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How do mid to high-end multi-brand stores need to respond to the shifted purchasing behavior of the consumer due to the digitalization in the fashion industry?

Mémoire présenté par :
Aline Helsen

Pour l'obtention du diplôme de
Master en sciences commerciales
Année académique 2020-2021

Promoteur :
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Haute Ecole

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Enseignement supérieur de type long de niveau universitaire

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1. Introduction

First of all, I was born and raised in the world of fashion as my father owns a retail agency. Since I was little, I have always been fascinated by this particular industry. Furthermore, it is my childhood dream to work in this sector once I am graduated.

About two years ago, I obtained a bachelor's degree in Marketing. During my three-year program at Ephec, there were two particular courses that absolutely caught my attention: digital marketing and consumer behavior. As I was so intrigued by these courses, I choose them again as my optional courses at ICHEC. On the one hand, both classes of consumer behavior were by far the most enriching of my degree. Why is that? Well, I learned that you cannot apply any marketing strategy if you do not understand the needs and wishes of your customers. On the other hand, the digital marketing class made me discover my passion for digitalization.

When the pandemic broke out, many stores that were not present online were forced to quickly move digitally in order to stay afloat. According to Vincent Helsen from Acris Fashion, multi-brand boutiques were scared as they did not know where to start and whether they would even survive this crisis. I immediately, saw this as an opportunity to help all small independent multi-brand stores surfing on the wave of changes.

The global pandemic has taken a destructive toll on the global economy. Unfortunately, there was no escaping for the fashion industry as there was a huge cutback on the demand for clothing. The fashion industry is encountering many challenges today and is facing a worrying year ahead. As reported by a special report "The State of Fashion 2021" written by McKinsey & Company (2020), the economic profit in the fashion industry is expected to drop by 93% in 2020. In addition, according to a survey conducted by McKinsey & company (2020), over 60% of the consumers state that they have reduced their expenses on fashion during the pandemic.

Additionally, the last couple of years have been very turbulent for the fashion industry as customers' behavior and needs are constantly changing. What is interesting to notice is the fact that these changes in behavior were already existing prior to the pandemic break-out. Indeed, COVID-19 is responsible for the acceleration and reinforcement of many trends, especially in the area of digitalization (PwC, 2020). Unfortunately, traditional physical stores are struggling to keep their heads above water as they have difficulties understanding their customers' needs and expectations. In this thesis I will go over the main challenges that boutiques are facing today and how they should overcome these.

First of all, the COVID-19 restrictions that have been implemented by the governments made it clear that running only a brick-and-mortar store is a very vulnerable way of doing business. In fact, the physical stores that did not own an online webshop when the pandemic broke out, noticed a huge impact on their turnover. On the contrary, those who already utilized digital sales channels in addition to their physical store, were less affected by these constraints. As bricks-and-mortar stores were closed, consumers of all ages also had to move towards an online

purchasing process. As a matter of fact, McKinsey & Company states that 43% of consumers that never purchased fashion online previous to the pandemic, started using online channels. Further, Statista (2020) states that the fashion industry accounted for $ 525.1 billion in 2019, which is the largest B2C e-commerce market segment. In general, e-commerce is responsible for the diminishing numbers of physical stores. In addition, boutiques that cannot make the step to digitalization will be wiped out in the near future. So, what do multi-brand stores have to put into place to adjust to the online environment? Will it be worth it? Will the bricks-and-mortar stores still remain in the future or will everything move 100% digitally?

Secondly, the digital revolution has not only completely changed the shape of the fashion industry; it has also affected the way consumers behave. Today, there is no one size fits all solution anymore to target customers. Each age cohort has different purchasing habits and preferences, which should closely be analyzed by the retailers when implementing any business strategy. However, for many boutiques it is hard to keep up the pace with the changes in behavior as the fashion industry is unpredictable and ever evolving.

Lastly, the acceleration of the digital revolution has significantly increased competition. Today, as there are so many online stores, it becomes extremely difficult to stand out in the crowd. Additionally, if consumers do find your brand on the internet, it does not necessarily mean that they will buy it. According to Kees Jacobs, Consumer Products & retail expert at Capgemini, the idea of 'shopping' is continuously changing. Today, people buy a shopping experience instead of a product (Jacobs, 2020). Indeed, they want to experience an exciting customer journey with a lot of engagement rather than a simple traditional process. But how can multi-brand stores meet their customers' expectations in order to deliver this unique customer experience? How can they integrate digitalization into their physical stores to create a new and fun purchasing journey? You will find out in this paper!

This research has been carried out to offer multi-brand stores great insights on how the landscape of the fashion industry is transforming and which digital tools they should implement in order to survive the wave of changes. The aim is to underline the fact that digitalization is one of the major factors responsible for the shift in consumer behavior and expectations. Further, it is crucial that multi-brand stores respond to these changes in a consistent and relevant manner. The digital tools proposed at the end can be used as a guideline to increase sales, so as to optimize the digital strategy. Lastly, I will use the wise words of Albert Einstein that every crisis comes with opportunities and explain how multi-brand stores can grab those.

1.1 Methodology

In order to investigate this topic and present reliable results, the thesis has been divided into four chapters. In the first part, I will do a market observation where I will explain the history of the fashion industry, the three different facets and the distribution channels. From there on, I will focus on the specific segment of independent multi-brand boutiques in Belgium, active on the premium and affordable luxury market. Additionally, I will analyze some interesting facts and figures about this sector in order to have a general overview in order to have the extent to which the fashion industry has been affected by COVID-19 the past year.

In the next chapter I will examine how the digitalization is transforming the landscape of the fashion industry and how the pandemic has accelerated it. Furthermore, I will clarify why multi-brand stores must move towards the online environment based on an analysis of big data, e-commerce and social media and how it affects consumer behavior. Consequently, the digitalization will serve as the red line throughout this entire research.

Following, I will research how the internet has affected the (online) purchasing behavior based on various factors. In addition, multi-brand boutiques need to understand that all customers are unique and like to be approached by stores/brands in different ways. Hence, I will break the customers into age cohorts with similar needs and wants. Further, I will closely analyze the traits of each generation in order to find consumer behavior patterns.

Additionally, I will look at how the rise of technology has increased the customer expectations and therefore how multi-brand stores need to rethink the traditional customer journey. Customers today are no longer satisfied with just purchasing clothes. Instead, they also want a personalized and engaging shopping experience across all channels. In chapter six I will therefore explain how to spice up the customer journey in order to make it more fun.

Once I finished my literature study, I will conduct three quantitative surveys to check whether the theory I found is correct. The first survey is for women between 20 and 65 years old. The main purpose is to clearly understand what they expect from stores/brands during their purchasing journey and to investigate their online and offline behavior. The second and third surveys are meant for the multi-brand stores in Flanders and Wallonia. Here, I will mainly analyze how many multi-brand stores were present online before the pandemic, how easily they adapted to the digital environment and finally, how they experienced the changes in behavior and expectations of the customers.

Eventually, I will do a qualitative research where I will interview Marjolein Mesman from the CUBE, a digital consulting company in the fashion industry in order to understand the different challenges boutiques are facing in this particular segment today.

2 Market observation

2.1 History of fashion

Before the Industrial Revolution, the majority of the people's clothes were made by hand. As the sewing machine was not invented until 1846, they had to sew every stitch by hand. During that period of time, it was very common to keep garments for more than 10 years and to buy second-hand clothes. In contrast, the wealthiest people bought custom-made outfits created by a dressmaker (Dynamique Entrepreneuriale, 2018).

As of the end of the 18th century, the industrial revolution allowed the textile industry to develop itself. Indeed, a number of inventions such as, the steam engine in 1786, the arrival of electricity and the appearance of the sewing machine in 1846 enhanced the efficacy of the production process. As a result, the first department stores made their appearance in the large cities and at a later stage in the provinces. Accordingly, the custom-made clothes disappeared and made room for mass production. From then on, fashion was democratized and therefore accessible to any social class (Pasau, 2021 : Dynamique Entrepreneuriale, 2018).

In 1800, the sumptuary laws, which regulated clothing were suppressed. From then on, everyone was free to wear whatever they wanted. However, one rule remained, which prohibited women from wearing men's clothing. In order for the aristocracy to continue to distinguish themselves from the others, they oriented themselves towards to the houses of haute-couture in the 19th century (Pasau, 2021; Dynamique Entrepreneuriale, 2018).

World War 2 equalized the social classes as it lowered income and wealth inequality. According to Jasmin Malik Chua, the second World War changed the way clothes were fabricated. Indeed, garments were now manufactured in bigger factories, which led to mass production (Malik Chua, 2017).

"The clothes make the man," is a famous expression that can be taken literally today. Indeed, next to the functional aspect of protection against weather conditions, clothing has an important meaning for many people. Indeed, it has become a means of self-expression in today's Western society. People experiment with different clothing styles all the time and are influenced by celebrities, influencers, people they look up to, etc. (De Bruyne, 2019).

Nowadays, fashion stores have a large offer of clothes available for the customers as they change their collections several times a year. Further, fashion has become a digital industry as people can order an entire new wardrobe with just one click. Moreover, this phenomenon is responsible for an increase of mass production and consumed clothes (De Bruyne, 2019).

For this reason, the ecological impact of this industry is very large. Indeed, it is one of the most polluting sectors. Today, young people, especially generation Z, are very sensitive to environmental issues and sustainability. Hence, the big challenge for manufacturers in the

fashion industry, especially those in the fast fashion sector, is to lower their environmental footprint by striving for "zero net carbon dioxide emissions" or switching to renewable energy throughout their production process for example (Juliette Desmonceaux, 2019).

2.2 Roles of the fashion industry

When reasoning logically, we can presume that the fashion industry will never extinguish since clothing is a basic need. Worldwide, there are about 7,6 billion people on the planet who wear clothes, whether they are fashionable or not. This means that in general there will always be a demand for these kinds of goods. Clothing fulfills two important roles. Firstly, it has a functional role, namely to protect people against certain weather conditions. Secondly, it shapes and expresses one's identity.

Every day, consciously or unconsciously we are involved with fashion as we have to dress for every occasion. Profession, age, religion, gender, etc. are all important social categories partly shaped by the clothes we wear. Therefore, a gardener dresses differently from a doctor, women wear skirts and dresses whereas men do not, a judge will be recognized by its judge's robe and a Muslima by her headscarf (Smelik, 2018).

2.3 Global importance of the fashion industry

The latest data of Statista (2021) reveals that the size of the global apparel market accounted for 1.5 trillion USD in 2020 and is expected to grow to 2.25 trillion USD due to the increasing consumer demand by 2025. These numbers confirm that the worldwide demand for garments is booming. In addition, the fashion industry comes in third after the automobile and technology industries when it comes to largest manufacturing sector. Consequently, it is an important pillar of the economy as its market share makes up for 4% of the global GDP (Fashion United, 2021). The relatively big size of this industry enhances the creation of many jobs. As a result, the estimated employment in the clothing manufacturing industry in the European Union was at 987 thousand people in 2018 (Fleischmann, 2019).

2.4 Importance of the fashion industry in Belgium

The fashion industry is an important source of income in Belgium. However, since 2019, fashion retail experienced a decrease in turnover. These numbers have further declined by a large amount as a result of the pandemic break-out. Forcing to shut down all the non-essential stores in order to flatten the curve, has caused devastating effect. Indeed, according to Comeos, a company that represent Belgian trade and services, fashion chains have already lost € 1.2 billion in sales due to the corona crisis (Belga, 2020). As we can see on graph 1 provided by Statista (2020), the Belgian sector suffered as from March 2020 from revenue decreases, reaching the highest decline in April 2020 of 90,33% compared to the previous year. In May, there was a slight recovery, as stores were allowed to reopen on May 11, but there was still a sales decline of 35,57%.
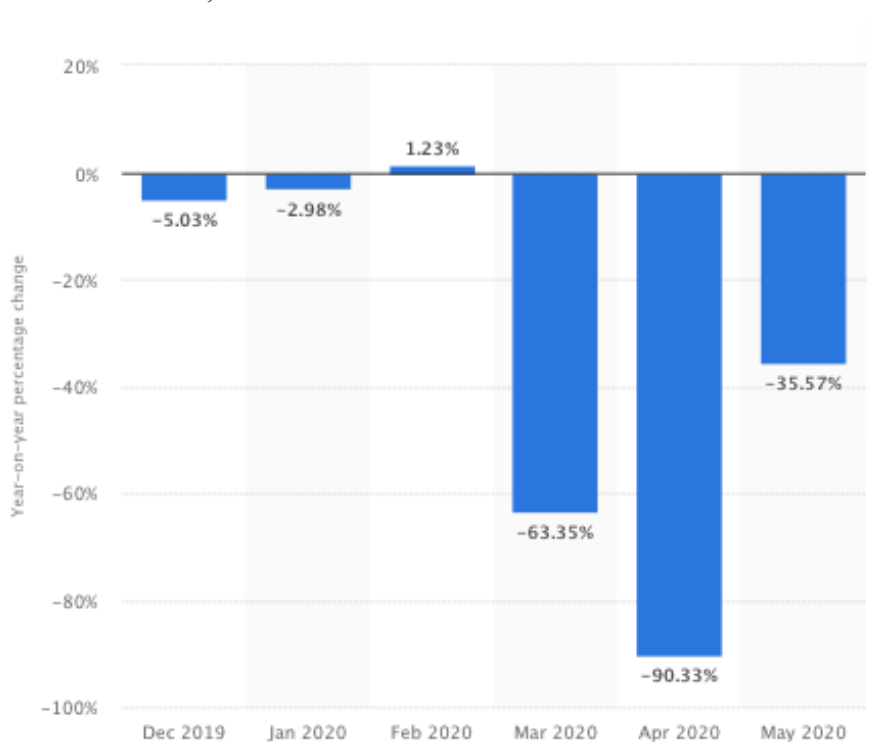
Graph 1: Fashion revenue change in Belgium due to the coronavirus in 2020. (Statista, 2020)

However, in 2021, the revenue of the apparel industry is projected to reach €7,173 billion. When having a closer look at these numbers, the women's segment is by far the largest one. Indeed, the total market volume in Belgium in 2020 for women's wear amounts to a market volume of €3,952 billion. Further, Belgians are expected to spend on average €616,62 on clothing in 2021 (Statista, 2021).

2.5 Consumption expenditure in Belgium

The consumption expenditure of clothing in Belgium is growing every year. Indeed, we can see on the left graph below, provided by Statista, that the spending on apparel rose from roughly € 6.7 billion in 2008 to € 9 billion in 2019, which represents a growth of 33,67% (Statista, 2020).

However, these consumption patterns have changed last year as a direct consequence of the COVID-19 crisis. Hence, according to PwC (2021) the Belgian consumer confidence indicator dropped from -6 in 2019 to -20 in 2020. As a result, 36% of the consumers declared that they will spend less in the following year because their personal income reduced. A survey conducted by Deloitte (2020) reveals that people cut back on non-essential expenses such as clothing during the pandemic as they are working from home and anxious about their finances. Indeed, on the right graph we notice a drop of 19,9% in sales for clothing and accessory between February and July 2020 (Barua & Levin, 2020).
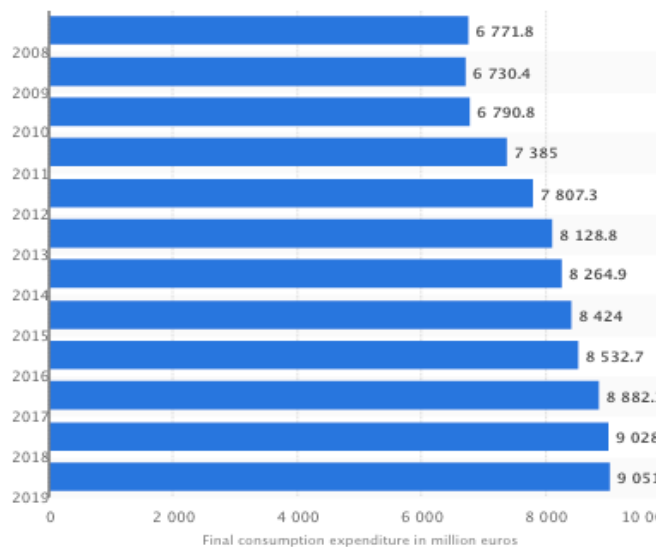
Graph 2: Final consumption expenditure of households on clothing in Belgium from 2008 to 2019 in million euros (Statista, 2020)
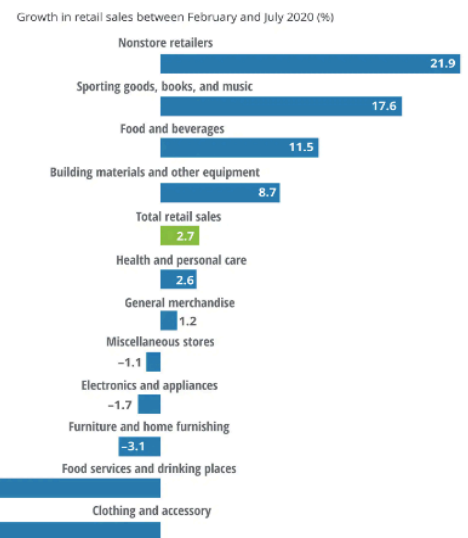
Graph 3: Growth in retail sales between February and July 2020 in % (Deloitte, 2020)

2.6 Facets of the industry

Womenswear, menswear and children's wear are the three main categories for the garment market. From the above stated categories, womenswear is by far the bestselling one (Statista, 2021). According to CO DATA (2018) the latter amounts to $689 billion or 53% of the global apparel spending. Whereby, spending on menswear and children's wear only represent 31% or $403 billion and 16% or $208 billion of global sales.

Collins dictionary (2021), defines fashion as "the area of activity that involves styles of clothing and appearance". The fashion industry consists of three components, particularly Haute Couture, ready-to-wear and fast fashion. Even though, the three of them have little resemblance, they constitute a homogeneous industry. These three components can be sold through the following channels: own distribution, international and/or multi-chain stores (Zeb, Point Carré, Galerie Lafayette), independent distribution and online distribution (Zalando).

2.6.1 Haute couture

"Haute couture clothing is marked by superior craftsmanship and is usually made by hand, by a team of artisans - each with his or her own specialty - specially for the client" (Cambridge Dictionary, 2021).

Haute Couture or high fashion lies at the heart of the fashion ecosystem and is deeply rooted in the French cultural heritage, with Paris as its birthplace. Surprisingly, it is an English designer, named Charles Frederick Worth (1825-1895), who is at the origin of the French Haute couture. This legendary fashion designer founded the House of Worth in Paris, which was the first Couture House of the world (Fédération de la haute couture et de la mode, 2021).

It is important to notice that haute couture stands for luxurious apparel, but luxurious apparel does not necessarily mean haute couture. As surprising as it may seem, in order to be able to obtain a haute Couture label from the federation of haute couture, designers must meet very strict criteria: everything must be hand crafted, the brand must have a workshop based in Paris employing approximately 20 people and present collections to the public twice a year, in January and in July. Haute couture is protected by law since 1945 in France and labels are reviewed and judged annually. In 2020, 16 fashion designer brands were entitled to avail themselves the label of haute couture (Fédération de la haute couture et de la mode, 2021).

According to the "Market Analysis and Insights: Global Haute Couture Market (360 Market Updates, 2020), haute couture's global market size made up for $11,220 billion in 2019 and is expected to increase with 17% by the end of 2026. Further, high fashion is segmented into different era's such as type, country, region, company, sales channels and by end user/application. When looking into depth at the segmentation by type, we can distinct two different types: female haute couture and male haute couture. The female haute couture segment is by far the most successful and amounts to 72.08% of the global sales.

2.6.2 Ready-to-wear

"Ready-to-wear is used to describe clothes that are produced in standard sizes, and not ones that are made to fit a particular person" (Cambridge English, 2021).

Ready-to-wear or "prêt-à-porter" is the middle ground between Haute couture and mass production. It describes a way of purchasing clothes that is no longer customized. Instead, these garments are available in standardized sizes to a wide variety of customers.

According to a study conducted by the French institute of fashion and Kea (2020), ready-to-wear can be subdivided into two segments. Firstly, designer brands, characterized by a strong international presence, an average retail price above € 500 and a particular and remarkable stylistic identity, mostly linked to the designer. These brands are mainly distributed through wholesale (multi-brand shops). In addition, up to 20% of the turnover is generated by digital sales.

Secondly, the premium and affordable luxury brands represent stores with a price range between € 100 and € 500. Further, they have a balanced distribution mix between retail (mono-brand shops), wholesale and digital sale points. In general, this customer base has a higher standard of living that attach great importance to a certain type of lifestyle.

2.6.3 Fast fashion

The Cambridge Dictionary describes fast fashion as "clothes that are made and sold cheaply, so that people can buy new clothes often". Today, it is not only the cheapest type of fashion, but it also serves the mass market. There are many fast fashion chains but Zara, H&M and Primark are definitely the dominating ones that can be found in almost every shopping street. According to Felipe Caro and Victor Martinez-de-Albéniz (2014), in order to label it as fast fashion, it must meet the following four conditions:
1. The target audience is under 40 years old
2. The price range of the clothes is mid-to-low
3. There is a very large selection
4. It needs to respond quickly to the consumers' needs

As mentioned previously, the fashion industry went through a major development after the second world war. Clothing prices suddenly became much cheaper. Additionally, trends were copied from the runway in no time. As a result, shopping became sort of hobby for many people.

In order to produce cheap apparel, fast fashion chains moved their factories around 1970 to emerging countries. Indeed, they saw an opportunity to cut back on labor expenses as wages were extremely low in these countries.

On the 24th of April 2013, the world got a huge "wake-up call" when garment factory Rana Plaza collapsed in Savar, a city nearby Bangladesh. This tragedy led to the death of more than

1,100 workers. People started realizing that there was a dark side to fashion. For the first time, many questions were raised by the consumers about the conditions in which these employees, mostly women, worked (FashionUnited, 2017).

2.7 Distribution channels

The survey conducted by PwC, The Retail Academy & Gondola Group on "Rethinking the Retail" reveals that around 90% of the Fashion retail business are linked to affiliated stores. This means that 10% is carried out by independent multi-brand retail stores.

Further, according to Vincent Helsen, executive director of Acris Fashion, a multi-brand fashion agency, fashion items are mainly distributed through the following channels:

- **Affiliated Retail stores:** Represents mono brand shops mostly owned by brands or existing under types of franchising. In this distribution channel we count all types of brands of every price level (Zadig & Voltaire, Essentiel, Des Petits Hauts Tommy Hilfiger, Zara, Primark, Zeeman, , Lola & Liza, …). Most of these brands have a clear strategy of vertical integration where they have a full control from production up to sales to end consumers.

- **National or international chain stores:** Such as Galerie Lafayette, Inno, but also JBC, As Adventure, Espace Mode, Point Carré, …. Next to fashion, they sometimes also offer a large range of products such as cosmetics, lifestyle, furniture etc. This distribution channel negotiates mostly purchase contracts with higher discounts or with guaranteed results in reselling. They are volume driven and operate with larger shopping floors.

- **Independent multi-brand stores:** These are often smaller family-owned local boutiques. These boutiques have, in general, a smaller shopping floor and are more present in smaller towns, villages. Independent multi-brand boutiques have a smaller customer base and mainly operate as fashion boutiques where styling is important.

- **Online channels:** Online sales have dramatically increased the last year because of the outbreak of corona. The biggest online international players are Zalando and Asos. However, nowadays nearly every fashion business moved digitally by setting up a webshop.

Today, with the presence of all the digital platforms, these channels are blurred. Therefore, offering a consistent omnichannel experience is vital throughout the customer journey. Indeed, stores need to focus on a "phygital model", which seamlessly connects the physical and the digital world. All distribution channels are severely hit by this new purchasing trend and none of them can deny the need to adapt themselves to this (PwC, The Retail Academy & Gondola Group, 2018).

3 The digital transformation in the fashion industry

The digital revolution has not only completely changed the shape of the fashion industry; it has also affected the way how consumers behave today. With the help of big data tools, companies are able to translate a huge amount of data into useful information. They will use the latter to do behavior analyses in order to have a better understanding of the shifts in behavior and to determine how they should respond to it. Additionally, big data will also help companies to increase performance on different levels. Lastly, big data allows e-commerce businesses to better target their audience with personalized advertisements, which will have a big impact on online sales.

Online platforms are extremely important sales channels nowadays. In fact, the digital transformation served as a lifeline for many retailers during the pandemic as physical stores were forced to close their doors. Indeed, traditional stores/brands that mainly focused on in-store sales had to sell their products through e-commerce. These online sales can happen through a webshop, social media platforms or any other digital channel. Moreover, when setting up a webshop, it is crucial to adjust it to every device in order to make the shopping experience as convenient as possible for the consumer.

Of course, e-commerce has facilitated many lives and created a number of other advantages for both customers and retailers. However, at the same time, retailers are also experiencing some difficulties as customers are, for example, becoming much more demanding. Additionally, customers are also a little skeptical about e-commerce as they, for example, cannot see/touch the clothes before buying them. Next, it also helps retailers to implement cost saving structures and to enhance each stage of the value chain by offering tailored advertisements based on data collection.

