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Career Orientation and the Effects
of Lifestyle Characteristics and Consumer
Preferences in Purchasing Insulated Apparel

A Thesis
Presented for the
Master of Science
Degree
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Molly Koon Quist
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DEDICATION

This thesis is dedicated to my husband, Brian Conal Quist, who made my graduate school education possible. Also, to my mother-in-law, Doris Anne Quist who passed away during the writing of this thesis. She was a woman who believed women should and could excel to their highest potential. Also, to my parents, Mary and Frank Koon, the best parents in the world. Together they have given me much care and guidance.

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ABSTRACT

The purpose of this study was to investigate the influence of career orientation on lifestyle characteristics and consumer preferences in purchasing insulated jackets and gloves. A random sample of 744 respondents returned "hand tag" questionnaires attached to insulated apparel in eight East Tennessee retail stores. The return rate was better than fifteen percent.

The data were analyzed statistically by principal components factor analysis with Varimax rotation, analysis of variance, chi-square, frequency distributions, and Mantel - Haenszel chi-square. A S.A.S. computer program for principal components method of factor analysis with Varimax rotation was used.

The Null hypotheses were:

1. There is no difference between career orientation categories and demographic variables.
2. There is no difference between career orientation categories and lifestyle of the respondents.
3. There is no difference between career orientation categories and type of store where insulated garments are purchased.

4. There is no difference between career orientation categories and type of insulation purchased.
5. There is no difference between career orientation categories and criteria for selecting the insulated garments.

The first three of the hypotheses were rejected and the remaining two were accepted. In purchasing garments, most consumers utilized the same criteria for selection. The consumers looked for comfort, washability, price and style, and product characteristics.

The lifestyle variable was broken into six categories by factor analysis: 1) "Outdoorsmen," 2) "Passives," 3) "Sports Actives," 4) "Loners," 5) "Culturals," and 6) "Hi-techs." The largest group were "Passives," 47% of whom do not work. The "Culturals" were the most career-oriented and the "Passives" were the least career-oriented.

The respondents' career orientation differed by demographics. More women purchased the items, but more men actually wore the garments. Also, the majority of males were working full-time and felt their job was a career. Fewer females than males were working full-time, and more women than men felt their work was a job. Separated or divorced respondents seemed to be the most career-oriented. Additionally, married respondents appeared to be very

career-oriented, whereas single respondents mostly were not working but planned to work. However, it should be noted that the majority of the sample were students (12%). Education levels strongly influenced how respondents felt about their work. Generally, career orientation increased with education. Additionally, the largest group making up the sample were students, 91% of whom plan to work and none felt they had a career. Following students were housewives, with 80% not planning to work.

The majority of garments were purchased at Proffitts, followed by J.C. Penney, Watson's, and finally, Walmart. The majority of the Proffitts', Penney's, and Watson's customers were working and predominately felt their work was a career. But, the majority of Walmart customers were not working. However, Watson's and Proffitts' customers were the most career-oriented.

Most consumers purchased jackets (72%) and gloves (23%). The primary insulations purchased were Polyester Fiberfill (38%), Thinsulate (16%), Polarfleece (13%), Thermolite (8%), Sherpa (7%), Goose Down (6%), and Hollofil (3%). Regardless of career orientation, Polyester Fiberfill remained the overwhelming insulation of choice. However, it should be pointed out that not all the stores had the same number of items tagged, and not all the insulations had the same number of items tagged.

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Chapter I

INTRODUCTION

In recent years, researchers in textiles and apparel have been concerned with the consumer selection process and perceptions of thermal insulation materials in apparel. Consumers are the end users of thermal insulation, and if they are not satisfied, the product will not succeed. Until recently, goose down was the most commonly used insulation in apparel, but it is now being challenged by new synthetic fibers. Consumer behavior is the process of searching, purchasing, using, evaluation, and disposing of products, services, and ideas that an individual expects to satisfy wants and needs (Schiffman & Kanuk, 1983). Satisfaction levels of consumers are very influential and effect a consumer's future purchases of products and services.

Human Ecology, which emphasizes the improvement of the individual and family is very effective in studying consumer apparel selection process (Cassill, 1986). In order to understand consumer needs and apparel, the disciplines of economics, marketing, retailing, social-psychology, and consumer behavior are applied.

Consumer behavior as it relates to marketing strategy has become increasingly significant. For this study, the researcher focused on consumer perceptions, performances

and criteria for selecting thermal insulation in coats and gloves for men, women and children.

Thermal insulation sewn into these garments traps air between fibers which helps to retain body heat. For example, goose down is an excellent bulky insulator, but will lose its insulation power when wet. Goose down has in many cases been replaced by updated synthetic fibers. For instance, Hollofil^R and Qualofil^R add bulk but will still retain warmth when wet. Thinsulate^R and Thermolite^R trap air in tiny air pockets and have linings of one-half the thickness of down. Other synthetic fibers include Poly-fil, Thermaloft^R, Goretex^R, Polarfleece, Synchronilla^R, Jaeger Acrylic Fleece and Entrant^R.

Consumer purchases are influenced by various factors and with certain expectations of how they should perform. If a product meets one's expectations, the satisfaction level is very high. This research study, will provide information that will help consumers make satisfactory purchases in thermal apparel and also aid manufacturers in creating a more desirable insulated product.

A. The Objective of the Study

Melt blown materials are used to make insulation for apparel. Textile fibers are processed and made into end use products. Each step in the product development process makes the product more or less desirable to the consumer.

The objective of this research study is to gain information concerning factors influencing customer preferences in purchasing thermal insulation in coats and gloves. Ultimately, this study will assist researchers in evaluating customer satisfaction and expectation levels for these products. According to the Theory of Postpurchase Dissonance, consumers have expectations of how a product should perform. Consumers will often focus on positive performance of a product and rationalize negative aspects. In recent years, product performance and consumer satisfaction have become topics of interest for researchers, retailers, and manufacturers. Additionally, this research study will enable the researchers to gain information on consumer satisfaction with thermal insulation in outer wear garments. This research could potentially aid manufacturers in producing a higher quality product, retailers in selling a better quality product, and aid consumers in receiving high satisfaction with these products.

B. Statement of the Problem

The purpose of this research study was to determine the factors influencing consumer preferences in purchasing thermal garments and, in particular, the affects of career orientation and lifestyle on these choices.

More specifically, the objectives of this study were:

1. To determine if career orientation influenced consumer purchasing of insulated apparel.
2. To identify relationships between consumer lifestyles and career orientation.
3. To determine the evaluative criteria in selecting insulative apparel.
4. To examine consumer perceptions and preferences in purchasing insulated apparel.
5. To determine if career orientation influences the type of store and insulation chosen by the consumer.

C. Definition of Terms

1. Brand Loyalty: The consumer finds satisfaction in a brand and will repurchase.
2. Career Orientation: A person's attitude toward employment outside of the home.
3. Consumer: The person who actually uses the product and determines the level of satisfaction.
4. Disconfirmation: The consumer's expectations of the product are fulfilled.

- a) Positive Disconfirmation: The consumer's satisfaction level exceeds the expected satisfaction level for a particular product.
 - b) Negative Disconfirmation: The consumer's satisfaction level falls below the expected satisfaction level for a particular product.
-
- 5. Dissatisfaction: Disconfirmation of expectations leads to negative attitudes and lessens the likelihood of repurchase.
 - 6. Evaluative Criteria: The desired outcome from use of an item expressed in the form of attributes or specifications (Engel & Blackwell, 1982).
 - 7. Key Seasonal Item: The item planned by the retailer to constitute a major portion of their business for the upcoming season.
 - 8. Lifestyle: The patterns in which people live and spend time and money (Engel & Blackwell, 1982).
 - 9. Postpurchase Evaluation: The stage in which the consumer determines if he will repurchase the product.

10. Purchaser: The person who actually buys the product.
11. Satisfaction: A consumer's expectations are met or exceeded; this reinforces positive attitudes toward a brand.
12. Theory of Postpurchase Dissonance: The consumer will focus on positive performance of a product and rationalize negative aspects.
13. Postpurchase Dissonance: Negative information about the product chosen. The consumer may tend to reduce doubt by confirming purchase:
 - 1) Ignore negative information,
 - 2) Selectively interpret information, or
 - 3) Lower level of prior expectations.
14. Assimilation Theory: If difference between previous expectations and resulting product performance is not great, the consumer will ignore the product's faults. Therefore, the evaluation of the product will be positive.
15. Contrast Effect: If great differences occur between previous expectations and performance, the negative

aspects will be recognized and magnified. Therefore, the evaluation of the product will be negative.

16. Consumer Expectations: The consumer feels that a product has certain attributes that will satisfy his/her needs. These expectations are confirmed or not by consumption.
17. Meltblown (microfiber): Webs of long, extremely fine - diameter fibers are formed directly from bulk polymer and are usually bonded by hot embossing processes.
18. Goose Down: Natural goose down feathers from northern geese, which is an excellent, bulky insulator. This natural fiber is thicker than any synthetic fiber, but will lose its insulation power when wet.
19. Thermolite^R: DuPont in 1981, updated their synthetic fiber Sontique^R renaming it Thermolite^R. This synthetic fiber contains Dacron^R polyester and is warmer and thicker than Sontique^R.
20. Thinsulate^R: A synthetic fiber which traps air in tiny air pockets and has lining one-half the thickness of down and is manufactured by 3M.

21. Hollofil^R: A synthetic fiber which adds bulk, similar to down and will retain warmth when wet and is manufactured by Dupont^R.
23. Polarfleece^R: Molden Mills manufactures this polyester, fleecy fabric; an alternative to sheepskin.
24. Gortex^R: W. L. Gore and Associates introduced this breathable, waterproof and windproof insulation in 1978.
25. Entrant: Torray Industries, Inc. manufactures Entrant, a waterproof insulation with a polyurethane coating.
26. Qualofil^R: DuPont manufactures this synthetic substitute for goose down. It is almost as warm as goose down and will retain its warmth when wet.

D. Assumptions

1. Lifestyle influences consumer expectations with insulated apparel.
2. Purchasing insulated apparel is a high involvement decision making process.

E. Limitations

1. The Instrument consisted of 4,876 hand tag questionnaires attached to insulated jackets and gloves for men, women, and children in eight retail stores in East Tennessee.
2. For respondents identifying their gender, 404 were females and 247 were males. However, a total of 744 questionnaires were returned, with a return rate of 15.6%.
3. The sample was a rebate sample. The respondents would receive one dollar for completing and returning the questionnaires by mail.
4. Females did more of the buying of these insulated items, while males did most of the wearing.
5. The study examined twenty-five insulated materials.
(See Appendix A)

Chapter II

REVIEW OF LITERATURE

A review of literature will be presented for the following: 1) lifestyle, 2) career orientation, 3) consumer expectations, 4) criteria for selecting, 5) type of insulation, and 6) type of store.

A. Lifestyle

Lifestyles are individualistic and are a personal reflection of an individual's value system. Engel and Blackwell (1982) found that cultural norms and values shape one's lifestyle. Psychographics, the study of lifestyle research, examines in depth characteristics of target market segments. One type of lifestyle research is called AIO research, referring to activities, interests and opinions.

Psychographic research is compatible to demographic research, but psychographics looks deeper into individual characteristics (Schiffman & Kanuk, 1983). Demographic research enables marketers to determine their consumer target market, while psychographic research helps marketers draw a picture of the inner consumer (Schiffman & Kanuk, p. 131).

Psychographics is most frequently used in market segmentation, along with demographics and behavioristic variables.

Since all products that are needed originate in consumers' problems and patterns, retailers will increasingly focus on lifestyles as a beginning point in the analysis of strategy required to serve profitably the needs of key market segments (Blackwell & Talarzyk, 1983, p. 26).

