AFRICAN GENERATION Y STUDENTS’ PERCEPTIONS OF SELECTED MARKETING ACTIVITIES: A COMPARATIVE STUDY OF CLOTHING BRANDS

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—Abstract—

The fashion industry is a significant contributor to both the South African and the global economy. Despite this industry experiencing growth in South Africa, fashion brands and retailers are facing various challenges, including increased competition from the influx of international fashion brands into the market. This, coupled with tighter consumer budgets, intensifies the competition between fashion brands. As a result, effective differentiation, by means of branding, is imperative. A significant part of building a strong brand is the development of unique marketing strategies and a comprehensive understanding of the target market’s needs, as well as the factors influencing their buying behaviour. In South Africa, the African Generation Y cohort (individuals born between 1986 and 2005) is of specific interest to fashion marketers, given the significant size of this market segment and their spending on fashion items. This study sought to determine whether African Generation Y students’ perceptions of selected marketing activities differ based on their favourite clothing brands. This study utilised a self-administered questionnaire to collect data from a convenience sample of 352 African students registered at three South African public higher education institution campuses situated in Gauteng. Data analysis included descriptive statistics, correlation analysis and one-way analysis of variance (ANOVA). The findings indicate that no statistically significant differences are evident between African Generation Y students’ perceptions of the product- and advertising activities of their favourite clothing brands. However, statistically significant differences were found between the students’ perceptions of the pricing and store image activities of their favourite clothing brands. The main findings of this study infer that price is an important indicator of quality and status among this generational cohort, and that the image of the stores through which the fashion brands are distributed should be consistent with this generational cohort’s self-image.

Keywords: fashion brands, marketing activities, South Africa, African Generation Y students, store brands, manufacturer brands
JEL classification: M30, M31

1. INTRODUCTION

The fashion industry is a key driver of the global economy. This is because the industry is worth an estimated 2.4 trillion US dollars and experiences an annual growth of approximately 5.5 percent (Amed, Berg, Brantberg & Hedrich, 2016). In 2017, retail sales of approximately R177 billion were recorded for the textiles, clothing, footwear and leather goods industry in South Africa, which is an increase of 7.3 percent compared to the previous year (Statistics South Africa, 2017). The apparel market in particular is growing at a faster pace than the global economy (Singh, 2017). While the growth in this industry is promising, South African fashion brands and retailers are faced with various challenges. Examples of these challenges include the increased competition from the influx of international brands such as ZARA and Cotton On into the South African market (Douglas, 2016), and changing consumer lifestyles and shopping patterns (Kurtulus & Ertekin, 2015) such as the increased demand for fast fashion trends (Comins, 2016). In addition, South African consumers are under pressure due to escalating inflation rates, high debt and lower consumer confidence (Nielsen, 2017). As a result of limited household budgets (Moodley, 2016), coupled with the large variety of alternative fashion brands (Gala & Patil, 2013), fashion brands and retailers are competing in a more intense market than ever before.

With the intensifying competition in the fashion industry, the need for effective differentiation is becoming more significant (PRNewswire, 2015). Participants in various industries, including the fashion industry, are looking to branding as an effective differentiating tool (Sinha, Ahuja & Medury, 2011) and to remain competitive in the market. Branding typically involves linking a unique name or logo to a product (Das, 2011). A fashion brand therefore is any apparel, cosmetic or accessory product with unique characteristics that differentiate the product from competing products (Levy & Weitz, 2012). Fashion brands can be classified as manufacturer or store brands (Bickle, 2011). Manufacturer brands, also referred to as national brands (Bickle, 2011; Lamb, Hair, McDaniel, Boshoff, Terblanche, Elliott & Klopper, 2010), are manufactured and distributed by the manufacturer (Strydom, 2011), who is also the owner of the brand (Lamb et al., 2010). Conversely, store brands, also known as private brands, private labels, house brands or distributor brands are owned, merchandised and controlled by a particular retailer (Lamb et al., 2010; Fratto, Jones & Cassill, 2006). Given that some store brands are distributed across national borders, store brands could
further be classified as international or local store brands (Cheng, Chen, Lin & Wang, 2007).

