https://doi.org/ 10.7251/EMC2302395P
UDK: 339.188:[616.98:578.834
Datum prijema rada: 10. novembar 2023.
Submission Date: November 10, 2023
Datum prihvatanja rada: 15. decembar 2023.
Acceptance Date: December 15, 2023
Časopis za ekonomiju i tržišne komunikacije
Economy and Market Communication Review
Godina/Vol. **XIII** • Br./No. **II**
str./pp. 395-412

ORIGINALNI NAUČNI RAD / ORIGINAL SCIENTIFIC PAPER

CONSUMER INNOVATIVENESS AND FASHION PURCHASING BEFORE AND DURING COVID-19 PANDEMIC

Karolina Perčić | PhD; Assistant Professor; Modern Business School, Belgrade, Serbia; karolina.percic@mbs.edu.rs; ORCID ID: 0000-0003-4571-1765

Milica Slijepčević | PhD; Associate Professor; Belgrade Metropolitan University, Faculty of Management, Faculty of Digital Arts, Belgrade, Serbia; milica.slijepcevic@metropolitan.ac.rs; ORCID ID: 0000-0002-0431-2998

Ivana Radojević | PhD candidate; Belgrade Metropolitan University, Faculty of Management, Belgrade, Serbia; ivana.radojevic@metropolitan.ac.rs; ORCID ID: 0000-0001-7513-1185

Abstract: *The subject of this paper is the analysis of the fashion products consumers' innovativeness and consideration of fashion purchasing, before and during COVID-19 pandemic. The goal of the paper is to examine the speed of adoption of new fashion products, as well as to learn how consumers of different degrees of innovativeness behave when buying fashion products, before and during the pandemic, in Serbia, considering the frequency of purchases and the factors that influence fashion purchasing. The results of empirical research, conducted in Serbia between March and June 2021, prove that a significant percentage of consumers are innovators (5%) and laggards (44%). The frequency of ordering fashion products has been in decline during the pandemic among all categories of consumers. Innovators most often ordered fashion clothing items before and during the pandemic, while early adopters most often ordered footwear and fashion accessories before the pandemic. During the pandemic early adopters share the first place with innovators. Before the pandemic, influencers were the most important factor for innovators, and during the pandemic for early adopters. During the pandemic, the geographic origin of a fashion product has become more important to innovators, early adopters and early majority.*

Keywords: *consumer, innovativeness, fashion products, frequency of purchase, COVID-19 pandemic*

JET classification: *M3*

INTRODUCTION

The economic crisis stemming from the COVID-19 pandemic is affecting the global economy (Sethi, Ranjan Dash, Kumar Swain, & Das, 2021), which has also challenged Serbian fashion retailers to adapt their practices to the new consumer buying behavior. During the pandemic, the ability to shop physically has been limited due to social distancing restrictions (Sheth, 2020) and customers have been forced to buy goods online. Like most other industries, the fashion industry has had to adapt to changing customer behavior during the pandemic and to involve more innovations in their marketing and selling processes.

During the challenging situations and especially long-lasting crises, the way customers and companies engage in two-way interaction can have an immediate and lasting impact on customers' trust and loyalty. Adapting to current circumstances and innovations on both sides greatly simplify this whole process. There are numerous external influences on the consumers of fashion products, sometimes they are hidden and sometimes they are obvious and immediate (Slijepčević, 2019).

The subject of this paper is the analysis of the fashion products consumers' innovativeness and consideration of the purchase of fashion products, before and during COVID-19 pandemic. The aim of the paper is to examine the behavior of consumers of different categories according to the degree of innovativeness (in terms of the speed of adoption of new fashion products), in relation to the degree of importance of certain factors for the purchase of fashion products and the frequency of fashion purchasing in terms of ordering, purchase of a certain type of fashion products and the influence of influencers, observed for the period before and during the pandemic, in Serbia.

The specificity of the paper is reflected in the buying behaviors of consumers of fashion products in Serbia, before and during the pandemic, including a comparative analysis of consumer innovativeness and fashion purchasing (considering the importance of certain factors for fashion purchasing and the frequency of fashion buying in terms of ordering, purchase of a certain type of fashion products and the influence of influencers). Based on the review of the literature and the authors' assumptions, the following research hypotheses were defined: Null hypothesis H0 – There is no statistically significant difference in the responses of the respondents from Serbia in relation to the frequency of purchasing fashion products, as well as in relation to the degree of importance of factors for buying fashion products, both for the period before and during the pandemic, caused by the differences in the respondents' categories according to the degree of innovativeness (innovators, early adopters, early majority, late majority, laggards); Alternative hypothesis H1 – There is a statistically significant difference in the respondents' answers in relation to the frequency of purchasing fashion products, both for the period before and during the pandemic, caused by consumer categories according to the degree of innovativeness; Alternative hypothesis H2 – There is a statistically significant difference in the respondents' answers in relation to the degree of importance of factors for buying fashion products, both for the period before and during the pandemic, caused by consumer categories according to the degree of innovativeness.

INNOVATION AND CONSUMERS

Innovation is an extremely broad term, and therefore the definitions used in empirical research are varied. Innovation represents an idea, practice or object that is considered new (Rogers, Diffusion of Innovations (3th Edition), 1983). It is an empowering process in the context of acquiring or improving abilities, that is, increasing usefulness (Gunday, Ulusoy, Kilic, & Alpkan, 2011). It provides companies with strategic direction to address the challenges they face while striving for a sustainable competitive advantage (Rogers, 2003); (Gunday, Ulusoy, Kilic, & Alpkan, 2011). Also, through innovation, new knowledge is created and diffused, strengthening economic potential through the development of new products and more productive operating methods (OECD, 2005).

Therefore, innovation can be said to represent the application of a new or significantly improved product, service or process, marketing method or new organizational method in business, organization and working conditions of employees or relations of a business entity with the environment (European Commission, 1996). They do not necessarily have to be new to the market or to the whole world, but they could be new to the organization (Zanello, Fu, Mohnen, & Ventresca, 2015) or the country (Stanković & Đukić, Strategijsko upravljanje portfolijom inovacija, 2015). Innovations ensure efficiency, improvement of product quality, cost reduction, greater customer satisfaction, increase in sales and profits, greater market share and differentiation in relation to competitors (Jovičić, Gagić, & Sekulić, 2016) and represent a critical success factor and the basis for improving the competitiveness of the economy and society (Stanković, Đukić, & Popović, 2014).

