

Research in Clothes Behavior by Lifestyles of Senior Consumers

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Abstract

The goal of this study is to define the types of the lifestyles of senior consumers and identify the differences in the properties of apparel products and the apparel attitudes. To collect the data for this study, questionnaires for the research were distributed from November 20, 2006 to December 15, 2006 to those over 50 living in Seoul, Pusan and Kyunggi and 302 questionnaires were used for the data analysis. The results of the study are as follows. First, six factors were extracted which were "Pursuit of Self-development", "Pursuit of Active Life", "Pursuit of Material", "Pursuit of Diversity", "Pursuit of Family-oriented" and "Pursuit of Recreational Life" after factor analysis of lifestyles recognized by the senior consumers that participated in this study. Second, the lifestyles of the senior consumers were categorized into "Consumption-oriented Type", "Personal Satisfaction-oriented Type", "Family Weighted Type" and "Recreation-oriented Type." Third, three factors were extracted which were "Symbolical Property", "Functional Property" and "Customer Support Property" after conducting the factor analysis on the properties of apparel products. Fourth, significant differences were shown in apparel properties by the lifestyle types of senior consumers in the symbolical property and the customer support property. The "symbolical property" was shown highest in "recreation-oriented type" and lowest in the "family weighted type." The customer support property was shown highest in the "family weighted type" and lowest in the "recreation-oriented type", showing the opposite result. Fifth, significant differences were shown in apparel attitudes by the lifestyle types of senior consumers in "Fashion Innovativeness", "Apparel Involvement" and "Apparel Necessity." The "fashion innovativeness" was shown highest in the "recreation-oriented type" and lowest in the "family weighted type." The apparel involvement and the necessity for apparel for senior citizens was shown high in the "recreation-oriented type" and this showed that the senior consumers valuing recreation also value fashion, have high apparel involvement and feel the necessity for apparel for senior citizens.

Key words : lifestyles, senior consumers, clothes behavior, fashion innovativeness, apparel involvement.

I . Introduction

Korea is aging rapidly. Aging of the overall society is progressing rapidly due to one of the lowest birth rates in the world and the increased lifespan. Aging society generally refers to a society

with a relatively higher ratio of senior citizens in the total population than other groups. Recently in Korea, various issues and visions of the senior citizens are in the center of attention in media or academia as Korea faces becoming the aged society past the aging society.

Such aging phenomenon is because the class

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of population born during a decade after the Korean War, known as the post-war generation accounted for the large portion of the rapid growth in population. Therefore, the silver market such as assistance, convalescent and medical service which has targeted passive and weakened senior citizens cannot actively counteract this attractive market. It is because the senior citizens today have very different demands than those of the past. The advancement of the aged society also brought changes to the value systems of the senior citizens. However, they have active attitudes to life based on psychological confidence, health and financial means to support them and self-oriented value system unlike the passive senior citizens from the past. Firstly in the everyday life aspect, they have active attitudes no less than the younger generations and constantly attempt communication with others based on high intellectual capacity and curiosity. In addition, various hobbies or travels as well as basic activities can be done without difficulties in a healthy condition without special illness. Their financial characteristics are that they have finished supporting children, have low dependency to the society and possess considerable buying power. Lastly, not only they have heightened sense of social participation but also high ratio of consumption for themselves due to the propagation of the individualistic value system. Additionally, diversification and individualization such as increase in education, increase in income and spending level, growth of assets and expression of the demand for self-realization became so much common that it became difficult to uniformly define the everyday life model of senior citizens. Perceptions on employments are also changing. Past generations were perceived to isolate themselves from members of society or not to make efforts to develop themselves. However, the ratio of senior citizens in the composition of labor forces is expected to increase due to the effect of the speed of the aging and the ratio of people in 50s among employed people are forecasted to increase from 24.8% in 2000 to 31.5% in 2010

and 40.9% in 2030 (Korea Development Institute, 2005).¹⁾

Such economic activities of senior citizens are being introduced as important factors in predicting the purchase behaviors of the senior consumers as well as financial factors like income as the lifestyles transition to young and active lifestyles. Especially, social factors such as health, social support and education and various psychological factors such as confidence, challenge, desire to achieve, motivation in overall life and emotional stability have close relationship to the consumption activities of the senior citizens. While the past generations led the consumption activities in their old age simply for food, clothing and shelter, the new senior consumers are transitioning to the consumption activities to make themselves outstanding and possess confidence in life. The role of apparel in such changing consumption activities is essential. It is expected that the consumption activities in apparel will be maintained to some degree for the generations that used apparel as means to express oneself even before reaching an old age because of the desire to maintain their sense of fashion after reaching an old age. It is thought that the experiences on apparel prior to reaching an old age will be involved in the apparel consumption activities.