In 1978, Stanford Research Institute in California developed VALS (Values and Lifestyles), which is the most advanced use of lifestyle research for market segmentation (VALS Consumer Values: A Typology, 1978). VALS was based on Maslow's (1954) Need Hierarchy and also on the idea of social character (Kahle, Beatty & Holmer, 1986, p. 405). Among the companies using VALS are Penthouse, Boeing, New York Times, Rainer National Bank, Atlantic Richfield, American Motors, and Commercial Airlines (Kahle, Beatty & Holmer, p. 405). A company using VALS can produce a different product for each specific target market. VALS is divided into three consumer types: Need Driven consumers, Outer-Directed consumers, and Inner-Directed consumers (VALS Consumer Values: A Typology, 1978).

Need Driven Groups consist of Survivors (4%) who are poverty-stricken unfortunates. Also, in this group are Sustainers (7%) who are Survivors who have not given up the fight.

The second category, Outer-Directed groups, are the Belongers (35%), the recognized middle-class. Also, the Achievers (22%) who are hard-working, professionals and executives. The last group is the category of the Emulators (10%); those who clumsily try to be Achievers. This group of people conduct themselves in accord to what others think.

The last VALS category, the Inner-Directed group, is concerned with themselves and not with what is happening "out there." The I-AM-ME group (5%) are very rebellious such as hippies and punk rockers. Next, are the Experimentals (7%); those who seek vivid experiences. Additionally, the Societally Conscious (8%) are interested in societal issues, trends and events.

An additional group, the Integrateds (2%), are a combination of both the Outer-Directed and the Inner-Directed groups. These individuals are usually mature and sensible and work as psychologists or advertising representatives.

An additional study of lifestyle, LOV (List of Values, was developed at the University of Michigan Survey Research Center (Kahle, Beatty & Holmer, 1986, p. 405). LOV examines role adaption through different individual's values. Additionally, the theoretical framework for LOV is based on Rakeach (1973), Feather (1975), and Maslow's (1954) Need Hierarchy. However, LOV is mainly based on Kahle's (1983, 1984) social adaption theory. LOV involves a list of

nine values: security, self-fulfillment, self-respect, sense of accomplishment, warm relationships with others, excitement, being well respected, sense of belonging, and fun and enjoyment in life. These values are used to classify individuals in our major roles such as work, leisure, parenting, and marriage (Kahle, Beatty & Holmer, p. 405). VALS and LOV have many similarities, but LOV is much more powerful in predicting consumer behavior and is easier to use than VALS.

In 1980, Stemm found that examining combinations of lifestyle characteristics is most effective in determining a consumer profile. An accurate consumer profile includes cultural, social, and economic forces (Engel & Blackwell, 1982). Stemm discovered that a consumer's decision making is influenced by all of his/her lifestyle variables.

Umesh and Cote (1988) examined Stochastic brand choice models and found that lifestyle situations affect brand choice. Situations cannot be controlled, but perhaps can predict purchasing behavior. They found that consumer loyalty in purchasing products changes with the situation (Umesh & Cote, 1988). Past behavior is a good indicator of purchasing habits, since it is based on beliefs and attitudes, which change slowly over time (Umesh & Cote). The researchers found that examining past behavior in purchasing habits with situations is more difficult because situations are less predictable and change very frequently (Umesh & Cote).

B. Career Orientation

Career orientation is an individual's attitude toward employment outside of the home. The study of career orientation answers the question, do male and female workers feel that their work is a career or just a job? Additionally, are individuals' attitudes about their work shaped by their profession (blue collar, white collar or professional), and are individuals' attitudes about their work shaped by their income? Bartos (1982), subdivided consumers into Career-Oriented Workers, Just-a-Job workers, Plan-to-Work, Non-Workers, and Stay-at-Home None-Workers.

The research conducted by Bartos (1982) found that Career-Oriented women plan ahead for their shopping excursions. Additionally, Plan-to-Work housewives and Just-a-Job women will often plan their shopping endeavors more often than Stay-at-Home housewives (Bartos). Career-Oriented working women, on the other hand, are the least concerned about money (Bartos). Plan-to-Work housewives are the most concerned about the economy, followed by Stay-at-Home housewives (Bartos). Additionally, Just-a-Job working women are somewhat concerned about money and finances (Bartos, p. 113).

Career-Oriented women are the most likely to make impulsive purchases and, at the same time, are the ones that usually plan their shopping endeavors (Bartos, 1982). These

Career-Oriented women usually have the most money and are the most financially able to make impulsive buys (Bartos, p. 113).

As a result, Career-Oriented women are the most fashion conscious, followed by Just-a-Job women, and Plan-to-Work housewives (Bartos, 1982). The Stay-at-Home housewives are the least concerned with high fashion (Bartos).

McCall (1978) found that non-working women are not as independent as working women in their shopping. Non-working women consult their spouses twice as much as working women when making a major purchase (McCall, p. 355).

Ramo (1984) discussed that Career-Oriented women spend annually 15 to 20 percent of their total income on clothing (Ramo, 1984, p. 25). Career-oriented women spend more on apparel than Just-a-Job women because of higher incomes. Additionally, quality construction and fiber content were very important for work clothes; and for social apparel, ease of care, and quality were desired.

C. Consumer Expectations

When consumers make purchases, they have certain expectations about the product and how it will perform. In the end, the consumer is either satisfied or dissatisfied with the product.

Satisfaction is defined as a postconsumption evaluation that the chosen alternative is consistent with prior beliefs and expectations with respect to that alternative . . .

Dissatisfaction is the outcome when this confirmation does not take place (Engel, Blackwell & Miniad, 1986, p. 155).

The prior use of a product or brand will shape expectations of that product or brand in the future. After a person has purchased a product, more complete evaluation takes place than in the postpurchase stage (Engel, Blackwell & Miniad, 1986). Oliver (1983) has developed the Two-Stage Expectancy Confirmation Model.

According to this theory:

1. Product or brand choice is a function of intentions to act, which are influenced by beliefs and attitudes.
2. The postusage experience begins with disconfirmation or fulfillment of the prepurchase expectations and beliefs.
3. If the expectations are fulfilled, satisfaction is the outcome and vice versa.
4. Postpurchase attitude is a function of satisfaction. If the experience is positive, prior attitude is reinforced and vice versa.
5. Failure purchase intentions are directly affected by postpurchase attitude. If the experience is positive, repurchase is likely. (Oliver & Bearden, 1983, p. 252.).

Consumer dissatisfaction occurs when the product fails to meet the customer's expectations. Sproles and Geistfeld (1978, p. 387) approximated that 20 percent to 50 percent of all buyers are dissatisfied with their purchase choices. But, only one-third of dissatisfied consumers seek recourse (Day, Brabicke, Schaetzle & Staubach, 1981, p. 158.). The company Rohm and Haas discovered in their consumer satisfaction study of fiberfill articles (mattress pads, comforters, and quilted bedspreads) that for every active complainer there were 54 silent complainers. As a result of silent unsatisfied consumers, manufacturers believe their product is fine and keep producing it the same way, and as a result, the consumer is hurt. Oliver (1980) developed the Attribution Theory which defines three ways a product fails:

1. Stability: Are the causes temporary or permanent?
2. Focus: Are they consumer or marketer related?
3. Controlability: Are these causes under volitional control or are they constrained by factors that cannot be influenced (Falkes, 1984, p. 400).

Another important aspect of consumer expectations is complaint behavior which involves a negative response from the consumer. Jacoby and Jarrad (1981) define complaint behavior as "action taken by an individual which involves communicating something negative regarding a product or

service to either the firm manufacturing or marketing that product or service or to some third-party organizational entity" (Jacoby & Jarrad, p.4). Day, Brabicke, Schaetzle and Staubach (1981) discuss that complaint behavior may influence consumers in making product changes and store changes. In a study conducted by Morganosky and Buckley (1987), they suggest that complainers tend to be from the most high and financially successfully groups in the market. These people usually know what their options are in gaining satisfaction. This research suggests that the retailer take care of the matter so that the consumer does not complain to the wrong source. (Morganosky & Buckley, p. 224).

Consumer acceptance is a part of postpurchase satisfaction; a consumer must have some contact with the product or knowledge of the product in order to purchase it. The initial contact with the product will help the consumer accept it or determine if it will satisfy one's needs. Past experiences influence future purchasers either positively or negatively, depending on the level of past satisfaction. The Theory of Consumer Acceptance states that "the obligation of consumer acceptance generation is that of the manufacturer or owner of the brand" (Aspinwall, 1954, p. 247). According to Aspinwall, there are three levels of satisfaction the consumer goes through in choosing a product: acceptance, preference, and insistence.

The theory of satisfaction determines that disconfirmation creates levels of satisfaction. Little is known how consumers mentally form disconfirmation cognitions (Oliver & Bearden, 1985, p. 237). Confirmation occurs when performance lives up to the standard, leading to a neutral feeling.

Performance better than the standard results in positive disconfirmation and leads to satisfaction. Performance worse than the standard creates negative disconfirmation and dissatisfaction (Cadotte, Woodruff & Jenkins, 1985, p. 306).

Oliver (1980) states that customer satisfaction is determined by the initial level of expectations and disconfirmation of expectations. Oliver found consumers in the prepurchase stage choose products based on local brand expectations. However, in the postpurchase stage, consumers will use other measures in evaluating their purchases.

In choosing products, consumers rely on experienced based norms:

1. Reflect desired performance in meeting needs and wants;
2. Constrained by the performance consumers believe is possible as indicated by the performance of known brands (Cadotte, Woodruff & Jenkins, 1985, p. 306).

Another important theory behind consumer expectations and satisfaction is the Equity Theory. The Equity Theory states that consumers are more satisfied if their inputs to outcomes are equal. Also, each person must perceive that he

is receiving the same outcome as another person. So, if one person's satisfaction level increases the other person's satisfaction level should also increase (Oliver & DeSarbo, 1988, p. 495).

On the other hand, the Assimilation Theory states that consumers are hesitant to change their previous held opinions about an event or object. According to Anderson (1973), consumers finding products below their expectation level will rate them poorer than they actually are (Oliver & DeSarbo, 1988, p. 496). Therefore, consumers tend to inflate their dissatisfaction levels toward disconfirmation.

Helson (1948) viewed expectations about product performance as a level of adaption. Helson related the two in three ways:

1. The product itself; including one's prior experience, brand connotations, and symbolic elements,
2. The context, including the content of communications from salespeople and social referents, and
3. Individual characteristics, including persuasibility and perceptual distortion.

(Helson, p. 301).

Adaption levels relate to satisfaction depending on whether products meet, succeed, or fail the level of satisfaction or positive or negative disconfirmation. Customer satisfaction

is an intertwining of disconfirmation and expectation levels.

Garvin (1983) found that there are several levels of perceived quality. Thus, quality must be perceived by someone, it is of a different degree for the consumer, manufacturer, retailer, and researcher (Zeithaml, 1988, p. 5). Likewise, Young and Feigen (1975) found that consumers expect different things from different products. They developed the "Grey Benefit Chain," which illustrates how a product is perceived by the consumer.

PRODUCT	FUNCTIONAL BENEFIT	PRACTICAL BENEFIT	EMOTIONAL BENEFIT
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Garvin (1987) concluded that a consumer's perceptions of product quality come in eight forms: reliability, durability, serviceability, conformance, features, aesthetics, performance, and perceived quality (Zeithaml, 1988, p.7). According to Graliches (1971), price is the best measure of a product's quality. However, Olson (1977) found that consumers rely on price to represent quality only if this is the one available representation. But, when there are other available cues price becomes less impressionable. (Zeithaml, p. 8).

Nelson (1970) discovered that consumers look for intrinsic cues at the point of purchase. If these cues are absent, the consumer relies on extrinsic cues (Zeithaml, 1988, p.9). Intrinsic cues appear to be more important to

consumers than extrinsic cues, because they represent perceived quality.