The tendency of consumers to accept and buy fashion products may be related to the level of innovation of such products. Rogers defined innovativeness in his time-of-adoption method as "the extent to which an individual adopts new ideas relatively earlier than the other members of his/her social system" (Rogers, 1983). In this context, the ability of consumers to innovate is precisely related to their acceptance of new products and services. Different consumer groups based on innovativeness were identified with their adoption rates in Rogers' Diffusion of Innovation Theory (Rogers, 1983) and were the subject of various researches (Dickerson & Gentry, 1983); (Goldsmith & Reinecke Flynn, 1992); (Danneels & Kleinschmidt, 2001); (Steenkamp, 2001); (Mattila, Karjaluoto, & Pento, 2003); (McDonald & Alpert, 2007); (Lyu, Hahn, & Sadachar, 2018); (Pan, Xin, & Li, 2021). Mentioned consumer categories based on innovativeness are: Innovators, Early Adopters, Early Majority, Late Majority, Laggards.

FASHION PURCHASING

Opinion leaders, who can collect and select information to influence public attitudes or behavior (Reinecke Flynn, Goldsmith, & Eastman, 1996), are beginning to exert more influence online. With this in mind, it could be said that word of mouth (defined as the informal dissemination of information about consumer experiences with a particular product (Anderson, 1998) plays a crucial role in fashion promotion and the sales process. In general, various studies have shown that word of mouth claim is more effective than other promotional elements such as an advertisement, direct sales or direct mail (Buttle, 1998); (Warring, 2013) responsible for 20-50% of all purchasing decisions (Bughin, Doogan, & Vetvik, 2010). Customer feedback is now available to a large number of other customers on the Internet (Citrin, Sprott, Silverman, & Stem, 2000) so a considerable influence on the success of the goods and services can be expected (Hennig-Thurau & Walsh, 2003), at online tools such as tweets, online reviews, and blogs which are in a sense "big data" sources of real exchange behavior (Berger, 2014). Some interesting statistics show that 88% of customers had the highest level of trust in a brand when a friend or family member recommended it. Also, the top four most popular ways to recommend a brand or company are word-of-mouth, Facebook, Google, and Twitter (Todorov, 2021).

Internet and social media play vital role in helping consumers find the products they are looking for (Sudha & Sheena, Impact of Influencers in Consumer Decision Process: the Fashion Industry, 2017); (Perčić & Perić, The Analysis of Direct Marketing Media Usage and Effectiveness, 2022). Influencer marketing has been widely considered in recent years, especially in fashion industry (Chetioui, Benlafqi, & Lebdaoui, 2020). Social media influencers (opinion leaders) are integrated into a brand's brand communication on social media platforms, where influencer marketing is an extension to the concept of word-of-mouth marketing (Sudha & Sheena, 2017); (Bakker, 2018). Influencers are deemed to be the most cost-efficient and -effective marketing trends, and they have positive impact on consumers' purchase intention (Lim, Radzol, Cheah, & Wong, 2017); (Sudha & Sheena, 2017); (Herjanto, Adiwijaya, Wijaya, & Semuel, 2020).

The results of one study among Chinese consumers indicated that brand consciousness, social comparison and fashion innovativeness have a significant impact on attitudes toward purchasing luxury fashion goods (Zhang & Kim, 2013). Another study set an examination of consumer innovativeness as a personality trait and looked at the hedonic, social, cognitive and functional motivational elements behind consumer innovativeness. The results proved that hedonic innovativeness had a positive impact on customer attitudes. Furthermore, motivational elements of innovation, with the exception of hedonic motivation, positively influence purchase intention (Seyed Esfahani & Reynolds, 2021). In another study of outdoor-related consumer products, the empirical findings reveal that innovating users can be reliably distinguished from non-innovating ones by characteristics such as the benefit they expect from using products and the level of expertise they have in the use of the products (Lüthje, 2004).

The arrival of the COVID-19 generated a world crisis. The pandemic has caused changes in consumer behavior habits (Nikolić, Perčić, & Nećak, 2022). The fashion industry was hit hard, and had to undergo abrupt transformations to adapt to the new normal (Seibel, Santos, & Silveira, 2021). The global fashion industry faced exceptionally challenging conditions under COVID-19 restrictions through 2020 and 2021, and after those two years, the fashion industry has been considering the possibilities to overcome the crisis (McKinsey, 2022). On the other hand, changes in current environment affect consumers' buying behavior (Ong, Cleofas, Prasetyo, & Chuenyindee, 2021); (Saiki, Kandiah, Adomaitis, & Jones, 2021); (Seibel, Santos, & Silveira, 2021); (Le Rolland, 2022); (Sumarliah, Usmanova, Mousa, & Indriya, 2022). Consumers increasingly buy via social media (McKinsey, 2022). The revenue of the global apparel market was estimated to be around US$1.5 trillion in 2021 and is predicted to increase to approximately US$2 trillion by 2026 (Smith, 2023). The countries that account for the majority of this apparel demand are the USA and China. High percentage of US consumers (43%) said they would increase their fashion spending in 2021, with clothing for work and special occasions (McKinsey, 2022). High percentage of consumers (74%) say that they have been more influenced to shop via social media during the pandemic than they were before the pandemic, and 70% cite clothing as one of the product categories they shop for most on social media (McKinsey, 2022). Fashion is the largest single category sold via social media in the US (McKinsey, 2022). Product discovery and engagement with brands on social media is already commonplace across most global markets, with customers used to seeing brand activity and references alongside social exchanges with one another and influencers (McKinsey, 2022). While Western markets may still lag China in rates of adoption, shopping via social networks has gained a global foothold and is poised to grow in the year ahead (McKinsey, 2022). By 2027, worldwide social commerce sales are set to reach over $600 billion (GlobeNewswire, 2020).

The choice of materials, packaging, and the disposal of scraps of production are factors that stand out as important to consumers during the pandemic (Seibel, Santos, & Silveira, 2021). It has become important to add sustainable value to the brand. Sustainability priorities are critical to favourable consumer behaviour and implicitly to business during the pandemic (Vătămănescu, Dabija, Gazzola, & Cegarro-Navarro, 2021).

