yarrow & O'Donnell, 2009). Millennials seem to have a different decisions pattern (psychological – mental state) towards brand loyalty when compared with Baby Boomers.

**Table 2**  
**Decisional Patterns of GEN Y Compared With Boomers**

	Generation Y	Baby boomers
Many market opportunities	An opportunity and source of inspiration	Somewhat frustrating
Large supply of information	Know how to navigate	Stressful, takes time to deal with
Purchase criteria emphasis	Emotional	Rational
Main risks	Social risk	Physical and financial risk
Choice of product	Emotional	Rational
Choice of retailer	Rational	Emotional
Retailer loyalty	Low	High
Attractive products	Innovative, early adoption	Mature, late adoption
Social influence on purchase decisions	High	Limited
Source of social influence	Well-known and influential people, friends	Experts and close friends
Main role of the brand	Image, social profiling and quality	Quality

*Note.* Source: Parment. (2013, p.192).

When compared with Generation X, Millennials also seem to have distinct patterns that guide their purchasing behavior (Noble et al., 2009). Gen X buyers pride themselves as being independent and self aware from an early age. They did not have buying power to use products to define themselves in their formative years. When younger, Generation X was seen as rebellious and non-conformist. This generation still does not place emphasis on what others think and isn't concerned with using products to display status or similarity with others. Gen Xers have been said to feel alienated and ignored by marketers and as such are unlikely to feel that most companies or brands have an understanding of their needs or personalities. Gen X is very motivated to search for purchase-related information and is adept at searching. Gen Xers tend to use information not as a point of pride but as assurance that they are not being taken advantage of by marketers and are getting the best deal possible. Gen X is most likely to look for the lowest cost item or discount rather than thinking of the investment value of purchases. From watching their parents become the first generation not to give or be given lifelong loyalty by their employers, this generation grew up with no desire to be loyal to corporations or brands; skepticism and rebellion against their parent's brands prevailed.

Gen Y buyers select and consume products that helps them to define who they are, what is important to them and what they value in life also serve to express some aspect of the their own personality or image. They use their considerable knowledge about the latest trends, images, and reputations of retailers, products, and brand names to be considered experts or leaders among peers. They have the desire to make the best decision in regards to not only price and quality but gave consideration

to making good investments for the future. Millennial customers found great confidence and trust in the brand names of their choice.

## 4. METHOD

### 4.1 Hypothesis

This paper examines the loyalty in a mental stage and as an attitude. Among other attitude questions that guide purchasing behavior; brand loyalty is asked in terms of psychological preference of a brand. Others factors are labeled as price, trend, prestige, brand, fit, quality, recommendation, advertisement, ambiance, availability, variety and service.

Some similarities may be identified between generation cohorts. For example Gen Yers and Boomers share a heightened sense of obligation to make a positive contribution to society and to the health of the planet. Also overwhelming majority of Gen Yers (89%) and Boomers (87%) say that having flexible work options is important. (Hewlett et al., 2009). Each generation is influenced by the times in which it grows up – the music, movies, politics, and defining events of that period. Members of a cohort share the same major culture, political and economic experiences. They have similar outlook and values. Marketers often advertise to a cohort group by using the icons and images prominently in their experience (Kotler & Keller, 2014). Although there might be some similarities it is assumed that every generation cohort has its own unique characteristics (Ryder, 1965). Depending on this idea in their buying behavior and main factors affecting buying behavior is supposed to be different. Gen Y cohort is technologically advanced, entertainment driven and shop online. They use the Internet for 15% of

their spending. In general this group embraces technology, is difficult to reach out through advertising, but drove to shop (Sullivan & Heitmeyer, 2008). So first hypothesis is defined as:

**H1:** *The importance of the factors affecting apparel-buying behavior differs among Gen Y, Gen X and Boomers.*

Generation Y consumers have a very unique attitude towards brands (Lazarevic, 2012). The lack of brand loyalty by most Yers is possibly due to the fact that they were exposed to more promotions versus brand advertising while growing up. They will be brand loyal if they trust the brand, however, that loyalty may only last six to eight months (Reisenwitz & Iyer, 2009). Second hypothesis is defined as:

**H2:** *Members of Generation Y have less brand loyalty than Members of Generation X and Boomers.*

Last assumption of the study is that shopping patterns of each generation cohort are different. Multidimensional scale analysis is used in order to find out which factors are associated with each other in different generation cohorts. Multidimensional Scale Analysis can be used in order to reveal out groupings (clumps) within analyzed factors (Huang et al, 2005). And also whether brand loyalty is associated with any of the remaining factors.

#### 4.2 Sampling

4,000 inventories have been distributed to the customers of 2 different (one male and one female oriented) fashion retail companies. Each company operates more than 200 nationwide and almost 100 international stores. After the elimination of incomplete and inaccurate ones 2,068 inventories have been used for the analysis.

