# ATTITUDINAL AND PSYCHOLOGICAL FACTORS AFFECTING PERCEIVED VALUE AND BUYING INTENTION FOR FASHION GARMENT IN MYANMAR MARKET



## ATTITUDINAL AND PSYCHOLOGICAL FACTORS AFFECTING PERCEIVED VALUE AND BUYING INTENTION FOR FASHION GARMENT IN MYANMAR MARKET

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Thinn Thinn Aung
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Attitudinal and Psychological Factors Affecting Perceived Value and Buying

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#### **ABSTRACT**

The purposes of the quantitative research are (1) to investigate the effect between attitudinal factors including product expectation, brand awareness and reference effects and perceived value for fashion garment (2) to investigate the effect between psychological factors including product relationship and perceived personal lifestyle and perceived value for fashion garment (3) to investigate the effect between product expectation, brand awareness and reference effects and buying intention for fashion garment (4) to investigate the effect between product relationship and perceived personal lifestyle and buying intention for fashion garment, and (5) to investigate the effect between perceived value and buying intention for fashion garment. The 400 samples are selected from Myanmar people who lived in Yangon, Myanmar, by using the purposive sampling method. The conducted questionnaire is used as an instrument to collect the data. The Simple Regression and Multiple Regression Analyses are employed for hypothesis testing at 0.05 level of statistically significance.

This present research findings showed that attitudinal factors and psychological factors positively affected perceived value and buying intention for

fashion garment in Myanmar market. In addition, perceived value also positively affected buying intention for fashion garment in Myanmar market.

Keywords: Product Expectation, Brand Awareness, Reference Effects, Product
Relationship, Perceived Personal Lifestyle, Perceived Value, Buying Intention,
Fashion Garment.

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#### CHAPTER 1

#### INTRODUCTION

In this chapter, the researcher discusses the various factors influencing Myanmar people desire to buy fashionable garments in Myanmar. These key factors include attitudinal factors, psychological factors, perceived value and buying intention. In this thesis, the statement of the problem is introduced followed by the purposes. In addition, the researcher also provides background information of all variables, identifies research gap and problems, states the purposes of study and scope of study, as well as indicating the benefits of study.

#### 1.1 Background

Strategically located in the subcontinent of Southeast Asia, Myanmar shares its border with 5 countries namely, China, Lao, Thailand, India and Bangladesh with its capital in Naypyitaw since 2005. The country has a population size 51 million people. Uniquely, Myanmar has more than 135 different ethnic groups and each with its distinct history, culture, language and own costume (Department of Population, 2015).

Economically, Myanmar is experiencing robust economy as indicated by its Myanmar's strong Gross Domestic Product (GDP) growth. According to world bank (2018) report, the Gross Domestic Product (GDP) of the country increased from 5.9% in 2017 to 6.4% in 2018. Manufacturing constitutes to 75% of the industry sector. The growth in the manufacturing sector also sees the tremendous growth of the garment

sector in Myanmar. According to Eurocham Myanmar (2018), the garment industry constitutes one of the main exports of the country, bringing substantial revenues to the state and employing 450,000 workers, more than 90% being women, in over 600 factories. With Myanmar emerging as a manufacturing hub for clothes production, it also opens greater opportunities for new fashionable clothes by younger designers to meet the new demand and expectations from the consumers.

In this research, according to a popular famous online Thai magazine, Quora (2018), fashion refers to favorable style or practices mainly in clothing, makeup, footwear, accessories, hairstyle and body. Fashion is a unique and often usual trend in the style in the never-ending trend in the way people dress. It common for textile designers to create fashion based on changing preferences of the consumers. According to an online research company, Ask Media Group, the word clothing is often used interchangeably with the term garments (Reference, 2019). It is understood as everything worn on the body is considered as garment. Garment can be natural materials, animal skins or other thin sheet of materials put together. Generally, garment is worn to protect parts of the human body. Reference (2019) added that garment also of pants, shorts, skirts, shirts, dresses, coats and underwear. Clothes help individual, social and physical human needs, along with contribution of cultural representations and art forms (Rudd, N., & Lennon, 2001). According to (Nwe, 2009), most of Myanmar people want to wear Western and Korean style fashion trend because Korean television dramas, Korean actors and actresses influenced Myanmar people.

Culture is a composition of both abstract and clear elements (Groeschl & Doherty, 2000). There are various effects of culture on consumer buying behaviors. Among some of these studies, Sheth and Sethi (1977) cited that culture positively effect consumer behaviors and consumption could be repeated behaviors in propensity to change. There are two buying behaviors namely, purchase behaviors and post purchase behaviors (Samli, 1995). Consumers purchasing decision can be functional based. They look into the form and meaning of the products they intend to buy. The form of consumption can be supported by a single decision making and communication (Engel, Blackwell, & Miniard, 1995). Manrai and Manrai (1996) added that product adoption and consumption behaviors, are related to the diffusion of innovations, grumbling or praising behaviors, advertising and marketing communications, distributional aspects as well as pricing concerns. Raju (1995) further looked into the cultural influences on buying intention, stated that consumption features include product versus service consumption, culture orientation, social categories or reference group impacts, differences between urban and rural sector consumption models and disposal income. Culture elements embed values and belief methods, communication and language systems, rituals, relics, symbols effects people's decision. As such, culture has a strong impact on customer behaviors because it is comprehensible (Craig & Douglas, 2005).

Myanmar is well known for preserving its traditional way of weaving without depending much on new technologies. This is supported by the study of Zin (2016, p. 3) which stated that Myanmar people are "rich in tradition, culture and handicraft which are still unspoiled by new technologies". Zin (2016, p. 12) emphasized that in Myanmar

fashion industry, "purchasing intention is very important of actual customers". It is also significant for fashion related industries because it will help to predict potential sales and indicate other major's behavioral factors regarding future needs and demands for garments.

According to Entwistle (2000), clothing is regularly used to reflect and convey customers' internal self and character. A vital component in terms of self-consciousness in public particularly when clothing signifies a taste or interest in styles and fashion (Solomon & Schopler, 1982). Thus, it is a major part in terms of an overall self-image. The elements of life's meaning, achievement and satisfaction in modern society are often seen as what the individual possessed and what he or she has yet gained or developed (Belk, 1985; Richins, 1994). An individual possession is referred to as what one or other possesses (O'Cass, 2004). Therefore, fashion clothing is a position that reflects and holds the individual in the society. Especially in the clothing industry, clothing is a vehicle in which people express their unique personalities and views (Goldsmith, Moore, & Beaudoin, 1999).

Another significant influencing element affecting decision making is the psychological (Durmaz, 2014). According to Maslow's hierarchy of needs, psychological factor is considered as one of the basic needs of humans. Human require to food, water and air for survival (Maslow, 1943). Safety needs refers to people's security which include job security, living in a safe environment, and being healthy (Ondabu, 2014). Ondabu (2014) added that safety needs followed after psychological needs. Belonging

needs embed the love and attachment from the family, friends and society (Maslow, 1943). At this stage, people wish to belong to a group whereby they hope to be accepted and feel satisfied (Reid-Cunningham, 2008). Maslow (1943) also emphasized that self-esteem not only refers to self-confidence and self-respect, but also the sense of feeling respected or appreciated by others. This stage directs people's behaviors to attain higher goals (Ondabu, 2014). As for self-actualization, Maslow (1943) mentioned that it is the need to achieve everything what they can.

According to Zhaung, et al., (2006), consumer's buying intention relies on buyer's motivation and planning. Socially oriented consumers are motivated to display their status and success to their targeted social groups in order to possess luxury brands (Tsai, 2005). In the study by Joan & Lauren (2011, p. 9), the researchers discovered that shopper companions especially in retail shoes sales, "play the role of a retail salespersons by promoting shoppers to purchase the product with satisfaction. Buying intention is also affected by stores ambience especially stores with pleasant environment or good physical surrounding as these stimuli can create buying moods arouse attractions of consumers (Bitner, 1992).

According to Anyanwu (2008), a consumer with a view to reducing purchase related ricks while enhancing satisfaction by buying the right goods and services is consumer behavior mentions to those problem-solving activities undertaken. According to Zeb, Rashid, & Javeed (2011), consumer behavior is the investigation of when, why, how and where people do or do not purchase product. It is an integration of factors

related to psychology, social anthropology and economics. These in turns helps to better understand the customer decision making process, both individually and in group. On the other hand, fashion is a current, constantly moving trend or expression that is broadly accepted by a group of people over time and several marketing factors such as low predictability, high impulse purchase, shorter life cycle and high volatility of market demand (Fernie & Sparks, 1998). Based on this concept, fashion consumption behaviors evolve consumers plan, purchase, use and dispose of fashion related products such as clothing, footwear, perfumes and cosmetics (Agu & Onuoba, 2016).

Therefore, attitudinal factors including product expectation, brand awareness and reference effects as well as psychological factors including product relationship and perceived personal lifestyle affecting perceived value and buying intention for fashion garment in Myanmar market. The researcher wants to know which factor was the most affecting on Myanmar's people buying intention for fashion garment.

#### 1.2 Statement of Research Problem

Currently in present works, the relationship between perceived fashion and consumer behavior is not plenteous in the research. Although in this field have been supplied by a few researches, for example the book of Consumer behavior in fashion by Michael R. Solomon and Nancy J. Rabolt in 2004 (Solomon & Rabolt, 2009), it was supplying a comprehensive analysis of today's fashion consumer. However, for the fashion garment field, which should be individually treated from ordinary fashion field, rarely study in consumer behavior includes or pay attention to this newly growing

market. Those researches were always examined as a specific part of fashion market. Truly there are a lot of differences an attitude and buying behavior between crossregional market and conventional fashion market. Therefore, it has important meaning to find out the features of the fashion garment in terms of attitudinal and psychological dimensions in Myanmar market. Additionally, the fashion garment is a newly appeared in Myanmar's market, so it is time to investigate the Myanmar's people's perceptions about how they perceived about factors influencing the buying decision to buy fashion garment. The study will be appropriate to form a suitable marketing theory. Presently, the fashion garment is mostly controlled in each geographical area by several big brands, and the threshold for entering the market is relatively high for the new entrants to Myanmar market which has still been wearing traditional clothes. So, it has more interest to conduct the research in different environment as conducted by the previous researchers (Zin, 2016). This opinion is supported by (Park, Rabolt, & Jeon, 2008) who told that in this globalization market, people have a lot of choice for choosing the products and this can be difficult problem for marketers to manage the attention of people on the products. The respondents in this present study are the Myanmar consumer who have ever owned Myanmar. The idea of variables used in the conceptual framework in this present research are the Myanmar consumer's attitudes towards fashion garment and the results of this present study will support the marketers to evaluate the fashion garment market in Myanmar. Myanmar people are found of traditional cultural heritage. Nowadays, consumers' needs and want are also changing all the time. Actually, it is significant for the marketers to understand the attitude towards traditional Myanmar handicrafts in case

Myanmar people still want to wear traditional dress in order to protect their culture or not and also the factors influencing consumer's intention to buy fashion garment. In conclusion, the research problems are discussed as follows:

- (1) How do attitudinal factors including product expectation, brand awareness and reference effects effect perceived value?
- (2) How do psychological factors including product relationship and perceived personal lifestyle effect perceived value?
- (3) How do attitudinal factors including product expectation, brand awareness and reference effects effect buying intention?
- (4) How do psychological factors including product relationship and perceived personal lifestyle effect buying intention?
- (5) How do perceived value effect buying intention?

#### 1.3 Purposes of Study

The purposes of this present study are demonstrated as follows:

- 1. To investigate the effect between attitudinal factors including product expectation, brand awareness and reference effects and perceived value of Myanmar people on fashion garment.
- 2. To investigate the effect between psychological factors including product relationship and perceived personal lifestyle and perceived value of Myanmar people on fashion garment.

- 3. To investigate the effect between attitudinal factors including product expectation, brand awareness and reference effects and buying intention of Myanmar people on fashion garment.
- 4. To investigate the effect between psychological factors including product relationship and perceived personal lifestyle and buying intention of Myanmar people on fashion garment.
- 5. To investigate the effect between perceived value and buying intention of Myanmar people on fashion garment.

#### 1.4 Scope of Study

This present research studied the effect between study attitudinal factors including product expectation, brand awareness and reference effects as well as psychological factors including product relationship and perceived personal lifestyle as well as perceived value and buying intention for fashion garment in Myanmar market. The researcher used questionnaire as an instrument of survey and explained the scope of study as follow:

#### 1.4.1 Scope of Content

In this present study, the researcher investigates effect and identify contributing elements between attitudinal factors including product expectation, brand awareness and reference effects as well as psychological factors including product relationship and perceived personal lifestyle as well as perceived value toward buying intention for

fashion garment which is located in Myanmar. The present study is a quantitative research based on the concept of attitudinal factors including product expectation, brand awareness and reference effects as well as psychological factors including product relationship and perceived personal lifestyle as well as perceived value and buying intention addition to related research.

#### 1.4.2 Scope of Related Variables

In this present study, the researcher uses as tool two independent variables, one mediated and one dependent variable. Two independent variables are attitudinal factors including product expectation, brand awareness and reference effects and psychological factors including product relationship and perceived personal lifestyle. One mediated is perceived value and one dependent variable is buying intention.

#### 1.4.3 Scope of Researching Duration

The present research has been planned between September – November 2018 in Yangon, Myanmar.

#### 1.4.4 Scope of Statistical Techniques

For this present study, the statistical techniques which are applied for research data analysis and hypothesis testing include as follows:

- 1. Descriptive statistics would be mean and standard deviation and basic statistics such as frequency and percentage.
- Inferential Statistics which are assigned, are simple regression and multiple regression analysis.

#### 1.5 Benefits of Study

Importantly, this present research will provide the result of the studies that are very beneficial for academic concerns, especially in marketing aspects. The consumer behavior and altitudes will be explained by applying the Myanmar people's perceptions toward the influence among attitudinal factors, psychological factors, perceived value and buying intention for fashion garment in Myanmar market.

Additionally, this research will bring new business opportunities for business owner from domestic and foreigners who want to do fashion garment business in Myanmar. This present research study provides suggestions for competitive marketing strategies for fashion garment companies in the Myanmar market. Getting a better understanding of the behavior of Myanmar consumers of fashion garment should benefit the fashion industry by improving customer relationships in potentially the largest consumer market.

#### 1.5 Operational Definition for Keywords

#### (1) Product Expectation

Product expectation is intangible as consumer's expectation and what human expects something related to himself. This is because he found such things to satisfy his needs or wants when he used it. Consumers expect modern design, various styles, various color, good materials and long lasting from the product.

#### (2) Brand Awareness

Brand awareness was the extent to which a brand was known by the potential consumer to identify that the brand is an element of a product or service. Consumer recognize brand name, brand symbol and famous brand has better quality.

#### (3) Reference Effects

The reference group is a group of people that has a direct or indirect effect attitude, decision making and behavior of an individual or a group of people. Friends, movie stars, stylists and relatives' suggestions have a significant affected on buying intention.

#### (4) Product Relationship

Product relationship can be defined as positive opinions toward particular product. Product relationship can be appeared in terms of psychological and behavioral actions. When people have positive opinion to the products they used to buy before, it is possible for them to turn back and buy that product again. The product can change the style of living, the looks and feelings.

#### (5) Perceived Personal Lifestyle

A perceived personal lifestyle is a person's design of living in the world as expressed in activities, interests and opinions. The consumer always thinks about product, follow news/message and talk with friends/relatives about product when they have free time.

#### (6) Perceived Value

perceived value is consequently a critical component for consumer purchase decision making and consumers compare the price of alternatives attention to the quality within a classification. The consumer perceives price value, attractive from others, higher self-confidence when they used product.

## (7) Buying Intention

Buying intention is a kind of decision making from consumers to buy any type of product or service in the future. Buying intention is dependent variable and it depends on several factors. The first stage is intention was personal decision on the future behaviors and then follow second stage buying intention stood for what kind of people intended to purchase in the future.

#### (8) Fashion Garment

Fashion is a unique and often usual trend in the style in the never-ending trend in the way people dress. It common for textile designers to create fashion based on changing preferences of the consumers. Garment can be natural materials, animal skins or other thin sheet of materials put together. Generally, garment is worn to protect parts of the human body. Fashion garments are pants, shorts, skirts, shirts, dresses, coats and underwear.

#### CHAPTER 2

#### LITERATURE REVIEW

In this present study, a literature review is divided into the definitions of all variables, which are product expectation, brand awareness, reference effects, product relationship, perceived personal lifestyle and perceived value positively influencing Myanmar people's buying intention for fashion garment in Yangon, Myanmar. In addition, this chapter also explain related literature reviews of all variables, research hypothesis and conceptual framework.

#### 2.1 Product Expectation

According to Kotler (2000) and Hawkins, Best & Coney (2001) product expectation is intangible as consumer's expectation and what human expects something related to himself. This is because he found such things to satisfy his needs or wants when he used it.

