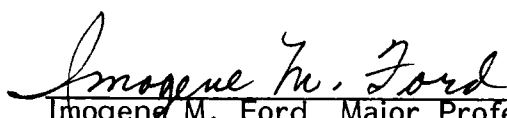


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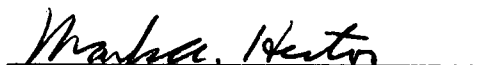
I am submitting herewith a dissertation written by Patricia Therese Huddleston entitled "Fashion Opinion Leadership Among Mature Consumers: Demographics, Lifestyle and Retail Patronage Behavior." I have examined the final copy of this dissertation for form and content and recommend that it be accepted in partial fulfillment of the requirements for the degree of Doctor of Philosophy, with a major in Human Ecology.


Imogene M. Ford, Major Profesor

We have read this dissertation
and recommend its acceptance:







Accepted for the Council:


Vice Provost
and Dean of The Graduate School

FASHION OPINION LEADERSHIP AMONG MATURE CONSUMERS:
DEMOGRAPHICS, LIFESTYLE AND RETAIL
PATRONAGE BEHAVIOR

A Dissertation
Presented for the
Doctor of Philosophy
Degree
The University of Tennessee, Knoxville

Patricia Therese Huddleston

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ABSTRACT

The purpose of this study was to evaluate fashion opinion leadership among consumers over fifty and to identify the demographics, lifestyle dimensions and retail patronage behavior of the mature fashion opinion leader.

A random sample of 2,003 consumers, ages 50 and over were sent questionnaires resulting in a 35 percent return rate ($n = 711$) usable for analysis.

Twenty questions using a five point Likert scale were used to determine degree of fashion opinion leadership and retail patronage behavior. Factor analysis using the principal components method of varimax rotation was used to analyze the 59 lifestyle items to determine which lifestyle variables were related to each other. Linear models were used to analyze the lifestyle variables, demographic and retail patronage behavior characteristics.

Findings indicated that the best predictors of fashion opinion leadership were the lifestyle dimensions of Independent/Self Confident, Recreational Shopper, Fashionably Dressed and Community Involvement. Recreational Shopper appears to be a unique characteristic of the mature fashion opinion leader. Two demographic characteristics, sex and occupation were found to be significant predictors of fashion opinion leadership. Females were found to have significantly higher fashion opinion leadership mean scores than males. Business and communication related occupations had the highest fashion opinion leadership mean

scores. In general, the higher the occupational status, the higher the fashion opinion leadership mean score.

Age was significant only when divided into pre- and postretirement age (50-64 and 65+). Postretirement age was inversely related to fashion opinion leadership. Positive and statistically significant correlations were found between fashion opinion leadership and reported influence of younger consumers. None of the retail patronage behavior characteristics were useful predictors of fashion opinion leadership.

These findings show that fashion opinion leaders do exist in the mature consumer segment and they do appear to have characteristics that businesses can identify and use to target products and promotions. An underlying implication is that the over 50 consumer is an affluent consumer group that should not be ignored in marketing plans and promotions.

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CHAPTER I

INTRODUCTION

Characteristics of the Mature Consumer

The size of the population of older people in the United States has been increasing in both numbers and in percentage of the total population since the turn of the century (Tims, 1984). In the literature, a number of terms are used to refer to consumers over 50. For purposes of this research the term used will be the mature consumer. Currently, those over 50 number 82.1 million people, or one of every 4 Americans (Linden, 1986). By the year 2000, projected growth in this age group is expected to be 23 percent compared to 11 percent for the rest of the population (Gilman, 1986). This will bring the total population of the mature consumer to approximately 100 million by the year 2000, making more than 28 percent of the total U.S. population over 50.

Once thought to be a group characterized by poverty, the actual poverty rate for the over 50 consumer is only 12.4 percent (Berger, 1985). Average household income for this group is \$23,255 while for the population as a whole it is \$25,211. When taking into consideration the fact that this age group is typically free from mortgage obligations, the purchasing power of this group's income increases. Fifty percent of homeowners 50-64 have paid off their mortgages with that number increasing to 80 percent in those 65 and older. Per capita income for

the over 50 population is \$10,549 compared to \$9,338 for the total U.S. population (Linden, 1986).

This segment of the population group controls 50 percent of all discretionary personal household income, totalling \$130 billion and accounts for 40 percent of total consumer demand (Linden, 1986). The discretionary income for households 50 plus is 20 percent higher than needed to maintain a comfortable standard of living. Further, based on census data, per capita expenditures of the over 50 year old household make it the most important consumer market in the U.S. today. Earning and income power are both at a peak and are spent on new clothes, travel, the theater and dining out (Allan, 1981). In addition, this segment of the population, focusing on self-fulfillment, will spend money on fitness, health and new technology designed to make life easier and more pleasant (Skelly, 1986).

With such tremendous purchasing power it is not surprising that this group has been targeted by a number of industries such as health care, real estate and insurance companies (Petre, 1986). The recent Senior World's Fair in 1985 held in Atlantic City provided 100 major corporations the opportunity to feature their products and services to the over 50 consumer (Tracy, 1985). However, in general, industries have been slow to target this group in marketing efforts of consumer products. This is ironic because Skelly (1986) suggests that the 50 plus consumer may represent the segment to target as a defense strategy for branded goods. Older consumers have been characterized as "strategic shoppers" (Skelly, 1986), meaning that they have

experimented and have selected the brands they like and remain loyal to them. Thus, for consumer products companies those over 50 represent a large untapped market segment (Bivins, 1984). Retailers can be included among the businesses that have largely ignored this group. With only a handful of exceptions, such as Sears Roebuck with their Mature Outlook Club and May Department Stores, observers indicate that most retailers refuse to acknowledge or target this growing consumer group (Bivins, 1984). A recent study (Celanese, 1987) found that 60 percent of all stores surveyed had not developed any specific marketing or merchandising programs for consumers over 50. It has been noted that people do not stop wearing clothes during middle or old age, however in glancing through current fashion magazines it is difficult to find models with whom the mature consumer could identify (Allan, 1981).

While retailers have largely ignored this segment of the population, fashion opinion leaders are a segment that has received a great deal of attention from them. Opinion leadership is the degree to which an individual is able to influence informally other individuals attitudes or overt behavior in a desired way with relative frequency (Rogers, 1983, p. 27). A fashion leader is a person who serves as a source of fashion information and advice for other people (Shrank, 1973). Many attempts have been made to identify and profile fashion opinion leaders because they represent an extremely important market segment. Fashion leaders act as change agents in the diffusion process of product acceptance (Summers, 1970). Acceptance of products by fashion leaders increases

the likelihood of their acceptance by the general population, which translates into volume sales for the retailer. It has been suggested that the 50 plus niche contains many potential opinion leaders, who serve as an information resource for younger consumers. Their recommendations may prove to be a powerful influence on the decision making of others (Skelly, 1986, p. 17).

Allan (1981, p. 32) has observed "little is known about how life style patterns, psychological and attitudinal sets and environmental and physical considerations affect purchasing decisions of the 55 plus population." One problem with identifying characteristics of the over 50 consumer is that it is a heterogeneous group. Researchers have divided it into the young-old (50-64) and the old-old (over 85), and active workers versus retirees (Tracy, 1985). Once thought to be a group ridden with disabilities and illness, the fact is that only a small number are physically disabled and only 5 percent of those over 65 are in nursing homes (Marketing News, Nov. 1985). Petre suggests that mass marketers who do not get acquainted now with the mature consumer will regret it. By the turn of the century today's free spending "young-old" will be the retirees and the 50-65 crowd, including the oldest baby boomers will be a bigger part of the population than ever before (Petre, 1986, p. 78). In order to better serve this population businesses need to understand these characteristics. If a profile of fashion opinion leaders over 50 were available to retailers and other consumer product companies, relevant characteristics and needs of this group could be identified and

appropriate marketing strategies planned and implemented. To date no empirical studies have focused on identifying fashion opinion leaders among those over 50.

Statement of the Problem

To assist businesses in targeting their marketing efforts to consumers over 50, the fashion opinion leadership in this age group will be evaluated. Retail patronage behavior and lifestyle characteristics of the mature fashion opinion leader will be identified. From these findings, a demographic and lifestyle profile of the mature fashion opinion leader will be developed.

Purposes of the Study

1. To quantify the existence of opinion leadership in the mature consumer segment.
2. To develop a demographic and lifestyle profile of opinion leaders in this segment, identifying differences between male and female opinion leaders and differences between two age groups 50-64 and 65-80.
3. To identify retail patronage behavior of mature opinion leaders.
4. To determine the extent to which mature opinion leaders report influencing younger consumers in their purchasing processes.

Justification

A unique opportunity exists for an interdisciplinary research project utilizing the disciplines of human ecology, marketing and consumer behavior. To marketers, those over 50 are a forgotten generation. While the young are diligently pursued, the no longer young are largely ignored (Linden, 1986). It is amazing that a group this powerful in both numbers (25 percent of the population) and in spending power (\$130 billion in discretionary income) has been so overlooked by businesses.

Research has also ignored this age group. Studies that do focus on the older consumer usually include only those over 65, ignoring those 50-64--the most affluent and active of the mature consumer segment. The assumptions have been that this is a poor, handicapped or otherwise impaired group. Skelly (1985) suggests that consumers over 50 conjure up visions of health care products and financial services.

The mature consumer has not been targeted as the sample in studies on opinion leadership. Most studies, conducted in the early 1970s focused on convenience samples of college students in the 18-22 year old age group. No studies to date on opinion leadership have attempted to profile both male and female opinion leaders. All other studies have used single sex samples.

Human ecology with its focus on the interaction between humans and their environments can contribute its unique perspective in analyzing the mature opinion leader's characteristics and identifying

their needs. The results can then be communicated to the businesses that serve them.

Conceptual Framework

Diffusion is the process by which an innovation is communicated through certain channels over time among the members of a social system (Rogers, 1983, p. 5). An innovation can be a product, an idea or a process. It is through the diffusion process that new ideas, products and processes are adopted by the members of a social system. Diffusion theory focuses on interpersonal communication within a social system and how this communication affects the rate at which innovations are adopted (Gatignon and Robertson, 1985). Through interpersonal communication, varying levels of personal influence among the members of the social system emerge. Diffusion theorists postulate that personal influence is a key factor accounting for the shape and speed of the diffusion process (Gatignon and Robertson, 1985).

The conceptual model used in this research is E. M. Rogers diffusion of innovations (see Figure 1). A model is a symbolic representation of the various aspects of a complex situation and their interrelationships (Lippitt, 1973, p. 2). A visual model clarifies the nature of the relationships among situational components.

Rogers (1983) identifies four elements in the diffusion process: the innovation, communication channels, time and the social system. An innovation is an idea, object or practice that an individual perceives as being new. Five characteristics of innovation have been identified:

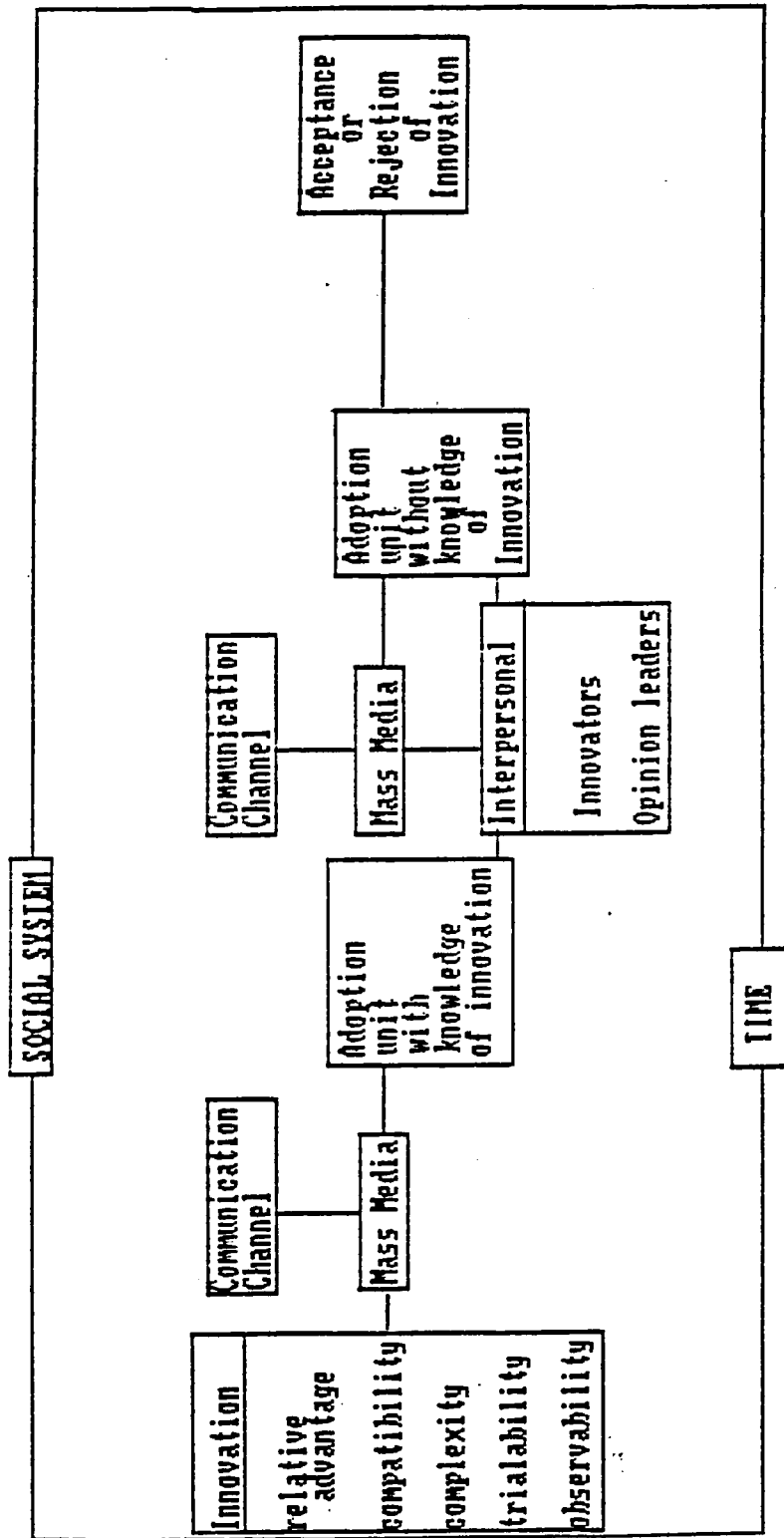


FIGURE 1

DIFFUSION OF INNOVATIONS

Source: Rogers: Diffusion of Innovations, 1983
 Visual model and adaptations by P. Huddleston

relative advantage, compatibility, complexity, trialability, and observability. The degree to which an innovation possesses each of these characteristics determines how quickly an innovation will spread throughout a social system. Communication channels refer to the ways in which messages are sent from a source to a receiver. These channels can be divided into two different types: mass media and interpersonal communications. Time also affects the diffusion process and refers to the interval required for an innovation to spread through a social system. A social system is defined by Rogers (1983, p. 24) as a set of interrelated units that are engaged in joint problem solving to achieve a common goal. The social structure, communication structure and norms of the social system have the potential to facilitate or obstruct the diffusion of innovations within a particular social system.