#### 4.3 Questionnaire and Measures

A simple inventory is used with two sections: demographics and attitudes. Gender and age are asked in the demographics section of the inventory. Age is grouped in order to fit with the explanation of generation cohorts. The attitudes section consists of 13 attributes that affect buying behavior. There are several inventories and methods (Wang et al., 2004; Baumgartner & Steenkamp, 1996; Zeithaml, 1988; Li

& Zhang, 2002; De Cannière et al., 2009; Young & Kim, 2004; Lachance et al., 2003; Auty & Elliott, 1998) directed to analyze the buying behavior of the customers. After the investigation of these inventories and methods 13 attributes are selected for the predictors of buying behavior as price, trend, loyalty, prestige, brand, fit, quality, recommendation, advertisement, ambiance, availability, variety and service. A 4 point scales is used as (1) as “least important” to (4) as “most important”. In order to avoid misunderstanding each facet is explained by a simple sentence.

- **Price:** *fairness of payment requested by a seller of goods or services*
- **Trend:** *being perceived as popular or being identified “cool” by social media*
- **Loyalty:** *A mental or psychological state of faithfulness or devotion to a brand*
- **Prestige:** *A good reputation and widespread respect*
- **Brand:** *A well-known and widely recognized name*
- **Fit:** *Proper size and shape of the product*
- **Quality:** *General excellence of standard*
- **Recommendation:** *A suggestion or proposal for the preferred product*
- **Advertisement:** *A notice of announcement promoting a product or service*
- **Ambiance:** *The character and atmosphere of a store*
- **Availability:** *The quantity and the scope of the stores*
- **Variety:** *Differentiated categories of the product*
- **Service:** *Adequacy, kindness and quality of the staff*

#### 4.4 Analysis and Results

The demographic distribution of 2068 participants is shown below. The majority of the sample belongs to the group Gen Y. Gen X is the second biggest group in the study. The total percentages of the Gen Z and Boomer groups are approximately the same. Main intention of the study is to analyze the similarities and differences among generation cohorts so only age is considered as the only demographical variable in all statistical analyzes.

**Table 3**  
**Sample Demographics**

	17- GENZ	18 –34 GENY	35- 50 GENX	51 + BOOMER	TOTAL
MALE	47	415	318	202	982
FEMALE	292	399	268	127	1086
TOTAL	339	814	586	329	2068
PERCENTAGE	16%	39%	28%	16%	

**Table 4**  
**Mean Scores and Std. Deviations of Generation Cohorts**

	17 – GENZ		18 – 34 GENY		35 – 50 GENX		51 + BOOMER	
	Mean	S.D. Dev.	Mean	S.D. Dev.	Mean	S.D. Dev.	Mean	S.D. Dev.
PRICE	3.37	.691	3.38	.669	3.36	.642	3.43	.596
TREND	3.02	1.003	3.14	.952	2.89	.971	2.70	1.072
LOYALTY	2.94	1.004	3.01	.976	3.23	.882	3.20	.822
PRESTIGE	2.87	.941	3.11	.948	3.10	.933	3.01	.953
BRAND	2.76	.909	3.07	.938	3.06	.917	2.89	.952
FIT	3.88	.437	3.83	.442	3.88	.333	3.74	.591
QUALITY	3.64	.641	3.79	.451	3.83	.381	3.77	.521
RECOMMEND.	2.54	.920	2.50	1.003	2.53	1.001	2.58	.991
ADVERTISEM.	2.44	.970	2.25	1.041	2.26	1.024	2.24	.989
AMBIANCE	2.98	.864	2.92	.999	2.84	.960	2.81	1.000
AVAILABILITY	3.30	.877	3.24	.926	3.23	.864	3.19	.814
VARIETY	3.67	.598	3.54	.752	3.50	.720	3.40	.835
SERVICE	3.55	.739	3.68	.600	3.64	.645	3.62	.702

Except Boomers, attribute fit has the highest mean scores. For apparel buying behavior it is quite understandable. For Boomers quality has the highest mean score. Mean score for brand loyalty is the highest for Gen X and lowest for Gen Z. Among all generation cohorts trend seem to be most important for Gen Y.

To test the significant differences in mean scores ANOVA Analysis is applied. Within 95% confidence level, the differences among the mean scores of generation cohorts for Price (*fairness of payment*), Recommendation (*A suggestion or proposal for the preferred product*), Ambiance (*The character and atmosphere of a store*) and Availability (*The quantity and the scope of the stores*) are not statistically significant. All generation cohorts have the same kind of attitude towards price, recommendation, ambiance and availability.