In 1988, Parasuraman, Zeithaml and Berry, defined quality as a comparison between consumer expectations and perceptions of performance based on those dimensions. This procedure lets individual differences show in preferences of different products. (Zeithaml, 1988, p. 16).

D. Criteria for Selecting

A consumer's lifestyle and criteria for selecting products are related: consumers purchase products that fit their lifestyles. The first step in consumer awareness is that a need is unsatisfied. The consumer becomes aware of outside information and how this need can be fulfilled. New information is processed and connected with alternatives, which help to form beliefs and attitudes about products. Through benefit segmentation, attributes that consumers seek in products can be analyzed, which may show areas which are not being served adequately by existing products.

In analyzing what consumers desire in selecting products, Stemm (1980) found that in selecting clothing, consumers desire quality. She divided shoppers into three categories: class/transitionalists, conservative, and contemporary. The class/transitionalists were very price conscious and willing to experiment with new fashions. In purchasing apparel, the conservative shopper selected items

on the basis of quality, need, durability, and price. However, the contemporary shopper was willing to travel far distances to reach a favorite store which always had available the newest of merchandise.

Jenkins (1973) assessed the criteria in selecting garments of women who were lower and middle socioeconomic consumers. She found that women in lower occupational levels most often looked for a good buy, comfort, and popular fashions. As for women in higher occupational levels, most looked for quality and suitability.

McCall (1977) developed consumer profiles for working and nonworking females. The consumer profiles revealed that nonworking women purchased clothing based on price, and working women purchased clothing based on style.

Lumpkin, Allen, and Greenberg (1982) examined the criteria for selecting apparel for single and married women who were housewives, professionals, and nonprofessionals. Their results showed that professional, married females bought more expensive apparel than housewives. Additionally, working females regardless of marital status desired high quality and reputable stores, and they were not particularly brand conscious. However, their findings showed no significant difference between professional and nonprofessional single women.

Stemm (1980) found that price was very important to consumers in selecting apparel. Blackwell and Hilliker

(1978) conducted group interviews and found that price was very important to consumers as well. Finally, they noted that most females have a price range for their purchases.

E. Type of Insulation

In recent years, an increased interest in winter, outdoor activities has increased the market share for insulated apparel (Miller, Kung & Pestha, 1982). According to manufacturers' catalogs, the variety of textile products designed for use in cold weather has increased dramatically in recent years (Huck & McCullough, 1985).

The down of northern geese has been the most popular insulation for years. The rise in market share of outerwear garments and the expensive price of goose down has forced chemists to develop new synthetic fibers (Miller, Kung & Pestha, 1982). Often the new synthetic fibers are put on the market claiming that their insulation powers are better than goose down. Miller, Kung and Pestha (1982) conducted laboratory experiments measuring the thermal insulation properties of wool, down, polyolefin, and polyester. They found that the natural fibers were stronger insulators than the synthetic fibers.

In 1981, DuPont replaced the Sontique^R trademark which contains Dacron^R polyester with Thermolite^R. Thermolite^R is much softer, thinner, with little bulk and is ten percent warmer than Sontique^R ("DuPont Widens," 1985).

Thinsulate manufactured by 3M contains extremely fine microfibers and offers freedom to the wearer with no bulk. Thinsulate offers twice the warmth of down and other synthetic fibers (3M Company, BS & CP Division, 1983).

F. Type of Store

For this research study, insulated garments were tagged with "hand tag" questionnaires in eight East Tennessee retail stores. Within the study, all types of stores were included from department stores to specialty stores and even discount stores.

The majority of insulated garments included in this study were purchased at Proffitts, a department store. Mason and Mayer (1987) define a department store as a retail institution featuring high prices and high margins, many services and a wide variety of merchandise. Krieger (1980) states that a department store is a store organized into individual departments.

Included in this study were specialty stores: Rolph's Sporting Goods, and Blue Ridge Mountain Sports. These stores specialize in top of the line outdoor insulated apparel. Krieger (1980) classifies a specialty store as a store selling specific groups of merchandise, such as jewelry or furniture. Mason and Mayer (1987) noted that a specialty store is a store which specializes in one product group.

Also included in this study were discount stores, such as Walmart. Mason and Mayer (1987) state that a discount store brings the concept of supermarket merchandising to general merchandise, and emphasizes discount prices. Krieger (1980) found that discount stores operate on lower margins than department stores and offer fewer services.

G. Summary

In the retail business, retailers must segment the market and determine their target market. In choosing their target market, retailers may look at lifestyle characteristics, demographics, career orientation, and consumer expectations and criteria for selecting. All of these elements allow a researcher to look more in depth at consumers in the market.

Lifestyle characteristics examine a consumer's patterns of living and activities they enjoy. In combining lifestyle characteristics and demographics, researchers can predict what customers will purchase. Demographic and lifestyle data are quantitative and lend themselves to sophisticated statistical analysis which allows researchers to generalize their findings (Huddleston, 1987). Blackwell and Talarzyk (1983) show that all products originate as consumer's problems and patterns of behavior, retailers are increasingly focused on lifestyle as a beginning point in the analysis of strategy in choosing market segments.

Additionally, lifestyle characteristics were found to be the most effective way to build a consumer profile.

Career orientation is an individual's attitude toward employment outside the home. Retailers in the past have typically divided consumers into working and non-working. However, this area should be looked at thoroughly. The way a consumer feels about the work he or she does will assist a retailer in building a stronger consumer profile.

When a consumer purchases a product, he or she has certain expectations of how that product will perform. The consumer purchases the product to fulfill a want or need. As a result, the consumer is either satisfied or dissatisfied with the product. Additionally, the degree of satisfaction with the product will affect his or her future purchasing decisions.

In recent years, active wear has become an important apparel product. Retailers, insulated garment manufacturers and, particularly, ski wear manufacturers have noted that adults are purchasing great amounts of insulated garments for themselves and their children (Walter, 1987). Retailers and manufacturers want to learn more about the consumers of insulated garments in order to maximize their growth in the area of insulated apparel.

Chapter III

RESEARCH METHODOLOGY

Presented in this chapter are 1) Hypotheses, 2) Operational Definitions, 3) Research Design (Sample, and the Instrument), 4) Data Collection, and 5) Data Analysis Procedures.

A. Null Hypotheses

1. There is no difference between career orientation categories and demographic variables.
2. There is no difference between career orientation categories and lifestyle of the respondents.
3. There is no difference between career orientation categories and type of store where insulated garments are purchased.
4. There is no difference between career orientation categories and type of insulation purchased.
5. There is no difference between career orientation categories and criteria for selecting the insulated garments.

B. Operational Definitions

1. Demographics - sex, marital status, income, number of persons in household, number of children in household

under the age of seventeen, education, home ownership, and occupation.

2. Income - total household income earned by the consumer last year before taxes.
3. Criteria for Selecting - The specifications and attributes used by consumers in the selection of social and employment apparel.
4. Education - the highest level of school completed.
5. Marital Status - the present situation of the respondent; married, single, divorced, separated or widowed.
6. Just-a-Job - Designated by the respondent, these respondents describe their work as a job and not a career.
7. Career-Oriented - Designated by the respondent, these respondents describe their work as a career and look for advancement.
8. Psychographics - The lifestyle measure designed to capture a consumer's interests, activities and opinions (Schiffman and Kanuk, 1983).

C. Research Design

The research method was the survey technique. The research was conducted utilizing hand tag questionnaires attached to insulated garments. Consumers receive one dollar for completing the questionnaire and returning to the researcher. The procedure for the study will include: 1) Sample, 2) the Instrument, 3) Data Collection, and 4) Data Analysis Procedures.

D. Sample

Beginning in August of 1987, consumer "hand tag" questionnaires totalling 4,876 were attached to insulated coats and gloves for men, women and children in eight East Tennessee retail stores. The questionnaires were attached to apparel representing twenty-five different insulation materials.

Consumers, after purchasing a garment, returned the consumer questionnaire for a gift of a dollar. Exactly 750 consumers returned the questionnaire concerning their expectations with their purchase, demographics, career orientation, and their lifestyle. The return rate for this study was 15.6%.

Our sample constituted 744 usable questionnaires, which were received from 266 males (38%) and 436 females (62%). Males did most of the wearing of the insulated apparel, but females did most of the buying.

E. Instrument

In Phase One, the instrument used in gathering information was a "hand tag" questionnaire, 8½" x 11", folded twice, with a small dollar bill pictured as an incentive. The questionnaire contained a total of twenty-two questions, including seven open-ended questions, and was attached to the insulated apparel. The questionnaire gathered information on consumer expectations with the garment, lifestyle, career orientation, and demographics of the respondent. (See Appendix A)

The researchers developed the ten item sources of information scale using a modified version of the measure developed by Shim (1985). The sixty item lifestyle measure was developed by evaluating Reynolds and Darden's (1974) measure. This method was used because it focused on activities and interests and not opinions. Additionally, a group of judges determined the items that were included in the measure.

In Phase Two, the respondents from Phase One were sent a follow-up questionnaire at the end of the wear season. This questionnaire was also 8½" x 11", folded twice, with a small dollar bill pictured as an incentive. The second questionnaire contained eight questions ascertaining their satisfaction with the garment, benefits, problems, their complaint behavior, and future intentions to purchase this type of insulation.

F. Data Collection

In Phase I, permission was obtained from eight area stores to hang hand tag questionnaires on garments in their stores. During the months of September, October and November of 1987, the questionnaires were placed on the garments in the same manner as a price ticket. A record was kept showing the store, insulation type, price of the garment, and questionnaire number of each garment tagged.

As the questionnaires were received, the respondents were sent a letter of appreciation along with a new \$1.00 bill.

In November and December, black and white pictures and color slides were taken of the garments showing the questionnaires, the brand names, backs of the garments, sleeves and linings.

Phase One of collecting the data took place from September, 1987 to February, 1988.

Phase Two of the study began in March of 1988. Phase II consisted of sending all 744 original respondents follow-up Questionnaire II. The second questionnaire was designed to ascertain their satisfaction with the garments, benefits received and problems, their complaint behavior, and future purchase intentions with this type of insulation. As the questionnaires were received, respondents were sent a letter of appreciation and a gift of a new one dollar bill. At first count, 525 questionnaires were received; a return

rate of 70% of the original respondents. In October, the remaining 179 respondents who had not answered the second questionnaire were sent a third follow-up asking for their response. The third follow-up contained a copy of the second questionnaire and a cover letter (See Appendix B).

Phase Three of the study involved laboratory experiments of six sample garments purchased from participating retailers. Measurements have been made on characteristics including moisture retention, R Value, air permeability, and strength of insulation wear. The insulation study is a separate study illustrating how consumer research can effect fiber manufacturers, garment manufacturers, and retailers.

G. Data Analysis Procedures

Statistical analysis used were principal components factor analysis with Varimax rotation, analysis of variance, chi-square, frequency distributions and Mantel-Haenszel Chi-Square.

A S.A.S. computer program for principal components method of factor analysis with Varimax rotation (Statistical Analysis Systems Manual, 1985) was performed on the sixty lifestyle items to determine the variables that were related to each other. There were six lifestyle dimensions that were derived from the factor analysis.

Mantel-Haenszel Chi-Square with the level of significance set at $Ct. .05$ was used to analyze the data further.

However, for this thesis, the results analyzed were only from Phase One of the study.

Chapter IV

PRESENTATION AND DISCUSSION OF RESEARCH FINDINGS

The responses were entered into a computer and subjected to computer statistical manipulation by analysis of variance, factor analysis, chi-square, and Mantel-Haenszel chi-square.

The research showed that 57% of the respondents were working and 43% were not. Additionally, the results showed that 18% of the respondents felt their work was a job and 41% felt their work was a career. Of the nonemployed respondents, 26% did plan to work compared with 15% who did not.

A. Demographics

Hypothesis One:

There is no difference between career orientation categories and demographic variables.

This aspect of the study compared career orientation to the eight factors for demographic analysis utilized in the study: sex of respondent, marital status, income, number in household, children under seventeen, education, home ownership and occupation.