Even previous to the COVID-19, the stores/brands that were digitally-savvy and possessed strong analytical skills surpassed competitors that had not built a digital strategy. As a matter of fact, the pandemic has only expanded the gap between digital market leaders and traditional retailers. Accordingly, stores/brands that led the digital transformation are now one big step ahead and experience less difficulties with the acceleration of technology. On the other hand, for traditional stores/brands with no or low digitalization levels it was very challenging to suddenly adapt to the online environment. Luckily, there are digital consultant companies that can help them to set up a digital strategy and guide them in making the right choices.

3.1 The changing shape of the retail industry in Belgium

According to a report by PwC, Gondola group and The Retail Academy (2018), the Belgian retail market counted 89.510 physical stores in 2008. However, this number shrank to 78.875 in less than 10 years' time as many retailers failed to adjust to the changing role of a physical store. Additionally, the acceleration of e-commerce is also mainly responsible for the diminishing number of bricks-and-mortar stores. Hence, it is important to notice that even though there are giant e-commerce players, physical stores will always remain in the future. Nonetheless, willingness to adapt to this changing landscape is crucial to a retailer's survival. Indeed, Marjolein Mesman confirms that many boutiques that cannot make the step to digitalization will disappear in the near future.
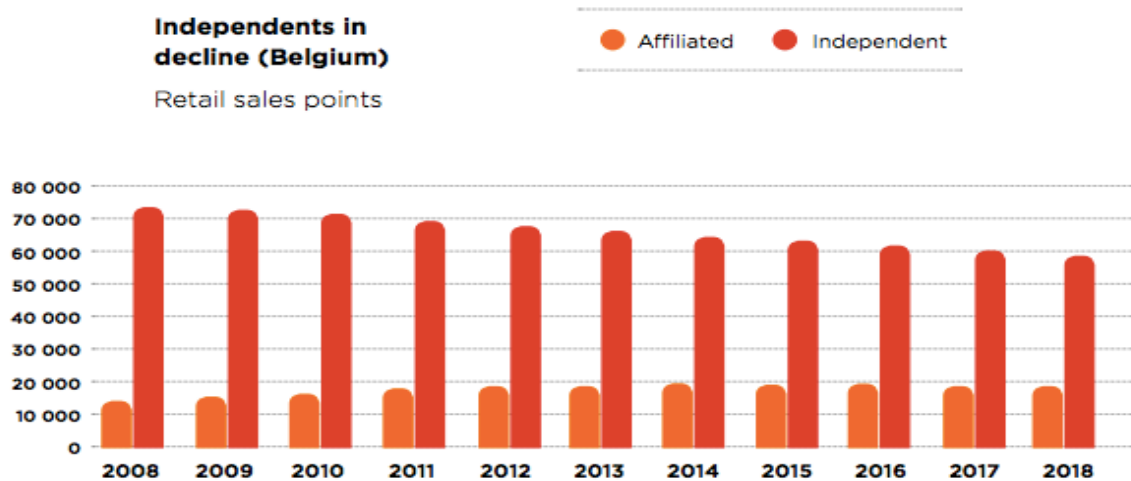
Graph 4:Belgian retail sales point (Pwc, The Retail Academy & Gondola Group, 2018)

Graph 4 shows that independent retailers in Belgium are losing momentum. Indeed, in 2008 there were over 70.000 retailers whereas this number shrank under 60.000 in 2018. The affiliated retail sales points on the other hand, have increased by roughly 5.000 over the last ten years, reaching almost 20.000 points of sales in 2019.

Since all the shops were closed due to the pandemic break out, e-commerce experienced a boost of 20% in 2020 for fashion and accessories. However, the latest statistics on online retail (Cushman & Wakefield, 2020) reveal that even though online retail is growing at a rapid pace, people still prefer to shop in a physical store. This is why bricks-and mortar stores will never completely vanish.

3.2 How big data is changing the fashion industry

3.2.1 Big data

Big data is a large volume of structured and unstructured data, which is very complex to analyze and to convert into useful information. As a result, advanced technologies and big data solutions are needed to examine these large amounts of data. Further, in order for data to qualify as "Big Data," it must meet the following four criteria also called the 4V's:

- Volume:
- Velocity:
- Variety
- Veracity

(Bruniaux, P., Zeng, X., Bruniaux, J., & Jain, S., 2017).
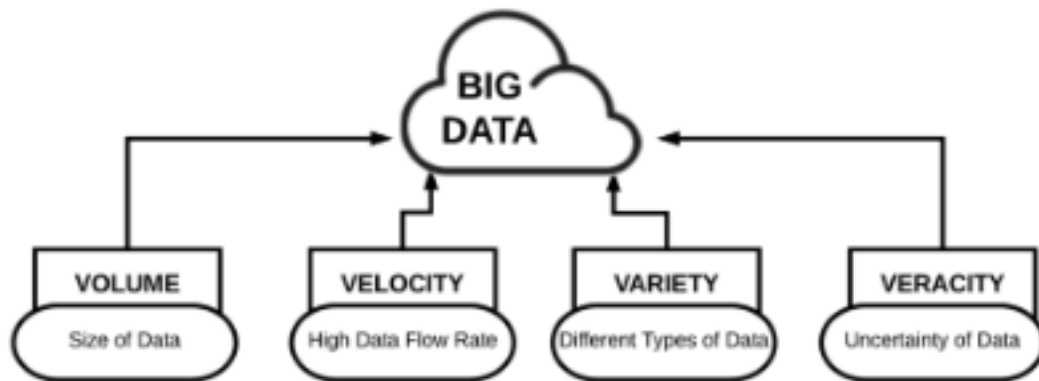
Image 1: The four V's of big data in fashion data (Bruniaux, Zeng & Jain, 2017)

3.2.2 Impact of big data on the fashion industry

Big data has gained substantial importance in the fashion industry as it helps retailers to optimize their performance. Indeed, collected data obtained from different sources such as previous sales, social media, market research etc. allow companies to translate data into valuable information. This is vital to analyze changing consumer behavior and expectations, to keep up with the newest trends and to make accurate predictions of future events.

Why big data is useful in the fashion industry:

Analyzing data brings huge advantages to fashion industry players. According to CGS (2018), a computer software company in the United States, fashion companies using data analytics have on average, 54% higher margins. Actually, fashion businesses benefit from big data for the following reasons:

- **More detailed customer segments:** Companies are able to classify their customers by location, age, gender, geographic location, preferences and so on since many years. However, big data has taken this to the next level. As a matter of fact, it enables businesses to analyze the continuously changing consumer behavior based on a variety of elements. For example, the attitude and feelings customers have about a brand on social media platforms can be used to measure customer satisfaction and engagement. Further, purchasing time patterns can indicate when customers are most probable to buy goods. Lastly, big data can check how customers interact with the brand through all the different touchpoints and how they can optimize the customer experience. Hence, companies can use all of this valuable information to create extremely detailed consumer segments.

- **Personalized marketing campaigns:** Offering tailored advertisements to customers is key for a business' success, especially in the fashion industry. As big data allows companies to clearly identify customer segments, they can much more easily respond to the consumer needs. Indeed, offering special promotions leads to a higher customer engagement and an increase in sales. When adding big data in the mix, companies can gather much more information that does not only show who the customer is but also how he/she behaves and what his/her preferences are. Based on this detailed customer data, businesses can create the right and personalized marketing campaign at the right time to their target audience.

- **Taste and design popularity:** Data science is being used to analyze consumer behavior patterns, which enables companies to make scientific forecasts on future fashion trends. In fact, big data is utilized to closely study all the popular trends, checking who is buying what and for which reason. Further, it helps businesses determining which colors, shapes and styles are preferred by the customers. Based on the outcomes generated by big data tools, fashion stores/brands have a clear overview of which type of clothes will sell well when they hit the racks. Indeed, it should help them to achieve an agile production that responds to the rapidly changing trends and customer demands, which will also lead to a better inventory management (McKinsey & Company, 2019).

To conclude, we can see that trends change in the blink of an eye in the fashion industry. If companies want to keep up with the pace in this volatile environment, they need big data tools to constantly collect and analyze consumer information. Further, data science enables stores/brands to offer a high degree of personalization in this new era where customer centricity is vital. Lastly, big data results in optimizing several factors of business operations such as stock management for example. However, there is also a downside to this story. First of all, on the ethical side, there are many privacy and security concerns. Indeed, people are scared of cyberattacks and data breaches. Secondly, treating big data requires highly skilled data scientists that are extremely expensive. As a result, small businesses do not have the budget for it in most cases.

3.3 E-commerce

Big data helps e-commerce businesses to have a better understanding of their customers based on a behavioral analysis. It is considered a key element in a business strategy as it helps companies to create a competitive advantage. Hence, data analytics deliver personalized customer experiences and a strong customer service, which generates an increase in sales.

Let us now have a closer look at what e-commerce means. The term e-commerce dates from the 1960's, with the evolution of "electronic commerce". James Morrish (2020) describes it as "the buying and selling of goods through the transmission of data".

3.3.1   Difference between e-commerce and online shopping

People often confuse online shopping to e-commerce. Even though they are very similar, the latter is a much broader concept. As a matter of fact, e-commerce is another word for doing business online including services such as online payments, comparison tools, etc.

3.3.2   Importance of e-commerce

In 1998 e-commerce did not even account for 1% of total retail revenue, whereas in 2019, e-retail sales represented 14,1% of global retail sales (Statista, 2020). This is due to the boost in online sales as a result of the digital revolution. According to Aaron Orendorf (2020), the global market value of the online fashion industry accounted for $439 billion in 2018 and is expected to grow to $953 billion in 2024. The revenue is generated from the three major fashion segments: apparel, bags & accessories and footwear. In 2020, the total growth of e-commerce in the fashion industry accounted for 26,5%. E-commerce of apparel in particular has experienced a growth of 29,6% in 2020.
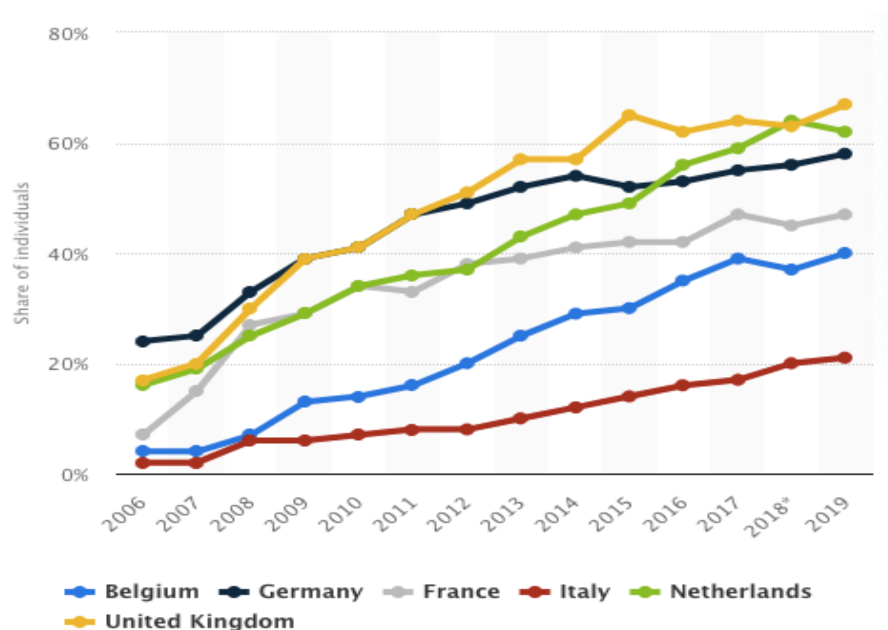
Graph 5: Share of consumers who purchased fashion or sports goods online in selected countries in Europe from 2006 to 2019 (Statista, 2020)

Graph 5 demonstrates that on the one hand, over 50% of German, UK and Dutch consumers bought fashion or sport items online in 2019. On the other hand, Belgium, France and Italy fell a little behind. However, the numbers are going into the right direction for Belgium and France as online purchases boom. Indeed, 40% of Belgians bought fashion and sportswear items online in 2019, which is an increase of 36% compared to 2006 (Statista, 2020).

Further, a survey carried out by GFK for the Becommerce federation, reveals that online sales exploded since the pandemic outbreak in Belgium, especially in the fashion industry. As a matter of fact, Belgians purchased a third more products online during the pandemic (Belga, 2020). Graph 6 provided by Statista (2021) confirms what GFK and the Becommerce stated. We can see that in 2020, fashion items were the leading product and service category bought online in Belgium.
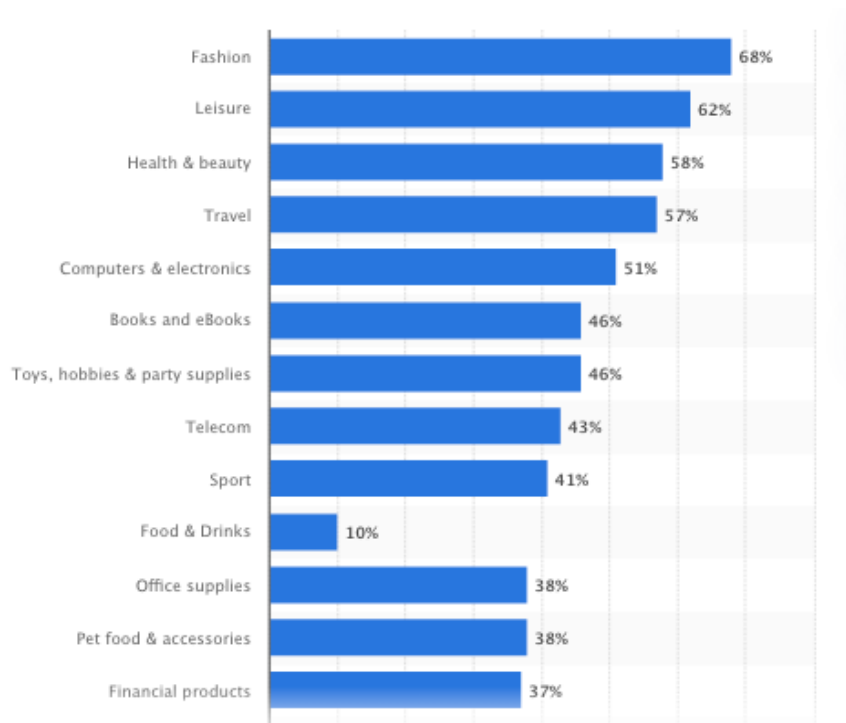
Graph 6: Which new products or services did you buy via the internet in the past 12 months? (Coppola, 2021)

The COVID-19 pandemic has fundamentally affected the customer behavior. Today, people live, buy and think in a complete different way. It is therefore vital that business owners understand those changes so they can respond to the new needs of their customers. As governments worldwide imposed lockdowns in order to flatten the curve, boutiques were forced to sell their merchandise through online channels. For some of them, this was quite an adjustment as they focused primarily on the in-store experience.

Tanvi Malik, Co-founder of FabAlley said "We have been on the fence of being an online adoption country for a couple of years now, and this is something that has been in the pipeline. COVID-19 has just accelerated this into acceptance. This is a wake-up call for retailers who have been more offline-centric, to shift to the digital age" (Apparel Resources, 2020).

Today, people visit multiple e-commerce platforms in order to satisfy their demand and search for new exciting online shopping experiences. The pandemic has accelerated the transformation to a digital world. As a result, the digital revolution will happen at a much faster pace than we would ever have imagined.

Consequently, it is crucial for fashion retailers to jump on the bandwagon and rethink their business strategy by implementing online sales channels. Consequently, the boutiques must find new ways to engage with their customers through various platforms. In other words, they need to synchronize different platforms, both online and offline, within the purchasing journey of the consumer (Apparel Resources, 2020).

According to a study conducted by BrizFeel (2021), in 2020 nearly 57% of the customers opted for online shopping. Additionally, 31% preferred offline shopping and 12% had no preference.

3.3.3 Benefits and drawbacks of e-commerce

Benefits of e-commerce for the customers:

From an end user's point of view, e-commerce facilitates many lives without a doubt. Indeed, it makes the customers' shopping journey easier than ever before because of the following reasons (KPMG, 2017; The online shopping expert, 2021):

- **Time saving**: This is one of the most important benefits of online shopping. Today, the famous saying "time is money" can be taken very literally as humans are very busy creatures. As a result, businesses should make sure that their customers' purchasing process is not too time consuming. An online purchase is often very rapid as consumers can order the goods and services from home. Indeed, why walk all the way to the stores and search for your product between the shelves when you can buy everything with just a few clicks?

- **Ability to shop 24/7:** E-commerce websites run non-stop, which is a very important advantage for people with busy lifestyles. In times where e-commerce did not exist, people had to rush to the stores after their work in order to buy the products they needed. Today, with the existence of online sales channels, all these products are just a few clicks away as people can buy any product at any point in time.

- **Wider choice range:** As mentioned above, with the existence of e-commerce, people can buy products from all over the world. They are not limited by the availability of the products in their town or even country. Instead, goods and services can be shipped globally in order to satisfy the consumers' demand.

- **Lower prices and deals:** Online webshops are much cheaper than physical stores as they do not need to pay any operating costs, except for the website itself and sometimes a person that manages it. As a result, stores can pass those cost savings on to the customers and charge lower prices or offer discounts. Additionally, with all the access to information available online, people have a better overview regarding the prices. Consequently, they will browse and compare different prices in order to find the best price.

- **Avoid busy shopping areas:** First of all, some people find it unpleasant and stressful to shop in crowded streets. Additionally, with the current pandemic, many people avoid busy shopping areas as they do not feel comfortable being gathered with that many people. E-commerce offers a solution to this problem. Indeed, as many stores have online sales channels, people can now avoid these crowds and shop at their own pace.
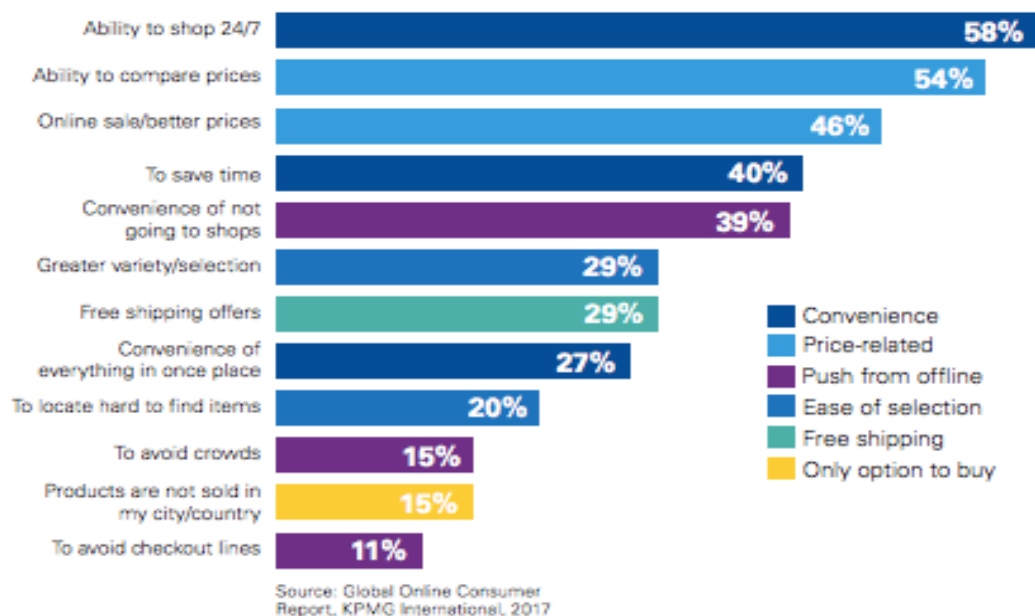
Graph 7:Reasons consumers shop online instead of in stores. (KPMG, 2017)

As we can see on graph 7 provided by KPMG, convenience and the ability to compare different prices are the most important factors that motivate people to shop online. The latter shows that customers, with all the information available on the internet, have a lot of power today. Indeed, they do not mind spending hours online comparing different products in order to find the cheapest deal. Even though, the online research can take some time, depending on the importance of the purchase, for many it will still be timesaving.

<u>Drawbacks of e-commerce for the customers:</u>

In addition to the many benefits that e-commerce brings, there are, of course, also challenges associated with it.

- **Customers cannot try before they buy:** When buying apparel, the perceived risk is higher as customers are concerned about how the clothes will look on them. Also, it is not an evident task to guess your right size as each brand differs somewhat in their measurements. Because of the latter, customers tend to buy different sizes and then return those that do not fit, which results in an indirect loss for retail stores. Even though, most of the time items can be returned for free, customers are more afraid of making a bad purchase online.

- **Limited interaction:** Online shopping does not offer any face-to-face interaction with its clients. People who browse for new clothes in mid to high-end boutiques for example expect to be guided by the saleswoman during the purchasing process. They want to be showcased various garment options and guided through their purchasing process. However, technology has offered a solution that might somehow fill the gap. In fact, retailers nowadays sometimes offer a chat box option to their clients. These software programs are trained to provide solutions and to answer basic questions. Even though this gives online platforms the opportunity to interact with its customers, it is considered as impersonal by many customers.

- **Cybersecurity and fraud:** According to Will Yakowicz (2015) two third of the customers are anxious about their data security when purchasing goods and services online. Further, a study carried out by PwC (2017), states that 85% of the customers refuse to do business with a company if they are worried about their security practices. In order to gain customers' trust, companies must strongly protect their customers' data and privacy. Additionally, they should be transparent about how they store and use customers' data. According to Salesforce (2019) 68% of the customers are willing to trust companies if they explain how it can help them to provide a better experience. Another worrying thing is the fact that the growth of e-commerce comes hand in hand with the growth of frauds.

Because of all of the above stated reasons, people might prefer shop at physical stores instead of online. Graph 8 from KMPG (2017) reveals that indeed, the tactile experience of seeing, touching and trying the clothes remain the most important motives for visiting a brick-and-mortar store. Next, 23% of the people want to enjoy the experience of going to the physical shop. In most cases, this is linked with the tactile experience as they also want to see the product in real life and verify the quality before purchasing it. Lastly, 24% of the customers state that the item is too valuable to buy online and 13% of them do not trust the online security of payments.
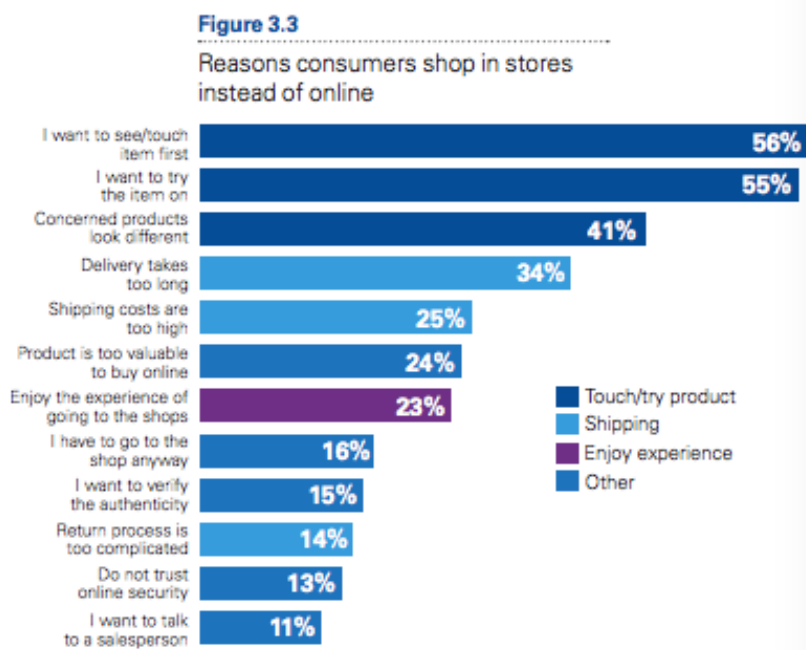
Graph 8: Reasons consumers shop in stores instead of online. (KPMG, 2017)

When we look from the business point of view on the other hand, e-commerce has also been beneficial for them. Let us now have a look at the positive impacts it has on businesses (Morrish, 2020).

Benefits of e-commerce for the retailers:

- **Higher margins:** As stated previously, online sales channels require less operational costs such as electricity, rent, employee expenses and in the best case scenario these are even eliminated. As a result, higher margins can be earned when selling goods and services through an online shop compared to a physical store.

- **Scalability:** Bricks-and-mortar stores often allow a limited amount of people at the same time in their stores, especially now with the COVID-19 regulations. However, when operating an online business, there is no constraint on the number of people. As people from all over the globe can visit any webshop, retailers can reach much larger target audiences. Indeed, with the emergence of content marketing and social media, it is much easier to expand to new markets.

- **Consumer insight:** Retailers must know what their customers' needs are in order to satisfy their demands. It is no wonder that when consumers are pleased, they continue to come back. The best way to understand their behavior, shopping patterns, interests etc. is to collect and analyze data. With the emergence of technology, gathering data of consumers has never been so easy. The challenging part now, is to translate this powerful information in tailored advertisements. In fact, according to Retail customer experience (2019), 63% of customers today believe that they are recognized as an "individual" when offered personalized offers.

Drawbacks of e-commerce for the retailers:

Of course, doing business online also comes with some challenges that are not always easy to surpass, especially for small companies (Ferreira, 2019).