**Table 5**  
**ANOVA Table for Variable AGE**

	F	Sig.
PRICE	.703	.550
TREND	17.371	.000
LOYALTY	11.238	.000
PRESTIGE	5.437	.001
BRAND	10.969	.000
FIT	8.294	.000
QUALITY	12.341	.000
RECOMMENDATION	.557	.643
ADVERTISEMENT	3.155	.024
AMBIANCE	2.351	.071
AVAILABILITY	.961	.410
VARIETY	8.161	.000
SERVICE	3.000	.030

**Table 6**  
**POST HOC Tests for the Variable AGE**

	(I) AGE	(J) AGE	Mean difference (I-J)	Sig.
TREND	18 – 34 GENY	17 – GENZ	.120	.061
		35 – 50 GENX	.248*	.000
		51 + BOOMER	.436*	.000
LOYALTY	18 – 34 GENY	17 – GENZ	.068	.262
		35 – 50 GENX	-.225*	.000
		51 + BOOMER	-.195*	.001
PRESTIGE	18 – 34 GENY	17 – GENZ	.238*	.000
		35 – 50 GENX	.015	.773
		51 + BOOMER	.099	.110

To be continued

Continued

	(I) AGE	(J) AGE	Mean difference (I-J)	Sig.
		17 – GENZ	.305*	.000
BRAND	18 – 34 GENY	35 – 50 GENX	.008	.880
		51 + BOOMER	.175*	.004
		17 – GENZ	-.058*	.043
FIT	18 – 34 GENY	35 – 50 GENX	-.055*	.022
		51 + BOOMER	.082*	.004
		17 – GENZ	.148*	.000
QUALITY	18 – 34 GENY	35 – 50 GENX	-.049	.058
		51 + BOOMER	.019	.544
		17 – GENZ	-.189*	.004
ADVERTISEMENT	18 – 34 GENY	35 – 50 GENX	-.014	.801
		51 + BOOMER	.006	.926
		17 – GENZ	-.128*	.007
VARIETY	18 – 34 GENY	35 – 50 GENX	.043	.277
		51 + BOOMER	.146*	.002
		17 – GENZ	.125*	.003
SERVICE	18 – 34 GENY	35 – 50 GENX	.032	.360
		51 + BOOMER	.056	.193

Biggest mean difference is within the trend option. Trend is described as “being perceived as popular or being identified “cool” by social media”. Members of Gen Y are very active users of social media. Mean score of trend for Gen Y is significantly higher when compared with other generations. It seems that buying decisions of Gen Y generation is more affected by their friends in the virtual world and opinions in social media.

The attitude towards prestige (*A good reputation and widespread respect*) is identified as similar between Gen Y, Gen X and Boomers. Brand (*a well known and widely recognized name*) is more important for the members of Gen Y and Gen X compared with Boomers. Fit (*Proper size and shape of the product*) is more important to Gen Z and Gen X and least important for Boomers. Quality (*General excellence of standard*) is most important for Gen X and least important for Gen Z. Advertisement (*A notice of announcement promoting a product or service*) is more important for the members of Gen Z compared with any other generation cohorts. Variety (*Differentiated categories of the product*) is least important for Boomers and most important for members of Gen Z. Although service (*Adequacy, kindness and quality of the staff*) has the highest mean score for Gen Y, mean differences between Gen X and Boomers are not significant.

First Hypothesis (*The importance of the factors affecting apparel-buying behavior is different for*

*the members of Generation Y compared with other generations*) is accepted for “Trend”, “Loyalty”, “Prestige”, “Brand”, “Fit”, “Quality”, “Advertisement”, “Variety”, “Service and denied for “Price”, “Recommendation”, “Ambiance”, “Availability”.

Second hypothesis is about brand loyalty (*A mental or psychological state of faithfulness or devotion to a brand*). Brand loyalties of Gen Z and Gen Y are similar. Although members of Gen Y evaluate brand loyalty as important, mean scores of Gen X and Boomers are significantly greater. So second hypothesis is accepted.

Last goal of the study is to identify the patterns of generation cohorts on buying decisions. Multidimensional scale analysis used to find out the groupings (clumps). These groupings will be also called as perceptual maps. With the interpretation of the perceptual maps organizations would be better able to understand:

- How the attributes are interrelated in the minds of the consumer
- How the brand loyalty is interrelated with these attributes
- Whether the perceptual maps are different for each generation cohort.

Stress value identifies whether the solution is a good or bad fit. A small stress value indicates a good fitting solution, whereas a high value indicates a bad fit. Kruskal



provided some guidelines for the interpretation of the stress value with respect to the goodness of fit of the solution (Wickelmaier, 2003).