Sex of the Respondent

The majority of the respondents were female (61%) followed by males (39%), with a total of 404 females and 247 males (See Table 1). More females purchased the garments, while more males actually wore the garments. The research indicated that men were more career oriented than women. Of the females, 38% felt they had a career compared to 46% of the males. Similarly, only 8% of the men indicated they were not planning to work compared with 20% of the females planning not to work. Likewise, the men were more likely to be working than women, though the statistics were closer (62% of the men were working compared to 58% of the women). A significant difference exists between the observed number and the expected number ($X^2 = 0.000$, $p \leq .05$) resulting in the rejection of the hypothesis. Therefore, there is a difference in career orientation and sex of respondent.

Marital Status

The majority of respondents (65%) were married. Of all respondents, 41% were both married and working full-time. Also, 27% were single, and of those only 34% were working. Additionally, 7% were separated or divorced and of those only two people were not working full-time. Also in the sample, 1% were widowed, and of those, 67% were not working full-time (See Table 2).

TABLE 1: GENDER AND CAREER ORIENTATION

Career Orienta- tion	Respondent Gender	
	Female	Male
----- Numbers of Respondents(Percentage of Gender) -----		
<u>Employed</u>		
Job	79(20%)	41(16%)
Career	<u>153(38%)</u>	<u>114(46%)</u>
Subtotal	232(58%)	155(62%)
<u>Nonemployed</u>		
Do Not Plan to work	79(20%)	19(8%)
Plan to Work	<u>93(22%)</u>	<u>73(30%)</u>
Subtotal	<u>172(42%)</u>	<u>92(38%)</u>
Totals	404(100%)	247(100%)

TABLE 2: MARITAL STATUS AND CAREER ORIENTATION

Career Orienta- tion	Respondent Marital Status			
	Single	Married	Separated/ Divorced	Widowed
-- Numbers of Respondents (Marital Status Percentages) --				
<u>Employed</u>				
Job	25(15%)	77(18%)	17(36%)	0(0%)
Career	<u>32(19%)</u>	<u>201(48%)</u>	<u>28(60%)</u>	<u>3(33%)</u>
Subtotal	57(34%)	278(66%)	45(96%)	3(33%)
<u>Nonemployed</u>				
Do Not Plan to work	13(7%)	79(19%)	1(2%)	5(56%)
Plan to Work	<u>101(59%)</u>	<u>63(15%)</u>	<u>1(2%)</u>	<u>1(11%)</u>
Subtotal	<u>114(66%)</u>	<u>142(34%)</u>	<u>2(4%)</u>	<u>6(67%)</u>
Totals	171(100%)	420(100%)	47(100%)	9(100%)

Those separated or divorced appeared to be the most career-oriented group. Of those respondents 96% were employed and, 60% felt they had careers, and only 2% were not planning to work. However, the sample size for this category was forty-seven compared with 420 for married respondents, of whom 48% indicated they had careers and 19% were not planning to work.

Interestingly, the least career-oriented group appeared to be the singles, of whom the majority (66%) were not working and whom only 19% as a class had careers. However, 59% of the singles were planning to work. Additionally, it should be noted that a large number of the sample were students (12%). A significant difference exists between the observed number and the expected number ($X^2 = 0.000$, $p \leq .05$) resulting in the rejection of the hypothesis. Therefore, there is a difference in career orientation and marital status.

Income

The highest percentage (15%) of respondents had yearly incomes of over \$60,000. Also, the highest percentage (15%) of non-workers had yearly incomes of over \$60,000. However, the sample had incomes evenly distributed from under \$9,999 to over \$60,000.

For increasing income, a trend was clearly evident in that as income rose, so did percent of respondents

indicating they had careers. At the extreme, for those with incomes under ten thousand dollars, 7% felt they had careers, and 28% felt they had jobs. On the other hand, for those with incomes in excess of sixty thousand dollars, 60% had careers compared with 4% having jobs (See Table 3). A significant difference exists between the observed number and the expected number ($X^2 = 0.036$, $p = .05$) resulting in the rejection of the hypothesis. Therefore, there is a difference in career orientation and income.

TABLE 3: INCOME

(The ratios below represent those having careers divided by those having jobs for each income category)

Income	Career/Job Job
Less than \$10,000	.25
\$10,000 to \$14,999	.59
\$15,000 to \$19,999	1.31
\$20,000 to \$24,999	1.70
\$25,000 to \$29,999	1.70
\$30,000 to \$34,999	1.50
\$35,000 to \$39,999	4.57
\$40,000 to \$44,999	2.70
\$45,000 to \$49,999	2.80
\$50,000 to \$54,999	3.20
\$55,000 to \$59,999	4.00
Over \$60,000	15.31

Number in Household and Children

The most common number of people (82%) had two to four people living in their home. The people constituting families of four were 32%; families of three, 23%; and

families of two, 23%. The majority (60%) have at least three children under seventeen years old living at home. Of working people, 34% had no children under seventeen living at home.

The most career-oriented classes were those with only one person households (59% having careers and only 8% not planning to work) and those with no children under the age of seventeen in the home (48%). A significant difference exists between the observed number and the expected number ($X^2 = 0.000$, $p \leq .05$) resulting in the rejection of the hypothesis. Therefore, there is a difference in career orientation and number in a household. A significant difference exists between the observed number and the expected number of children under seventeen ($X^2 = 0.002$, $p \leq .05$) resulting in the rejection of the hypothesis. Therefore, there is a difference in career orientation and number of children under seventeen.

Education:

The majority (90%) of those with only some high school education were not working. But, 67% of high school graduates were working and 57% of those with some college were working. Additionally, 75% of college graduates were working, and 70% of post graduates were working.

For the most part, significant relationships were evident between career orientation and education. As

individual education levels increased, so did the frequency of career orientation. Only 30% of high school graduates had careers compared with 65% for the post graduates. Likewise, the higher the education, the less likely an individual planned not to work (See Table 4 on the following page). A significant difference exists between the observed number and the expected number ($X^2 = 0.000$, $p \leq .05$) resulting in the rejection of the hypothesis. Therefore, there is a difference in career orientation and education.

Home:

The majority of the sample 74% own their own home. Additionally, 11% of the sample rent an apartment and 7% rent a house.

Although home owners appear to be the most career-oriented group, with 42% having careers and only 17% jobs (compared to apartment renters comprised of 42% having careers and with 22% having jobs), an interesting finding was made: of all those with careers, 77% owned their own home, and of all those not planning to work, 88% also owned their own home (See Table 5). A significant difference exists between the observed number and the expected number ($X^2 = 0.000$, $p .05$) resulting in the rejection of the hypothesis. Therefore, there is a difference in career orientation and homeownership.

TABLE 4: EDUCATION AND CAREER ORIENTATION

	Respondent Education Levels				
	Some High School	High School	Some College	College Grad	Post Grad
-----Number of Respondents(Education Level Percentage)-----					
<u>Employed</u>					
Job	3(5%)	46(37%)	42(22%)	21(16%)	7(5%)
Career	<u>3(5%)</u>	<u>37(30%)</u>	<u>66(35%)</u>	<u>79(59%)</u>	<u>82(65%)</u>
Subtotal	6(10%)	83(67%)	108(57%)	100(75%)	89(70%)
<u>Nonemployed</u>					
Do Not Plan to work	9(15%)	28(22%)	29(5%)	18(13%)	13(10%)
Plan to Work	44(75%)	14(11%)	54(28%)	17(12%)	24(19%)
Subtotal	<u>53(90%)</u>	<u>42(33%)</u>	<u>83(43%)</u>	<u>35(25%)</u>	<u>37(29%)</u>
Totals	59/ (100%)	125/ (100%)	191/ (100%)	135/ (100%)	126/ (100%)

TABLE 5: HOMEOWNERSHIP AND CAREER ORIENTATION

Respondent Homeownerships					
Career Orientation	Rent House	Rent Apt.	Own Home	Other	Line Total
--Number of Respondents(Percentage of Career Orientation)--					
<u>Employed</u>					
Job	11(9%)	16(13%)	84(70%)	9(8%)	120(100%)
Career	<u>15(6%)</u>	<u>30(11%)</u>	<u>206(77%)</u>	<u>17(6%)</u>	<u>268(100%)</u>
<u>Nonemployed</u>					
Do Not Plan to work	2(2%)	8(8%)	88(88%)	2(2%)	100(100%)
Plan to Work	14(8%)	18(11%)	107(64%)	28(7%)	167(100%)

Occupation

The largest group constituting our sample were students (12%), of whom 91% plan to work, and none felt they had a career. These were followed by homemakers (11%) with no homemaker feeling it was a job and 80% not planning to work. Of all respondents who were working, 19% were teachers and 17% were middle management.

Those in upper management and those who were either business owners and administrators appeared to be the most career-oriented. Eighty-eight percent of those in upper management indicated they had careers, with no such managers responding that they had jobs. Likewise, 79% of the owner-administrators had careers but 17% indicated they had jobs.

Not surprising was the fact that blue collar craftsmen and white collar clerical workers were most likely to picture themselves as having jobs, with results of 51% and 50% respectively in that category. A significant difference exists between the observed number and the expected number ($X^2 = 0.000$, $p \leq .05$) resulting in the rejection of the hypothesis. Therefore, there is a difference in career orientation and occupation.

This hypothesis is rejected in all eight demographic categories. There is a difference in career orientation and demographics: sex of respondent, marital status, income,

number in household, children under seventeen, education, home, and occupation.

B. Lifestyle

Hypothesis Two:

There is no difference between career orientation categories and lifestyle of the respondent.

The lifestyle variable was divided into six lifestyle categories by factor analysis derived from a sixty-item lifestyle measure. (See Questionnaire One, Question 21, Appendix A). The following is a description of the lifestyle categories:

Factor 1 - Outdoorsmen: Male, high income, four person household, one child under seventeen, Bachelor's Degree, \$150 purchase price, influenced by magazine advertising, shopped at Proffitts and Blue Ridge Mountain Sports.

Factor 2 - Passives: Female, moderate income, three person household, two children under seventeen, Bachelor's Degree, \$125 purchase price, influenced by display advertising, shopped at J.C. Penney, Proffitts, Watson's, and Goody's.

Factor 3 - Sports Actives: Male, low income, two person household, no children under seventeen, high school graduate, \$150 purchase price, influenced by magazine advertising, shopped at Athletic House and Walmart.

Factor 4 - Loners: Male, low income, one person household, two or three children under seventeen, high school graduate, not influenced by advertising, \$100 purchase price, shopped at Proffitts.

Factor 5 - Culturals: Male, high income, one, two, and three person household, no children under seventeen, graduate degree, not influenced by advertising, \$105 purchase price, shopped at Proffitts.

Factor 6 - High Techs: Single mothers, female, moderate income, four person household, three children under seventeen, Bachelor's Degree, influenced by magazine and display advertising, \$75 purchase price, shopped at J.C. Penney, Proffitts and Rolphs.

The largest category of respondents was the Passives (23%), followed by Hi-Techs (18%), Sports Actives (16%), Outdoorsmen (15%), Culturals (14%), and Loners (14%).

The results showed that the Culturals were the most career oriented. Of the Culturals, 52% indicated they had careers, as compared with 34% of Passives and 36% of Hi-Techs. Of those not employed only 8% of the Hi-Techs were not planning to work compared with 27% of the Passives in that same category (See Table 6 on following page).

Comparing those working and nonworking, 68% of the Sports Actives and 67% of the Culturals were working full-time, compared with only 53% of the Passives and 53% of the Outdoorsmen. The Loners and the Hi-Techs were similar

in this respect with 58% of the Loners and 59% of the Hi-Techs being gainfully employed. A significant difference exists between the observed number and the expected number ($X^2 = 0.000$, $p \leq .05$) resulting in the rejection of the hypothesis. Therefore, there is a difference in career orientation and lifestyle.