Mass media is the communication channel generally used by companies to introduce and promote new products or ideas to persuade consumers to make the initial purchases. However, mass media alone is not responsible for the spread of an innovation throughout an entire social system. Interpersonal communication is believed to be vital to the success or failure of an innovation to spread throughout a social system. Once the mass media has been used to introduce the innovation, Rogers (1983) has observed that within any social system there are individuals who will adopt innovations more rapidly than others. There are also individuals who influence the decisions of other members of the social system as to whether or not to adopt or reject an innovation. The first type of individual is defined as an innovator or

the first 2.5 percent of a population to adopt an innovation (Rogers, 1983). The second type of individual, an opinion leader, is defined as someone who is able to influence other individual's attitudes or overt behavior informally in a desired way with relative frequency (Rogers, 1983, p. 27). A primary difference between opinion leaders and innovators is that opinion leaders tend to conform to societal norms, are perceived to be knowledgeable about the innovation and are easy to communicate with. Innovators tend to be less conforming and less communicative than opinion leaders. It is the degree and quality of communication between opinion leaders and followers that either facilitates or halts the diffusion of innovations. When opinion leaders do not adopt an innovation, the likelihood of its success is minimal. If opinion leaders do exert disproportionate influence on other individuals, then identifying them and persuading them to adopt a new product becomes important to the originators of the innovation. As Zaltman and Stiff (1973, p. 427) suggest: the opinion leadership concept is an appealing one for those managing the diffusion of innovations. If opinion leaders exist and can be identified, they represent a point of communication leverage or multiplication in promoting the innovation.

Further, Rogers (1983) postulates that new ideas will diffuse most frequently between individuals who are alike (homophilous). However, other research (Granovetter, 1973) indicates that homophily may act as a barrier to diffusion and suggests that in some instances, new ideas will enter a social system through individuals of higher social status (heterophilous). It thus becomes important to determine whether

opinion leaders tend to influence people who are similar or different from them in areas such as social class, occupational status and lifestyle.

One of four methods can be used to identify opinion leaders. The sociometric method asks members of a social system to identify the person they would be most likely to seek information from about a particular topic. Opinion leaders are the people chosen most frequently by the others in the social system. This method is applicable only when all the members of the social system can be interviewed.

Key informant method is somewhat similar to the sociometric method. Opinion leaders are identified by people who are very knowledgeable about the communication flow in a particular social system. Again, the key informant method is applicable only when the social system is small enough for the key informants to know everyone.

The self-designating-self-report method asks the respondents to indicate how much influence they think they have on others' decisions about a particular topic. This method is used with large, random samples of a population.

Observation is the fourth method of identifying opinion leaders. An investigator identifies and records the communication behavior in a social system (Rogers, 1983, p. 280). This method works only in a very small social system.

CHAPTER II

REVIEW OF LITERATURE

A review of literature will be presented for the following: (1) opinion leadership, (2) retail patronage behavior of the mature consumer and (3) lifestyle.

Those over 50 have seldom been included as part of the sample in research dealing with fashion opinion leadership. Most studies conducted in the early 1970s focused on convenience samples of college students in the 18-22 year old age group. An overview of existing demographic and lifestyle profiles of fashion leaders will now be presented.

In their investigation of characteristics of fashion innovativeness and fashion leadership of female college students, Schrank and Gilmore (1973) found fashion leaders to have a positive attitude toward conformity in dress and to have a high interest in clothing. Innovativeness and fashion leadership were significantly related. In this study, fashion leaders were found to exist across socioeconomic groups, but fashion leadership was not significantly related to socioeconomic level.

Summers (1970) found that fashion leaders were concentrated in segments that had higher income and occupational status. Organizational and social activities were found to be strong determinants of fashion leadership. Fashion involvement was found to be one of the strongest variable sets, with opinion leaders concentrated among those

who enjoyed testing and experimenting with new clothing fashions. (Other demographic characteristics found to be relevant to fashion leadership include age, marital status, education, and area of residence. Summers found that 38 percent of fashion leaders were under 29, 31 percent were 30-39, 26 percent were 40-50, while only 21 percent were over 50. Thirty-six percent of the fashion leaders had one or more years of college (Summers, 1970). Fashion leaders were more likely to live in urban areas and were more likely to be single.)

Polegato and Wall (1980) found marital status and fashion leadership to be significantly related, with almost all of the married respondents being fashion leaders, a finding that conflicts with Summers (1970). The majority of fashion leaders lived in urban areas. No relationship between fashion leadership and socioeconomic status was found (Polegato and Wall, 1980).

In a study of university women, Myers (1971) found that a highly significant and positive relationship existed among fashion adoption, fashion opinion leadership and favorableness toward new styles. For opinion leaders, emulation and differentiation occurred within rather than between socioeconomic levels. Marital status, year in university and socioeconomic status were not predictors of fashion leadership.

Reynolds and Darden (1972) found interest, media exposure and gregariousness to correlate significantly with opinion leadership of suburban housewives from Atlanta, Georgia. Generalized self confidence, information seeking and magazine readership were the best predictors of opinion leadership for this sample.

In their study of male fashion leaders (Darden and Reynolds, 1972), found fashion interest and fashion venturesomeness to be good predictors of fashion leadership. While generalized self confidence, cognitive style, relative popularity and color consciousness were not predictors of fashion leadership. In another study of male fashion leaders, Baumgarten (1975), found them to have many similarities to their female counterparts. They also tended to be more socially active, more appearance conscious, had high fashion involvement, and spent more money on clothing than nonleaders.

Self monitoring, the degree to which individuals monitor the way in which they present themselves in social situations, was found to influence the degree of fashion opinion leadership in a study of 50 female college students (Davis and Lennon, 1985). This relationship can perhaps be explained by the fact that people who are high in self monitoring behavior are more sensitive to situational cues. Therefore, they tend to be more aware of their own clothing in relation to others' clothing in social situations and are also more aware of the extent to which they influence others' clothing behavior.

Further analysis of this sample revealed that cognitive complexity and fashion opinion leadership were also related. Lennon and Davis (1987) investigated cognitive complexity in relation to fashion opinion leadership and fashion innovativeness. Consistent with the findings of other studies (Schrack and Gilmore, 1973), fashion opinion leadership and fashion innovativeness were positively correlated. Fashion opinion leadership and cognitive complexity were inversely related indicating

that fashion opinion leaders, being lower in cognitive complexity, were concerned with conforming to group norms.

Fashion opinion leadership has been examined in two cross cultural settings. Chowdhary (1984) found female fashion opinion leaders in India to have greater media exposure, higher social participation and a more positive attitude toward change than nonleaders. Education and income were not significant predictors of opinion leadership. Activities and ideas which were more individualistic, such as attending parties and serving on committees, were engaged in more often by opinion leaders than nonleaders.

An investigation of the characteristics of Korean fashion opinion leaders indicated that fashion opinion leadership and attitudes toward change were significantly correlated, with opinion leaders expressing a positive attitude toward change (Kim and Schrank, 1982). Comparing American and Korean fashion leaders produced a similar relationship between fashion opinion leadership and attitude toward change. Both the American and Korean samples exhibited more positive attitudes toward change than nonleaders. Significant differences were also found for socioeconomic scale and opinion leadership for both the American and Korean samples (Schrank, Sugawara and Kim, 1982).

In his study of black female opinion leaders, Tat (1984) found fashion leaders to be significantly different than nonleaders on fashion interest and media exposure, with both social and personal sources of information being widely used by the opinion leaders. Opinion leaders and nonleaders did not differ significantly on demographics.

Opinion leadership appears to be a two way process with opinion leaders being influenced by others (Myers and Robertson, 1972). However, in this study, opinion leadership and social activity were not found to be related. Social leadership and opinion leadership also had very low correlations. Moderate correlations of opinion leadership with discussion, knowledge, and interest factors in topic areas of opinion leadership were found.

The relationship between opinion seekers and opinion leaders was examined in a telephone survey of male and female heads of households in Pennsylvania and the surrounding states (Feick, Price and Higie, 1986). Opinion seekers use knowledgeable individuals to find out about or evaluate products. Forty-six percent of the sample were found to be opinion leaders, 42 percent opinion seekers. Opinion seekers were more likely to seek out and diffuse marketplace information than other respondents. Approximately two-thirds of the opinion seekers were also opinion leaders in a product category. This finding provides support for the concept of the opinion leader as an information exchanger.

An unresolved issue regarding opinion leadership appears to be that of generalizability across product groups. Rogers and Cartano (1962) postulate that there is little overlap among the different types of opinion leaders. However, King and Summers (1970) found opinion leadership to overlap across product categories, with highest overlap occurring between product categories which involve similar interests. Myers and Robertson (1969, 1972) found some overlap with similar

interests but no systematic relationship of opinion leadership across product categories.

Retail Patronage Behavior of the Mature Consumer

The majority of studies of retail patronage behavior of the mature consumer have focused on the elderly consumer, defined as a consumer over 65 years of age. No studies that focused on the retail patronage behavior of consumers between 50-64 were found.

A study of 403 retired consumers revealed that older buyers seemed to welcome special treatment from retailers, such as retailers who made a special effort to target retirement age people. However, the respondents in this study did not report behavior that suggested a need for special treatment. Changes of retirement age were not responsible for the buying behavior of this sample. Based on the findings, feeling valued as a retirement age shopper was important to the 65 plus consumer (Gelb, 1978).

Mason and Bearden (1978) conducted a series of personal interviews with elderly (65+) consumers to investigate their shopping behavior and their food purchasing patterns. They found that the elderly often use shopping as a form of recreation or as an opportunity to socialize or exercise. While mass media was used as an information source for shopping, personal experience, or the advice of friends or relatives more often were used as a guide to purchasing decisions. Almost all of this sample comparison shopped and were loyal to stores

that offered senior citizen discounts. Over 80 percent of the sample felt that merchants were honest and trustworthy in dealing with them.

Ninety percent of the 354 older consumers in a sample of Washington D.C. residents were found to have purchased at least one item of clothing in the past year (Tongren, 1981). Further, in examining whether the 65+ consumer was able to fulfill their desire for new clothing, over half of the sample reported being able to purchase the clothing they wanted. By contrast, only 6 percent of the sample had purchased major appliances in the past year. While the majority of the respondents indicated that they wished to replace an appliance, one-third expressed a reluctance to do so because the old one still worked.

Lambert's (1979) investigation of older consumers' unmet needs at the retail level indicated that the 55 plus consumer wanted senior citizen discounts to apply to a wider variety of products. They desired more courteous treatment and more assistance in locating products from sales personnel. Stores need to provide more complete and readable directories, price tags and labels. Increased transportation services to and from the store with more convenient parking and entrances provided for those who do drive were other needs expressed by the 55+ consumer.

In a study of over 3,000 elderly consumers, Lumpkin et al. (1985) found that the five most determinant attributes elderly shoppers used when shopping for wearing apparel were: (1) ability to return unsatisfactory products, (2) product quality, (3) attractive prices,

(4) styles and sizes suited to age, and (5) store reputation. Ability to return unsatisfactory products and styles and sizes suited to age were determinant for all age groups (under 59, 60-64, 65-74 and 75+). In general, the young-old placed a greater determinance on prices, sales, and variety in the stores, while older consumers wanted knowledgeable salespeople. This sample rated the physical aspects of a retail store (i.e., wide aisles, rest area in store) low relative to the other store attributes. While meaningful differences among store attributes were found to exist, in general, the elderly do not require or want store attributes that are different from the rest of the population.

Situational context (gift shopping vs. personal shopping, time pressure vs. no time pressure) was found to influence store choice and store attribute saliences in a study of 120 adult women (Mattson, 1982). For gift shoppers, salesperson attention, return policies and prestige brands are the most salient store attributes. When shopping for themselves, female consumers consider price and sizes carried by the store to be more salient attributes. The results indicated that situational context should be taken into consideration in models of store choice.

A study of the relationship between store image characteristics and actual product store choice examined the importance of 5 store image characteristics (convenience/store location, price, warranty policies, salesperson expertise and variety of merchandise) to department and specialty store customers (Schiffman, Dash and Dillon, 1977). Department store customers placed more significance on location and

guarantee policies, while specialty store customers emphasized salesperson expertise and variety of merchandise. Price was only of limited value in discriminating between these types of customers.

Lifestyle

Lifestyle can be defined as a way of living shaped by personal values and experiences. Lifestyle characteristics enable marketers to better distinguish between different groups within a society by providing a profile of their patterns of living--work habits, daily activities, interests and self-perceptions. These characteristics are said to "add flesh to the bones of demographic consumer profiles" (Douglas and Urban, 1977), providing a more complete understanding of the consumer. The elements of a consumer's lifestyle are believed to influence preferences which in turn guide goal formation and decision making (Schutz, Baird and Hawkes, 1979). If marketers better understand what motivates consumer preferences, then products and promotions can be targeted more effectively.

Lifestyle can be measured in several ways. Activities, interests and opinions (AIOs) can be evaluated as a reflection of a consumer's lifestyle. A backward profile can be done by analyzing a consumer's purchases and then inferring a lifestyle from these purchases. Sometimes personality traits will be used to measure lifestyle, although generally research of this nature is referred to as psychographic research (Wells, 1974). By far the most common approach is the AIO inventory.

Marketing researchers have adopted lifestyle research during the last two decades because it permits the use of large, random samples rather than reliance on smaller focus group data. This increases the generalizability of the findings to a population larger than the sample. Because responses to lifestyle items are expressed on a numeric scale (Likert), the results of this type of research produces quantitative data that can be analyzed by more sophisticated statistical methods such as factor analysis, regression and analysis of variance.

Besides its advantages as a research tool, lifestyle characteristics are useful to marketers in a number of ways. Most frequently, they are used for segmentation purposes--either to describe existing segments in terms of brand preference or how consumers choosing one brand differ from consumers choosing another. They can be used to create new market segments by identifying how current lifestyle patterns are not being served by product offerings (identifying marketing opportunities) (Wells, 1974). For example, Cosmas (1974) found that a relationship exists between a consumer's lifestyle and overall product assortment decisions. Lifestyle clustering of the sample of 1,797 consumers produced 7 distinct groups, each with unique product assortment emphases. To illustrate, Traditionalists (lifestyle group) placed a high weight on cooking, baking and shelf stocking product assortment clusters. Because the Traditionalist group placed an emphasis on women as homemakers, their lifestyle is reflected in their consumption.

Media decisions and advertising campaigns are often based, in part, on the lifestyle characteristics of the target segment. Using the profile of the target market, the media mix, message, language, style, settings and casts are chosen to reach the intended audience.

Other uses of the results of lifestyle research include product positioning and repositioning in the market, emphasizing selected product features while downplaying others. Differences in retail patronage behavior can also be identified by lifestyle characteristics. Reynolds and Darden (1974) used lifestyle characteristics as a means of identifying store loyal customers. Results of the study of 1,099 female homemakers revealed that store loyal customers tended not to be opinion leaders, were not venturesome, urban oriented or credit users. They were time conscious and entertainment media users. These findings support using lifestyle characteristics in identifying differences in retail patronage behavior.