**Table 7**  
**Guideline for Assessing Fit Using Stress**

Stress	Goodness of fit
> .20	Poor
.10 < .20	Fair
.05 < .10	Good
.025 < .05	Excellent
.00 < .025	Perfect

In this study, the Kruskal stress value calculated for each generation cohort.

$$\text{Stress} = .11409,$$

$$\text{RSQ} = .93738.$$

Stress value for GEN Z is about 0,114 and indicates fair level fit. RSQ value is computed as 0.93738 and it

**Table 9**  
**Optimally Scaled Data (Disparities) for Subject GEN Z**

	1	2	3	4	5	6	7	8	9	10	11	12
1	.000											
2	1.414	.000										
3	2.075	3.095	.000									
4	1.414	1.414	2.060	.000								
5	1.596	1.135	2.746	.733	.000							
6	1.135	2.487	3.095	2.487	3.095	.000						
7	1.135	2.156	2.487	1.414	2.060	.626	.000					
8	2.156	2.487	2.746	1.596	1.414	3.912	3.095	.000				
9	2.746	2.156	3.095	1.478	1.414	4.145	3.430	.733	.000			
10	1.414	1.414	2.156	.733	.733	2.060	1.414	1.414	1.414	.000		
11	1.414	2.060	2.156	1.478	2.060	1.135	.733	2.487	2.746	1.072	.000	
12	1.135	2.060	3.095	2.075	2.466	.626	.626	3.430	3.658	1.414	.733	.000
13	1.135	1.596	2.487	1.414	2.060	.733	.256	3.095	3.244	1.135	.733	.626

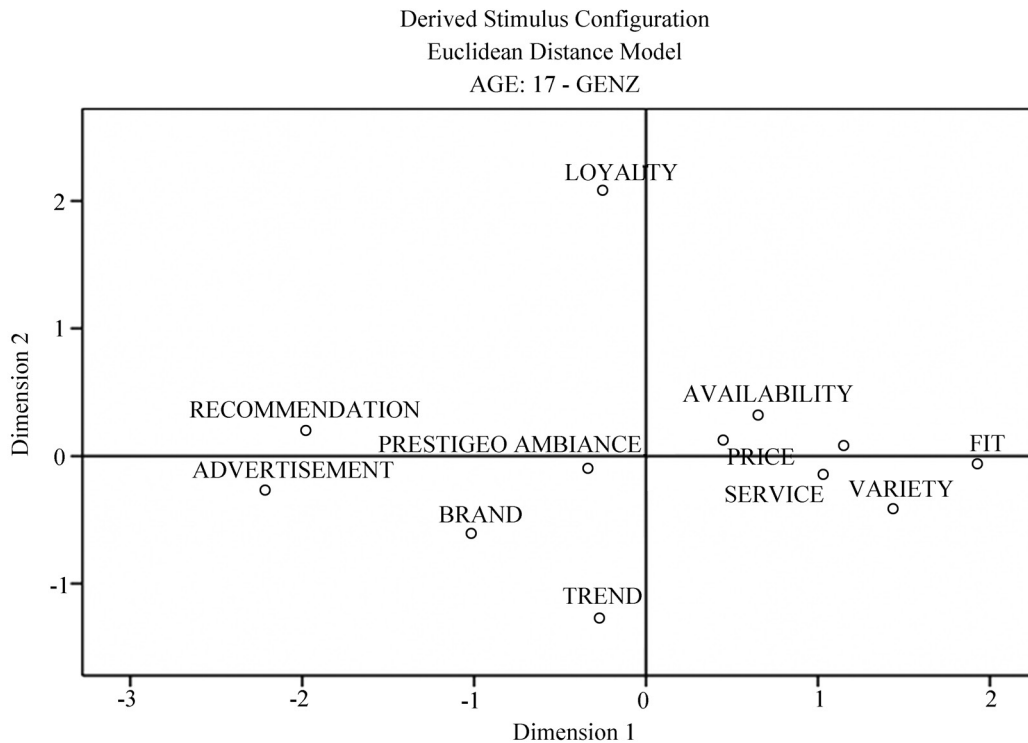
While stimulus coordinates define the location of every attribute on perceptual mapping, optimally scaled data (disparities) table clarifies whether the attributes are distant or close to each other. Smallest values represent the closest attributes. Derived stimulus configuration graph clarifies the groupings and the perceptual map.

means 94% of variance in the model is explained by the two dimensions.

**Table 8**  
**Stimulus Coordinates for GEN Z**

Stimulus Number	Stimulus Name	Dimension	
		1	2
1	PRICE	.4478	.1216
2	TREND	-.2706	-1.2717
3	LOYALTY	-.2503	2.0871
4	PRESTIGE	-.5741	.0354
5	BRAND	-1.0184	-.6040
6	FIT	1.9249	-.0620
7	QUALITY	1.1510	.0870
8	RECOMMEN	-1.9780	.2033
9	ADVERTIS	-2.2145	-.2683
10	AMBIANCE	-.3380	-.0926
11	AVAILABILITY	.6528	.3175
12	VARIETY	1.4407	-.4160
13	SERVICE	1.0268	-.1373

Maybe the most interesting aspect related to the perceptual map of Gen Z, brand trend and loyalty are the most distant attributes. Quality and service are the closest attributes. From the perspective of Gen Z Brand Loyalty is not grouped with any other kind of attributes. But quality (*general excellence of standard*) is grouped



**Figure 1**  
**Derived Stimulus Configuration for GEN Z**

with service (*adequacy, kindness and quality of the staff*).