Maslow (1943) explained when their needs were satisfied, people would seek for other needs which they had expected before. Therefore, it could be extended that people's expectation were related to their satisfied needs derived from their experiences on knowledge's. Maslow hierarchy was illustrated in figure 2.1. The marketers can apply this hierarchy for analyzing and generating their products with a definite level of needs. Clothing are basic needs in human life according to Maslow.

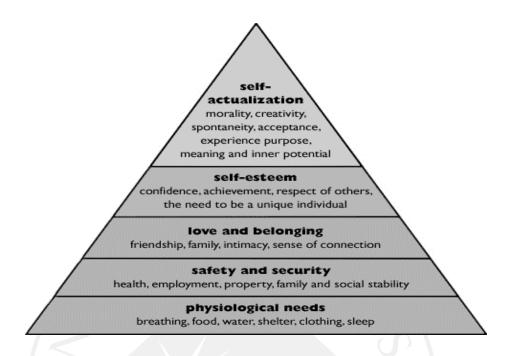


Figure 2.1: Demonstrated Maslow Hierarchy and each Level of Human Needs.

Source: Maslow's hierarchy of needs. Adapted from Research history (2012).

McClelland (1961), also state that achievement, affiliation and power are three basic needs of need theory motivated in individuals. Winter (1992) believed that these needs not only important for motivate individuals but also include the most important human goals and concerns.

According to Kotler & Armstrong (1996) human needs include physical needs for food, clothing, warmth and safety; social needs for belonging and affection; and individual needs for knowledge and self-expression. Wants are the form human needs take as they are shaped by culture and individual personality. Wants are shaped by one's society and are described in terms of objects that will satisfy needs. Human wants

become demands that are backed by buying power. People demand products with benefits that add up to the most value and satisfaction.

According to the concepts of needs mentioned above, what marketers must concern was the product expectation of target consumers. Generally, when making decision to buy the product, consumers would recognize what they could get from the product comparing with their expectation. Therefore, the customers might expect about several things such as product design and style, various colors, material produced, duration and so on (Czinkota & Kotabe, 2001).

For this study, it would be discussed about what consumers expect from the product as follows.

#### 2.1.1 Design and Style

The word 'design' comes from Latin word 'designare', which means 'to symbolize some plan'. The design of clothing changes according to age factor. According to Sharon (1984), in the past, fashion design included the process of planning and organizing. However, today, it embeds not only planning but also the result of the plan. So, we can define that 'fashion design' as making a choice within different styles that fashion garment when they want to buy (Sharon, 1984).

An individual can get optical identity from designs on fashion garment because most people have different taste between a design and fashion garment such as colors and symbolic images (Kwon, 2013). Nowadays, there are about forty types of fashion style

such as street wear style, formal office wear, business casual, sport wear, ethnic fashion style, hip hop style, military style, etc. Hence, people can choose from various style with modern design they want to wear (Sewguide, 2019). Each individual has their own style based on their choices, knowledge, experiences and backgrounds such as nationality, social class and ethnicity (Phochatan, 2016).

#### 2.1.2 Various Color

According to Schroeder & Salzer-Morling (2006), in brand evaluation process, color is often invoked as a primary influencer. Color has cultural meaning. For example, brides wear white in the U.S because it symbolizes purity. Red is purity in India. It can be danger or passion in the U.S. However, Chinese brides usually wear red. As such, it is clear that people use various colors and often it is influenced by culture (Iacobucci, Shannon, & Grigoriou, 2015).

Colors create psychological sensations. According to Tian and Wang (2008), the colors of clothes influence people's visual sense. It also associates the experiences of life and the environmental to generate visual stimulus People from different mental feelings from various colors because each color has different symbolic significance. Some of the examples are shown on the following page in Table 2.1. Tian and Wang (2008) also pointed out that same color with different color tones such as level of lightness and brightness could produce different psychological effects.

Table 2.1: The Mental Feelings of Colors

Color	Mental Feelings
White	Clean, simple, pure, bright
Black	Serious, mysterious, sorrowful, depressive
Red	Happy, dynamic, ebullience, enthusiastic
Yellow	Bright, young, exciting, dazzling
Green	Natural, life, safe, hopeful

Source: Study on Design Principle of Clothing Display Color (Hu & Li, 2015)

Based on the above table, young people who are lively and cheerful are more likely to prefer red, yellow, green and brighter colors and while older people have greater preference for cool colors such as white, black and more lighter colors. On the whole, people can select various colors in fashion garment when they have to intention to buy (Tian & Wang, 2008).

## 2.1.3 Good Materials

Heizer & Render (2014) pinpointed that quality or the lack of quality can affect the finished products from suppliers to customers and from product design to maintenance. The researchers cited that the totality of features and characteristics of a product or service that bears on its ability to satisfy stated or implied needs. Total quality management (TQM) refers to a quality emphasis that encompasses the entire organization, from supplier to customer (Heizer & Render, 2014).

The clothing's quality is considered by consumer's main factors towards buying decision. The customer will search the quality and durability of products that it can be used in a long time and appropriate to a price or not. For purchasing and consumption of fashion, design is also an important motivation factor. Since, consumers give more and more relevance to aesthetical appearance, like the line and look, among many others in a garment (Lerkpollakarn, 2012)

#### 2.1.4 Duration

Clothing is the most basic form since the creation of the earth. Adam and Eve created original form of clothing (Forth, 2014). According to Marshall, Jackson & Stanley (2012), clothing is an important factor of life and survival no matter who believes in what kind of creation story. In modern times, clothing enable people to express their personality to others in the society (Head & Donovan, 2008). According to Worsley (2011), youth people wore blue jeans as uniform in the 1970's. American fashion made its way to the forefront of world fashion in 1980's with designers like Calvin Klein and Donna Karan. As mentioned above, people are used fashion garment for a long time.

#### 2.2 Brand Awareness

According to Aaker (1991), brand awareness was one of the components in brand equity besides perceived quality, brand association and brand loyalty. Ajzen (1991) also explained that brand awareness was the extent to which a brand was known by the potential consumer to identify that the brand is an element of a product or service.

Additionally, Keller (1993) and Thakor and Katsanis (1997) mentioned that brand awareness could be realized through consumer's past experiences and memories of the brands which included brand association and brand image. Keller (1993) saw brand association as it a cause of consumer's experience or attachment of the brand. The researcher also defined brand image as brand taken from the feeling to the consumer's mind. Brand awareness can therefore make consumers recognize a product or service and enable them to evaluate the expectation of the product or service based on the quality of the product or service and this in turns, leads to the formation of the brand image that consumers expected.

Furthermore Aaker (1991) cited that brand awareness enhance product communication and promises the brand generates. It also added the feeling of friendliness to the brand. Consumers recognized famous brands because they are perceived as reliable and of good quality. Before a consumer makes a purchase, brand awareness influences the selection of products in consumer's minds.

Aaker (1991) and Keller (1993), further explained that brand awareness was an important component of brand equity and the existence in consumers' minds strengthen the brand. Brand awareness is defined as the ability of the potential buyer to recognize and recall that a brand is a member of a certain product category (Aaker, 1991). Brand awareness is a primary level of brand knowledge and include at least brand's label name or a structure developed on specific information. Brand awareness is the ability of consumers to recognize and recall brands in different conditions or positions and it is the

basic and primary limitation in all kind of brands connected search (Shahid, 2017). Thus, brand awareness includes linking the brand with cues such as the brand name, brand logo or brand symbol in the consumers' memory (Reed, 2010).

#### 2.2.1 Brand Name

A brand is first and foremost of a business name (Iacobucci, Shannon, & Grigoriou, 2015). To some marketers, it is a symbol and is situated in front of a name. The brand name also promises to provide huge resources to making the product performs. Brand names are powerful symbols that can facilitate successful communication. Many firm names and brand names are simply based on their founder's name. Furthermore, brand name meaning is built over time through the firm's communications to customers. In fact, marketer often educates customers about the meaning of the brand as well as its logos and symbols (Iacobucci, Shannon, & Grigoriou, 2015).

As mentioned above, it could be said that people have stronger connections with brand and brand name in their memory. Brand name influence consumer's decision in buying clothes as well especially when they want to buy a fashion garment. There are numerous brand names that come to the mind of the consumers when they intend to buy fashion garment. However, people usually buy fashion garment based on their selection of brand name and company background in the market that they trust and have previous experiences in brand.

#### 2.2.2 Brand Symbol

A brand symbol or a brand logo is any object, word or action that stand for a product and shows brand identification of the company. When consumers saw logos and symbols that are easy way to recognize the product. For example: Coca-Cola is a familiar name and that the name immediately includes definite images: the logo or symbol, the shape of the Coke bottle, the red color and some of their ads (Iacobucci, Shannon, & Grigoriou, 2015).

Brand symbols are very important assets because company spend time and money to promote brand symbols and logos. If symbols and logo become a linked and matching with brand name and product in consumer's memory, they can recall their memory for that product. There are different types of symbols which are corporate names or trademarks for corresponding product. Each product has their brand symbol or brand logo with their design and color. So most of people remember brand name of product easily because they have already experienced and interest to it (Iacobucci, Shannon, & Grigoriou, 2015).

#### 2.2.3 Brand Communication

The root of advertising comes from Latin word ad-, means "to turn towards", thus advertisements try to turn potential consumers towards products or services. They can advertise in TV commercials and print ads (in magazines, billboards, online banners).

Advertising is important because the first thing is, it can ease customers' awareness. The

second is attempt to persuade potential consumers that the featured brand is excellent to competitors' market offerings (Iacobucci, Shannon, & Grigoriou, 2015).

According to Laroche, Habibi & Richard (2013), social media such as Facebook, YouTube and Instagram also effect between brands and consumers. One thing that people want to join social media because they want to connect with others and businesses to give and take their ideas. Members can share information, increasing connection and increasing relationships that can also affect for brands to do the same thing. That was why people often used electronic word-of-mouth to spread their knowledge about brands and connect with companies. Therefore, it could be said that YouTube stars and Instagram fashion influencers are attractive to consumers when they share something about a brand in electronic word-of-mouth. This is affected to consumers to be engaged in fashion activity and brand activity instead of interest in a specific product (Wolny & Mueller, 2013). From this view, social media can build the relationship between consumers and brands because it helps remind consumers of brands. Consumers are touched thousands of brand images each day from social media and advertisements. So, they recognize the famous brand when relating to the fashion garment.

#### 2.2.4 Information

Information is the resolution of the uncertainty and relates to both data and knowledge. Information is like message can through direct or indirect observation to people's mind (Webster, 1991). Currently, people can get information all kinds of sources such as advertisements, fashion journal, social media, word-of-mouth, etc. Most

of people who lived in Myanmar read and watch Newspaper, Journal, TV and Social media every day to get information world-wide (McCarthy, 2018).

Some of people, they have no experience with social media and cannot get any information there. But they can consume fashion garment no need other people idea (Castellano & Dutot, 2017).

# 2.2.5 Quality

Product quality is important factor for evaluate purchase intention. According to Chi, et al., (2008) if a product has good quality, consumer will be more willing to buy the product. Tsiotsou (2005) examined that the higher buying intention towards lower quality products created by the higher quality product. According to Hardie & Walsh (1994) a consumer's realization of product's value is form product quality as well.

Generally, quality was often attached with more expensive famous fashion brands and personal value. Good quality product need to pay premium price. People used better quality product because they think it is long lasting, better for environment and express personal value. Most of people used famous fashion brand to get attention from social communication (Hokkanen, 2014).

#### 2.3 Reference Effects

Kotler & Armstrong (2003) stated that the reference group is a group of people that has a direct or indirect influence attitude, decision making and behavior of an individual or a group of people. Additionally Zia, Azam, & Akhtar (2012) and Dhurup, et

al., (2013) also mentioned that a reference group is a person or group of people that significantly effects decision and individual's behavior. Indirect reference group consists of a person or groups who have no direct contact with them such as movie stars, sports heroes, political leaders, singers, models and people who wear nice dress and look attractive on the street (Schiffman & Kanuk, 2004). According to Salmon (2008) an individual used a reference group as a framework to classify with others. Moschis (1978) showed that products are chose by consumers to use reflective and comparative appraisal. Bearden & Etzet (1982) established that consumers cannot direct apply and verbal interactions from reference group like their friends, formal social groups, siblings and parents to attain evaluations. And also perceive reference group members behavior related to make a decision to purchase. According to Escalas & Bettman (2003) a reference group is decide and applied by people for three principle reasons which are gain knowledge, achieve goal and avoid risk and classify their own self-concept. Three types of reference group which are informational, utilitarian and value expressive influence to those three principle reasons.

(1) Informational reference group influence - connect with knowledgeable information and experiences about themselves and product information to consumer. Information and experiences can conduct straightly verbal or nonverbal to consumer. The individual look for knowledge and experiences from friends, neighbors, relatives and who have relevant and reliable information to their problems. Informational is the most influence to consumers in high reliable of reference group.

- (2) Utilitarian reference group influence utilitarian reference group influence called normative influence. It can happen when consumers want to avoid risk and punishment and achieve goal. Consumers will confirm to the reference group that achieved goal or avoid risk is automatically motive to consumers. The individual's purchase decision is influence by the preferences of family member.
- (3) Value-expressive reference group influence value-expressive reference group influence called identification influence. It is directly affected to individuals' self-concepts. When individual have group's values and norms, the influence concept will happen. Group's values and norms accepted their own perception by individual and their values are alike with the reference group's value.

In this present study, both direct and indirect reference groups such as friend, movie stars, stylists, relatives and social members were used to study as follows:

A reference group is a person or group that a consumer uses as a standard of reference for his or her specific thoughts, feelings and actions. A consumer can have many different reference groups at any given time and may turn to one group for guidance in making some purchases and another group for other decisions. Reference groups provide models for the consumer's motivations, perceptions, learning, attitude formation and decisions and influence the steps the consumer uses to complete the purchase process by supplying cues about how to apply the behavioral process (Wells & Prensky, 1996).

#### 2.3.1 Friends and Peers

Peers have significant impact on buying behaviors and attitudes among youth and young adults (Rubin, Parker, & Bukowski, 2006) and particularly adults as highlighted by (Pinto, Bombi, & Cordioli, 1997). Peers can be visible as social communication with friends, classmates, neighborhood and members of organizations (Rubin, Parker, & Bukowski, 2006). According to Kamaruddin & Mokhlis (2003), peers have a significant influenced on decision making process and become the most socialization agents in life. They are important sources for product evaluations because they are perceived and pursued to be accepted by other peers (Ghazali, Ibrahim, & Zakaria, 2011).

According to Grant & Stephen (2006) individuals try to find ways to fit into group of their interest and make alert decisions of their clothing choices when they shop with peers. Peers act as socialization agents through direct peer-to-peer interaction and indirect observation.

## 2.3.2 Movie Stars

Celebrities, especially movie stars, television actors, entertainers, models and sports persons have powerful effects in advertising campaign and marketing. They help to catch attention, create awareness and communicate effectively with consumers who admire or aspire to be like them (Blackwell, Miniard, & Engel, 2001).

Celebrities in advertisements could be used in four primary ways: celebrities can give testimonials or endorsements (the benefits of the product based on their personal usage or they lend their name or likeness to a product); they were used as a spokesperson in a commercial or a company (he or she represents the company or the brand) or as an actor/a movie star. Advertisements with celebrity appeals have a significantly effect on the consumer's mind. The marketer must be careful about the credibility of the celebrity (Blackwell, Miniard, & Engel, 2001).

Slice-of-life ads show how consumers use advertised products to solve everyday problems and make it easy for viewers in that specific purchase or usage situation (Blackwell, Miniard, & Engel, 2001).

## 2.3.3 Parents, Family and Relatives

A family is group of two or more persons who are related by blood, marriage or adoption and live or exist in together. The nuclear family is the immediate group and consists of father, mother and child or children living together. The extended family is the nuclear family plus other relatives such as grandparents, uncles, aunts, cousins and parents-in-law (Blackwell, Miniard, & Engel, 2001).

Adult consumption activities are related and designed by what is learned from their parents early in life (Moschis, 1985; Ward, 1974). According to Viswanathan, Childres, & Moore (2000), family play an important role in the socialization process. Parents can provide the skills, knowledge, and values to their children for greater understanding of consumption functions in society (Yan & Xu, 2010). According to

Grant & Stephen (2006), children discussed their clothing choices with their older siblings. Nevertheless, parents had the most influence on children for their purchasing behaviors (Caruana & Vassallo, 2003). Mainly, mothers had the most influence on their children when buying clothing were concerned and that influence purchase behaviors (Grant & Stephen, 2006). Misran, et al., (2012) also pointed out that male and female student's choices of university in Malaysia were influenced by parents, teachers and family members.

## 2.3.4 The Stylist

According to Shala (2012), the stylist is a person who is interest in fashion and performs writes or acts with attention to style. The stylist needs to have not only a real indepth knowledge for fashion but also an understanding of all the latest trends. Cultural factors such as systems of institutions, organizations, groups, individuals and events was affected fashion stylist's creativity (Kawamura, 2004).