- **Saturated market:** Previous to the pandemic, the e-commerce market was already saturated as the great success of the first e-commerce generation highly inspired many businesses to enter the market. When the pandemic broke out, stores were forced to switch to an online sales channel in order to sell their merchandise. As a result, the e-commerce space is now filled with a tremendous amount of competitors and battling for customers is the worst disadvantage. Hence, standing out in the crowd is not an easy task. Therefore, online businesses should do everything possible to differentiate themselves from their rivals.

- **More demanding customers:** The rise of the digital revolution comes hand in hand with the increase of customers' expectations. According to a survey conducted by Salesforce (2019), technological advancements raise customer expectations at a fast pace. Indeed, today consumers require stores/brands to offer connected purchasing journeys, personalized offers, innovations and data protection. Adjusting to all these changes in the demand of customers and try to keep them satisfied is certainly not an easy task for businesses.

When we look at the above stated advantages and disadvantages of e-commerce, we can see that there are more upsides than downsides to start an online shop. Even though there are some challenges bound to it, they can be overcome by implementing a strong and differentiated digital business strategy with personalized offers.

3.4 Social media

Social media is an umbrella term for all online platforms that enable a two-way interaction between users. In fact, social media allows users to publish or share photos and/or videos on their profile, share information with each other, interact with one another, etc. In other words, social media platforms facilitate communication between users through various channels,

3.4.1 Social media marketing

Over the last couple of years, the role of social media has drastically changed. As a matter of fact, it was first used for personal use in order to stay connected with friends and family. Today, social media platforms turned into a marketing landscape for e-commerce players as it creates new online purchasing experiences and the possibility to build strong brand communities (SocialLane, 2021).

Whereas e-mail was the most popular digital communication medium for a long time for many companies, this role has been taken over by social media. Of course, the many opportunities to communicate, to connect and to build a community around a store/brand through social media channels have not gone unnoticed by companies. As a result, businesses started using social media as a marketing tool to increase sales.

According to Rubathee Nadaraja and Rashad Yazdanifard (2013), social media marketing is defined as "the use of social media channels to promote a company and its products". Consequently, social media platforms are essential elements of a marketing strategy for businesses and will nowadays determine a store/brand's success. Indeed, these channels help stores/brands to interact with customers, growing brand awareness and lastly to increase sales and leads towards the webshop.

One of the main hurdles companies face with social media marketing is that they consider these social media platforms as online billboards. Brands that constantly push messages towards the users are seen as a huge turnoff and do not add any value to the customer. Indeed, according to Andrea Lehr (2015), 45% of the people tend to unfollow a store/brand on social media because they post an excessive amount of promotional content.

The biggest social media players are Facebook, YouTube, LinkedIn, Twitter, Instagram and Snapchat. Each platform is unique and has its own advantages and disadvantages. If social media channels are used for business purposes, companies should first consider which platform best suits the organization. In addition, businesses can also adapt content to any type of channel used. Facebook can for example mainly be used for informative content and Instagram, on the other hand, can be used more playfully (SocialLane, 2021).

According to Rubathee Nadaraja and Rashad Yazdanifard companies can highly benefit from social media marketing as it comes with many advantages. However, it also has some limitations on the other hand (Nadaraja & Yazdanifard, 2013).

Benefits of social media marketing

- **Cost saving:** While traditional marketing campaigns are highly expensive, most of the social media platforms are free to use, even for businesses. Further, companies are free to decide the budget they are willing to pay for any paid promotions on social media platforms. Additionally, these costs are relatively lower than any other traditional marketing campaign. As a result, companies can successfully run social media campaigns for a low budget whilst saving money for other expenses within the company.

- **Social interaction:** The two-way communication of social media creates a dialogue between customers and businesses. As many stores were closed due to the COVID-19 crisis, real life interaction was not an option. Instead, companies tried to engage with customers in new ways through social media channels. For example, fashion stores take pictures and/or videos of different outfits and put it on their Instagram stories or on a Facebook post. Next, customers can comment on these stories/posts, ask questions or even order the clothes through these social media platforms.

- **Increase brand awareness:** According to a report conducted by Sprout Social, the main goal of 70% of the companies using a digital strategy, is to increase brand awareness. The best way to do so, is to post consistent and personalized contents which will generate high levels of engagement. Further, as in 2020, nearly half of the world's population or 3,8 billion people were active on social media platforms, social media marketing boosts the reach of their store/brand significantly. However, with the high level of competition, standing out of the crowd can be challenging.

- **It increases traffic:** If the social media strategy is done correctly, it can serve as the main source of traffic and leads towards a website. For example, a person clicks on the feed of a dress on Instagram. Next, she will automatically be transferred to the website of the dress. In order to set up a successful social media strategy, companies must publish very engaging and extremely "shareable" content on the different platforms that will convince customers to visit the website.

- **Targeted market:** Another big advantage of social media is the fact that it allows to target groups and customers on the basis of site users' personal interests and their friends' preferences. For example, a person searches for candles on Google. When he will open his Facebook, he will very likely see advertisements about candles on this social media platform. As a result, it helps companies to effectively reach potential customers who are likely to be interested in the product/service.

<u>Drawbacks of social media marketing</u>

- **Time intensive**: Setting up a successful social media strategy is very time demanding for businesses. As a company you cannot expect to have high returns when you only post something now and then on a social media platform. Instead, it is vital to spend several hours a day publishing qualitative contents that adds value to the consumer. Additionally, marketers are also responsible for replying to comments, question and communicating important product features

- **Trademark and Copyright:** It is very easy to duplicate pictures, video's or any valuable content from other brands on social media platforms and turn it into "your idea". As the access to content is bigger than ever before in the digital world, it is difficult to distinguish ownership of original feed from duplication or distribution. Therefore, companies must protect their own trademarks and copy rights at all time when promoting products and/or services on social media platforms in order to prevent intellectual property theft (Abou Naja, 2021).

- **Negative feedbacks:** When a customer is not satisfied with his/her purchase there is a risk that he/she shares his/her bad experience on social media platforms. Too many negative comments can have a destructive toll on a company as it can totally ruin its reputation. Unfortunately, companies do not have the ability to delete those negative reviews. Thus, they must ensure a good after sales service that solves all problems rapidly so that there is less incentive for customers to write bad feedback.

3.5 The impact of COVID-19 on digitalization

3.5.1 Acceleration of technology

According to McKinsey & Company, the COVID-19 pandemic has rapidly changed the consumer behavior across the following eight areas of life: work, learning, communications and information, travel and mobility, consumption, life at home, play and entertainment and finally health and wellbeing. I will solely focus on the changed behavior towards shopping and consumption as it is the only point that is relevant for my research.

Many believe that the COVID-19 pandemic has drastically changed our consumption patterns. Of course, lockdowns have had a deep impact on how we act, purchase and think. However, these changes in behavior are not solely linked to the break-out of the virus. Instead, COVID-19 has accelerated many trends of past behavior. A survey conducted by McKinsey & Company (2020) confirms that the pandemic has sped up the adaptation of digital technologies by several years as consumers have moved significantly towards online channels.

When we look at graph 9, we notice that customers in the Asia-Pacific adopted the fastest acceleration, which accounts for four years. On the other hand, in Europe and North America, adaptation of customer interactions sped up with only three years.

The COVID-19 crisis has accelerated the digitization of customer interactions by several years.

Average share of customer interactions that are digital, %   ■ Precrisis   ■ COVID-19 crisis

*Years ahead of the average rate of adoption from 2017 to 2019.
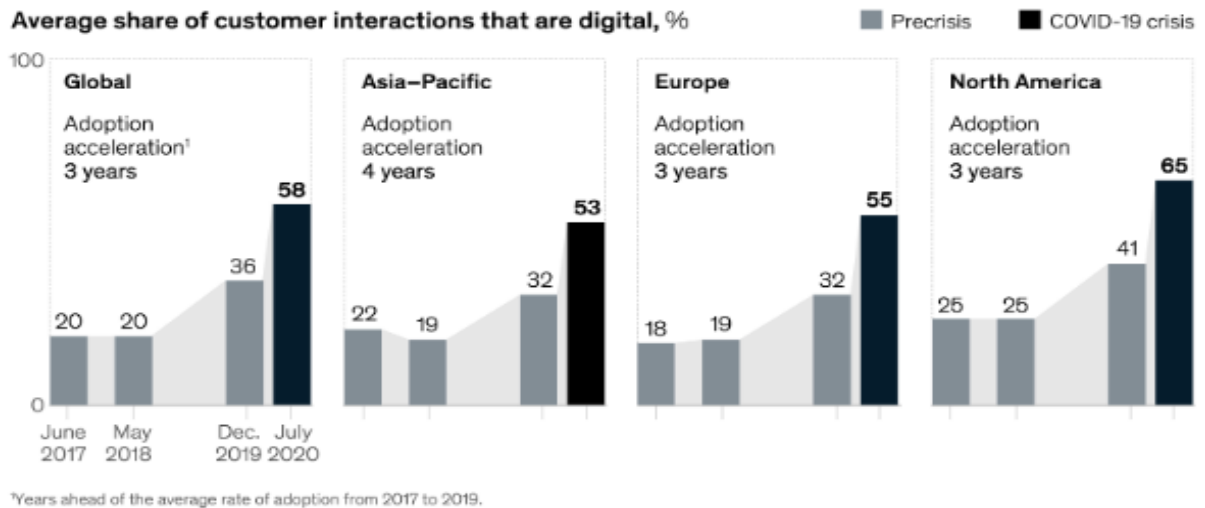
Graph 9: Average share of customer interactions that are digital, % (McKinsey & Company, 2020)

A more interesting and unexpected acceleration has been seen in the development of online product and service offers. As governments imposed lockdowns, businesses were forced to turn their stores into an e-commerce. As a result, McKinsey & Company noticed a global seven-year increase in adaptation, where Asia has adopted the fastest acceleration followed by Europe and North America.

Average share of products and/or services that are partially or fully digitized, %

■ Precrisis   ■ COVID-19 crisis

*Years ahead of the average rate of adoption from 2017 to 2019.
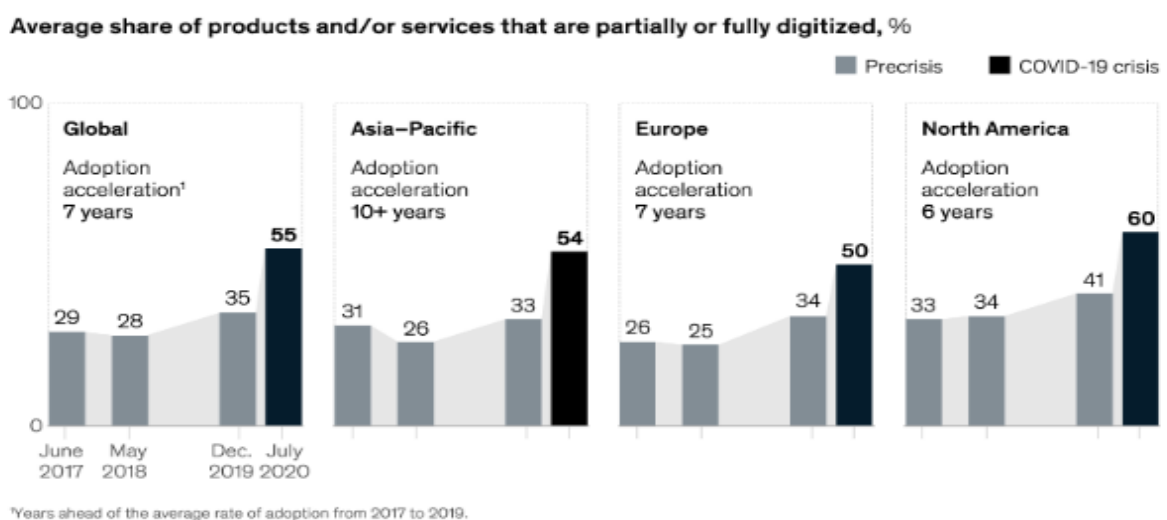
Graph 10: Average share of products and/or services that are partially or fully digitalized, % (McKinsey & Company, 2020)

3.5.2 Adaptation to the acceleration of technology

It was not an easy task for most companies to adapt to these sudden changes. However, McKinsey's survey (2020) confirms that the respondents adjusted much more rapidly than they thought would be possible before the pandemic. When analyzing graph 11, changing to remote work was the easiest/fastest adaptation. Further, adjusting to the customer needs/expectations only took in general 21 days, which is relatively fast.

Of course, it is important to keep in mind that this is a general analysis and that these results vary across sectors. The respondents were asked why those changes were not put into operation before the pandemic. More than 50% answered that those modifications in their business model were not top priority. Hence, this crisis has forced many businesses to implement these changes which has resulted in an elimination of this barrier (McKinsey & Company, 2020).

Executives say their companies responded to a range of COVID-19-related changes much more quickly than they thought possible before the crisis.

Time required to respond to or implement changes,¹ expected vs actual, number of days

	Expected	Actual	Acceleration factor, multiple
Increase in remote working and/or collaboration	454	10.5	43
Increasing customer demand for online purchasing/services	585	21.9	27
Increasing use of advanced technologies in operations	672	26.5	25
Increasing use of advanced technologies in business decision making	635	25.4	25
Changing customer needs/expectations²	511	21.3	24
Increasing migration of assets to the cloud	547	23.2	24
Changing ownership of last-mile delivery	573	24.4	23
Increase in nearshoring and/or insourcing practices	547	26.6	21
Increased spending on data security	449	23.6	19
Build redundancies into supply chain	537	29.6	18

Graph 11: Time required to respond to or implement changes, expected vs actual. (McKinsey & Company, 2020)

4 Change in the purchasing behavior of the consumer

The digitalization has had a big impact on the purchasing behavior. As a matter of fact, it came hand in hand with more demanding and powerful customers. In the first part, we will look how the online consumer behavior is mainly influenced by price, trust and convenience. Next, we will analyze the different traits of each generation and the trends that shaped them. We will look at the main characteristics of each generation to have a clear overview of how prone they are to changes, what their purchasing habits are and how they like to be addressed by brands/stores. Hence, businesses first need to determine which age cohort they want to target. Then, they must understand what this generation is exactly looking for and expects from a store/brand throughout the purchasing journey (Young, 2018).

4.1 The consumer

Consumers are actors in the marketplace. Further, according to the Cambridge dictionary (2021), a consumer is referred to as "a person who buys goods or services for their own use." With other words, a consumer is an individual that buys products or services for his or her own use instead of reselling it as a manufacturer. Consequently, they are the end-users in the distribution chain. It is important to notice that every decision they make during the buying process is influenced by several factors. Therefore, in this chapter, I will analyze which elements affect the consumers' choices throughout their buying journey.

A consumer of fashion more precisely, is a person that purchases clothes, shoes or other fashion accessories for personal use or as a gift for others.

4.2 Consumer behavior

Consumer behavior is defined by Kotler as "the mental, emotional and physical activity that consumers use during selection, purchase, use and disposal of products and services that satisfy their needs and desires" (Jinzhao, 2017). In other words, it is the study of how emotions, opinions and preferences affect the decision making process of consumers when buying goods and/or services.

The main goal of consumer behavior is to constantly improve the four C's of the marketing strategies and understand behavioral changes. About 70 years ago enterprises started to understand that if they wanted to have a competitive advantage, it was vital to comprehend the needs and wants of their target audience (Jinzhao, 2017).

In order to do so, retailers should understand that buying behavior is strongly affected by generational differences. A study conducted by PFS and Arlington Research, discloses different online buying behaviors between the consumer generations discussed later in this paper (Newstex, 2020).

4.3 Online consumer behavior

A shift in the consumer buying behavior occurred when people started to utilize the online environment during their purchasing process. Over the last few years, many marketers have been analyzing in what way online consumer behavior is different from offline behavior. Research shows that online consumers are much more demanding and have more power than ever before. Indeed, with improving access to information, a wide range of choice of goods and services, and the ability to openly share experiences with others, customer's power has hugely increased (Deloitte, 2014).

4.3.1 Factors that influence online consumer behavior

According to Mircea Fuciu, Luigi Dumitrescu and Gheorghe Orzan (2015), online consumer behavior can be influenced by the following three factors:

- **Price:** Tjiptono (2008) states that "prices affect the image and brand positioning strategy; hence, price is an important element". Indeed, consumers usually link price with a product level. Consequently, expensive goods are usually reflected by a high quality image whereas cheap goods are often considered low in quality. Price perception hugely affects the purchasing decision of many people. Today, with the presence of the internet, consumers can very easily compare prices between different websites and brands in order to eventually judge its relative value. Accordingly, they will spend a certain amount of time, depending on the importance of the purchase, searching for the cheapest option available (Safitri, 2018).

- **Trust:** Consumers need to feel safe when making a purchase. Of course, this applies both online and offline. Today, with the outbreak of the pandemic, this element is more important than ever before. As many people do not feel at ease going to physical stores, it is vital to create a secure shopping environment. In view of this, consumers need to trust businesses that they have put everything into place to protect them from the virus. On the other hand, data protection becomes a growing concern for many people. The survey conducted by McKinsey & Company (2020) reveals that consumers are becoming increasingly conscious about the data they share with companies. In addition, it also states that there is a huge lack of trust in the consumer-data breaches. As a result, companies need to find a way to gain back their consumers' trust by communicating their data management in a transparent way.

- **Convenience:** Today, people have really busy lifes. This is why the expression "time is money" has never been as important as it is today. According to the National Retail Federation (2020), 83% of the consumers state that convenience is very important to them while shopping. As a result, customers are willing to pay a higher price in return for a time-and effort saving purchasing experience. E-commerce has boomed over the last few years as it made shopping more convenient than ever before. Indeed, it allows customers to purchase any product at any point in time.

4.4 The behavior of the different generations

According to the Cambridge dictionary, this is the following definition of a generation: "all the people of about the same age within a society or within a particular family". In other words, it defines different generations by classifying them according to birth cohorts. Neil Howe and William Strauss, two American generational theorists, are at the core of identifying and labelling the generations of the 20th century based on a unique mix of factors (Rosenberg, 2020). As I will explain in this part of the paper, attitudes and behaviors differ among generations. Zach Thomann (2020) states in a press release that retailers should focus on delivering a differentiated customer experience to each generation as their needs differ. In other words, a personalized marketing strategy is key to winning customers over of every age category. In order to have a better understanding of the behavior as a person and consumer of each generation, I will analyze those generations into depth (Pew Research Center, 2015). It is important to note that ages of generations may slightly vary according to different sources.

4.4.1 Trends that shape generations

The Center for Generational Kinetics (2020) states that there are three main trends that shape generations: parenting, technology and economics.

- **Parenting:** The first trend is parenting or consumer socialization. The latter can be defined as the process whereby young people cultivate attitudes, information and abilities applicable to their consumer habits in the marketplace. Consequently, children's decision-making process is highly influenced by individuals with whom they are regularly in contact and are considered important to them. Youngster are for example mirroring consumption behavior of their parents or celebrities as they see them as role models. Nevertheless, it has been alleged that consumer socialization also appears in the adult years as those attitudes towards consumption are intergenerational transmitted (Wiese & Kruger, 2016; Guillemot, 2018).

- **Technology:** The next trend that is reported by the Center for Generational Kinetics as a factor that influences generations, is technology. This factor is analyzing how different generations react and adapt to new technologies.

- **Economics:** The last trend is based on the economic situation of each generation. In the report "A new understanding of Millennials: Generational differences reexamined" published by Deloitte (2015) it is claimed that Millennials have been shaped by the Great Recession. This reflected in their way of living. For example, Millennials prefer to live longer at home in order to save money or wait longer to buy a car. As a result, they are often associated with prevailing economic conditions.

We notice that there is a big difference between generations in the motivations towards technology behavior. Indeed, each cohort engages with technology in another way. It is therefore vital for businesses understand how they will have to interact with their customers. By recognizing differences between generations, companies will be more likely to successfully meet their target audience's expectations (Business wire, 2020).

4.4.2 General traits of generations

It is important for retailers to understand whom they are targeting and how they purchase. As a matter of fact, each generation can be recognized by several characteristic traits. These traits reveal consumer behavior patterns of particular age cohorts and are therefore interesting to analyze for the purpose of this research. Depending on each generation, other marketing strategies should be implemented in order to catch their attention. In other words, each generation should get approached in another way depending on their characteristic traits.

Traditionalists

According to Anastasia Belyh in "Common Workplace Characteristics of the Silent Generation" (2020), traditionalists or the "silent generation" represents the age group of people born between 1922 and 1945 and is the oldest age cohort today. Out of all generations, this one has definitely lived in the most uncertain times. Indeed, they have known war, experienced many economic recessions and technological changes throughout their lifespan. Let us now look at some typical characteristics of this generation.

- **Loyal:** The silent generation is extremely loyal towards their employer. In fact, they are not likely to change jobs in order to climb the career latter but instead spent their entire life working for the same boss. Next to being loyal on the work floor, this generation is also faithful to their relationships, families and religious beliefs.

- **Hardworking:** From a young age, the children of this generation were expected to help their parents out on the farm. This very intense and hard labor has taught them a strong work ethic. Indeed, traditionalists have an "if something's worth doing, it's worth doing right" mentality. As a matter of fact, they believe that people need to pave their own way to success through hard work. In addition, as mentioned above, they lived in rough economic times. Hence, traditionalists considered working as a privilege and therefore go the extra mile.

- **Respect Authority:** When traditionalists started working, corporate structures where very hierarchical. Power distance was largely accepted by this generation and professionalism was highly valued.

- **Technologically challenged:** Likewise, some other generations, traditionalists did not grow up with technology. Instead, technological developments took place when they had already grown old, leaving them unbothered to adapt to these changes. They often

believe that have always been able to plan out their path without technology so they are not very eager to change their habits.

To conclude, this generation is very traditional and therefore loyal. Perhaps, once they find a store they like, they are likely to shop there for several years. Additionally, they are not really open for changes, especially when it comes to technological ones. Consequently, they are not very familiar with computers, tablets or even smartphones. As a result, there is no point in trying to reach this age cohort online. Therefore, for this research, it is not an interesting generation to target.

Baby Boomers

A Baby Boomer or "Boomer" is someone who was born between 1946 and 1964. The origin of the name comes from the spike in birthrates after the second world war. Once World war 2 was over, people were economically optimistic and felt comfortable pursuing their child wish. However, in the early years of the boom, schools were jam-packed and competition on the job market was very intense. Consequently, they are seen as very competitive workaholics who strive for success and resources.

According to the article "Baby Boomers in the Workplace" (2019) written by Sally Kane, this generation can clearly be defined by the following generational traits and characteristics:

- **Work-centric:** Likewise, the silent generation, boomers have a very strong work ethic. Indeed, they aren't afraid to work long hours and go beyond their employer's expectations. In addition, even though they have reached their retirement age, many of them keep working as long as they are in good physical and mental health. Also, they tend to criticize younger generations for being lazy, insufficiently hardworking and not committed to the workplace.

- **Independent:** The Boomers grew old in a period of reform and therefore believed they could challenge the status quo and even change the world. Additionally, this generation knows exactly what it wants and is certainly not afraid of being confronted.

- **Competitive:** As mentioned in the introduction above, they are very competitive. Firstly, the Boomers believe in hierarchical structure within the company. Further, they may have difficulties adapting to changes on the workplace. Lastly, this generation is convinced that they are responsible for their own success.

- **Self-Actualization:** Unlike traditionalists, Boomers see work as a means of self-actualization. Indeed, they don't only consider their job as a financial source to put food on the table. Instead, they view it as a way to develop themselves and seek fulfillment from it.

Retailers should understand that even though, Traditionalists and Baby Boomers have things in common, they need to be distinguished from one another. Boomers, in general, use digital devices and are slowly getting familiar with it. Indeed, even though this generation more easily adopts technological features, they are a little hesitant about adjusting to these newer technologies. Consequently, targeting this generation through digital channels is a possibility. Nevertheless, retailers should mainly focus on reaching Baby Boomers offline as shopping at physical stores remains their preference. In fact, they like to shop at a traditional store as it offers them a personal experience during their purchasing journey (Salesfloor, 2020).

Generation X

According to the Pew Research Center (Taylor & Gao, 2014), generation X, also called "the Lost Generation" or "the middle child of generations", represents a relatively small cohort of people born between 1965 and 1980. Further, generation X was highly educated, but was out of work. This "Lost Generation" was hit by the economic recession which resulted in massive youth unemployment. Indeed, the government and companies were no longer hiring new employees because of the economic instability. However, no job equals no income. Hence, they had to be creative in finding ways to earn money or at least stay occupied. Most of them were raised by their parents originating from the silent generation who taught them to work really hard. Even though, their needs are often neglected as they are stuck in the middle of two very influential generations: the Baby Boomers and Millennials, they can be characterized with the following traits (Davisson, 2017).

- **Individualistic:** As mentioned above, this generation had to come up with new ways to earn money in order to be able to pay the bills. As a result, they are seen as a very independent, resourceful and self-sufficient generation. In addition, they attach great importance to freedom, responsibility and flexible hours on the work floor. Lastly, this generation does not like to be micro-managed but instead appreciate to use their own working methods and to have some authority.

- **Technologically adept:** This is the first generation that grew up with computers. They were obliged to continuously adjust themselves as new technological tools were constantly introduced to them. In general, we can conclude that this generation is at ease using the internet, smartphones, tablets etc.