Consumers perceive and value brands differently (Cheng et al., 2007). While manufacturer brands are generally preferred in the clothing market (Gala & Patil, 2013), research shows that the preference for store brands is growing (Liu, Sprott, Spangenberg, Czellar & Voss, 2018). Store brands were seen as the low-cost alternative to manufacturer brands. However, over the years, store brands overcame this low-cost, low-quality reputation and established their own identities, which led to significant growth in this market (Gala & Patil, 2013). In fact, some store brands that meet the standards of manufacturer brands have replaced low performing manufacturer brands in many retail outlets (Fratto et al., 2006). In terms of international and local store brands, international store brands are usually considered more desirable, of a better quality and higher prestige than local store brands (Cheng et al., 2007).

In South Africa, store brands have experienced more growth in 2017 than manufacturer brands. This may be attributed to consumers’ willingness to try store brands or them being under constant financial pressure, making store brands a more viable option (Nielsen, 2017). As such, the change in consumers’ attitudes towards store brands has encouraged the distribution thereof (Gala & Patil, 2013). In an attempt to compete against the increasing number of store brands, manufacturer brands developed multiple brands, allowing them to tailor their marketing mix to appeal to specific target markets (Hult, Ferrell & Pride, 2014).

Given the salient role that strong brands play in generating brand preferences (Soenjyoto, 2015) and ultimately brand loyalty among consumers (Moore & Fairhurst, 2003), brand managers and marketers have to focus on developing unique marketing strategies in order to effectively differentiate a brand from competing brands (Lee, Kim, Pelton, Knight & Forney, 2008). Marketing strategies outline the marketing mix elements used to achieve marketing objectives (Venter & Jansen van Rensburg, 2009). The most popular marketing mix used for specifically marketing products includes product, place, price and promotion (Lamb et al., 2010; Easey, 2009; Rafiq & Ahmed, 1995), which are also known as marketing activities (Schindler, 2012).

The product element of the marketing mix is a key component of the entire marketing offering, given that the product itself is the main reason why consumers make a purchase (Jackson & Shaw, 2009). Therefore, in terms of fashion marketing, it is essential that the clothing is desirable (Rosenau & Wilson, 2006)
and that it satisfies consumers’ needs (Hult et al., 2014). With regard to the price element, consumers attach value to product benefits, its physical attributes and quality, as well as the brand image (Kincade & Gibson, 2010). As a result, a product’s price is likely to influence a consumer’s product selection (Grewal & Levy, 2008). If the consumer perceives a product’s price to be much higher than the value of its benefits, attributes, quality or image, then it is unlikely that a purchase will be made. Consequently, fashion marketers should consider the value that consumers attach to a product when making pricing decisions (Kincade & Gibson, 2010). Store image is another important marketing activity, since it directly affects consumers’ purchase intentions (Jackson & Shaw, 2009) and their store preferences (Gundala, 2010). It is for this reason that manufacturers should carefully select and manage the retailers through which their products are distributed (Yoo, Donthu & Lee, 2000). With reference to the promotion element, advertising is one of the most effective tools used to promote the image of fashion brands (Oh & Jasper, 2006). Furthermore, because advertising can influence consumers’ views of a brand, it has the ability to influence consumers’ purchase behaviour during their lifetime (Hult et al., 2014). Therefore, the effective management of advertising activities, as well as the other marketing activities, is essential for the marketing of fashion products (Easey, 2009; Lamb et al., 2010). In addition, it is important that brand managers and marketers should understand their target market and the determinants of their buying behaviour (Oyelana & Nini, 2015).