Commonly, the stylist job description is to change the image or create a new look/style for clients and to make them good look. In most newspapers or fashion magazines, especially if the fashion editor is a writer, the fashion stylist will be considered with the hair and make-up artist at the end of the feature (Shala, 2012). However, a fashion stylist is not an artist but he/she do a business with creation to their clients (Kawakubo, 2011).

## 2.3.5 Social Members (or) Social Group

A social group was a collection of people and consists of two or more people who interact with one another, share similar characteristics and have a sense of unity. Social group can take many forms and individuals can belong to all kinds of groups. When individuals were remembered as members of a group, they had achieved formal acceptance status in the group. Membership can be in informal groups of peers or families, or it can be in formal groups such as religious group, a sports team, college class, trade associations and workplace. Formal membership groups are used increasingly in marketing efforts to target individuals with similar characteristics and behaviors (Blackwell, Miniard, & Engel, 2001).

## 2.4 Product Relationship

Product relationship can be defined as positive opinions toward particular product. Product relationship can be appeared in terms of psychological and behavioral actions. When people have positive opinion to the products they used to buy before, it is possible for them to turn back and buy that product again (Kotler & Keller, 2012).

In addition, the product relation will be associated with people according to the product itself. For example, people recognizing the product after receiving the product benefits as they expect. Finally, they will make decision to rebuy that product again. The marketer should create product relationship for attracting customers to engage with the products and other activities. The examples below were illustrated for explaining how

and why people engaged with the product in terms of product relationship (Kotler & Keller, 2012).

## 2.4.1 Change the Style of Living

Customers buying products reflect their personality and social status. For example, people bought the type of house, furniture, appliances, automobiles, jewelry and clothes indeed reflect their personalities. Personality is a kind of behavior and that people have in front of the others and their reactions was shown in the society (Ali, Babak, & Seied, 2014). According to Sagini & Haridas (2014), he defined what a person actually as is personality. It includes feelings, thoughts and behavior and this overt behavior is communication with the society and other human beings.

According to Murat (2011) & Steward (1994), the word 'Person' comes from Latin word 'Persona', which means all distinctive and unique behaviors of individual. Each and every individual has own personality and behavior pattern which is different in every sense in society (Sagini & Haridas, 2014).

#### 2.4.2 Job Performance

A person's clothing choice can deeply impact the impression when they transmit and it is a powerful communication tool for society (Howlett, Pine, & Fletcher, 2013). A range of personality traits, occupational and social roles are discovered to communicate appearance, posture and dress. According to Kwon (1994), he said about the effect of clothing on judgments in a working environment was made by men and women. Clothing

was the medium through self-perception, social networking and increasing appearance (Howlett, Pine, & Fletcher, 2013).

Suit wear customers are mostly likely a high-level professional job to work that would attract a good salary. Clothing choice is very important for human life because it gives good environment, social status, job performance and trust from other people (Oliver, Bickle, & Shim, 1993).

## 2.4.3 Looks Changing

Clothing has the power of strong emotions and the mainly thing is used to attract sexual partners and make impression of power or esteem. Men use to wear clothing to build an image of power however women tend to wear garments as a means of sexual attraction. Generally, human was used the main purposes of clothing as decoration. In society, clothing have one or more personal motives such as; to validate personal identity, to protect the personal self, to portray a wished-for identity or to proclaim one's personal values in relation to others in society (Rubinstein, 2018; Wickramarachchi, 2019).

#### 2.4.4 Good Feeling / Emotion

Feeling is defined as the consumer's positive or negative inside emotions while making buying (Fishbein & Ajzen, 1977). Fashion plays an important role in the modern society and people have different attitudes to fashion clothing. The different factors such as geography, religion, climate, poverty or wealth was influenced the style of clothing. Especially, woman was very choosy and particular in clothing, what to wear and like to

spend a lot of money on their clothing. But some are in different, they do not care what they wear because they think about their feeling (for example: flexible with clothes (or) comfortable with clothes) (Skivko, 2018).

#### 2.4.5 Activities Outside

The main reason for wearing clothes are to protect the human body from outside conditions. Protection can be seen as one of the main reasons for clothing, it protects us from weather conditions such as heat, cold, wind, wet and other physical dangers and accidents. Although it is not really protected people from actual dangers but it is the meaning human still define with the word; "protection". Clothing is a basic human need and their need is different between cultures. When people go outside to do activities, they used to wear clothing (Wallström, 2017).

The activities that happen outsides will be separated into activities that are active and passive and the most popular activities. Active activities are the use of green-space and natural, sports and travelling, and passive activities include entertainment, cultural and entertainment activities. The most popular activity is mentioned as shopping or visiting the shopping mall (Jim & Chen, 2009). In the last decades, higher income and the development of new social environment have spread shopping as a social activity (Lia, 2012).

## 2.5 <u>Perceived Personal Lifestyle</u>

A perceived personal lifestyle is a person's design of living in the world as expressed in activities, interests and opinions (Kotler & Keller, 2006). Lifestyle become an important variable for marketing strategies' development. According to Bei (2000), lifestyle is the trunk from psychological and sociology's fields that refer to a person's specific way of living and examining the living patterns and flexibility of numerous social classes. According to (Plummer, 1974) estimated that lifestyle can be separated into two concepts in a single system. The first one is the model of lifestyle and the second is market segmentation. To understand lifestyle segmentation, every elements are under investigation in the system such as activities, interests, opinion and demographic variables that can be used to realize the overall market.

According to Hawkins, Best, & Coney (2001)viewed that lifestyle is the realization of the self-concept and past experience, intrinsic features and the circumstances at the time are considered it to be shaped collectively that refer to how people living their lives and how create different lifestyles through different ways of living.

According to Blackwell, Miniard & Engel (2005), the most common method to measure lifestyle is the AIO (activities, interests and opinions) scale. Lifestyle is measured by psychographics method that can describe market segmentation by using the quantitative approach or qualitative research methods, for example the focus group method and the in-depth interview method.

## 2.5.1 Leisure Time @ Free Time

Leisure time is usually after attending to everyday necessities and duties thought of as the time remaining. During the leisure time the person is free to do as they want and choose. However, the real recreation is distinguished the use of the leisure time for mere idleness, rest or loafing. But some people visit to overseas, relatives and parents in their leisure time (Lane, 1942).

When the individual is at leisure time, he naturally looks for some activity and hang-out to occupy the time; the recreation is almost always the shape of activity sought. "Recreation has reference to activities which recreate body and mind, resulting in the restoration of one's exhausted powers through relaxation from the more serious our suits of life" (Lane, 1942).

Labor and leisure are the warp and woof of human experience in their life. It takes the two together to weave a durable fabric in which both strength and beauty can withstand the wear and tear of every day (Lane, 1942).

#### 2.5.2 Source of Information

Now-a-days every person want to look perfect for daily life; for this they adopt fashion from TV ads, TV dramas, TV personalities or peers' groups, fashion magazines and fashion shows. According to "Media in fashion", today is the world of media. Few decades ago, fashion is not too much popular among peoples but now it takes the place of media field and established as a big industry. It provides knowledge to the people about

the latest fashion trend through print, electronic and now digital media (Zareen, 2014). According to (McFatter, 2005), he conducted study for measuring the number of woman who lived in United Kingdom and become fashion addicted and found that a large number of woman adopt different fashions through media like TV shows, movies, magazines, newspapers, etc.

Social media has become one of the most popular fashionable tools which creates link among brands and consumer. In addition to social media is very helpful for brand image and consumers mind informed very well (Apparel magazine, 2010).

#### 2.5.3 Habits

For fashion consuming, some of the people more favorite fast fashion than luxury or premium brands. Most of the people mentioned both fast fashion brands and premium or luxury brands. In term of premium brand was used by some of the people themselves and they indicate brands which are medium price range compared to fast fashion and luxury brand (Hagelberg, 2017).

The perception of fashion was not same among different generations. The older generation prefers to purchase a fewer number of higher quality clothes and the younger generation prefers to purchase a higher number of low qualities, cheap and fashionable clothes. The older consumer was realized that fast fashion as a waste because it was not long lasting, throw away older clothes quickly and as soon as the new ones hang in the closet (Bhardwaj & Fairhurst, 2010).

## 2.5.4 Inspiration from the Future

Fashion is as a trend of a central mechanism and as a product, it is a creative and cultural good. The dresses are the realization of aesthetic, historical, spiritual, social, symbolic, and authenticity values (Klamer, 2003) and (Aage & Belussi, 2008). Even though most of designs supply a practical purpose and daily use and in the high fashion apparel is created for 'art for art's sake' (Bourdieu, 1993). Fashion industry is categorized into fast changing trend, short life-cycle of products and high demand uncertainty (Williams & Currid-Halkett, 2011).

These features supported the firms to develop various strategies like; the variety of their products, agile supply chains, raising investments in communication, social media, marketing and strengthening their relationships with intermediaries. The successful fashion firms require a good connection with the media, design institutes and dynamic network of intermediaries (Williams & Currid-Halkett, 2011).

#### 2.6 Perceived Value

According to Jin & Gu Shu (2005), perceived value is consequently a critical component for consumer purchase decision making and consumers compare the price of alternatives attention to the quality within a classification. According to Tee et al., (2015) also mentioned that quality is very important thing for consumer mind. If they want to buy clothes, they estimate about the quality of product first before purchase intention. Then they think about product's price. If the quality and price of the product is match, the consumer make purchase intention. In the other hand, some of consumer find and

compare with two products same category. Then they choose to purchase the product base on the quality and price. According to (Myers & Shocker, 1981) perceived value is the long-term assessment of the advantage or quality of products or services because it is based on the consumers of the products or services.

Value is a broad concept and it can be categorized in many terms including; money value, social value and individual value (Rokeach, 1973).

## 2.6.1 Money Value

Money is a medium of exchange to smooth trade in goods and services and that measures value through price. In general, the quality of goods will be exchanged for one unit of money is called the value of money. The value of money shows its purchasing power and the quantity of goods and services it can purchase. People seek money because it has purchasing power and demand for economic goods and services. Money has four important symbolic attributes. They are freedom and control, achievement and recognition, status and respect and power (Mitchell, Terence, & Mickel, The meaning of money: An individual-difference perspective, 1999).

#### 2.6.2 Social Values

Social values are moral, beliefs, traditions, institutions and principles that are accepted by the majority so as to guarantee the continuity of a society (Ergil, 1984). On below subtitles are some examples of social values:

#### 2.6.2.1 Attraction from others

Clothing can be expressed to point out people's social status and considered as a sign to indicate people's occupations and they are expected to behave in a certain way (Barnard, 2002; Rudd, N., & Lennon, 2001). Different people wearing different types of clothing make social interaction and attraction from others more easily. For example, the clothing worn by nurse, doctor and patient in hospital indicate their roles; thus, people could easily recognize who they need to communicate with (Barnard, 2002).

In addition, the different types of clothing are associated with social role can reflect the difference of income, power, status and situation (Chen, 2001; Michelman, 2001).

#### 2.6.2.2 Acceptance from others

There are a lot of researches on the communicative properties of products such as cars, house and motorcycle. These products can express a wide range of demographic information and social identities about the owners (Durgee, 1986; Sellerberg, 1976; Solomon, Bamossy, & Askegaard, 2002; Solomon & Rabolt, 2009). Fashion garment is also considered as a medium of communication which can express a wide range of social information for acceptance from others (Adams, 1973; Roach & Eicher, 1965; Rosenfeld & Plax, 1977; Schofield, 2005; Sproles, 1985).

Fashion garment communicates a person's position in the social organization or the membership of a particular group (Barnard, 2002).

## 2.6.3 Individual Values

Individual values are broad and that values selected from social values and point out a person's normal behaviors, reflecting an individual's choice out of the various social values or value systems that shape the individual's particular behaviors (Wang, 2006).

On below subtitles are some examples of individual value:

## 2.6.3.1 Personality

Personality is defined as "consistent responses to environmental stimuli". It is an individual's unique psychological foundation, which consistently influences how the person responds to his or her environment. Personality is unique and one of the most widespread investigates studied in the field of consumer value. The sign of personality is inclusive of attitudes, tastes, preferences, values and price consciousness. There are many different features of personality factors in consumer outlooks (Blackwell, Miniard, & Engel, 2001). It is classically described as having one or more characteristics such as compliant, compulsiveness, ethnocentrism, dogmatism, authoritarianism, introversion extroversion, aggressiveness, social character, ectomorphic, endomorphic, mesomorphic, and competitiveness (Mehmet, 2012).

#### 2.6.3.2 Self-confidence

According to Horn & Gurel (1981), clothing is creatively described as the second skin and protect the body. Veblen (1953), he declares that clothing did more than protect the body. Clothing is a kind of requirement that helps keep our bodies warm. As humans

we communicate a great deal about ourselves through our personal style and dress. Nowadays, clothes can also serve as fashion items which can express how significant an individual is, and express the status and self-confidence an individual has and what their personal image is like (O'Cass, 2002).

Self-confidence is a self-evaluation of individual's own value and ability in either positive or negative fashion (Moon & Yoo, 2003). Positive self-confidence individuals believe in their own value and expect self-improvement and adapt well with others and surroundings. So, they can see achievements and stability in social relationships.

Negative self-confidence individuals can find themselves as the source of self-denial and self-dissatisfaction and heavy reliance to others (Moon & Yoo, 2003).

#### 2.7 Buying Intention

Buying intention is a kind of decision making from consumers to buy any type of product or service in the future. Buying intention is dependent variable and it depends on several factors (Phan & Mai, 2016). Schiffman & Kanuk (2000) also mentioned that buying intention is to measure the possibility of the higher purchase certain products from consumers' probability showed the higher buying intention.

Blackwell, Miniard & Engel (2001) examined that inquire for consumer's requirement can guess the consumer's behaviors. The first stage is intention was personal decision on the future behaviors and then follow second stage buying intention stood for what kind of people intended to purchase in the future. Consumers purchase decision process is very complex. Buying intention is usually connected to consumers' behavior,

perceptions and attitudes. According to Ghosh (1990) buying intention is a good weapon to forecast purchasing process in product or service.

#### 2.7.1 Purchase Decision Process

The basic psychological process plays very important role in consumers' actual purchase decisions process. The consumer typically passes through these six stages. They are (1) problem recognition (2) information search (3) evaluation of alternatives (4) purchase intention (5) Purchase and (6) post purchase.

In buying decision process, the consumer passes through these stages such as problem recognition, information search, and evaluation of alternatives and arrive purchase intention stage. When consumer arrived purchase intention stage, it depends on two things what they said. If consumer says "No" in purchase intention stage, purchase and post purchase stages are not occur. Because consumer can choose a lot of brands in this stage and no need to buy this product in their mind. The purchase process will stop in purchase intention stage. If consumer says "Yes" in purchase intention stage, purchase and post purchase stages will occur (Kotler & Keller, 2012).

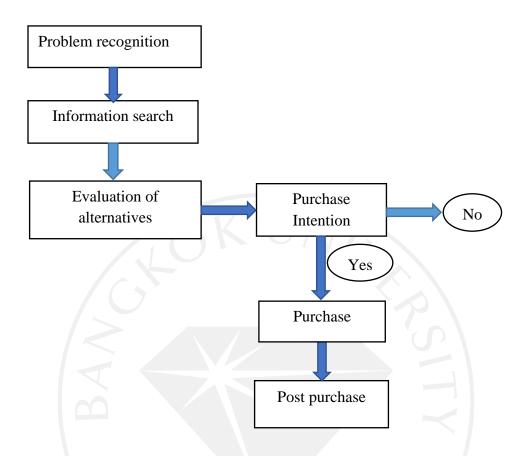


Figure 2.2: Illustrate Consumer's Purchase Decision Process

The six buying decision processes are explained as below:

# 2.7.1.1 Problem Recognition

Problem recognition is the first stage of the model in purchase decision process. The buyer recognizes a problem or a need triggered by internal or external stimuli starts in the buying process. In this stage, consumers seek products or services what they need and to help bring current stage that has to be fulfilled (Kotler & Keller, 2012).

#### 2.7.1.2 Information Search

This stage is information gained from past experiences and stored in memory for possible for later use. People seek additional information about different brands until they perceive that the costs of obtaining more information are equal to the additional value or benefit derived from the information. Information is valuable to consumers that helps make more satisfying to purchase and avoids the negative consequences associated with a poor choice (Kotler & Keller, 2012).

#### 2.7.1.3 Evaluation of Alternatives

In this stage start after consumers gathered information and to make overall comparisons of many alternative brands they have. First, they seldom consider all possible brands. Second, consumers evaluate each of the brands in the evoked set on a limited number of product dimensions or attributes. The set of attributes used by a particular consumer and the relative importance of each represent the consumer's choice criteria. Third, consumers combine evaluations of each brand across attributes, taking into account the relative importance of those attributes. This multi attribute assessment of a brand results in an overall attitude toward that brand. Consumers have the most favorable attitude toward brand is the one they are most likely to buy (Kotler & Keller, 2012).