- **Flexible:** Unlike its ancestors, generation X tends to be less faithful to their employers. Indeed, they easily adapt to changes or are open-minded to new lifestyles and methods of working. For this reason, they are determined and hungry to learn new skills, so if they get a good job opportunity elsewhere, they won't hesitate to accept the offer.

- **Balanced work/life:** This generation has a different work mentality than all previous generations. As a matter of fact, they "work to live" instead of "live to work" (Davisson, 2017). They seek to work in a company with a nice business environment where the

wellbeing of the employees is highly valued. Also, different studies confirm that employees that have fun at work are more productive (Broom, 2019).

Generation X is the first age cohort that easily adapts to new technologies and is therefore interesting for my research. As a matter of fact, this age cohort was raised during the digital revolution and can therefore easily adjust to changes. Further, they use the internet to buy products and services virtually in order to facilitate their lives. Time is precious nowadays, so online shopping makes it time-saving and much more convenient. As a result, retailers should make sure to interact through different online channels with their customers in order to reach them.

Millennials

The term "Millennials" probably sounds familiar to everyone. Nowadays, in fact, it is a very hot topic, which is often being discussed for several reasons. Millennials, also called Generation Y, is a cohort of people born between 1981 and 1996 (Pouw, 2021). They have evolved in the new millennium, from which their name has been derived. In many cases, these are the children of Baby Boomer parents. According to the Pew Research Center, Millennials exceeded the number of Baby Boomers alive in 2016 and are therefore the largest living generation today.

Motivaction, a market research agency based in Amsterdam, divides millennials into five categories: The first segment are the socializers, who like freedom, entertainment and attach great importance to family values. Secondly, conservatives like transparency, structure, etiquette and traditions. Thirdly, achievers are entrepreneurial networkers who, next to strong family relationships, find social contacts very important. Fourthly, creatives are open-minded idealists for whom self-development is vital. Last but not least, challengers are competitive, risk-seeking, fascinated by progress and money (Benschop, 2016).

The Generation Y were the first digital natives and grew during a time of rapid technological developments. Additionally, Millennials are characterized by high self-esteem and a predominantly positive self-image. As a result, they are well aware of their self-worth and are therefore more likely to revolt when they feel they have been treated unfairly. Consequently, they are regularly considered spoiled and lazy. Let us now have a look at their typical traits listed by Sally Kane, which sets them apart from other generations (Kane, 2019).

- **Prone to Job-Hopping:** According to a survey conducted by Deloitte, nearly half of the millennials do not expect to work for the same boss anymore in the following two years (Belyh, 2020). Indeed, this generation is continuously looking for something new and superior as they seek a sense of purpose in their job. If they feel that their work is not worthwhile, they will immediately resign.

- **Tech-savvy:** As stated above, Millennials were born during the digital revolution and are therefore digital natives. As a result, they can rapidly adjust to new technologies. Sally Kane (2019) states that Millennials are plugged in 24/7. Even though, this might be a little exaggerated, she is certainly right that this generation is nearly non-stop connected to the internet. According to a study conducted by Global Web Index, Generation Y is spending on average 158 minutes on social media per day (Djordjevic, 2020).

- **Family-centric:** Millennials are very family-oriented. They attach great importance to a healthy work/life balance and therefore often opt for a job with flexible working hours. As a matter of fact, they consider their family as top priority over their work. Consequently, other generations, especially Baby Boomers, view them as spoiled and lazy narcissists.

- **Team and achievement-oriented:** According to Sally Kane (2019), Millennials are "nurtured and pampered" by their parents. As a result, one of the defining traits of generation Y is their ambition and confidence. They highly value finding a meaningful job that is aligned with both their personality and skills. Additionally, they seek to be challenged throughout their working career in order to experience satisfaction. Lastly, they believe that a team that narrowly works together can achieve much more than a person alone.

To conclude, Millennials are also interesting for my research as they are part of my target audience. This generation is non-stop connected to digital devices. Further, Millennials are continuously comparing different brands online. Additionally, they are looking for personalization and unique brand experiences. On top of that, Millennials are one of the least loyal generations. Consequently, they will easily switch from one brand to another. Therefore, retailers should take all these elements into account when implementing a marketing strategy and make sure to keep satisfying their customers. Only then, they will remain loyal.

Generation Z

People born between 1997 and 2010 belong to the last defined age cohort, which is named Generation Z. What is particular to this generation, is the fact that they are called by many different names. Indeed, Anna Dolot (2018) states in her e-mentor that "None of previous generations have as many terms as Generation Z, for example: iGeneration, Gen Tech, Online Generation, Post Millennials, Facebook Generation, Switchers, etc." There are many stereotypes about this generation. Let us have a look if these sayings are true and how we can characterize them (Deloitte, 2018).

- **True digital natives:** Generation Z are called "tech-native" as they are the first generation that fully grew up in a digital age. They are experts in collecting many sources of information as they easily navigate online. Consequently, they are used to the convenience that the digital world offers them.

- **Diversity matters to them:** According Kim Parker and Ruth Igielnik, two writers for The Pew research, Generation Z is, through many dimensions, the most diverse one. When we speak about diversity today, we do not solely mean differences across ethnical backgrounds but also across gender and orientation. As stated by a report conducted by Deloitte (2018) "Gen Z is the most likely generation to have individuals that identify as non-binary/third gender". This makes them a very important and interesting target group for many companies and brands.

- **Take social issues very seriously:** Generation Z attaches great importance to the ethics and social impacts of companies. As a result, they do not solely look at the quality of the products and goods. Instead, they focus on the commitment of businesses towards social responsibility. Consequently, in order to convince this generation to buy at your shop, stores must demonstrate a business model that tackles multiple societal challenges. They want to see companies take actions that are aligned with their ethics and values.

Thus, targeting this generation needs likewise Millennials a completely different approach. Besides personalization and a customer experience during the purchasing process, they attach great importance to self-expression, different sexual orientations and sustainability. Consequently, if retailers want to win over the hearts of this generation, they must implement these trends in their business strategy. For example, they can use advertisements with transgenders in order to show that there are no taboos around this subject. Additionally, they can also communicate their efforts towards a more sustainable production process.

4.5 Impact of COVID-19 pandemic on buying behavior

The PFS and Arlington Research studied the online shopping behavior of the different generations during the COVID-19 pandemic. Their report reveals some very interesting insights which are worth analyzing. Firstly, consumers of all generations experience online purchases differently than before the sanitary crisis. Indeed, as governments imposed lockdowns, people were forced to buy goods online even though they usually prefer in-store purchases. The report reveals that 75% of Millennials bought products online during the COVID-19 pandemic, which they never even thought of buying online prior to this pandemic (Newstex, 2020). Now that the restrictions are gradually lifted across many countries and that shops can open again, we notice a change in our behavior.

As reported by Deloitte's State of the Consumer Tracker (2020), consumer spending has diminished due to two factors. Firstly, people restrict their movements and avoid big crowds as they are worried about the virus. A study carried out by the International Journal of Future Generation Communication and Networking, confirms that 52% of consumers avoid bustling shopping streets with bricks-and-mortar stores. Moreover, 36% state that they will not return to their previous shopping habits until they are vaccinated against the virus (Bhatti, Akram, Basit, Usman Khan, Mahwish Raza Naqv & Bilal, 2020).

Secondly, as the pandemic leads results in economic downturn for many, people spend their money more carefully and save more. Indeed, Seema Mehta, Tanjul Saxena and Neetu Purohit state in their report that people cut down on their expenses of non-essential goods such as apparel, shoes, jewelry etc.

The survey conducted by McKinsey & Company (2020), also reveals that many respondents across different sectors and countries believe that the shift to remote working, changing customer needs, behavior and new shopping experience preferences will remain after the crisis. As a result, businesses are bringing about changes with a long term vision.

5 Change in customer expectations

Most of the customers use at least one digital channel during their purchasing process. As a result, stores must rethink the traditional customer journey and offer a seamless shopping experience across all channels, both online and offline. In fact, digitalization has blurred the line between physical and online stores. Consequently, consumer segments and geographies has disappeared over time and made it clear that a one-size-fits-all solution is outraged.

Further, Roger Lay, Digital Marketing Lead at Deloitte (2018) states the following in the article Digital transformation - the ultimate challenge for the fashion industry: "The role of the consumer has shifted from one of passive observance to enabled dominance" (Deloitte, 2018). Today, with the rise of technology, customers have higher expectations than ever before when buying fashion items. It is therefore vital that retailers understand this shift in behavior so that they can respond to it. The best way to do this, is to put the customer at the core of the business and to base the marketing strategy on their needs and wants. These desires might slightly differ from one person to another but overall, customers attach great importance to personalized shopping experiences and strong interactions with the store/brand. Lastly, they also expect to feel a sense of belonging with the store/brand.

Implementing all of the above stated elements will have an influence on the customers' satisfaction. The higher the satisfaction, the more likely the customer will be to make a repeated purchase in the future.

Further, customers are no longer satisfied with simply buying products. Instead, consumers want to engage with brands, build a community and receive personalized advertisements.

5.1 The customer journey

Aimee Millwood, director of content at Yotpo (2020), describes the consumer decision making process or the customer journey as followed: "It is the process by which consumers become aware of and identify their needs; collect information on how to best solve these needs; evaluate alternative available options; make a purchasing decision; and evaluate their purchase". In other words, it is a method used to describe the decision-making process that leads consumers to a purchase.

In order for retailers to maximize their profit it is crucial to closely pay attention to each step of the purchasing process. People are daily confronted to situations that force them to make decisions. Indeed, customers do not just quickly decide whether they want to buy a product or not. In fact, there is a whole process of different stages that can influence the consumer buying behavior. With the acceleration of technology and the digital revolution, the traditional decision making process has evolved into a digital one. Marketers came up with many different frameworks explaining the customer journey. In this research I will only focus on the traditional model followed by two revised ones.

5.1.1 The traditional model

The traditional model, created by John Dewey in 1910, describes the five stages consumers go through during their purchasing process. Depending on the importance and perceived risk of the product or service, this process can be on the one hand simple but on the other hand rather complex. Consequently, retailers should be well aware of the existence of these steps and understand how they influence the consumers' choices (Stankevich, 2017).

Image 2: Internal Psychological Processes (Stankevich, 2017)

Image 2 shows us the five different stages a consumer usually moves through during the buying process:

1. **Need recognition**

The first stage of the model corresponds to the problem/need recognition. It all starts when the consumer recognizes an unmet need that stops him or her to satisfy his or her demand. This step can be described as the imbalance between the customers' present situation and their most optimal situation. Further, this recognition can both be triggered by an internal stimulus or an outside influence. As a result, retailers should clearly define their target audience in order to provide tailored advertisements that generates a customers' need or want (Stankevich, 2017).

2. **Information research**

Once the need has been established by a customer, the customer starts gathering information about the product or service he wants. At this stage, he will compare different options in order to eventually choose the one that satisfies his demand the most. Likewise, the previous stage, there is an internal and external influence that affects the decision making process. Indeed, internally, the customer can use its own past experience with a brand as a source of information. On the contrary, he or she can also take into account reviews or ask a friend for a personal opinion of the company. Today, customers have access to tons of information thanks to the internet. As a result, it is difficult for retailers get their message passed on to their target group. Depending on the importance and the level of interest of the purchase, this stage might take a little more time (Stankevich, 2017 ; Lee, 2013).
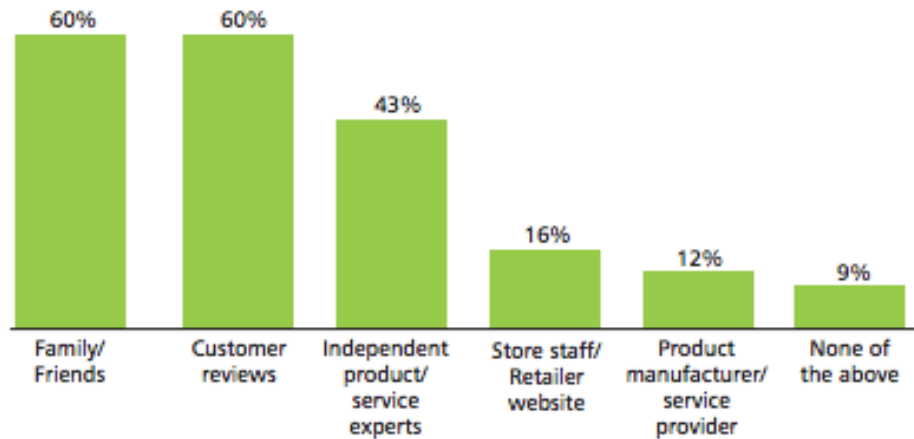
Graph 12: Purchases made based on recommendations (Deloitte, 2014)

Graph 12 reveals that the majority of consumers base their choice of purchase on recommendations of friends and family. Additionally, 60% of the customers trust online reviews written by people they have never met. Consequently, consumers have become the most effective source of advertisements for brands. Therefore, retailers should make sure to meet or even exceed their customers' expectations. Only then, they might become brand ambassadors that will recommend the brand to other potential buyers (Deloitte, 2014).

3. Evaluation of alternatives

At this stage, people start asking themselves whether they actually need the product or service. Additionally, they are comparing the different alternatives that are available. Eventually, the customer will buy the product or service he defines as "the best deal". This does not necessarily mean that he is searching for the cheapest price. In fact, a customer sees a product or service as "the best/suitable solution" when it includes the attributes he is looking for. These attributes can be related to different aspects such as positioning, quality, location, etc. With other words, people select criteria for evaluating and selecting choice alternatives, which depend on the motive or objective of the purchase. From now on, tailored marketing strategies that result in an exceptional brand experience become crucial for the retailer. In fact, at this stage, boutiques should differentiate themselves by offering a competitive advantage to the consumers. Only then, customers will consider buying their brand (Stankevich, 2017).

4. Purchase

After having analyzed various alternatives, the consumer has finally decided which product, service, solution or brand is the best for him. Likewise, the second stage, the buying decision can take up more time depending on the importance and the involvement of the purchase. It is a common mistake that retailers believe that they already won the client over at this stage. In fact, there is still a fifty-fifty percent chance that he or she will eventually back down. As a result, retailers must make the purchase as convenient as possible (Lee, 2013).

5. Post-purchase

During the final stage of the decision-making process, the consumer evaluates whether the purchase was successful or not. In other words, he or she measures the level of satisfaction or dissatisfaction. Accordingly, the consumers' opinion will influence if repeated purchases will occur or not. Further, it might also affect whether the consumer will recommend the product or brand to someone else. For example, if a product exceeds a customers' expectations, he will very likely share his experience through word-to-mouth with a friend or a family member. In the best case scenario, the customer becomes a brand ambassador that will post positive feedback about the company or brand by writing a review for example. As a result, this comment will influence potential customers at the second stage of the buying process to purchase something from that company or brand. However, the opposite will happen if a customer is dissatisfied and posts a negative feedback (Stankevich, 2017).

According to a study conducted by Deloitte (2014) most customers share their experience with a friend or a family member through word-to-mouth. Surprisingly, consumers are more likely to recommend a brand when they are satisfied with their purchase. Indeed, 42% of them will tell their friends and family if they are pleased whereas 32% will when they are discontent.

To conclude, throughout the decision-making process, each stage is influenced by several factors and moments. As a result, customers do not always follow the steps in the exact order. For example, step two and three are regularly repeated as consumers are triggered by an internal or external stimuli. Image 3 shows a framework that recapitulates the factors and moments that have an impact on the decision-making process, established by The Faculty of Behavioral, Management and Social sciences and the University of Twente.
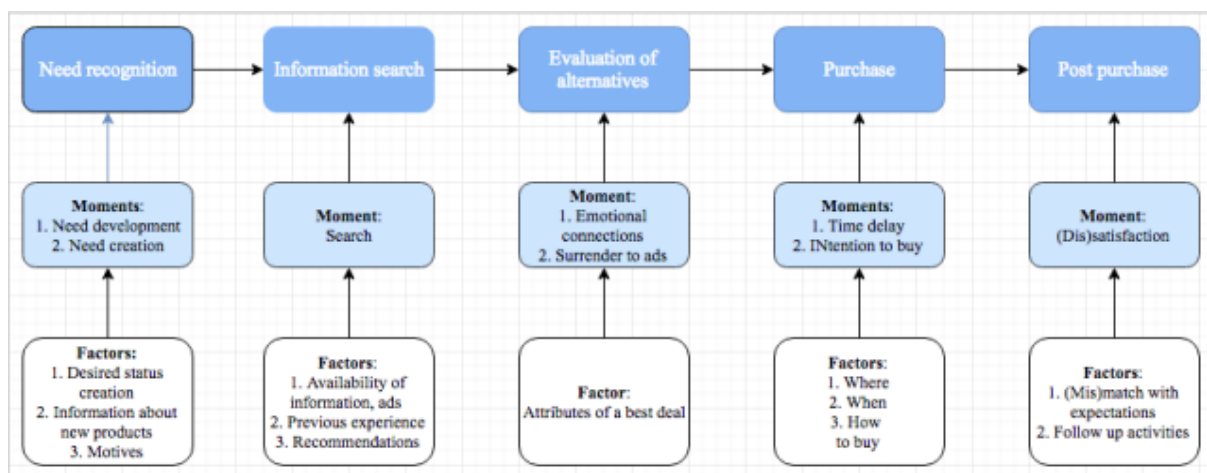
Image 3: Framework of factors and moments (Stankevich, 2017)

5.1.2   The revised customer journey

The digitalization has fundamentally changed the customer journey. Indeed, over the last couple of years, new sources of information and new forms of media have arisen. Today, businesses try to grab the customers' attention at the right moment at the right place by offering them tailored advertisements. This has increased the complexity of each stage of the customer journey, resulting in a failure of the traditional model (Desager, 2021).

5.1.2.1 The Model of McKinsey

McKinsey & Company introduced a new model called "The Model of McKinsey" shown below, that describes a circular customer journey. Let us have a closer look at this framework (Court, D. Elzinga, D. Mulder, S & Vetvil O-J, 2009).

1. Initial consideration

In this model, the initial consideration is often strongly influenced by previous experiences or touchpoints. In order to make sure that customers have a first consideration of the brand, the retailer should make sure he is easy to find in the search engines on the internet, that he inspires the customers with great content that is available on each type of device.

2. Active evaluation

Next, the customers will do their homework. They will actively compare different brands based on information they have gathered. Businesses should make sure that they are transparent at this stage. For example, they should provide the customer with trustworthy information sources like reviews, ratings etc. Additionally, businesses can put tools into place, such as checklist, comparison tools, etc. that will help customers to make the right choice.

3. Moment of purchase

Once the customer has clearly evaluated all the different brands, he will eventually close the deal. At this stage the customer experience is central. Further, as we have seen previously, convenience is one of the top requirements a customer has during a purchase. Consequently, this process must go as smoothly, simplified and enjoyable as possible. Lastly, businesses should also make sure that payments are safe. If a transaction becomes too complicated it will result in a loss of sale.

4. Post-purchase experience

Depending on how the consumer experienced the purchase or post-purchase, he will build experience expectations that will influence the next decision journey. As a result, the McKinsey model is pictured as an infinite circle where satisfied customers remain loyal. Therefore, companies should put everything into place in order to assure that customers will stay in the loop or even become a brand ambassador.
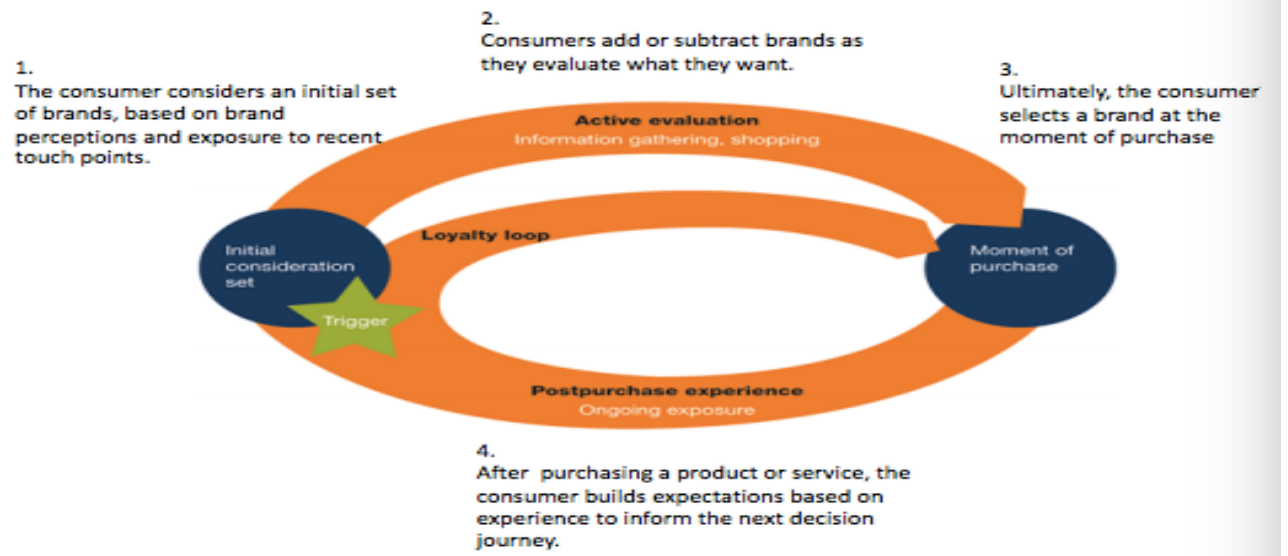
Image 4: The McKinsey Model. (Desager,2020)

5.1.2.2 Moments of Truth

Changes in the consumer journey do not stop there. In 2011 Google introduced a new model called the "Moment of Truth" or "MOT". This framework describes the influence that the internet has on how consumers search for information and make purchasing decisions. The model is based on the following four steps: stimulus, ZMOT, FMOT and SMOT (Monash University, 2021; Desager, 2020).
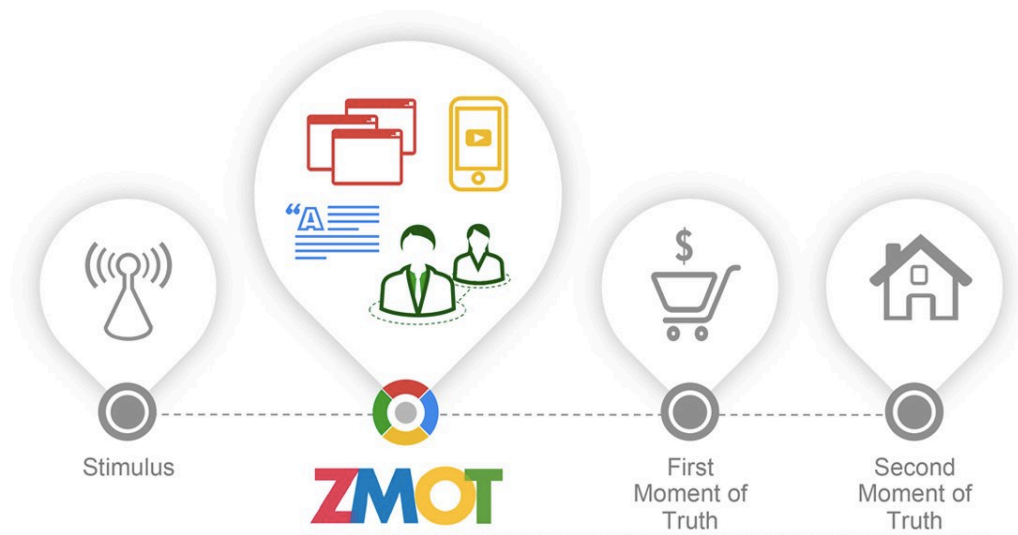
Image 5: Moments of truth. (Desager, 2020)

1. Stimulus

As in the traditional decision-making process, people are triggered by internal and external factors. Hence, these potential customers are exposed to brands and recognize a sort of need.

2. Zero Moment of Truth

Once a first interaction with a brand has occurred, consumers move to the second stage called "Zero Moment of Truth" or "ZMOT", which represents the online decision making moment. With the rise of the internet, customers decide what and how to buy in a different way. This is an important step as more than 90% of customers do online researches, mainly via Google, before considering a purchase. This can include reading reviews, checking information about the brand on the internet, etc. Retailers should know how to reach potential customers at this stage and understand what they are looking for in a brand (Monash University, 2021; Desager, 2021).

There is no denying, first impressions are crucial for businesses. Accordingly, Google looked at how a first impression of a product or brand is formed online and how it affects the purchasing decision. They gave this online decision the name: the "Zero Moment of Truth". Google states that today's challenge is meeting the 'powerful' consumer where he wants, with the information and products he is looking for. In other words, being at the right time and place has never been more important for retailers. Indeed, 80% of successful transaction is caused by offering the right product at the right time to the customer. As today people have access to tons of information, businesses should make sure to be present at the right moment.

3. First Moment of Truth

The third stage is called the "First Moment of Truth" or "FMOT", which refers to the moment where the customer is standing in front of the brand/product and decides which product he will purchase. The buying decision is mostly influenced by the store experience, whether it is offline or online. According to Leciniski, a clinical associate Professor of marketing, it takes seven seconds in front of a shelf for a customer to decide which brand he or she wants to purchase. Thus, retailers should make sure that their brands stand in the crowd and get noticed by the customers (Monash University, 2021; Desager, 2021).

