The Effects of Clothing Consumption Values and Subjective Age on the Fashion Adoption of Elderly Women

Jiyeon Kim · Daegeun Jun*[†] · Kyung Wha Oh

Dept. of Home Economics Education, Chung-Ang University
*Dept. of Clothing & Textiles, Andong National University

Abstract

This study investigates the effects of clothing consumption values and subjective age on fashion adoption. To explain the fashion adoption of elderly women, 5 dimensional consumption values were adopted as explanatory factors, and subjective age is included as a moderating factor. This study tested the relationship of variables with survey data from a convenient sample of elderly women. A total of 235 complete responses were obtained from women between 50 and 71 years of age. The results are as follows. First, factor analysis on clothing consumption values resulted in 5 dimensional structures of consumption values for the sample (epistemic, symbolic, harmonic, popular, and practical values). A factor analysis on subjective age resulted in 2 dimensions (physical and mental age). Second, epistemic, popular, harmonic (-) and symbolic values (except practical value) significantly affected fashion adoption. Third, the epistemic value was the strongest factor regardless of physical and mental age but the effects of epistemic, popular, harmonic, symbolic, and practical values changed depending on the level of the moderating factor.

Key words: Clothing consumption value, Subjective age, Fashion adoption

I. Introduction

The economic development and the increase of the national income achieved through the 1980s and the 1990s improved the overall standard of living of South Koreans. There are increasing older people who lead a healthy and affluent life with help of the advanced medical technology. According to National Statistical Office (2009), South Korea already entered an Aging Society in 2000 and in 2009 the percentage of population composed of aged over 65 was 10.7%, which means it increased by 3.8% compared with 6.9% in 1999. It is estimated that South Korea will enter an Aged Society in 2018 (14% of aged over 65) and a Post-Aged Society (20% of aged over 65) in 2026. Considering this demographic trend, it is nec-

essary to research the aged people rather in great depth and diversity, differentiated from the all-round and comprehensive research about them. The existing researches about the aged people have been accomplished mainly through chronical age, however, it is considered that this research trend has a problem in accounting for the lives of aged people which are formed by psychological, physical, and social changes over the years (Gwinner & Stephens, 2001). Considering the numbers of aged people who want to enjoy their social lives more opulently and comfortably regardless of their chronical age, some multilateral and in-depth researches on the various product categories utilized by the reborn silver generation are compulsory. In particular, it is expected that the area of clothing industry related to the quality of life for the elderly will be more vitalized. Previous researches conducted in the clothing & textile field on the aged people have mainly dealt macroscopically

[†]Corresponding author
E-mail: jdgeun@andong.ac.kr

with clothing purchase behaviors which are related to subjective age or lifestyle (Boo, 2005; Hong & Lee, 2010; Kang & Park, 2009; Shin et al., 2003). Accordingly, it is necessary to investigate the subjective age of silver generation as a criterion of segmentation and to conduct researches connected to the clothing consumption and fashion product adoption in detail.

According to Kim (2006), new silver is distinguished from the existing silver generation because of the features of an age group and generational traits as a generation endowed with independent and active roles. New silver is also a generic term about a perspective aged group which is absorbed in dynamic and social activities. Jung and Park (1995) stated that the age of the new silver generation is used to classify the unique value and behavior of aged group as well as is used as a standard of the market segmentation. They also found that most aged people conceived that they were younger than their real age by 10 to 15 years and their behavior, emotion, and perception were more related to their psychological age than their real age. Wilkes (1992) found that consumers' consumption behavior came from the psychological age rather than the real age. Therefore, the subjective age of the silver generation is not only the standard of choice and consumption but also is an influence factor on the realization of the individual clothing consumption value. The changes of clothing consumption value derived from the change of subjective age are closely related to the fashion adoption which plays a crucial role in clothing selection as well. Especially, high fashionable goods such as clothing, unlike general consumer goods, are selected by consumers' social, psychological and cultural motivation rather than the functionality, practicality, and reasonable prices of the product. Thus, the purpose of this research is to investigate the effect of clothing consumption value on fashion adoption in the course of clothing purchase by new silver women and to confirm the moderate effect of the subjective age on this relationship. It also offers more useful positive evidence on the researches of clothing purchase behavior. Ultimately, this research will be of help in designing the new strategy of fashion marketing in the industry of silver fashion by enhancing the

understanding of the relationship among fashion adoption, clothing consumption value, and the subjective age of new silver women.