METHODOLOGY

Survey research was conducted in written form, via a questionnaire. The online questionnaire was designed specifically for the purpose of this research and was distributed to respondents aged 18 through 72, in the period between 24 March and 21 June 2021. Respondents from all regions of Serbia were included. The survey examined how innovative the consumers in Serbia are in terms of the speed of adoption of new fashion products, as well as whether there is a statistically significant difference in the behavior of consumers of different categories according to the degree of innovativeness in relation to the degree of importance of certain factors for the purchase of fashion products, as well as the frequency of buying fashion products in terms of the way of ordering and paying, buying a certain type of fashion product and the influence of influencers, observed in the period before and during the pandemic. The used random sample consists of 1,002 respondents (male 26%, female 74%). The sample includes respondents of all levels of vocational education: lower education (1%), secondary education (27%), higher education (7%), high education (32%), master's degree (15%) and doctor of science/arts (18%), from all regions of Serbia (Vojvodina 10%, Belgrade 65%, Šumadija and Western Serbia 18% and Southern and Eastern Serbia 7%). According to monthly income, the structure of the sample is as follows: up to 50,000 RSD - 43% of respondents; 50,000-70,000 RSD - 20% of respondents; 70,000-100,000 RSD - 14% of respondents; over 100,000 RSD - 7% of respondents. The statistical error of the sample is 3%. SPSS was used for data processing and analysis. The following quantitative statistical methods were used: descriptive statistics (frequency distribution, arithmetic mean) and comparative statistics (ANOVA). Some questions in the questionnaire were formulated in the form of a five-point Likert scale. When it comes to the frequency of buying fashion products, the answers considered (in tables 3 and 4), were: almost always, often, sometimes, rarely and never (which are assigned the values 5, 4, 3, 2 and 1, respectively). When it comes to the degree of importance of the tested factors that influence the purchase of fashion products, the answers considered (in tables 6 and 7), were: it is very important to me, it is important to me, sometimes it is important to me, it is not so important to me, it is not important to me at all (which were assigned values 5, 4, 3, 2 and 1, respectively).

RESULTS

According to the results of the research shown in Table 1, laggards (44%) are the highest percentage of consumers of new fashion products in Serbia. They are followed by the early majority (35%), the late majority (11%), while early adopters and innovators make up the least numerous consumer categories with 5%.

Table 1. Distribution of the respondents according to consumer category with regard to the speed of adoption of new fashion products

Consumer category – question	Percentages
Laggards – I don't like to change the habits and products I'm prone to	44%
Late majority – I restrain from new fashion products (I only become a user of a product when most of the people around me have it)	11%
Early Majority – I embrace new fashion products and become their user before the vast majority (the "average")	35%
Early Adopters – When I see a fashion product for the first time on others, I quickly become a user of the same (I like to give advice and information)	5%
Innovators – I am the first to become a user of the product (I follow events related to a fashion product that I am interested in, outside the borders of our country)	5%

Source: Authors

According to Rogers (2003, p. 281), the structure of consumer categories according to the speed of adoption of new products looks like this: Innovators 2.5%, Early Adopters 13.5%, Early Majority 34%, Late Majority 34% and Laggards 16%. Compared to Rogers' structure, it can be concluded that twice as many consumers are innovators in Serbia when it comes to fashion products; that there are fewer consumers in the category of early adopters; that the percentage participation of the early majority is matched; that there is a smaller percentage of consumers in the late majority, and that almost three times more consumers make up the laggards. The most dominant category shows us that, on average, consumers in Serbia do not like to change their habits and clothing products.

Looking at how important the design of a fashion product was for certain categories of consumers according to the degree of innovativeness before the pandemic, it can be seen that design is important to all innovators, as well as to early adopters (96%) and the early majority (93%). The design of a fashion product is important for 87% of consumers of the late majority and for 92% of the laggards. And when looking at the importance of fashion product design during the pandemic, a slight decline in its importance can be observed among all categories.

There is a decrease in the frequency (sum of responses of respondents *almost always* and *often*) of ordering fashion products through domestic websites during the pandemic compared to the period before the pandemic, by at least 50%, looking at all categories of consumers according to the degree of innovativeness. Before the pandemic, 83-92% of consumers of all categories often ordered fashion products through domestic websites, and during the pandemic, 32-42% of consumers have ordered this type of product through domestic websites.

There is an increase in the frequency of ordering fashion products through foreign websites during the pandemic compared to the period before the pandemic, except for the late majority. Before the pandemic, the innovators were the largest percentage of consumers who ordered fashion products through foreign websites (28%), and during the pandemic, this category of consumers have ordered through foreign websites in the largest number (56%), which is an evident increase of 50%.

Innovators were the highest percentage of consumers who frequently ordered via Instagram before the pandemic (16%) and during the pandemic (12%). Innovators were also the highest percentage of consumers who frequently ordered via Facebook before the pandemic (8%). During the pandemic, early adopters were the highest percentage of consumers who frequently ordered via Facebook (20%).

Innovators frequently ordered clothing fashion items in the largest percentage before the pandemic (84%) and during the pandemic (68%). Laggards frequently ordered the mentioned products in the smallest percentage before the pandemic (42%), and the late majority frequently ordered in the smallest percentage during the pandemic (23%).

Before the pandemic, early adopters made up the largest percentage of consumers (68%) who frequently ordered footwear as fashion products (68%) and fashion accessories (44%). The late majority was the smallest percentage who often bought footwear before the pandemic (28%) and during the pandemic (11%), and also the smallest percentage who frequently ordered fashion accessories before the pandemic (8%) and during the pandemic (6%). During the pandemic, innovators frequently ordered footwear (40%) and fashion accessories (32%) in the highest percentage (40%).

According to the ANOVA, there are numerous statistically significant differences in the responses of different categories of consumers according to the degree of innovativeness, in relation to the frequency of ordering fashion products, both before and during the pandemic, when the following dependent variables were considered: ordering fashion products through foreign websites, ordering fashion products through Facebook, ordering fashion products which were promoted by influencers (domestic, foreign), ordering clothing and fashion products, ordering footwear, ordering fashion accessories. Further, there is no statistically significant difference in the responses of respondents of different categories of consumers in relation to the frequency of ordering fashion products through domestic websites, both before and during the pandemic, which would mean that all categories of consumers according to the degree of innovativeness order equally through domestic websites. The details of this test for all examined variables are presented in Table 2.