Wells (1974) suggests that lifestyle dimensions can be used to understand innovativeness and opinion leadership. However, only one study could be found that investigated this relationship specifically. In their comparison of American and Canadian female consumers, Tigert and Arnold (1971) found that the self-designated opinion leader depended on an interpersonal network of communication for information and was an information exchanger. Opinion leaders were also dynamic, having above average levels of self-confidence and independence. Other lifestyle descriptors included: price consciousness,

innovativeness, interest in the arts, fashion, cooking and travel. Opinion leaders were found to be sociable and active in the community.

While personality characteristics were generally not good predictors of opinion leadership, two studies examined psychographic (personality) characteristics and opinion leadership. In a study of 389 male undergraduates, King and Sproles (1973) found that psychological variables were not as good predictors of opinion leadership as were sociological and fashion involvement variables. However, several psychological characteristics--narcissism, gregariousness, student activism and nonindividualism were found to overlap in predicting opinion leadership and innovativeness.

In their examination of Canadian female college students, Brett and Kernaleguen (1975) found that opinion leadership was not related to field dependence (reliance on the environmental field). Opinion leaders reported a significantly lower level of facilitating anxiety, suggesting that opinion leaders might try to influence others to bolster self-concept.

Summary

Fashion opinion leadership, a concept postulating that some consumers exert a disproportionate influence over the behavior of others, has been widely studied, using college students or the 25-44 year old consumer as the sample. With the mature consumer becoming a more important demographic segment from an economic

standpoint, it becomes necessary to examine the extent to which fashion opinion leadership exists in this group.

Studies of retail patronage behavior of the elderly consumer revealed that older consumers have distinct and identifiable shopping patterns. However, the need for special treatment due solely to age was not indicated.

Lifestyle has been used successfully to profile consumers, develop benefit segments, target promotions and develop new products. Examining the retail patronage behavior and lifestyle characteristics of mature opinion leaders should provide valuable insights into the needs of this important demographic group.

CHAPTER III

RESEARCH METHODOLOGY

Presented in this chapter are (1) hypotheses, (2) operational definitions, (3) research design including the selection and development of measures, sample selection and sample size, (4) collection of data and (5) data analysis procedures.

Null Hypotheses

Based on the preceding review of literature, the following hypotheses have been formulated:

1. No significant relationship exists between fashion opinion leadership of mature consumers and:
 - a. demographics
 - b. lifestyle
 - c. retail patronage behavior
2. Retail patronage behavior of mature consumers is not a predictor of fashion opinion leadership.
3. Gender of mature fashion opinion leaders is not related to:
 - a. demographics
 - b. lifestyle
 - c. retail patronage behavior
4. Mature fashion opinion leaders 50-64 do not differ from mature fashion opinion leaders 65-80 on:
 - a. demographics

- b. lifestyle
 - c. retail patronage behavior
5. No correlation exists between fashion opinion leadership and reported influence of younger consumers.

Operational Definitions

Fashion opinion leadership: The degree to which respondents report that they influence others' attitudes or behavior toward fashions or new products (Section 1, items 1-20). Measured by summing items 1-20 Section 4. Highest possible score is 100, lowest possible score is 20.

Demographics: Marital status, age, gender, income, sources of income, educational level, geographic region, occupation (Section 5, items 1-11).

Lifestyle: Respondents' profile of activities, interests and opinions based on their responses to items 1-59 in Section 2.

Retail patronage behavior--The store characteristics identified as important by the respondents (Section 1, items 1-20). These 20 items are assigned equal linear weights and added to arrive at the following indices: In-Store Convenience and Physical Environment--Items 6, 7, 9 and 15; Store Location and Mobility--Items 10, 11, 12, 14 and 19; Price/Quality Relationship--Items 1, 2, 3, 4, 5, 16, 17, 18 and 20; Special Needs--Items 8 and 13.

Research Design

The survey research method was used to provide both a description and analysis of mature fashion opinion leaders.

Sample Selection

A mailing list of 2003 was randomly selected from the 446,000 subscribers to 50 Plus magazine to be used in the study. 50 Plus is a news and service magazine for and about active, affluent older men and women. It targets the population of interest--consumers over 50 years of age and focuses on enjoying the "mature years" and planning for an active retirement (50 Plus Market Research, 1986). Table 1 presents a profile of the 50 Plus subscriber.

Instrument

The self administered 15 page questionnaire was divided into five sections (see appendix). The design of the questionnaire was based on the Total Design Method described by Dillman (1978). Section 1 focused on the store services or characteristics deemed important by the respondent and the degree to which the store they most frequently shop is thought to possess these characteristics. Degree of importance was represented by a 5 point Likert Scale. Degree to which the store is thought to possess these characteristics is represented by a 3 point Likert Scale. This section is an adaptation of Lumpkin, Greenburg and Goldstucker's (1985) measure of retail patronage behavior of the elderly.

Table 1. 50 Plus Subscriber Profile

Characteristic	Percent
<u>Sex</u>	
Female	63%
Male	37%
<u>Age</u>	
under 50	2.3%
50-54	9.8%
55-64	46.3%
65 and over	41.6%
<u>Marital Status</u>	
Married	66.2%
Single	5.2%
Widowed	19.3%
Divorced/Separated	9.3%
<u>Income</u>	
less than \$10,000	10.6%
10,000-14,999	9.8%
15,000-19,999	9.4%
20,000-24,999	11.5%
25,000-49,999	41.0%
50,000-74,999	12.0%
75,000-99,999	2.9%
100,000 or more	2.8%
<u>Homeownership</u>	
Homeowners	84.3%
Renters	12.6%
Unknown	3.7%
<u>Education</u>	
Attended College	45.0%
College Graduate	25.0%
Average Household Size	2.1 adults

Section 2 had 59 statements regarding the respondent's activities, interests and opinions and asked for degree of agreement or disagreement with each statement based on a 6 point Likert scale. This section was a modification of Reynolds, Crask and Wells (1977) and Lumpkin, Greenberg and Goldstucker's (1985) lifestyle measures. Lumpkin et al. (1985) designed their lifestyle measure specifically for the 65 plus consumer.

Section 3 measured the frequency which the respondent participated in a variety of activities. This was taken from Reynolds et al. (1977) and Cassill (1986).

Section 4 consisted of a 20 item opinion leadership scale, a modification of Schrank and Gilmore's (1973) opinion leadership scale. Respondents were asked to indicate their degree of agreement or disagreement with each statement based on a 5 point Likert Scale.

Section 5 consisted of 11 demographic questions concerning age, income, occupational status, education, geographic region and number in household. It also contained a statement requesting the respondents to give the name and address of the person they most often seek advice from before purchasing a new product.

Field Testing

The questionnaire was field tested with 73 female and 27 male consumers over the age of 50. None were members of the final sample. Four groups were used: (1) The Knoxville Home Economists in Homemaking, Knoxville, Tennessee, (2) The Cedar Bluff Chapter of the American Association of Retired Persons, Knoxville, Tennessee, (3) The

University of Tennessee Retirees Association, The University of Tennessee, Knoxville, Tennessee, and the (4) Women's Literature Group. Field testing was undertaken to insure that the instrument was readable and that the instructions were clear. In addition, it was necessary to identify if any format modifications were needed and to determine the time needed to complete the questionnaire. The final questionnaire was revised based on the recommendations from the field test and the results of a factor analysis of the 101 lifestyle items. The factor analysis was completed as an item reduction tool, reducing the 101 original items to 59.

Data Collection

The data were collected via a mail questionnaire. The self-administered, precoded questionnaire was sent to 2003 consumers via first class mail. Printed in booklet form (8 1/2" x 11") on buff 20 lb paper with black ink, each questionnaire had the University of Tennessee seal and the title of the study printed on the front page. They were stamped with an individual identification number (1-2,003) on the upper right hand corner so that the returned questionnaire could be checked off the mailing list. Enclosed with the questionnaire was a cover letter, printed on departmental stationery, explaining the purpose of the study. Also enclosed in this packet was a business reply envelope for the respondents to return the instrument. A two week response deadline was requested, with a follow-up postcard sent to nonrespondents two weeks after the initial mailing.

The purpose of the identification number was explained in the cover letter. Dillman (1978) recommends placing the ID number in a corner of the title page in case the respondent decides to cut off the number. This insures that data won't be lost. As an incentive to complete the questionnaire, a summary of the results was offered to the respondents, if they requested it. This research was exempt from review by the Committee on Research Participation which approves projects involving human subjects (Appendix).

Data Analysis Procedures

The responses of the subjects were transferred to data disks which were read into the computer for analysis. Statistical analyses used were frequency distributions, principal components factor analysis with varimax rotation, and regression analysis.

1. Percentages and frequency distributions of the demographic variables were used to determine the characteristics of the sample.

2. A SAS computer program for principal components method of factor analysis with varimax rotation (Statistical Analysis Systems Manual, 1985) was performed on the 59 lifestyle items (Section 2, items 1-59) to determine which variables were related to each other. Factor analysis is a method for determining the number and nature of underlying variables among large numbers of measures (Kerlinger, 1964, p. 650). It was used as a data reduction technique for the lifestyle items. The first step in factor analysis is to generate a correlation matrix and then factor analysis was computed to cluster variables that

correlate with each other. The objective of principal components factor analysis is to transform a set of interrelated variables into a set of unrelated or uncorrelated combinations of these variables. Factors are selected so that each item or component it contains accounts for a decreasing proportion of the variance in the original variables (i.e., the first principal component represents the largest amount of variance in the data, the second represents the second largest and so on). The results of principal component analysis include all the eigenvalues for all the variables and a pattern matrix for eigenvalues greater than one. Only factors with eigenvalues greater than one were retained for further analysis.

Varimax rotation is a method of orthogonal rotation which simplifies the factor structure by maximizing the variance of a column of the pattern matrix (Kim and Mueller, 1978, p. 79). Orthogonal rotations maintain the independence of factors. Both principal components and varimax rotation produce a matrix of factor loadings, which range from -1.0 to +1.0, and express the degree of correlation between an item and the factor (Kerlinger, 1964). Factors with eigenvalues greater than one were retained for further analysis. Factor scores were then generated by a SAS score program using the raw data and combining it with the factor loadings to compute weights for each item in the factor, while maintaining the same correlation between the items as the factor loadings. The factor scores were used in further analyses rather than the raw data.

3. To determine if relationships existed between fashion opinion leadership and demographics, lifestyle and retail patronage behavior, multiple regression was used. Regression analysis is used to determine if linear relationships exist between two variables. Regression will provide estimates of values of the dependent variable from values of the independent variable. The SAS General Linear Model (GLM) was the procedure used for this study. It uses the method of least squares means to fit general linear models. GLM handles classification variables which have discrete levels, such as gender, as well as continuous variables which measure quantities, such as fashion opinion leadership. Type I and Type III Sums of Squares and R-square value were noted. Type III SS is the Sum of Squares calculated by adding a variable last in the model. It does not take into account other variables or the order in which they are entered into the model. Type III Sum of Squares were used to determine significance. R-square measures the amount of variation in the dependent variable which was accounted for by the regression model and was used to determine how useful the predictor variables were at accounting for the variability in fashion opinion leadership. Least square means were used to identify significant relationships between fashion opinion leadership and demographics. Statistical significance was determined at the .05 level of probability. Correlation was used to determine if mature opinion leaders report influencing younger consumers in their purchasing processes.

The dependent variable, fashion opinion leadership, was arrived at by adding the scores of items 1-20 in Section 4 of the questionnaire. Demographics investigated were marital status, occupation, age, urbanization, retirement status, education, income and sex.

Retail patronage behavior was measured by items 1-20 in Section 1 and were divided into four summation variables similar to Lumpkin, Greenberg and Goldstucker (1985). These variables were: In Store Convenience (sum of items 6, 7, 9, 15), Convenience-Store Location and Mobility (sum of items 10, 11, 12, 14, 19), Price/Quality Relationships (sum of items 1, 2, 3, 4, 5, 16, 17, 18, 20) and Special Needs (sum of items 8, 13).

There were 8 lifestyle dimensions that were derived from the factor analysis, seven of which were used for analysis. These dimensions included: Independence/Self Confidence, Simplicity Prone/Change Averse, Recreational Shopper, Physically Fit, Fashionable Clothing, Community Involvement, and Education.

CHAPTER IV

PRESENTATION AND INTERPRETATION OF RESULTS

The data were obtained from 711 respondents constituting 35 percent of the sample of 2003 consumers 50 years of age and older. Forty-four percent of the respondents requested a summary of the results which was offered as an incentive for completing and returning the questionnaire.

Analyses of data are presented under the following headings: (1) Description of Respondents, (2) Development of lifestyle factors, retail patronage behavior indices, and fashion opinion leadership index, (3) Influence of demographics, lifestyle and retail patronage behavior on fashion opinion leadership, (4) Influence of fashion opinion leadership on retail patronage behavior, (5) Influence of gender on demographics and lifestyle dimensions of fashion opinion leaders, (6) Influence of age on demographics and lifestyle of fashion opinion leaders, (7) Correlation between fashion opinion leadership and reported influence on Younger Consumers.

Description of Respondents

Respondents, ages 50-84, represented 49 of the 50 states of the United States--Alaska was the only state not represented in this sample. While all six geographic regions were represented, the majority of the respondents lived in one of three areas--Midwest, Northeast or South (29.4 percent, 23.9 percent and 21.7 percent, respectively).

This geographic distribution is similar to the U.S. population except for the Southern and Mountain regions. Specific comparisons for the geographic regions include: Northeast, 23.9 percent compared to 20.9 percent (Statistical Abstract, 1987); South, 21.7 percent compared to 34.3 percent (Statistical Abstract, 1987); Midwest, 29.4 percent compared to 24.8 percent (Statistical Abstract, 1987); Southwest and Rocky Mountain, 12.1 percent compared to 5.4 percent (Statistical Abstract, 1987); and Pacific, 12.5 percent compared to 14.7 percent (Statistical Abstract, 1987). Almost half of the respondents (45.6 percent) lived in the suburbs, followed by urban dwellers (30.8 percent) and those living in rural areas (21.9 percent).

Frequencies and percentages of the respondents are given in Table 2 and are summarized below. All n's do not total to 711 in each analysis because some respondents chose to delete certain items.

Primarily a female sample (72 percent), the majority of the subjects were between 50 and 70 years of age. Twenty-six percent were 50-59, 39.7 percent were between 60-69, 15.6 percent were between 70 and 79 and 2.4 percent were 80 or older. The age breakdown of the sample is quite similar to the subscriber profile provided by 50 Plus magazine. Sixty-one percent of the sample ranged in age from 50-64, while 56.1 percent of the 50 Plus subscribers fall into that age bracket. Thirty-eight percent of the sample was 65 or older versus 41.6 percent of 50 Plus subscribers.

The overwhelming majority of respondents (81.7 percent) owned their own home, with over half (55.5 percent) being a two person

Table 2. Demographic characteristics of respondents.