C. Type of Store

Hypothesis Three:

There is no difference between career orientation categories and type of store.

The research showed that for the four main stores, Proffitts, J.C. Penney, Watson's, and Walmart, there was a relationship between those stores and career orientation. Watson's and Proffitts had the highest percentage of career-oriented customers, 47% and 42% respectively. The store with the least career orientation of the four main stores was Walmart (36%). For J.C. Penney, 39% of its customers had careers. However, there were some similarities. That is, as between "career" and "jobs," each stores' customers were more likely to be "career." As between "Do not plan to work" and "Plan to work," each stores' customers were more likely to be "Plan to work" oriented (See Table 7).

The largest number of garments were purchased at Proffitts (42%). Of those customers, 57% work and 43% did

TABLE 7: TYPE OF STORE AND CAREER ORIENTATION

The Four Primary Stores				
Career Orienta- tion	J.C. Penney	Proffitts	Watson's	Walmart
----- Numbers of Respondents (Store Percentages) -----				
<u>Employed</u>				
Job	41(27%)	39(15%)	16(16%)	8(11%)
Career	<u>59(36%)</u>	<u>112(42%)</u>	<u>46(47%)</u>	<u>26(36%)</u>
Subtotal	100(66%)	151(57%)	62(63%)	34(47%)
<u>Nonemployed</u>				
Do Not Plan				
to work	17(11%)	43(16%)	18(18%)	9(12%)
Plan to				
Work	<u>36(23%)</u>	<u>70(27%)</u>	<u>19(19%)</u>	<u>30(41%)</u>
Subtotal	<u>53(34%)</u>	<u>113(43%)</u>	<u>37(37%)</u>	<u>39(53%)</u>
Totals	153(100%)	264(100%)	99(100%)	73(100%)

not work. Following this was J.C. Penney (25%), with 66% working and 34% not working. Sixteen percent of the garments were purchased at Watson's, with 63% working and 37% not working. Additionally, 12% purchased their garments at Walmart, with 42% of those customers working and 53% not working. The majority of customers from Proffitts, J.C. Penney, Watson's and Goody's worked full-time. The majority of customers from Walmart and Blue Ridge Mountain Sports do not work full-time (See Table 7).

The J.C. Penney's customers were mainly teenagers, females, of moderate income, two persons in their household, one child, moderate education, and homeowners. The Proffitts' customers were largely in their twenties, females, of highest income, two persons in their household, one child, highly educated, and they owned their own home. The Watson's customers were largely teenagers, females, of low or high income, two persons in their household, one child, moderate education, and their parents owned their own home. Athletic House customers were mainly teenagers, males, of high income, two persons in their household, one child, moderate education, and they rented their housing. Walmart's customers were older, males, of lower income, two persons in their household, one child, moderate education, and they rented their housing. Goody's customers were in their twenties, females, of lower income, one or two persons in their household, no children, moderate education, and they owned their home. Blue Ridge Mountain Sports'

customers were in their thirties, male, of high income, two persons in their household, no children, highly educated, and they rented their housing. Additionally, Rolph's customers were in their thirties, female, of high income, two persons in their household, no children, highly educated, and they rented their housing. A significant difference exists between the observed number and the expected number ($X^2 = 0.004$, $p \leq .05$) resulting in the rejection of the hypothesis. Therefore, there is a difference in career orientation and type of store.

D. Type of Insulation

Hypothesis Four:

There is no difference between career orientation categories and type of insulation.

The primary insulations purchased were Polyester Fiberfill (38%), Thinsulate (16%), Polarfleece (13%), Thermolite (8%), Sherpa (7%), Goose Down (6%), and Hollofil (3%). The insulated garments purchased were jackets (72%), and insulated gloves (23%).

The most popular type of insulation by far selected by every career orientation group was Polyester Fiberfill. Of the individuals who indicated their work was a job, 48% selected Polyester Fiberfill garments. Likewise, a plurality of those who held a career (35%) also purchased

Polyester Fiberfill, as did those who did not plan to work (41%) and those who do plan to work (33%) (See Table 8).

Thinsulate was the second highest scoring category for all of the above four factors, except the "plan to works" who selected Polarfleece by a slightly higher percentage (13% selected Thinsulate, and 16% selected Polarfleece). This hypothesis was accepted (Chi-square was not a valid test). There is no difference between career orientation categories and type of insulation; therefore, this hypothesis was accepted (See Table 8, following page).

E. Criteria for Selecting

Hypothesis Five:

There is no difference between career orientation categories and criteria for selecting.

On each of the six criteria for selecting, all four career orientation groups were identical in their ranking of the criteria's relative importance for selecting.

All consumer, regardless of career orientation found comfort to be the strongest criteria for selecting the garment. For those indicating their work was a job, 83% indicated comfort was very important. Likewise, 80% of those planning to work felt comfort was very important.

Additionally, consumers indicated that washability was the second most important characteristic in selecting the insulated apparel. For those not planning to work, 68% felt

washability was very important. Of those indicating their work was a job, 62% felt washability was very important as did 61% of those having careers.

On the other hand, all consumers, regardless of career orientation, did not weight "suggestion of a friend" and "the product manufacturer" as very important. For those indicating they had careers, only 18% felt the product's manufacturer was very important in their selection. Of those not planning to work, only 17% felt the manufacturer of the garment was very important. Additionally, consumers indicating their work was a job (15%), and those indicating it was a career (15%), were not heavily influenced by friends and relatives in their purchases of insulated apparel (See Table 9).

There is no difference between career orientation categories and criteria for selecting. Therefore, this hypothesis is accepted:

Washability	($X^2 = 0.343$, $p \geq .05$)
Comfort	($X^2 = 0.003$, $p \leq .05$)
Product Characteristics	($X^2 = 0.004$, $p \leq .05$)
Price and Style	($X^2 = 0.018$, $p \leq .05$)
Product Manufacturer	($X^2 = 0.390$, $p \geq .05$)
Suggestion of A Friend	($X^2 = 0.800$, $p \geq .05$).

F. Discussion

The findings from this research project were most revealing and detailed. There was a difference between

TABLE 9: CRITERIA FOR SELECTION AND CAREER ORIENTATION

Criteria for Selection						
Career Orientation	Wash- ability	Product Character- istics	Price and Style	Comfort	Product Manu- facturers	Suggestion of a Friend
----- Number (and Percentage) of Respondents Identifying the Criteria as "Very Important"-----						
<u>Employed</u> <u>Job</u>	74(62%)	61(51%)	78(65%)	99(83%)	25(21%)	18(15%)
Career	164(61%)	122(45%)	141(52%)	213(79%)	48(18%)	40(15%)
<u>Nonemployed</u> <u>Do Not Plan</u> <u>to Work</u>	69(68%)	48(48%)	45(45%)	61(60%)	17(17%)	13(13%)
Plan to Work	96(57%)	58(35%)	97(58%)	135(80%)	34(20%)	29(17%)

career orientation and Lifestyle, Demographics, and Type of Store where insulated garments were purchased, but career orientation did not seem to affect the type of insulation purchased or the reasons for selecting the particular type of insulation. Thus, career orientation did not relate to consumer preferences for these insulated garments.

Within the sample, differences between the sexes were apparent. More women purchased the items, and more men than women wore the items. More men than women were working full-time and more men than women felt their work was a career. This study focused on both men's and women's career orientations. Whereas, Bartos (1982) examined women's career orientations only.

With respect to the four categories for identifying career orientation, the research findings indicated that 41% of the respondents felt they had careers and 18% felt their work was a job. Of the non-working respondents, 26% did plan to work compared with 15% who did not. Overall, 57% of the respondents were working and 43% were not. McCall (1977) found that nonworking women purchase clothing based on price and working women select clothing based on style.

The findings showed that 48% of married persons felt that they had careers. Perhaps, these people are more settled down and have many more responsibilities. Whereas the majority of singles (59%) plan to work and, of those, only 19% felt their work was a career. However, a large

portion of the respondents were housewives, and 80% of them do not plan to work outside the home. It was very interesting that the largest single income group for this sample (15%) had yearly incomes of over \$60,000. Households generally consisted of two to four persons, and the majority had between one and two children under the age of seventeen living at home. Families of four were the most prominent.

Additionally, education levels strongly influenced the type of work individuals do and their attitudes concerning their work. The study showed that the greater the education a person possessed, the more likely the person was working and the more likely the person felt their work was a career. An unusual finding showed that the majority (74%) owned their own home.

The largest group constituting our sample were students (12%), of whom 91% planned to work, and none felt their studies were a career. Homemakers followed (11%), of which 80% did not plan to work.

Eight East Tennessee retail stores assisted in the study allowing "hand tag" questionnaires to be attached to their insulated apparel. The majority of garments were purchased at Proffitts, J.C. Penney, Watson's, and Walmart, respectively. The majority of Proffitts', J.C. Penney's and Watson's customers were working and felt their work was a career. However, the majority of Walmart customers were not working. Watson's and Proffitts' customers appeared to be

more career-oriented than J.C. Penney's and Walmart's customers.

The majority of insulated garments purchased were jackets (72%), and gloves (23%). The primary insulation purchased was Polyester Fiberfill (38%), with those next in popularity being Thinsulate^R (16%), Polarfleece (13%), Thermolite^R (8%), Sherpa (7%), Goose Down (6%), and Hollofil^R (3%). However, it should be noted that these later insulations are new on the market, not readily recognized, and are often more expensive.

In selecting insulated apparel, the most important characteristic was comfort (77%), washability (62%), price and style (54%), and product characteristics (44%). The majority of consumers, no matter of their career orientation, found these above criteria desirable. Stemm (1980) found that consumers in purchasing apparel look for quality, durability, and price. The majority of the sample (85%) were not influenced by friends and relatives in their purchases. Additionally, 50% of the sample were not concerned with product guarantees, or the insulation and garment manufacturers.

The lifestyle variables were analyzed by factor analysis and divided into six factors, "Outdoorsmen," "Passives," "Sports Actives," "Loners," "Culturals," and "Hi-Techs." Psychographics, the study of lifestyle research, examined in depth characteristics of target market

segments. Schiffman and Kanuk (1983) found that psychographic research looks deeper into individual characteristics than demographics. The largest group were "Passives," of which half do not work. Following them were the "Hi-Techs" (57%), of which 43% worked and 18% did not work. Of the groups, the culturals were the most career-oriented.

Finally, the study consisted of five hypotheses as follows: Hypothesis One: There is no difference between career orientation categories and demographics. Hypothesis Two: There is no difference between career orientation categories and lifestyle. Hypothesis Three: There is no difference between career orientation categories and type of store. Hypothesis Four: There is no difference between career orientation categories and type of insulation. Hypothesis Five: There is no difference between career orientation categories and criteria for selecting the insulated garment. Hypotheses One, Two, and Three were rejected. However, Hypotheses Three and Four were accepted.

Chapter V

CONCLUSIONS AND RECOMMENDATIONS

A. Conclusions and Recommendations

In recent years, researchers have been concerned with the consumer selection process and perceptions of thermal insulation materials in apparel. From this study, it can be concluded that consumers select insulated apparel that is comfortable, washable, fashionable, affordable, and entails such characteristics as durability, lightweightness, non-allergenic, moisture resistant and is breathable. However, in selecting garments consumers were not concerned with product guarantees, manufacturer's, friend's or relative's opinions.

An objective of this research was to gain information concerning factors influencing customers' preferences in thermal insulation. The findings from this study indicate that consumer preferences with insulated apparel were influenced by demographics and lifestyle characteristics of the respondent. Also, career orientation influences the stores where consumers purchase insulative garments. However, career orientation did not influence the type of insulation purchased or the criteria in selecting insulative garments.