Therefore, among those factors that affect the apparel consumption activities of the consumers past the middle age, characteristics of lifestyles were anticipated to affect the apparel purchasing behaviors. Once the characteristics of lifestyles of senior consumers are identified, the goal is to identify the effects of such characteristics of lifestyles have on the apparel purchasing behaviors. The result of this study corporations that are the center of economic activities of the production and the distribution being established as an attractive and strong potential market.....

II. Literature Review

1. Lifestyle

1) 2004. Population Census. Seoul: The National Statistical Office.

The definition of lifestyle varies by scholars but Lazer (1963)²⁾ who first applied the concept of a lifestyle in marketing defined lifestyle as "a distinctive or characteristic mode of living of a whole society or segment thereof." Gross et al. (1980)³⁾ stated that a lifestyle is the result of the basic mind and the values formed inside a person appearing in the life, signifies being optimized to a patternized manner of life and is to specify a belief system of the family and therefore the concept of lifestyle is necessary in a research of families. That is, a lifestyle signifies a comprehensive form depicting the cultural, social and psychological differences such as various manners of life, manners of behavior and manners of thought rising from the value of an individual or a family (Suh, 1986).⁴⁾ When all consumers are further classified into common sub-groups and the characteristics of the lifestyle model each group has are understood, their purchase behavior can be identified and it can be said that their consumption attitude is affected by the lifestyle of the society or a specific category of it.

Developed nations including the United States took interest in the market for senior citizens started the researches in 1960's. It grew rapidly in 1970's and 1980's and many marketers have developed, implemented and improved strategies to counter-act by 1990's (Moschis, 1992).⁵⁾

In foreign prior researches, Sherman et al. (2001)⁶⁾ suggested that young senior citizens who

are mostly babyboom generation have high probability of adapting into smart consumers as they are independent and confident in consumption behaviors and have led financial life as principal roles in the industrial society. Moschis et al. (1997)⁷⁾ displayed that people show the trend to be divided more by lifestyles as they age and such lifestyles affect overall behaviors of senior citizens.

Moschis (1993)⁸⁾ categorized the lifestyles of senior citizens into four types. First is "healthy hermits" type senior citizens with relatively good physical health but feel socially isolated psychologically. They value house cleaning, meal preparation, shopping, etc and need recreational activities that can be done at home such as planting and video watching. Second is "ailing outgoers" type senior citizens who do not have good health but are socially active. They have high interest in medical and health services, visiting health maintenance service, leisure, travel, in home care, etc. Third is "frail recluses" type senior citizens who do not good health and are distanced from society. They spend most of money for health maintenance and need entertainment facilities and hobby activities that can be enjoyed at home. Last is "healthy indulgers" type senior citizens who have good health, active social life and are relatively wealthy. They are very interested in apparel, banking products, leisure, travel and entertainment. Schiffman & Sherman (1991)⁹⁾ stated that new senior citizens pursue new lifestyles by actively

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- 2) W. Lazer, Life Style Concepts and Marketing, in Stephen A. Greyser (ed), *Toward Scientific Marketing* (Chicago: American Marketing Association, 1963), pp.130-131.
 - 3) L. H. Gross, E. J. Crandall, and M. M. Knoll, *Management for Modern Families, 4th ed.* (New York: Prentice Hall, 1980).
 - 4) S. H. Suh, *Consumer Behavior* (Seoul: Pakyoungsa, 1986).
 - 5) G. P. Moschis, "Marketing to Older Adults: An Overview of Present Knowledge and Practice," *Journal of Consumer Marketing* Vol.8 No.4 (1992), pp.33-41.
 - 6) E. Sherman, L. G. Schiffman and A. Mathur, "The Influence of Gender on the New Aged Elderly's Consumption Orientation," *Psychology and Marketing* Vol.18 No.10 (2001), pp.1073-1089.
 - 7) G. P. Moschis, E. Lee and A. Mathur, "Targeting the Mature Market: Opportunities and Challenges," *Journal of Consumer Research* Vol.6 No.2 (1997), pp.101-112.
 - 8) G. P. Moschis, "Gerontographics: A Scientific Approach to Analyzing and Targeting the Mature Market," *The Journal of Consumer Marketing* Vol.10 No.3 (1993), pp.43-53.
 - 9) L. G. Schiffman and E. Sherman, "Value Orientations of New-age Elderly: The Coming of an Ageless Marketing," *Journal of Business Research* Vol.22 (1991), pp.187-194.

pursuing new experiences by accepting changes and personal challenges with self-confidence as they perceive themselves young.