4. Second Moment of Truth

Once the purchase has been made, consumers will automatically check whether the product or brand meets their expectations. This moment is called the "Second Moment of Truth" or "SMOT". This stage will determine how customers perceive brands and influence other buying decisions in the future. If the consumer is satisfied with its purchase, he or she will be likely to buy the brand again or. According to Jean-Philippe Desager, professor at ICHEC, 2% of customers become true brand ambassadors who will largely share their experience with other potential buyers. It is crucial for businesses to find these people and cherish them as their words are more powerful than any other marketing tool (Desager, 2021).

To conclude, these two revised models of the customer journey mapping are crucial for retailers. In fact, over the last couple of years, customers' expectations have changed. As a result, it might be difficult for enterprises to respond to this shift in behavior. However, the customer journey is a strategic approach that helps them to have a better understanding of their customers' expectations and to maximize the customer experience. Moreover, this journey shows how brands should interact with their customers through different touchpoints. Those touchpoints are potential moments of interaction between a business and the customer. Retailers must put everything into place in order to optimize the customer journey by responding to these touchpoints (Salesforce, 2016).

5.2 Omnichannel approach

Anita Muras (2020), describes an omnichannel experience as "an integrated, well-structured, and consistent customer experience throughout all the possible channels that a customer engages with". With other words, it focuses on the whole customer experience across all of a company's touchpoints, such as the brick-and-mortar shop, website, social media, mobile, etc.

Let us look at two examples of an omnichannel approach:
Example 1: A customer wants to purchase a new jacket and sees an advertisement of it on Instagram. He can click on it and will directly be referred to the webshop. The customer can then use the chat box to ask for additional information or help during the buying journey. Once the customer has gathered all the information and finally decided to purchase the jacket, he can choose to have it delivered at home or to pick it up at the store. In this case, the customer had interactions with the company through the following touchpoints: Instagram, the webshop, the chat box and possibly the physical store.

Example 2: A customer visits a physical store and sees a beautiful pair of trousers. Unfortunately, her size is sold out. The store manager shows her some pictures of these pants on their Instagram so that she can have a better picture how they look on someone. Additionally, she proposes her to try on the same pants in another color to check whether it fits her well. She listens to the manager and goes to the fitting room. The customer is now convinced that the model and size are good and then decides to order the pants in the right color online. At that moment, she can choose to have it delivered at home or to pick it up in the store according to her preferences. In this case, the customer had interactions with the company through the following touchpoints: the physical store, Instagram and the webshop.

The Harvard Business Review reveals that 73% of the customers use several channels throughout their buying journey. Indeed, they will collect as much information as they can from different sources before making a purchasing decision. The main idea of an omnichannel approach is to put the customers at the heart of the business and let them choose which online and/ or offline channels they want to use. Moreover, in an omnichannel approach, all the information available throughout the different channels are exactly the same (Sopadjieva, Dholakia & Beth, 2017; Salesforce, 2020).

Further, according to McKinsey & Company (2019), at least one digital channel is being used in 60% of the shopping journeys. This does not mean that physical stores are overrated. On the contrary, it still remains an important channel used in the shopping journey in apparel. Approximately 50% of the customers attach great importance to a full in-store experience without any online research. However, today it is important to keep in mind that customers often use a combination of offline and online channels during their decision making process.

Graph 13: Omnichannel experiences increases. (PwC, The Retail Academy & Gondola Group, 2018)

Graph 13 divulges the results of a study conducted by PwC, The Retail Academy & Gondola Group (2018) that researches the Belgian retail landscape. We can see that in 2016, the highest number of customers who viewed themselves as omnichannel shoppers, located themselves in the category "clothing & fashion". Further, not many customers, 5% to be precise, buy clothes online without visiting a physical store. Additionally, the graph confirms what McKinsey & Company stated previously. Indeed, 51% of the customers revealed that shopping in a physical store remains very important for customers in this industry.

Setting up an omnichannel approach is very demanding and time-consuming. However, when looking at the following advantages mentioned by Tessa Roberts (2021), we can conclude that it is worth it.

- **Better customer experience:** as an omnichannel approach allows companies to integrate all the touchpoints throughout the purchasing journey, it delivers more value to the customers. Indeed, it allows customers to start their experiences with your company on one channel and continue it on another one. Consequently, companies are able to provide a consistent brand experience. This seamless experience results in a profound and satisfied connection with the business.

- **Increase in sales and traffic:** The Harvard Review also indicates that omnichannel shoppers spend a higher amount of money than singlechannel customers. Indeed, on average, omnichannel customers spend 4% more money in a physical store and even up to 9% more when using more than four channels. Further, they also spend on average 10% more when purchasing goods online. Lastly, all the different channels enhance the traffic towards both the webshop and the brick-and-mortar store.

- **Boosted customer loyalty:** Besides the fact that omnichannel shoppers are bigger spenders, they are in addition also more loyal. Indeed, the Harvard Review reveals that 23% of the customers visited the online or offline store again after an omnichannel purchasing experience within the next six months. Additionally, they tend to recommend the company to family and friends, which is not often the case for single channel users.

- **Better data collection:** As customers are active on many channels, it becomes easier for companies to serve them with a tailored experience throughout their purchasing process. In fact, an omnichannel approach makes it possible for businesses to continuously measure how consumers behave and how they interact with each other.

5.3 Customer experience

In the previous chapter we have discussed the decision-making process or the customer journey. Now, we will look closely to how retailers can integrate a customer experience through all the touchpoints between the company and the customers in the different stages of the process. Additionally, I will analyze the impact of a great customer experience on businesses.

5.3.1 Definition of customer experience

According to Celine Fenech, Rebecca Thomson, Francesca Atkins and Ben Perikins, authors of The Deloitte Consumer Review (2016), customer experience is defined as "the sum of all the interactions a consumer has with a brand as well as their opinion of the brand". On the one hand, the interactions can for example be seen as talking to a staff member, reading a personalized email or visiting the store/webshop. On the other hand, the opinion of the brand includes certain emotions or feelings that consumers link to a brand or when an interaction is happening. As a result, customer experience is holistic. Indeed, it focuses on all factors that have an impact on how customers perceive customer experiences.

In order to improve the customer experience, retailers should first have a better understanding on how to integrate experiences in each step of the purchasing journey. Today, mass marketing is a "no go" for companies as customers expect personalized advertisements and brand experiences. Given that, a personalized customer experience has become a popular topic over the last couple of years. Companies from all over the world have adapted their business model in order to offer better experiences to their customers. As a result, customers have much higher expectations, which pressures other businesses to continuously innovate to emotionally connect with their consumers.

5.3.2 How personalization drives loyalty and customer engagement

Offering a unique customer experience all starts with putting the customer at the core of the business. As stated in the report "State of the connected customer" from Salesforce (2019), 84% of the customers want to be treated like a person and not a number. Indeed, it is crucial to have a clear understanding of the customers' needs and wants in order to create a personalized experience at every stage of the purchasing journey. By doing so, it helps businesses to build customer loyalty, satisfaction and a strong reputation. Indeed, according to the report "State of the connected customer" from Salesforce (2019), 80% of customers' state that the experience provided by the company is as important as the good or service itself. In addition, 64% say that a great customer experience reinforces their loyalty. Further, according to a survey conducted by KPMG (2019), 86% of loyal customers state they are likely to recommend a store/brand to friends and family. Lastly, 66% of them are probable to share their positive experience online.

Putting the customer first is not totally a new concept. However, the rise of technology has increased the importance of customer-centricity. Indeed, technological advancements have facilitated the task for businesses to collect data and to have a 360-degree view of their customers' lifecycle. As a result, it becomes on the one hand easier for businesses to personalize interactions with their target audience. On the other hand, it becomes harder to satisfy the customers as they continuously expect new and better experiences. Moreover, 67% of the customers state their standard for good experiences are higher than ever.

Offering a personalized experience solely is not enough to be customer-centric. In fact, customers expect engagement that is uniquely personalized across each touchpoint. Indeed, according to the report from Salesforce (2019), 70% of the customers say that a connected customer experience at each interaction is necessary to win them over. In addition, the study "Brand Loyalty 2020: The need for Hyper-Individualization of Formation.ai (2020) shows that consumers are more likely to engage with a brand when they feel they are recognized as a unique human being. Consequently, this means that highly personalized advertisements are crucial to earn customer loyalty and engagement.
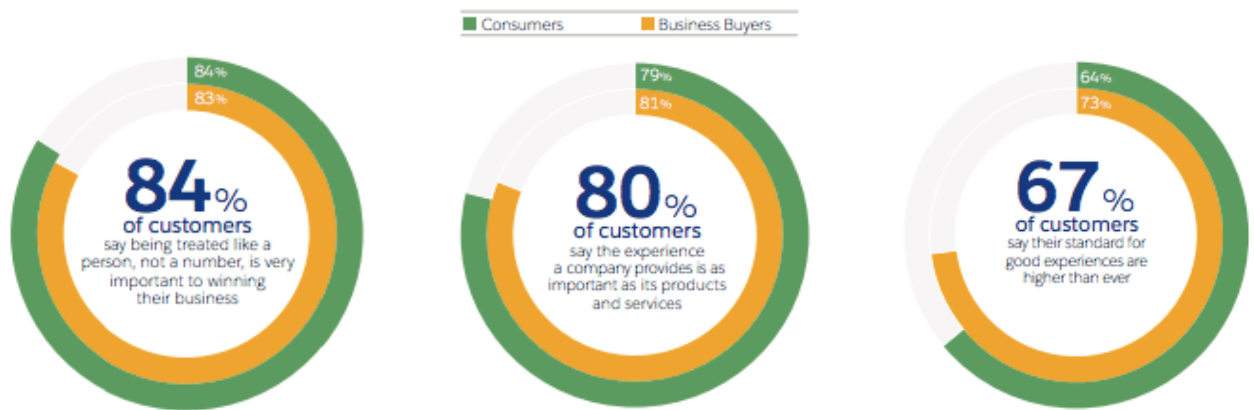
Image 6: Percentage of Customers who say the following are very important to winning their business (Salesforce, 2019)

5.4 The new landscape of the fashion retail stores

In order to imagine what the store of the future will look like, we need to look at the current trends. As we have seen previously, the pandemic resulted in the acceleration of the digital revolution. Consequently, e-commerce is now the major driving factor of the changing landscape of the physical store. Further, it also has an impact on how consumers behave, think and act. According to PwC, Gondola and The Retail Academy (2018), Even though, there is a rise in technological advancements, the brick-and-mortar store will always remain present in the long run because of the following three elements.

- **Awareness:** Being present in the busting shopping area's is a good way to create awareness. Indeed, when entering a physical store, the customer already generates a first impression. As a result, it is important to deliver an outstanding experience so that customers feel connected with the store/brand. Further, a study from the International Council of Shopping Center reveals that physical stores not only generate brand awareness but also boost online sales. The ICSC explains that when a customer spends for example $100 online and then visits the brick-and-mortar store within the two weeks, the shopper will spend an extra $131 on average (Toneguzzi, 2019).

- **Brand connector:** Customers seek a 360-degree tactile experience where they can really touch and try on the different products. Some stores even go further than that. Globetrotter, a store similar to AS Adventure gives the customers for example the

possibility to try on a raincoat under a shower, which increases the experience. Consequently, the store interacts with their customers on a higher level and will generate an emotional connection with the brand. Once this is the case, sales will increase as they will spend more money on the long run.

- **Human touch:** Even though, the technological advancements can replace many functionalities executed by employees today, such as a chat box function rather than an in-store assistance for example, there will always remain customers that seek human interaction during the shopping experience. Indeed, some customers value more honest advice from a human-being instead of a robot. As a result, a passionate salesperson that closely guides customers throughout their purchasing process will give customers the confidence to eventually buy the good.

5.4.1 Latest trends that shape the new landscape of the fashion industry

The fashion industry is unpredictable and ever evolving, which makes it difficult for retailers to stay updated with latest trends. Still, it is super important for boutiques to be aware of the newest trends as they are going to determine the success of the store. In order to survive in the rapidly changing environment, retailers must be able to quickly react to the new trends and use these elements in their business strategy. Let us now look at the three most current trends.

Home wear/ loungewear:

Previous to the pandemic, people bought clothes in order to "look good". Given that they cannot flaunt their trendy clothes now, they do not feel the need to purchase fashion-related items. Simon Wolfson, CEO of Next said: "No-one wants to buy clothes to sit at home in" (Orendorff, 2020). This statement is partly true for some type of clothing such as evening dresses for example. However, sales of the active wear and home wear sector spiked during the lockdowns as people were seeking for comfortable clothes to wear at home. Thus, we can say that 2020 was definitely the year of the sweatpants.

Further, the COVID-19 pandemic introduced a new fashion trend: "the WFH style", which stands for work-from-home style. As teleworking became the new norm, office dressing shifted towards a more casual home wear/loungewear style as well. On top of that, the rise of the online meetings resulted in upper wear outperforming bottom wear (Apparel Resources, 2020).

Multi-brand stores should grab this first trend as an opportunity. In order to do so, they could for example post pictures on their website or social media platforms of a model or even an employee wearing a comfy outfit of the brand while doing telework. Consequently, customers could imagine themselves wearing those clothes as well when working from home.

Growing love for local:

The pandemic has drastically changed the way we live, think and buy. An interesting shift that occurred over the last year is the growing demand for local goods. Consequently, nowadays people search for goods and services they feel they can rely on and trust. Hence, a research conducted by America Express and Small Business Saturday UK, confirms this trend. Indeed, 59% of the respondents state that they now support local businesses more than previous to the COVID-19 (Morley, 2020). Furthermore, Marjolein Mesman from the CUBE also reveals in her interview that the love for local stores has extremely grown and that local boutiques' clients are more loyal than ever before.

Additionally, ZypMedia also carried out a survey on the shift towards supporting local businesses instead of national retailers. The outcome of this study also reveals that more than half of the consumers, 53% to be precise, say that they are more likely to purchase from a local shop. ZypMedia's survey went a little further than the previous one and asked whether those consumers would continue buying goods locally after the pandemic. 68% of them stated that they would, which is a good sign for small local businesses (ZypMedia, 2020).

When the question was raised why people wanted to shop at local businesses, there were two clear outcomes. First of all, they attach great importance to their local community and therefore want to support them. Secondly, people realize more than ever before that they benefit from purchasing goods and services locally. In fact, customers are well aware that they support the Belgian economy when they purchase goods and services from a local trader. Consequently, Wouter Torfs, CEO of Torfs says: "It's the Belgian companies that will be paying for the higher health costs. Not the Zalando's and Amazon's of this world" (ZypMedia, 2020).

Another question that was asked by ZypMedia, was the incentives to buy locally. Surprisingly, price was not the top priority. Instead, convenience and security were at the top of the list. Sareen states that "Consumers are definitely skewing towards safety and convenience during this time;" Indeed people consider shopping at a local store safer during the pandemic. Additionally, they believe that it is much more convenient than shopping at big national retailers (ZypMedia, 2020).

Sustainability:

According to a study carried out by InSites Consulting across all generations, nearly 9 out of 10 Belgians attach great importance to sustainability today as compared with 8 out of 10 previous to the pandemic. Almost 50% of the respondents claim to have lived in a sustainable way in 2020, which is an increase of 9% compared to 2019. In fact, they value sustainability nowadays as they feel that the sanitary crisis is the result of an ecological imbalance (Van den Bergh, 2020).

Another interesting fact that the study reveals is that Belgian customers classify durables, energy and clothing as the top three industries that should guarantee sustainable development. Consequently, 8 out of 10 consumers in Belgium say that companies and brands are responsible for protecting the environment and must therefore put everything in to place to reduce their ecological impact. Additionally, 64% of the respondents highlighted that they also wanted to adjust their consumption routines. These resolutions differ a little among gender and generation according to the study. Indeed, in Belgium women belonging to Millennials and generation Z are the most ambitious when it comes to changing to more ecological consumption habits (Van den Bergh, 2020).

Here again, retailers must grab the opportunity of this new trend. According to Marjolein Mesman, digitalization comes hand in hand with sustainability. Today, there is an increase of people valuing sustainable businesses. As a result, boutiques selling sustainable brands must communicate the efforts they are making towards a cleaner world. In fact, customers are very skeptical when it comes to believing what businesses say. Therefore, they must be transparent and make an entertaining story around it. This way, multi-brand stores will be able to build a strong community of environmental cautious customers, which will automatically result in high loyalty rates.

To summarize, physical stores remain important for many customers as it gives them the opportunity to have "the full experience" where they can try on different outfits, ask advice from friends, family and staff members. Further, a physical store, in general, builds a stronger emotional connection between the customers and the brand, which eventually lead to an increase in sales. Further, trends are also responsible for reshaping the landscape of the fashion industry and must therefore closely be followed up by retailers. In general, trends create opportunities, so boutiques need to understand how to implement them in their business strategy.

6 Survey results

Around the end of March, I finished my literature study. Based on the different theories and outcomes I found throughout the two months of my research, I created a survey to check whether it was correct. I decided to conduct two quantitative surveys because I did not only want to have a general idea of the facts and trends. I was also interested in quantifying opinions and attitudes of the respondents.

The first one is for women between 20 and 65 years old. The main goal of this survey is to have a better understanding of what customers seek during their purchasing journey and how they behave both online and offline. On the 27th of March I started sharing the link to the survey on Facebook, Instagram and LinkedIn and sent mails to all my contacts asking them to respond to the survey and to share it. I was very happy to see that after only two weeks, I already had 360 responses of all different age categories.

Then, the second survey is for the multi-brand boutiques. Here, the focus is to analyze whether these fashion stores had built a digital strategy previous to the pandemic, how easily they adapted to the online environment and lastly, how they experience the change in consumer behavior and expectations. Next, I wanted to check whether those results differed in Flanders compared to Wallonia. Therefore, I sent one survey in French for the boutiques in Wallonia and one in English for those in Flanders. I was very lucky that several fashion retail agencies and The Dot Society, a digital consultancy business, shared my survey with their database.

Unfortunately, when I launched my survey, new regulations forced multi-brand boutiques to only accept customers with an appointment in the stores. Consequently, in the beginning these stores had other things to worry about than to respond to my survey. Indeed, they had to reinvent themselves once again. Luckily, after a few weeks of calling the boutiques personally, I finally got the amount of responses I had in mind. More precisely, I had 37 responses of fashion boutiques in Wallonia and 72 in Flanders.
After comparing the outcome of the surveys with the official information, I will make clear recommendations about how fashion retailers need to change their business strategy in order to survive in this fast changing environment.

The results of both surveys can be found in appendix 2. Nevertheless, in the first section I will focus on the general trends and behavior I have found for the age group 20–65 as this is the target age of most of the multi-brand boutiques. In the second part, I will analyze how boutiques experienced the digital transformation and if they understand the needs and wants of the customers.

6.1.1 Results per age group

The first question I asked to the respondents was their age category. As a result, I was able to distinguish behavior between each age cohort. We can see on graph 14 below that the youngest age cohort or generation Z has 115 responds and accounts for 33% of the total. Next, I had more difficulties reaching the older generations as I do not know many people from that age category. Luckily, after having massively shared my survey on online platforms such as Facebook, Instagram and LinkedIn, I obtained more results from the other age cohorts. Eventually, I had 57 responses from Millennials, 114 from generation X and lastly, 61 from Baby Boomers.

PROPORTION OF RESPONDENTS BASED ON THEIR AGE?

■20-24 ■25-40 ■41-55 ■56-65
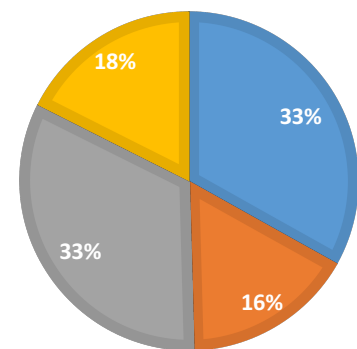
Graph 14: Proportion of respondents per age group

6.1.2 Online search for new clothes

Next, I was interested to know on which websites or social media platforms each age cohort searches for new clothes. Based on these results, multi-brand boutiques can see on which channel it is the most effective to target their audience. When looking at graph 15, we see that generation Z in particular but also Millennials and generation X often use Instagram to browse for new clothes. Whereas Instagram is not necessarily popular for the oldest generation, more precisely, Baby Boomers, they like to use the social media platform Facebook when searching for new clothes. Also, generation X regularly uses Facebook as a search tool. Further, Generation Z and Generation X like to visit webshops from clothing stores when buying new apparel whilst Millennials and Baby Boomers do not.

How each age category searches for new clothes online

■56-65 ■41-55 ■25-40 ■20-24
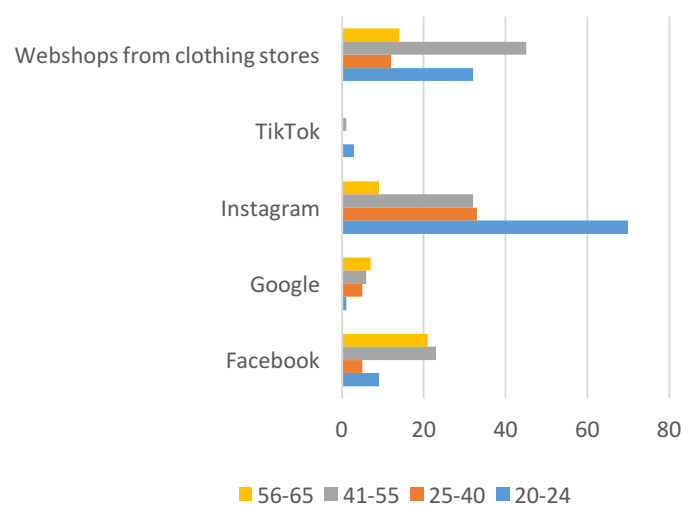
Graph 15:Online channels used when shopping onine per age group

6.1.3   Impact of COVID-19 on online sales

As we have seen in the literature study, fashion items were the leading product and service category bought online in Belgium in 2020. Let us now have a look if this was also the case in my survey results.

Graph 16 confirms the information I found in my literature study. Among the 342 respondents, 273 or 75,8% said they bought fashion items online during the pandemic. It is therefore by far the leading category of products bought online. Health and beauty products came in second with 204 responses or 56,7%. Lastly, books were also popular items the past year. Indeed, 182 respondents or 50,6% state that they have purchased books the previous year.

Which of these items did you buy online the past year?

Fashion — 273 (75,8%)
Leisure — 75 (20,8%)
Health & beauty — 204 (56,7%)
Travel — 102 (28,3%)
Electronics — 136 (37,8%)
Books — 182 (50,6%)
Toys, hobbies & party supplies — 89 (24,7%)
Sport — 120 (33,3%)
Food & Drinks — 115 (31,9%)
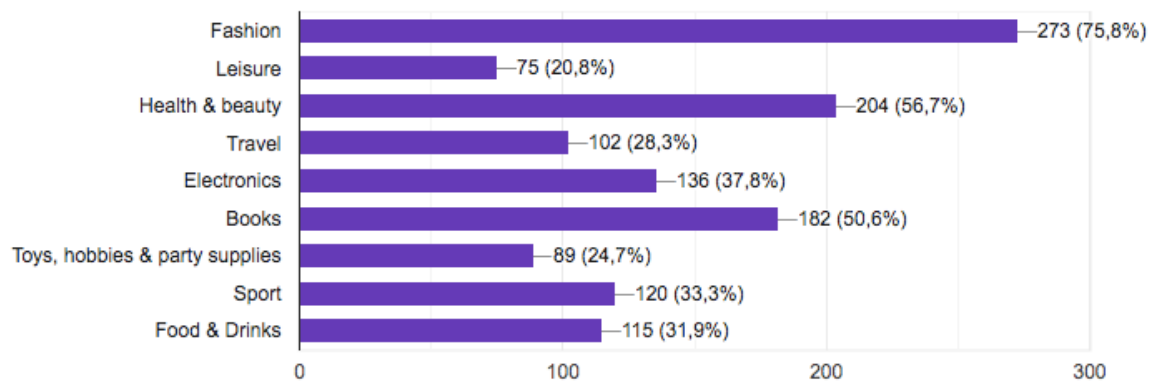
Graph 16: Items purchased online the last year

Further, my literature review also reveals that Belgians bought more clothes online than they used to do previous to COVID-19. In order to verify this information, I asked whether the respondents often bought clothes online previous and after the pandemic in order to see the evolution. Additionally, I analyzed the responses per age cohort in order for boutiques to have a clear overview of which generations need to be targeted online and which offline.

Next, Graph 17 shows that generation Z very often bought clothes online previous to the pandemic. Graph 18 on the other hand reveals that many customers of this generation increased online sales of apparel during COVID-19. Meanwhile, the results of Millennials were evenly distributed previous to the sanitary crisis. However, graph 18 shows that 28% of this generation did not purchase more online during the pandemic, 32% purchased the same amount as before and 40% bought more. Moving on to the last two generations, we see very similar results. They prefer to shop in physical stores. This preference has for the majority respondents not changed since COVID-19.