II. Literature Review

1. Clothing Consumption Value

Value is a result of conscious relationship formed through human practice and experience. Once value is recognized by a certain society, it decides directions and strength of all behavior performed by human beings of the society. Davis (1992) saw value as a dominant cause which decided every aspect of human behavior. Especially, Pitts and Woodside (1983) stated that value is a fundamental and psychological construct that can affect the extensive consumption behavior and the related behavior in consumer behavior field. Therefore, the direction of one's behavior can be anticipated by value of one's own. Value settled through the social relationship among the group members has an effect on the thought and attitude of the group. Thus, it is known that the contents of value have been changing respectively reflecting the changes of mind-set under the conditions of contemporary society. Horn and Gurel (1981) thought that part of personal mind-set was related to clothing and they defined doing things and having an attitude according to the value confined to clothing as clothing consumption value. That is, clothing consumption value is an individual idea and value on clothing which has an effect on consumers when they purchase clothing (H. J. Kim, 2008).

Sheth et al. (1991) reported that consumption value had an impact on personal cognition process and consumption behavior strongly and comprehensively as the biggest factor which had an influence on the market choice. A consumer who has a different value structure has a tendency to choose different goods to achieve his or her own value and tends to choose the same product for diverse values (S. H. Kim, 2008; Park, 2003). Also, they claimed that consumption value accounted for all lateral and situational factors from the purchase of a specific product to the use of that product. They not only divided this into five values; functional value, social value, emotional value,

epistemic value, and situational value, but also confirmed that consumption value could change into different value. Examining previous researches on clothing consumption value, Yoo (1995) studied the relationship between consumers' general value and clothing value and Kim (1999) clarified the structure of value related to clothing consumption behavior and developed a measuring tool. Kim and Han (2002) categorized consumers according to consumption value, divided the factors of consumption value into epistemic value, practical-functional value, subjective-aesthetic value, conspicuous value, socio-conformative value, and reported the various differences appearing in clothing purchasing done by each group. S. H. Kim (2008) understood the structure of clothing consumption value and lifestyle of ambivalent clothing consumption groups focusing on women in their 20s and 30s.

2. Subjective Age

Age can be perceived in various ways in line with contents, usage and criteria. According to the classification of age group by Kastenbaum et al. (1972), there were different kinds of ages. The first one is the chronological age, which is calculated by calendar after being born. It is evenly applied to everybody and is an important standard for custom and law of a society. Namely, this age is a biological age closely related to physical health and biological, physiological maturity level. The second one is the psychological age which is connected to intelligence, personality, and adaptability by the criterion of psychological maturity. Thirdly, the social age is set as a kind of norm in our society, which decides our status and a feeling of expectancy. Finally, the subjective age, differently from one's real age referred to as one's perception age, defines one's age according to one's own subjective judgement regardless of his or her real age. For example, if people, even though they are over 60, feel they are in their 30s or 40s and are active in the level of middle and prime of life in every aspect of life, their perception age, namely, the subjective age can be 30s or 40s. On the contrary, if people, although they are in their 30s or 40s in their chronological age, feel they are in their old age, they are actually in their

old age in the context of the subjective age.

Among such various notions of age, particularly the subjective age has a direct and indirect influence on various lifestyles and consumption activities of silver generation. In the studies which dealt with attitudes and behavior patterns of the elderly, the limitation that chronological age did not function very well as a predictor was pointed out, they explained that it was rather the subjective age that had more influence on a behavior (Barak & Schiffman, 1981; Seo & Yoon, 2001). In Barnes-Farrell and Piotrowski's study (1989) which investigated the aspects of subjective age perception, the respondents felt that on average they were 5-6 years younger than their real age. People seemed to experience the identity of subjective age differentiated from their chronological age which came from the obscurity of a life cycle due to the switch from adulthood to old age and from the childhood to adulthood. And subjective age reflected the change on the perception of self-identity accompanied by the change of life cycle (Montepare & Lachman, 1989). Among the classifications of age suggested by Kastenbaum et al. (1972), subjective age was assessed by 4 functional age dimensions. These dimensions were used as a questionnaire which asked 'How old do you think you are?', 'How old do you think you look?', 'What age group do you act like?' and 'What age group's concerns interest you the most?' (Lee, 2000). To find out the relationship between clothing consumption value and the fashion adoption of the new silver generation women whose subjective age is changing, subjective age scale based on Kastenbaum et al. (1972) was used in this study.