#### 2.7.1.4 Purchase Intention

In this stage start after they have information of alternative brands or products; they intend to purchase them. Attitudes of others factors and unanticipated situational factors are erupted to change the purchase intention. The influence of another person's attitude depends on two things: (1) the intensity of the others person's negative attitude toward our preferred alternative brands or products (2) our motivation to comply with the other person's wishes. The more approach the other person's negative suggestions, the more we will adjust our purchase intention. So, our purchase intention is stop immediately and purchase and post purchase stages cannot occur. Inversely, the more approach the other person's positive suggestions, the more we will accept our purchase intention. So, our purchase intention is keep going to purchase and post purchase stage (Kotler & Keller, 2012).

## 2.7.1.5 Purchase

Even after consumer has collected information about alternative brands or products evaluated them and decided which is the most desirable and the decision process is not still complete. The consumers need to choose a source from which to buy the product in the market involves the same mental process as a product purchase decision. Consumers get information about alternative sources from advertising, social media, personal experience and comments of friends. And then, the choices consumer make could be as a result of information they received about a brand or a product or a service (Kotler & Keller, 2012).

#### 2.7.1.6 Post Purchase

After consumers choose what they need then experiences the product to evaluating one's satisfaction with that purchase in the final stage, which is known as the post purchase. A purchase depends on two things (1) the person's aspiration or expectation level and (2) the consumer's evaluation of how well the product actually did perform. Consumers' expectation about a product's performance are influenced by several factors. These include the strength and importance of each person's need and the information collected during the decision-making process (Kotler & Keller, 2012).

## 2.8 The Effects Among Independent, Mediated, and Dependent Variables

# 2.8.1 The Effect between Product Expectation and Perceived Value

Customer expectations are pretrial beliefs about a product or service depends on what a consumer needs from the product or service (Olson & Dover, 1979) was cited from "The effects of customer expectation and perceived service quality on customer satisfaction" by Samaan Almsalam in 2014. In a successful business, satisfaction was one of the top tools for marketer Fornell et al., (1996). Satisfaction can be seen as fulfillment response from consumer after they used product or service. It is based on judgment about a product or service feature, the product or services itself and provides enjoyable level of consumption related to fulfillment from consumer (Oliver & Richard, 1981). Almsalam (2014), the customer expectation has significantly positive effect on consumer satisfaction. Zeithaml, Parasuraman, & Berry (1990) also stated that satisfaction is the evaluation of consumer from a product or service in terms of whether customer's needs

and expectations were met by that product or service. Perceived value is the psychological assessment of customer about product or service with the expectations of that product or service (Birgelen, Wetzels, & de Ruyter, 1997). Value is shaped from the partnership of satisfaction and quality in the real life (Banu, 2015). This led to the proposed hypothesis:

Hypothesis 1: There is significant effect between product expectation and perceived value for fashion garment in Myanmar market.

## 2.8.2 The Effect between Brand Awareness and Perceived Value

There were several researches related to the relationship between brand awareness and perceived value. For example, Wang & Lee (2016) found that brand awareness was directly affected on perceived value in terms of quality. Aberdeen, Syamsun, & Najib (2016) also found that brand awareness directly affects perceived quality in another kind of product in Indonesia. Pham, Do, & Phung (2016) found that brand awareness combined with brand association was a positively effect on perceived value in Vietnam. Su (2016) studied about the nature of the inter-relationships among brand awareness dimensions in the fast fashion context. He found out brand awareness positively affected brand personality and perceived value. Therefore, based on above previous research findings the following hypothesis for this study of fashion garment can be proposed as follow:

Hypothesis 2: There is significant effect between brand awareness and perceived value for fashion garment in Myanmar market.

## 2.8.3 The Effect between Reference Effects and Perceived Value

The reference group is a group of people that has a direct or indirect impact on people's attitude and behavior (Kotler & Keller, 2012). A1-Jeraisy (2008) also said that reference group is a group and inspires consumers to follow or represent the way of behavior. So, a reference group has its particular values and behavior which has certain effect on consumer's behavior to fulfill with its values. According to Dmitrovic, et al., (2009), their review showed that perceived value could be an important predictor of satisfaction from consumers. Because of perceived value's ability can effect purchase behavior in the future. One of the most important issues in business was to found out the understanding of what makes consumers to be satisfied (Oliver & Richard, 1997) was cited from "The effect of perceived value on customer loyalty in a low-priced cosmetic brand of south Korea: The moderating effect of gender" by Ki-Han Chung, Ji-Eun Yu and Won-Jong Kim in 2015. According to (Reza, 2013), a reference group has strong influence over purchase intention of a consumer. Many researchers also found reference group effect on consumer purchase intention (Navarwan, 2016; Ahuja & Sahni, 2018). This led to the proposed hypothesis:

Hypothesis 3: There is significant effect between reference effects and perceived value for fashion garment in Myanmar market.

## 2.8.4 The Effect between Product Relationship and Perceived Value

Perceived value is both an important component for long-term customer relationships and plays an important role in affecting purchase intentions (Lam, Lau, &

Cheung, 2016). Perceived value, which was determined by the ratio between perceived benefits and perceived sacrifice when purchasing products was affected customers repurchase intention Micheal, et al., (2016). Perceived benefits and acquired value were depended by consumers repurchase intention (Chua & Banerjee, 2015). According to Peng, Chen, & Hung (2017), they showed that repurchase intention of consumers on the effects of objective price, perceived quality, perceived value, and product attribute that consumers would show repurchase intention after the generation of perceived value. This led to the proposed hypothesis:

Hypothesis 4: There is significant effect between product relationship and perceived value for fashion garment in Myanmar market.

2.8.5 The Effect between Perceived Personal Lifestyle and Perceived Value

Lifestyle was used to construct market segmentation is based on research's motivation (Gunter & Furnham, 2014) and personal values (Vyncke, 2002). Lifestyle is a combination of a personal life and perceived value, although value was a synthesis of individual's beliefs, hopes, attitudes, prejudices and demands (Mitchell & V. W., 1994). Lifestyle was widely used by AIO (activities, interests, and opinions) as measurement tools (Gunter & Furnham, 2014). According to Yeh, Yang, & Lin (2007), he supposed that lifestyle is the process of individual or group socialization in a behavioral model. It produces diversification of time, energy, wealth, social environment, and personality characteristic with the different behavioral ways. This led to the proposed hypothesis:

Hypothesis 5: There is significant effect between perceived personal lifestyle and perceived value for fashion garment in Myanmar market.

## 2.8.6 The Effect between Product Expectation and Buying Intention

Consumer expectation means a customer's ideas or feeling about the product or service depends on what a consumer needs from the product or service and expects it to do. Consumers' expectation depends on their past experiences from knowledge, advertising, word of mouth, etc. The consumers' expectation is the core of their satisfaction about the product or service. Every consumer has some kind of expectations about the price, quality, performance, etc. before buying a product or service. The product or service could satisfy the consumers' expectation then it can be turned into consumer intention to buy the product in the future (Almsalam, 2014). Consumers' satisfaction was considered one of the main goals (Erevelles & Leavitt, 1992) and the most important concepts in marketing (Morgan, Attaway, & Griffin, 1996; McQuity, Finn, & Wiley, 2000). Satisfaction plays vary important role in marketing because it is a good predictor for purchase behavior (repurchase, purchase intentions, brand choice and switching behavior) (Oliver & Richard, 1993; McQuity, Finn, & Wiley, 2000). Purchase intention is the one part of the purchase behavior and is a kind of decision making from consumers to buy any type of product or service in the future (Phan & Mai, 2016). Consumer stored information about one or more positive previous experiences from the product or service in their mind and that lead to purchase again because they expect that product again Mullins et al., (2005). This led to the proposed hypothesis:

Hypothesis 6: There is significant effect between product expectation and buying intention for fashion garment in Myanmar market.

## 2.8.7 The Effect between Brand Awareness and Buying Intention

Aaker (1991) & Keller (2013), said that brand equity dimension including which are brand loyalty, brand awareness, brand associations, and perceived quality, have a significant effect on the consumers purchase intention. Ko & Zhang (2009) investigated the differences between Korea and China's sportswear purchase intention and the researcher found that Korea and China's Sportswear consumer showed significant differences in purchasing behavior. According to Nationality, brand awareness was positively affected Sportswear purchase intention of Chinese consumers but not effect on Korea consumers. Yang (2009) showed brand awareness was significant and positive effect purchase intention. Riaz et al., (2013) found that brand awareness was strong positive association with buying intention. Kurniawan & Diryana (2015) also found that brand awareness was direct positive insignificant effect on products buying intention. Su (2018) studied purchase intention of Costume in Bangkok and he found that brand awareness affected on buying intention. Basera (2018) also explored and found that brand awareness affected purchase intention of another kind of product. Therefore, based on above previous research findings the following hypothesis for this study of fashion garment can be proposed as follow:

Hypothesis 7: There is significant effect between brand awareness and buying intention for fashion garment in Myanmar market.

## 2.8.8 The Effect between Reference effects and Buying Intention

There are several researches related to the effect between reference effects and buying intention. Bakar (2015) found that reference group has no effect on purchase intention. On the contrary, Navarwan (2016) studied about Thai customers' purchase intention of luxurious accessories, he found that buyers' preferences had positive relationship on Thai customers' purchase intention. Theptarin (2016) studied about consumer intention towards healthy product consumption in Thailand and found that reference group significantly influenced consumer's buying intention for this kind of product. Ahuja & Sahni (2018) studied about inter-relationship between reference group, media influence, individual factors and purchase intention of the Indian teenagers. He found that reference group including sibling influence, peer influence and parents had significant impact on the teenagers' behavior. Therefore, based on above previous research findings the following hypothesis for this study of fashion garment can be proposed as follow:

Hypothesis 8: There is significant effect between reference effects and buying intention for fashion garment in Myanmar market.

## 2.8.9 The Effect between Product Relationship and Buying Intention

Consumers purchase decision for product is a complex process. Buying intention is usually related to the consumer's behavior, perceptions and attitudes. Purchase behavior is a key point to access and evaluate the specific product for consumers. Buying intention is an effective tool for buying process to predict (Akbariyeh, 2015). Internal or

external motivations were affected to consumers during the buying process (Gogoi, 2013). Before going to buying the product, consumers have some perceptions about product price, quality and styles. After using the product, buying intention would be increased or decreased because it has direct relations which affect each other's. If the quality of product is high, consumer's buying intention is also high (Saleem, Ghafar, Ibrahim, Yousuf, & Ahmed, 2015). This led to the proposed hypothesis:

Hypothesis 9: There is significant effect between product relationship and buying intention for fashion garment in Myanmar market.

2.8.10 The Effect between Perceived Personal Lifestyle and Buying Intention

Shih (2012) studied to examine the relationship of university students' lifestyle, money attitude, personal value and their purchase decision and the researcher found that lifestyle had significant effect on purchase decision. Qing et al., (2012) studied about the impact of Lifestyle and Ethnocentrism on Consumers' buying intentions in China. They found that lifestyle affected purchase intentions. Rand, Farah, & Hani (2017) studied how Jordanian passenger's lifestyle affected their buying decisions, he found that the lifestyle positively influenced their decision to purchase the preferred products. Tufail, et al., (2018) studied about impact of Lifestyle and Personality on Online Purchase Intentions through attitude towards brands and he found that customer Lifestyle had significant impact on customer Online Purchase behavior. Therefore, based on above previous research findings the following hypothesis for this study of fashion garment can be proposed as follow:

Hypothesis 10: There is significant effect between perceived personal lifestyle and buying intention for fashion garment in Myanmar market.

## 2.8.11 The Effect between Perceived Value and Buying Intention

There are several researches related to the effect between perceived value and buying intention. Monroe and Krishnan (1985) showed the effects of perceived value on consumers' purchase intention. Oosthuizen (2015) studied about the antecedents of private label wine brands purchase intention and the researcher found that perceived value was positively influenced with purchase intention. Li (2017) studied about Sports and Tourism products purchase intention and he found that perceived value was significant effect on purchase intention. Naami, Rahimi, & Ghandvar (2017)studied about the relationship between perceived value, perceived risk and price on customers buying intention. They found that perceived value confirmed on customers' buying intention. Lee, Chen, & Huang (2018) studied about health food products purchase intention and they found that perceived value was significant effect on purchase intention.

Ho, Lin, & Lu (2014) stated that there was significant effect of consumers' perceived value on purchase intention in China. Therefore, based on above previous research findings the following hypothesis for this study of fashion garment can be proposed as follow:

Hypothesis 11: There is significant effect between perceived value and buying intention for fashion garment in Myanmar market.

# 2.9 Hypothesis

The hypothesis of present research was as follow:

- H1: Attitudinal factors in terms of product expectation is positively affected to perceived value for fashion garment in Yangon, Myanmar market.
- H2: Attitudinal factors in terms of brand awareness is positively affected to perceived value for fashion garment in Yangon, Myanmar market.
- H3: Attitudinal factors in terms of reference effects are positively affected to perceived value for fashion garment in Yangon, Myanmar market.
- H4: Psychological factors in terms of product relationship is positively affected to perceived value for fashion garment in Yangon, Myanmar market.
- H5: Psychological factors in terms of perceived personal lifestyle is positively affected to perceived value for fashion garment in Yangon, Myanmar market.
- H6: Attitudinal factors in terms of product expectation is positively affected to buying intention for fashion garment in Yangon, Myanmar market.
- H7: Attitudinal factors in terms of brand awareness is positively affected to buying intention for fashion garment in Yangon, Myanmar market.
- H8: Attitudinal factors in terms of reference effects is positively affected to buying intention for fashion garment in Yangon, Myanmar market.

H9: Psychological factors in terms of product relationship is positively affected to buying intention for fashion garment in Yangon, Myanmar market.

H10: Psychological factors in terms of perceived personal lifestyle is positively affected to buying intention for fashion garment in Yangon, Myanmar market.

H11: Perceived value is positively affected to buying intention for fashion garment in Yangon, Myanmar market.



# 2.10 Conceptual Framework

Independent Variables

**Attitudinal Factors** 

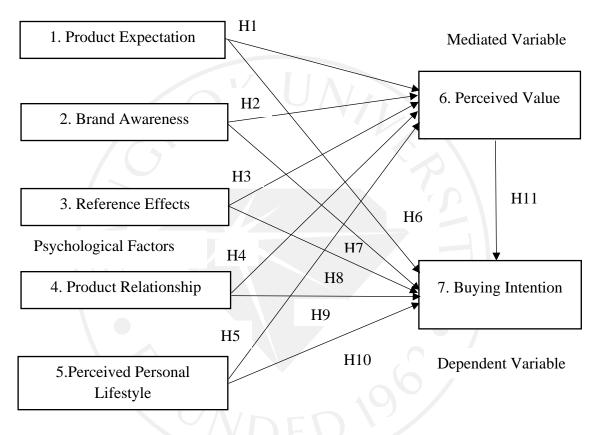


Figure 2.3: A Conceptual Framework for the Effects Among Independent,

Mediated, and Dependent Variables.

Figure 2.3 illustrated the effects among independent, mediated, and dependent variables. Those of the effects are based upon the previous studies and researches as shown in Table 2.2.

Table 2.2: Summary of the Effects of Independent Variables on Mediated and Dependent Variables and Mediated on Dependent Variable.

Relationships	Previous Studies and Researches
Product expectation and Perceived value	1. Oliver (1981)
	2. Zeithaml (1990)
OK IIN	3. Banu (2015)
2. Brand awareness and Perceived value	1. Wang & Lee (2016)
	2. Pham, Do & Phung (2016)
	3. Su (2016)
3. Reference effects and Perceived value	1. A1-Jeraisy (2008)
	2. Dmitrovic et al., (2009)
	3. Panthura (2011)
4. Product relationship and Perceived value	1. Lam, Lau & Cheung (2016)
WDED	2. Micheal et al., (2016)
	3. Peng et al., (2017)
5. Perceived personal lifestyle and Perceived value	1. Mitchell (1994)
	2. Yeh (2008)
	3. Gunter & Furnham (2014)

(Continued)

Table 2.2 (Continued): Summary of the Effects of Independent Variables on Mediated and Dependent Variables and Mediated on Dependent Variable.

Relationships	Previous Studies and Researches
6. Product expectation and Buying intention	1. Paul & Fred (1985)
	2. Oliver (1993)
OK III	3. MaQuitty et al., (2000)
7. Brand awareness and Buying intention	1. Yang (2009)
	2. Gatot & Ivan (2015)
	3. Clay (2018)
8. Reference effects and Buying intention	1. Navarwan (2016)
	2. Theptarin (2016)
	3. Yukti (2018)
9. Product relationship and Buying intention	1. Ghosh (1990)
	2. Rust & Oliver (1994)
VANDET	3. Gogoi (2013)
10. Perceived personal lifestyle and Buying	1. Hsing (2012)
Intention	2. Rand, Farah & Hani (2017)
	3. Shahid (2018)
11. Perceived value and Buying intention	1. Oosthuizen (2005)
	2. Cheng (2017)
	3. Naami, Rahimi & Ghandvar (2017)

## CHAPTER 3

#### **METHODOLOGY**

In this chapter, the researcher described research strategy and methods used in this present research. Methodology is suggested and reasoned as well as strategies used in this present research. It includes research strategy, identifying the population and sample size, explaining the research instrument for collecting data and the data collection process.