The findings from this study indicate that of twenty-five insulation fibers, seven were purchased in greater quantities. However, the most widely selected insulation was polyester fiberfill. It should be noted that the updated synthetic fibers such as Thermolite^R, Thinsulate^R, and Hollofil^R are relatively new on the market and, perhaps, not readily recognized, and are more expensive. Perhaps, if this study were replicated in colder regions of the country, it would reveal that the new updated synthetic fibers are more desirable than polyester fiberfill.

This study examined both men and women's career orientation, and found that men are more career-oriented than women. Research conducted by Bartos (1982) examined women only and their shopping endeavors. Bartos divided the women into Career-Oriented Workers, Just-a-Job Workers, Plan-to-Work, Non-Workers, and Stay-at-Home Non-Workers. She found that career-oriented women are the most likely to make impulsive purchases, are the ones that usually plan their shopping endeavors and are the most financially able to make impulsive purchases.

Additionally, this research could aid such companies as 3M in producing insulated garments with the characteristics consumers desire. The company could use these findings to indicate what insulations are the most popular in the different types of stores, from department stores to specialty stores, and to discount chains. The findings from

this research study show that Thinsulate^R and Thermolite^R were purchased at specialty stores such as Rolph's Sporting Goods, and home-based department stores such as Proffitts. Additionally, polyester fiberfill was purchased at Walmart, a deep discount store, and J.C. Penney, a national department store.

Insulative apparel is growing in importance for consumers, manufacturers, and retailers. Additionally, the market has been saturated with new synthetic fibers and the growth potential in this area is very broad. The consumers of insulated apparel must be thoroughly researched in order for the market to reach its full growth potential in the area of insulated apparel.

B. Recommendations

This study could be continued in several ways. It could be revealing to replicate the exact same study after a period of five years indicating changes in consumer preferences of insulations. Perhaps, in this period of time, the new synthetic fibers would be more prominent on the market. Also, the study would be interesting and different if conducted in different regions of the country. In colder climates, the new synthetic fibers may be very desirable and the criteria in purchasing the garments may be different. Additionally, it would be interesting to collect

the data in different ways, by personal interviews, or via telephone interviews. Thus, resulting in a more random sampling than a rebate sample.

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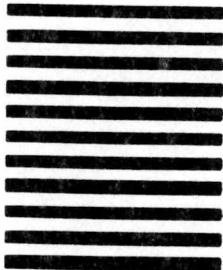
APPENDIXES

APPENDIX A

PHASE ONE



UTK



UNIVERSITY OF TENNESSEE
CONSUMER RESEARCH
230 JESSE HARRIS BUILDING
KNOXVILLE, TENNESSEE 37996-0341

POSTAGE WILL BE PAID BY ADDRESSEE

BUSINESS REPLY CARD
FIRST CLASS BULK PERMIT NO 477 KNOXVILLE, TN

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



UTK

PLEASE FOLD HERE

Tell us what you think!
And we will give you \$1.00.



UTK Consumer Research Group



STAPLE OR TAPE CLOSED

What you think Matters!

Please help The University of Tennessee, Knoxville with this consumer research by answering these questions about the clothing you bought. Return the completed questionnaire for \$1.00.

Computer

Card#

[1]

ID #

[2-5]

1. Will this clothing be worn by you or someone else? [☒]

1. [☐] You2. [☐] Someone else

Age _____

Sex M _____ F _____

[6]

[7-8]

[9]

2. What was your main reason for buying this clothing?

3. Have you ever bought clothing with this type/brand of insulation before? [☒]

1. [☐] yes2. [☐] no

[10]

4. When did you buy your first item with this insulation?

Month _____ Year 19 _____

[11-14]

5. How much did the type or brand of insulation in this garment influence you to make this purchase? Please circle the appropriate number.

No Influence

Great Influence

1

2

3

4

5

[15]

6. Why did you want this type or brand of insulation in this item? To indicate the importance of each of the following, please circle the appropriate number.

Not
ImportantVery
Important

1. Washability	1	2	3	4	5	[16]
2. Lightweight	1	2	3	4	5	[17]
3. Durability	1	2	3	4	5	[18]
4. Breathability	1	2	3	4	5	[19]
5. Non-allergenic	1	2	3	4	5	[20]
6. No Bunching/Thinning	1	2	3	4	5	[21]
7. Moisture resistant	1	2	3	4	5	[22]
8. Price	1	2	3	4	5	[23]
9. Style/Appearance	1	2	3	4	5	[24]
10. Warmth	1	2	3	4	5	[25]
11. Comfort	1	2	3	4	5	[26]
12. Good fit	1	2	3	4	5	[27]
13. Guarantee	1	2	3	4	5	[28]
14. Garment manufacturer	1	2	3	4	5	[29]
15. Insulation manufacturer	1	2	3	4	5	[30]
16. Friends/Relative's suggestion	1	2	3	4	5	[31]
17. Other (please specify)	1	2	3	4	5	[32]

7. How much did you learn about this insulation from the following sources? Please circle the appropriate number.

Nothing

A lot

1. Catalog/Direct mail	1	2	3	4	5	[33]
2. Newspaper advertisement	1	2	3	4	5	[34]
3. T.V. Commercial	1	2	3	4	5	[35]
4. Magazine advertisement	1	2	3	4	5	[36]
5. Friend/Relative	1	2	3	4	5	[37]
6. Classes/books	1	2	3	4	5	[38]
7. In-store display	1	2	3	4	5	[39]
8. Hangtag	1	2	3	4	5	[40]
9. Store salesperson	1	2	3	4	5	[41]
10. Other (please specify)	1	2	3	4	5	[42]

8. Please list other types or brands of insulation you can think of _____

9. By type or brand, how did you learn of these? _____

10. Your date of birth: Month _____ Year 19 _____ [43-46]

11. Your sex (✓): 1. ☐ Male 2. ☐ Female [47]

12. Marital Status (✓): [48]

1. ☐ Single 2. ☐ Married 3. ☐ Separated/divorced 4. ☐ Widowed

13. (Optional) Please check (✓) the range that best describes your yearly family income: [49-50]

- | | |
|---|--|
| 1. ☐ Under \$ 9,999 | 7. ☐ \$35,000 - \$39,999 |
| 2. ☐ \$10,000 - \$14,999 | 8. ☐ \$40,000 - \$44,999 |
| 3. ☐ \$15,000 - \$19,999 | 9. ☐ \$45,000 - \$49,999 |
| 4. ☐ \$20,000 - \$24,999 | 10. ☐ \$50,000 - \$54,999 |
| 5. ☐ \$25,000 - \$29,999 | 11. ☐ \$55,000 - \$59,999 |
| 6. ☐ \$30,000 - \$34,999 | 12. ☐ \$60,000 and over |

14. How many people live in your home? _____ [51-52]

15. How many children 17 and younger live in your home? _____ [53-54]

16. What is your highest level of schooling (✓): [55]

1. ☐ Some high school
2. ☐ Graduated from high school
3. ☐ Some college
4. ☐ Graduated from college
5. ☐ Post-graduate work

17. For your main home, do you (✓) [56]

- | | |
|---|--|
| 1. ☐ Rent a house | 5. ☐ Own a townhouse/condominium |
| 2. ☐ Rent an apartment | 6. ☐ Own a trailer |
| 3. ☐ Rent a trailer | 7. ☐ Other (please specify) _____ |
| 4. ☐ Own a home | |

18. Are you presently working full-time (✓)?

1. ☐ yes 2. ☐ no [57]

19A. Do you consider
your work to be a
1. ☐ Job
2. ☐ Career

19B. Are you planning to work? [58]
3. ☐ No
4. ☐ Yes

SKIP TO #21

20. Please check (✓) your main occupation (type of work): [59-62]

- | | |
|--|--|
| 1. ☐ Writer/Journalist | 14. ☐ Custodian/Janitor |
| 2. ☐ Craftsman/Blue collar | 15. ☐ Research & Development |
| 3. ☐ Physician/Dentist | 16. ☐ Receptionist |
| 4. ☐ Middle management | 17. ☐ Social worker/Counselor |
| 5. ☐ Clerical/White collar | 18. ☐ Professor/Teacher |
| 6. ☐ Homemaker | 19. ☐ Beautician/Cosmologist |
| 7. ☐ Technician | 20. ☐ Accountant |
| 8. ☐ Secretary/Bookkeeper | 21. ☐ Sales/Service |
| 9. ☐ Administrator/Owner | 22. ☐ Military |
| 10. ☐ Upper management | 23. ☐ Student |
| 11. ☐ Farmer | 24. ☐ Retired |
| 12. ☐ Nurse | 25. ☐ Other (specify) _____ |
| 13. ☐ Machinist/Maintenance | |

21. Please check [✓] your interests and the things you like to do on a regular basis.

Card #

[1]

ID#

[2-5]

[6-65]

- | | | | |
|---------|--------------------|---------|--------------------------------|
| 6. [] | Swimming/Skiing | 36. [] | Racquetball/Handball |
| 7. [] | Tennis | 37. [] | Reading books for pleasure |
| 8. [] | Golf | 38. [] | Sailing/Boating |
| 9. [] | Snow skiing | 39. [] | White Water Rafting |
| 10. [] | Bicycling | 40. [] | Camping/Hiking/Backpacking |
| 11. [] | Aerobics | 41. [] | Hunting/Shooting |
| 12. [] | Fishing | 42. [] | Motorbiking/Motorcycling |
| 13. [] | Gardening | 43. [] | Physical Fitness/Exercise |
| 14. [] | Raising Dogs | 44. [] | Health Natural Foods |
| 15. [] | Raising Cats | 45. [] | Recreational Vehicle/4-WD |
| 16. [] | Raising Horses | 46. [] | C.B. Radio/Ham Radio |
| 17. [] | Arts & Antiques | 47. [] | Home Video Recording |
| 18. [] | Pottery/Ceramics | 48. [] | Home Video Games |
| 19. [] | Crafts | 49. [] | Sewing/Needlework |
| 20. [] | Records & Tapes | 50. [] | Attending Cultural/Art Events |
| 21. [] | Music Appreciation | 51. [] | Visiting Museums/Art Galleries |
| 22. [] | Astrology | 52. [] | Home Furnishings/Decorating |
| 23. [] | Electronics | 53. [] | Cruise/Travel for Pleasure |
| 24. [] | Photography | 54. [] | Cooking for Pleasure |
| 25. [] | Wines | 55. [] | Home Workshop/Do-It Yourself |
| 26. [] | Beer | 56. [] | Automotive Work |
| 27. [] | Science Fiction | 57. [] | Casual Activities |
| 28. [] | Fashion Clothing | 58. [] | Outdoor Work/Activities |
| 29. [] | Running/Jogging | 59. [] | Community/Civil Activities |
| 30. [] | Foreign Travel | 60. [] | Stock/Bond Investments |
| 31. [] | Stamp Collecting | 61. [] | Real Estate Investments |
| 32. [] | Coin Collecting | 62. [] | Credit Card Usage |
| 33. [] | Collectibles | 63. [] | Self Improvement Programs |
| 34. [] | Mountain Climbing | 64. [] | Wild Life/Environmental Issues |
| 35. [] | Snowmobiling | 65. [] | Other (specify) _____ |

22. In the list above, please circle the things you do while wearing insulated clothing.

[66-115]

Your answers are strictly confidential and will be seen only by the UTK Consumer Research Group. Your name and address will be used to mail your \$1.00. A number will be given to your answers, so your name will never be seen with answers.