Stress = .08401,  
 RSQ = .98402.

Stress value for GEN Y is about 0,084 and indicates good level fit. RSQ value is computed as 0.98402 and it means 98% of variance in the model is explained by the two dimensions.

Compared with the other generations it seems that perceptual mapping of the Millennials is unique. Advertisement and Recommendation are the most distant attributes. These two attributes have the lowest scores for each of the generations.

Attributes Fit and Quality are close to each other. As these attributes have the highest mean scores for every generation cohort. Also for Gen Y, Quality is grouped with Service and Variety. Service is directly related to the capabilities, characteristics and behaviors of the staff. On the other hand variety is related with the quantity of the products or the categories. So the evaluation for overall Quality is grouped with the perceptions of Service Quality and Product Quantity. Another attribute grouped with Variety and Service is the attribute Fit.

Attribute Trend has the highest mean score for Millennials. Trend is specified being referred as “cool” by their friends and social media. Prestige is defined as good reputation and widespread respect. Trend is grouped with Prestige. A widespread respect might be associated with being referred as “cool” of social media.

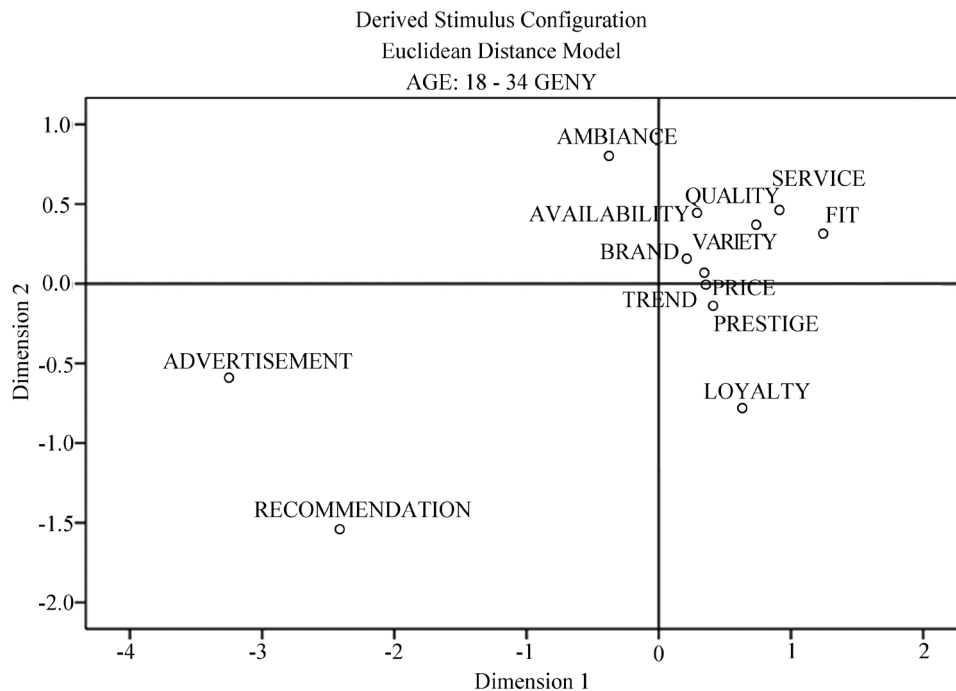
**Table 10**  
**Stimulus Coordinates for GEN Y**

Stimulus number	Stimulus name	Dimension	
		1	2
1	PRICE	.3536	.0575
2	TREND	.3505	-.0055
3	LOYALTY	.6338	-.7773
4	PRESTIGE	.4070	-.1452
5	BRAND	.2122	.1469
6	FIT	1.2421	.3183
7	QUALITY	.9029	.4624
8	RECOMMEN	-2.4069	-1.5403
9	ADVERTIS	-3.2459	-.5933
10	AMBIANCE	-.3715	.8026
11	AVAILABILITY	.2855	.4450
12	VARIETY	.7325	.3698
13	SERVICE	.9042	.4592

Brand Loyalty seems to be a distant to most of the remaining attributes but the closest attribute to Brand