The Generation Y cohort, which comprises consumers born between 1986 and 2005 (Markert, 2004), is the largest consumer segment in the world (Foscht, Schloffer, Maloles & Chia, 2009). The Generation Y cohort in South Africa represents a large portion of 36 percent of the total South African population. Of this portion, 84 percent are African individuals (Statistics South Africa, 2017). African individuals who pursue a tertiary qualification are of particular interest to marketers, given that they are associated with a high future earning potential (Bevan-Dye, Dhurup & Surujlal, 2009) and as a result, are likely to have more disposable income (Bevan-Dye, 2015). In general, the South African student population is spending more money than the average South African consumer of which African students spend a substantial amount on clothing (Student Village, 2017). This is no surprise, since this consumer segment is fashion conscious (Chui, Nik & Azman, 2017). Moreover, they set fashion trends (Smith, 2017) and in doing so influence the success of a fashion brand or retailer (Tangsupwattana & Liu, 2017). Although these consumers are fashion and brand conscious, their
brand loyalty is unpredictable (Reisenwitz & Iyer, 2009). This is because they are flexible in their fashion preferences (Kul, 2018) and willing to try new products and services (Tangsupwattana & Liu, 2017), including store brands (Taylor, 2017). While the style and quality of fashion products remain more important than the price for these consumers (Reisenwitz & Iyer, 2009), it is also important that the brands offer value for money (Smith, 2017). According to Valaei and Nikhashemi (2017), this generation has a positive attitude towards brands and clothing that correlates with their self-identity.

Considering the size of the Generation Y market, their current and potential spending on fashion products, and their influence on fashion brands’ success, the purpose of this study was to determine whether African Generation Y students’ perceptions of selected marketing activities differ based on their favourite clothing brands. Insights gained from this study can assist fashion marketers and brand managers in establishing what is important to this target market, and alter their marketing strategies accordingly, to ultimately attract this market more effectively.

2. RESEARCH METHODOLOGY

The target population for this study was full-time undergraduate African Generation Y students between 18 and 24 years of age. From the sampling frame of the 26 South African public higher education institutions (HEIs), a judgement sample of three HEI campuses situated in the Gauteng province was drawn. Of the three selected campuses, one was a traditional university, one a university of technology and the other a comprehensive university. A single cross-sectional non-probability convenience sample of 750 students was selected for the main study. In order to determine African Generation Y students’ perceptions of the marketing activities of their favourite clothing brand, a scale in accordance with the literature pertaining to the marketing activities, was developed. The data for this study was collected by means of a self-administered structured questionnaire that included a cover letter explaining the purpose of the study and two sections, namely Section A and Section B. Section A requested the participants’ demographic information, while Section B included 12 items that requested the participants’ perceptions of the marketing activities of their favourite clothing brand. The questionnaire items were divided into four constructs, namely product (three items), pricing (two items), store image (three items) and advertising activities (four items). The participants’ responses in Section B of the questionnaire were measured on a six-point Likert-type scale, ranging from strongly disagree (1) to strongly agree (6).
A pilot study was conducted on a convenience sample of 41 participants to evaluate the internal consistency reliability of the scale items. The marketing activities scale returned a Cronbach alpha value of 0.834, which exceeded the recommended level of 0.6 (Wiid & Diggines, 2013), suggesting internal consistency reliability. Subsequent to the pilot study, the questionnaire was administered to the main sample. Ethical clearance for the study was obtained from the Ethics Committee of the North-West University (Vaal Campus). Lecturers at the three HEI campuses were contacted and asked to distribute the questionnaires to their students. A copy of the questionnaire along with the ethics clearance certificate was shown to the participating lecturers. Once permission was granted, the questionnaire was distributed to the students for voluntary completion. The data was analysed using the Statistical Package for Social Sciences (SPSS), Version 25.