Domestically, studies on the lifestyles of senior citizens began in earnest in 1990's and studies were conducted related to businesses perceiving senior citizens as consumer class with the advent of silver industry.¹⁰⁾ These studies focused on the efforts to understand the inclinations of senior citizens by lifestyles. Recent studies show the characteristics of lifestyle as consumption life bubble and increase in impulse purchase and investments in apparel purchase due to the pursuit of aesthetic value and brand value and strengthening of self consciousness due to information, individualization and personalization through internet. In apparel field, studies on lifestyles and apparel purchase behaviors have been conducted on children, female college students, new generations and senior citizens since 1980's (E. S. Lee, 1993¹¹⁾; T. G. Choo, 1995¹²⁾; M. J. Lee, 1996¹³⁾; J. M. Choi, 1997¹⁴⁾).

H. S. Seo (2003)¹⁵⁾ categorized the lifestyles of women in 30's and 40's into five categories which were fashion appearance-oriented, conservative family-oriented, socialize achievement-oriented, display consumption-oriented and reasonable practicality-oriented. Factors that affect the lifestyle categories and apparel purchase behaviors following demo-

graphical characteristics were shown to be education level, monthly average apparel expense and purchase frequency and it showed that the types of lifestyle and apparel purchase behaviors have mutual correlation. E. S. Lee (1993)¹⁶⁾ showed in the study on the relation between lifestyle types and apparel involvement of females in their 60's and 70's that the external active type showed high apparel involvement and apparel purchase frequency in apparel enjoyment, apparel symbolism and apparel interest. T. G. Choo (1995)¹⁷⁾ studied the relation between the lifestyles of females in their 50's and 60's and the apparel behaviors. Pleasure pursuit type was high in symbolism, interest and aesthetic, active type was the highest in maintainance and material pursuit type showed the highest in all apparel behavior variables. J. M. Choi (1997)¹⁸⁾ suggested active material pursuit type, display consumption-oriented type, active family focused type, independent self-centered type, recreational activity type and passive family-oriented type for the lifestyles of senior female consumers in their 50's and 60's and displayed that the apparel purchase activities showed differences by the types of lifestyles. The study by H. B. Shin et al. (2003)¹⁹⁾ categorized the lifestyle types of the upper-middle class senior consumers into five dimensions which are shopping-oriented, appearance-oriented, luxury recreation-oriented, social activity-

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- 10) E. H. Lee and J. Y. Shin, "A Study on Lifestyles-based Market Segmentation of the Korean Mature Consumers," *Journal of Korean Gerontological Society* Vol.24 No.2 (2004), pp.1-20.
- 11) E. S. Lee, "A study on Life Style and Clothing Involvement of Elderly Women" (M.A. Dissertation, The Sungshin Women's University, 1993).
- 12) T. G. Choo, "Clothing Behavior of Elderly Women by Lifestyle Groups" (Ph. D. Dissertation, The Kyungpook National University, 1995).
- 13) M. J. Lee, "Clothes-purchasing Behavior of Elderly Women by Lifestyles-Groups" (MA. Dissertation, The Sookmyung Women's University, 1996).
- 14) J. M. Choi, "The Various Types of Life Styles of Women in Their 50's and 60's and Clothing Purchase Behaviors" (MA. Dissertation. The Seoul University, 1995).
- 15) H. S. Seo, "Lifestyles and Clothing Purchasing Behaviors of Women in Their 30s and 40s" (Published M.A. Dissertation, Seoul Women's University, 2003).
- 16) E. S. Lee, op. cit., pp.45-52.
- 17) T. G. Choo, op. cit., pp.46-77.
- 18) J. M. Choi, op. cit., pp.52-60.
- 19) H. B. Shin, K. R. Lee, and S. J. Lim, "A Study on Middle-upper Class Older Female Consumer's Lifestyle Characteristics and Purchasing Behavior of Clothing," *Journal of Korean Gerontological Society* Vol.23 No. 4 (2003), pp.1-16.

oriented and innovation-oriented and displayed that the appearance-orientation is the most prominent lifestyle characteristic of the upper-middle class senior consumers and affect the apparel purchase behaviors. These studies are mainly conducted on female senior citizens and few studies are being conducted on purchase behaviors related to the changing lifestyles of the present day male and female senior citizens.

2. Properties of Apparel Products

Properties of apparel products are categorized into product referent (physical properties such as textile, color and thickness), outcome referent (properties resulting from sewing such as durability, shrinkage and stitchcondition) and user referent (subjective properties judged by consumers such as images related to product appearances) (Myers & Shocker, 1981).²⁰⁾ H. W. Choi & O. S. Cha (1993)²¹⁾ presented the specific properties composing clothes such as color change, shape change, surface change, texture change, damage, component defect and functional defect and properties related to functional assessment as properties composing quality of apparel products. Such concepts on quality are occasionally categorized into objective properties such as stitch condition or fabric, expressive properties showing styles in fashion, wearing sensations signifying comfort when worn and fit with physique (J. Y. Kim & E. Y. Rhee, 2004).²²⁾ Therefore, properties of apparel products are categorized into symbolical property, functional property and customer support property.