3. Fashion Adoption

There being some differences, whether it is big or small, people have a tendency to pursue newness. This tendency is expressed diversely not being limited by the area of goods purchased by consumers. Also, this tendency can appear concretely as the domain specific innovativeness like the fashion innovativeness through the interest in trend and clothing. It occurs as a real fashion adoption through the process of perception about more detailed attributes, as

does the process of perception about the attributes of fashionable styles (Jun, 2007). Unlike general consumer goods which are purchased repeatedly, high fashionable goods such as clothing are selected by consumers' social, psychological and cultural motivation rather than the functionality, practicality, and reasonable prices of the product. The researches which analyzed consumer behavior related to fashion adoption in clothing mainly dealt with consumer traits such as fashion innovativeness which accounted for the selection of fashionable goods and the diffusion process, the fashion information search, the fashion opinion leadership, and the knowledge for fashion (Goldsmith & Hofacker, 1991; Jun, 2007; Lee, 1987).

The degree of adopting fashion rather faster than other members in the course of transition of fashion trend is called the fashion innovativeness and the degree of having an unofficial influence on other people's attitude and behavior by offering positive information and giving advice about new things is called the fashion opinion leadership. Information search is the personal process of gathering and handling information to facilitate the decision on a certain object in a market. Knowledge for fashion is either comprehensive knowledge about clothing fashion or the speciality related to the choice and wearing of fashion style (Koo & Jo, 2001). Therefore, fashion can be an acceptance process of fashion knowledge as a new style is introduced to consumers such as early adaptors in a specific environment and is considered appropriate to the environment by the consumers as followers. Among the relationships of those concepts, this study investigates relationship between clothing consumption value and fashion adoption of new silver generation.

III. Methods

1. Research Questions

The research questions are as follow and conceptual framework of this study is suggested as <Fig. 1>.

1) Find out the dimension of the subjective age and clothing consumption value aimed at new silver generation women.

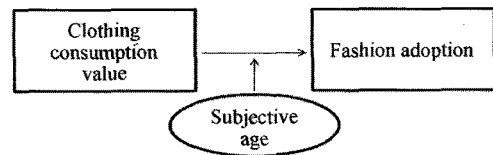2) Categorize new silver generation women accord-

Fig. 1. Conceptual framework.

ing to the subjective age and reveal the difference of clothing consumption value among the categorized groups.

3) Investigate the influence of clothing consumption value on new silver generation women's fashion adoption.

4) Investigate the moderate influence of the subjective age in the relationship between clothing consumption value and fashion adoption.

2. Measurements

A survey questionnaire was developed based on previous researches. The questionnaire was divided into 3 parts and it measured clothing consumption value, the subjective age, and fashion adoption and the demographical variables were added. First, to measure clothing consumption value, 20 items were adapted from Kim (1999), S. H. Kim (2008) and Yoo (1995) in and around five concepts of consumption value of Sheth et al. (1991). Second, the subjective age scale included 8 statements developed under the concept of subjective age such as the recognition age, the appearance age, the behavior age, and the interest age which was introduced by Kastenbaum (1972) and Barak and Schiffman (1981). Third, 4 item fashion adoption scale, developed by Jun (2007) and Lee (1987), was used to measure purchase and purchase intention of latest fashion goods. Finally, respondents were asked about personal information such as age, education level, standard of living. All the items except for some demographic variables were assessed using a 5 point Likert-type scale from 1 (Strongly disagree) to 5 (Strongly agree).