# 3.1 Research Strategy

The present research has applied the technique of quantitative research to attain the purposes of the study. The questionnaire, which was used as the research instrument, was constructed by applying the related theories and was approved by the expertise. The samples of the research were selected from the population which the methodology used for conducting the research about the influential factors of consumer's buying decision toward products. Myanmar peoples included the people who had the direct experiences of using or well understanding of the product/series specified by this study. Moreover, the samples are used purposive sampling method. The statistical techniques used for data analysis and interpretation included descriptive and inferential statistics. The details as mentioned above were described as these followings:

## 3.2 Research Instrument

The researcher designed the questionnaire as the research instrument by applying the explanations the data analysis of the effect between demographic and consumer's buying intention was carried out by using a quantitative approach to ensure the statistical

methods applied cover the hypotheses and also to enhance the validity and reliability of the data found and evidences of the related theories and the precious research findings. The questionnaire which consisted of eight parts were as follows:

Part 1: The close-ended demographic questions consisted of 8 questions such as gender, age, occupation, opinion about fashion garment, most important reason to wear the fashion garment, reference that recommend to buy fashion garment and believe or rely on the references suggestions and monthly income.

Table 3.1: Scale and Level of Measurement for Demographic

Variable	Scale of Measurement	Level of Measurement
1. What is your gender?	Nominal Scale	1. Male
		2. Female
2. What is presently your age?	Ordinal Scale	1. 17-25
(Years)		2. 26-35
		3. 36-45
	DED 19	4. more than 45

(Continued)

Table 3.1(Continued): Scale and Level of Measurement for Demographic

Variable	Scale of Measurement	Level of Measurement
3. What is presently your	Nominal Scale	1. College student
occupation?		2. Employee
		3. Independent profession
	III	4. Instructor/Teacher
		5. Business owner
		6. Other (please specify)
4. What is your opinion about	Interval Scale	1. mostly like it
fashion garment (such as		2. rather like it
shirt, skirt, pant, etc)?		3. don't like it
		4. no comment it
5. What is your most important	Nominal Scale	1.To change your personality
reason to wear the fashion	(	2.To get along with social
garment?	19	value
	DFD.	3. To contact other persons
		with higher positions

(Continued)

Table 3.1(Continued): Scale and Level of Measurement for Demographic

Variable	Scale of Measurement	Level of Measurement
6. Who is your reference that	Nominal Scale	1. Yourself
recommend you to buy		2. Relatives
fashion garments?		3. Advertising
	/ IIA	4. Closed friends
10	ON	5. Designer
7. Why do you believe or rely	Nominal Scale	1. They have more experiences
on the references		2. They have more knowledge
suggestions?		3. They have respectfulness
		4. They are more professional
		5. They have older age
		6. They are money payer
8. What is your monthly	Ordinal Scale	1. Less than 200,000 Kyats
income?	D-019	2. 200,001 - 300,000 Kyats
	DED	3. 300,001 - 400,000 Kyats
		4. 400,001 - 500,000 Kyats
		5. More than 500,000 Kyats

Part 2: The close-ended questions about (1) product expectation which consisted of (5) statements as follows:

2.1 I expect that the fashion garment has modern design.

- 2.2 I expect that the fashion garment has various styles to choose.
- 2.3 I expect that the fashion garment has various color to select.
- 2.4 I expect that the fashion garment is made of good materials.
- 2.5 I expect that the fashion garment can be used for a long time.

Part 3: The close-ended questions about (2) brand awareness which consisted of (5) statements as follows:

- 3.1 I remember the brand name of the fashion garment very well.
- 3.2 I remember the brand symbol of the fashion garment.
- 3.3 I recognize the famous brand when relating to the fashion garment.
- 3.4 I recognize the famous brand even if I do not have any information of the fashion garment.
- 3.5 I recognize that the fashion garment which belongs famous brand has better quality.

Part 4: The close-ended questions about (3) reference effects which consisted of (5) statements as follows:

4.1 I always recognize my friends suggestion for making decision to buy the fashion garment.

- 4.2 I trust in the movie star's suggestions according to their looking their well-performed personality.
- 4.3 I want to wear the fashion garment according to the stylist's suggestion.
- 4.4 I want to wear the fashion garment according to my relatives' suggestion.
- 4.5 I want to wear the fashion garment subject to the social members.
- Part 5: The close-ended questions about (4) product relationship which consisted of (5) statements as follows:
  - 5.1 I believe that the fashion garment can change my style of living.
  - 5.2 I am satisfied that the fashion garment make people trust on my job performance.
  - 5.3 I am sure that the fashion garment can change my looks when I have to meet other people.
  - 5.4 I find that the fashion garment can make me feel good with it.
  - 5.5 I prefer to wear the fashion garment when I do my activities outside.

Part 6: The close-ended questions about (5) perceived personal lifestyle which consisted of (5) statements as follows:

- 6.1 I always think of the fashion garment if I have a free time.
- 6.2 I particularly follow the news / messages about the fashion garment.
- 6.3 I usually talk with my friends / relatives about the fashion garment.
- 6.4 I always spend a lot of time for making decision to buy the fashion garment.
- 6.5 I want to be a fashion garment collection in the future.

Part 7: The close-ended questions about (6) perceived value which consisted of (5) statements as follows:

- 7.1 I perceive about price value when I want to buy the fashion garment.
- 7.2 I will be attractive from others when I wear the fashion garment.
- 7.3 I will be acceptable from others when I wear the fashion garment.
- 7.4 I can improve my good personality when I wear the fashion garment.
- 7.5 I get higher self-confidence when I wear the fashion garment like other people in the society.

Part 8: The close-ended questions about (7) buying intention which consisted of (8) statements as follows:

- 8.1 After thinking about what I can get from it, I intend to buy the fashion garment.
- 8.2 I intend to buy the fashion garment if I have a chance.
- 8.3 I intend to buy the fashion garment if I used to wear it before.
- 8.4 I intend to buy the fashion garment if I have any choice.
- 8.5 I intend to buy the fashion garment if I can support myself.
- 8.6 I intend to buy the fashion garment if I have enough time to select it.
- 8.7 I intend to buy the fashion garment if I am sure about its quality.
- 8.8 I intend to buy the fashion garment if I have enough information.

Table 3.2: Scale and Level of Measurement for All Variables

Scale of Measurement	Level of Measurement
Interval Scale	1 = Strongly Disagree
	2 = Rather Disagree
	3 = Moderate
	4 = Rather Agree
	5 = Strongly Agree
	TULV

(Continued)

Table 3.2 (Continued): Scale and Level of Measurement for All Variables

Variable	Scale of Measurement	Level of Measurement
2. Brand awareness	Interval Scale	1 = Strongly Disagree 2 = Rather Disagree
		3 = Moderate
	KUN	4 = Rather Agree
-		5 = Strongly Agree
3. Reference effects	Interval Scale	1 = Strongly Disagree
		2 = Rather Disagree
		3 = Moderate
		4 = Rather Agree
		5 = Strongly Agree
4. product relationship	Interval Scale	1 = Strongly Disagree
\ 0,		2 = Rather Disagree
	NDED !	3 = Moderate
		4 = Rather Agree
		5 = Strongly Agree

(Continued)

Table 3.2 (Continued): Scale and Level of Measurement for All Variables

Variable	Scale of Measurement	Level of Measurement
5. perceived personal	Interval Scale	1 = Strongly Disagree
lifestyle		2 = Rather Disagree
		3 = Moderate
	VIII	4 = Rather Agree
The state of the s		5 = Strongly Agree
6. Perceived value	Interval Scale	1 = Strongly Disagree
		2 = Rather Disagree
		3 = Moderate
		4 = Rather Agree
		5 = Strongly Agree
7. Buying Intention	Interval Scale	1 = Strongly Disagree
		2 = Rather Disagree
	1/5-50	3 = Moderate
	NDFD.	4 = Rather Agree
		5 = Strongly Agree

Regarding part 2, part 3, part 4, part 5, part 6, part 7 and part 8, all elements were rated by respondents on 5-point Likert-type scale for measuring the statistical mean range for mean interpretation as follows:

Each question measured from Number 1 with the comment "Strongly Disagree" to number 5 with the comment "Strongly Agree".

= 0.80

Table 3.3: The Range of Interpretation

Range	Interpretation
1.00 - 1.80	Strongly disagree
1.81 - 2.61	Rather disagree
2.62 - 3.42	Moderate
3.43 - 4.23	Rather agree
4.24 - 5.00	Strongly agree

# 3.3 Reliability and Validity Assessment

There are two important characteristics in questionnaire which are content validity and reliability to guarantee that respondents have a common realizing of questionnaire and they can response based on fact in addition to statistical reliability of the questionnaire.

## 3.3.1 Content Validity

The researcher measured the content validly by examining the comments of 3 specialists specialized in the fields of this study. The validity was calculated by considering the mean value of the 3 opinions toward each statement of questionnaire. The value of validity was official and be able toward for this present study. The statements of questions in the questionnaire were developed according to those comments. The author submitted the questionnaire to thesis advisor and three qualified experts in related field which are:

- Dr. Krairoek Pinkaeo Dean, School of Business Administration, Bangkok University.
- Dr. Lokweetpun Suprawan Assistant Professor, Director of MBA Program,
   Graduate School, Bangkok University.
- 3. Dr. Saranyapong Thiangtam Assistant Professor, Faculty member, School of Business Administration, Bangkok University.

The researcher used Index of Item-Objective Congruence (IOC) method to verify the consistency of questions and to calculate the consistency between questions and objectives or objective and content.

$$IOC = \frac{\sum R}{N}$$

Where:

IOC = Consistency between questions and objectives or objective and content

 $\sum R$  = Total assessment points given from all qualified

experts

N = Number of qualified experts

The value of 0.5 or above to accepted must have for the consistency index value. According to this present research, the value of IOC was 0.92. Therefore, the content of validity was acceptable.

# 3.3.2 Reliability

The value of Cronbach's alpha coefficient was conducted for measuring the reliability of the questionnaire. Consequently, the questionnaire would be approved when the alpha value must be 0.7-1.00 (Cronbach, 1951). The researcher conducted a pilot kept for this concern by using 40 qualified people who were not in the group of samples of this present study.

Table 3.4 illustrated that each part of the questionnaire had accepted value of the Cornbrash's alpha coefficient. The reliability of product expectation, brand awareness, reference effects, product relationship, perceived personal lifestyle, perceived value and buying intention are in table 3.4. Since, Alpha values were equal to or more than 0.7 were usually considered acceptable in research (Straub, 1989). The results indicated that the questionnaire had an acceptable reliability value which was equal to or more than 0.7

(Cronbach, 1951). From the below table, the items for the product expectation, brand awareness, reference effects, product relationship, perceived personal lifestyle, perceived value and buying intention construct can be considered to be reliable or close enough to the Alpha value. Some paper also offered indications of alpha having a threshold or cut-off as an acceptable, sufficient or satisfactory level. This was normally seen as  $\geq 0.07$  (five instances) or >0.07 (three instances) although one article more vaguely referred to "the acceptable values of 0.7 or 0.6" (Griethuijsen, et al., 2014).

Table 3.4: The reliability value of each part of the questionnaire

Statements of each part	Alpha Coefficient	Accepted/ Not
Product expectation	.857	Accepted
Brand awareness	.797	Accepted
Reference effects	.789	Accepted
Product relationship	.688	Accepted
Perceived personal lifestyle	.763	Accepted
Perceived value	.835	Accepted
Buying intention	.806	Accepted
Total value	.900	Accepted

# 3.4 Population and Sample

# 3.4.1 Target Populations

Population from this present research selected as central region of Yangon which is heart of Yangon, Myanmar. The reason why this present researcher selected Yangon as a target population was it is the main part of the city center and where several department

stores are located in close each other central region of Yangon. It is also the place where most people who want to buy or visit on that area because the greatest variety of choices can be found in that central region only. So, the researcher can collect the data easily in that area. According to the world review, Yangon's population in 2018 is 4,477,638 (World population review, 2019) but the researcher could not know the exact number of Myanmar people who have been wearing fashion garment. Therefore, the number of samples would be separated equally. It is very important no matter what population is chosen, to describe the reason why a special group of individuals are favored to study (Pelham & Blanton, 2006) According to that reason, the researcher selected central region of Yangon as a target population.

# 3.4.2 Sampling Method

Sampling permits researchers to approximate characteristics of a population and to draw conclusions about an entire present research by examining each part. Among the sampling methods, purposive sampling method is selected because this method permits selecting the participants who are easy to approach to participate in this present research.

## 3.4.3 Sample Size

A sample size for this fashion garment customer based on Yamane formula (Yamane, 1973) in department store which are located in Yangon, Myanmar. That supply a formula of sample sizes with a 95% confidence level and significant levels = 0.05.

According to the formula, the sample size was drive as follow:

$$n = \frac{N}{1 + N(e)^2}$$

Where, n =the sample size,

N =the population size, and

e =the level of precision (0.05)

For this research, applied the formula

$$N = 4,477,638$$

$$e = 0.05$$

$$n = \frac{N}{1 + N(e)^2} = \frac{4,477,638}{1 + 4,477,638(0.05)^2} = 399.96 \ people$$

According to the result, the simple size of the study is 400 people who are in department store which are located in central region of Yangon. The researcher distributed 400 questionnaires to bring out this present research.

All of the samples size of this present study is calculation from research population that drives from the number of people who had the direct experience of using or well understanding of the purposive sampling method. The specific locations where the researcher chose were illustrated in Table 3.5.

Table 3.5: The Locations of Data Collection

Locations	Quota (n = 400)
(1) North Point Mall (Ocean)	100
(2) Taw Win Centre	100
(3) Junction City	100
(4) Hledan Center	100
Total	400

## 3.5 <u>Data Analysis</u>

The statistical techniques applied for data analysis were as follows:

- 3.5.1 Descriptive Statistics. It was used for analyzing the following data
- 3.5.1.1 Demographic data including gender, age, occupation, opinion about fashion garment, most important reason to wear the fashion garment, reference that recommend to buy fashion garment, believe or rely on the references suggestions and monthly income would be measured by using percentage ratio and frequency counting.
- 3.5.1.2 Respondents' attitudes toward dependent, mediated and independent variables of this study which were measured by using the value of mean and standard deviation.

Table 3.6 illustrated the summary of descriptive statistics for data analysis of each variable.

Table 3.6: Summary of Descriptive Statistics for Data Analysis

Variable	Type of Variable	Descriptive Statistics
Product expectation	Independent	Mean and Standard Deviation
Brand awareness	Independent	Mean and Standard Deviation
Reference effects	Independent	Mean and Standard Deviation
Product relationship	Independent	Mean and Standard Deviation
Perceived personal lifestyle	Independent	Mean and Standard Deviation
Perceived value	Mediated	Mean and Standard Deviation
Buying intention	Dependent	Mean and Standard Deviation

# 3.5.2 Inferential Statistics

The Simple Regression and Multiple Regression techniques are used for analyzing the effect among independent, mediated and dependent variables. The purpose of conducting this relationship analysis is to find out the degree of effect of the (5) independent variables and (1) mediated on the dependent variable. However, such effect is proposed in each hypothesis of this study Moreover, the analysis was conducted at 0.05 level of statistical significance.

## 3.6 Data Collection

In this present study, the research contains two types of data which are primary data and secondary data.

# 3.6.1 Primary Data

Primary data is gained from using survey questionnaires for selected area in Yangon, Myanmar. Questionnaires are distributed very crowded area such as shopping mall and university in Yangon, Myanmar.

## 3.6.2 Secondary Data

The research has been collected secondary data related topic from several sources such as published books, websites, research articles, academic journals and other thesis report.

## 3.7 Data Collection Process

Data collection process for the present research topic "Attitudinal and psychological factors affecting perceived value and buying intention for fashion garment in Myanmar market" is based on practical data due to realize the details of the study. The

time duration is set to collect the necessary data within two months. The researcher distributed questionnaire handouts in person. The questionnaire handouts are shared to the selected area during the month between September – November 2018. The data collection is finished correspondingly:

The present researcher selected 4 different locations: 4 shopping malls for data collection process is as follows: (1) North Point Mall (Ocean), (2) Taw Win Centre, (3) Junction City, (4) Hledan Center.

## CHAPTER 4

#### RESEARCH FINDINGS AND DATA ANALYSIS

In this chapter, the researcher presented the practical study of the research along with an analysis of the practical study. The analysis part will be shown by using the framework of references from chapter (2) and method given in the chapter (3).

The result of this present research will be presented within 3 parts:

Part 1: The samples' demographic information by using frequency and percentage.

Part 2: The analysis of the effects among product expectation, brand awareness, reference effects, product relationship, perceived personal lifestyle, perceived value and buying intention by using mean ( $\bar{X}$ ) and standard deviation (S.D).

Part 3: The systematic results for hypothesis testing.

Symbols used for Data Analysis

 $\bar{X}$  = mean value from samples.