Table 2. Testing the statistically significant difference in the respondents' answers according to consumer categories (according to the degree of innovativeness) in relation to the frequency of purchasing fashion products, before and during the pandemic (ANOVA test)

Purchasing fashion products...	Before the pandemic					During the pandemic				
	Sum of Squares	df	Mean Square	F	p	Sum of Squares	df	Mean Square	F	p
...through domestic websites	1.146	4	0.287	0.408	0.803	7.142	4	1.785	1.343	0.252
...through foreign websites	41.211	4	10.303	10.732	0.000*	77.140	4	19.285	17.107	0.000*
...through Instagram (domestic products)	8.211	4	2.053	2.289	0.058	17.036	4	4.259	4.411	0.002*

...through Facebook (domestic products)	51.906	4	12.977	16.778	0.000*	76.408	4	19.102	19.913	0.000*
...in physical stores	10.961	4	2.740	1.578	0.178	11.072	4	2.768	1.759	0.135
...which were promoted by domestic influencers	26.867	4	6.717	11.567	0.000*	31.209	4	7.802	14.401	0.000*
...which were promoted by foreign influencers	35.909	4	8.977	18.921	0.000*	36.539	4	9.135	21.476	0.000*
...i.e. clothing items	42.283	4	10.571	12.424	0.000*	61.096	4	15.274	16.056	0.000*
...i.e. footwear	53.353	4	13.338	12.285	0.000*	49.742	4	12.435	11.556	0.000*
...i.e. fashion accessories	69.663	4	17.416	16.203	0.000*	103.386	4	25.846	27.070	0.000*

* An asterisk indicates the existence of a statistically significant difference (where $p < 0.05$).

Source: Authors

According to Table 3, which shows the mean values for each question regarding the frequency of buying fashion products in relation to the category of consumers (according to the degree of innovativeness), the findings presented in the previous section were also confirmed this way. Before the pandemic, innovators and early adopters bought fashion products most frequently compared to other categories (early majority, late majority and laggards). Innovators most often bought through foreign websites and Instagram; they most frequently bought products promoted by influencers (foreign, domestic); and they bought clothing (fashion) items more frequently.

Table 3. Mean values for the frequency of buying fashion products before the pandemic

Before the pandemic, I bought fashion products...	Innovators (N = 50)	Early adopters (N = 50)	Early majority (N = 353)	Late majority (N = 106)	Laggards (N = 443)
...through domestic websites	4.36	**4.52**	4.41	4.42	4.37
...through foreign websites	**2.84**	2.48	2.50	2.02	2.20
...through Instagram (domestic products)	**2.16**	2.08	1.93	1.77	1.85
...through Facebook (domestic products)	2.04	**2.24**	1.82	1.49	1.47
...in physical stores	1.96	**2.44**	2.38	2.17	2.27
...which were promoted by domestic influencers	**1.76**	**1.76**	1.61	1.40	1.32
...which were promoted by foreign influencers	**1.80**	1.76	1.56	1.30	1.24
...i.e. clothing items	**4.04**	3.80	3.54	3.26	3.28
...i.e. footwear	3.60	**3.80**	3.20	2.89	2.97
...i.e. fashion accessories	2.96	**3.28**	2.89	2.30	2.48

* The highest values for each question related to the frequency of purchasing a fashion product in relation to consumer categories (according to the degree of innovativeness) are highlighted.

Source: Authors

During the pandemic, innovators and early adopters bought fashion products most frequently compared to other categories of consumers (Table 4). Innovators most often bought through foreign websites and Instagram; they most often bought clothing items; and just as often footwear and fashion accessories as early adopters. Early adopters shop most frequently through Instagram and Facebook; and they most often buy products promoted by foreign and domestic influencers. It is interesting that the early majority most often buy fashion products through domestic websites.

Table 4. Mean values for the frequency of buying fashion products during the pandemic

During the pandemic, I bought fashion products...	Innovators (N = 50)	Early adopters (N = 50)	Early majority (N = 353)	Late majority (N = 106)	Laggards (N = 443)
...through domestic websites	3.00	3.16	**3.34**	3.17	3.24
...through foreign websites	3.20	2.88	2.68	1.92	2.46
...through Instagram (domestic products)	**2.20**	**2.20**	1.93	1.70	1.75
...through Facebook (domestic products)	2.08	**2.52**	1.92	1.45	1.52
...in physical stores	2.08	2.32	**2.35**	2.09	2.15
...which were promoted by domestic influencers	1.76	**1.88**	1.56	1.32	1.29
...which were promoted by foreign influencers	1.64	**1.92**	1.50	1.38	1.20
...i.e. clothing items	**3.84**	3.52	3.27	2.79	2.99
...i.e. footwear	**3.32**	**3.32**	3.01	2.49	2.74
...i.e. fashion accessories	**2.88**	**2.88**	2.75	2.04	2.16

* The highest values for each question related to the frequency of purchasing a fashion product in relation to consumer categories (according to the degree of innovativeness) are highlighted.

Source: Authors

According to the ANOVA, there is a statistically significant difference in the respondents' answers according to the degree of importance of fashion product design in relation to the mentioned categories of consumers (according to the degree of innovativeness), both before and during the pandemic.

For all consumer categories, the method of payment had an approximate importance before the pandemic and it was important for 40 to 45% of consumers, while an increase in the importance of the method of payment for purchased fashion products can be observed for all categories during the pandemic. The payment method is important for the largest percentage of innovators (68%) during the pandemic. For the period before the pandemic, there is no statistically significant difference in the responses according to consumer categories in relation to the degree of importance of the method of payment for fashion products, but for the period during the pandemic, there is a statistically significant difference between the mentioned variables.

The existence of a number of statistically significant differences in the respondents' answers according to consumer categories in relation to the degree of importance of factors for purchasing fashion products, both before and during the pandemic, was determined. The results of this test are shown in Table 5.