3. Data Collection and Analysis

To conduct this study, women who were over 50s

residing in Seoul and surrounding area were surveyed in the streets and at the department stores by convenience sampling. Data were collected by means of a questionnaire from September 1 to October 30, 2009. 235 complete questionnaires were used out of 246 obtained. The data was analyzed using SPSS 12.0. The reliability of the measure of subjective age and clothing consumption value was measured using Cronbach alpha. Factor analysis was used to group the items of subjective age and clothing consumption value. Regression analysis was used to confirm the influence of clothing consumption value on fashion adoption and ANOVA was used to identify the difference among the groups divided by the subject age.

IV. Results and Discussion

1. The Dimensions of Clothing Consumption Value

Factor analysis on 20 items was conducted to determine the constructs of clothing consumption value related to new silver generation women's perception on fashion products. When factor analysis was conducted, Eigen-values greater than 1.0 and factor loadings of .5 or greater were set as criteria for retaining items. A new factor solution, derived by principal component factor analysis with varimax rotation, indicated that 67.25% of the total variance was explained by 5 factors (Table 1). Factor1 nominated as epistemic value consisted of 4 items, which explained 17.29% of the variance and included statements on design, material, unique colors, distinctive highly individual styles. Factor2 named symbolic value consisted of 5 items, which explained 17.06% of the variance and included statements on personal dignity or the expression of the standard of living through famous clothing brands. Factor3 defined as harmonic value consisted of 3 items, which explained 12.99% of the variance and included statements on the harmony with existing clothing and daily life, suitability of self-image and appearance. Factor4 named as popular value consisted of 3 items, which explained 10.10% of the variance and included statements on

Table 1. Reliability and factor analysis of clothing consumption value

Factor (Cronbach's alpha) & Item	Factor loading	Eigen value	Variance	Accumulative variance
Epistemic value (.86)				
I like clothes unique in design, material, and colors.	.87			
I like clothes new in style.	.81	3.11	17.29%	17.29%
I buy clothes considering if they can distinguish me from others.	.80			
I buy clothes considering if they are very unusual.	.79			
Symbolic value (.84)				
When buying clothes, if possible it is better to choose famous brands.	.82			
Famous brands clothes give me confidence.	.79			
Brands can express my dignity and the standard of living.	.78	3.07	17.06%	34.35%
I prefer a suit of clothes even if they are expensive to a lot of inexpensive clothes.	.75			
At least when going out, I want to wear good clothes recognized by others.	.70			
Harmonic value (.79)				
I mainly buy clothes which can match my old clothes.	.84			
When buying clothes, I consider if they will fit my daily life.	.84	2.34	12.99%	47.34%
When buying clothes, I consider if they will match my image and appearance.	.80			
Popular value (.79)				
I buy clothes considering if they are popular among others.	.84			
I buy clothes considering if they are in vogue.	.75	1.82	10.10%	57.44%
I buy clothes after I see what my friends or colleagues wear.	.62			
Practical value (.66)				
I consider if they are in good quality and they can be worn for a long time.	.89			
I consider if they can be worn frequently at any time.	.66	1.77	9.81%	67.25%
I consider if they have design regardless of time and location.	.62			

the wearing of certain clothing by friends, colleagues or people in the streets. Factor5 defined as practical value consisted of 3 items, which explained 9.81% of the variance and included statements on the quality, durability and generality of clothing. As Cronbach's alpha was marked .86, .84, .79, .79, .66 respectively in the order of the factors, it is considered reliable.

This research revealed that the most important clothing consumption value factors were epistemic value and symbolic value. Defining the essential trait of clothing as the expression of individuality and symbolic power, new silver generation women's value system in clothing consumption corresponded to this result. On the other hand, in the study of Moon and Choo (2008), clothing consumption value was classified as five factors; expressive, epistemic, functional, social and epidemic value, however, in the study of Ryou (2002) clothing consumption value was classified as five factors; epidemic, social, functional, emotional and personality pursuit value.

Compared with this study in the same context, expressive value is similar to harmonic value, functional value to practical value, epidemic value to popular value, personality pursuit value to epistemic value. while there are some differences in the names of the factors and items depending on researchers, these researches have similar forms in the numbers of the factors and overall contents.