**Table 11**  
**Optimally Scaled Data (Disparities) for Subject GEN Y**

	1	2	3	4	5	6	7	8	9	10	11	12
1	.000											
2	.597	.000										
3	1.179	1.179	.000									
4	.741	.597	.597	.000								
5	.690	.597	.741	.444	.000							
6	.597	1.086	1.179	.741	1.086	.000						
7	.597	.690	1.179	.690	.690	.263	.000					
8	3.148	3.148	3.148	3.148	3.148	4.095	3.873	.000				
9	3.668	3.668	3.873	3.668	3.536	4.580	4.281	1.179	.000			
10	1.179	1.179	1.873	1.179	.690	1.685	1.179	3.148	3.148	.000		
11	.597	.741	1.179	.690	.597	.597	.597	3.345	3.668	.597	.000	
12	.597	.597	1.086	.597	.690	.444	.263	3.668	4.093	1.086	.444	.000
13	.597	.741	1.179	.690	.741	.263	.263	3.873	4.281	1.179	.597	.263



**Figure 2**  
**Derived Stimulus Configuration for GEN Y**

Loyalty is Prestige. It seems Brands satisfy the esteem needs of the Millennials deserve Loyalty, at least in a mental or psychological way.

$$\text{Stress} = .09765,$$

$$\text{RSQ} = .96158.$$

Stress value for GEN X is about 0.097 and indicates good level fit. RSQ value is computed as 0.96158 and it means 96% of variance in the model is explained by the two dimensions.

Like Gen Y Advertisement and Recommendation are the most distant and ungrouped attributes. But unlike Gen Y Trend is also an ungrouped attribute. Quality is grouped with Fit, Service and Variety.

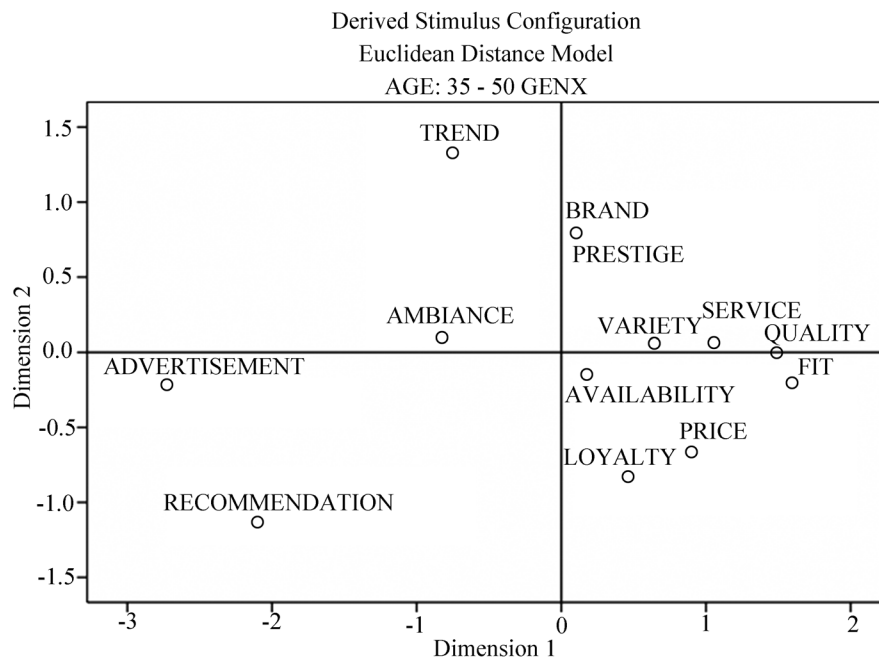
Associations between Quality, Fit, Service and Variety are similar to Gen Y. Quality is defined as the degree of excellence and for both generation cohorts the degree

**Table 12**  
**Stimulus Coordinates for GEN X**

Stimulus number	Stimulus name	Dimension	
		1	2
1	PRICE	.8634	-.6636
2	TREND	-.7617	1.3299
3	LOYALTY	.4502	-.8085
4	PRESTIGE	.0937	.7817
5	BRAND	.0993	.7893
6	FIT	1.5811	-.1908
7	QUALITY	1.4980	-.0052
8	RECOMMEN	-2.1211	-1.1311
9	ADVERTIS	-2.7370	-.1556
10	AMBIANCE	-.8335	.0966
11	AVAILABILITY	.1758	-.1439
12	VARIETY	.6340	.0419
13	SERVICE	1.0577	.0592

**Table 13**  
**Optimally Scaled Data (Disparities) for Subject GEN X**

	1	2	3	4	5	6	7	8	9	10	11	12
1	.000											
2	2.399	.000										
3	1.585	2.399	.000									
4	1.710	1.114	1.661	.000								
5	1.710	.961	1.623	.697	.000							
6	.961	2.862	1.116	1.661	1.710	.000						
7	.961	2.608	1.116	1.623	1.585	.203	.000					
8	2.997	2.862	2.608	2.862	2.936	3.810	3.790	.000				
9	3.636	2.452	3.253	2.997	2.997	4.318	4.238	1.116	.000			
10	1.859	1.190	1.661	1.116	.961	2.452	2.399	1.710	1.585	.000		
11	1.190	1.825	1.116	1.116	.961	1.190	1.116	2.500	2.862	.961	.000	
12	.961	1.825	.888	1.116	1.116	.697	.697	2.997	3.386	1.116	.697	.000
13	1.116	2.399	1.116	1.116	1.114	.580	.435	3.386	3.810	1.585	.888	.435



**Figure 3**  
**Derived Stimulus Configuration for GEN X**

of excellence is associated with the compatibility of the product to the body, quality of the service and quantity of the products.