3. Fashion Innovativeness

Innovativeness is defined as "the degree to which an individual adopts innovations relatively earlier than other members in his or her social system" (Rogers & Shoemaker, 1971). Fashion innovativeness, defined as fashion specific innovativeness has been regarded as an effective variables for segmenting clothing consumers, and the 'innovators' of fashion are those members of society prepared to adopt new fashion early in its diffusion than are others (Schiffman & Kanuk, 1994).

Fashion innovativeness for commodity products with strong trend such as apparel is defined as a degree of relative promptness of adopting a new style compared to other members of the social structure the individual belongs (Rogers & Shoemaker, 1971).²³⁾ The fashion innovativeness can be an important variable when attempting to categorize consumers by focusing on responses to a trend of apparel. Categorizing consumers according to this, innovator is defined as a relatively small group of consumers purchasing the new products the earliest in the early stage (Schiffman & Kanuk, 1983).²⁴⁾ Painte & Kanut (1993)²⁵⁾ stated in a research on fashion innovators that the fashion innovators were more introvert and interested in fashion magazines. Individuals have various factors affecting innovativeness that leads to a purchase of innovative apparel. Innate innovativeness resulting from personality such as sense of challenge, information innovativeness such as degree of information pursuit and types of information media and purchase innovativeness resulting from differences in perceived danger or involvement compositely affect fashion innovativeness of an individual (H. Kim & E. Y. Rhee, 2001).²⁶⁾ Regard-

20) Nancy J. Miller, Soyounng Kim and Schofield T. Sherry. "The Effects of Activity and Aging on Rural Community Living and Consuming," *Journal of Consumer Affairs* Vol.32 No.2 (1998), pp.343-344.

21) H. W. Choi and O. S. Cha, "A Study on the Consumer's Dissatisfaction for the Clothing Product: With YWCA Consumer's Claims," *Journal of the Korean Society of Clothing and Textiles* Vol.17 No.4 (1993), pp.42-56.

22) J. Y. Kim and E. Y. Rhee, "The Influence of Service Quality, Product Quality, Price on Store Patronage for Apparel Stores," *Journal of the Korean Society of Clothing and Textiles* Vol.28 No.1 (2004), pp.12-21.

23) E. M. Rogers and F. F. Shoemaker, *Communication of Innovations*, 2nd ed. (New York: Free Press, 1971).

24) L. G. Schiffman and L. L. Kanuk, *Consumer Behavior* (New Jersey: Prentice Hall Inc, 1994).

25) J. J. Painter and M. L. Pinegart, "Post-highteens and Fashion Innovation," *Journal of Marketing Research* Vol. 8 (1971), pp.368-369.

ing the fashion innovativeness of senior citizens, Tongren (1988)²⁷⁾ stated that female senior consumers perceive themselves as fashion-oriented and said to enjoy apparel shopping and Greco (1986)²⁸⁾ identified their characteristics and presented the appropriate marketing strategy through a corroborative study using national statistics samples, emphasizing the importance of fashion-oriented senior consumers with high interest in fashion and opinion leading capability. Greco (1986) suggested that there exist more important vanguard segments of older consumers. They were characterized as being more fashion involved and more likely to be opinion leader.

Schiffman & Sherman (1991)²⁹⁾ states that senior consumers are selectively innovative and purchase a new product recalling past experiences when they think there is a merit in purchasing the new product. Therefore, senior consumers possess high inclination to trends similar to young consumers but it can be seen that fashion innovativeness is accepted according to their past experience, importance of apparel and apparel involvement.

A later study, examined value orientations of new age elderly (Schiffman & Sherman, 1991), concluded that new age elderly accept new products only when they feel more in control of their own lives, suggesting the possibility of elderly consumers' change in consumption behavior.

4. Apparel Involvement

Apparel involvement signifies an individual's degree of interest of perceived importance towards

apparel (Antil, 1984).³⁰⁾ The level of involvement is divided into internal conditions of high involvement where the level of intrigue, interest and emotional obsession developed from apparel being related to the individual's value or belief system are high and low involvement where the level is low.

Consumers with high involvement perform more information search as consistent attention is paid to advertisements and magazines related to the products. Therefore, the inclination to purchase new products before others based on the acquired knowledge of the products is high. In addition, involvement in products can be said to be a significant variable explaining consumer behaviors such as information search and adaptation of innovation (T. G. Choo & Y. S. Ku, 1999).³¹⁾ S. K. Kim (1993)³²⁾ stated that higher the education level and healthier one perceives themselves to be, higher the involvement in apparel behavior is. That is, lower the perceived age by the senior citizens themselves (younger they think they are than the actual age), high involvement information processing behaviors that are more active, independent and confident were displayed while higher the perceived age (less they think they are young), low involvement information behaviors that are more promotion dependent, malleable, habitual and unconfident were displayed.