2. The Dimensions of the Subjective Age and Categorization of Groups

1) The Dimensions of the Subjective Age

To identify the structural dimension of the subjec-

tive age of new silver generation, factor analysis on 8 items was done. 2 items which were under .5 in factor loading were removed and 2 factors were extracted and total variance was marked 68.71 (Table 2).

Factor1 named as mental age consisted of 4 items, which had a Cronbach's alpha of .79 and explained 40.58% of the variance. this factor included items on the perception of psychological age for the younger people. Factor2 defined as physical age consisted of 2 items, which had a Cronbach's alpha of .78 and explained 28.13% of the variance. this factor included items on the perception of bodily health and activity for one's age.

2) Group Categorization by the Dimensions of Subjective Age

Cluster analysis was run to group the respondents by the subjective age dimensions. After considering the frequency distribution of respondents and the difference of subjective age between the groups, 4 final groups were categorized. ANOVA and Duncan's test were used to verify the features of 4 categorized groups. The result is shown in the <Table 3>.

As a result of categorizing the respondents into 4 groups through the level of the subjective age recognition, group1 showed relatively higher mean scores about recognizing one's physical and mental age rather lower than his real age. So group1 (n=77) was regarded as a group which realized themselves physically and mentally younger. Group2 (n=74), showed relatively lower mean scores so this group was considered a group which had old physical and mental age. As group3 (n=42) showed lower mean scores related to physical age and higher mean scores

Table 2. Reliability and factor analysis of subjective age

Factor (Cronbach's alphat) & Item	Factor loading	Eigen value	Variance	Accumulative variance
Mental age (.79)				
I tend to think like people younger than me.	.81			
I think people around me see me younger for my age.	.78	2.44	40.58%	40.58%
My concerns are similar to those of people younger than me.	.78			
I like hanging around with people who are younger than me.	.71			
Physical age (.78)				
I am healthy for my age.	.90	1.69	28.13%	68.71%
I am active for my age.	.87			

Table 3. Cluster analysis by the level of subjective age

Group Factor	Group1 (n=77)	Group2 (n=74)	Group3 (n=42)	Group4 (n=42)	F
Mental age	4.53a	2.73b	4.37a	2.77b	158.13***
Physical age	4.25a	2.83b	2.73b	4.08a	120.99***

***$p<.001$

As a result of Duncan's multiple comparison, groups which has a significant difference by 5% are marked with different letters, the order of letters is the same as that of score size.

related to mental age, it was classified as a group that considered themselves physically old but mentally young. Group4 (n=42), contrary to group3, was a group which considered themselves physically fit and mentally mature.

3. Comparison of Clothing Consumption Value

ANOVA and Duncan's test were used to verify the features of 4 categorized groups. As presented in the <Table 4>, 4 groups showed a significant difference in epistemic value and symbolic value, but not in harmonic value, popular value, practical value. Unlike group2 and group3, group1 considering themselves physically and mentally young and group4 considering themselves physically younger rather than mentally recognized epistemic and symbolic value higher. As people of two groups were physically fit and active, doing a lot of social activities, they put more emphasis on the social aspects of clothing. The fact that group4 showed higher mean scores than group2 and group3 meant that subjective age of physical side did more important role than subjective age of mental side for epistemic and symbolic value. Also, group3 rather than group2 was greatly different from

group1. This is because group3 which considered themselves mentally young but physically old recognized the gap between mental age and physical age more apparently than group2 which considered themselves mentally and physically old. On the other hand, the study of Lee (2000) showed that a group which had younger subjective age estimated the reputation of brands more highly than a group which had older subjective age.