S.D. = standard deviation from samples.

Adjusted  $R^2$  = a modification of R-square adjusted for the number of terms in a model.

t = a ratio of the departure of an estimated parameter from its notional

value and its standard error.

Beta = the estimates resulting from an analysis carried out on independent variables that have been standardized so that their variances are 1.

# 4.1 The Analysis of Samples' Demographic Information

The research findings of this part presented the respondents' personal data including gender, age, occupation, opinion about fashion garment, most important reason to wear the fashion garment, reference that recommend you to buy fashion garments, believe or rely on the references suggestions and monthly income. The statistical techniques used for data analysis are percentage ratio and frequency counting. The findings are presented in Table 4.1.1– Table 4.1.8 as follows:

Table 4.1.1: Frequency and Percentage of Demographic Data: Gender

Gender	Frequency	Percentage
Male	116	29.0
Female	284	71.0
Total	400	100.0

In this present research, the majority of the respondents are female with total number equaled to 284 respondents (71.0%) and male 116 respondents (29.0%).

Table 4.1.2: Frequency and Percentage of Demographic Data: Age

Age	Frequency	Percentage
17-25	110	27.5
26-35	163	40.7
36-45	77	19.3
more than 45	50	12.5
Total	400	100.0

The majority of the samples' age are between 26-35 years old which equaled to 163 respondents (40.7%) followed by age between 17-25 years old 110 respondents (27.5%), age between 36-45 years old 77 respondents (19.3%) and age more than 45 years old 50 respondents (12.5%). So, the result showed that the majority of Myanmar people's buying intention to fashion garment are youth.

Table 4.1.3: Frequency and Percentage of Demographic Data: Occupation

Occupation	Frequency	Percentage
College student	55	13.7
Employee	147	36.7
Independent profession	101	25.3
Instructor / Teacher	28	7.0
Business owner	34	8.5
Other (please specify)	35	8.8
Total	400	100.0

The majority of the samples' occupation are employee which equaled to 147 respondents (36.7%), independent profession 101 respondents (25.3%), college student 55 respondents (13.7%), other 35 respondents (8.8%), business owner 34 respondents (8.5%) and instructor / teacher 28 respondents (7.0%). So, the result showed that the majority of Myanmar people's buying intention to fashion garment are employee and independent profession.

Table 4.1.4: Frequency and Percentage of Demographic Data: Opinion about Fashion

Garment

Opinion about Fashion Garment	Frequency	Percentage
mostly like it	111	27.8
rather like it	229	57.2
don't like it	26	6.5
no comment it	34	8.5
Total	400	100.0

The majority of the samples' opinions about fashion garment are rather like it 229 respondents (57.2%), mostly like it 111 respondents (27.8%), no comment it 34 respondents (8.5%) and don't like it 26 respondents (6.5%). So, the result showed that the majority of Myanmar people's opinion about fashion garment are rather like it and mostly like it.

Table 4.1.5: Frequency and Percentage of Demographic Data: Most Important Reason to wear the Fashion Garment

Most Important Reason to wear the Fashion Garment	Frequency	Percentage
To change your personality	158	39.5
To get along with social value	228	57.0
To contact other persons with higher positions	14	3.5
Total	400	100.0

The majority of the samples' most important reasons to wear the fashion garment are to get along with social value 228 respondents (57.0%), to change your personality 158 respondents (39.5%) and to contact other persons with higher positions 14 respondents (3.5%). So, the result showed that the majority of Myanmar people's most important reasons to wear the fashion garment are to get along with social value and to change your personality.

Table 4.1.6: Frequency and Percentage of Demographic Data: Reference that Recommend you to buy Fashion Garments

Reference that Recommend you to buy Fashion Garment	Frequency	Percentage
Yourself	217	54.2
Relatives	67	16.7
Advertising	68	17.0
Closed friends	25	6.3
Designer	23	5.8
Total	400	100.0

The majority of the samples' references that recommend them to buy fashion garments are themselves 217 respondents (54.2%), advertising 68 respondents (17.0%), relatives 67 respondents (16.7%), closed friends 25 respondents (6.3%) and designer 23 respondents (5.8%). So, the result showed that the majority of Myanmar people's reference that recommend you to buy fashion garments are yourself and advertising.

Table 4.1.7: Frequency and Percentage of Demographic Data: Believe or Rely on the References Suggestions

Believe or Rely on the References Suggestions	Frequency	Percentage
They have more experiences	284	71.0
They have more knowledge	45	11.2
They have respectfulness	52	13.0
They are more professional	14	3.5
They have older age	4	1.0
They are money payer	1	0.3
Total	400	100.0

The majority of the samples' believes or relying on the references' suggestions are they have more experiences 284 respondents (71.0%), they have respectfulness 52 respondents (13.0%), they have more knowledge 45 respondents (11.2%), they are more professional 14 respondents (3.5%), they have older age 4 respondents (1.0%) and they were money payer 1 respondent (0.3%). So, the result show that the majority of Myanmar

peoples believe or rely on the references suggestions are they have more experiences and they have respectfulness.

Table 4.1.8: Frequency and Percentage of Demographic Data: Monthly Income

Monthly Income	Frequency	Percentage	
Less than 200,000 Kyats	105	26.2	
200,000 - 300,000 Kyats	164	41.0	
300,000 - 400,000 Kyats	71	17.8	
400,000 - 500,000 Kyats	34	8.5	
More than 500,000 Kyats	26	6.5	
Total	400	100.0	

The majority of the samples' monthly incomes are 200,000 – 300,000 Kyats 164 respondents (41.0%), less than 200,000 Kyats 105 respondents (26.2%), 300,000 - 400,000 Kyats 71 respondents (17.8%), 400,000 - 500,000 Kyats 34 respondents (8.5%) and more than 500,000 Kyats 26 respondents (6.5%). So, the result showed that the majority of Myanmar people's monthly income are 200,000 – 300,000 Kyats and less than 200,000 Kyats.

# 4.2 <u>The Analysis of Product Expectation, Brand Awareness, Reference Effects, Product Relationship, Perceived Personal Lifestyle, Perceived Value and Buying Intention</u>

The analysis and interpretation of product expectation, brand awareness, reference effects, product relationship, perceived personal lifestyle, perceived value and buying intention will use average range interpretation that is presented in chapter (3) as follow:

Average range of 1.00 - 1.80 refers to strongly disagree.

Average range of 1.81 - 2.61 refers to rather disagree.

Average range of 2.62 - 3.42 refers to moderate.

Average range of 3.43 - 4.23 refers to rather agree.

Average range of 4.24 - 5.00 refers to strongly agree.

All substances are related by respondents on 5-point Likert-type scale. Each question scaled from Number 1 with the statement "Strongly Disagree" to number 5 with the statement "Strongly Agree". The weight (score) are set in each level that is presented in chapter (3) as follow:

Strongly Disagree = 1 point

Rather Disagree = 2 points

Moderate = 3 points

Rather Agree = 4 points

Strongly Agree = 5 points

Table 4.2.1: The Mean  $(\bar{X})$  and Standard Deviation (S.D.) of Product Expectation

Product Expectation	$\bar{X}$	S.D.	Interpretation
2.1 I expect that the fashion garment has	3.35	1.024	Moderate
modern design.			
2.2 I expect that the fashion garment has	3.57	1.048	Rather agree
various styles to choose.			
2.3 I expect that the fashion garment has	3.50	1.163	Rather agree
various color to select.			
2.4 I expect that the fashion garment is	3.48	1.099	Rather agree
made of good materials.			
2.5 I expect that the fashion garment can	3.27	1.149	Moderate
be used for a long time.			
Total	3.43	.889	Rather agree
			<del>/</del>

Regarding the data represented in table 4.2.1 in overall, it was found that most Myanmar people rather agree that they expected about product for buying the fashion garment ( $\bar{X} = 3.43$ , S.D. = .889). However, it is also found that Myanmar people rather agree about what they expect from the product in terms of various styles to choose ( $\bar{X} = 3.57$ , S.D. = 1.048), various colors to select ( $\bar{X} = 3.50$ , S.D. = 1.163), and they are good materials ( $\bar{X} = 3.48$ , S.D. = 1.099) respectively. Additionally, it is found that Myanmar people moderately agree that their product expectations include modern design ( $\bar{X} = 3.35$ , S.D. = 1.024) and used for a long time ( $\bar{X} = 3.27$ , S.D. = 1.149).

Table 4.2.2: The Mean  $(\bar{X})$  and Standard Deviation (S.D.) of Brand Awareness

$ar{X}$	S.D.	Interpretation
3.37	1.020	Moderate
3.38	1.034	Moderate
3.44	1.058	Rather agree
3.09	1.145	Moderate
3.46	1.173	Rather agree
3.35	.851	Moderate
	3.37 3.38 3.44 3.09	3.37 1.020  3.38 1.034  3.44 1.058  3.09 1.145

Regarding the data represented in table 4.2.2 in overall, it is found that most Myanmar people moderately agree that they expected about brand for buying the fashion garment ( $\bar{X} = 3.35$ , S.D. = .851). However, it is also found that Myanmar people rather agree about what they recognize from the brand in terms of famous brand has better quality ( $\bar{X} = 3.46$ , S.D. = 1.173) and relating to the fashion garment ( $\bar{X} = 3.44$ , S.D. = 1.058). Additionally, it is found that Myanmar people moderately agree that their brand

awareness include brand symbol ( $\overline{X} = 3.38$ , S.D. = 1.034), brand name ( $\overline{X} = 3.37$ , S.D. = 1.020) and do not have any information ( $\overline{X} = 3.48$ , S.D. = 1.099) respectively.

Table 4.2.3: The Mean  $(\bar{X})$  and Standard Deviation (S.D.) of Reference Effects

Reference Effects	$\bar{X}$	S.D.	Interpretation
4.1 I always recognize my friends suggestion	3.14	1.069	Moderate
for making decision to buy the fashion			
garment.			
4.2 I trust in the movie star's suggestions	3.03	1.107	Moderate
according to their looking their			
well-performed personality.			
4.3 I want to wear the fashion garment	3.37	1.217	Moderate
according to the stylist's suggestion.			
4.4 I want to wear the fashion garment	2.85	1.164	Moderate
according to my relatives' suggestion.			
4.5 I want to wear the fashion garment	3.27	1.209	Moderate
subject to the social members.			
Total	3.13	.840	Moderate

Regarding the data represented in table 4.2.3 in overall, it is found that most Myanmar people moderately agree that they expected about reference for buying the fashion garment ( $\bar{X} = 3.13$ , S.D. = .840). However, it is also found that Myanmar people moderately agree about what they want to wear from the reference effects in terms of

stylist's suggestion ( $\overline{X}$  = 3.37, S.D. = 1.217), subject to the social members ( $\overline{X}$  = 3.27, S.D. = 1.209), friend's suggestion ( $\overline{X}$  = 3.14, S.D. = 1.069), movie star's suggestions ( $\overline{X}$  = 3.03, S.D. = 1.107) and relatives' suggestion ( $\overline{X}$  = 2.85, S.D. = 1.164) respectively.

Table 4.2.4: The Mean  $(\bar{X})$  and Standard Deviation (S.D.) of Product Relationship

Product Relationship	$\bar{X}$	S.D.	Interpretation
5.1 I believe that the fashion garment	3.56	1.056	Rather agree
can change my style of living.			
5.2 I am satisfied that the fashion garment	3.47	1.006	Rather agree
make people trust on my job performance.			
5.3 I am sure that the fashion garment	3.60	1.081	Rather agree
can change my looks when I have to meet			
other people.			
5.4 I find that the fashion garment can	3.54	1.038	Rather agree
make me feel good with it.			
5.5 I prefer to wear the fashion garment	3.31	1.136	Moderate
when I do my activities outside.			
Total	3.49	.869	Rather agree

Regarding the data represented in table 4.2.4 in overall, it is found that most Myanmar people rather agree that they believed about product for buying the fashion garment ( $\bar{X} = 3.49$ , S.D. = .869). However, it is also found that Myanmar people rather agree about what they found from the product relationship in terms of change looks from

other people ( $\bar{X}$  = 3.60, S.D. = 1.081), change style ( $\bar{X}$  = 3.56, S.D. = 1.056), feel good ( $\bar{X}$  = 3.54, S.D. = 1.038) and people's trust ( $\bar{X}$  = 3.47, S.D. = 1.006) respectively. Additionally, it is found that Myanmar people moderately agree that their product relationship include prefer to wear outside activities ( $\bar{X}$  = 3.31, S.D. = 1.136).

Table 4.2.5: The Mean  $(\bar{X})$  and Standard Deviation (S.D.) of Perceived Personal Lifestyle

Perceived personal lifestyle	$ar{X}$	S.D.	Interpretation
6.1 I always think of the fashion garment	3.04	1.124	Moderate
if I have a free time.			
6.2 I particularly follow the news /	3.13	1.029	Moderate
messages about the fashion garment.			
6.3 I usually talk with my friends /	3.11	1.168	Moderate
relatives about the fashion garment.			
6.4 I always spend a lot of time for making	3.24	1.177	Moderate
decision to buy the fashion garment.			
6.5 I want to be a fashion garment collector	2.93	1.315	Moderate
in the future.			
Total	3.09	.969	Moderate

Regarding the data represented in table 4.2.5 in overall, it is found that most Myanmar people moderately agree that they expected about personal lifestyle for buying the fashion garment ( $\bar{X} = 3.09$ , S.D. = .969). However, it is also found that Myanmar

people moderately agree about what they expect from perceived personal lifestyle in terms of spend a lot of time for making decision to buy ( $\bar{X}=3.24$ , S.D. = 1.177), follow the news / messages ( $\bar{X}=3.13$ , S.D. = 1.029), usually talk about fashion garment with my friends / relatives ( $\bar{X}=3.11$ , S.D. = 1.168), always think of the fashion garment if I have free time ( $\bar{X}=3.04$ , S.D. = 1.124) and want to collect fashion garment ( $\bar{X}=2.93$ , S.D. = 1.315) respectively.

Table 4.2.6: The Mean  $(\bar{X})$  and Standard Deviation (S.D.) of Perceived Value

$\bar{X}$	S.D.	Interpretation
3.59	1.118	Rather agree
3.43	1.043	Rather agree
3.27	1.149	Moderate
3.46	1.103	Rather agree
3.45	1.169	Rather agree
3.44	.942	Rather agree
	3.59 3.43 3.27 3.46	3.59 1.118 3.43 1.043 3.27 1.149 3.46 1.103 3.45 1.169

Regarding the data represented in table 4.2.6 in overall, it is found that most Myanmar people rather agree that they believed about value for buying the fashion garment ( $\bar{X} = 3.44$ , S.D. = .942). However, it is also found that Myanmar people rather agree about what they expect from perceived value in terms of price value ( $\bar{X} = 3.59$ , S.D. = 1.118), good personality ( $\bar{X} = 3.46$ , S.D. = 1.103), self-confidence ( $\bar{X} = 3.45$ , S.D. = 1.169) and attractive from others ( $\bar{X} = 3.43$ , S.D. = 1.043) respectively. Additionally, it is found that Myanmar people moderately agree that their perceived value include acceptable from others ( $\bar{X} = 3.27$ , S.D. = 1.149).

Table 4.2.7: The Mean  $(\bar{X})$  and Standard Deviation (S.D.) of Buying Intention

Buying Intention	$\bar{X}$	S.D.	Interpretation
8.1 After thinking about what I can get	3.41	1.095	Moderate
from it, I intend to buy the fashion garment.			
8.2 I intend to buy the fashion garment if	3.36	1.034	Moderate
I have a chance.			
8.3 I intend to buy the fashion garment if	3.22	1.096	Moderate
I used to wear it before.			
8.4 I intend to buy the fashion garment if	3.30	1.097	Moderate
I have any choice.			
8.5 I intend to buy the fashion garment if	3.27	1.085	Moderate
I can support myself.			

Table 4.2.7 (Continued): The Mean  $(\bar{X})$  and Standard Deviation (S.D.) of Buying Intention

Buying Intention	$\bar{X}$	S.D.	Interpretation
8.6 I intend to buy the fashion garment if	3.36	1.113	Moderate
I have enough time to select it.			
8.7 I intend to buy the fashion garment if	3.44	1.122	Rather agree
I am sure about its quality.			
8.8 I intend to buy the fashion garment if	3.37	1.188	Moderate
I have enough information.			
Total	3.34	.916	Moderate

Regarding the data represented in table 4.2.7 in overall, it is found that most Myanmar people moderately agree that they expected about intention for buying the fashion garment ( $\bar{X} = 3.34$ , S.D. = .916). However, it is also found that Myanmar people rather agree about what they expect from buying intention in terms of quality ( $\bar{X} = 3.44$ , S.D. = 1.122). Additionally, it is found that Myanmar people moderately agree that their buying intention include thinking about what I can get ( $\bar{X} = 3.41$ , S.D. = 1.095), enough information ( $\bar{X} = 3.37$ , S.D. = 1.188), enough time to select ( $\bar{X} = 3.36$ , S.D. = 1.113), have a chance ( $\bar{X} = 3.36$ , S.D. = 1.034), have any choice ( $\bar{X} = 3.30$ , S.D. = 1.097), support myself ( $\bar{X} = 3.27$ , S.D. = 1.085) and used to wear it before ( $\bar{X} = 3.22$ , S.D. = 1.096) respectively.