The outcome of this question does not totally confirm the theory I have found about the generational traits. It is correct the youngest generations are digitally-savvy and like to shop online and even more since COVID-19. Further, it is true that Baby Boomers favor shopping at a traditional store as it offers a personal experience. However, the information found on different sources revealed that generation X likes to purchase products online as it is convenient and time-saving. What I derive from the results is that, despite all the benefits of online shopping, they still prefer offline shopping experiences previous to the pandemic and still do now.
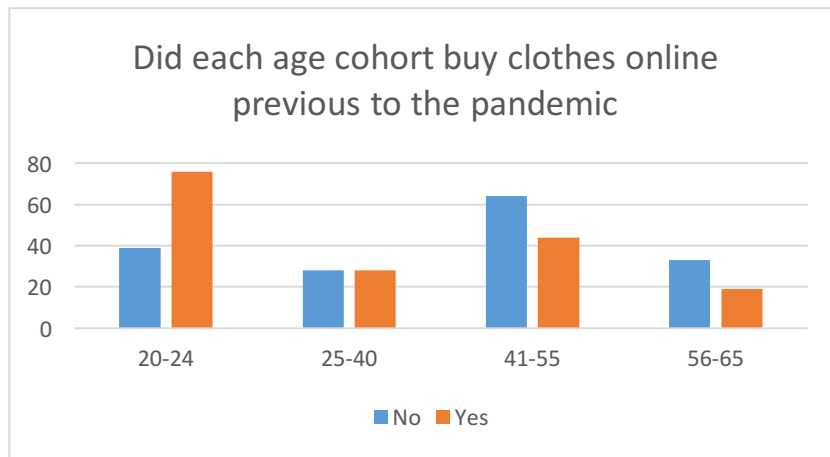
Graph 17: Online shopping habits before COVID-19 per age group
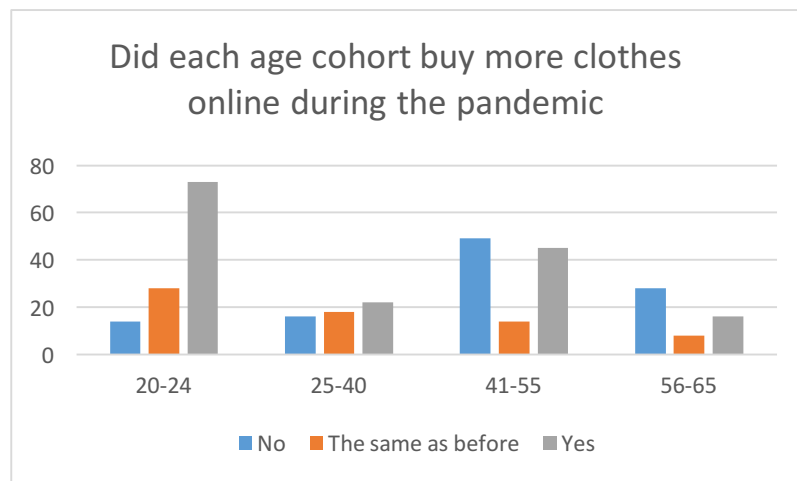
Graph 18: Online shopping habits previous to COVID-19 per age group

6.1.4 Reasons why customers want to shop online

According to the literature study, the three main reasons why people want to shop online are the ability to shop 24/7, the ability to compare prices and better prices. The responses to my survey were not entirely the same as the information I found during my literature study. Further, there was one answer that really stood out. Indeed, 192 people selected the ability to shop 24/7 / convenience. Next, there were five other striking options (Appendix 2):

- It is time-saving (168 respondents)
- Avoid busy shopping streets (144 respondents)
- The ability to compare different options (100 respondents)
- A wider choice range (100 respondents)
- Lower prices and deals (89 respondents)

6.1.5 Reasons why customers do not want to shop online

After having analyzed the incentives for customers to shop online, I was also curious to know what were the main reasons why consumers do not like to shop online. Let us have a closer look at the four results standing out:

- I cannot try the clothes on before buying them (285 respondents or 79,2%)
- I am scared of the quality of the clothes (177 respondents or 49,2%)
- I do not want to pay extra for delivery (113 respondents or 31,4%)
- There is no interaction/experience (77 respondents or 21,4%)

What is/are the main reason(s) why you don't want to shop online?
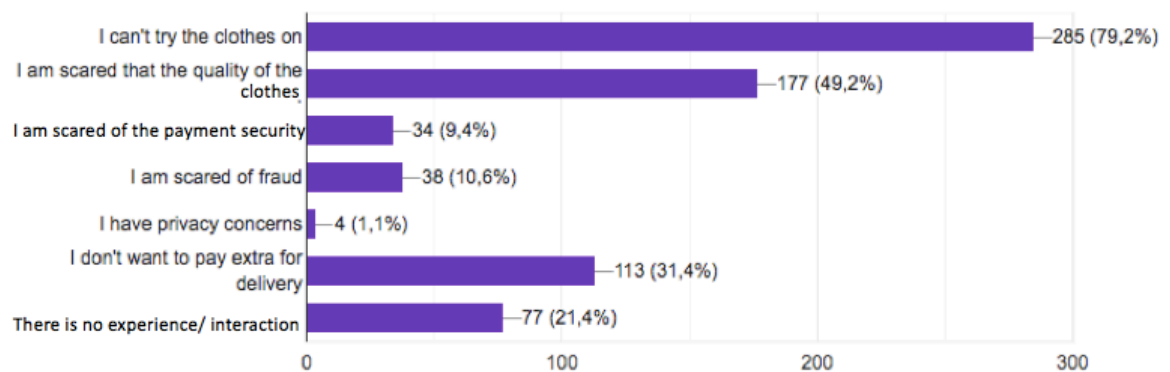
Graph 19:Reasons why people do not want to shop online

6.1.6 Reasons why customers want to shop offline

As we have seen previously, some age cohorts, especially generation X and Baby Boomers prefer online shopping. Overall, we have seen in the literature study that the two main reasons why customers wanted to purchase goods offline, were the ability to see/touch the items first and to try the clothes on. In order to verify whether the motivational factors were correct, I asked the same question to my respondents. Out of 342 respondents, 296 or 82,2% state trying on the clothes is the main reason why they visit bricks-and-mortar stores. Also, 265 people or 73,6% answered that the ability of seeing/touching the clothes before buying them is important to them. These two responses were by far the most popular. As a result, I can totally confirm the the information I had found previously.

What is/are the main reason(s) why you want to shop at a physical store?

Category	Value
Customer experience	92 (25,6%)
Try on the clothes	296 (82,2%)
To build a connection with the store	46 (12,8%)
Being able to see/touch the clothes	265 (73,6%)
To get advice from a salesperson	82 (22,8%)
Immediate availability of the product	181 (50,3%)
A social event (e.g: shopping with friends)	121 (33,6%)
Me time	1 (0,3%)
It is fun	1 (0,3%)
Check the provenance-ethic	1 (0,3%)
No specific reason	1 (0,3%)

Graph 20:Reasons why people want to shop at a physical store

6.1.7 Trends

We have seen that retailers must respond to current trends in order to be successful. Several trustworthy sources confirmed that the three major trends are home wear/loungewear, growing love for local and sustainability. Of course, I wanted to check whether this was true. As a result, I asked the respondents if they shopped more locally and attached more importance to sustainability since the pandemic. The results were very interesting as I remarked that only 45,5% of the participants turned out to be more "green". The Insite consulting group on the other hand, stated that nearly 90% of the Belgian population became more environmental friendly (appendix 2).

Next, according to a study of ZypMedia 53% of the respondents said that they purchase more locally nowadays. These numbers were found to be slightly lower in my results, a decrease of 11,2% to be precise. When I asked the multi-brand boutiques whether they felt a growing love for local from their customers, nearly 70% in Flanders and 66,7% in Wallonia responded yes. Thus, we can clearly see that COVID-19 has changed the way we shop locally (appendix 2).

6.1.8   Conclusion

Overall, I believe that the results of the survey are very useful to me in order to understand how and through which channel(s) each age cohort wants to be targeted. Further, I have a clear overview of what motivates customers to shop online and offline. Personally, I think that being aware of what the customers' preferences are, is a crucial step for the next part of this thesis. By comparing all the outcomes of the survey with the theory, I can more easily make a plan on how multi-brand boutiques need to survive in this fast changing environment.

6.2 Survey 2: Analysis on the digital transformation and changing consumer behavior for boutiques

The previous results were focused on the customer. In this part, I will analyze the changing shape of the fashion industry from the perspective of the boutiques. The two main objectives of this survey is, firstly to get a hold on how the fashion stores experienced the acceleration of the digital transformation because of the pandemic. Secondly, I want to see what they have put in place to reach their customers the past year.

6.2.1   Webshop

As we have seen in the literature study, the digital revolution was already happening before COVID-19 broke out. As a result, I was curious how many multi-brand boutiques had already adapted to this online environment. When I asked the multi-brand stores whether they had a webshop previous to the pandemic 48 respondents answered no versus 24 yes in Flanders. In Wallonia on the other hand, only five out of 37 boutiques had a webshop previous to COVID-19. In general, graph 21 and 22 shows us that that the majority did not sell their clothes online before the sanitary crisis. Further, the results also indicate that Flanders is more up to speed with the digital age than Wallonia.
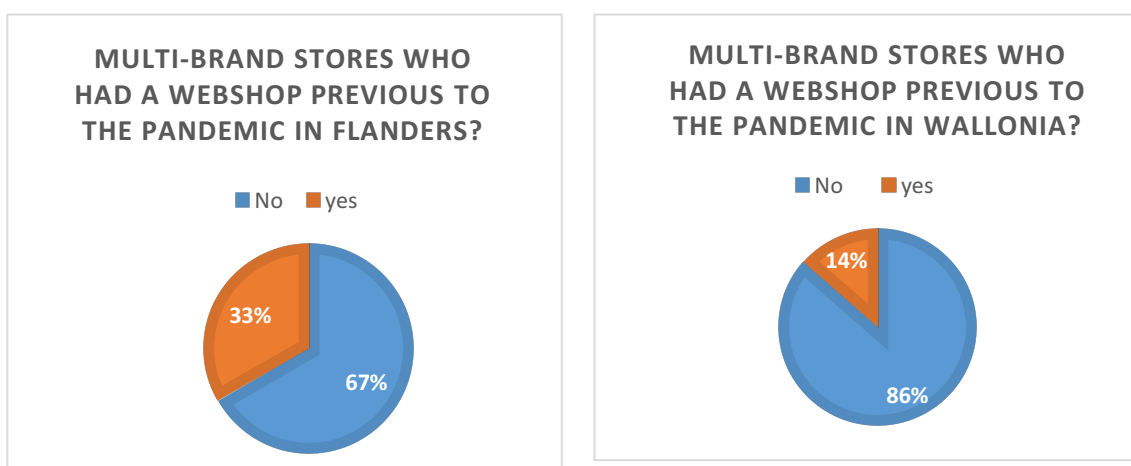
Graph 21: Number of multi-brand stores who had a webshop previous to the pandemic in Flanders vs Wallonia

6.2.2   Adaptation to the online environment

From the previous graph we can conclude that many retailers had to quickly adapt to online sales when the pandemic broke out. Also, it revealed that selling offline is a vulnerable way of doing business. In order to survive this crisis, fashion retailers were forced to jump on the digital train. I was curious to know how the multi-brand boutiques experienced the sudden switch to the digital landscape. The two graphs below show that it was rather difficult for the majority of them. Additionally, it is not a big surprise that in Flanders 15 boutiques found it quite easy to adapt as we have seen in the previous graphs that they are more technologically advanced than in Wallonia.

On a scale of 1 to 5, how hard was it to adapt to the online environment since the pandemic break-out?
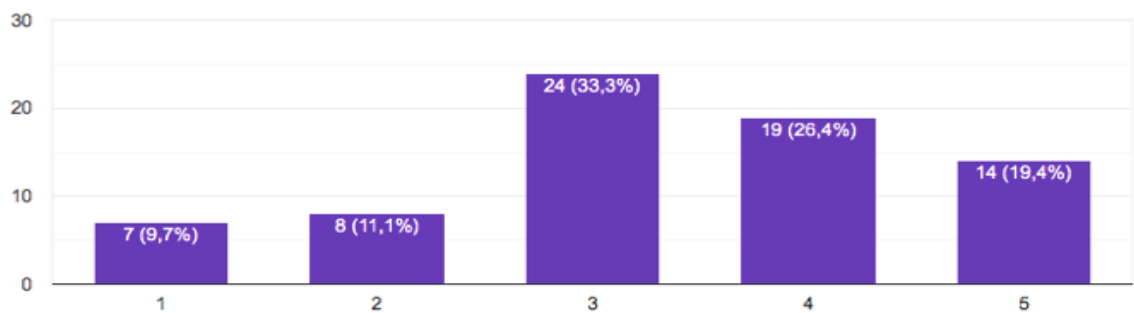
Graph 22: The effort it took for multi brand stores to adapt to the online environment in Flanders

On a scale of 1 to 5, how hard was it to adapt to the online environment since the pandemic break-out?
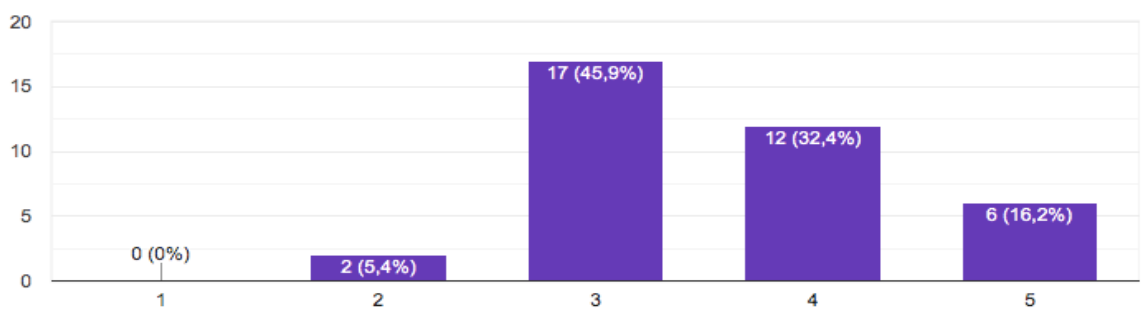
Graph 23: The effort it took for multi brand stores to adapt to the online environment in Wallonia

Next, I asked fashion retailers what they have put in place in order to reach their customers during the pandemic. These were the five responses that came back the most (appendix 2):
- Creation of a webshop
- Posting live videos and pictures on Instagram and Facebook
- Engaging with customers on social media channels
- Newsletters/flyers with discount codes
- Home deliveries/ free shipping

It is interesting to see that many multi-brand stores realized that online sales were crucial. As a result, many of them decided to create a webshop and to interact with customers on social media platforms by posting live videos and photos. In addition, discount codes were also very popular in order to give customers an incentive to buy something from the store. Lastly, retailers also implemented shipping services for their clients in order to facilitate the customer journey.

6.2.3   Social Media

As we can see in the previous part, fashion retailers of multi-brand boutiques realized that social media platforms played an important role during the lockdown. Indeed, these channels helped store owners to connect with customers by often posting videos, pictures and responding to messages. Overall, social media increased e-commerce sales and made online purchases much more accessible to customers, especially if an omnichannel strategy was implemented.

Graph 24 and 25 reveal whether boutiques see an increase in sales when actively posting on social media in Flanders versus Wallonia. Even though both graphs clearly show that social media presence resulted in a boost in sales, the results indicate that muti-brand boutiques located in Flanders experience a much higher increase compared to those in Wallonia. Indeed, in Flanders 58 out of 72 respondents or 79,5% sell more when posting videos and pictures on social media platforms whereas in Wallonia it is only 59,5% or 22 out of 37 boutiques.

Do you notice an increase in sales when you are more active on social media? (posting pictures, videos, responding to messages,...)
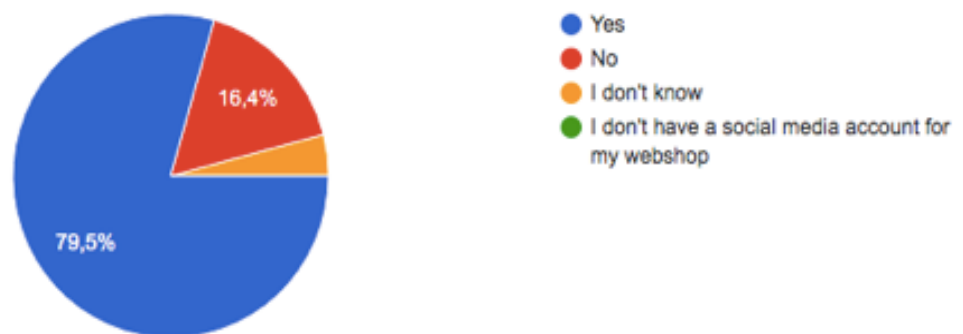
Graph 24: The number of boutiques in Flanders that see an increase in sales when being more active on social media

Do you notice an increase in sales when you are more active on social media? (posting pictures, videos, responding to messages,....)
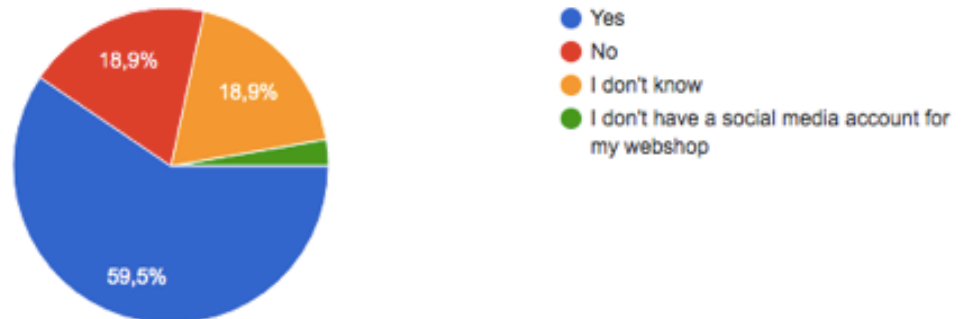
Graph 25: The number of boutiques in Wallonia that see an increase in sales when being more active on social media

6.2.4   Omnichannel approach

Further, the information found throughout my literature study revealed that customers often use a combination of offline and online channels during their decision making process. Consequently, an omnichannel approach is crucial for fashion retailers as it enables them to provide a seamless and consistent brand experience to customers. Further, it will also result in a spike in sales as it allows customers to start their experiences with your store/brand on one channel and continue it on another one.

The survey results show that in Flanders only 32 boutiques or 43,8% state to have implemented an omnichannel approach in their business strategy. Those numbers are slightly better in Wallonia where 56,8 or 21 responded to have an omnichannel strategy. Personally, I think these numbers are a little worrying, considering that we have seen in theory how important this aspect is. Indeed, shoppers want all channels to be connected in as it generates a 360-degree customer experience. Additionally, an omnichannel approach also increases leads, sales and customer loyalty. As a result, I will go more into depth about how multi-brand boutiques can do better to deliver a seamless brand experience in the last part of this paper.
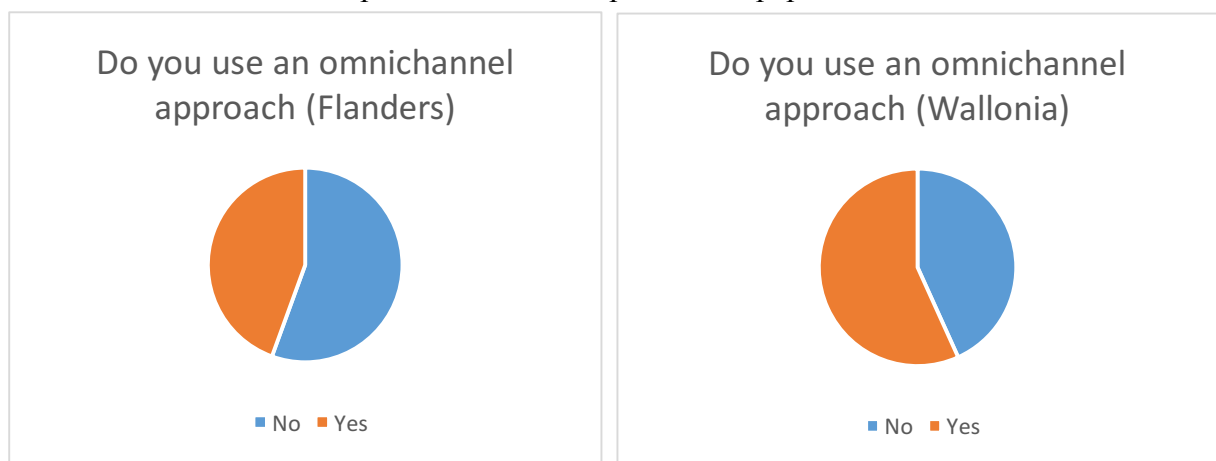
Graph 26: Number of multi-brand stores using an omnichannel approach in Flanders vs Wallonia

6.2.5 Conclusion

The survey results gave me a clear vision of how retailers experienced the digital acceleration due to the pandemic. Additionally, I know at which level the multi-brand stores adjusted to the online environment and therefore also which way they still have to go. Lastly, it also revealed the importance that social media have on sales. I will now use all the information collected in my literature study combined with both survey results to create concrete recommendations in the next chapter for the multi-brand boutiques.

7 Recommendations

We can conclude that the fashion industry is unpredictable and ever evolving, which makes it difficult for retailers to stay updated with latest trends, consumers needs and expectations. Further, fashion retailers faced extra challenges recently due to the pandemic break-out. Indeed, the lockdowns forced all non-essential stores to shut down in order to flatten the curve. On the one side, it caused customers to live differently, buy differently and in many ways, to think differently. On the other side, stores were obliged to reinvent themselves in order to survive in this changing environment and reinvent themselves. The COVID-19 restrictions that have been implemented by the governments made it clear that running only a brick-and-mortar store was a very vulnerable way of doing business.

We can all agree that the past year has been very challenging for multi-brand boutiques. However, as Albert Einstein said, "in the midst of every crisis, lies great opportunity." As a result, I believe that for many fashion stores, the pandemic was a wake-up call to jump on the bandwagon of the digital revolution. Consequently, we must believe that better times are coming our way and grab all those new opportunities.

In this chapter, I will propose a set of actions that multi-brand stores should implement in order to build digital and analytical capabilities based on a critical analysis of my literature study and the outcomes of the surveys. These capabilities will ensure continuity of the fashion stores and downscale the impacts of COVID-19.

The results of the first survey reveal that especially generation Z and Millennials purchased a lot of clothes online previous to COVID-19. Further, we saw that even though generation X and Baby Boomers prefer shopping at physical stores, they bought more online since the pandemic broke out. As a result, the recommendations that I will propose will serve for all boutiques with any age group.

The recommendations are subdivided in two parts. Firstly, I will describe which and how digital tools should be implemented by fashion retailers to optimize the online strategy. Of course, based on the target age of the boutiques, the digital tools will be used slightly differently. If these digital tools are correctly implemented, this will automatically result in an increase of sales, brand awareness and a better customer experience. Secondly, I will explain how all these digital tools are not only important to increase sales but also very useful for data collection. The latter, will help multi-brand stores to fully understand their customers' needs and expectations. Only then, they will be able to take the 360-degree customer journey to the next level. In other words, the purpose of the last part is to show which opportunities multi-brand boutiques need to grab thanks to the data collected from the digital tools.

7.1 Digital solutions

According to Marjolein Mesman, most of the multi-brand stores were not ready for the online shopping environment. As a matter of facts, the boutiques saw digitalization as having a webshop. Unfortunately, this was not sufficient to survive in the new digital landscape of the fashion industry. Depending on the generation of entrepreneurs, retailers have handled the shift to the sudden acceleration of the digitalization differently.

For example, generation X perceives digitization as pillars. They have a webshop and maybe one or two social media channels that they use once in a while. Actually, they were forced to go digital in order to stay afloat. As a result, they lack of passion and do not have a digital strategy. Multi-brand stores do not only have to be present online, they must also develop a whole digital business plan. Furthermore, this generation of entrepreneurs often beliefs that there is only one transaction happening, which is in the physical store. This is totally wrong! They must understand that the customers are going through an entire journey when purchasing clothes. It is therefore crucial to understand every step of that journey and to make sure not to lose the customers during the different steps. Overall, we can conclude that the older generations of retailers were absolutely not ready for the digital shift. However, they were resilient and did their very best to adjust their mentality the last year. The younger generations of entrepreneurs on the other hand, had less difficulties switching to the online environment as they are digital natives.

During my interview with Marjolein Mesman, she also stated that there is no one size fits all solution for the multi-brand stores. Each boutique has different customers from different ages and other needs and wants. It is therefore primordial that they closely analyze the behavior of their customers and create a tailor fit approach based on the outcomes. Appendix 1 gives an overview of the digital tools that should be implemented based on the different age categories of customers.

7.1.1 Website

Having a website might sound as an easy and obvious solution. However, retailers often underestimate the difficulty of creating a user friendly and well-designed online shop. We have seen in the survey results that previous to the pandemic, the majority of multi-brand stores did not have a webshop. As restrictions were imposing on stores to close, retailers quickly began to realize that having a website was essential to survive. Consequently, many of them created one very quickly, without any knowledge. Here lies the first problem. Making a strong and powerful website takes a handful of time and is rather costly. Nevertheless, it is the best investment multi-brand boutiques can make nowadays as it will attract new customers and boost sales. A poor website on the other hand, will result in a loss of potential customers.