Characteristic	Frequency	Percent
<u>Geographic Region</u>		
Northeast	170	23.9
South	154	21.7
Midwest	209	29.4
Southwest	64	9.0
Rocky Mountain	22	3.1
Pacific	89	12.5
	n = 708	99.6%
<u>Residence</u>		
Own Home	581	81.7
Rental Residence	99	13.9
Retirement Complex	12	1.7
Other	19	2.7
	n = 711	100%
<u>Marital Status</u>		
Never Married	33	4.6
Married	444	62.4
Widowed	149	21.0
Divorced	77	10.8
Separated	8	1.1
	n = 711	100%
<u>Household Size</u>		
One	180	25.3
Two	394	55.4
Three	89	12.5
Four or more	47	6.6
	n = 710	99.9%
<u>Age</u>		
50-59	158	26.1
60-69	263	39.7
70-79	104	15.6
80+	17	2.4
No age given	112	15.8
	711	100%

Table 2 (continued)

Characteristic	Frequency	Percent
<u>Education</u>		
Some High School	47	6.6
High School	190	26.7
Some College	279	39.2
Bachelor's Degree	112	15.8
Master's Degree	56	7.9
Ph.D., Ed.D., J.D., M.D.	18	2.5
Other	7	1.0
	n = 709	99.9%
<u>Urbanization</u>		
Rural	156	21.9
Urban	219	30.8
Suburban	324	45.6
	n = 697	98.3%
<u>Retirement Status</u>		
Retired	419	58.9
Not Retired	283	39.8
	n = 702	98.7%
<u>Employment Status</u>		
Not employed	413	58.2
Employed part-time	100	14.1
Employed full-time	196	27.6
	n = 709	99.9%
<u>Gender</u>		
Female	512	72.0
Male	188	26.4
	n = 700	98.5%
<u>Occupation</u>		
Professional	117	16.5
Business	192	27.0
Teaching	70	9.8
Support	126	17.7
Semiskilled Worker	67	9.4
Communication	15	2.1
Homemaker	73	10.3
Other	42	5.9
	n = 702	98.7%

Table 2 (continued)

Characteristic	Frequency	Percent
<u>Household Income</u>		
\$10,000 or below	62	8.7
\$10,000-\$14,999	55	7.7
\$15,000-\$19,999	91	12.8
\$20,000-\$29,999	155	21.8
\$30,000-\$49,999	175	24.6
\$50,000-\$69,999	87	12.2
\$70,000 or above	58	8.2
	n = 683	96.1
<u>Sources of Income</u>		
Social Security	377	53.0
Retirement Plan	329	46.3
My Own Work	278	39.1
Savings Account	252	25.4
Investments	252	25.4
Spouse's Work	177	24.9
Other Sources	68	9.6
Rental Properties	67	9.4
Gifts from Children	13	1.8

household. Household size for this sample was smaller than the U.S. average of 2.67 people (Statistical Abstract, 1987). Sixty-two percent of the respondents were married, a figure consistent with both the U.S. average (63 percent) (Statistical Abstract, 1987), and the profile of the 50 Plus subscriber (66 percent). The percentage of those widowed (21 percent) was also consistent with the 50 Plus profile (19.3 percent) but was much higher than the U.S. average of 7.9 percent. This discrepancy can perhaps be explained by the fact that the sample represented an older segment of the population. Only 11.9 percent were divorced or separated, a figure slightly higher than the U.S. average of 7.6 percent and relatively consistent with the 50 Plus profile of 9.3 percent.

Education level of the respondents was much higher than the U.S. average. Thirty-nine percent of the sample attended college versus 16.3 percent (Statistical Abstract, 1987) and 27.2 percent earned a Bachelor's degree or higher. However, the education level of the sample is similar to the 50 Plus subscriber profile, with 45 percent having attended college and 25 percent having earned a Bachelor's degree or higher.

Occupational groups most heavily represented in this sample were business (27 percent), professional, including occupations such as doctor, lawyer, or social worker (16.5 percent), and support, including occupations such as bookkeeper, secretary or receptionist. Ten percent of the respondents classified themselves as homemakers. The heavy representation of the business and professional occupations is

reflected in the affluence of the sample as a whole. Median income was \$25,000, a figure slightly higher than the U.S. average of \$23,618 for the U.S. population. Additionally, 45 percent of the sample reported incomes of \$30,000 a year or higher. Because the U.S. Census groups income levels differently, specific comparisons are difficult to draw. However, 20.1 percent of the U.S. population (Statistical Abstract, 1987) reported income of \$10,000 a year or less versus only 8.7 percent for this group. Incomes of \$50,000 a year or higher were found in 14.8 percent of the U.S. population, while the incidence of this income level for this sample was 20.4 percent. The relative affluence of the sample used for this study was apparent in the profile of the 50 Plus subscriber (Table 1, p. 28), with the results of this study substantiating the original profile.

Sources of income reported by the respondents varied widely. Social security (53 percent), retirement plan (46.3 percent) and my own work (39.1 percent) were the most frequently reported sources. These results were not surprising because over half the respondents (58.9 percent) were retired, so it is logical that social security and retirement plans would be the most frequently reported income sources. Of the 38 percent still employed, 27.6 percent were employed full time and 14.1 percent were employed part-time outside the home.

Development of the Lifestyle Factors

It was expected that the 59 lifestyle items in Section 2 of the questionnaire, consisting of statements about activities, interests and

opinions, would yield several factors from the initial factor analysis. Each of the lifestyle statements was measured by a six point Likert scale to which respondents indicated degree of agreement or disagreement, one indicating strong disagreement and six indicating strong agreement. A factor analysis using the principal components method and varimax rotation was computed on the 59 lifestyle items in Section 2 of the questionnaire. To reduce the number of lifestyle dimensions examined, a correlation matrix was generated and then a factor analysis was used to create patterns of factor loadings to aid in the interpretation of the lifestyle dimensions. Seven of the eight lifestyle factors yielded two or more lifestyle items loading at .47 or higher. The eighth factor, which had no items that loaded at .47 or higher, was labeled Prices Conscious Shopper and used in the initial analyses but was later dropped because of the low factor loadings. Descriptions of the seven lifestyle factors and the items that had the highest factor loadings for each factor are presented in Table 3. These seven lifestyle factors were used as dependent variables in further statistical analysis. Subsequently, factor scores were generated for each of the eight factors. These calculations were from the SAS score procedure.

Lifestyle Factors

Factor one was labeled Independent/Self Confident. Factor loadings on items ranged from .67 to .47. Respondents who scored high on this factor were venturesome, confident of their abilities and

Table 3. Lifestyle factors extracted from lifestyle items.

Lifestyle Factors	Factor Loadings
(1) Independent/Self Conficent	
I think I have more self confidence than most people.	.67
I have not yet reached the peak of my mental ability.	.61
I am more independent than most people.	.58
I think I have a lot of personal abiilty.	.53
I like to try new and different things.	.48
(2) Simplicity Prone/Change Averse	
Society is changing too fast for me.	.58
In general, things are too complicated today.	.50
Products are too complicated today.	.48
(3) Recreational Shopper	
I go shopping for recreation.	.72
I often go shopping without anything definite in mind to buy.	.65
Shopping gives me a chance to get out and do something.	.64
(4) Physically Fit	
I really don't have any physical problems.	.54
I am generally happy with the shape I'm in physically.	.52
(5) Fashionably Dressed	
It is important that my clothes be of the latest style.	.49
Wearing the right clothes is important for acceptance.	.48
(6) Community Involvement	
I am an active member of more than one social or Church organization.	.73
I am an active member of more than one civic organization.	.71
I like to work on community projects.	.61
(7) Education	
I think it is important to have a good education.	.53
A college education is very important for success in today's world.	.52

optimistic about the future. Examining a different dimension, factor two was labeled Simplicity Prone/Change Averse, with factor loadings from .58 to .48. Respondents scoring high on this factor felt that society was changing too fast and was becoming too complex.

Factor three, labeled Recreational Shopper, had factor loadings ranging from .72 to .62. Subjects who enjoyed shopping as a form of recreational activity, such as going shopping without anything definite in mind to buy, scored high on this factor.

Factor four was labeled Physically Fit and had factor scores of .54 and .52. Respondents who expressed a positive attitude toward health and a satisfaction toward their physical condition scored high on this factor. Factor five also examined attitudes towards one's physical appearance and was labeled Fashionably Dressed. Factor loadings on items were .48 and .49. Those expressing agreement that wearing fashionable clothing was important scored high on this factor.

Factor six, labeled Community Involvement, had factor loadings ranging from .73 to .61. Respondents who were involved in civic, social or church organizations scored high on this factor.

Factor seven, labeled Education, examined the importance of a good education for success. Factor loadings were .53 and .52. Respondents who placed a high value on education scored high on this factor.

Retail Patronage Behavior Indices

Prior to analyzing retail patronage behavior, the twenty store characteristics in Section 1 were collapsed into four indices by assigning an equal linear weight to each item included in the index. Each index measured a different characteristic of retail stores and the degree of its importance to the respondents. These indices are similar to those used by Lumpkin, Greenberg and Goldstucker (1985) in their study of marketplace needs of the elderly. The first index, In-Store Convenience and Physical Environment focused on the importance of the interior environment of a store such as ease of finding items and knowledgeable salespeople. Items 6, 7, 9 and 15 comprised this index. The second index, Store Location and Mobility examined the importance of out of store services such as parking and delivery to home. This index included items 10, 11, 12, 14 and 19. Index three, Price/Quality, focused on merchandise characteristics such as price and brand name as well as store reputation. Items 1, 2, 3, 4, 5, 16, 17, 18 and 20 were included in this index. Special needs was the fourth index and its focus was the importance of unique characteristics desired by consumers over 50 such as senior citizen discounts. Items 8 and 13 comprised this index.

Development of the Fashion Opinion Leadership Index

Fashion opinion leadership was measured by a series of twenty statements in Section 4 of the questionnaire asking the respondents to show their degree of agreement or disagreement with each statement.

Strong disagreement was indicated by a one, strong agreement was indicated by a five. Each of the 20 items were assigned equal linear weights, the sum of which produced a fashion opinion leadership index for each respondent. Items 6, 15, 16, 17, and 18 were negatively worded and were reverse scored prior to developing the index.

Influence of Demographics, Lifestyle and Retail Patronage Behavior on Fashion Opinion Leadership

Null Hypothesis 1

No significant relationship exists between the fashion opinion leadership of mature consumers and: (a) demographics, (b) lifestyle, (c) retail patronage behavior

To test this hypothesis, a series of mathematical models were used. Demographics, lifestyle and retail patronage behavior were used as independent variables in these models. Fashion opinion leadership was the dependent variable.

Demographics. The original mathematical model was fitted via the SAS procedure PROC GLM. It was used to test the relationship of demographics to fashion opinion leadership. This model is listed below:

Model 1

$$Y_{ij} = u + s_i + o_j + a_k + j_l + r_m + e_n + i_o + \text{sex}_p + e_{ijklmnopq}$$

Where,

Y_{ij} = ith observed value of degree of fashion opinion leadership for the jth person

u = population mean

s_i = effect of ith marital status

o_j	= effect of jth occupation
a_k	= effect of kth age
j_l	= effect of lth urbanization
r_m	= effect of mth retirement status
e_n	= effect of nth education level
i_o	= effect of oth income level
sex_p	= effect of pth sex
$e_{ijklmnopq}$	= error

Marital status, occupation, age, urbanization, retirement status, education level, income and sex were included in the original model as classification variables. Geographic region and sources of income were not included in the original model because they were not thought to be predictors of fashion opinion leadership.

Prior to analysis, several demographic categories were collapsed to facilitate analysis. Marital status was collapsed into three categories from five: single, married and widowed. Education was collapsed into five categories from seven: some high school, high school, some college, Bachelor's degree, Beyond Bachelor's degree. Occupation was collapsed into seven categories from eight, with the only change being combining Communication occupations with Business occupations. Age was collapsed from 37 categories to four (50-60, 61-70, 71-80, 81+).

Initial results indicated that occupation, and sex were significant predictors ($p < .01$). The variables occupation, sex, income and urbanization were retained in the subsequent model. Marital status, retirement status, and education level were dropped from further analysis. Results of this analysis are presented in Table 4.

Table 4. Analysis of variance of demographics and fashion opinion leadership.

Source	df	Ms	F value	p	R square
Model	28	499.78	2.51	.0001	.1198
Error	517	198.90			
Total	545				
Marital Status	2		.25	.78	
Occupation	6		3.42	.003	
Age	3		.19	.90	
Urbanization	3		1.07	.36	
Retirement Status	2		.44	.65	
Education	4		.77	.54	
Income	7		1.43	.19	
Sex	1		35.78	.0001	

The results of the second model showed that sex and occupation were the most significant predictors of fashion opinion leadership ($p < .01$). Table 5 displays the results of this analysis. Females had significantly higher opinion leadership mean scores than did males

Table 5. Analysis of variance of selected demographics and fashion opinion leadership.

Source	df	Ms	F value	p	R square
Model	21	616.58	3.11	.0001	.1074
Error	542	198.51			
Total	563				
Occupation	6		3.10	.005	
Age	3		.38	.77	
Urbanization	3		1.06	.37	
Income	7		1.67	.11	
Sex	2		23.12	.0001	

(Table 6). While earlier research studies have investigated both male and female samples, only single sex samples have been used in the past, so comparisons with previous research are difficult. Intuitively, this finding is logical, because in general, women tend to be more interested in fashion than men.

Table 6. Least squares means for sex and fashion opinion leadership.

Sex	Mean	Standard Error
Female	58.96	1.53
Male	48.67	1.94

In examining occupation and fashion opinion leadership, respondents involved in business and communication occupations had the highest mean score (56.74 plus or minus 2.36 points) for fashion opinion leadership, while support workers and homemakers had the lowest (49.92 plus or minus 2.62 points and 49.99 plus or minus 2.81 points, respectively) (Table 7). With the exception of semiskilled workers, the higher the mean score, the higher the status of the occupation. This finding is similar to Summers (1970) who found that fashion opinion leaders were concentrated in segments that had higher occupational status and income.

The predictive ability of the demographic variables appears to be rather limited. The R-square value of the model is .107, indicating that only 10.7% of the variation in fashion opinion leadership is explained by the model (Table 5). Therefore, one must be cautious

Table 7. Least squares means for occupation and fashion opinion leadership.

Occupation	Mean	Standard Error
Support (Secretary, etc.)	49.92	2.62
Homemaker	49.99	2.81
Teaching	52.04	2.83
Other	54.40	3.14
Professional	54.32	2.61
Semiskilled worker	55.78	2.85
Business and Communication	56.74	2.36

when using demographic variables as predictors of fashion opinion leadership.

Lifestyle

To test the relationship of lifestyle to fashion opinion leadership, the seven factors developed from the factor analysis (Independent/Self Confident, Simplicity Prone/Change Averse, Recreational Shopper, Physically Fit, Fashionably Dressed, Community Involvement, and Education), age and sex were used as the independent variables in a series of mathematical models. Age and sex were retained as classification variables.

The following model was fitted via the SAS procedure PROC GLM and was used to examine the relationship between fashion opinion leadership and lifestyle.