Table 5. Testing the statistically significant difference in the respondents' answers according to consumer categories (according to the degree of innovativeness) in relation to the degree of importance of factors for purchasing fashion products, before and during the pandemic (ANOVA)

Factors:	Before the pandemic					During the pandemic				
	Sum of Squares	df	Mean Square	F	p	Sum of Squares	df	Mean Square	F	p
quality of materials and workmanship	6.542	4	1.635	2.519	0.040*	3.995	4	0.999	1.897	0.109
product design	6.631	4	1.658	3.936	0.004*	12.931	4	3.233	6.136	0.000*
product originality	62.863	4	15.716	14.853	0.000*	78.534	4	19.633	18.391	0.000*
geographical origin	28.687	4	7.172	5.230	0.000*	30.556	4	7.639	5.810	0.000*
brand awareness	52.101	4	13.025	12.432	0.000*	61.809	4	15.452	14.101	0.000*
packaging	41.768	4	10.442	9.800	0.000*	52.005	4	13.001	11.276	0.000*
price	21.637	4	5.409	5.409	0.000*	19.751	4	4.938	7.444	0.000*
discount	6.678	4	1.670	1.936	0.102	7.951	4	1.988	2.273	0.060
method of payment	3.450	4	0.963	0.518	0.722	17.004	4	4.251	2.877	0.022*
place of purchase	12.501	4	3.125	2.143	0.074	6.949	4	1.737	1.557	0.184
how and by whom the product is promoted	48.072	4	12.018	9.104	0.000*	32.309	4	8.077	7.487	0.000*
that the product is promoted by an influencer	24.758	4	6.189	9.895	0.000*	31.010	4	7.752	13.465	0.000*
friend's recommendation	4.304	4	1.076	0.988	0.413	3.579	4	0.899	0.800	0.525

* An asterisk indicates the existence of a statistically significant difference (where $p < 0.05$).

Source: Authors

According to Table 6, for the period before the pandemic, for the category of consumers who are the fastest adopters of new fashion products (innovators), the following factors that influence the purchase of fashion products are the most important compared to other categories of consumers: product design, product originality, brand awareness, discounts, how and who promotes the product and that the product is promoted by an influencer. For the early adopters, the following factors are the most important compared to other consumer categories: packaging, place of purchase and friend's recommendation. For the early majority, the following factors are the most important: quality of materials and workmanship and geographical origin, and for the late majority: price and method of payment, which means that they are the most price sensitive. It is also interesting that the innovators mentioned discounts as an important factor for purchasing, which would mean that they are very rational buyers when it comes to fashion products.

Table 6. Mean values for the degree of importance of the tested factors for the purchase of fashion products according to consumer innovativeness (according to the speed of adoption of innovations – new fashion products) before the pandemic

When, before the pandemic, I was deciding which fashion product to buy, it was important to me...	Innovators (N = 50)	Early adopters (N = 50)	Early majority (N = 353)	Late majority (N = 106)	Laggards (N = 443)
...quality of materials and workmanship	4.12	4.32	**4.35**	4.09	4.28
...product design	**4.64**	4.52	4.50	4.38	4.37
...product originality	**4.56**	3.84	3.81	3.55	3.49
...geographical origin	1.96	2.36	**2.65**	2.30	2.56
...brand awareness	**3.00**	2.52	2.78	2.38	2.34
...packaging	2.76	**2.84**	2.62	2.11	2.32
...price	4.08	4.08	3.89	**4.38**	3.94
...discount	**4.08**	3.76	3.81	4.00	3.81
...method of payment (online, cash on delivery)	3.20	3.24	3.15	**3.34**	3.16
...place of purchase (physical store, online store)	3.48	**3.52**	3.21	3.40	3.43
...how and by whom the product is promoted	**2.96**	2.60	2.59	2.28	2.21
...that the product is promoted by an influencer	**1.76**	1.68	1.59	1.38	1.30
...friend's recommendation	3.20	**3.40**	3.19	3.13	3.12

* The highest mean values for each tested factor in relation to consumer categories according to the degree of innovativeness are highlighted.

Source: Authors

According to Table 7, for the period during the pandemic, the following factors that influence the purchase of fashion products are the most important for innovators compared to other categories of consumers: product design, product originality, brand awareness, discounts, how and by whom the product is promoted (which coincides with the most important factors mentioned by innovators for the period before the pandemic) and the method of payment (which was the most important factor for the late majority before the pandemic). For the early adopters, the following factors are the most important compared to other categories of consumers: the quality of materials and workmanship (which before the pandemic was the most important factor for the early majority), packaging, recommendations from friends and that the product is promoted by an influencer. For the early majority, the following factors are the most important: geographical origin and how and by whom the product is promoted, and for the late majority: price (which was the most important for this group of consumers even before the pandemic) and place of purchase (which before the pandemic was the most important for the early adopters).

Table 7. Mean values for the degree of importance of the tested factors for the purchase of fashion products according to consumer innovativeness during the pandemic

When, during the pandemic, I was deciding which fashion product to buy, it was important to me...	Innovators (N = 50)	Early adopters (N = 50)	Early majority (N = 353)	Late majority (N = 106)	Laggards (N = 443)
...quality of materials and workmanship	4.32	**4.44**	4.37	4.19	4.29
...product design	**4.56**	4.20	4.38	4.19	4.18
...product originality	**4.40**	3.64	3.77	3.34	3.34
...geographical origin	2.16	2.40	**2.73**	2.25	2.50
...brand awareness	**2.96**	2.76	2.73	2.26	2.27
...packaging	2.80	**2.84**	2.57	2.21	2.19
...price	4.12	4.00	4.01	**4.47**	4.03
...discount	**4.16**	3.80	3.90	4.13	3.93
...method of payment (online, cash on delivery)	**3.84**	3.72	3.57	3.75	3.43
...place of purchase (physical store, online store)	3.64	3.68	3.58	**3.87**	3.66
...how and by whom the product is promoted	**2.20**	2.16	**2.20**	2.02	1.82
...that the product is promoted by an influencer	1.76	**1.84**	1.54	1.38	1.26
...friend's recommendation	3.20	**3.32**	3.07	3.15	3.09

* The highest mean values for each tested factor in relation to consumer categories according to the degree of innovativeness are highlighted.

Source: Authors

DISCUSSION

Regarding the consumer research in Serbia according to the speed of adoption of internet media as a marketing innovation (Perčić, Perić, & Kutlača, 2019), there are as many as 12% innovators, 9% early adopters, 27% early majority, 14% late majority and 32% laggards. Compared to the speed of adoption of fashion innovations, there are far fewer innovators (5%), as well as early adopters (5%), more early majority (35%), less late majority (11%), and more laggards (44%). According to this, it can be concluded that the vast majority of consumers in Serbia are traditionalists who do not like to change their habits.