Here are the most important factors mentioned by Vandelay Design (Snell, S., 2021) for a good website:

- **Optimized for search:** If a company wants to make sure that they are easy to find on the web, they need to have a good domain name which contains the name of the company or one that precisely describes what the business does. Further, it is important to define the most relevant keywords of the business. As a result, when customers will type these keywords in the Google search engine, the company will pop up in the top of the results. This will eventually lead to a high traffic to the website.

- **Functional and user-friendly:** Having an attractive design and interesting content is good, nevertheless, in most cases it is not enough to interact and connect with the users. In order to do so, the website should respond to the users' needs, deliver a unique experience and lastly, offer a convenient functionality.

- **Easy navigation:** This element is really the rule of thumb when designing a website. According to a study conducted by HubSpot, 75% of online shoppers rank ease of navigating on the website as the most important factor. Customers want to easily find the product or answers that they are looking for on a website. If it difficult to navigate, it will do more harm than good to the business. Furthermore, the older the boutiques' target age, the easier the website should be to use. In fact, there should be a restricted number of steps with clear indications until the transaction.

- **Secure:** As we have seen in the survey results, many users are concerned about the security of websites. It is therefore crucial to gain customers' trust by protecting them at any cost. Further websites can also be removed from the Google search engines if the IP address is not secure.

- **Quality content and attractive design:** Good quality content is the most important element of a website. A beautiful design of a website will generate a strong first impression. The content on the other hand, is what will retain visitors. The latter helps to increase traffic of the right audience to the website, to interact with them and to give users an incentive to purchase the products. In order to have good content, businesses must first clearly define their target age and understand what they like.

- **Adapted to any device:** When I asked which device the respondents used when shopping online, smartphone and computer came back the most with 242 answers. Further, 70 stated to use a tablet. Even though, up until a few years ago desktop were the preferred devices for online searches, mobile devices have now gain momentum. As a result, companies must opt for an adaptive web design (AWD) that, as the name suggests, automatically adapts to different screen sizes. Now that we have seen which elements should be taken into account when creating a website, let us have a look at how it can help independent retailers to increase sales.

According to Kasey Kaplan, writer for Forbes, he explains in his article "Why every business needs a website" (2020) how a website can help independent retailers.

- **Credibility:** having a website automatically increases the credibility of a business. Further, it is important that the website has great content and communicates qualitative information to the visitors. Only then, customers will see the company as professional and trustworthy. Not having one on the other hand will result in customers questioning the legitimacy of the company.

- **Extra sales channel:** having a good website for your store/brand will attract more people to your business and therefore lead to an increase in sales. However, it is crucial to implement all the criteria mentioned above in order to have a positive return on investment.

- **Organic traffic:** if the website is continuously optimized and keywords are regularly adapted, websites can pop up in the Google search results just underneath the paid advertisements when people are browsing for a product or service. The more up to date the website, the higher it will appear in the search engine. The best part of this, is the fact that it is completely free. Consequently, organic traffic gives companies the opportunity to significantly increase the customer base.

To conclude, besides the many advantages of having a website, it can also be very time consuming and expensive for small independent retailers. Indeed, putting the right time, effort and money can be very demanding for businesses. In order to facilitate things or because retailers just do not have the expertise, they can decide to hire a professional to create a website. Depending on the features requested, the price will vary. Personally, I believe that nowadays, it is vital to invest in a good website as it will really make or kill the deal. Nevertheless, retailers must adjust their website's features such as the content and the ease of use of the navigation according to their target age.

7.1.2 Google

7.1.2.1 Search engine optimization (SEO)

Search Engine Optimization is the process of continuously improving a websites' content and keywords in order to rank high in the search results of search engines. Essentially, it is all about getting people to your website without paying for any ads. Consequently, it is extremely important that businesses set up a well-structured website with good content if they want to be organically found in the search results.

Just having a website, and hoping customers will find you, is not sufficient today as there are too many competitors competing for market share. In order to stay ahead of the pack, you need to make sure that you appear first in the Google search engine. To do so, you can of course try to continuously optimize your keywords to generate organic traffic. However, this is often not enough to rank high on Google. Consequently, retailers that want to generate more visibility and target the right people at the right moment will additionally opt for Search Engine Advertising (SEA) in Google AdWords.

Google Adwords is an advertising system created by Google. In general, it offers two "places" to advertise products and services on, namely Search Network and Display Network:

Google Search Network

The first one allows retailers to place text ads in the search engine by making bids on keywords in order to pop up at the top of the Google search results. The higher the bid and relevance of the keyword, the higher the position. Further, Google Ads also gives advertisers the opportunity to research the most interesting and relevant keywords. For example, Google Ads can indicate the search volume of a particular word, the cost to use this keyword and lastly, the level of competition.
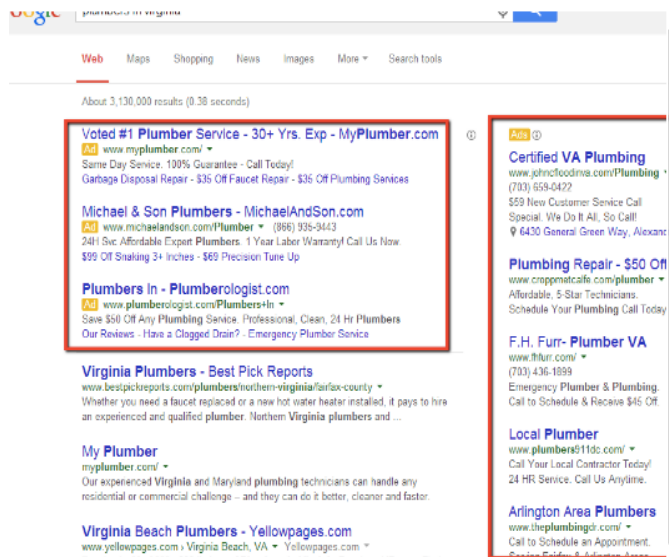
Image 7: Example Google Search Network (Enter top, 2021)

Display Network

Display Network on the other hand, allows businesses reach people that are browsing online or using apps with targeted display ads. Further, Google Display Network makes it easy for businesses to target the right audience at the right place based on the potential customers' needs, wants, age, gender and geographical location.
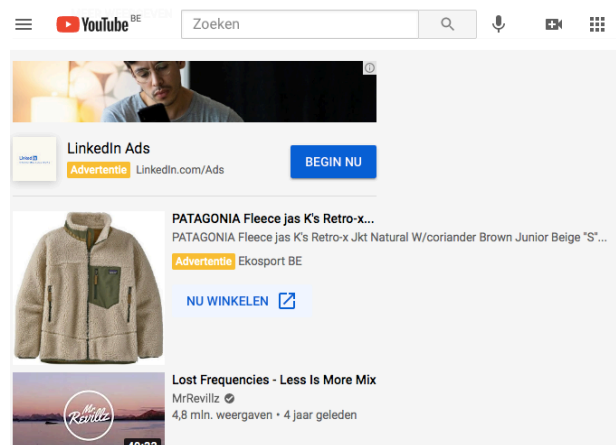
Image 8: Example Display Network (Youtube, 2021)

Features of AdWords

Creating an AdWords account might sound as the perfect solution for many. However, businesses often underestimate the time and difficulty of it. Indeed, in order to fully take advantage of Google Adwords, businesses must fully understand how it works and set the right strategy. Let us now have a closer look at which features can be used by retailers to optimize digital strategies with a Google Adwords account.

- **Create your own campaigns and manage them**

Once a business has created a Google AdWords account, it can manage its own campaign. In general, an AdWords campaign is composed of different ad groups, which serves several ad texts based on the keyword a person might type into a search engine. The ad groups are sorted by geography, gender, age, product type etc. For each campaign businesses can manage the settings such as the budget they want to spend on display advertisements/ keywords, who they want to target, at what time and on which device. Further, the AdWords campaigns also serve as a performance tracking. Indeed, it reveals how the advertisements/keywords performs, so that it can be optimized on a regular basis if needed. As a result, it enables businesses to advertise their products or services at right time for the right audience, which will automatically lead more visitors to the businesses' website.

- **Remarketing**

It is a tool in Google AdWords that gives businesses the ability to display ads to visitors that already visited their websites but did not purchase anything on other sites in the Google Display. This tool boosts conversions as the people they are retargeting were already interested in the businesses' products or service but just needed a little bump to convince them. With other words, retargeting allows businesses to target those visitors with specific ads to win them over.

- **Sitelink extensions**

As we have seen in theory, customers want their purchase to be as convenient and fast as possible. The sitelink extension feature in Google Analytics is the perfect solution to make this happen. Indeed, it allows searchers to save time by directly clicking on the page of the website they want to visit. Furthermore, site link extensions take up more space in the search results and thus the ad will stand out more.
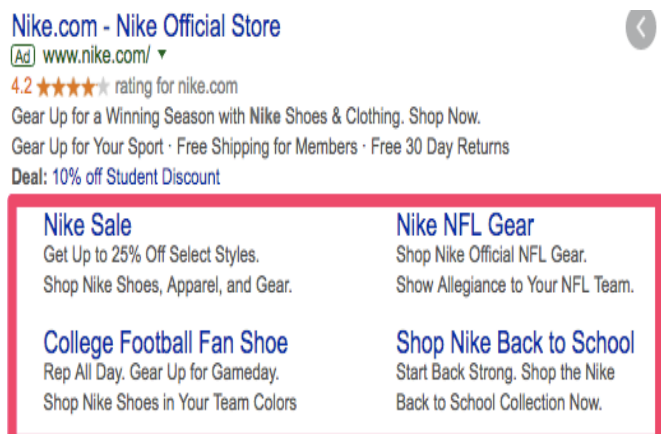
Image 9:: Example sitelink extension (Sagin, 2019)

- **Google shopping**

Google shopping is a feature in the Google search engine where products sold by retailers are shown at the top of the search results. When a certain product is being sought, it is displayed directly above the standard search results. Additionally, there is also a separate tab on Google with even more Google shopping results. In order for businesses to sell via Google Shopping, they must have a Google Ads and Google Merchant Center account. The latter will give retailers the possibility to manage their products on the basis of EAN, ISBN, price and color. Further, it also allows them to link the webshop to the Google Shopping advertisement. As a result, the seller does not have to add pictures and product information for each product. It is considered as a type of search engine advertising as retailers must make bids via Google Ads in order for the products to be visible on Google Shopping.
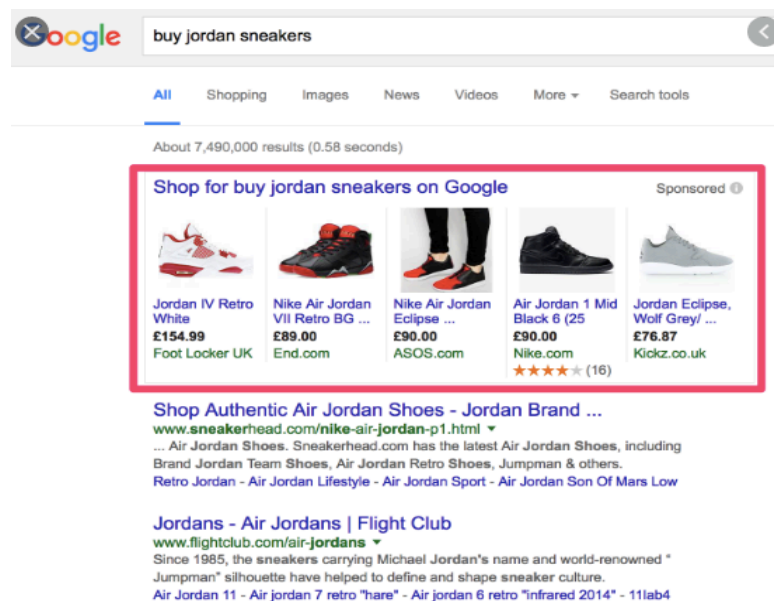
Image 10: Example Google Shopping (Chic Marketing)

Benefits of Google Ads:

According to Google (2021) these are the three key benefits of online advertising via Google Ads:

- **Targeted ads:** thanks to Google Ads, retailers are given the ability to target the right people at the right moment. Additionally, they can adjust the settings in the Google AdWords campaign based on keywords, location, age, language, days, times and device in order to only show ads to potential customers who might be interested in their products/services.

- **Controlled costs:** setting up a Google Ads account is completely free. Nevertheless, if businesses want to promote their merchandise on the Google network they will have to pay for it. The good thing here, is that there is no minimum budget and that Google gives retailers control over how they want to spend their money on online

advertisements. Further, businesses can adapt or interrupt advertising budgets at any time. Lastly, retailers only have to pay when people undertake action, such as clicking on an ad for example.

- **Measured success:** Google Ads measures the performance of the advertisements on the basis of KPI's. As a matter of facts, the AdWords account reveals some interesting insights such as how many people clicked on the ad, how many people took action (purchase, newsletter subscription, app download), etc. This very useful information will help retailers determine which ads are performing well and which ones do not. Based on the results, businesses can adjust budgets to boost the return on investment.

When looking at all the features mentioned previously, we can clearly conclude that advertising on the Google network comes with many benefits. Indeed, Google Ads is one of the best tools for lead generation as it allows businesses to target people who are likely to be interested in their products or services. Nevertheless, businesses must clearly define their target audience to check whether investing in Google Ads is beneficial for them. For example, the majority of the Baby Boomers does not shop online for clothes. As a result, putting a lot of money in Google Ads campaigns will probably not generate high return on investments.

Furthermore, given the fact that Google Ads is a performance indicator, it is in my opinion at the core of any digital strategy targeting younger generations. In order to visualize the positive impact of an Ads campaign, let us have a look at a concrete example.

To kick off, I will first explain how to read the two snapshots below of the Ads campaign of a brand in the first quarter of 2021. The first column of both images reveals the different traffic sources that lead towards the businesses' website. Further, on the first image, the second column indicates how many times people have clicked on the sources and were automatically referred to the website whereas on image 11 it shows how much revenue those visits generated. To end with, the third column reveals the percentage of users that landed on the website through the different sources. It is important to keep in mind that a user can visit a website multiple times. As a result, there are more sessions than users.

Now that everyone has a clear understanding of the two snapshots below, let us interpret it. Image 11 shows that in general many visitors are referred or land on the brand's website through Facebook (ads), Google CPC and Instagram. Also nearly 10% of the sessions are were organic. If we now look at the second image, we see that Google CPC and Google organic generate the most revenue. This means that the company has strong keywords and invested wisely in search engine advertising. Facebook and Instagram on the other hand, yield relatively low incomes compared to the amount of sessions. Indeed, the snapshots indicate that a lot of traffic is directed towards the website through Facebook and Instagram referrals, but that visitors do not take actions. This brings me to the next digital tool where I will explain how multi-brand boutiques can increase sales on social media platforms.

	Bron/medium	Sessies	Gebruikers	Bijdrage aan totaal: Gebruikers
		8.007	6.059	
		% van totaal: 100,00% (8.007)	% van totaal: 100,00% (6.059)	
1.	facebook.com / referral	2.164	30,06%	
2.	(direct) / (none)	2.004	24,76%	
3.	google / cpc	993	10,22%	
4.	instagram.com / referral	879	11,57%	
5.	google / organic	706	6,74%	
6.	facebook / ads	656	9,95%	
7.	goodonyou app / referral	89	1,24%	
8.	goodonyou.eco / referral	86	1,21%	
9.	ikkoopbelgisch.be / referral	53	0,79%	
10.	baidu / organic	52	0,82%	

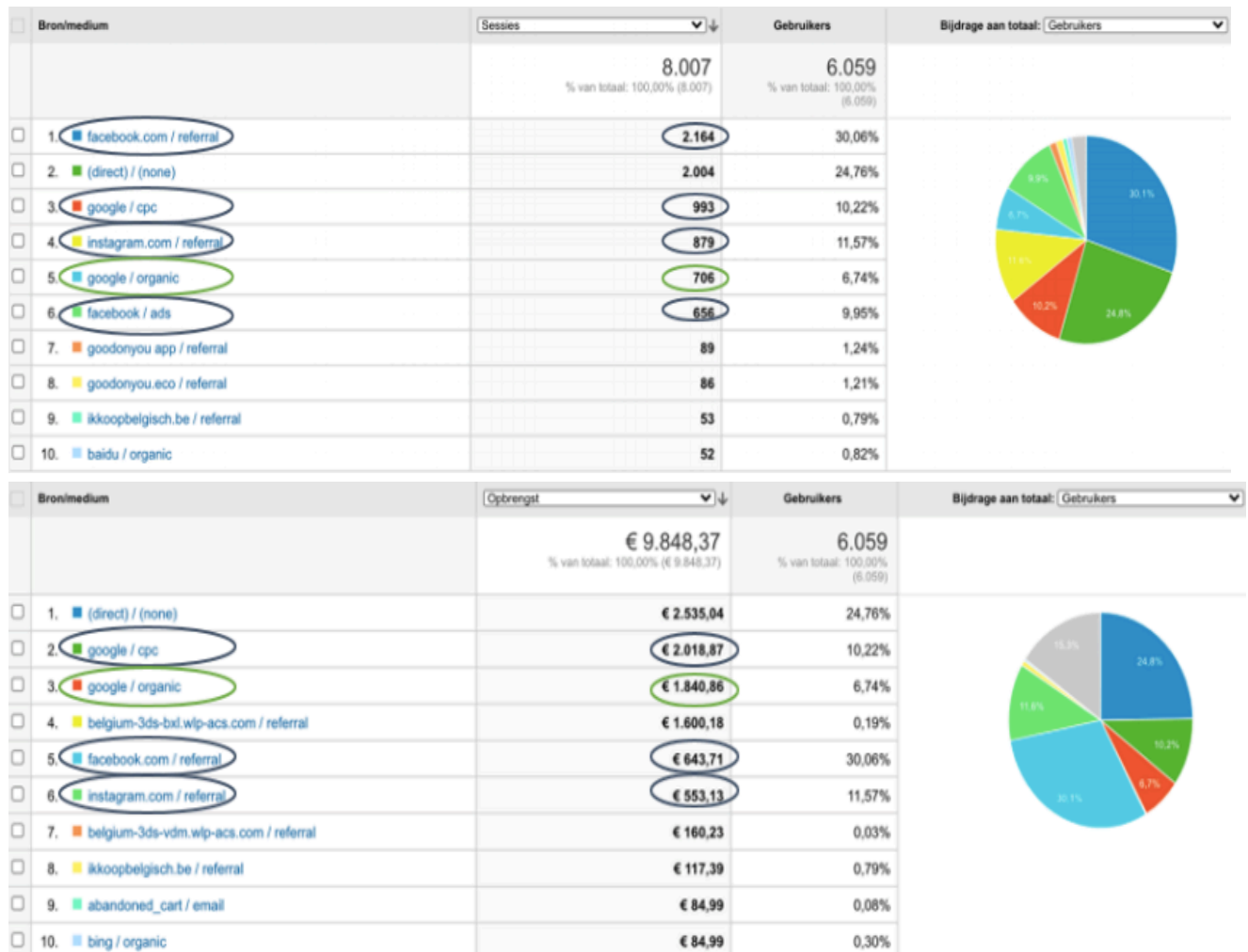|	Bron/medium	Opbrengst	Gebruikers	Bijdrage aan totaal: Gebruikers
		€ 9.848,37	6.059	
		% van totaal: 100,00% (€ 9.848,37)	% van totaal: 100,00% (6.059)	
1.	(direct) / (none)	€ 2.535,04	24,76%	
2.	google / cpc	€ 2.018,87	10,22%	
3.	google / organic	€ 1.840,86	6,74%	
4.	belgium-3ds-bxl.wlp-acs.com / referral	€ 1.600,18	0,19%	
5.	facebook.com / referral	€ 643,71	30,06%	
6.	instagram.com / referral	€ 553,13	11,57%	
7.	belgium-3ds-vdm.wlp-acs.com / referral	€ 160,23	0,03%	
8.	ikkoopbelgisch.be / referral	€ 117,39	0,79%	
9.	abandoned_cart / email	€ 84,99	0,08%	
10.	bing / organic	€ 84,99	0,30%	

Image 11: Snapshot of a Google Ads campaign

7.1.3 Social media

According to the survey I conducted, nearly all multi-brand boutiques stated to be active on social media, with Facebook and Instagram as the two main platforms. We have seen in theory that social media channels are essential for businesses and will define a stores' success. However, having social media accounts for your business, does not necessary mean that your sales will increase. Indeed, it is crucial that multi-brand boutiques understand how to use it correctly. As a result, I was curious to see how many boutiques saw their revenue rise when being more active on social media platforms. The results below reveal that in Flanders 79,5% or 62 out of 78 respondents noticed an increase in sales when posting pictures, videos, etc, whereas only 57,9% or 22 out of 38 boutiques did in Wallonia. According to Marjolein Mesman from the CUBE these relatively bad numbers are related to the boutiques mindset. Indeed, she states that many boutiques, especially those with older entrepreneurs, do not clearly define their online strategy and are not passionate about it. They believe that sales will increase when posting a picture now and then on social media. Unfortunately, this is not how it works.

Consequently, there is a lot of room for improvement here, especially for Wallonia. First, I will explain what the four pillars of building a brand on social media are. Next, I will analyze two new features that Marc Zuckerberg has implemented during the pandemic in order to help small businesses to survive. Lastly, based on my literature study and survey results, I will give tips on how multi-brand stores can better and faster sell collections on social media platforms.

7.1.3.1 The four pillars of building a brand on social media

In theory we have seen what social media marketing is and what the advantages and disadvantages are. In this part, I will focus on how to build strong social media presence in order to boost sales. In the article "The Four Pillars Of Building A Brand On Social Media", Tone Pec, Forbes Council member reveals how social media can help build a brand and increases the reach by focusing on the following four pillars:

1. **Uniqueness**

First of all, the competition is huge in the fashion industry, so if you do the same as everyone else, it will be very hard to stand out from the pack. Therefore, it is vital that multi-brand boutiques differentiate from others and pay attention to the uniqueness of their content. In order to make the content unique, retailers should make it fun, relatable, dialogue with its users and focus on visual posts.

2. **Influence**

The second pillar is influence. If a boutique has a strong influence on social media it gives them the ability to persuade their followers to move in a certain direction. To achieve this, multi-

brand boutiques must interact with their audience 24/7, including answering messages and comments, showing how to combine different outfits, etc.

3. Trust

If businesses want to gain influence, they must first be trustworthy and engage with their customers. Indeed, multi-brand boutiques must keep their brand "human" and constantly interact with their customers. They should not only focus on selling their products, but rather on building a strong relationship with their customers. Luckily, there is no better place than social media to connect customers and build a community around a brand. To accomplish this, retailers must provide educational, entertaining, transparent, and unique content. The real challenge here, is to be authentic and to come across as real.

4. Relevance

Relevance is the last pillar to build a brand on social media. Boutiques must ensure to post fresh and relevant content on their social media platforms in order to catch their followers' attention. Consequently, it is crucial to stay up to date with the latest trends and to translate this into fun and engaging feed.

The Four pillars put into practice

Let us now put those four pillars into practice and look at concrete examples of how multi-brand boutiques can increase their online presence on social media platforms.

- **Post Videos or photos:** First of all, customers are making the purchasing decision at home. So, it is crucial to be as transparent as possible and to give a lot of information. For example, multi-brand boutiques can on a regularly basis post photos/videos of an employee wearing an outfit and add all the details from size to fabrics in the comments. This way, customers have a more realistic view of how the clothes fit a "normal" person rather than a model. Further, the employee can wear different outfits in order to show the customers how to combine the different clothes. By doing this, multi-brand boutiques can already anticipate questions that customers might have and therefore lower the barrier to purchase.

- **Live videos on Instagram and Facebook:** Going live on one of these two social media channels is not only very entertaining, it also gives multi-brand stores the possibility to interact and connect with customers on a deeper level in real time. Indeed, during these live sessions, boutiques can demonstrate different outfits, engage with customers by answering questions and giving additional information while showing a more "human" side of the brand. Further, all live videos on Instagram pop up at the beginning of all stories. This guarantees that

any follower will see that your boutique is live when opening the app and will potentially join.

In order to create the best live video, the boutique must firstly have a purpose for the stream. Do not just go live without having prepared anything as this is not professional and will have a negative impact on your business. Secondly, let your followers know in advance when you are going live as this will maximize the number of participants. Thirdly, it is important to remain natural during live sessions. Most of the time, things will not go perfectly, and this is OK. The viewers do not expect it to happen flawless. Instead, it shows a "human" side to the story, which motivates people to tune in.

- **Influencer marketing:** Multi-brand boutiques can collaborate with influencers to enhance the second pillar; influence and to increase the reach of the store. Moreover, influencers are experts in creating inspirational content. When they enter into a partnership with a store or brand, they use their skills to advertise products or services in an authentic way. In other words, they are seen as credible and reach the right target with the right message. As a result, they are able to keep followers engaged and interested, even though it is a commercial advertisement.

  However, selecting the right influencers is key for a successful influencer campaign. Just because someone has many followers does not mean that he/she is the perfect fit for your store/brand. Indeed, retailers must understand what their core values are and choose influencers that match them.