First Name	Initial	Last Name
Street		
City	State	Zip

Date of Purchase: _____ / _____ / _____
Mo Day Yr

For Researcher's Use

23. Item# _____ [116]

24. Store# _____ [117-118]

25. Insul# _____ [119-120]

Respond# _____

Thank you,

FOR PROVIDING THIS INFORMATION
UTK RESEARCH GROUP

CODING SHEET

NATURAL

1. Fabric Interlining
2. Sheepskin

FIBER

3. Animal Fiber
4. Cotton Fiber
5. Goose / Down

SYNTHETIC

6. Polarfleece (Malden Mills)
7. Fiberfill (Dupont)
8. Sontique (Dupont)
9. Thermosloft (Dupont)
10. Hollofil (Dupont)
11. Quallofil (Dupont)
12. Thinsulate (3M)
13. Thermolite (Dupont)
14. Goretex (W. L. Gore & Assoc.)
15. Entrant (Terry Ind.)
16. Bion II (Biotex)
17. Fair Dinkem (Unilike America)
18. Generic Polyester Fiberfill
19. Fabric Interlining Synthetic
20. Sherpa 60% acrylic-40% polyester
21. Acrylic - Acrilon
22. Nylon batting 100%
23. Synchilla
24. Jaeger fleece
25. Thermoloft (Dupont)

STORES

1. Penneys
2. Proffitts
3. Watsons
4. Just for Kids
5. Athletic House
6. Walmart
7. Goodys
8. Blue Ridge Mountain Sports
9. Rolphs

ITEM

1. Jackets
2. Gloves

Brands

- | | | |
|--------------------|-----------------------|------------------|
| 01. Huntclub | 34. Hot Spices | 67. Jan Westin |
| 02. Towncraft | 35. Urban Equipment | 68. Misty Harbor |
| 03. Fox Collection | 36. Synchilla | 69. Fitz |
| 04. St. John's Bay | 37. Ryan Scott | 70. Bonjour |
| 05. Izzi | 38. Mulberry Street | |
| 06. Portrait | 39. Coca-Cola | |
| 07. N.Y. Girl | 40. Goretex | |
| 08. Jordache | 41. Windsor | |
| 09. Osh Kosh | 42. Smart Stuff | |
| 10. Andy Johns | 43. Sports World | |
| 11. Members Only | 44. Palm Court | |
| 12. Calcraft | 45. Great Connections | |
| 13. The North Face | 46. Fleet Street | |
| 14. Ozark | 47. Storm Plus | |
| 15. Weathertamer | 48. Roth Child | |
| 16. Bugaboo | 49. Izod | |
| 17. Thinsulate | 50. Davis Michael | |
| 18. Silvercord | 51. Moss Creek Trader | |
| 19. Grizzly | 52. Thermoloft | |
| 20. Cutersport | 53. Paramount | |
| 21. Lonson Fog | 54. Jock Set | |
| 22. Clay Brooke | 55. County Craft | |
| 23. Compass | 56. Kozz Krinkle | |
| 24. Thermolite | 57. Artic Fleece | |
| 25. Ten Penny | 58. Sportswork | |
| 26. Winterset | 59. Fox | |
| 27. Pacific Trail | 60. Sail | |
| 28. Penneys | 61. Qualofil | |
| 29. Aurora | 62. Outer Stuff | |
| 30. Pacer | 63. Ozark | |
| 31. Saxton Hall | 64. Jan Westin | |
| 32. Current Seen | 65. Baldassini | |
| 33. Polar Fleece | 66. The North Face | |

APPENDIX B

PHASE TWO

STAPLE OR TAPE CLOSED

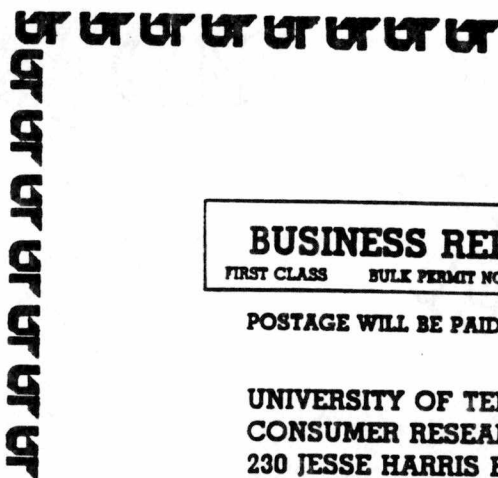
Tell us what you think!
And we will give you \$1.00.



UTK Consumer Research Group



PLEASE FOLD HERE



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY CARD

FIRST CLASS BULK PERMIT NO 477 KNOXVILLE, TN

POSTAGE WILL BE PAID BY ADDRESSEE

UNIVERSITY OF TENNESSEE
 CONSUMER RESEARCH
 230 JESSE HARRIS BUILDING
 KNOXVILLE, TENNESSEE 37916-9989



WHAT YOU THINK MATTERS!

Computer [1-5]

Please help The University of Tennessee, Knoxville with this consumer research by answering these questions about the clothing you bought. Return the completed questionnaire and we will send you another \$1.00 as a token of our appreciation.

1. Please indicate how you feel about purchasing this insulated garment by circling the appropriate number 1 through 7 for each of the following word pairs.

Overall, I feel that purchasing this garment was:

Neither							
Foolish	1	2	3	4	5	6	7 Wise [6]
Harmful	1	2	3	4	5	6	7 Beneficial [7]
Pleasant	1	2	3	4	5	6	7 Unpleasant [8]
Waste of Time	1	2	3	4	5	6	7 Wise use of time [9]
Good for me	1	2	3	4	5	6	7 Bad for me [10]
Useful	1	2	3	4	5	6	7 Useless [11]
Worthless	1	2	3	4	5	6	7 Valuable [11]
Ineffective	1	2	3	4	5	6	7 Effective [13]
Responsible	1	2	3	4	5	6	7 Irresponsible [14]

2. To indicate your general satisfaction with this insulated garment, please circle the appropriate number.

	Strongly Agree 1	Agree 2	Un- Certain 3	Dis- Agree 4	Strongly Disagree 5	
1. I am satisfied with my decision to buy this <u>item</u> .						[15]
2. I am satisfied with my decision to buy this type of <u>insulation</u> .	1	2	3	4	5	[16]
3. If I had it to do over, I would feel differently about buying this type of <u>insulation</u> .	1	2	3	4	5	[17]
4. My choice of <u>insulation</u> was a wise one.	1	2	3	4	5	[18]
5. I feel bad about my decision to buy this type of <u>insulation</u> .	1	2	3	4	5	[19]

6. I think I did the right thing when I decided to buy this type of insulation. 1 2 3 4 5 [20]

7. I am not happy that I bought this type of insulation. 1 2 3 4 5 [21]

3. How do you feel about the insulation in this item in terms of the following factors? Please circle the appropriate number for each.

	Terrible	Un- happy	Mostly unsatis- fied	Mixed feeling	Mostly satisfied	Pleased	De- Lighted	
1. Washability	1	2	3	4	5	6	7	[22]
2. Light Weight	1	2	3	4	5	6	7	[23]
3. Durability	1	2	3	4	5	6	7	[24]
4. Breathability	1	2	3	4	5	6	7	[25]
5. Nonallergenic	1	2	3	4	5	6	7	[26]
6. No bunching/ thinning	1	2	3	4	5	6	7	[27]
7. Moisture resistance	1	2	3	4	5	6	7	[28]
8. Style/ appearance	1	2	3	4	5	6	7	[29]
9. Warmth	1	2	3	4	5	6	7	[30]
10. Comfort	1	2	3	4	5	6	7	[31]
11. Fit	1	2	3	4	5	6	7	[32]
12. Other	1	2	3	4	5	6	7	[33]

(Please Specify) _____

4. To indicate how you feel about the following, please circle the appropriate number.

	Much less than expected			about as expected		much greater than expected			
1. How much benefit did you receive from the insulation in this item?	1	2	3	4	5	6	7		[34]
2. How great were the problems associated with the insulation in this item?	1	2	3	4	5	6	7		[35]

5. If you were seriously dissatisfied with the garment's insulation, how likely would you be to take the following actions? Please circle the appropriate response to each item.

	Highly Probable			Would not Consider			
1. Contact a lawyer or take some legal action.	1	2	3	4	5		[36]
2. Return the item for a replacement or refund.	1	2	3	4	5		[37]
3. Contact store to complain.	1	2	3	4	5		[38]
4. Contact the manufacturer to complain.	1	2	3	4	5		[39]
5. Resolve not to purchase this insulation again.	1	2	3	4	5		[40]
6. Resolve not to shop at this store again.	1	2	3	4	5		[41]
7. Urge family/friends to avoid this store.	1	2	3	4	5		[42]
8. Urge family/friends to avoid this insulation.	1	2	3	4	5		[43]
9. Take no action.	1	2	3	4	5		[44]
10. Other (Please specify) _____	1	2	3	4	5		[45]

6. If you were in the same situation, what are the chances that you would buy this type of insulation again. Circle the appropriate number.

0 1 2 3 4 5 6 7 8 9 10 [46-47]

No chance
of purchase

50-50
chance

a
certainty

7. Are you interested in participating in future consumer research such as wear study?
Please place an "x" in the appropriate blank.

1. _____ yes 2. _____ maybe 3. _____ no [48]

8. Would you like to receive a free copy of the research findings?

1. _____ yes 2. _____ no [49]

Thank you,

**FOR PROVIDING THIS INFORMATION
UTK CONSUMER RESEARCH GROUP**

FOLD IN HALF, THEN STAPLE OR TAPE TO CLOSE

THE UNIVERSITY OF TENNESSEE
KNOXVILLE

April 27, 1988

Dear Consumer Respondent:

Your response to The University of Tennessee consumer questionnaire **has been very useful** in our study of insulated materials in jackets and gloves. Now that the garment has been worn for a season, we need your help in determining how well it met your expectations.

Enclosed is a follow-up questionnaire. While some questions may seem to overlap, it is necessary for proper experimental design that you answer each question. We will be most grateful for your taking about five minutes of your time to answer these questions.

After responding to all items, please fold and tape or staple the postage free questionnaire and return it to UTK. When we receive the completed questionnaire, you will be sent a dollar and a copy of the research findings as a token of our appreciation. Consumer research is not possible without helpful people like you. Thank you very much.

Sincerely,

Mary Frances Drake

Mary Frances Drake, Ph.D.
UTK Consumer Research Group

May 23, 1988

Dear Consumer:

Thank you for completing the UTK Consumer Research questionnaire regarding your satisfaction with the insulated garment you purchased. Enclosed is a dollar to express our appreciation.

Research projects such as this one help manufacturers and retailers understand consumer' needs. Ultimately, this type of information can improve the products you buy.

Sincerely,

Mary Frances Drake, Ph.D.
Project Director
UTK Consumer Research Group

jrh

Enclosure

THE UNIVERSITY OF TENNESSEE
KNOXVILLE

June 30, 1988

Dear Consumer:

You are a valued member of the UTK Consumer Research team. We thank you for completing the questionnaire regarding your satisfaction with the insulated garment you purchased. Enclosed is a dollar to express our appreciation. When the data are tabulated, you will be sent a summary of the findings.

Research projects such as this help manufacturers and retailers understand consumers' needs. Ultimately, this type of information can improve the products you buy.

Sincerely,



Mary Frances Drake, Ph.D.
Project Director
UTK Consumer Research Group

jrh

Enclosure

THE UNIVERSITY OF TENNESSEE
KNOXVILLE

October 3, 1988

Dear Consumer Respondent:

To date we have not received your response to our questionnaire seeking information about your satisfaction with the insulated jacket or gloves you purchased last fall/winter.

We are pleased that a large number of questionnaires have been returned. However, one of our objectives is to determine if there are differences in the responses of consumers who return the questionnaire early and consumers who return it later. Therefore, it is essential that we receive your response.

For this reason, I am sending another questionnaire. I urge you to complete and return it today.

This study involves manufacturers, retailers and consumers which is unusual in this type research and gives us an opportunity to describe for industry the needs of East Tennessee consumers. This type of information can result in products that better satisfy consumer needs.

After responding to all items, please fold and tape or staple the postage free questionnaire and return it to UTK. When we receive it, you will be sent a **dollar** and a **copy** of the research findings as a token of our appreciation.