3. RESULTS

From the total sample of 750 students, the participants who indicated the Top 5 brands, namely Nike, RT, Kelso, Identity and Uzzi as their favourite clothing brands formed part of the sample of the study reported on in this paper. This is a total of 352 students. The remainder of the total sample was disregarded and excluded from the analysis of this study. As indicated in Table 1, the majority of the participants were registered at a traditional university, followed by those who were registered at a university of technology. The sample for this study included more female participants than males. With reference to the participants’ age, the largest portion of the sample indicated being 20 years of age, followed by those being 21 years of age. The majority of the participants indicated that the RT clothing brand is their favourite, followed by those who indicated the Nike brand as their favourite.
Table 1: Sample description

<table>
<thead>
<tr>
<th>Institution</th>
<th>Percent (%)</th>
<th>Gender</th>
<th>Percent (%)</th>
<th>Age</th>
<th>Percent (%)</th>
<th>Clothing brand</th>
<th>Percent (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Traditional university</td>
<td>41%</td>
<td>Male</td>
<td>39%</td>
<td>18</td>
<td>17%</td>
<td>Nike</td>
<td>30%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Female</td>
<td>61%</td>
<td>19</td>
<td>17%</td>
<td>RT</td>
<td>33%</td>
</tr>
<tr>
<td>University of technology</td>
<td>32%</td>
<td></td>
<td></td>
<td>20</td>
<td>24%</td>
<td>Kelso</td>
<td>9%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>21</td>
<td>20%</td>
<td>Identity</td>
<td>19%</td>
</tr>
<tr>
<td>Comprehensive university</td>
<td>27%</td>
<td></td>
<td></td>
<td>22</td>
<td>12%</td>
<td>Uzzi</td>
<td>9%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>23</td>
<td>8%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>24</td>
<td>2%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: SPSS output (2018)

In order to assess the internal-consistency reliability of the measurement instrument and construct validity, the Cronbach alpha values and average inter-item correlation coefficients were computed for each construct respectively. The Cronbach alpha values for product, pricing, store image and advertising activities were 0.708, 0.653, 0.614 and 0.868, respectively. Consequently, the Cronbach alpha values for all the constructs exceeded the acceptable level of 0.6 (Wiid & Diggines, 2013), indicating acceptable internal-consistency reliability. In addition, the average inter-item correlation coefficients for the individual constructs ranged between 0.345 and 0.622. As such, the average inter-item correlation values for the majority of the constructs fell within the recommended range of 0.15 and 0.50 (Clark & Watson, 1995), except for advertising activities, which surpassed the 0.50 level by a marginal amount. This suggests that the scale items do measure the students’ perceptions of the marketing activities of their favourite clothing brands.

The descriptive statistics were calculated for each construct as well as Pearson’s product-moment correlation coefficients to determine whether relationships exist between product, pricing, store image and the advertising activities. The means, standard deviations and correlation coefficients are presented in Table 2.
Table 2: Descriptive statistics and correlation coefficients

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Mean</th>
<th>Standard deviation</th>
<th>Product activities</th>
<th>Pricing activities</th>
<th>Store image activities</th>
<th>Advertising activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Product activities</td>
<td>5.03</td>
<td>0.74</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pricing activities</td>
<td>4.84</td>
<td>0.97</td>
<td>0.282*</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Store image activities</td>
<td>4.87</td>
<td>0.75</td>
<td>0.343*</td>
<td>0.208*</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Advertising activities</td>
<td>4.66</td>
<td>0.99</td>
<td>0.391*</td>
<td>0.175*</td>
<td>0.309*</td>
<td>1</td>
</tr>
</tbody>
</table>

*Significant at the 0.01 level (2-tailed).

Source: SPSS output (2018)

The means of all four constructs were above 4.5, suggesting that all these marketing activities are important to African Generation Y students when purchasing their favourite clothing brand. Product activities had the highest mean value, indicating that African Generation Y students prefer brands that have products with a trendy image and features and that continuously improve their product style. With regard to the pricing activities, the results suggest that African Generation Y students prefer brands that sell their products at prices that reflect the quality and status of the brand. In terms of store image, African Generation Y students prefer stores with an image that they can associate with and stores that offer a variety of products. Although advertising activities obtained the lowest mean value, African Generation Y students still consider advertisements that are unique, creative and have a trendy theme when purchasing clothing brands.