Model 2

$$Y_{ij} = a + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + b_6x_6 + b_7x_7 + s_i + e_i$$

Where,

Y_{ij} = i th observed value of degree of fashion opinion leadership
for the j th person

a = Y intercept, the predicted value of Y , when $x_{1i} \dots x_{7i} = 0$

$b_1 \dots b_7$ = partial regression coefficients

$x_{1i} \dots x_{7i}$ = are the continuous variables: Independent/Self Confident, Simplicity Prone/Change Averse, Recreational Shopper, Physically Fit, Fashionably Dressed, Community Involvement, Education.

s_i = effect of i th sex

e_i = error

Results are shown in Tables 8, 9 and 10. Table 8 displays the results of the first model which included sex and lifestyle factors as predictor variables. Sex, and the lifestyle dimensions Independent/Self Confident, Recreational Shopper, Fashionably Dressed, and Community Involvement were all significant predictors of fashion opinion leadership ($p < .01$). Four of the predictor variables were significant at the .0001 level. Education and Physically Fit were not significant predictors and were dropped from subsequent analyses. In Table 9, the results of the second regression model using sex and lifestyle dimensions are shown. Again, sex, and the lifestyle dimensions of Independent/Self Confident, Recreational Shopper, Fashionably Dressed and Community Involvement were significant predictors of fashion opinion leadership at the $p < .01$ level. The R-square for this model is .2314, indicating that approximately 23% of the variation in fashion opinion leadership can be explained by this model (Table 9).

Table 8. Analysis of variance of sex, lifestyle factors and fashion opinion leadership.

Source	df	Ms	F value	p	R square
Model	8	3729.98	21.99	.0001	.2320
Error	581	169.65			
Total	589				
Sex	1		18.64	.0001	
Independent/Self Confident	1		29.98	.0001	
Simplicity Prone	1		2.75	.10	
Recreational Shopper	1		58.70	.0001	
Physically Fit	1		.00	.97	
Fashionably Dressed	1		29.94	.0001	
Community Involvement	1		7.46	.01	
Education	1		.86	.41	

Table 9. Analysis of variance of sex, selected lifestyle factors and fashion opinion leadership.

Source	df	Ms	F value	p	R square
Model	6	4953.97	29.27	.0001	.2314
Error	583	169.27			
Total	589				
Sex	1		18.70	.0001	
Independent/Self Confident	1		30.71	.0001	
Simplicity Prone	1		2.64	.11	
Recreational Shopper	1		58.61	.0001	
Fashionably Dressed	1		30.12	.0001	
Community Involvement	1		7.54	.01	

Table 10. Analysis of variance of age, selected lifestyle factors and fashion opinion leadership.

Source	df	Ms	F value	p	R square
Model	6	3637.86	19.97	.0001	.1726
Error	574	182.26			
Total	580				
Age	1		5.84	.02	
Independent/Self Confident	1		20.84	.0001	
Simplicity Prone	1		1.07	.30	
Recreational Shopper	1		62.97	.0001	
Physically Fit	1		.05	.83	
Community Involvement	1		13.32	.0003	

A second mathematical model was used to examine the relationship of lifestyle to fashion opinion leadership. Age was retained as a classification variable and was divided into two categories (50-64 and 65+). The following model was fitted using the SAS procedure PROC GLM:

Model 3

$$Y_{ij} = a + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + a_i + e_i$$

Where,

Y_{ij} = ith observed value of degree of fashion opinion leadership
for the jth person

a = Y intercept, the predicted value of Y, when $x_{1i} \dots x_{5i} = 0$

$b_1 \dots b_5$ = partial regression coefficients

$x_{1i} \dots x_{5i}$ = continuous variables: Independent/Self Confident,
Simplicity Prone, Recreational Shopper, Physically Fit,
Community Involvement.

a_i = effect of i th age

e_i = error

Age and the lifestyle dimensions Independent/Self Confident, Simplicity Prone/Change Averse, Recreation Shopper, Physically Fit, and Community Involvement were used as predictor variables. Four of the six predictor variables were found to be significant at the $p < .01$ level (results are shown in Table 10): Age ($p < .0195$), Independent/Self Confident ($p < .0001$), Recreational Shopper ($p < .0001$), and Community Involvement ($p < .0003$). One age category, those 65 and over, was found to have an inverse relationship with fashion opinion leadership, indicating that as one ages, one is less likely to be an opinion leader. This finding can perhaps be explained by the fact that by this age most have left the workplace and therefore have less contact with people on a regular basis.

The results of these analyses are consistent with the findings of Tigert and Arnold (1971) who found that fashion opinion leaders had above average levels of self confidence and independence, were active in the community and had an interest in fashion. Reynolds and Darden (1972) also found self confidence to be a predictor of opinion leadership for suburban housewives. But Darden and Reynolds (1972) did not find self confidence to be a predictor of fashion opinion leadership for males. Baumgarten (1975) also found male opinion leaders to be socially active.

Retail Patronage Behavior

The relationship of retail patronage behavior to fashion opinion leadership was tested by a mathematical model which included the four retail patronage behavior indices, Store Convenience and Mobility, In-Store Convenience, Price/Quality, and Special Needs. These indices were used as continuous variables. The following mathematical model was fitted using the SAS PROC GLM procedure.

Model 4

$$Y_{ij} = a + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + e$$

Where,

Y_{ij} = i th observed value of degree of fashion opinion leadership
for the j th person

a = Y intercept, the predicted value of Y , when $x_1 \dots x_4 = 0$

$b_1 \dots b_4$ = partial regression coefficients

$x_{1i} \dots x_{4i}$ = continuous variables: Store Convenience/Mobility,
In-Store Convenience, Price/Quality, Special Needs

e = error

The results are presented in Table 11. Only Price/Quality was found to be a significant predictor of fashion opinion leadership ($p < .01$). However, this result must be interpreted cautiously, given the fact that the R-square for the entire model is only .0254, meaning that less than .2% of the variation in fashion opinion leadership can be explained by the model. Thus none of the four retail patronage indices are useful predictors of fashion opinion leadership.

Based on these analyses, two demographic characteristics (sex and occupation) and four lifestyle dimensions (Independent/Self Confident,

Table 11. Analysis of variance of retail patronage behavior and fashion opinion leadership.

Source	df	Ms	F value	p	R square
Model	4	975.48	4.61	.0011	.0254
Error	706	211.79			
Total	710				
Store Convenience/Mobility	1		.57	.45	
In-Store Convenience	1		.33	.57	
Price/Quality	1		6.71	.01	
Special Need	1		.68	.41	

Recreational Shopper, Fashionably Dressed, Recreational Shopper, Community Involvement) were found to be significant predictors of fashion opinion leadership. The retail patronage behavior indices were not useful predictors of fashion opinion leadership. Therefore, Hypothesis one was rejected.

Influence of Fashion Opinion Leadership on Retail Patronage Behavior

Null Hypothesis 2

Retail patronage behavior of mature consumers is not a predictor of fashion opinion leadership.

To test this hypothesis, a series of four mathematical models with the four retail patronage behavior indices and the fashion opinion leadership index were used to determine if fashion opinion leadership was a predictor of retail patronage behavior (continuous variables). In these analyses, fashion opinion leadership, also a continuous variable, was used as the independent variable.

The following models were fitted via the SAS procedure PROC GLM:

Model 5

$$Y_{ij} = a + b_1 x_1 + e$$

Where,

Y_{ij} = ith observed value of degree of importance of in-store convenience for the jth person

a = Y intercept, the predicted value of Y, when $x_1 = 0$

b_1 = partial regression coefficient

x_1 = effect of fashion opinion leadership

e = error

Model 6

$$Y_{ij} = a + b_1 x_1 + e$$

Where,

Y_{ij} = ith observed value of degree of importance of price/quality relationship for the jth person

a = Y intercept, the predicted value of Y, when $x_1 = 0$

b_1 = partial regression coefficient

x_1 = effect of fashion opinion leadership

e = error

Model 7

$$Y_{ij} = a + b_1 x_1 + e$$

Where,

Y_{ij} = ith observed value of degree of importance of Special Needs
for the jth person

a = Y intercept, the predicted value of Y, when $x_1 = 0$

b_1 = partial regression coefficient

x_1 = effect of fashion opinion leadership

e = error

Model 8

$$Y_{ij} = a + b_1 x_1 + e$$

Where,

Y_{ij} = ith observed value of degree of importance of store location
and mobility for the jth person

a = Y intercept, the predicted value of Y, when $x_1 = 0$

b_1 = partial regression coefficient

x_1 = effect of fashion opinion leadership

e = error

Table 12 presents the results of the model used to analyze the relationship between fashion opinion leadership and in-store convenience. Fashion opinion leadership was found to be a significant predictor of those placing a high value on in-store convenience. However the R-square value of .0105 indicates that less than .1% of the variance in in-store convenience can be explained by fashion opinion leadership, and is therefore not a useful predictor.

Table 12. Analysis of variance of fashion opinion leadership and in-store convenience.

Source	df	Ms	F value	p	R square
Model	1	53.29	7.59	.0060	.0105
Error	709	7.02			
Total	710				

The results of the analysis of fashion opinion leadership and price/quality relationships are presented in Table 13. Fashion opinion leadership was found to be a significant predictor of price/quality aspects of retail patronage behavior ($p < .001$). Again, it is not a useful predictor because of the low R-square value (.0231).

Table 13. Analysis of variance of fashion opinion leadership and price/quality.

Source	df	Ms	F value	p	R square
Model	1	363.98	16.80	.0001	.0231
Error	709	21.66			
Total	710				

In Table 14 the results of the analysis of fashion opinion leadership and special needs are displayed. Fashion opinion leadership was not found to be a significant predictor of special needs characteristics of retail patronage behavior ($p < .35$).

Table 15 presents the results of the analysis of fashion opinion leadership and store location and mobility. Similar to the other models, fashion opinion leadership was found to be a significant predictor of this retail patronage characteristic ($p < .0016$). However, the low

Table 14. Analysis of variance of fashion opinion leadership and special needs.

Source	df	Ms	F value	p	R square
Model	1	3.12	.84	.36	.0011
Error	709	3.70			
Total	710				

Table 15. Analysis of variance of fashion opinion leadership and store location and mobility.

Source	df	Ms	F value	p	R square
Model	1	170.39	10.00	.0016	.0139
Error	709	17.03			
Total	710				

R-square (.0139) indicates that so little of the variation is explained that it is not a useful predictor.

On the basis of these findings, Hypothesis two cannot be rejected.

Influence of Sex on Demographics and Lifestyle of Fashion Opinion Leadership

Hypothesis 3

Gender of mature fashion opinion leaders is not related to (a) demographics, (b) lifestyle, (c) retail patronage behavior.

Demographics. To test this hypothesis, a series of mathematical models were used with fashion opinion leadership as the dependent variable, and occupation, age, urbanization, income and sex as the independent variables. To determine if a significant relationship existed between sex and the demographics of opinion leaders,

interaction terms were included in the model. The interaction terms were included to test whether the slopes of the variables sex and occupation, sex and age, sex and urbanization and sex and income were parallel. The models were fitted via the SAS procedure PROC GLM. The first model is represented below.

Model 9

$$Y_{ij} = u + o_i + a_j + u_k + i_l + \text{sex}_m + o*\text{sex}_{im} + a*\text{sex}_{jm} + u*\text{sex}_{km} + i*\text{sex}_{lm} + e_{ijklmn}$$

Where,

Y_{ij} = ith observed value of degree of fashion opinion leadership for the jth person

u = population mean

o_i = effect of ith occupation

a_j = effect of jth age

u_k = effect of kth urbanization

i_l = effect of lth income

sex_m = effect of mth sex

$o*\text{sex}_{im}$ = effect of imth interaction

$a*\text{sex}_{jm}$ = effect of jmth interaction

$u*\text{sex}_{km}$ = effect of kmth interaction

$i*\text{sex}_{lm}$ = effect of lmth interaction

e_{ijklmn} = error

Results of this analysis are presented in Table 16. None of the interaction terms were found to be significant, thus indicating that no relationship exists between male and female opinion leaders and their demographics.

Table 16. Analysis of Variance of demographics by sex and fashion opinion leadership.

Source	df	Ms	F value	p	R square
Model	46	357.66	1.78	.002	.1364
Error	517	201.33			
Total	563				
Occupation	6		1.99	.06	
Age	3		.16	.93	
Urbanization	3		1.15	.33	
Income	1		1.36	.22	
Sex	2		1.77	.17	
Occupation x Sex	10		.64	.73	
Age x Sex	5		1.06	.37	
Urbanization x Sex	3		.37	.69	
Income x Sex	7		.34	.94	

Lifestyle. Eight lifestyle factors, sex and the interaction terms served as the independent variables in this model. Fashion opinion leadership was the dependent variable. The lifestyle factors included: Independent/Self Confident, Simplicity Prone/Change Averse, Recreational Shopper, Physically Fit, Fashionably Dressed, Community Involvement, Education, Price Conscious Shopper. The interaction terms were included to determine if the linear slopes of the lifestyle factors x sex were parallel. The model used was:

Model 10

$$Y_{ij} = a + \text{sex}_i + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + b_6x_6 + b_7x_7 + b_8x_8 + x_1*\text{sex}_i + x_2*\text{sex}_i + x_3*\text{sex}_i + x_4*\text{sex}_i + x_5*\text{sex}_i + x_6*\text{sex}_i + x_7*\text{sex}_i + x_8*\text{sex}_i + e_i$$

Where,

Y_{ij} = ith observed value of degree of fashion opinion leadership for the jth person

a = Y intercept, the predicted value of Y, when $x_{1i} \dots x_{8i} = 0$

$b_1 \dots b_8$ = partial regression coefficients

sex_i = effect of ith sex

$x_{1i} \dots x_{8i}$ = continuous variables: Independent/Self Confident, Simplicity Prone, Recreational Shopper, Physically Fit, Fashionably Dressed, Community Involvement, Education, Price/Conscious Shopper.

$x_1 * sex_i \dots x_8 * sex_i$ = effect of interactions

e_i = error

None of the interaction terms were significant predictors of fashion opinion leadership. This finding suggests that lifestyles of opinion leaders do not differ by sex. Results are presented in Table 17.

Retail patronage behavior. Retail patronage behavior was not analyzed any further because the four retail patronage behavior indices did not prove to be useful predictors of fashion opinion leadership in the initial analyses. Based on these findings, Hypothesis three cannot be rejected.

Table 17. Analysis of Variance of lifestyle by sex and fashion opinion leadership.

Source	df	Ms	F value	p	R square
Model	26	1460.27	8.65	.0001	.2474
Error	684	168.79			
Total	710				
Sex	2		9.41	.0001	
Independent/Self Confident	1		.13	.72	
Simplicity Prone	1		.08	.77	
Recreational Shopper	1		.06	.80	
Physically Fit	1		.01	.91	
Fashionably Dressed	1		1.44	.23	
Community Involvement	1		.17	.68	
Education	1		.67	.41	
Price Conscious Shopper	1		.15	.70	
Independent x Sex	2		.17	.84	
Simplicity x Sex	2		2.14	.12	
Recreational x Sex	2		.05	.96	
Physically Fit x Sex	2		.09	.92	
Fashionably x Sex	2		.27	.76	
Community x Sex	2		.03	.97	
Education x Sex	2		.45	.64	
Price x Sex	2		.18	.83	

Influence of Age on Demographics, Lifestyle and Retail Patronage Behavior of Fashion Opinion Leaders

Hypothesis 4

Mature fashion opinion leaders 50-64 do not differ from mature fashion opinion leaders 65-70 on (a) demographics, (b) lifestyle and (c) retail patronage behavior.