In harmonic value, popular value, practical value, these four groups did not show any great difference. Because people can put some value on the suitability with existing clothing, similarity to the their neighborhood, and functionality and durability of clothing, there was no distinction between the groups in the older people classified by the subjective age. In the study of Park (2003), which compared the clothing consumption value between department store users and market users, they accounted for the reason why the difference between the two groups on the functional value had a lower profile than on the epistemic value and sensory value as a consumers' universal recognition on functional value of clothing. Also, in the study of Lim (2007), which compared the clothing consumption value shown by four groups divided

Table 4. ANOVA between the groups by subjective age on clothing consumption value

Group Factor	Group1 (n=77)	Group2 (n=74)	Group3 (n=42)	Group4 (n=42)	F
Epistemic value	3.36a	2.64bc	2.54c	3.02ab	8.404***
Symbolic value	3.70a	3.44ab	3.20b	3.54ab	2.704*
Harmonic value	4.51	4.31	4.29	4.40	1.340
Popular value	3.02	2.83	3.01	2.95	.605
Practical value	3.69	3.92	3.96	3.82	1.340

*$p<.05$, ***$p<.001$

As a result of Duncan's multiple comparison, groups which has a significant difference by 5% are marked with different letters, the order of letters is the same as that of score size.

by the level of recognition on general value, there was no difference among the four groups in the dimension of functionality that dealt with the practicality of clothing. In the study of Hong and Lee (2010), which grouped respondents by difference between real age and perceived age and compared their clothing consumption standard, there was no difference among groups in the practicality factor and economic factor. these results of previous studies supported this study.

4. Influence of Subjective Age and Clothing Consumption Value on Fashion Adoption

1) The Influence of Clothing Consumption Value on Fashion Adoption

Regression analysis was run to identify the relation between clothing consumption value and fashion adoption by selecting the five factors of clothing consumption value as independent variables and the level of fashion adoption as dependent variable. Regression analysis model was significant and it explained 48.4% of the result (Table 5). All the value dimensions except practicality value significantly affected fashion adoption, especially harmonic value significantly and negatively affected dependent variable. Thus, for the new silver generation women consumers, the higher they recognize epistemic value, popular value, symbolic value and the lower they recognize harmonic value, the higher the level of adoption for the latest fashion was. For adopting new trend of clothing, new silver generation put much importance on the uniqueness of style or newness. Also, they considered whether those kinds of clothes were worn by other people, conspicuous consumption tendency and uniqueness of style had a positive effect on

adopting new fashion trend.

In the study of Jun (2007) on the fashion adoption, uniqueness and newness had significant influence on fashion adoption either directly or indirectly. So it might be safe to say that the perception on the uniqueness and newness of clothing plays an important role in adult women's fashion adoption. However, it was revealed that the more they pay attention to the fitness of existing clothes and lifestyle or the more they stick to their self image, the more negatively they respond to the latest fashion adoption. When it comes to the attribute of fashion, as new fashion is the substitution for the existing style, the more they are dependent on the familiar things, the more they feel repulsive on new ones.

2) Moderate Effect of Subjective Age on the Relationship between Clothing Consumption Value and Fashion Adoption

Regression analysis was performed to find out how variable the effect of clothing consumption value on fashion adoption is depending on the subjective age of new silver generation women, Considering the result of ANOVA and the number of samples influencing regression analysis, respondents were divided into 2 groups by the level of physical age and mental age. Regression analysis was used to assess the relationship of clothing consumption value to fashion adoption in each group. As the criterion of classifying groups, the average sum of total items was used. The respondents were divided into each two groups; physical age low group (n=106), physical age high group (n=126) as per the level of physical age, mental age low group (n=99), mental age high group (n=133) as per the level of mental age.

In the <Table 6>, the regression equation in each

Table 5. Regression analysis of clothing consumption value on fashion adoption

Dependent variable	Independent variable	β	t	R^2	F
Fashion adoption	Epistemic value	.583	12.236***	.484	42.627***
	Symbolic value	.215	4.502***		
	Harmonic value	-.125	-2.624**		
	Popular value	.289	6.057***		
	Practical value	.045	.945		

**p<.01, ***p<.001

Table 6. Regression analysis by the perception of physical age

Dependent variable	Independent variable	Physical age low group (n=106) $R^2=.458$ (Adjusted $R^2=.430$)			Physical age high group (n=126) $R^2=.526$ (Adjusted $R^2=.506$)		
		β	t	F	β	t	F
Fashion adoption	Epistemic value	.580	7.795***		.555	8.736***	
	Symbolic value	.243	3.290***		.175	2.770**	
	Harmonic value	-.160	-2.150*	16.871***	-.077	-1.213	26.602***
	Popular value	.224	3.003**		.387	6.082***	
	Practical value	.096	1.302		-.032	-.504	