All categories of consumers, except for the late majority, have increased the frequency of ordering via foreign websites during the pandemic, with innovators leading the way with 50%. A drastic drop in the frequency of ordering fashion products via domestic websites was recorded during the pandemic, by at least 50% among all categories of consumers. Innovators in the largest percentage frequently ordered fashion products via Instagram, before and during the pandemic, and they most frequently purchased via Facebook before the pandemic. Early adopters are the most numerous when it comes to frequently ordering via Facebook during the pandemic. The frequency of ordering fashion clothing items, footwear and fashion accessories has been in decline during the pandemic compared to the period before the pandemic among all categories of consumers. Innovators most often ordered fashion clothing items before and during the pandemic, while early adopters most often ordered footwear and fashion accessories before the pandemic. During the pandemic early adopters share the first place with innovators. Before the pandemic, for innovators, the most important factor was that the fashion product was promoted by influencers. For early adopters, the mentioned factor is the most important during the pandemic.

The research results show that before the pandemic there was a statistically significant difference between consumer categories (according to the degree of innovativeness) in relation to the importance of the quality of materials and workmanship. There was no statistically significant difference in terms of the payment method before the pandemic, but it has appeared during the pandemic. Before the pandemic, the payment method was the most important factor in purchasing fashion products for the late majority, and during the pandemic for innovators. Both for the period before and during the pandemic, the existence of a statistically significant difference was established for how and by whom the product is promoted and that the product is promoted by an influencer. Before the pandemic, influencers were the most important factor for innovators, and during the pandemic for early adopters.

Before the pandemic, the most important factors for buying fashion products were: quality of materials and workmanship, product design, product originality, price and discount, while during the pandemic: quality of materials and workmanship, product design, price, discount, method of payment (online, cash on delivery) and place of purchase (physical or online store). It can be concluded that quality of materials and workmanship, product design, price and discount are constant factors of importance for the purchase of fashion products, regardless of economic and other circumstances. During the pandemic, the importance of the following factors has decreased among all categories of consumers: product design, product originality, brand awareness, packaging, how and by whom the product is promoted, friend's recommendation, while on the other hand, the importance of the following factors has increased: quality of materials and workmanship, price, discount, method of payment and place of purchase. During the pandemic, the geographic origin of a fashion product has become more important to innovators, early adopters and early majority, while it has become more important for early adopters to buy fashion products promoted by influencers.

As it has been proven that there is a statistically significant difference in the respondents' answers according to consumer categories (according to the degree of innovativeness) in relation to: 1) the frequency of buying fashion products, both for the period before and during the pandemic, the alternative hypothesis H_1 is confirmed; 2) the degree of importance of factors for the purchase of fashion products, before and during the pandemic, the alternative hypothesis H_2 is also confirmed. As both alternative hypotheses are confirmed, the null hypothesis H_0 is refuted, which was the aim of the research. Therefore, it was not confirmed that there are no statistically significant differences in the answers of respondents from Serbia according to the frequency of buying fashion products, as well as to the degree of importance of factors for the purchase of fashion products, for the period before and during the pandemic, caused by the differences in the consumer categories according to the degree of innovativeness.

CONCLUSION

Based on the obtained results, we learned about the specific preferences of consumers of fashion products in Serbia, which are significant for participants in the domestic fashion market. In Serbia, the number of innovators is twice as large as the theoretical number of consumers who tend to be the first to buy a new product and follow it on the market outside Serbia. This fact is an indicator to global fashion brands as well as specialized marketing agencies that the appearance on the local market requires research and as precise as possible knowledge about the preferences of consumers in local markets. On the other hand, it is a signal to domestic producers of fashion products that domestic consumers of fashion products are innovators to a sufficient extent that they should be taken into account with their needs, above all the loyal consumers, and introduced first of all, in a targeted and personalized manner, with their new products, in order to properly compete with global brands. During the pandemic, the degree of importance of the method of payment has increased, unlike in the period before the pandemic. Before the pandemic, the payment method was the most important factor in purchasing fashion products for the late majority, while during the pandemic it was for innovators. The frequency of ordering via foreign websites has increased during the pandemic, with innovators leading the way with 50%, while the frequency of ordering fashion products via domestic websites has dropped drastically, by at least 50%. It is a signal for domestic manufacturers that they should significantly improve their online presentation, online shopping and delivery of goods emulating global fashion brands. Innovators most often ordered fashion clothing items both before and during the pandemic. Instagram is the dominant network when it comes to the fashion industry, and therefore some future research should focus on what exactly consumers buy on Facebook and what on Instagram and what their user experiences are like when shopping on these social networks. The above data are important for manufacturers of fashion products, i.e. they indicate the need to be present on both social networks and that on each they need to develop relationships with their consumers and include them in their activities in order to connect them as strongly as possible with their brand. Quality of materials and workmanship, product design, price and discount are constant factors of importance for the purchase of fashion products, regardless of economic and other circumstances. During the pandemic, the importance of the following factors has increased: quality of materials and workmanship, price, discount, method of payment and place of purchase, while the importance of product design has decreased.

The fashion industry has suffered a significant drop in sales during the pandemic. This was contributed by a completely new way of living and working from home, the absence of various festivities, socializing on a private and business level (Ristić, Pajvančić-Cizelj, & Čikić, 2020); (Krstić, Tomanović, & Stanojević, 2022). Demand for fashion products has actually decreased, and the very atmosphere of uncertainty has obviously contributed to consumers buying in smaller quantities. Fashion consumer behavior has not been widely discussed during the pandemic despite the fashion industry being heavily affected. In order to respond to new consumer habits, brands need to be present in the digital environment (Seibel, Santos, & Silveira, 2021); (Llorens, Carrasco, Bueno, Herrera-Viedma, & Morente-Molinera, 2022). Brands that are thinking ahead about long-term growth of commerce via social media while recognizing the permanent changes in global consumer buying habits, should use social media platforms. The obtained results of the research are important for future marketing and sales activities, primarily of domestic manufacturers of fashion products, but also of global fashion brands and specialized marketing agencies that represent their interests on the domestic fashion market. The limitations of the research are reflected in the fact that data on promotional and marketing activities of fashion product manufacturers, budgets and distribution of budgets on social networks, and their impact on consumers of fashion products, both before and during the pandemic, are not included. The limitation is also reflected in the larger number of female respondents who are more ready to fill out the survey than males. The study didn't cover all categories of fashion products, all factors that influence consumer behavior like circular economy, situational factors, hedonic and utilitarian motives. It would be useful to conduct research on the period of the year with the highest frequency of buying fashion products, as well as on what contributed to the increased purchase of fashion products through foreign websites. Analysis of consumption habits according to generations, before and during the pandemic, will be given in another paper by the authors.