Demographics. Prior to analysis, age was collapsed from four categories (50-60, 61-70, 71-80, 80+) to two categories (50-64 and 65+). A mathematical model was used to test the hypothesis that no significant relationship exists between age, demographics and fashion opinion leadership. Occupation, sex, urbanization and income were the demographics used as independent variables. Marital status, education and retirement status were dropped from the analysis because they were not found to be statistically significant in the initial analysis; geographic region and sources of income were never used as predictors of fashion opinion leadership. Interaction terms were included to determine if there was a significant relationship between the demographics of pre- and postretirement age respondents and fashion opinion leadership. This model is presented below:

Model 11

$$Y_{ij} = u + o_i + age_j + u_k + i_l + sex_m + o*age_{ij} + u*age_{kj} + i*age_{lj} + sex*age_{mj} + e_{ijklmn}$$

Where,

Y_{ij} = ith observed value of degree of fashion opinion leadership for the jth person

o_i = effect of ith occupation

age_j	= effect of jth age
u_k	= effect of kth urbanization
i_l	= effect of lth income
sex_m	= effect of mth sex
$o*age_{ij}$	= effect of ijth interaction
$u*age_{kj}$	= effect of kjth interaction
$i*age_{lj}$	= effect of ljth interaction
$sex*age_{mj}$	= effect of mjth interaction
e_{ijklmn}	= error

The results are presented in Table 18. None of the interaction terms were significant and were dropped from the model. This indicates that no significant relationship exists between the demographics of pre- and postretirement age respondents and fashion opinion leadership.

Table 18. Analysis of Variance of demographics by age and fashion opinion leadership.

Source	df	Ms	F value	p	R square
Model	38	421.13	2.11	.0002	.1359
Error	509	199.91			
Total	574				
Occupation	6		2.88	.01	
Age	3		.29	.83	
Urbanization	3		1.04	.37	
Income	7		1.33	.32	
Sex	1		38.44	.0001	
Occupation x Age	7		.73	.63	
Income x Age	7		1.22	.29	
Urbanization x Age	3		.50	.68	
Sex x Age	1		.56	.45	

Lifestyle. The eight lifestyle factors, age and the interaction terms served as the independent variables in the model:

Model 12

$$Y_{ij} = a + \text{age}_i + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + b_6x_6 + b_7x_7 + b_8x_8 + x_1*\text{age}_i + x_2*\text{age}_i + x_3*\text{age}_i + x_4*\text{age}_i + x_5*\text{age}_i + x_6*\text{age}_i + x_7*\text{age}_i + x_8*\text{age}_i + e_i$$

Where,

Y_{ij} = ith observed value of degree of fashion opinion leadership for the jth person

a = Y intercept, the predicted value of Y, when $x_{1i} \dots x_{8i} = 0$

$b_1 \dots b_8$ = partial regression coefficients

age_i = effect of ith age

$x_{1i} \dots x_{8i}$ = continuous variables: Independent/Self Confident, Simplicity Prone, Recreational Shopper, Physically Fit, Fashionably Dressed, Community Involvement, Education, Price/Conscious Shopper.

$x_1*\text{age}_i \dots x_8*\text{age}_i$ = effect of interactions

e_i = error

The interactions tested the hypothesis that the slopes of the lines for age x lifestyle factors are parallel.

The results, presented in Table 19, show that none of the interactions terms proved to be significant predictors of fashion opinion leadership. These terms were dropped from the model. Lifestyle of fashion opinion leaders does not differ by pre- and postretirement age.

Table 19. Analysis of Variance of lifestyle by age and fashion opinion leadership.

Source	df	Ms	F value	p	R square
Model	17	1724.17	10.94	.0001	.2298
Error	572	171.65			
Total	589				
Age	1		3.71	.05	
Independent/Self Confident	1		22.82	.0001	
Simplicity Prone	1		4.48	.03	
Recreational Shopper	1		33.15	.0001	
Physically Fit	1		57.63	.0001	
Fashionably Dressed	1		.03	.86	
Community Involvement	1		11.74	.001	
Education	1		.32	.57	
Price Conscious Shopper	1		.12	.73	
Independent x Age	1		.04	.84	
Simplicity x Age	1		.05	.83	
Recreational x Age	1		.00	.99	
Physically Fit x Age	1		1.63	.20	
Fashionably x Age	1		.05	.83	
Community x Age	1		.23	.63	
Education x Age	1		.38	.54	
Price x Age	1		.14	.71	

Retail patronage behavior. No further analyses of retail patronage attempted because the four retail patronage behavior characteristics were not useful predictors of fashion opinion leadership in the initial analyses.

Based on these findings, Hypothesis four cannot be rejected.

Correlation Between Fashion Opinion Leadership
and Reported Influence of Younger Consumers

Hypothesis 5

No correlation exists between fashion opinion leadership and reported influence of younger consumers.

To determine the strength of the relationship between fashion opinion leadership and reported influence of younger consumers, the SAS procedure PROC CORR was used. Items 11, 17, 19 and 20 from section four of the questionnaire and the scores from fashion opinion leadership index were used to generate a correlation matrix. These four items dealt with whether the respondents felt they influenced people 15-20 years younger than themselves in purchase decisions.

Results are reported in Table 20. All of the four items were positively correlated with fashion opinion leadership. All of the

Table 20. Correlation coefficients for fashion opinion leadership and reported influence of younger consumers.

	Item 11	Item 17	Item 19	Item 20
Fashion Opinion Leadership	.59966 .0001	.48253 .0001	.55353 .0001	.58721 .0001

correlations were significant at the $p < .0001$ level. The positive correlations indicate that those scoring high in fashion opinion leadership also tended to score high in reported influence of younger consumers. This finding lends support to the hypothesis presented by Skelly (1986) that consumers over 50 serve as opinion leaders and information sources for younger consumers.

Based on these findings, Hypothesis 5 is rejected.

CHAPTER V

SUMMARY, CONCLUSIONS, IMPLICATIONS AND RECOMMENDATIONS

Summary

The purpose of this study was to evaluate fashion opinion leadership in consumers over fifty and to identify the demographics, lifestyle dimensions and retail patronage behavior of the mature fashion opinion leader. Fashion opinion leadership focuses on the diffusion process of new products and the ways in which information about these new products is communicated through a social system. It is postulated that the personal influence of certain individuals (opinion leaders) facilitates the diffusion process of innovations. The conceptual model used in this research was E. M. Rogers (1983) diffusion of innovations. This model identifies the characteristics of innovations: relative advantage, compatibility, complexity, trialability and observability and then outlines the ways in which innovations are communicated throughout a social system within a given time frame. The interpersonal communication channel is the stage of the model that this research focused on. An opinion leader is someone who is able to influence other individuals attitudes or overt behavior informally, in a desired way with relative frequency (Rogers, 1983, p. 27). It has been suggested that identification of opinion leaders might facilitate the communication of innovations by targeting promotional campaigns to them.

Fashion opinion leadership research has focused primarily on college students (Baumgarten, 1975; Chowdhary, 1984; Kim and Schrank, 1982; Lennon and Davis, 1987; Meyers, 1971; Polegato and Wall, 1980; Schrank and Gilmore, 1973) or on consumers 25-44 years of age (Darden and Reynolds, 1972; Feick, Price and Higie, 1986; King and Summers, 1970; Myers and Robertson, 1972; Reynolds and Darden, 1972; Robertson and Myers, 1969; Summers, 1970; Tat, 1984), however, none of the research on fashion opinion leadership has focused specifically on consumers over 50 years of age. Many aspects of fashion opinion leadership have been studied, including demographics (Chowdhary, 1984; Feick, Price and Higie, 1986; Meyers, 1971; Myers and Robertson, 1972; Summers, 1970), personality (King and Sproles, 1973; Robertson and Myers, 1969), product knowledge (King and Summers, 1970; Myers and Robertson, 1971; Summers, 1971), lifestyle (Reynolds and Darden, 1972; Tigert and Arnold, 1971) and information seeking behavior (Polegato and Wall, 1980). No studies to date have focused on identifying opinion leadership in the mature consumer segment and none have examined the relationship of fashion opinion leadership to retail patronage behavior. Because consumers over 50 are becoming such an important demographic segment, both in numbers and in purchasing power, it is important to identify some of their characteristics.

A mailing list of 2003 randomly selected subscribers to 50 Plus magazine was acquired for this study. 50 Plus is a news and service

magazine for and about active, affluent older men and women. The sample included both males and females.

A self-administered questionnaire, thirteen pages in length, was sent to the sample. This instrument was divided into five sections (Appendix) and its design was based on the Total Design Method described by Dillman (1978). The five sections included: store characteristics, lifestyle, participation in activities, fashion opinion leadership and demographics.

Data were obtained from 711 mature consumers, constituting 35 percent of the sample. Respondents included 512 females and 188 males from all six geographic regions of the United States, with the Northeast, Midwest, and South being most heavily represented. The majority were married and lived in two person households. Eighty-one percent owned their own home. Sixty-five percent of the sample had some college education with 45 percent having a household income of \$30,000 a year or more.

A summated scale of the twenty fashion opinion leadership questions was used to determine degree of fashion opinion leadership. Retail patronage behavior was measured by summated indices of 20 Likert scale questions. Each aspect was designed to measure a different index of retail patronage behavior.

Lifestyle was measured by responses to 59 items scored on a 6 point Likert scale. Principal components of factor analysis was computed using the 59 lifestyle items to determine which variables were related to each other. The factor analysis resulted in seven lifestyle

factors which were used as the independent variables for the analysis.

These factors included:

- Factor 1. Independent/Self Confident
- Factor 2. Simplicity Prone/Change Averse
- Factor 3. Recreational Shopper
- Factor 4. Physically Fit
- Factor 5. Fashionably Dressed
- Factor 6. Community Involvement
- Factor 7. Education

Using the factor loading scores, a mathematical model was fitted via the SAS procedure PROC GLM and was used to determine if a relationship existed between fashion opinion leadership and lifestyle. Significant relationships were found between lifestyle and fashion opinion leadership. Specifically these relationships included:

Independent/Self Confident, Fashionably Dressed, Recreational Shopper and Community Involvement lifestyle dimensions were significant predictors of fashion opinion leadership when sex was included in the regression model.

Independent/Self Confident, Recreational Shopper and Community Involvement lifestyle dimensions were significant predictors of fashion opinion leadership when age was included in the regression model.

Postretirement age was found to have an inverse relationship with opinion leadership.

To determine if age effected the lifestyle of fashion opinion leaders, a linear model which included the interaction terms was used. Lifestyle factors and the interaction terms served as the independent variables. No significant relationships were found, indicating that lifestyle of fashion opinion leaders does not vary with age.

A mathematical model was used to determine if sex effected the lifestyle of fashion opinion leaders. To study this relationship, the interaction terms were included in the model. No significant relationships were found indicating that lifestyle of fashion opinion leaders does not vary by sex.

Regression analysis was used to test the relationship of demographics to fashion opinion leadership. Two demographic characteristics: sex and occupation were found to be significant predictors of fashion opinion leadership. Specifically:

Females were found to have higher opinion leadership mean scores than males.

Those involved in business and communication occupations had the highest opinion leadership mean scores, while support workers and homemakers had the lowest mean scores.

In general, the higher the occupational status, the higher the mean score of fashion opinion leadership.

To determine if the demographics of fashion opinion leaders differed by sex, a linear model was fitted and included the interaction terms (occupation, age, urbanization, income by sex) in the model. None of the interaction terms were significant predictors of fashion opinion leadership, indicating that no differences existed in the demographics of mature male and female fashion opinion leaders.

To discern if the demographics of mature fashion opinion leaders differed by age pre- and postretirement, a mathematical model with the interaction terms (occupation, urbanization, income, sex by age) included was fitted. No significant relationships were found with the interaction terms, indicating that no significant differences existed in the demographics of pre- and postretirement fashion opinion leaders.

Three of the four indices of retail patronage behavior--store location and mobility, in-store convenience, and price quality relationships--were found to be statistically significant predictors of opinion leadership, but explained so little of the variance that they were not useful predictors.

A correlation matrix was generated on using the fashion opinion leadership index (items 11, 17, 18 and 19 of Section 4 of the questionnaire) to determine if those scoring high in fashion opinion

leadership tended to report influencing younger consumers more frequently than those scoring low. All correlations were positive and statistically significant, indicating that the higher the fashion opinion leadership score, the greater the degree to which he/she reports influencing younger consumers.

Conclusions

There are fashion opinion leaders in the mature consumer segment. The best predictors of this phenomenon were the lifestyle dimensions of Independent/Self Confident, Fashionably Dressed, Recreational Shopper, and Community Involvement. These findings were similar to the findings of other studies, for example Tigert and Arnold (1972) and Reynolds and Darden (1972) also found fashion opinion leaders to be self confident. Baumgarten (1975) found male fashion opinion leaders to be socially active and Summers (1970) and Tat (1984) found opinion leaders to have a strong interest in fashion. One would expect these to be characteristics of fashion opinion leaders regardless of age because, in order to serve as a communication channel, one must have some sort of regular social interaction (community involvement), have an interest in new products (fashionably dressed) and be confident enough to communicate with others (independent/self confident). A lifestyle dimension not previously examined with regard to fashion opinion leadership was the Recreational Shopper dimension. This may be a unique characteristic of the mature fashion opinion leader. Those over 50, with fewer financial and family obligations, may find themselves with

more leisure time and more discretionary income to spend shopping for a new lifestyle. Certainly those 65 and over have more leisure time after retiring and may spend some of this time shopping. Shopping malls are recognizing this group as a prime target for special programs and activities such as early morning walking for fitness programs.

While demographics were not strong predictors of fashion opinion leadership, two characteristics, age and occupation, were significant predictors. Sex was significant in every model in which it was included. The results of this study show that females are more likely to be fashion opinion leaders than are males. This finding does not mean that male fashion opinion leaders do not exist, and could be due in part to the fact that 72 percent of the sample was female. The fashion opinion leadership scale contained 10 questions about fashion and 10 questions about new products. It may be that while males perceive themselves as opinion leaders for new products they do not perceive themselves as opinion leaders for fashion. Because this is the first study on opinion leadership that included both males and females in the sample, further replication is needed.

Occupational status was the other statistically significant demographic predictor of fashion opinion leadership. Generally the higher the occupational status, the higher the mean score in fashion opinion leadership. However, the fact that semiskilled workers had the second highest mean score suggests that fashion opinion leadership exists within socioeconomic groups and is not merely a phenomena of high socioeconomic status.

When age was divided into two categories 50-64 and 65 and over, it also became a significant predictor of fashion opinion leadership. One interesting finding is that postretirement age was inversely related to fashion opinion leadership. This could be explained by the fact that this age group is no longer in the work force interacting with the same group of people on a regular basis. Retirement relaxes the need to conform to a certain set of standards which in turn may decrease the need for opinion leaders to guide decision making. This does not suggest that the 65 plus consumer is no longer active or involved, merely that conforming to group norms may become less important, therefore decreasing the need for opinion leaders.

Fashion opinion leaders in the mature consumer segment did not appear to vary on their demographic or lifestyle characteristics when age and sex were taken into consideration. So male and female mature opinion leaders could be expected to have similar demographic and lifestyle profiles, as would pre- and postretirement mature opinion leaders.