## 4.3 The Systematic Results for Hypothesis Testing

The research findings of this part presented the effect in terms of the degree of attitudinal factors including product expectation, brand awareness and reference effects, psychological factors including product relationship and perceived personal lifestyle on perceived value and buying intention. The Simple Regression and Multiple Regression Analysis are used for analyzing such effect. The findings are presented in Table 4.3.1 to Table 4.3.5 and Table 4.4 as follows.

Table 4.3.1: The Effect between Attitudinal Factors in terms of (1) Product

Expectation, (2) Brand Awareness and (3) Reference Effects effect toward (6) Perceived Value.

Independent Variable	В	Beta	t	Sig. (P-Value)
(1) Product Expectation	.386	.365	7.924	.000*
(2) Brand Awareness	.217	.196	4.190	*000
(3) Reference Effects	.297	.265	5.871	.000*

Mediated: (6) Perceived Value

Adjusted  $R^2 = .469$  F = 118.419 \*P\leq 0.05

Totally, the perceived value of the Myanmar people on fashion garment is significantly relied on the altitude's factors including product expectation, brand awareness and reference effects (Adjusted  $R^2$  = .469,  $P \le 0.05$ ). Moreover, it is found that product expectation, reference effects and brand awareness are affected perceived value respectively, according to the different beta values ( $\beta$  = .365, t = 7.924,  $P \le 0.05$ ), ( $\beta$  = .265, t = 5.871,  $P \le 0.05$ ) and ( $\beta$  = .196, t = 4.190,  $P \le 0.05$ ) at the significant level of 0.05.

That meant the product expectation is mostly affected to perceived value of fashion garments.

Table 4.3.2: The Effect between Psychological Factors in terms of (4) Product

Relationship and (5) Perceived Personal Lifestyle effect toward (6)

Perceived Value.

Independent Variable	В	Beta	t	Sig. (P-Value)
(4) Product Relationship	.550	.507	13.077	.000*
(5) Perceived Personal Lifestyle	.341	.351	9.049	*000
Mediated: (6) Perceived Value				
Adjusted $R^2 = .566$ $F = 26$	1.648	*P≤0.05		-

Totally, the perceived value of the Myanmar people on fashion garment is significantly relied on the altitude's factors including product relationship and perceived personal lifestyle (Adjusted  $R^2$  = .566, P≤0.05). Moreover, it is found that product relationship and perceived personal lifestyle are affected perceived value respectively, according to the different beta values ( $\beta$  = .507, t = 13.077, P≤0.05) and ( $\beta$  = .351, t = 9.049, P≤0.05) at the significant level of 0.05. That meant the product relationship is mostly affected to perceived value of fashion garments.

Table 4.3.3: The Effect between Attitudinal Factors in terms of (1) Product

Expectation, (2) Brand Awareness and (3) Reference Effects effect toward (7) Buying Intention.

200			
.200	.194	3.975	.000*
.328	.305	6.142	.000*
.290	.266	5.546	.000*
	.328	.328 .305 .290 .266	.328 .305 6.142 .290 .266 5.546

Totally, the buying intention of the Myanmar people on fashion garment is significantly relied on the altitude's factors including product expectation, brand awareness and reference effects (Adjusted  $R^2$  = .400,  $P \le 0.05$ ). Moreover, it is found that brand awareness, reference effects and product expectation are affected buying intention respectively, according to the different beta values ( $\beta$  = .305, t = 6.142,  $P \le 0.05$ ), ( $\beta$  = .266, t = 5.546,  $P \le 0.05$ ) and ( $\beta$  = .194, t = 3.975,  $P \le 0.05$ ) at the significant level of 0.05. That meant the brand awareness is mostly affected to buying intention of fashion garments.

Table 4.3.4: The Effect between Psychological Factors in terms of (4) Product

Relationship and (5) Perceived Personal Lifestyle effect toward (7) Buying

Intention.

Independent Variable	В	Beta	t	Sig. (P-Value)
(4) Product Relationship	.517	.490	11.190	.000*
(5) Perceived Personal Lifestyle	.252	.266	6.079	.000*
Dependent Variable: (7) Buying	Intention	1		
Adjusted $R^2 = .447$ $F = 162$	.025	*P≤0.05		

Totally, the buying intention of the Myanmar people on fashion garment is significantly relied on the altitude's factors including product relationship and perceived personal lifestyle (Adjusted  $R^2$  = .447, P≤0.05). Moreover, it is found that product relationship and perceived personal lifestyle are affected buying intention respectively, according to the different beta values ( $\beta$  = .490, t = 11.190, P≤0.05) and ( $\beta$  = .266, t = 6.079, P≤0.05) at the significant level of 0.05. That meant the product relationship is mostly affected to buying intention of fashion garments.

Table 4.3.5: The Effect between (6) Perceived Value effects toward (7) Buying Intention.

Mediated	В	Beta	t	Sig. (P-Value)
(6) Perceived Value	.675	.694	19.212	.000*
Dependent Variable: (7	) Buying Intention			
Adjusted $R^2 = .480$	F = 369.103	*P≤0.05		

Totally, the buying intention of the Myanmar people on fashion garment is significantly relied on perceived value (Adjusted  $R^2$  = .480,  $P \le 0.05$ ). It is found that perceived value is affected buying intention, according to the different beta values ( $\beta$  = .694, t = 19.212,  $P \le 0.05$ ) at the significant level of 0.05. That meant the perceived value is mostly affected to buying intention of fashion garments.

Table 4.4: Hypothesis Testing Results.

Hypothesis	Results
Hypothesis 1: Product expectation is positively affected to perceived value.	Accepted
Hypothesis 2: Brand awareness is positively affected to perceived value.	Accepted
Hypothesis 3: Reference effects are positively affected to perceived value.	Accepted
Hypothesis 4: Product relationship is positively affected to perceived value.	Accepted
Hypothesis 5: Perceived personal lifestyle is positively affected to perceived value.	Accepted
Hypothesis 6: Product expectation is positively affected to buying intention.	Accepted
Hypothesis 7: Brand awareness is positively affected to buying intention.	Accepted

Table 4.4 (Continued): Hypothesis Testing Results.

Hypothesis	Results
Hypothesis 8: Reference effects are positively affected to buying	Accepted
intention.	
Hypothesis 9: Product relationship is positively affected to	Accepted
buying intention.	
Hypothesis 10: Perceived personal lifestyle is positively	Accepted
affected to buying intention.	
Hypothesis 11: Perceived value is positively affected to buying	Accepted
intention.	

### CHAPTER 5

#### CONCLUSION AND DISCUSSION

In this chapter, the purpose of the present study is to explore the effect of the independent variables including (1) product expectation, (2) brand awareness, (3) reference effects, (4) product relationship and (5) perceived personal lifestyle and (6) perceived value as a mediated variable on the dependent variable which was (7) buying intention. As this present study used the quantitative approach, the close-ended questionnaires were designed to collect the survey data. The present research samples were randomly selected from the peoples who lived in Yangon, Myanmar who were college students, employees, independent profession, instructors, business owners and others. The Simple Regression and Multiple Regression Analysis technique as the inferential statistics is applied to analyze the data. Moreover, percentage, frequency, mean and standard deviation as the descriptive statistics are also applied to analyze the demographic data and the samples' altitudes toward the independent and dependent variables. The research findings of the study are concluded in this present chapter. Moreover, the discussion of research finding and conclusion, hypothesis testing, managerial implication and future research are also included in this chapter. There are five purposes of this present study.

1. To investigate the effect between attitudinal factors including product expectation, brand awareness and reference effects and perceived value of Myanmar people on fashion garment.

- 2. To investigate the effect between psychological factors including product relationship and perceived personal lifestyle and perceived value of Myanmar people on fashion garment.
- 3. To investigate the effect between attitudinal factors including product expectation, brand awareness and reference effects and buying intention of Myanmar people on fashion garment.
- 4. To investigate the effect between psychological factors including product relationship and perceived personal lifestyle and buying intention of Myanmar people on fashion garment.
- 5. To investigate the effect between perceived value and buying intention of Myanmar people on fashion garment.

### 5.1 Research Findings and Conclusion

This present study investigated the various factors which affected Myanmar people buying intention towards fashion garment in Yangon, Myanmar. The researcher applied (11) hypothesis based on two independent variables; attitudinal factors including (1) product expectation, (2) brand awareness and (3) reference effects and psychological factors including (4) product relationship and (5) perceived personal lifestyle, one mediated; (6) perceived value and one dependent variable; (7) buying intention.

The data from 400 samples collected from Yangon, Myanmar could be summarized as follows:

# 5.2 The Conclusion of Demographic Information of Samples

The research findings indicated that the majority of the respondents were female, age at 26-35 years old. Occupation was employee. Opinion about fashion garment was rather liked it, to get along with social value and themselves. In addition, they have more experiences with income between 200,000 - 300,000 Kyats.

5.3 <u>The Conclusion of Attitudes Toward Product Expectation, Brand Awareness,</u>

<u>Reference Effects, Product Relationship, Perceived Personal Lifestyle, Perceived Value</u>

and Buying Intention

The majority of the respondents expected that the fashion garment should have various styles to choose. The majority of the respondents recognized that famous brand should have better quality. The research findings indicated that the majority of the respondents moderately agreed to wear the fashion garment according to the stylist's suggestion. The majority of the respondents rather agreed that the fashion garment could change my looks when meeting other people. The majority of the respondents moderately agreed that they always spend a lot of time for making decision to buy the fashion garment. The majority of the respondents rather agreed that they perceived about price value when buying the fashion garment. The majority of the respondents rather agreed to buy fashion garment according to its quality.

### 5.4 The Conclusion of Hypothesis Results

The Simple Regression and Multiple Linear Regression Analysis are used in this present research and the interrelationship among independent, mediated and dependent variables are analyzed and investigated the following hypothesis:

- 1. Attitudinal factors in terms of product expectation positively affected perceived value. Among them, product expectation mostly affected perceived value. The result was acceptable.
- Attitudinal factors in terms of brand awareness positively affected perceived value. The result was acceptable.
- 3. Attitudinal factors in terms of reference effects positively affected perceived value. The result was acceptable.
- 4. Psychological factors in terms of product relationship positively affected perceived value. Product relationship mostly affected perceived value. The result was acceptable.
- 5. Psychological factors in terms of perceived personal lifestyle positively affected Perceived value. The result was acceptable.
- 6. Attitudinal factors in terms of product expectation positively affected buying intention. The result was acceptable.
- 7. Attitudinal factors in terms of brand awareness positively affected buying intention. Among them, brand awareness mostly affected buying intention. The result was acceptable.
- 8. Attitudinal factors in terms of reference effects positively affected buying intention. The result was acceptable.
- 9. Psychological factors in terms of product relationship positively affected buying intention. Product relationship mostly affected buying intention. The result was acceptable.

- 10. Psychological factors in terms of perceived personal lifestyle positively affected buying intention. The result was acceptable.
- 11. Perceived value positively affected buying intention. The result was acceptable.

According to the result, there is a positive effect found between independent variables and mediated variable, independent variables and dependent variables and mediated variables and dependent variable.

### 5.5 The Conclusion of the Purposes of the Study

Regarding to the hypothesis testing and conclusions, the purposes of study are concluded as follows:

- 1. Attitudinal factors including product expectation, brand awareness and reference effects were positively affected perceived value of Myanmar people on fashion garment. Among them, product expectation was mostly affected perceived value.
- 2. Psychological factors including product relationship and perceived personal lifestyle were positively affected perceived value of Myanmar people on fashion garment. Among them, product relationship was mostly affected perceived value.
- 3. Attitudinal factors including product expectation, brand awareness and reference effects were positively affected buying intention of Myanmar people on fashion garment. Among them, brand awareness was mostly affected buying intention.

- 4. Psychological factors including product relationship and perceived personal lifestyle were positively affected buying intention of Myanmar people on fashion garment. Among them, product relationship was mostly affected buying intention.
- 5. Perceived value was positively affected buying intention of Myanmar people on fashion garment.

#### 5.6 Discussion

Results from the research topic "Attitudinal and Psychological factors affecting perceived value and buying intention for fashion garment in Myanmar market" would be discussed as an important point according to the proposed hypothesis result and purposes of study. Details were presented according to the hypothesis as follows:

Based on the finding of hypothesis one, the researcher found that product expectation positively affected perceived value of Myanmar people on fashion garment. The Beta Coefficient value of product expectation is .365, which means product expectation has positive effect on perceived value. Result showed a positive effect found between product expectation and perceived value was supported by (Almsalam, 2014) who studied relationship between customer expectation and customer satisfaction; Zeithaml, Parasuraman, & Berry (1990) who studied between satisfaction and customer's needs and expectations; (Birgelen, Wetzels, & de Ruyter, 1997) who studied between perceived value and expectations of that product or service. The finding confirms to prior research from (Almsalam, 2014; Zeithaml, Parasuraman, & Berry, 1990; Birgelen, Wetzels, & de Ruyter, 1997).

Based on the finding of hypothesis two, the researcher found that brand awareness positively affected perceived value of Myanmar people on fashion garment. The Beta Coefficient value of product expectation is .196, which means brand awareness has positive effect on perceived value. Result showed a positive effect found between brand awareness and perceived value is supported by Pham, Do, & Phung (2016) found that brand awareness combined with brand association was a positively affected on perceived value in Vietnam; Wang & Lee (2016) found that brand awareness is directly affected on perceived value in terms of quality; Aberdeen, Syamsun, & Najib (2016) also found that brand awareness directly affected perceived quality in another kind of product in Indonesia; Su (2016) studied about the nature of the inter-relationships among brand awareness dimensions in the fast fashion context. The finding confirms to prior research from (Pham, Do, & Phung, 2016; Wang & Lee, 2016; Aberdeen, Syamsun, & Najib, 2016; Su J., 2016).

Based on the finding of hypothesis three, the researcher found that reference effects positively affected perceived value of Myanmar people on fashion garment. The Beta Coefficient value of reference effects is .265, which means reference effects has positive effect on perceived value. Result showed a positive effect found between reference effects and perceived value is supported by Kotler & Keller (2012) the reference group has a direct or indirect impact on people's attitude and behavior; Panthura (2013)a reference group has strong effect over purchase intention of a consumer. The finding confirms to prior research from (Kotler & Keller, 2012; Reza, 2013; Navarwan, 2016; Ahuja & Sahni, 2018).

Based on the finding of hypothesis four, the researcher found that product relationship positively affected perceived value of Myanmar people on fashion garment. The Beta Coefficient value of product relationship is .507, which means product relationship has positive effect on perceived value. Result showed a positive effect found between product relationship and perceived value is supported by perceived value is both an important component for long-term customer relationships and plays an important role in affecting purchase intentions (Lam, Lau, & Cheung, 2016); perceived value is determined by the ratio between perceived benefits and perceived sacrifice when purchasing products is affected customers' repurchase intention Micheal, et al., (2016); Perceived benefits and acquired value are depended by consumers' repurchase intention (Chua & Banerjee, 2015); repurchase intention of consumers on the effects of objective price, perceived quality, perceived value, and product attribute that consumers would show repurchase intention after the generation of perceived value (Peng, Chen, & Hung , 2017). The finding confirms to prior research from (Lam, Lau, & Cheung, 2016; Micheal, Sarich, Sittiporn, Kieran, & Pitchthida, 2016; Chua & Banerjee, 2015; Peng, Chen, & Hung, 2017).

Based on the finding of hypothesis five, the researcher found that perceived personal lifestyle positively affected perceived value of Myanmar people on fashion garment. The Beta Coefficient value of perceived personal lifestyle is .351, which means perceived personal lifestyle has positive effect on perceived value. Result showed a positive effect found between perceived personal lifestyle and perceived value is supported by lifestyle is a combination of a personal life and perceived value, although

value was a synthesis of individual's beliefs, hopes, attitudes, prejudices and demands (Mitchell & V. W., 1994); lifestyle was widely used by AIO (activities, interests, and opinions) as measurement tools (Gunter & Furnham, 2014); lifestyle is the process of individual or group socialization in a behavioral model. It produces diversification of time, energy, wealth, social environment, and personality characteristic with the different behavioral ways (Yeh, Yang, & Lin, 2007). The finding confirms to prior research from (Mitchell & V. W., 1994; Gunter & Furnham, 2014; Yeh, Yang, & Lin, 2007).