III. Method

1. Research Questions

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- 26) Hanna Kim and E. Y. RHee, "Consumer Segmentation of Clothing Products by Fashion Conformity/Innovativeness and Their Reference Groups," *Journal of the Korean Society of Clothing and Textiles* Vol.25 No.7 (2001), pp.33-51.
- 27) H. N. Tongren, "Determinant Behavior Characteristics of Old Consumers," *Journal of Consumer Affairs* Vol. 22 No.1 (1988), pp.136-157.
- 28) A. Greco, "The Fashion-conscious Elderly: A Viable, but Neglected Market Segment," *Journal of Consumer Affairs* Vol.3 No.4 (1986), pp.71-75.
- 29) L. G. Schiffman and E. Sherman, op. cit., pp.187-194.
- 30) J. H. Antil, "Conceptualization and Operationalization of Involvement," *Advances in Consumer Research* Vol. 11 (1984), pp.203-209.
- 31) T. G. Choo and Y. S. Ku, "The Relationship between Clothing Involvement and Fashion Leadership of Early Adolescents," *The Korea Society for Clothing Industry* Vol.1 No.1 (1999), pp.28-25.
- 32) S. K. Kim, "The Relationship between Demographic and Psychological Variables and Clothing Behavior in Adult and Elderly Groups" (Ph. D. Dissertation, The Pusan National University, 1993).

The goal of this study is to determine lifestyles of senior consumers and identify differences in apparel product properties and apparel attitudes. Research problems of the research are as follows.

Q 1. Research lifestyles and composition elements of apparel product properties of senior consumers.

Q 2. Research differences in composition elements of apparel product properties by lifestyles of senior consumers.

Q 3. Research differences in apparel attitudes by lifestyles of senior consumers.

Q 4. Research differences in demographical characteristics by lifestyles of senior consumers.

2. Measurement

This study used survey method as research study method and the measurement tool was composed of 21 questions on lifestyle measurement, 9 questions on apparel products properties, 4 questions on fashion innovativeness, 1 question on apparel involvement, 1 question on necessity of apparel for senior citizens and demographical characteristics. The questions on lifestyle measurements were selected from the lifestyle measurement questions from previous researches such as 12 questions from E. H. Lee and J. Y. Shin (2003),³³⁾ 7 questions from S. H. Kim (2004),³⁴⁾ 1 question from S. M. Whang, J. Y. Yang and Y. J. Kang (2003)³⁵⁾ and 1 question from S. J. Moon, H. K. Choi and S. H. Joung (1999).³⁶⁾ For the fashion innovativeness, "I always pay attention to what clothes are in fashion" and "I feel joy in trying clothes new

in fashion" were extracted from a study by P. G. Jo and E. Y. Koo (1996)³⁷⁾ and Y. S. Lee(1991)³⁸⁾ "I hear from friends that I dress fashionably" and "Friends of mine would imitate clothes I had purchased" were included, of which confidence was 0.81. Questions used for apparel products property, apparel involvement and necessity of apparel for senior citizens were developed by the researchers. Demographical characteristics were focused on gender, age, education, family composition, residence area, purchase method and purchase location.

3. Data Analysis

Data analysis for this study was performed with SPSS 12.0 statistics program and included descriptive statistics, reliability analysis, factor analysis, cluster analysis, ANOVA and the Duncan test as a post-hoc analysis.

4. Data Collection Methods and Respondent Characteristics

Questionnaires for the study were distributed for the data collection between November 20, 2006 and December 15, 2006 to the people fifty and over residing in Seoul, Pusan and Kyunggi. 350 questionnaires were distributed to study subjects selected through convenience sampling. 327 questionnaires were collected and 302 of them were used in the final data analysis excluding 25 disingenuous data. Demographical characteristics of the respondents showed the following in gender, male 33.8% and female 66.2%, in ages, 50 to 54

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- 33) E. H. Lee and J. Y. Shin, "A Study on Lifestyles-based Market Segmentation of the Korean Mature Consumers," *Journal of Korean Gerontological Society* Vol.24 No.2 (2004), pp.1-20.
- 34) S. H. Kim, "A Study on the Body Image and Life-style," *Journal of the Korean Society of Costume* Vol.53 No.1 (2003), pp.87-98.
- 35) S. M. Whang, J. Y. Yang and Y. J. Kang, "Types of Lifestyles Differentiated by Values in Korean Cohort Groups Reflecting Their Authoritarian Personality," *Korean Journal of Social and Personality Psychology* Vol.17 No.2 (2003), pp.17-33.
- 36) S. J. Moon, H. K. Choi and S. H. Joung, "An Analysis of Health and Economic Status of the Urban Elderly according to Their Lifestyles," *International Journal of Human Ecology* Vol.37 No.7 (1999), pp.127-141.
- 37) P. G. Jo and E. Y. Koo, "The Relationships between Clothing Involvement Fashion Innovativeness and Fashion Option Leadership," *The Korea Home Economics Association* Vol.34 No.5 (1996), pp.223-233.
- 38) Y. S. Lee, "Consumer's Clothing Involvement and External Information Search" (Published Ph. D. Dissertation, The Seoul National University, 1991).