Apparently, mature fashion opinion leaders do not have retail patronage behavior that is any different from that of any other consumer 50 years of age and over. This finding was unexpected and disappointing given the fact that the Recreational Shopper lifestyle dimension was a predictor of fashion opinion leadership indicating that shopping is an important activity to this group. It was expected that being an opinion leader would provide some explanation of retail patronage characteristics because fashion opinion leaders in general

tend to adopt products at an earlier stage in the product lifecycle and are thought to have different shopping behavior than other groups.

The relationship between fashion opinion leadership and reported influence of younger consumers had never been examined. The finding of this study indicates that the higher the fashion opinion leadership score, the higher the score in reported influence of younger consumers. This finding suggests that mature fashion opinion leaders' scope of influence may extend beyond their peers to the 30-49 year old consumer. The mature opinion leader could be more important to the diffusion of new products than originally thought because not only has this group demonstrated a great deal of purchasing power, but they believe that they influence the consumer group that most businesses actively pursue--the 30-49 year old consumer. While reported behavior is not necessarily actual behavior, the finding indicates that further investigation is warranted.

Limitations

1. The survey sample, obtained from a subscriber list to 50 Plus magazine, was better educated and more affluent than the general population. Therefore, the findings may not be generalizable to all consumers over 50 years of age.

2. Almost 16 percent of the sample did not identify their age. Therefore, age may have different impact on fashion opinion leadership than indicated by this study.

3. All of the variables (demographics, lifestyle and retail patronage behavior) accounted for a relatively small amount of the variance in fashion opinion leadership. This suggests that there are other factors that will be better predictors of fashion opinion leadership.

4. The sample composition of 72 percent female and 26 percent male may have been responsible for the significance of sex as a predictor variable for fashion opinion leadership.

5. The measure used for fashion opinion leadership was a measure of self-perception, not actual behavior.

Implications

The mature consumer should not be ignored in marketing plans and promotions. In this day of competitive retailing, they represent an affluent and receptive market to products that meet their needs. Blackwell and Talarzyk (1983) identified an affluent "super class" of those with incomes of \$50,000 or more as one of the fastest growing segments of the 1980's. This "super class" is expected to comprise 5 percent of the United States population by 1990. It is interesting to note that 20.2 percent of this sample had a household income of \$50,000 a year or more.

Within this affluent group of mature consumers fashion opinion leaders do exist. Mature fashion opinion leaders do appear to have some characteristics that businesses can identify and use to target promotions. This study found several lifestyle dimensions

(Independent/Self Confident, Recreational Shopper, Fashionably Dressed, and Community Involvement) to be predictors of fashion opinion leadership. Retailers and other consumer product businesses can use these lifestyle dimensions as a basis for marketing and promotional strategies. To appeal to the Recreational Shopper, retailers should consider increasing the number and frequency of store sponsored activities designed to draw in this group. Promotions and advertisements targeted to this group could emphasize shopping as a leisure time activity.

To target the Independent/Self Confident person, promotions could emphasize individuality, using older models so that the mature group will identify with what is being advertised. Merchandise mix should provide current styles which are less extreme but nevertheless similar to what is offered to younger consumers. Corporate sponsorship of local community projects may be a way to reach the mature opinion leader because this research found them to be actively involved in church, social and civic organizations.

This research also suggests that opinion leaders exist across socioeconomic groups. Therefore, it is imperative that retailers "do their homework" and carefully research the characteristics of their target markets. Lifestyle dimensions provide a better explanation of fashion opinion leadership than do demographics and should be included in any market research that is conducted.

While women are more likely to be fashion opinion leaders than men, it should not be assumed that no male opinion leaders exist.

Efforts should be made to reach male as well as female opinion leaders through the channels previously suggested.

Recommendations

To increase the return rate, it is suggested that the length of the instrument be decreased. This instrument was 13 pages long and it is probable that the length prevented some people from responding. The retail patronage behavior questions (Section 1) could be dropped from the questionnaire because retail patronage behavior was not found to be a useful predictor of fashion opinion leadership. If the length of the questionnaire was to be kept the same, the number of lifestyle dimensions included could be increased because lifestyle was the best predictor of fashion opinion leadership.

Findings from this study suggest areas for further study. To examine the relationship between generalized opinion leaders and product specific opinion leaders among mature consumers, questions about specific products could be included in the questionnaire. The characteristics of both product specific opinion leaders and general opinion leaders could be examined for similarities and differences. Identifying the media consulted by various types of opinion leaders prior to making a purchase is another facet of opinion leadership that could be examined.

To further explore the influence of older mature opinion leaders on younger consumers, sample including consumers 25-49 years of age as well as consumers 50 years of age and over could be used. Each group

could be asked to identify who serves as an influence in a variety of purchase situations, with these responses then being compared to determine if the older consumers are indeed reported to be opinion leaders for the younger consumers and for what products.

Although significant relationships were found between fashion opinion leadership and demographics and lifestyle dimensions, the amount of variance explained by the regression models was low. More research is needed to identify better predictors of fashion opinion leadership in the mature consumer segment. Some possible areas to explore are perceived product expertise, position within a social group and amount of media exposure.

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LIST OF REFERENCES

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APPENDIX

THE UNIVERSITY OF TENNESSEE
KNOXVILLE

May 22, 1987

Dear Consumer:



College of
Human Ecology

Textiles,
Merchandising
and Design

Have you ever felt that once you reached a certain age businesses do not seem to be as responsive to your needs and wants? Do you ever have problems finding new products that you want to buy because everything seems geared to a much younger customer? We all want to feel as if we are valued customers, regardless of our age. The University of Tennessee-Knoxville is interested in identifying the interests in new products and fashions of consumers over 50 years of age. This research focuses on your interest in clothing fashions and other types of new products.

You are a part of a carefully selected sample of consumers being asked to give their opinion this topic. I would greatly appreciate it if you would complete the enclosed questionnaire and return it in the self-addressed stamped envelope. It will take approximately 20 minutes to complete the questionnaire.

You are assured of complete confidentiality. The questionnaire has an identification number for mailing purposes only. This is so your name can be checked off the mailing list when your questionnaire is returned. Your name will never be placed on the questionnaire. The numbers in parentheses on the questionnaire are for keypunching purposes only.

The results of this research will be made available to retail stores and consumer product companies so that they may become more aware of what is important to you when buying fashions and other new products. You may receive a summary of the results by writing "copy of results requested" on the back of the return envelope and printing your name and address below it. Please do not put this information on the questionnaire itself.

Please return the completed questionnaire by June 8, 1987. Should you have any questions regarding this study, please feel free to contact me at (615) 974-2141. Thank you in advance for your interest and time.

Sincerely,

Patricia T. Huddleston

Patricia T. Huddleston
Ph.D. Candidate

Imogene Ford

Imogene Ford, Ph.D.
Professor
Major Research Adviser

Enclosure

June 9, 1987

Two weeks ago a questionnaire was sent to you regarding your opinion about new products.

If you have already completed and returned it, please accept my sincere thanks. If not, please do so today. Because it has been sent to only a small but representative sample, it is extremely important that yours be included in the sample. This will insure that the results will accurately reflect the opinions of consumers over 50 years of age.

Sincerely,

Patricia Huddleston
Doctoral Candidate
The University of Tennessee

(PLEASE TYPE ON THIS FORM)
 Instructions on reverse
 side of this form)

FORM A
 Certification of Exemption from Review
 for Research Involving Human Subjects

CRF# 2350-B
 Received
 in ORC APR 10 1987

- A. PROJECT DIRECTOR(s) and/or CO-DIRECTOR(s): (For student projects, list both the student and the advisor)
 Student: Patricia T. Huddleston; Advisor: Dr. Imogene Ford
 B. COMPLETE MAILING ADDRESS and PHONE NUMBER OF PI/PD and CO-PI/PD: 230 Jessie Harris Bldg.
 974-2141 College of Human Ecology
 Knoxville, TN 37996-1900
 C. TITLE OF PROJECT:
 Fashion Opinion Leadership and the Mature Consumer: Demographics, Lifestyle
 D. DEPARTMENT: and Retail Patronage Behavior
 Textiles, Merchandising and Design
 E. EXTERNAL FUNDING AGENCY AND ID NUMBER (if applicable): NA
 F. GRANT SUBMISSION DEADLINE (if applicable): NA
 G. STARTING DATE: "Upon certification by Director of Research Compliances"
 (NO RESEARCH MAY BE INITIATED UNTIL CERTIFICATION IS GRANTED)
 H. ESTIMATED COMPLETION DATE:
 (Include all aspects of research and final write-up) July, 1987

I. Objective(s) of Project: (see Section 8.4 of GUIDE)

To quantify opinion leadership in the mature (over 50) consumer segment.
 To develop a demographic, lifestyle and retail patronage behavior
 profile of mature opinion leaders. To analyze differences between
 opinion leaders, nonleaders, male and female opinion leaders and pre
 and post retirement opinion leaders.

II. Subjects: (see Section 8.5 of GUIDE)

A partial subscriber list will be obtained from 50 Plus magazine. This
 list of male and female subscribers over 50 represents a random
 sample of 2000 subscribers to 50 Plus. Persons involved will spend
 approximately 30 minutes completing the questionnaire.

III. Methods or Procedures: (see Section 8.6 of GUIDE)

The survey research method will be used. The sixteen page questionnaire
 will contain Likert-type questions concerning opinion leadership, lifestyle
 and retail patronage behavior. Additional questions concerning demographic
 information will be included. Respondents will be given the option of
 identifying a person who influences their purchase decisions.
 Questionnaires will be sent to the people identified by the first sample.
 All instruments will have an identification number for mailing purposes
 so the respondent's name can be checked off the mailing list. The
 subject's name will never be placed on the questionnaire. Dr. William
 Sanders will assist in the statistical analysis. Dr. Imogene Ford is
 the advisor.

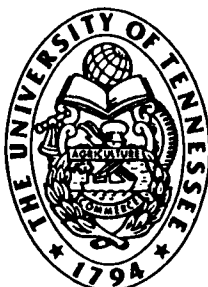
IV. CATEGORY(s) FOR EXEMPT RESEARCH PER 45 CFR 46: 3 (see reverse side for categories)

CERTIFICATION: The research described herein is in compliance with 45 CFR 46 101(b) and presents
 subjects with no more than minimal risk as defined by applicable regulations.

Investigator	<u>Patricia T. Huddleston</u>	<u>Patricia T. Huddleston</u>	<u>3/31/87</u>
Name		Signature	Date
Advisor	<u>Imogene M. Ford</u>	<u>Imogene M. Ford</u>	<u>4/6/87</u>
Name		Signature	Date
Dept. Head		<u>[Signature]</u>	<u>4-8-87</u>
Name		Signature	Date
CERTIFICATION BY DIRECTOR, OFFICE OF RESEARCH COMPLIANCES	<u>J. B. Coble</u>	<u>[Signature]</u>	<u>4-13-87</u>
Name		Signature	Date

REVISED 6/86

1987 CONSUMER SURVEY



**DEPARTMENT OF TEXTILES, MERCHANDISING AND DESIGN
THE UNIVERSITY OF TENNESSEE-KNOXVILLE
KNOXVILLE, TENNESSEE 37996-1900**

Please answer all the questions. If you wish to comment on any questions or qualify your answers, please feel free to use the space in the margins.

YOUR CONTRIBUTION TO THIS STUDY IS GREATLY APPRECIATED!!

(1-4)
 Card 1 (5)

SECTION 1

This questionnaire is concerned with your interest in all types of new products such as appliances, electronics and clothing. Listed below are various services or characteristics that a store might have. Please circle the number that best indicates the DEGREE OF IMPORTANCE of EACH ITEM when shopping .

- 1= Not important
- 2= Below Average Importance
- 3= Average Importance
- 4= Above Average Importance
- 5= Very Important

Store Service or Characteristic	NI		AI		VI		
1. Product quality	1	2	3	4	5		(6)
2. Attractive prices	1	2	3	4	5		(7)
3. Variety in one store	1	2	3	4	5		(8)
4. Store reputation	1	2	3	4	5		(9)
5. Well known brands of products	1	2	3	4	5		(10)
6. Readable labels or tags on products	1	2	3	4	5		(11)
7. Knowledgeable salespersons	1	2	3	4	5		(12)
8. Salesperson your own age	1	2	3	4	5		(13)
9. Convenient/fast checkout	1	2	3	4	5		(14)
10. Delivery to home	1	2	3	4	5		(15)
11. Convenient parking	1	2	3	4	5		(16)
12. Store location close to home	1	2	3	4	5		(17)
13. Discount for senior citizens	1	2	3	4	5		(18)

Store Service or Characteristic	NI		AI		VI		
14. Variety of stores close together	1	2	3	4	5		(19)
15. Ease of finding items	1	2	3	4	5		(20)
16. Sales (marked down prices)	1	2	3	4	5		(21)
17. Credit or credit card availability	1	2	3	4	5		(22)
18. Acceptance of bankcards (VISA, Mastercard)	1	2	3	4	5		(23)
19. Availability of advertised products	1	2	3	4	5		(24)
20. Ability to return unsatisfactory products.	1	2	3	4	5		(25)

Now for the particular store you SHOP MOST OFTEN, please circle the number that best indicates how well that store provides that service or has that characteristic.

- 1= Not at all
 2= Somewhat
 3= Very much so

Store service or characteristic	Not	Some	Very	
1. Quality products	1	2	3	(26)
2. Attractive prices	1	2	3	(27)
3. Variety in one store	1	2	3	(28)
4. Store reputation	1	2	3	(29)
5. Carries well known brands of products	1	2	3	(30)
6. Readable labels/tags on products	1	2	3	(31)
7. Has knowledgeable salespeople	1	2	3	(32)
8. Has salespeople your own age	1	2	3	(33)

Store service or characteristic	Not	Some	Very	
9. Convenient/fast checkout	1	2	3	(34)
10. Delivery to home	1	2	3	(35)
11. Convenient parking	1	2	3	(36)
12. Store location is close to home	1	2	3	(37)
13. Discount for Senior Citizens	1	2	3	(38)
14. Variety of stores close together	1	2	3	(39)
15. Items are easy to find	1	2	3	(40)
16. Sales (marked down prices)	1	2	3	(41)
17. Credit or credit card availability	1	2	3	(42)
18. Accepts bankcards (VISA, Mastercard)	1	2	3	(43)
19. Availability of advertised products	1	2	3	(44)
20. Ability to return unsatisfactory products.	1	2	3	(45)

Please answer the following questions by circling the appropriate number.