LITERATURE

Anderson, E. W. (1998). Customer Satisfaction and Word of Mouth. *Journal of Service Research,* 1(1):5–17. https://doi.org/10.1177/109467059800100102.

Bakker, D. (2018). Conceptualising Influencer Marketing. *Journal of Emerging Trends in Marketing and Management,* 1(1):79-87.

Berger, J. (2014). Word of mouth and interpersonal communication: A review and directions for future research. *Journal of Consumer Psychology,* 24(4):586–607. https://doi.org/10.1016/j.jcps.2014.05.002.

Bughin, J., Doogan, J., & Vetvik, O. J. (2010). *A New Way to Measure Word-of-Mouth Marketing*. McKinsey Quarterly, 2:113-116. Retrieved from McKinsey: https://www.mckinsey.com/capabilities/growth-marketing-and-sales/our-insights/a-new-way-to-measure-word-of-mouth-marketing [4 May 2023].

Buttle, F. A. (1998). Word of mouth: understanding and managing referral marketing. *Journal of Strategic Marketing,* 6(3):241–254. https://doi.org/10.1080/096525498346658.

Chetioui, Y., Benlafqih, H., & Lebdaoui, H. (2020). How fashion influencers contribute to consumers' purchase intention. *Journal of Fashion Marketing and Management*, 24(3):361-380. DOI:10.1108/JFMM-08-2019-0157.

Danneels, E., & Kleinschmidt, E. J. (2001). Product innovativeness from the firm's perspective: Its dimensions and their relation with project selection and performance. *Journal of Product Innovation Management*, 18(6):357–373. https://doi.org/10.1111/1540-5885.1860357.

Dickerson, M. D., & Gentry, J. W. (1983). Characteristics of Adopters and Non-Adopters of Home Computers. *Journal of Consumer Research*, 10(2):225–235. https://www.jstor.org/stable/2488926.

European Commission (1996). *Green Paper on Innovation*. Retrieved from Europa.eu: https://europa.eu/documents/comm/green_papers/pdf/com95_688_en.pdf.

GlobeNewswire (2020). *Global Social Commerce Market Worth $604.5 Billion by 2027 - COVID-19 Updated*. Retrieved from GlobeNewswire: https://www.globenewswire.com/news-release/2020/09/07/2089546/0/en/Global-Social-Commerce-MarketWorth-604-5-Billion-by-2027-COVID19-Updated.html [3 May 2023].

Goldsmith, R., & Flynn, L. (1992). Identifying Innovators in Consumer Product Markets. *Euro-*

pean Journal of Marketing, 26(12):42-55. https://doi.org/10.1108/03090569210022498.

Gunday, G., Ulusoy, G., Kilic, K., & Alpkan, L. (2011). Effects of innovation types on firm performance. *International Journal of Production Economics*, 133(2):662–676. https://doi.org/10.1016/j.ijpe.2011.05.014.

Hennig-Thurau, T., & Walsh, G. (2003). Electronic Word-of-Mouth: Motives for and Consequences of Reading Customer Articulations on the Internet. *International Journal of Electronic Commerce,* 8(2):51–74. https://www.jstor.org/stable/27751096.

Herjanto, H., Adiwijaya, M., Wijaya, E., & Semuel, H. (2020). The Effect of Celebrity Endorsement on Instagram Fashion Purchase Intention: The Evidence from Indonesia. *Organizations and Markets in Emerging Economies,* 11(21):203–221. DOI: https://doi.org/10.15388/omee.2020.11.31.

Jovičić, A., Gagić, S., & Sekulić, D. (2016). Povezanost inovativnosti i kategorije hotela - studija slučaja hotelskog sektora Republike Srbije. *Marketing*, 47(2):93-103. https://doi.org/10.5937/markt1602093J.

Krstić, N., Tomanović, S., & Stanojević, D. (2022). Family Practices and Time During the Covid-19 Pandemic in Serbia. *Sociologija,* 64(2):149-170. DOI: https://doi.org/10.2298/SOC2202149K.

Le Rolland, M. (2022). *Three Key Trends That Will Shape the Future of Fashion*. Retrieved from Euromonitor: https://www.euromonitor.com/article/three-key-trends-that-will-shape-the-future-of-fashion2 [2 May 2023].

Lim X. J., Radzol, A.R.M., Cheah, J., & Wong, M.W. (2017). The Impact of Social Media Influencers on Purchase Intention and the Mediation Effect of Customer Attitude. *Asian Journal of Business Research,* 7(2):19-36. DOI: 10.14707/ajbr.170035.

Llorens, M., Carrasco, R., Bueno, I., Herrera-Viedma, E., & Morente-Molinera, J.A. (2022). Multiple Criteria Approach Applied to Digital. Transformation in Fashion Stores: The Case of Physical Retailers in Spain. *Technological and Economic Development of Economy*, 28(2):500-530. https://doi.org/10.3846/tede.2022.16553.

Lüthje, C. (2004). Characteristics of innovating users in a consumer goods field. *Technovation*, 24(9):683–695. https://doi.org/10.1016/s0166-4972(02)00150-5.

Lyu, J., Hahn, K., & Sadachar, A. (2018). Understanding millennial consumer's adoption of 3D printed fashion products by exploring personal values and innovativeness. *Fashion and Textiles*, 5(1), https://doi.org/10.1186/s40691-017-0119-8.

Mamula Nikolić, T., Perčić, K., & Nećak, M. (2022). MSMEs Need to Change the Game in Challenging Times Such as Covid-19 Crisis: Changes in Consumer Behavior Habits. *Teme,* 46(1):215-234. https://doi.org/10.22190/TEME201122012M.

Mattila, M., Karjaluoto, H., & Pento, T. (2003). Internet banking adoption among mature customers: early majority or laggards? *Journal of Services Marketing*, 17(5):514–528. https://doi.org/10.1108/08876040310486294.

McDonald, H., & Alpert, F. (2007). Who are "innovators" and do they matter? *Marketing Intelligence & Planning*, 25(5):421–435. https://doi.org/10.1108/02634500710774923.

McKinsey (2022). *The State of Fashion 2022*. Retrieved from McKinsey: https://www.mckinsey.com/~/media/mckinsey/industries/retail/our%20insights/state%20of%20fashion/2022/the-state-of-fashion-2022.pdf.