Regarding the correlation between the constructs, Table 2 shows that there were statistically significant positive relationships between all four marketing activities ranging from \((r=0.175; p<0.01)\) to \((r=0.391; p<0.01)\).

To determine whether there was a significant difference between African Generation Y students’ perceptions of selected marketing activities based on their favourite clothing brands, a one-way ANOVA was performed. Table 3 reports on the differences in African Generation Y students’ perceptions of selected marketing activities in terms of their favourite clothing brands.
Table 3: Differences in African Generation Y students’ perceptions of selected marketing activities based on their favourite clothing brand

<table>
<thead>
<tr>
<th>Marketing activities</th>
<th>Sum of squares</th>
<th>df</th>
<th>Mean square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Between Groups</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Product activities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>3.058</td>
<td>4</td>
<td>0.764</td>
<td>1.400</td>
<td>0.234</td>
</tr>
<tr>
<td>Within Groups</td>
<td>189.508</td>
<td>347</td>
<td>0.546</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>192.566</td>
<td>351</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pricing activities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>12.607</td>
<td>4</td>
<td>3.152</td>
<td>3.431</td>
<td>0.009*</td>
</tr>
<tr>
<td>Within Groups</td>
<td>318.750</td>
<td>347</td>
<td>0.919</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>331.357</td>
<td>351</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Store image activities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>13.508</td>
<td>4</td>
<td>3.377</td>
<td>6.302</td>
<td>0.000*</td>
</tr>
<tr>
<td>Within Groups</td>
<td>185.936</td>
<td>347</td>
<td>0.536</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>199.443</td>
<td>351</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advertising activities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>6.915</td>
<td>4</td>
<td>1.729</td>
<td>1.780</td>
<td>0.132</td>
</tr>
<tr>
<td>Within Groups</td>
<td>337.033</td>
<td>347</td>
<td>0.971</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>343.949</td>
<td>351</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Statistically significant at p < 0.05

Source: SPSS output (2018)

The results shown in Table 3 indicate that there was no statistically significant difference between African Generation Y students’ perceptions of the product (p = 0.234 > 0.05) and advertising activities (p = 0.132 > 0.05) of the various clothing brands, namely RT, Nike, Identity, Uzzi and Kelso. However, a statistically significant difference at the p < 0.05 level was found between the various clothing brands and African Generation Y students’ perceptions of the pricing (p = 0.009 < 0.05) and store image activities (p = 0.000 < 0.05).

The Tukey HSD test was performed to determine where the specific variances lay. The results from the post hoc comparisons revealed that students’ perceptions of the pricing activities of Nike (M = 5.00, SD = 0.93) differed from those of RT (M = 4.58, SD = 0.99). The students who purchase Nike clothing account for the majority of the variance in the perceptions of the pricing activities. With reference to the differences in store image perceptions, the results showed that students’ perceptions of the image of the stores where they purchase RT (M = 5.10, SD = 0.61) differed from those where they purchase Nike (M = 4.77, SD = 0.86), as well as Identity (M = 4.70, SD = 0.77) and Uzzi (M = 4.56, SD = 0.79). The
students who purchase RT clothing account for the majority of the variance in the perceptions of the store image activities. Likewise, students’ perceptions of the image of the stores where they purchase Uzzi (M = 4.56, SD = 0.79) also differed from those stores where they purchase Kelso (M = 5.08, SD = 0.52). Between these two brands, the students purchasing Kelso clothing account for the majority of the variance in the perceptions of store image.