*$p<.05$, **$p<.01$, ***$p<.001$

group by physical age was significant and it explained clothing consumption value rather more in the high physical age group. In the low physical age group, in the order of epistemic value, symbolic value, popular value, harmonic value (-), these factors explained 43% of the result. In the high physical age group, in the order of epistemic value, popular value, symbolic value, these factors explained 50.6% of the result. The result of the difference comparison of two groups is as follows. At first, in all the two groups, epistemic value was the most important dimension influencing fashion adoption. Therefore, clothing uniqueness value played the most crucial role in new silver generation's fashion adoption regardless of the level of physical age.

In addition, symbolic value had more influence on fashion adoption than popular value in the low physical age group, but vice versa in the high physical age group. That is, in the group which perceived themselves physically young, self granted value on better brands or goods was more influential on fashion adoption than others' value on clothes and trend and in the group which perceived themselves physically

old, vice versa. In the study of Kim and Lee (2008), the clothing purchase intention for one's own desire or feeling was getting bigger when the respondents had younger look age. As giving higher value to better brands and goods corresponds to one's own satisfaction, the result of the two researches are very similar. On the other hand, in the low physical age group, the lower they recognized the symbolic value, the more they adopted new trend and in the high physical age group, it seemed that there was no significant relation between symbolic value and fashion adoption. This is in the same context of the study of Kim and Lee (2008), which claimed that there was a positive correlation between harmony of look age and retained clothes.

In the <Table 7>, the result of regression analysis for two groups by the level of mental age was significant and the total variance explained from clothing consumption value on fashion adoption was rather higher in the high mental age group. At first, 33.2% of the variance was explained by epistemic value, popular value, symbolic value, harmonic value (-) in the low mental age group. However, 52.3% of the

Table 7. Regression analysis by the perception of mental age

Dependent variable	Independent variable	Mental age low group (n=99) $R^2=.366$ (Adjusted $R^2=.332$)			Mental age high group (n=133) $R^2=.541$ (Adjusted $R^2=.523$)		
		β	t	F	β	t	F
Fashion adoption	Eistemic value	.479	5.725***		.599	9.739***	
	Symbolic value	.229	2.756**		.173	2.856**	
	Harmonic value	-.220	-2.633**	10.726***	-.097	-1.589	29.973***
	Popular value	.257	3.067**		.330	5.417***	
	Practical value	.058	.699		.040	.666	

**$p<.01$, ***$p<.001$

variance was explained by epistemic value, popular value, symbolic value in the low mental age group. Like the group classification by physical age, clothing consumption value explained fashion adoption rather higher in the group which perceived themselves mentally older. when subjective age was low, people were subject to buying condition or external information sources in addition to clothing consumption value at the moment of fashion adoption. Relatively however, when subjective age was high, as people had little interest in external factors, pre-existing clothing consumption value played more crucial role in fashion adoption. In the study of Lee (2000), the group which recognized themselves older in subjective age showed low level of recognition on external factors such as brands popularity and the fitness of body shape.

The comparison result of the difference between the two groups is as follows. Above all, as epistemic value was the most influential dimension in both groups, the value on clothing uniqueness played the most crucial role in new silver generation's fashion adoption regardless of the level of mental age. However, the lower harmonic value was, the more they had fashion adoption in the low mental age group and it seemed that there was no significant relation between harmonic value and fashion adoption in the high mental age group. Namely, ignoring the balance with the situation and existing clothes was directly related to new fashion adoption in a group which perceived themselves young. It was not considered as such in a group who thought themselves relatively old. Meanwhile, as there were no relations between practical value and fashion adoption in both groups, the result of this study is quite different from the study of Kim and Lee (2008), which concluded that the more people felt they were old, the less they considered the matter of management and the room for improving clothing environment.

V. Conclusions and Implications

This study investigated the difference of clothing consumption value among the groups of respondents divided by the subjective age and examined the influ-

ence of clothing consumption value on fashion adoption to identify new silver generation women who were distinguished from existing older people by chronical age. Conclusion and suggestion derived from this study are as follows.