OECD (2005). *Oslo Manual, Guidelines for Collecting and Interpreting Innovation Data* (Third Edition). Retrieved from OECDiLibrary: http://www.oecdilibrary.org/docserver/download/9205111e.pdf?expires=1506110252&id=id&accname=guest&checksum=206EFA3896568073409D79124B36DBFD [3 May 2023].

Ong, A.K.S., Cleofas, M.A., Prasetyo, Y.T., Chuenyindee, T., Young, M.N., Diaz, J.F.T., Nadlifatin, R., & Redi, A.A.N.P. (2021). Consumer Behavior in Clothing Industry and Its

Relationship with Open Innovation Dynamics during the COVID-19 Pandemic. *Journal of Open Innovation: Technology, Market and Complexity*, 7, 211. https://doi.org/10.3390/joitmc7040211.

Pan, H., Xin, W., & Li, Y. (2021). A review on the concept of consumer innovativeness. *E3S Web of Conferences*, 251, 01080. https://doi.org/10.1051/e3sconf/202125101080.

Perčić, K., Perić, N., & Kutlača, Đ. (2019). The Adoption of Internet Media as Marketing Innovations in Serbia. *Management: Journal of Sustainable Business and Management Solutions in Emerging Economies*, 24(2):63-72. DOI: 10.7595/management.fon.2018.0032.

Perčić, K., & Perić, N. (2022). The Analysis of Direct Marketing Media Usage and Effectiveness. *Economy and Market Communication Review - EMC Review*, 12(1): 37-56. https://doi.org/10.7251/EMC2201037P.

Reinecke Flynn, L., Goldsmith, R. E., & Eastman, J. K. (1996). Opinion Leaders and Opinion Seekers: Two New Measurement Scales. *Journal of the Academy of Marketing Science*, 24(2):137–147. https://doi.org/10.1177/0092070396242004.

Ristić, D., Pajvančić-Cizelj, A., & Čikić, J. (2020). Covid-19 in Everyday Life: Contextualizing the Pandemic. *Sociologija*, 62(4):524-548. DOI: https://doi.org/10.2298/SOC2004524R.

Rogers, E. M. (1983). *Diffusion of Innovations* (3th Edition). New York: The Free Press.

Rogers, E. M. (2003). *Diffusion of Innovations* (5th Edition). New York: The Free Press.

Saiki, D., Kandiah, J., Adomaitis, A.D., & Jones, J.A. (2021). Influence of COVID-19 on changes in dressing behaviours of U.S. adults. *International Journal of Home Economics,* 14(2):107-122.

Sheth, J. (2020). Impact of Covid-19 on consumer behavior: Will the old habits return or die? *Journal of Business Research*, 117:280–283. https://doi.org/10.1016/j.jbusres.2020.05.059.

Seibel, S., Santos, I. H., & Silveira, I. (2021). Covid-19´s Impact on Society, Fashion Trends and Consumption. *Strategic Design Research Journal*, 14(1):92-101. DOI: 10.4013/sdrj.2021.141.08.

Sethi, M., Ranjan Dash, S., Kumar Swain, R., & Das, S. (2021). Economic Consequences of Covid-19 Pandemic: An Analysis of Exchange Rate Behaviour. *Organizations and Markets in Emerging Economies,* 12(24):258–284. DOI: https://doi.org/10.15388/omee.2021.12.56.

Seyed Esfahani, M., & Reynolds, N. (2021). Impact of consumer innovativeness on really new product adoption. *Marketing Intelligence & Planning*, 39(4):589–612. https://doi.org/10.1108/mip-07-2020-0304.

Slijepčević, M. (2019). *Modni marketing, savremene tendencije*. 160-164. Beograd: HERAEdu.

Smith, P. (2023). *Global apparel market - statistics & facts*. Retrieved from Statista: https://www.statista.com/topics/5091/apparel-market-worldwide/#topicOverview [9 May 2023].

Stanković, L., Đukić, S., & Popović, A. (2014). Marketing inovacije kao izvor konkurentske prednosti preduzeća. *Marketing,* 45(4):271-281. https://doi.org/10.5937/markt1404271S.

Stanković, L., & Đukić, S. (2015). Strategijsko upravljanje portfolijom inovacija. *Marketing*, 46(4):252-262.

Steenkamp, J. E. M. (2001). The role of national culture in international marketing research. *International Marketing Review*, 18(1):30–44. https://doi.org/10.1108/02651330110381970.

Sudha, M., & Sheena, K. (2017). Impact of Influencers in Consumer Decision Process: the Fashion Industry. *SCMS Journal of Indian Management*, 14-30.

Sumarliah, E., Usmanova, K., Mousa, K., & Indriya, I. (2022). E-commerce in the fashion business: the roles of the COVID-19 situational factors, hedonic and utilitarian motives on consumers' intention to purchase online. *International Journal of Fashion Design, Technology and Education*, 15(2):167-177. DOI: 10.1080/17543266.2021.1958926.

Todorov, G. (2021). *Word of Mouth Marketing: 49 Statistics to Help You Boost Your Bottom Line in 2021.* Retrieved from Semrush: https://www.semrush.com/blog/word-of-mouth-stats/ [5 March 2023].

Varma Citrin, A., Sprott, D. E., Silverman, S. N., & Stem, D. E. (2000). Adoption of Internet shopping: the role of consumer innovativeness. *Industrial Management & Data Systems,* 100(7):294–300. https://doi.org/10.1108/02635570010304806.

Vătămănescu, E.M., Dabija, D.C., Gazzola, P., Cegarro-Navarro, J.G., & Buzzi, T. (2021). Before and after the outbreak of Covid-19: Linking fashion companies' corporate social responsibility approach to consumers' demand for sustainable products. *Journal of Cleaner Production*, 321, 128945. https://doi.org/10.1016/j.jclepro.2021.128945.

Warring, S. (2013). Word-of-mouth amongst students at a New Zealand tertiary institution. *International Journal of Educational Management*, 27(4):330–339. https://doi.org/10.1108/09513541311316287.

Zanello, G., Fu, X., Mohnen, P., & Ventresca, M. (2015). The creation and diffusion of innovation in developing countries: A Systematic Literature Review. *Journal of Economic Surveys*, 30(5):884–912. https://doi.org/10.1111/joes.12126.

Zhang, B., & Kim, J. H. (2013). Luxury fashion consumption in China: Factors affecting attitude and purchase intent. *Journal of Retailing and Consumer Services*, 20(1):68–79. https://doi.org/10.1016/j.jretconser.2012.10.007.