4. DISCUSSION

The purpose of this study was to determine whether African Generation Y students’ perceptions of selected marketing activities differed based on their favourite clothing brands. Based on the findings of this study, the complete sample of African Generation Y students consider product, pricing, store image and advertising activities as important when purchasing clothing. With reference to the differences, no statistically significant differences were found between African Generation Y students’ perceptions of the product and advertising activities of the various clothing brands. However, evidence shows that there is a statistically significant difference between the various clothing brands and African Generation Y students’ perceptions of the pricing and store image activities of these brands. The difference in the perceptions of the pricing activities is found between the students who purchase Nike and those who purchase RT. The students who purchase Nike clothing account for the majority of the variance. This may be attributed to the fact that Nike is considered a status brand (Miller, 2007) and more expensive than RT and, therefore, students who purchase Nike may be of a stronger opinion that the price paid for Nike clothing reflects the quality and status of the clothing brand. This suggests that Generation Y consumers are willing to pay high prices for status clothing. Given that these consumers attach value to the benefits, physical attributes and quality of the products, and the brand image (Kincade & Gibson, 2010), the key is to offer products that are considered value for money when targeting the African Generation Y market.

In terms of the difference in perceptions of the store image activities, the findings show that the students who purchase RT have different store image perceptions than those who purchase Nike, Identity and Uzzi. The students purchasing RT clothing account for the majority of the variance. Similarly, differences in store image perceptions also exist between the students who purchase Uzzi and those who purchase Kelso. For this finding, students purchasing Kelso clothing account for the majority of the variance. The reason for these findings might be that Mr Price, the store that sells RT clothing, and Edgars, the store that sells Kelso, could
be more successful at incorporating store attributes that are effective in attracting the Generation Y market. This is in line with the literature that suggests that Edgars and Mr Price are the Top 2 favourite clothing stores of Generation Y consumers in South Africa (Thompson, 2011). For the Generation Y consumer market, it is important that the clothing brands that they wear correlate with their self-identity (Valaei & Nikhashemi, 2017). As a result, it is essential that brand managers and retailers targeting this segment should ensure that they offer a variety of products that these consumers will find attractive. Similarly, these consumers want to shop at a retailer that they can associate with. For this reason, fashion retailers should offer a shopping experience that the consumer can relate to. This could involve designing the layout of the store in such a way that it is easy to find what the consumer is looking for. Moreover, the retailers should ensure that the props and décor used in the store are trendy. Because Generation Y consumers are tech savvy (Wiedmer, 2015), retailers can capitalise on this and incorporate more technology into the store, such as virtual fitting rooms, self-checkout points and even offer click-and-collect services.

5. LIMITATIONS AND FUTURE RESEARCH

Similar to other studies, this study had some limitations. This study reported on differences in African Generation Y students’ perceptions of selected marketing activities of different clothing brands; however, the reasons for these differences are not explained. Furthermore, only five clothing brands were part of this study. A similar study could be conducted on other important clothing brands or on brands of other fashion items, such as handbags or shoes. Lastly, this study was limited to African Generation Y consumers in Gauteng, South Africa. The opportunity exists to conduct a study on students from across South Africa or even across national borders.

6. CONCLUSION

African Generation Y consumers are a lucrative market to target, given the size of this market and their future earning potential. In addition, fashion is a significant part of their lives; to such an extent that they set fashion trends. With the increasing amount of clothing brands available on the market, coupled with tighter consumer budgets, the competition between the fashion brands and retailers is more intense than before. This puts more pressure on fashion brands and retailers to differentiate themselves in order to stand out from the competition. Consequently, unique marketing strategies are fundamental to differentiate the brand and to attract these consumers. It is therefore important that the brand
managers or marketers targeting the Generation Y market should understand these consumers’ perceptions and preferences. As such, this study investigated the differences in African Generation Y students’ perceptions of selected marketing activities based on their favourite clothing brands. By understanding these differences, brand managers and marketers can alter their marketing strategies accordingly in order to gain the interest and loyalty of African Generation Y consumers more effectively.

REFERENCES