First, as a result of reviewing new silver generation women's clothing consumption value, there were five dimensions; epistemic value, symbolic value, harmonic value, popular value and practical value. Dimensions of clothing consumption value were not much different from those of previous research results targeting the young generation. Especially, as the most essential features of fashion purchase such as epistemic value focusing on the style uniqueness or symbolic value based on brand reputation appeared as an important dimension of new silver generation women, there was no big difference of clothing consumption value between the young generation and new silver generation. Therefore, more detailed difference should be applied to product development starting from the premise - rather than applying difference to marketing strategy judging there's significant difference in clothing consumption value between older people and young adults, middle-aged people, it should be better to reason that their clothing consumption value is fundamentally similar.

Second, as a result of reviewing new silver generation women's subjective age, it was divided into mental dimension and physical dimension. According to high and low of each dimension, respondents were subdivided into 4 groups. As a result of comparing their level of clothing consumption value, among the subjective age groups, a group which considered their physical age rather young assessed that epistemic value and symbolic value were more important than the other value. In general, low perception age group considered the uniqueness of fashion product or brand value more important, but it was more apparent that this difference was clearer when they perceived their physical age was low. Thus, fashion brands targeting older people need to apply distinctively elements of epistemic value and symbolic value to product development and brand management by understanding the traits of core target groups through the level of physical activities. Elderly consumers

rated their existing clothes and the suitability of clothing with their image relatively high. So, when serving customers in stores and advertising the brand in the media, it is more important to persuade them by conveying the message that the product is more suitable to their image and a situation where the product needs to be worn or the message that makes them feel they are very practical and smart consumers.

Third, as a result of reviewing the influence of clothing consumption value on fashion adoption, epistemic value, popular value, symbolic value except for practical value had the positive influence on clothing consumption value. Harmonic value was the lowest which gave a negative effect. Therefore, when new silver generation consumers intend to choose new fashion product, it is recommended for salespersons to promote their choice through fashionability and brand value focusing on the uniqueness of the product itself. Also Emphasizing product differentiation from existing trend could be more effective.

Fourth, as a result of identifying the moderate effect of subjective age which affected the relationship between clothing consumption value and fashion adoption, a meaningful result was presented in the groups classified by the level of physical age and mental age. Epistemic value, symbolic value, popular value, harmonic value (-), these factors explained 43.0% of the result in the low physical age group. Epistemic value, popular value, symbolic value, these factors explained 50.6% of the result in the high physical age group. Regardless of the awareness of physical age, epistemic value has the highest influence on fashion adoption, afterward there was an order-difference in 2 groups. Therefore, for the people belonging to low physical age groups, when adopting new fashion item, it is necessary to suggest self-given value on better brands or goods more than popular value and to clarify the point that new items are different from existing fashion for a better sales strategy. On the other hand, for high physical age groups, a sales strategy should focus on the point that new items are in vogue and are easily seen everywhere.

Epistemic value, popular value, symbolic value, harmonic value (-), these factors explained 33.2% of the

result in the low mental age group. Epistemic value, popular value, symbolic value, these factors explained 52.3% of the result In the high mental age group. For the people of the low mental age group, the lower they put harmonic value down, the more they adopted high-fashion and harmonic value and fashion adoption showed no significant relation to the result in the high mental age group. Thus, the availability of harmonic value had no significant meaning in the group which considered themselves relatively old. differentiation from existing clothes, self image and circumstances was directly connected to new fashion adoption in the group which considered themselves physically and mentally young. Accordingly, it is necessary to apply the concept of being different from the past which means the change of self-image in planning a communication strategy for this group as a target market.

Finally, here are suggestions to verify the limitation of this study and to make ways for further studies. Owing to the limitation of respondents' residential area by the difficulty of sampling, this study has a limit in generalizing the result. Also, it is recommended to develop and use more elaborate scales with regard to measuring the subjective age. To efficiently analyze the behavior of older people related to clothing, using not only subjective age but demographic variables associated with socio-psychological variables or economic power which are directly connected to clothing is required for future researches.

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