In the perceptual map of Gen Y Prestige is grouped with Trend but for Gen X Prestige is grouped with Brand. Prestige is related to reputation and respect. Reputation and respect are associated with being labeled as “cool” for Gen Y and being widely recognized for Gen X. “Being

recognized” sounds to be more traditional or habitual and “being cool” sounds more unusual, unconventional or unique.

Attitudes are composed of three components; cognitive, affective and behavioral (Fabrigar et al., 2005). Cognitive component is related to the quantity and quality of the information. On the other hand affective component associated with the amount of

likelihood towards the subjects. Behavioral components are defined by past experiences with the subject.

In general quality is a combination of cognitive and affective attitudes. Perception of fit and service is directly affected by past experiences. Brand defines the accessibility of a name. It is mainly related to the cognitive component of the attitude. Prestige can also be defined as a combination of “what we believe” and “how we feel towards the brand”. So different components of the attitude seem to be correlating while we make purchasing decisions.

$$\text{Stress} = .12028,$$

$$\text{RSQ} = .94480.$$

Stress value for BOOMERS is about 0.120 and indicates fair level fit. RSQ value is computed as 0.94480 and it means 94% of variance in the model is explained by the two dimensions.

Like for the members of Gen Y and Gen X Advertisement and Recommendation are the most distant and ungrouped attributes. From the perspectives of Boomers Trend attribute seems to be similar to the members of Gen X. Unlike Gen Y Trend is not grouped with any other attributes.

**Table 15**  
**Optimally Scaled Data (Disparities) for Subject Boomers**

	1	2	3	4	5	6	7	8	9	10	11	12
1	.000											
2	2.261	.000										
3	.983	2.307	.000									
4	1.022	.983	.983	.000								
5	1.330	1.022	1.261	.941	.000							
6	.941	2.997	1.022	1.330	2.170	.000						
7	.941	2.997	1.022	1.261	2.167	.016	.000					
8	2.307	2.997	2.997	2.997	2.286	3.601	3.601	.000				
9	3.183	2.997	3.524	2.997	2.261	4.302	4.305	1.687	.000			
10	1.497	1.687	1.687	1.022	.941	2.261	2.261	2.261	1.687	.000		
11	.941	2.261	1.261	.941	1.022	.941	.983	2.361	2.997	.941	.000	
12	.941	2.361	1.330	.941	1.330	.731	.941	2.997	3.601	1.330	.651	.000
13	.941	2.307	.983	1.022	1.497	.651	.651	3.524	3.951	1.687	.941	.651

On the derived stimulus configuration graph Fit and Quality attributes seem to be overlaps with each other. It is the closest clump for any of the generation cohorts.

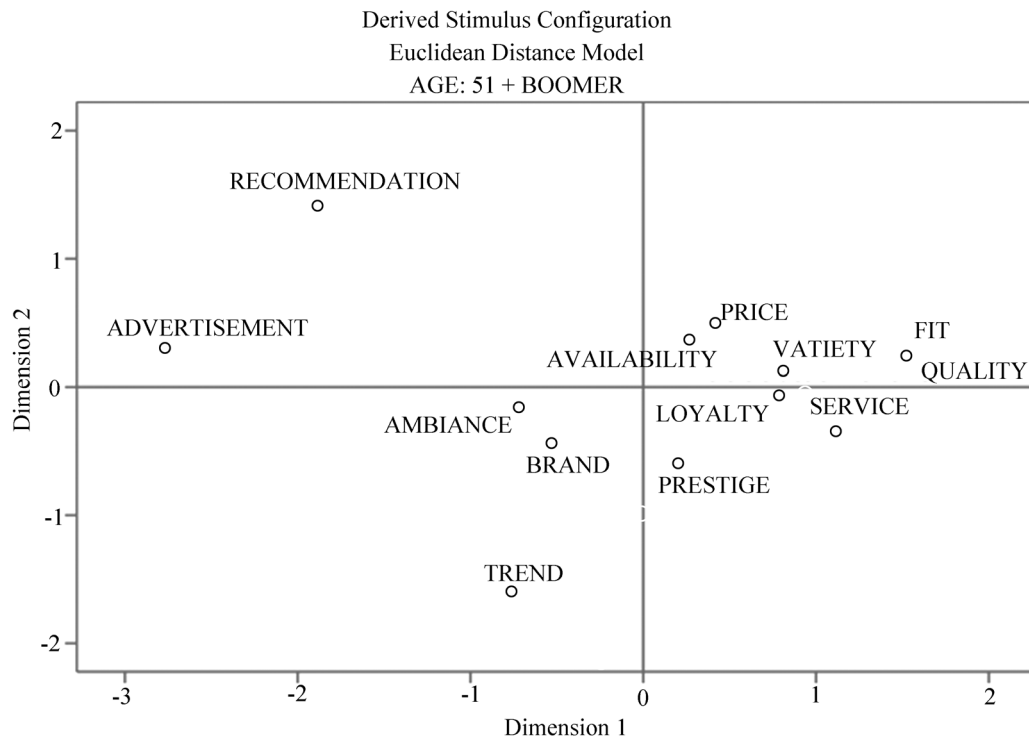
Closest attributes to Brand Loyalty are Prestige and Service. Widespread respect to a brand and helpfulness of the staff is grouped with mental state of Brand Loyalty.