43.7%, 55 to 60 37.5%, 61 to 65 11.0% and over 66 7.5%, in education, middle school and below 13.6%, high school diploma 38.7% and college degree and beyond 47.7%, in family composition, single and married couple-oriented 34.1% and living with second and third generations 65.9%, in residence area, Seoul 52.6%, Pusan 30.1% and Kyunggi 17.2% and with spouse 86.4% and without spouse 13.6%.

IV. Results

Factor analysis was conducted to identify the factor structure of the lifestyle perceived by senior consumers participating in the study. Principal component analysis was used for the factor extraction method and Varimax rotation was used to determine the factor weights. <Table 2> shows six extracted factors from the result of the factor

<Table 1> Factor Analysis of Lifestyles

Variable	Item	Factor Loading	Eigen Value	Percentage of Variance (%)	Confidence Level (Cronbach's α)
Factor 1 Pursuit of Self-development	I am very interested in how machine such as engines work.	0.83	4.33	19.68 (19.68)	0.76
	I like browsing automobile showrooms or machinery/equipment store.	0.75			
	I want to understand more how universe functions.	0.71			
	I often pay attention to theories.	0.71			
	I always seek thrills.	0.60			
Factor 2 Pursuit of Active Life	I always engage in everything with confidence.	0.77	2.05	9.63 (29.31)	0.70
	I always try to accomplish what I set my mind on.	0.75			
	I speak up my belief without backing off when I think my opinion is correct.	0.72			
	I think I am talented in various fields.	0.62			
Factor 3 Pursuit of Material	Dream of my life is to be able to buy expensive things.	0.73	1.90	8.66 (37.79)	0.76
	It is true that happiness can be bought with money.	0.71			
	I purchase things hoping to make a certain impression to others.	0.66			
	Money is the most important thing in choosing a profession.	0.62			
Factor 4 Pursuit of Diversity	I want to challenge something new.	0.79	1.52	6.91 (44.88)	0.70
	I want to learn history such as arts and culture.	0.71			
	I like varieties in my life.	0.66			
Factor 5 Pursuit of Family-oriented	I eat at home when possible.	0.78	1.26	5.73 (50.61)	0.66
	My goal of life is to make my children live well.	0.76			
	I have much conversation with my family.	0.66			
Factor 6 Pursuit of Recreational Life	I think some waste is necessary to enjoy life.	0.78	1.14	5.20 (55.81)	0.72
	I am quite devoted to the hobby activities I enjoy.	0.67			

analysis and total percent of variance accounted by these three factors was 55.81%.

Factor 1 is an attitude towards machine operation, universe and etc and is named "Pursuit of Self-development." It shows the eigenvalue of 4.33, the explanation of variance of 19.68% and the confidence level of 0.76 by Cronbach's α . Factor 2 is self-confidence and positive attitude towards life and is named "Pursuit of Active Life." It shows the eigenvalue of 2.05, the explanation of variance of 9.63% and the confidence level of 0.70 by Cronbach's α . Factor 3 is an attitude prioritizing financial power and focuses on what is owned and is named "Pursuit of Material." It shows the eigenvalue of 1.90, the explanation of variance of 8.66% and the confidence level of 0.76 by Cronbach's α . Factor 4 is an attitude with interests in various fields such as arts and cultures and is named "Pursuit of Diversity." It shows the eigenvalue of 1.52, the explanation of variance of 8.66% and the confidence level of 0.70 by Cronbach's α . Factor 5 is an attitude focused on the family life and is named "Pursuit of Family-oriented." It shows the eigenvalue of 1.26, the explanation of variance of 5.73% and the confidence level of 0.66 by Cronbach's α . Factor 6 is an attitude with pre-

ference on recreations and is named "Pursuit of Recreational Life." It shows the eigenvalue of 1.14, the explanation of variance of 5.20% and the confidence level of 0.72 by Cronbach's α .

1. Categorization of Group Types by Lifestyles

K-means cluster analysis was used for the cluster analysis to clusterize senior consumers using the lifestyle measurement questions. Four clusters were extracted and one-way ANOVA was conducted as back-test with the mean of lower tier variables belonging in each factor as the dependent variable to assess differences and credibility of each cluster.