- **Giveaways and contests:** A social media giveaway is a promotional strategy that businesses use in order interact with their customers, to generate more leads and to increase brand awareness. Businesses sometimes collaborate with influencers in order to increase the reach even more people. Furthermore, retailers like to remind their followers to participate by posting a story with a direct link to the giveaway. When followers want to take part in these contests, they are often required to tag friends in the comments, like the post, follow the business on the social media platform and share the post on their story. As a result, the number of followers will grow exponentially. Additionally, businesses are able to collect useful data of customers that show interests in the products.

  Finally, giveaways are an excellent way to connect brands with potential customers as they generate content, increase followers, help to gather data and engage with their target audience.

Image 12: Giveaway example Les Jumelles

To conclude, multi-brand stores must build their digital strategy around the four pillars: uniqueness, influence, trust and relevance. Nevertheless, there is no one size fits all solution for all boutiques. When looking at the survey results, I believe that posting photos/videos and going live on social media could be very interesting for all multi-brand stores. However, they must first figure out on which social media platform their customers are active. For example, Baby Boomers like to use Facebook as a channel to search for new clothes. Next, influencer marketing and giveaways are most likely going to be successful for younger generations such as Millennials and generation X. Consequently, Marjolein Mesman stated in her interview that it will not be very beneficial to implement these elements in the digital strategy of older generations.

- **Facebook Shops**

Up until the 18th of May 2020 businesses were able to use Facebook and Instagram as a platform to show their merchandise, communicate and interact with their customers. However, they were not able to use these platforms directly as sales channels. When the pandemic broke out, Mark Zuckerberg and his team analyzed how they could help small businesses. After some weeks of brainstorming they launched a new "tool" called Facebook Shops, which made it even easier for small businesses to set up shops and sell things directly online across Facebook and Instagram. Facebook created this free tool especially for small businesses that never had online presences previous to COVID-19 and were then forced to suddenly go online for the first time.

With Facebook Shops, companies can set up their own online store on Facebook or Instagram and can then have it consistently available for the other channels owned by Facebook. Since the middle of May, businesses are able to display price tags or a link on Facebook's or Instagram's posts and stories. When a potential customer clicks on it, he or she will directly be referred to the catalogue or the website. Currently, paying the products on Facebook Shops only works in the United States. In other countries, users are automatically referred to the web page of the companies itself. This expresses again the importance of having a website that functions well.
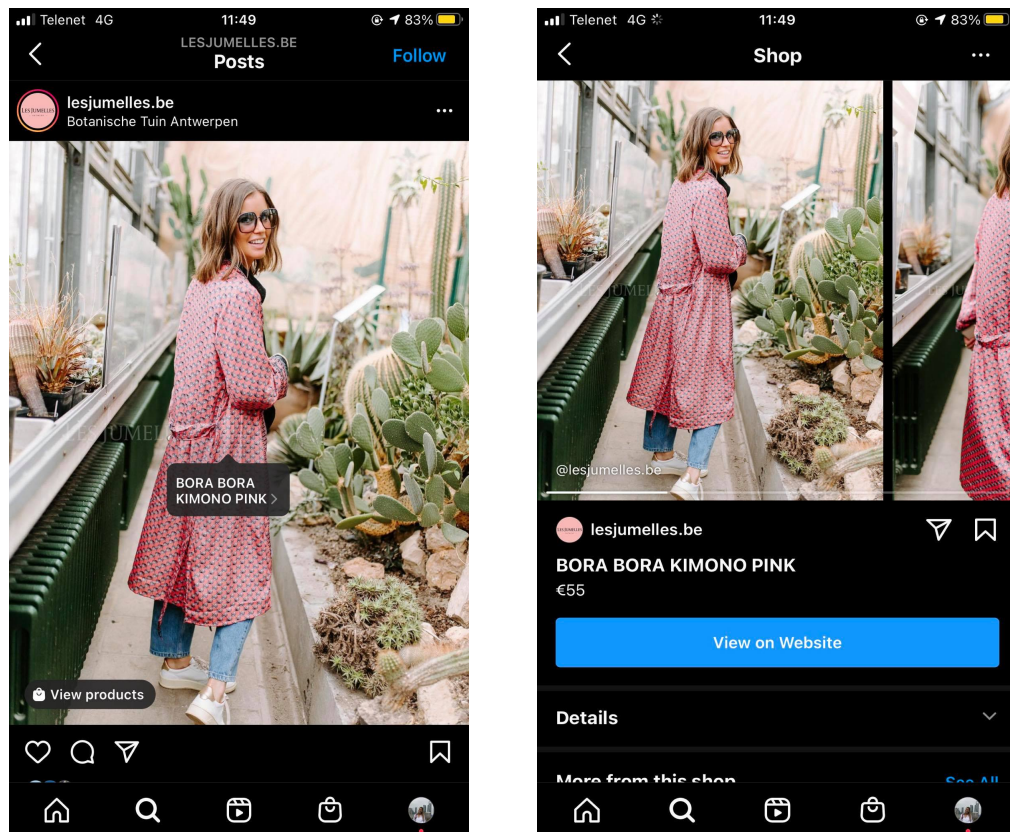

Image 13: Example Facebook Shops Les Jumelles

<u>Advantages Facebook Shops:</u>

Let us now go a little further and have a closer look at the other advantages of Facebook shops according to Lincelot, a marketing and web design company.

- **Fewer intermediate steps:** As we have seen in theory, the more steps customers have to follow to purchase a product, the more likely they are to leave. However, thanks to Facebook Shops, the number of steps to a potential purchase are reduced, which results in higher conversions and higher sales for businesses.

- **Massive reach**: Statista (2021) reveals that today 65% of the Belgian population are active social media users. Additionally, Belgians spend on average 105 minutes on social media per day. As a result, Facebook shop is the ideal place to reach a huge amount of people.

- **Personalization:** A shop on Facebook and Instagram would not be a shop without a brand identity. Luckily, Facebook shops give businesses the opportunity to customize the shop by adding any product with high quality images. Further, it also allows them to change the colors in order to match the brand identity of the respective brand.

No matter the age of the target group of the boutiques, Facebook Shops must be implemented in every digital strategy as it is a free new sales channel. First of all, multi-brand boutiques that have a website they can link Facebook Shops to it. This feature will allow them to provide a seamless shopping experience to their customers. Retailers who have installed Facebook Shopping, will be able to display a link or a price tag on their Facebook or Instagram posts/stories, which will directly refer people to the website. With Facebook Shops, boutiques are able to reach much more people and possibly increase sales. However, having this feature does not necessary mean that they will easily sell their merchandise on social media platforms. In order to do so, they must focus on the four pillars that will help them to build a brand.

7.1.3.3 Tips on how to better sell new collections on social media

The Dot society, a Belgian digital consulting company, has established a 5-step plan for better sales. Because many multi-brand boutiques did not see their sales increase when actively posting on social media platforms, I will briefly go over the five steps (The Dot Society, 2021).

Step 1: Start promoting BEFORE the delivery arrives

First of all, check with the supplier when and which items they are going to deliver. The day before, you can post a story mentioning that the new collection will arrive the next day, so that you make them a little curious. Later that day, you can post previews with photos of the look book. Let your followers know how excited you are to receive these items soon and that you

can reserve the items for them in advance if they leave a comment below the post or send a private message. That way, you also interact with your followers.

Step 2: The day of the delivery: make a photo/video or go live before hanging it on the racks

As explained previously, it is important to make photos or videos of yourself or your employees wearing the new collection. This way, people have a clear view of how the products would look on someone in real life. It is crucial to give as much information as possible and to show them different combinations of the outfits Further, create an urge or an incentive to purchase the items right now. For example, tell them that the stock is limited or that the item is going to be a "bestseller". Lastly, if you decide to go live, do not forget to announce the time and date in advance.

Step 3: Respond to all comments under your (live) videos and photos as fast as possible

Answering all comments and private messages can be very time consuming, but it is absolutely worth it! Firstly, it shows that you like to engage with your clients and are at their disposal for any questions. With the stores being (partly) closed because of the pandemic, customers might have many questions about sizes, colors, fabrics, etc. It is therefore more than ever important to be as communicative as possible.

Step 4: Verify that all enthusiastic viewers have actually purchased

This is the most vital step and unfortunately often forgotten. At this stage, you need to check whether everyone that commented on your post or sent you a private message actually bought the item. In case they did not, try to convince them by sending them a private message. Perhaps, they might just have got distracted and therefore forgot to purchase it.

Step 5: Reinforce with advertisements

Using Google AdWords to promote your brands on social media platforms will not only reach your followers but also thousands of others. Setting up an AdWords campaign might be difficult for those who do not have the digital knowledge or expertise. Luckily, digital performance experts, such as The Dot Society for example, can help you to create a customized digital strategy.

7.2 The new customer experience

In this part I will go over the main opportunity that multi-brand boutiques need to grab in order to enhance the full customer experience. As we have seen in theory, the acceleration of e-commerce is mainly responsible for the diminishing number of bricks-and-mortar stores. However, according to many different sources, physical stores will always remain in the future. Why is that? People are much more demanding and have higher expectations nowadays. Indeed, they do not simply want to purchase clothes. Instead, they want to have a fun and engaging shopping experience, which is very hard to deliver fully online. As a result, customers require a seamless purchasing experience that connects both online and offline channels.

After many hours of brainstorming, I found a very promising way to bring the customer experience to the next level. At first, it might not sound very realistic right now. Nevertheless, we have seen how hard the pandemic has pushed the digital evolution forward. Consequently, I believe that my solution could be implemented very soon.

How does it work?

Firstly, all the digital tools discussed previously are crucial for establishing the new customer experience. As a matter of fact, these tools allow businesses to collect extremely valuable information about potential and actual customers. This information is nowadays used to target the right people at the right moment based on their online actions. Of course, this will increase sales. But what if we used this data to deliver a better in-store experience? Here is my idea.

Multi-brand boutiques could implement "smart mirrors" in their stores and fitting rooms that will connect the digital world to the physical world. I am proposing the smart mirror as a possible solution to create a better customer experience. I will just briefly describe the concept, benefits and drawbacks as further research needs to be done in order to check whether this concept is successful. Let us see how it works

Online shoppers that browse on the stores' website or social media platforms can select items that they like and want to try on in real life. When entering the physical store, customers can go to any fitting room with a smart mirror in it and scan a QR-code or a login. This QR-code or login will recognize the profile of the customer and display all the items selected online on the screen. The customer can then press a button saying "bring items". A sales person will then get a notification and bring the desired clothes to the customer.
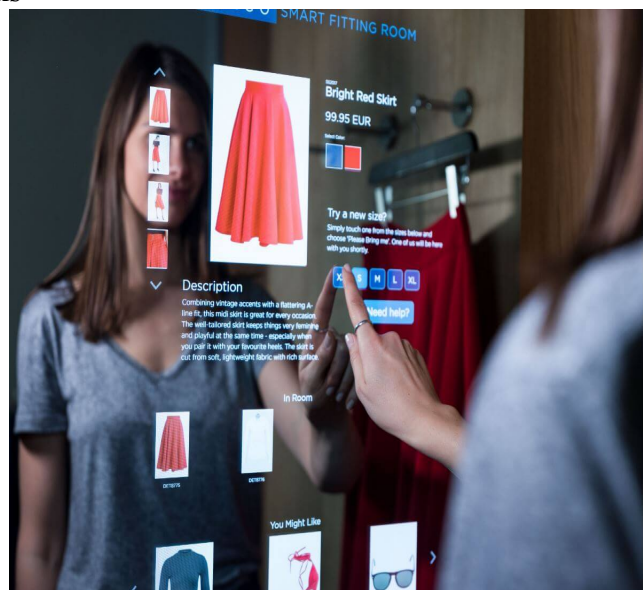

Image 14: Smart fitting room (Detego, 2018)

Once the items arrive to the fitting room, the smart mirror will automatically identify the clothes and expose them on the mirror. Next, customers check all the information about the items, such as fabrics, other available colors and sizes, etc. If the size does not fit or the customer wants extra guidance from the salesperson for example, the customer can press a "help" button that will alert a sales associate.

Further, the smart mirror will also display different combinations of outfits so that the customer has a clear overview of how he can mix and match the items. Lastly, based on the data collected from the digital tools, the smart mirror will also present other items the customer might like.

In addition to the smart mirrors in the fitting rooms, there will also be another type of mirror available in the stores that will enhance the customer experience. Indeed, those smart mirrors will let people try on clothes virtually. Customers can bring an outfit in front of the mirror. Then, thanks to virtual reality and augmented reality, the customer can see himself in that particular outfit. The smart mirror will capture the gestures of the customer and also visualize the different angles of the outfit. Further, the user can also change outfits by a swipe or a wave gesture.

Image 15: Smart mirror (umi me, 2021)

Benefits of a smart mirror:

- **Seamless shopping experience:** These smart mirrors will bring the customer journey to a whole new level. As we have seen in theory, customers are more demanding than ever before and want to engage with the store/brand. As a result, the special mirrors are the perfect solution to keep up with the pace of the changing behavior and needs of the customers. Indeed, the virtual and augmented reality mirrors will allow multi-brand boutiques to connect online channels to offline channels and therefore deliver a unique shopping experience.

- **Personalization:** First of all, the digital tools will collect valuable information about every person visiting the website or social media platforms. Once the customer enters the fitting room and scans the QR-code in the physical store, the smart mirror is able to recognize this persona's preferences based on past purchases or online behavior. Consequently, apart from the previously selected clothes online, the mirror will also display personal feed about which other items that person might like.

- **Time-saving:** The survey results revealed that people like to shop online as it is convenient and time-saving. In fact, people find it exhausting to try on thousands of outfits, lining up for a fitting room. Thanks to the "smart mirrors" people can save up a lot of time as they can virtually see how the clothes look on them and try on a maximum of outfits in less time. Additionally, customers do not need to search for the clothes in the racks of the stores. They can go straight to the fitting room, scan the QR-code or login and a salesperson will bring the desired items that they have previously selected online.

- **Great service:** The smart mirrors guide customers throughout their purchasing journey. As a matter of fact, the magic mirror automatically recognizes the item when entering a fitting room and will display all the additional information from fabrics to sizes on the mirror. Some customers do not like to get assistance while shopping as it makes them feel uncomfortable. Other customers on the other hand, expect to be guided in multi-brand stores. Consequently, it might be hard sometimes to offer the right service to the right person. The smart mirror helps retailers to find the perfect middle ground. Indeed, customers are provided with great digital services. In case, they want the opinion of a sales person, they can press a button that will call assistance. This way, customers get tailored fitted services, based on their needs and wants.

Drawbacks of a smart mirror:

- **Costly:** There is no denying, such advanced digital tools are very expensive. In general, independent multi-brand stores do not have the financial capacity to invest in advanced technology, especially in these times. Therefore, it might be hard for them to implement it. As a result, stores may look for small-scale solutions in the first instance and use for example iPads instead of smart mirrors. At a later stage, when it becomes accessible, boutiques can still implement the innovative technology in their stores.

- **Technical problems:** In case, a smart mirror has a technical issue, highly skilled technicians are needed to fix the problem. Unfortunately, these specialists are usually not able to make a quick trip to the store to repair the smart mirror. As a result, the mirrors will be unserviceable for a few hours or even days. Thus, if multi-brand stores decide to implement a smart mirror in their store, they must carefully negotiate good conditions with the supplier so that problems are handled immediately.

- **Privacy concerns:** When hearing about smart mirrors at first it might sound pretty cool. However, it might raise many ethical concerns. In fact, customers may feel they are being observed while trying on new clothes and sceptic about what the store will do with their data. Therefore, the boutiques must clearly go over the GDPR rules and ensure customers that their data is safe. Lastly, they must also keep a few fitting rooms with traditional mirrors for those who really do not feel comfortable with a smart one. It is really about finding a good balance between digital and physical.

There are many reasons why people want to shop in physical stores. Indeed, in general customers like to see, touch and try on the clothes before purchasing them. Also, they highly value the humane and fun shopping experience. However, today, small boutiques are very easily swallowed up by e-commerce. In order to stay afloat in this extremely competitive environment, it is vital to go beyond data analysis and create a unique shopping experience.

Of course, I cannot guarantee that this new technological concept is going to work. What I do know, is that there is a lot of potential for it as these smart mirrors and fitting rooms are an engaging an innovative way of purchasing clothes, which will deliver a unique customer experience.

Throughout this thesis I have learnt that the human-being is a creature of habits. This pandemic forced everyone, even the older generations, to move more digitally and therefore changed their shopping habits. As a result, we can be certain that consumers will continue to shop digitally when this pandemic is over.

This is where it becomes interesting. We can clearly see a shift in consumer behavior as customers became much more demanding and powerful because of the digitalization. As the digital revolution has sped up by 7 years in Europe, there is a lot of catching up to do for all the physical stores in order to keep up the pace in this fast changing environment. Customers are now used to experience shopping as convenient and time-saving. As soon as this pandemic is over, most people will expect the same experience from traditional multi-brand stores. In the Global Opportunity Analysis and Industry Forecast, 2019 – 2026 of Researchdive, researchers state that there is a growing emphasis on digital transformation and innovation across the fashion industry, which will drive the demand for smart mirrors. Additionally, the report also reveals that "it is estimated that the global market for the smart mirror will witness exponential growth after the COVID-19 pandemic outbreak" (Researchdive, 2021). Consequently, I am convinced that in the (near) future this innovative technology will be able to enhance the customer journey.

Undoubtedly, such highly developed tools will be costly and therefore probably not accessible for all retailers in the first place. Also, technical problems are hard to manage by staff members, which is definitely a drawback. Overall, I understand that it is a big investment and that it is not the best timing right now. Accordingly, implementing these smart mirrors are certainly not top priority. Multi-brand stores should first create a well-integrated digital strategy with all the tools discussed previously and take it step by step. Once the multi-brand stores' online strategy is very strong, they can try to integrate the smart mirror in their stores.

After having done some research, I found that a smart mirror depending on the level of customization costs on average between €10,000 and €15,000. Additionally, there are extra costs charged when technical problems need to be fixed. This very quickly adds up to a large budget. Buying a smart mirror is therefore not a good solution in my opinion.

Nonetheless, what if multi-brand boutiques do not have to purchase the smart mirror but can rent/lease it instead? Renting out a smart mirror could ease the financial pressure on stores as this would only be a relatively low monthly cost rather than a large capital investment. Furthermore, if this new "phygital concept" does not catch on, they can stop it at any time without losing too much money. Besides, when leasing/renting the smart mirrors, multi-brand stores can negotiate conditions, such as free maintenance and repairs. Dobit, a company that offers new retail experiences, exhibits a few models in the "Stadsfeestzaal" in Antwerp at the moment. Hence, it could be very interesting for multi-brand stores to discover the concept.

We see that there is a way to make the smart mirrors more affordable for multi-brand boutiques by leasing/renting it out. As a matter of fact, multi-brand stores will be able to innovate and move more digital without taking too big financial risks.

Even though multi-brand boutiques will possibly implement those smart mirrors and fitting rooms in their business strategy, the social aspect should always remain at the core of the strategy. Indeed, the digitalization should not dominate the physical stores. Instead, according to Marjolein Mesman from the CUBE, the digital tools in the stores could serve as an aid to

deliver an engaging shopping experience, but it must not take over the role of a good salesperson as people value physical contacts.

Furthermore, a skilled staff could never be replaced by a robot. As a result, the salespersons should be extremely well trained in order to fulfil the needs and wants of their customers. The smart mirrors and fitting rooms can of course help to contribute to a better shopping experience but will never be at the heart of it.

8 Conclusion

First of all, I would like to remind that the purpose of this thesis was to offer multi-brand stores great insights on how digitalization is transforming the landscape of the fashion industry and which digital tools they should implement in order to survive the wave of rapid changes.

After having carried out the entire research, I can conclude that, the digitalization has not only completely reshaped the fashion industry, it has also changed consumer behavior and expectations. First of all, many retailers, especially multi-brand clothing stores were absolutely not ready for the online environment. However, COVID-19 pushed them to get out of their comfort zone and go online. According to both the literature study and the survey results, the multi-brand stores adjusted quite rapidly to the digital environment, especially in Flanders. The average share of products and/or services that are partially or fully digitalized have experienced an acceleration of seven years in Europe. However, digitalizing the concept of the physical store does not necessary mean it will be successful. Indeed, being visible online and occasionally posting a picture on social media is not enough nowadays. Instead, retailers must build an entire online strategy including all digital touchpoints.

It is crucial that multi-brand stores do not see digital as just an extra sales channel. On the contrary, next to the possibility to increase sales, they must look at it as an opportunity to understand their customers' needs to deliver that unique shopping experience. Digital channels allow retailers to collect very interesting data that can help them to optimize their performance. Indeed, data obtained from different sources such as previous sales, social media, market research etc. allow companies to translate it into valuable information. This allows multi-brand stores to keep up with the newest trends and to target the customers the correct way based on their preferences.

Secondly, the digitalization is responsible for a big shift in the consumer behavior. In fact, the role of the consumer has moved from passive observance to enabled dominance. Indeed, with improving access to information, a wide range of choice of goods and services, and the ability to openly share experiences with others, the customers' power and demand has hugely increased. Furthermore, online consumer behavior is influenced by price, trust and convenience. In order to have a clear overview of how customers behave, I subdivided them into different generations. Then, I analyzed general traits and online behavior to find consumption patterns. I remarked several very interesting things here. Firstly, not every generation likes to shop online, generation X and Baby Boomers in particular. In general, especially Baby Boomers reject digital technologies as they do not feel at ease using it. They do not like changes, so they rather stick to their traditional habits. Generation X on the other hand, is in general more comfortable with the internet. However, they still prefer offline shopping experiences despite all the benefits of purchasing online.

COVID-19 of course forced customers to purchase more online. Since the pandemic break-out the digitally-savvy generations such as Millennials and Generation Z, highly increased their online purchases. Additionally, nearly half of generation X also moved more digital over the

last year whereas most Baby Boomers did not. The second thing I noticed throughout this research, is that every generation behaves differently on the internet. For example, generation Z and Millennials mainly search for new clothes on Instagram, whereas the social media platform Facebook is nearly never used. Further, generation X next to Facebook and Instagram, generally checks websites from clothing stores when browsing for new clothes. Lastly, Baby Boomers like Facebook as a platform to look for clothes. Based on these insights, multi-brand stores can adapt their strategy to target their audience the right way and on the right channel.

Thirdly, with the rise of technology, customers have higher expectations than ever before when buying fashion items. After having a better understanding of how each generation behaves, they should also know what they are exactly looking for and expect from a store/brand throughout the purchasing journey. The acceleration of technology has transformed the traditional decision making process into a digital one. This has increased the complexity of each stage as people have access to more information and therefore become more demanding. Indeed, customers use several channels online and offline throughout their buying journey. They will collect as much information as they can from different sources before making a purchasing decision. Hence, multi-brand stores must implement an omnichannel approach in their strategy, which will enable them to offer a seamless shopping experience across all channels, both online and offline to their customers. To date, customers are really looking for personalized and unique store/brand experiences. The best way to do this, is to put the customers at the core of the business and to base the marketing strategy on their needs and wants. Placing the customer first is not totally a new concept. However, the rise of technology has increased the importance of customer-centricity. Indeed, technological advancements have facilitated the task for businesses to collect data and to have a 360-degree view of their customers' lifecycle. As a result, it becomes easier for businesses to personalize interactions with their target audience.

In general, even though online retail is growing at a rapid pace, people still prefer to shop in a physical store. Appendix 2 reveals that since physical stores were allowed to reopen, 88,5% in Flanders and 59% in Wallonia sold more offline. As a matter of fact, the two main reasons why people like to shop at a brick-and-mortar store, are the fact that they can see or touch the clothes and try them on before buying them. This is not something that can be replaced digitally and therefore bricks-and-mortar stores will never completely vanish. Nonetheless, I do believe that the role of a physical store will change over the next few years. I see it evolving more towards a "showroom" where each item is available in one color and in each size. Customers can visit the brick-and-mortar store integrated with digital technologies, such as smart mirrors or fitting rooms and try on the showroom items. They can then see all the other available colors displayed on the smart mirror. Once they have selected the items they want to purchase, the supplier will receive the order and send out the clothes to the customers.

To conclude, the fashion industry is unpredictable and continuously changing, which makes it hard for multi-brand stores to keep up the pace with the latest trends, consumer behavior and expectations. In addition, they faced extra challenges because of COVID-19. All of this made it clear that multi-brand boutiques that do not move digitally will not survive on the long term. With other words, the pandemic was a wakeup call to jump on the bandwagon of the digital

revolution. Nowadays, multi-brand stores must reinvent themselves and connect all touchpoints in order to deliver a unique shopping experience. The digital tools proposed at the end, will give retailers insights on how to implement a digital strategy with analytical capabilities based on each target group.

Even though, times were really tough for multi-brand stores, they must hold on and see this crisis as an opportunity to be reborn. Sooner or later, digitization was going to change the landscape of the fashion industry anyway. It has now only been accelerated by the pandemic. This hard shift may have been necessary for entrepreneurs to realize that they needed to do things differently. Multi-brand stores are given the opportunity nowadays to start all over again by innovating like never before in order to respond to the new customers' needs and expectations.

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