**Table 14**  
**Stimulus Coordinates for Boomers**

Stimulus number	Stimulus name	Dimension	
		1	2
1	PRICE	.4062	.5004
2	TREND	-.7612	-1.5992
3	LOYALTY	.7775	-.0570
4	PRESTIGE	.2121	-.6158
5	BRAND	-.5263	-.4321
6	FIT	1.5322	.2556
7	QUALITY	1.5344	.2396
8	RECOMMEN	-1.8827	1.4086
9	ADVERTIS	-2.7700	.2980
10	AMBIANCE	-.7294	-.1634
11	AVAILABILITY	.2652	.3743
12	VARIETY	.8125	.1302
13	SERVICE	1.1295	-.3390

## CONCLUSION AND DISCUSSION

Like Heraclitus said “Change is the only constant in life”. As heredity, learning and modeling is important for the establishment and development of personality. As we all live in a different era we all have different kind



**Figure 4**  
**Derived Stimulus Configuration for Boomers**

of experiences. Wars, natural disasters, financial crises, unemployment rates may affect the characteristics of the whole nation. Due to technological innovations now the impact of each incident exceeds the cultural borders of the nation. We might be the first generation watched a (Gulf) War lives on TV. We do not have to visit each store in order to make price comparisons. And we do not have to write a letter and expect for an answer for a couple of weeks. The pioneering technological innovation during the times of Baby Boomers was TV. Personal Computers changed the world during the times of Generation X. Hi-fi and Walkman was popular before Millennials. Now Members of Generation Y have all the information they need in their cellphones. It might be emphasized that generations have been transformed from “Hi-Fi” nation to “Wi-Fi” nation.

The main scope of the study is to understand the decisions patterns of millennials and find out the basic similarities and differences between other generation cohorts. ANOVA technique is used to understand whether the mean differences of the attributes between generation cohorts are significantly different.

Main attributes used in the study are labeled as Price (fairness of payment), Trend (popular or identified as “cool” by social media), Loyalty (psychological or mental attachment to a brand), Prestige (respect and reputation), Brand (well-known or recognized name), Fit (suitability of the product), Quality (excellence of standard, fulfillment of expectations), Recommendation (suggested

by the others), Advertisement (news and commercials of the brand), Ambiance (atmosphere and organization of the store), Availability (quantity and scope — coverage — of the stores), Variety (Quantity by colors, shapes and categories) and Service (knowledge, expertise, enthusiasm of the staff).

Mean scores of Price, Recommendation, Ambiance and Availability are not significantly different for any of the generational cohorts. Among all attributes Trend is the most differentiated attribute for Millennials. Their buying decisions are more affected by social media than any other generations. They may trust the ideas of their virtual friends more than their real friends.

Multidimensional Scale Analysis is used to find out the perceptual maps of every generational cohort. Perceptual maps help us to identify which attributes are grouped (clumped) with each other. Quality is generally grouped with Fit, Service and Variety. For the Millennials Prestige is also grouped with Trend.

Millennials are the second biggest population in the history of the world. This is an opportunity as well as a challenge. They are college or undergraduate students for now but in several years they will be dominating the work life. Current managers are skeptical, uncomfortable, and even anxious about their entrance to the work life. But from another point of view they already began to dominate the market. Not only because of their buying power, but they also directly influence the buying decisions of their parents. So either from the managerial or retailer

perspective, we have to understand their perceptions, attitudes, decisions patterns and behavior. Depending on the nature of their characteristics they desperately seeking connection, but a trustworthy one. So instead of trying to be one of them if you understand them, they will let you connect their social network. And depending on the results of study if you can have the chance to connect their social network as a trusted source you may also have the chance to guide their behavior.

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