In (Table 2), Group1 is highest in materialistic orientation and active life orientation, low in pursuit of family focused orientation compared to other clusters and is named "Consumption-oriented Type." Group 2 is high in pursuit of self-development and pursuit of diversity orientation, low in pursuit of active life orientation and is named "Personal Satisfaction-oriented Type." Group 3 has characteristic of pursuing family orientation and is named "Family Weighted Type." Group 4 shows high pursuit of diversity and pursuit of recreational life and is name "Recreation-oriented Type."

(Table 2) Analyses of Variance Results of Lifestyle Groups

	Consumption-Oriented	Personal Satisfaction-oriented	Family Weighted	Recreation-Oriented	F-value
	(n=70, 23.2%)	(n=79, 26.2%)	(n=97, 32.1%)	(n=56, 18.5%)	
Pursuit of Self-development	4.06 B	4.24 A	3.09 C	4.29 A	64.32***
Pursuit of Active Life	3.06 B	3.88 A	2.34 C	2.46 C	28.52***
Pursuit of Material	4.31 A	3.53 AB	3.77 AB	3.65 AB	67.13***
Pursuit of Diversity	2.13 BC	2.09 BC	3.22 B	4.16 A	34.77***
Pursuit of Family-oriented	3.94 AB	3.57 B	4.22 A	3.67 B	13.10***
Pursuit of Recreational Life	3.33 AB	3.19 AB	3.36 AB	4.04 A	24.09***

2. Properties of Apparel Products

Factor analysis was conducted to identify the factor structure of the properties of the apparel products used in the study. Principal component analysis was used for the factor extraction method and Varimax rotation was used to determine the factor weights. <Table 3> shows three extracted factors from the result of the factor analysis and total explanation of variance was 70.35%. Factor 1 is property emphasizing value, image and perception of products such as brand, fashion, price and design and is named "Symbolical Property." It shows the eigenvalue of 2.45, the explanation of variance of 27.24% and the confidence level of 0.78 by Cronbach's α . Factor 2 is property emphasized when wearing products and is named "Functional Property." It shows the eigenvalue of 1.96, the explanation of variance of 21.87% and the confidence level of 0.68 by Cronbach's α .

Factor 3 is property about customer support of products and is named "Customer Support Property." It shows the eigenvalue of 1.91, the explanation of variance of 21.24% and the confidence level of 0.90 by Cronbach's α .

3. Differences in Properties of Apparel Products by Lifestyles of Senior Consumers

The results of conducting ANOVA and post hoc Duncan test to identify differences in properties of apparel products by lifestyle types of senior consumers are as follows <Table 4>. Significant differences in the lifestyles of senior consumers were shown in symbolical property and customer support property among the properties of apparel products.

The result of back-testing showed that the "symbolical property" was highest in "recreation-oriented type" ($m=0.25$) and lowest in "family

<Table 3> Properties of Apparel Products and Factor Analysis

Name of Variable	Questions	Factor Weight	Eigen Value	Explanation of Variance (%)	Confidence Level (Cronbach's α)
Symbolical Property	Brand	0.84	2.45	27.24 (27.24)	0.78
	Fashion	0.78			
	Price	0.64			
	Design	0.63			
Functional Property	Color	0.45	1.96	21.87 (48.94)	0.68
	Size	0.79			
	Fit	0.77			
Customer Support Property	Exchange/Refund Policy	0.91	1.91	21.24 (70.35)	0.90
	Warranty	0.91			

<Table 4> Differences in Properties of Apparel Products by Lifestyle Types of Senior Consumers

Independent Variable	Dependent Variable	Consumption-oriented Type (n=70)	Personal Satisfaction-oriented Type (n=79)	Family Weighted Type (n=97)	Recreation-Oriented Type (n=56)	F-value
Properties of Apparel Products	Symbolical Property	0.17 B	0.12 BC	0.17 C	0.25 A	3.32*
	Customer Support Property	0.17 AB	0.18 AB	0.23 A	0.14 B	3.30*

Alphabets are the results of Duncan test.

weighted oriented" ($m=0.17$). Customer support property was highest in "family weighted oriented" ($m=0.23$) and lowest in "recreation-oriented type" ($m=0.14$), displaying the opposite result to the symbolical property. The result shows that senior consumers oriented towards recreation and consumption emphasize internal and external value of apparel products but are indifferent to the customer support of the apparel products.

4. Differences in Apparel Attitudes by Lifestyle Types of Senior Consumers

The results of conducting ANOVA and Duncan test for the back-testing to identify differences in apparel attitudes by lifestyle types of senior consumers are as follows (Table 5). The lifestyles of senior citizens displayed significance differences in all factors of apparel attitudes and it is shown that the lifestyle type of a senior consumer is an important variable determining the apparel attitude. Fashion innovativeness was highest in "recreation-oriented type" ($m=10.99$) and lowest in "family weighted type" ($m=9.51$). Apparel involvement was shown high in "recreation-oriented type" ($m=9.05$) and necessity for apparel for senior citizens was shown high in "recreation-oriented type" ($m=9.05$), showing that the senior consumers put emphasis on fashion, had high apparel involvement and felt necessity for apparel for senior citizens. However, necessity for apparel for senior citizens was shown lowest in "consumption-oriented type." It is inferred that this is because this group

puts emphasis on fashion rather than on activeness and does not feel necessity for apparel for senior citizens.