Sincerely,



Mary Frances Drake, Ph.D.
UTK Consumer Research Group

jrh

APPENDIX C
FIGURES

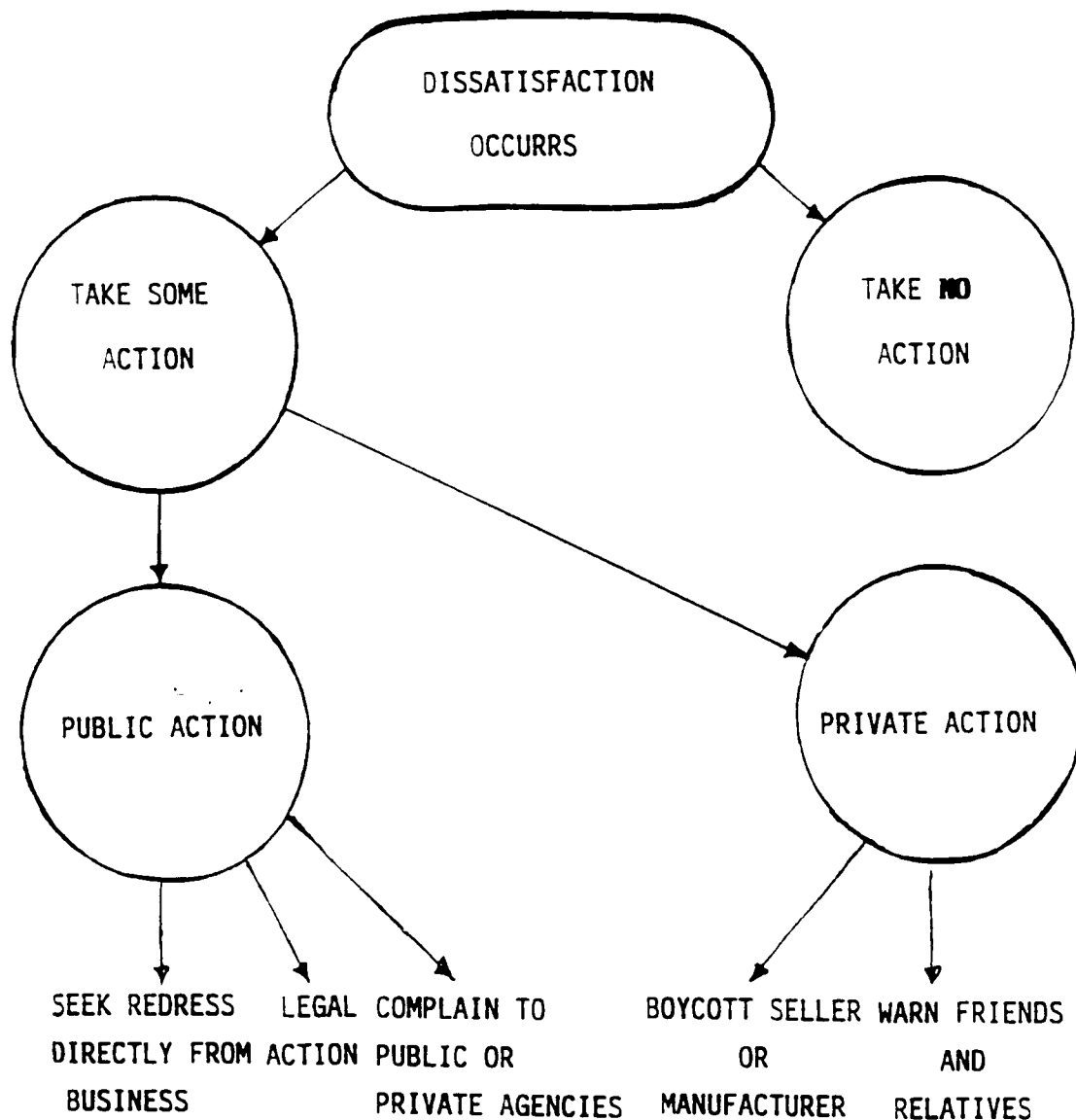


FIGURE C-1: DAY AND LANDON'S (1977) CLASSIFICATION OF CONSUMER COMPLAINT BEHAVIOR

Source: Singh, Jagdip. Consumer Complaint Intentions and Behavior: Definitioned and Taxonomical Issues, Journal of Marketing, Vol. 52, Jan. 1988, p. 95.

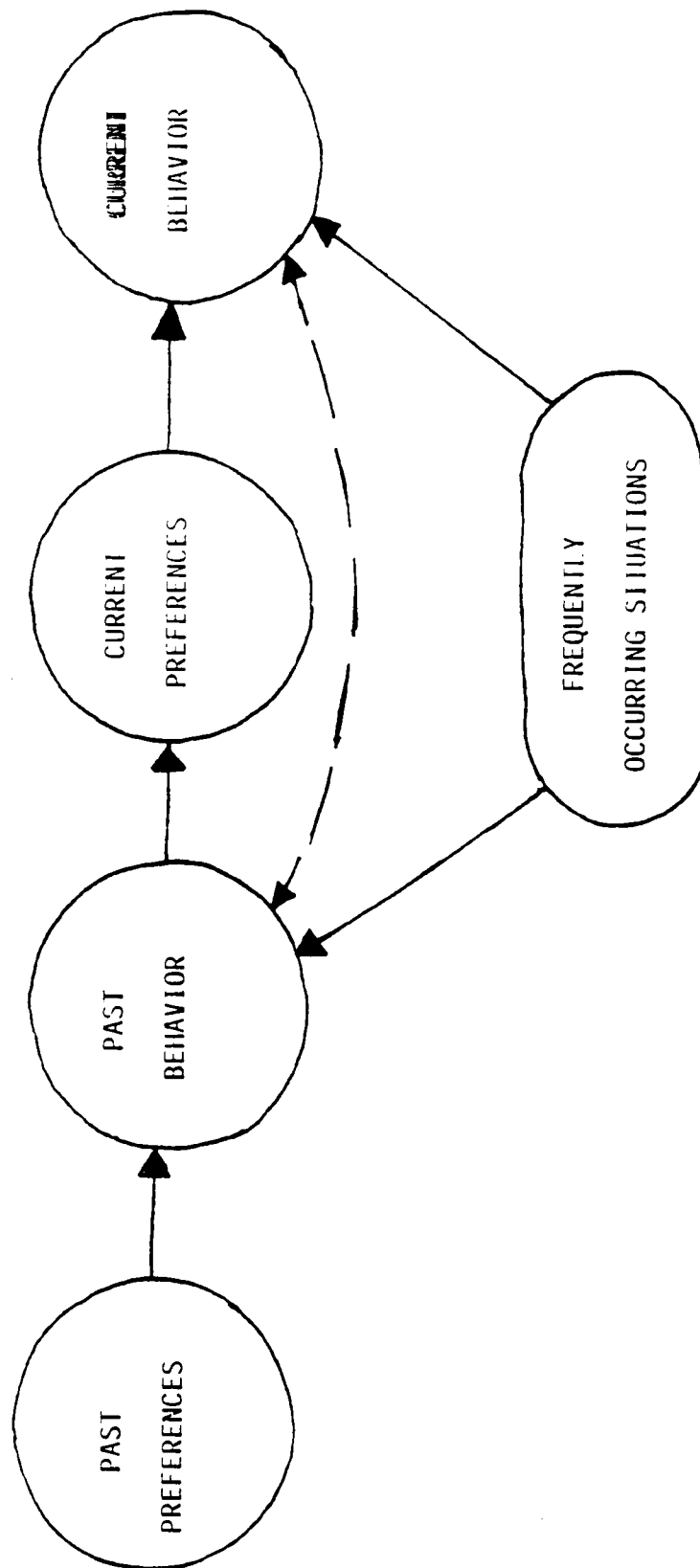


FIGURE C.2: SITUATIONAL VARIABLES AFFECTING BRAND CHOICE

Source: Umesh, U. N. and Cote, J. A. Influence of Situational Variables on Brand Choice Models, Journal of Business Research (1988), vol. 16, no. 2, p. 92.

VALUE AND LIFE-STYLE SEGMENTS (VALS)

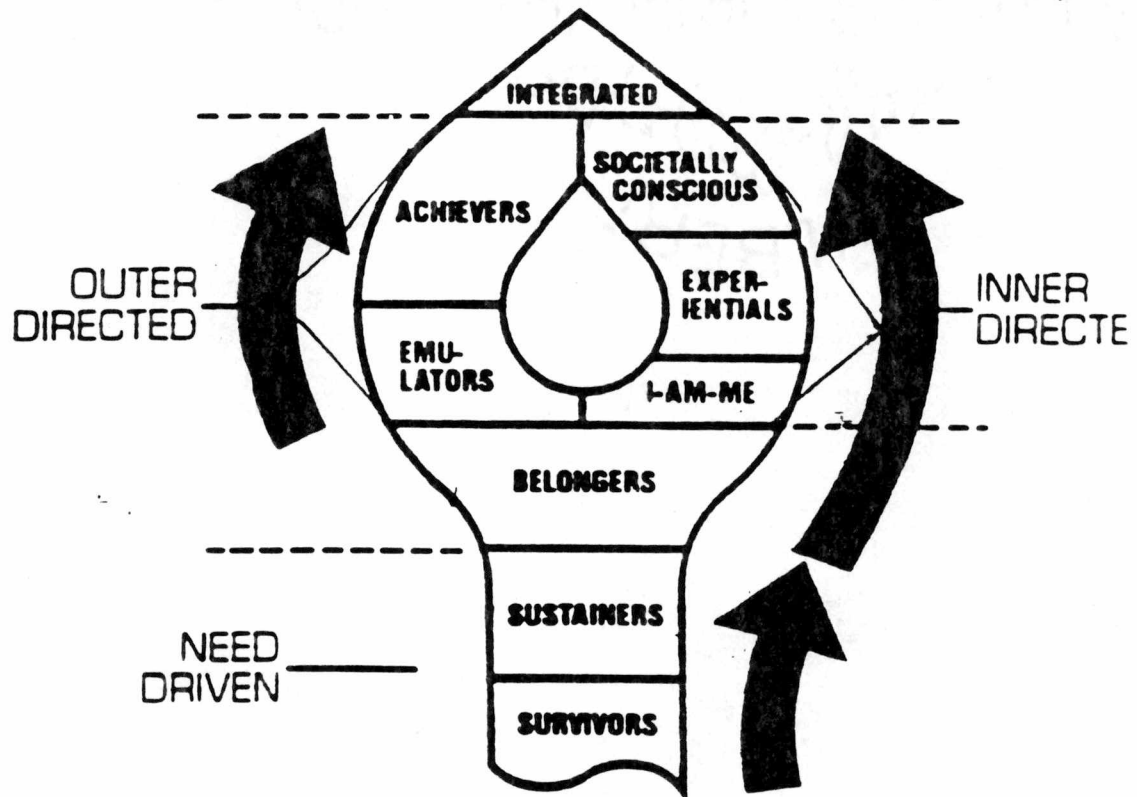


FIGURE C-3: VALUE AND LIFE-STYLE SEGMENTS (VALS)

Source: Mitchell, Arnold. Social Change: Implications of Trends in Values and Lifestyles. Menlow Park, California: SRI International, 1979, p. 9.

VITA

Molly Koon Quist was born in Oak Ridge, Tennessee, on October 16, 1963. She is the daughter of Francis and Mary Koon of Oak Ridge. She graduated from Oak Ridge High School, Oak Ridge, Tennessee in June of 1981. She received a four-year Junior Miss Scholarship to the University of South Alabama, Mobile, Alabama, where she received a Bachelor of Arts Degree in Communications and Marketing in 1985.

On June 29, 1985, she married Brian Conal Quist who is now an attorney practicing in Knoxville, Tennessee.

In the Fall of 1987, she entered The University of Tennessee, Knoxville as a graduate student. In the fall of 1988, she was inducted as a member of Omicron Nu Honorary Society, and received a Master of Science Degree with a major in Textiles and Apparel in May, 1989.