21. When shopping for wearing apparel I most frequently shop at (circle one):

- DEPARTMENT STORE.....1
 SPECIALTY STORE.....2
 DISCOUNT STORE.....3
 CHAIN STORE (SEARS, PENNEY'S).....4
 OFF PRICE STORE OR OUTLET STORE.....5
 CATALOG/MAIL ORDER.....6
 OTHER (PLEASE SPECIFY)_____7 (46)

22. When shopping for major appliances, I most frequently shop at a:

- DEPARTMENT STORE.....1
 APPLIANCE STORE.....2
 DISCOUNT STORE.....3
 CHAIN STORE (SEARS, PENNEY'S).....4
 OTHER (PLEASE SPECIFY)_____5 (47)

23. When shopping for electronics (stereos, televisions, VCR's, etc), I most frequently shop at:

DEPARTMENT STORE.....1
 APPLIANCE STORE.....2
 DISCOUNT STORE.....3
 CHAIN STORE (SEARS, PENNEY'S).....4
 OTHER (PLEASE SPECIFY).....5 (48)

SECTION 2

This section includes statements about your activities, interests and opinions. Circle the appropriate number indicating your AGREEMENT OR DISAGREEMENT with each statement. The numbers from 1-6 are as follows:

- 1 = I Strongly Disagree with the statement
 2 = I Generally Disagree with the statement
 3 = I Slightly Disagree with the statement
 4 = I Slightly Agree with the statement
 5 = I Generally Agree with the statement
 6 = I Strongly Agree with the statement

Activities, Interests, Opinions	STRONGLY DISAGREE				STRONGLY AGREE			
1. I often combine shopping with lunch or dinner.	1	2	3	4	5	6	(49)	
2. What happens to me is my own doing.	1	2	3	4	5	6	(50)	
3. I shop a lot for specials	1	2	3	4	5	6	(51)	
4. I feel that I cope well with everyday life.	1	2	3	4	5	6	(52)	
5. I go shopping for recreation.	1	2	3	4	5	6	(53)	
6. Men are smarter than women.	1	2	3	4	5	6	(54)	
7. I often go shopping without anything definite in mind to buy.	1	2	3	4	5	6	(55)	
8. I like to work on community projects.	1	2	3	4	5	6	(56)	
9. In general, things are just too complicated today.	1	2	3	4	5	6	(57)	
10. Shopping gives me a chance to get out and do something.	1	2	3	4	5	6	(58)	

Activities, Interests, Opinions	STRONGLY DISAGREE				STRONGLY AGREE		
11. I am often treated unfairly when I go shopping.	1	2	3	4	5	6	(59)
12. I am more independent than most people.	1	2	3	4	5	6	(60)
13. I think I am a better shopper than most.	1	2	3	4	5	6	(61)
14. Products are too complicated today.	1	2	3	4	5	6	(62)
15. Wearing the right clothes is important for acceptance.	1	2	3	4	5	6	(63)
16. Compared to others my age I see a doctor more often.	1	2	3	4	5	6	(64)
17. I could buy more things if I could get more credit.	1	2	3	4	5	6	(65)
18. I am worse off financially than I was a year ago.	1	2	3	4	5	6	(66)
19. I think I have a lot of personal ability.	1	2	3	4	5	6	(67)
20. Compared to others my age, I take less medicine.	1	2	3	4	5	6	(68)
21. I'm not as active as I used to be because of fewer friends or relatives.	1	2	3	4	5	6	(69)
22. You can save a lot of money by shopping around.	1	2	3	4	5	6	(70)
23. Many of the unhappy things in people's lives are partly due to bad luck.	1	2	3	4	5	6	(71)
24. As I grow older, things seem better than I thought they would.	1	2	3	4	5	6	(72)
25. Society is changing too fast for me.	1	2	3	4	5	6	(73)
26. I think I have more self confidence than most people.	1	2	3	4	5	6	(74)
27. I like to try new and different things.	1	2	3	4	5	6	(75)
28. I have not yet reached the peak of my mental ability.	1	2	3	4	5	6	(76)
29. I like to shop where the clerks know my name.	1	2	3	4	5	6	(77)

Activities, Interests, Opinions	STRONGLY DISAGREE				STRONGLY AGREE			
30. I am an active member of more than one civic organization.	1	2	3	4	5	6	(78)	
31. I look for low prices whenever I shop.	1	2	3	4	5	6	(79)	
32. It is important that my clothes be of the latest style.	1	2	3	4	5	6	(80)	
							(1-4)	
							Card 2 (5)	
33. I'm an active member of more than one social or church organization.	1	2	3	4	5	6	(6)	
34. I exercise to keep myself physically fit.	1	2	3	4	5	6	(7)	
35. I buy many things with a credit card or charge card.	1	2	3	4	5	6	(8)	
36. I'm not as active as I used to be because I have no transportation.	1	2	3	4	5	6	(9)	
37. I am generally happy with the shape I'm in physically.	1	2	3	4	5	6	(10)	
38. I feel my age, but it does not bother me.	1	2	3	4	5	6	(11)	
39. I will probably be better off financially a year from now than I am now.	1	2	3	4	5	6	(12)	
40. When I shop for clothes, I choose the store first and then decide on the brand to buy.	1	2	3	4	5	6	(13)	
41. These are the best years of my life.	1	2	3	4	5	6	(14)	
42. I can generally buy what I need but no extras.	1	2	3	4	5	6	(15)	
43. I really don't have any physical problems.	1	2	3	4	5	6	(16)	
44. When I make plans, I am certain I can make them work.	1	2	3	4	5	6	(17)	
45. Most women need a career as well as a family.	1	2	3	4	5	6	(18)	
46. The husband should be the boss in the house.	1	2	3	4	5	6	(19)	

Activities, Interests, Opinions	STRONGLY DISAGREE				STRONGLY AGREE		
47. My days seem to follow a definite routine--eating meals at the same time each day.	1	2	3	4	5	6	(20)
48. I went out to breakfast instead of having it at home at least once last year.	1	2	3	4	5	6	(21)
49. I like to feel attractive to members of the opposite sex.	1	2	3	4	5	6	(22)
50. All men should be clean shaven every day.	1	2	3	4	5	6	(23)
51. I like to think I am a bit of a swinger.	1	2	3	4	5	6	(24)
52. I would feel lost if I were alone in a foreign country.	1	2	3	4	5	6	(25)
53. I would like to take a trip around the world.	1	2	3	4	5	6	(26)
54. I would like to spend a year in London or Paris.	1	2	3	4	5	6	(27)
55. I like to pay cash for everything I buy.	1	2	3	4	5	6	(28)
56. I think it is important to have a good education.	1	2	3	4	5	6	(29)
57. A college education is very important for success in today's world.	1	2	3	4	5	6	(30)
58. There is too much emphasis on sex today.	1	2	3	4	5	6	(31)
59. I think the Women's Liberation movement is a good thing.	1	2	3	4	5	6	(32)

SECTION 3

Please circle the number that best describes your participation in the activity during the past year. The HIGHER the number, the more you engaged in that activity. The numbers 1-6 are as follows:

- 1= I never engaged in that activity
- 2= I seldom engaged in that activity
- 3= I sometimes engaged in that activity
- 4= I fairly often engaged in that activity
- 5= I once a week engaged in that activity
- 6= I 2-3 times a week engaged in that activity

Activity	Never				2-3 Times/wk		
1. Went to the movies.	1	2	3	4	5	6	(33)
2. Read science fiction.	1	2	3	4	5	6	(34)
3. Visited an art gallery and/or museum.	1	2	3	4	5	6	(35)
4. Gave a speech.	1	2	3	4	5	6	(36)
5. Attended school.	1	2	3	4	5	6	(37)
6. Attended church.	1	2	3	4	5	6	(38)
7. Attended a concert.	1	2	3	4	5	6	(39)
8. Completed a crossword puzzle.	1	2	3	4	5	6	(40)
9. Played cards.	1	2	3	4	5	6	(41)
10. Went swimming.	1	2	3	4	5	6	(42)
11. Went bowling.	1	2	3	4	5	6	(43)
12. Went to a club meeting.	1	2	3	4	5	6	(44)
13. Deposited money in a savings account.	1	2	3	4	5	6	(45)
14. Had wine with dinner.	1	2	3	4	5	6	(46)
15. Gave or attended a dinner party.	1	2	3	4	5	6	(47)
16. Took an airplane trip for personal reasons.	1	2	3	4	5	6	(48)
17. Used a charge card.	1	2	3	4	5	6	(49)
18 . Went jogging/walking	1	2	3	4	5	6	(50)
19. Returned an unsatisfactory product	1	2	3	4	5	6	(51)

SECTION 4

Please answer each question as honestly as possible by circling the answer which best expresses your AGREEMENT OR DISAGREEMENT with each topic.

There are no right or wrong answers.

1= Strongly Disagree

2= Moderately Disagree

3= Neither Disagree or Agree

4= Moderately Agree

5= Strongly Agree

New product information	STRONGLY DISAGREE					STRONGLY AGREE
1. I generally pass along fashion information to others.	1	2	3	4	5	(52)
2. Others consult me for information about the latest fashion trends.	1	2	3	4	5	(53)
3. I believe I am a very good source of information about new products.	1	2	3	4	5	(54)
4. My friends ask for my opinions about new clothing styles	1	2	3	4	5	(55)
5. I am more likely than most of my friends to be asked for advice about new products.	1	2	3	4	5	(56)
6. I do more listening than talking during conversations about new clothing styles.	1	2	3	4	5	(57)
7. It is important to share one's opinion about new styles with others.	1	2	3	4	5	(58)
8. When it comes to new products I am among the most likely of my friends to be thought of as an advice giver.	1	2	3	4	5	(59)
9. My friends think of me as a knowledgeable source of information about fashion trends.	1	2	3	4	5	(60)
10. I recently convinced someone to change an aspect of his/her appearance to something more fashionable.	1	2	3	4	5	(61)
11. My children come to me first when they want information about fashion.	1	2	3	4	5	(62)

New product information	STRONGLY DISAGREE					STRONGLY AGREE
12. I believe in sharing with others what I know about new products.	1	2	3	4	5	(63)
13. I like to help others make decisions about fashion.	1	2	3	4	5	(64)
14. I am the first to be asked for an opinion about a new product.	1	2	3	3	5	(65)
15. People bypass me as a source of information about new products.	1	2	3	4	5	(66)
16. I dislike discussing clothes and and fashion.	1	2	3	4	5	(67)
17. People 15-20 years younger than I never ask for my opinion about new products.	1	2	3	4	5	(68)
18. I am never the first to be asked for an opinion about a new product.	1	2	3	4	5	(69)
19. People younger than I often come to me for advice about new products.	1	2	3	4	5	(70)
20. People 15-20 years younger than I often consult me for information about a new product.	1	2	3	4	5	(71)

SECTION 5

The following questions are for statistical purposes. Circle the appropriate number for each.

1. Where do you reside?

IN OWN HOME.....1
 RENTAL RESIDENCE.....2
 RETIREMENT COMPLEX.....3
 OTHER (PLEASE SPECIFY)_____ (72)

2. What is your marital status?

NEVER MARRIED.....1
 MARRIED.....2
 WIDOWED3
 DIVORCED.....4
 SEPARATED.....5 (73)

3. In what year were you born? _____ (74-75)

4. How many (including yourself) are living in your home at the present time?

ONE.....1
TWO.....2
THREE.....3
FOUR.....4
FIVE.....5
SIX OR MORE.....6 (76)

5. What is the highest level of education you have completed?

SOME HIGH SCHOOL.....1
HIGH SCHOOL.....2
SOME COLLEGE.....3
BACHELOR'S DEGREE.....4
MASTER'S DEGREE.....5
Ph.D., Ed.D., J.D., M.D.....6
OTHER PROFESSIONAL DEGREE (PLEASE SPECIFY)
_____ (77)

6. In which geographical region of the United States do you live?

NORTHEAST.....1
SOUTH.....2
MIDWEST.....3
SOUTHWEST.....4
ROCKY MOUNTAIN.....5
PACIFIC.....6

7. What best describes where you live?

1 RURAL 2 URBAN 3 SUBURBAN (78)

8. Are you retired? 1 NO 2 YES (79)

9. Do you presently work outside the home?

NO.....1
YES, I WORK PART-TIME OUTSIDE THE HOME.....2
YES, I WORK FULL TIME OUTSIDE THE HOME.....3 (80)

_____(1-4)
Card 3 (5)

10. What is your occupation? (If retired, what was your occupation prior to your retirement?) Circle the appropriate OCCUPATION.

- PROFESSIONAL.....1
 DOCTOR
 DENTIST
 LAWYER
 SOCIAL WORKER, NURSE, COUNSELOR
 BUSINESS.....2
 SALES
 MIDDLE MANAGEMENT
 JUNIOR EXECUTIVE
 SENIOR EXECUTIVE
 OWNER/MANAGER
 TEACHING.....3
 PROFESSOR/TEACHER
 LIBRARIAN
 RESEARCH AND DEVELOPMENT
 SUPPORT.....4
 SECRETARY/BOOKKEEPER
 OFFICE MANAGER
 RECEPTIONIST
 SEMI-SKILLED WORKER.....5
 COMMUNICATION.....6
 WRITER, JOURNALIST, ARTIST
 MEDIA SPECIALIST (ADVERTISING CREATIVE)
 HOMEMAKER.....7
 OTHER (PLEASE SPECIFY).....8 (6)

11. What are your chief sources of income? Circle all that apply.

- MY OWN WORK.....1
 SPOUSE'S WORK.....2
 SOCIAL SECURITY.....3
 RETIREMENT PLAN.....4
 SAVINGS ACCOUNT.....5
 RENTAL PROPERTIES.....6
 GIFTS FROM CHILDREN.....7
 INVESTMENTS (STOCKS, BONDS).....8
 OTHER SOURCES (PLEASE SPECIFY).....9

(7-15)

12. What was the total annual income for your household last year before taxes?

\$10,000 OR BELOW.....	1	
\$10,001-\$14,999.....	2	
\$15,000- \$19,999.....	3	
\$20, 000- \$29,999.....	4	
\$30,000- \$49,999.....	5	
\$50, 000- \$69,999.....	6	
\$70, 000 OR ABOVE.....	7	(16)

13. I am: 1 FEMALE 2 MALE (17)

Would you be willing to give me the name and mailing address of one person that you frequently seek advice from before purchasing a new product? If so, please print his/her name and address in the space below. I will be sending a questionnaire to this person.

Name: _____

Street:

City, State, Zip: (18)

PLEASE MAIL YOUR QUESTIONNAIRE WHETHER YOU GIVE ME SOMEONE ELSE'S NAME OR NOT!!

If there are any other comments you would like to make concerning new products or fashions, please use this space, or the back of this booklet if needed.

If you would like a copy of the results, please print your name and address on the back of the return envelope (NOT on the questionnaire) and write "Copy of Results Requested". I will see that you get it.

open 19-79 (80)

VITA

Patricia Therese Huddleston was born in Newark, Ohio, on April 5, 1955. She attended St. Vincent-St. Mary High School and graduated in June 1973. Ms. Huddleston entered the University of Dayton in August 1973 and graduated with a Bachelor of Science degree in home economics education in 1977.

After graduation, she accepted a teaching position in the Department of Fashion Merchandising at Siena Heights College. While teaching at Siena Heights, Ms. Huddleston worked on her Master of Science degree in clothing and textiles at Michigan State University. This degree was awarded in June 1981.

She then accepted another teaching position at Eastern Illinois University in the Department of Home Economics. Her primary responsibility was teaching and developing courses related to merchandising.

In 1984, Ms. Huddleston was accepted into the doctoral program at the University of Tennessee, Knoxville, in the Department of Textiles, Merchandising and Design. While attending the University of Tennessee, she held a part-time teaching assistantship and taught merchandising and microcomputer applications courses. She received the Doctor of Philosophy degree in human ecology in December 1987.

She is a member of the Association of College Professors of Textiles and Clothing (ACPTC) and the American Marketing Association (AMA). Ms. Huddleston is employed as an assistant professor in the Department of Human Environment and Design at Michigan State University in East Lansing, Michigan.