V. Conclusion

The goal of this study is to define the types of the lifestyles of senior consumers and identify the differences in the properties of apparel products and the apparel attitudes. To collect the data for this study, questionnaires for the research were distributed from November 20, 2006 to December 15, 2006 to those over 50 living in Seoul, Pusan and Kyunggi and 302 questionnaires were used for the data analysis. The results of the study are as follows.

First, six factors were extracted which were "Pursuit of Self-development", "Pursuit of Active Life", "Pursuit of Material", "Pursuit of Diversity", "Pursuit of Family-oriented" and "Pursuit of Recreational Life" after factor analysis of lifestyles recognized by the senior consumers that participated in this study.

Second, the lifestyles of the senior consumers were categorized into "Consumption-oriented Type", "Personal Satisfaction-oriented Type", "Family Weighted Type" and "Recreation-oriented Type."

Third, three factors were extracted which were "Symbolical Property", "Functional Property" and "Customer Support Property" after conducting the factor analysis on the properties of apparel products.

Fourth, significant differences were shown in

〈Table 5〉 Apparel Attitudes by Lifestyle Types of Senior Consumers

Dependent Variable	Independent Variable	Consumption-oriented Type	Personal Satisfaction-oriented Type	Family Weighted Type	Recreation-oriented Type	F-value
		(n=70)	(n=79)	(n=97)	(n=56)	
Apparel Attitude	Fashion Innovativeness	10.33 AB	9.97 BC	9.51 C	10.99 A	6.17***
	Apparel Involvement	8.26 B	8.18 B	7.85 B	9.05 A	9.09***
	Necessity for Apparel for Seniors	8.40 B	8.44 B	8.51 B	9.05 A	2.62*

Alphabets are the results of Duncan test Groups with significant difference in Duncan test at $*p<0.05$ level are marked with different characters (A>B>C>D).

apparel properties by the lifestyle types of senior consumers in the symbolical property and the customer support property. The "symbolical property" was shown highest in "recreation-oriented type" and lowest in the "family weighted type." The customer support property was shown highest in the "family weighted type" and lowest in the "recreation-oriented type", showing the opposite result to the symbolical property.

Fifth, significant differences were shown in apparel attitudes by the lifestyle types of senior consumers in "Fashion Innovativeness", "Apparel Involvement" and "Apparel Necessity." The "fashion innovativeness" was shown highest in the "recreation-oriented type" and lowest in the "family weighted type." The apparel involvement and the necessity for apparel for senior citizens was shown high in the "recreation-oriented type" and this showed that the senior consumers valuing recreation also value fashion, have high apparel involvement and feel the necessity for apparel for senior citizens. Following marketing suggestions can be made based on the results of this study.

First, senior consumers pursuing recreation and consumption among Korean senior consumers are shown to put emphasis on internal and external value of apparel products. Marketing strategies targeting them would be necessary as they are highly educated group with high income. Their characteristics come from the high desire to express their certain level of income and confidence in their health through apparel. Therefore, it is expected that sales can be also maximized by planting young images through apparel in marketing for apparels for the seniors.

Second, it is shown that senior consumers put emphasis on external aspects and try to cover their physical age and actual age but have less interest in changing their lives through accomplishment or challenge. Such aspect can be seen as an important factor dividing senior consumers. That is, security-oriented senior consumers are potential consumers who are not sensitive to fashion and not active in purchasing new clothes but it should be considered that they will still choose apparel by necessity. Therefore, it is necessary for marketers

to conduct strategic marketing activities that envelope both active consumer groups and potential consumer groups.

Korean senior consumers have a transitional aspect in apparel consumption. Traditionally, senior citizens displayed conservative position in apparel consumption and many clothes were age-appropriate, that is, they could be identified as clothes worn by senior citizens by anyone. However, today's senior citizens over 50 have stronger desire to wear clothes younger due to higher income, education and consistent health management. This should not be overlooked in the market for senior citizens. It is mentioned that apparel is chosen by experience in old age and it should be taken for granted that seniors with no reservation for apparel in fashion before aging would maintain such attitude after aging. Therefore, these aspects should be reflected in marketing activities in design and sales of apparel for senior citizens.

This study included senior citizens in 50's in the research. There was limit in comparing 50's and 60's as there were more of 50's. In addition, this study focused on fashion and apparel expenditure but it is considered necessary to conduct a follow-up research to study if innovative apparel is a factor that affects apparel purchase behavior.

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