Based on the finding of hypothesis six, the researcher found that product expectation positively affected buying intention of Myanmar people on fashion garment. The Beta Coefficient value of product expectation is .194, which means product expectation has positive effect on buying intention. Result showed a positive effect found between product expectation and buying intention was supported by product or service could satisfy the consumers' expectation then it can be turned into consumer intention to buy the product in the future (Almsalam, 2014); consumers' satisfaction was considered one of the main goals (Erevelles & Leavitt, 1992) and the most important concepts in marketing (Morgan, Attaway, & Griffin, 1996; McQuity, Finn, & Wiley, 2000); purchase intention is the one part of the purchase behavior and is a kind of decision making from consumers to buy any type of product or service in the future (Phan & Mai, 2016). The finding confirms to prior research from (Almsalam, 2014; Erevelles & Leavitt, 1992; Morgan, Attaway, & Griffin, 1996; McQuity, Finn, & Wiley, 2000; Phan & Mai, 2016).

Based on the finding of hypothesis seven, the researcher found that brand awareness positively affected buying intention of Myanmar people on fashion garment. The Beta Coefficient value of product expectation is .305, which means brand awareness has positive effect on buying intention. Result showed a positive effect found between brand awareness and buying intention is supported by purchase intention of Costume in Bangkok and he found that brand awareness affected on buying intention (Su, 2018); brand awareness affected purchase intention of another kind of product (Basera, 2018); brand awareness was direct positive insignificant effect on products buying intention Kurniawan & Diryana (2015). The finding confirms to prior research from (Su, 2018; Basera, 2018; Kurniawan & Diryana, 2015).

Based on the finding of hypothesis eight, the researcher found that reference effects positively affected buying intention of Myanmar people on fashion garment. The Beta Coefficient value of reference effects is .266, which means reference effects has positive effect on buying intention. Result showed a positive effect found between reference effects and buying intention is supported by Thai customers' purchase intention of luxurious accessories, he found that buyers' preferences had positive relationship on Thai customers' purchase intention (Navarwan, 2016); consumer intention towards healthy product consumption in Thailand and found that reference group significantly affected consumer's buying intention for this kind of product (Theptarin, 2016); interrelationship between reference group, media influence, individual factors and purchase intention of the Indian teenagers (Ahuja & Sahni, 2018). The finding confirms to prior research from (Navarwan, 2016; Theptarin, 2016; Ahuja & Sahni, 2018). But reference

group has no effect on purchase intention (Bakar, 2015). That finding was not supported to this present research finding.

Based on the finding of hypothesis nine, the researcher found that product relationship positively affected buying intention of Myanmar people on fashion garment. The Beta Coefficient value of product relationship is .490, which means product relationship has positive effect on buying intention. Result showed a positive effect found between product relationship and buying intention was supported by Internal or external motivations are affected to consumers during the buying process (Gogoi, 2013); buying intention is an effective tool for buying process to predict (Akbariyeh, 2015); the quality of product is high, consumer's buying intention is also high (Saleem, Ghafar, Ibrahim, Yousuf, & Ahmed, 2015). The finding confirms to prior research from (Gogoi, 2013; Akbariyeh, 2015; Saleem, Ghafar, Ibrahim, Yousuf, & Ahmed, 2015).

Based on the finding of hypothesis ten, the researcher found that perceived personal lifestyle positively affected buying intention of Myanmar people on fashion garment. The Beta Coefficient value of perceived personal lifestyle is .266, which means perceived personal lifestyle has positive effect on buying intention. Result showed a positive effect found between perceived personal lifestyle and buying intention is supported by the relationship of university students' lifestyle, money attitude, personal value and their purchase decision and the researcher found that lifestyle had significant effect on purchase decision (Shih, 2012); the impact of Lifestyle and Ethnocentrism on Consumers' buying intentions in China. They found that lifestyle affected purchase

intentions (Qing, Lobo, & Chongguang, 2012); how Jordanian passenger's lifestyle affected their buying decisions, he found that the lifestyle positively affected their decision to purchase the preferred products (Rand, Farah, & Hani, 2017); impact of Lifestyle and Personality on Online Purchase Intentions through attitude towards brands and he found that customer Lifestyle had significant impact on customer Online Purchase behavior (Tufail, et al., 2018). The finding confirms to prior research from (Shih, 2012; Qing, Lobo, & Chongguang, 2012; Rand, Farah, & Hani, 2017).

Based on the finding of hypothesis eleven, the researcher found that perceived value positively affected buying intention of Myanmar people on fashion garment. The Beta Coefficient value of perceived value is .694, which means perceived value has positive effect on buying intention. Result showed a positive influence found between perceived value and buying intention was supported by the influences of perceived value on consumers' purchase intention (Monroe & Krishnan, 1985); the antecedents of private label wine brands purchase intention and the researcher found that perceived value was positively influenced with purchase intention (Oosthuizen, 2015); Sports and Tourism products purchase intention and he found that perceived value was significant effect on purchase intention (Li, 2017); the relationship between perceived value, perceived risk and price on customers buying intention (Naami, Rahimi, & Ghandvar, 2017). The finding confirms to prior research from (Monroe & Krishnan, 1985; Oosthuizen, 2015; Li, 2017; Naami, Rahimi, & Ghandvar, 2017).

## 5.7 Managerial Implications

The results from this present research showed that all the five independent variables positively affected the mediated variable as well as the dependent variable.

The tests done on reliability and responsiveness, have indicated that product expectation, perceived value and buying intention are more significant factors to support the analysis.

In order to initiate people to buy the fashion garment, the garment business should recognize about 3.60, 3.59, 3.57, 3.46, 3.37 and 3.24 means of the following factors product relationship, perceived value, product expectation, brand awareness, reference effects and perceived personal lifestyle. If they perceive that the fashion garment will give them various styles, various design, various color, price value and good personality. Their possibility to buy the fashion garment will be high.

In order to set up the fashion garment business, the garment business should recognize about 3.59 and 3.44 means of the following factors perceived value and buying intention. If they perceive that the fashion garment will give them higher self-confidence and attractive from others in the society. Their possibility to buy the fashion garment will be high.

One significant contribution of this study is, the findings allows the garment industry to realize the various influencing factors in in terms of significant levels. It has been revealed that product relationship has the most effect on buying intention with the highest mean of 3.49. This is followed by product expectation 3.43, brand awareness 3.35, buying intention 3.34 and reference effects 3.13. Although perceived personal

lifestyle is not ranked highly, it is still considered important with a slightly lower mean of 3.09.

What this means is that for a garment company to successfully reach out to its potential buyers, it needs to focus more on the building of relationship with its customers. The company needs to develop greater integrated marketing communication to draw the attention and interest of the buyers. Integrated Marketing Communication is beyond the traditional concept of limiting brand or marketing communications to advertising, event marketing, PR, direct marketing, and so on. It includes all other forms of communications, marketing elements, activities and functions that influence the relationship between the audience and the organization and its brand (Schultz & Schultz, 1998). When the customers become interested in the brand and participate in the marketing activities, it shows high customers' engagement. This is considered as a profitable relationship (Duncan & Everett, 1993). The combination of marketing and communication can measure the customer engagement and involvement toward the relationship between consumer and brands. To build this relationship, it needs to establish some form of connectivity and involvement (Higgs & Polonsky, 2007). Thus, this is a critical strategy for the sustainability of the brand and an important managerial implication of the research.

In order to encourage Myanmar consumers to buy fashion garment again, the fashion garment owners should build the image in terms of product, price and promotion as mentioned in the research finding. In order to increase consumer's intention to buy

fashion garment, the marketers should make promotion like buy two get one free or some discount such as thirty percent discount or fifty percent discount.

Business owners should make investment in fashion garment business because Myanmar culture change like other countries such as Thailand in the future. So, Myanmar people will substitute fashion garment instead of traditional clothes in the future because fashion garment is more convenience than Myanmar traditional clothes.

### 5.8 Recommendation for Future Research

This present research findings can help business owners and marketers not only understand the Myanmar people buying behavior towards fashion garment but also help to fashion garment business to understand their basic needs and requirements of their potential consumers that can leads increase the sales.

- 1. The fashion garment in this present study have been limited with in Yangon, Myanmar; therefore, an extension of brands and data collection area in order to other parts of Myanmar will be beneficial for fashion garment investors, business owners and other garment industries.
- 2. According to the results of hypothesis testing, all independent variables are affected mediated variable .365, .196, .265, .507 and .351 beta values of the following factors product expectation, brand awareness, reference effects, product relationship and perceived personal lifestyle. Most dependent variables are more affected dependent variable than mediated variable. As a result, next study should be including customer expectation on brand fashion garment along with their perception about specific brands.

- 3. According to the results of hypothesis testing, all independent variables are affected dependent variable .194, .305, .266, .490 and .266 beta values of the following factors product expectation, brand awareness, reference effects, product relationship and perceived personal lifestyle. Independent variables are affected dependent variable and brand awareness is the most effect on buying intention. As a result, next study should be focus on customers satisfactions and repurchase intention on brand fashion garment or fast fashion such as H&M, Zara and Forever 21 in order to extend and develop businesses in the future.
- 4. According to the results of hypothesis testing, mediated variable is affected dependent variable .694 beta value of perceived value. As a result, all variables are affected buying intention. Thus, next study should be focus on brand loyalty and service quality and sales promotion explored and included in the future studies.
- 5. This present research focused on fashion garment and this present research results can apply inter-correlation with other products such as shoes, bags, accessories and fast fashion such as H&M, Zara and Forever 21. This present research is quantitative research and we need more information and deeper inside in the future by using other research techniques such as qualitative research and should make observation and indepth interviews.

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### Appendix A: Content Validity

Index of Item-Objective Congruence (IOC) method to verify the consistency of questions and to calculate the consistency between questions and objectives or objective and content.

$$IOC = \frac{\sum R}{N}$$

Where:

IOC = Consistency between questions and objectives or objective and content

 $\sum R$  = Total assessment points given from all qualified experts

N = Number of qualified experts

There are 3 levels of assessment point as follow:

+1 means the question is certainly consistent with the objective of the questionnaire.

0 means the question is unsure to be consistent with the objective of the questionnaire.

-1 means the question is inconsistent with the objective of the questionnaire.

The consistency index value must have the value of 0.5 or above to be accepted.

Index of Item-Objective Congruence (IOC) from 3 experts result are as followed;

No.	Exp	pert	1	Exp	pert	2	Exp	pert	3	Total	IOC	Data Analysis	Remark
	-1	0	1	-1	0	1	-1	0	1	Scores $\sum R$	$\frac{\sum R}{N}$		
1			<b>✓</b>			✓			<b>✓</b>	3	1	Acceptable	
2			<b>√</b>			✓			<b>√</b>	3	1	Acceptable	
3			<b>√</b>			<b>\</b>	K		<b>√</b>	3	1	Acceptable	
4			1	1		<b>√</b>			✓	3	1	Acceptable	
5			<b>√</b>	7	<b>√</b>				<b>√</b>	3	1	Acceptable	
6	<b>√</b>					<b>✓</b>		<b>√</b>		1	.33	Unacceptable	Delete
7	1	T				<b>✓</b>		<b>√</b>		1	.33	Unacceptable	Delete
8			✓			<b>√</b>			<b>✓</b>	3	1	Acceptable	
9			✓			✓			<b>√</b>	3	1	Acceptable	
10			<b>√</b>			<b>√</b>			<b>✓</b>	3	1	Acceptable	
11			✓		<i>&gt;</i>	✓			<b>✓</b>	3	1	Acceptable	
12			<b>✓</b>			<b>✓</b>	VI		<b>V</b>	3	1	Acceptable	
13			<b>√</b>			✓			<b>√</b>	3	1	Acceptable	
14			<b>√</b>			✓			<b>√</b>	3	1	Acceptable	
15			<b>√</b>			✓			<b>√</b>	3	1	Acceptable	
16			<b>√</b>			✓			<b>√</b>	3	1	Acceptable	
17			<b>√</b>			✓			<b>√</b>	3	1	Acceptable	
18			<b>√</b>			✓			✓	3	1	Acceptable	

No.	o. Expert 1		Exp	pert	2	Expert 3			Total	IOC	Data Analysis	Remark	
	-1	0	1	-1	0	1		0	1	Scores $\sum R$	$\frac{\sum R}{N}$		
19			✓			✓			<b>√</b>	3	1	Acceptable	
20			✓			✓			<b>√</b>	3	1	Acceptable	
21			✓			<b>✓</b>	K		<b>V</b>	3	1	Acceptable	
22	✓			1	<b>✓</b>	7		<b>√</b>		1	.33	Unacceptable	Delete
23			<b>✓</b>	7		✓			<b>√</b>	3	1	Acceptable	
24	7		<b>√</b>			<b>√</b>			<b>√</b>	3	1	Acceptable	
25	<	T	✓			<b>√</b>			<b>√</b>	3	1	Acceptable	
26			✓			✓			<b>√</b>	3	1	Acceptable	
27		✓				✓			✓	2	0.66	Acceptable	
28		✓				✓			<b>√</b>	2	0.66	Acceptable	
29			<b>√</b>			✓			✓	3	10	Acceptable	
30			<b>√</b>			<b>V</b>	VI		<b>Y</b>	3	1	Acceptable	
31			✓			✓			<b>√</b>	3	1	Acceptable	
32			<b>✓</b>			✓			<b>√</b>	3	1	Acceptable	
33			<b>✓</b>			✓			<b>√</b>	3	1	Acceptable	
34			✓			✓			<b>√</b>	3	1	Acceptable	
35			✓			✓			<b>√</b>	3	1	Acceptable	
36			✓			✓			✓	3	1	Acceptable	

No.	Expert 1 Expert 2 Expert		3	Total Scores	IOC	Data Analysis	Remark						
	-1	0	1	-1	0	1	-1	0	1	$\sum R$	$\frac{\sum R}{N}$		
37	✓					✓			<b>√</b>	3	1	Acceptable	
38			✓			<b>√</b>			✓	3	1	Acceptable	
39			✓			<b>√</b>	K		<b>V</b>	3	1	Acceptable	
40			<b>V</b>			<b>V</b>			<b>√</b>	3	1	Acceptable	
41			<b>✓</b>	7		✓			✓	3	1	Acceptable	

$$IOC = \frac{\sum R}{N}$$

Where:

IOC = Consistency between questions and objectives or objective and content

 $\sum R$  = Total assessment points given from all qualified experts

N = Number of qualified experts

$$IOC = \frac{37.64}{41}$$
$$= 0.92$$

The value of 0.5 or above to accepted must have for the consistency index value. According to this present research, the value of IOC was 0.92. Therefore, the content of validity was acceptable.

Appendex B: Questionnaire (English)

Title of research: Attitudinal and psychological factors affecting perceived value and buying intention for fashion garment in Myanmar market

This questionnaire is designed for conducting academic research in order to complete the requirement of graduate study in Master's degree of Business Administration at Bangkok University. Please take your 15 minutes to answer the questions. Thank you for your cooperation.

This questionnaire is composed of 8 parts: Demographic data, product expectation, brand awareness, reference effects, product relationship (association), perceived personal lifestyle, perceived value and buying intention.

Part 1: Demographic data

Instruction: Please  $(\checkmark)$  in the block which is mostly related to yourself.

1. What is your gender?

☐ 1. Male

 $\square$  2. Female

2. What is presently your age? (Years)

□ 1. 17-25

☐ 2. 26-35

□ 3. 36-45
☐ 4. more than 45
3. What is presently your occupation?
$\square$ 1. College student
☐ 2. Employee
☐ 3. Independent profession
☐ 4. Instructor / Teacher
☐ 5. Business owner
☐ 6. Other (please specify)
4. What is your opinion about fashion garment (such as shirt, skirt, pant, etc)?
☐ 1. mostly like it
$\square$ 2. rather like it
☐ 3. don't like it
☐ 4. no comment it
5. What is your most important reason to wear the fashion garment?
$\square$ 1. To change your personality
$\square$ 2. To get along with social value
$\square$ 3. To contact other persons with higher positions
6. Who is your reference that recommend you to buy fashion garments?
☐ 1. Yourself

☐ 2. Relatives
☐ 3. Advertising
☐ 4. Closed friends
☐ 5. Designer
7. Why do you believe or rely on the references suggestions?
$\square$ 1. They have more experiences
$\square$ 2. They have more knowledge
$\square$ 3. They have respectfulness
$\square$ 4. They are more professional
$\Box$ 5. They have older age
☐ 6. They are money payer
8. What is your monthly income?
☐ 1. Less than 200,000 Kyats
☐ 2. 200,000 - 300,000 Kyats
☐ 3. 300,000 - 400,000 Kyats
☐ 4. 400,000 - 500,000 Kyats
☐ 5. More than 500,000 Kyats

Part 2: Instruction: Please check  $(\checkmark)$  in the block that is mostly related to your opinion.

1 = Strongly Disagree, 2 = Rather Disagree, 3 = Moderate, 4 = Rather Agree,

5 = Strongly Agree.

Part 2: Product Expectation Questionnaires: The following statements relate to your feelings about fashion garment in Myanmar. For each statement, please show the level to which you believe that fashion garment in Myanmar has the feature described by the statement. Right tick "1" means that you <u>Strongly Disagree</u> that fashion garment has that feature and right tick "5" means that you <u>Strongly Agree</u> that it has that feature. You can right tick any of the numbers in the middle that represent strength of your feelings. There is no right or wrong answers.

		Level of Agreement							
	Strongly	Rather	Moderate	Rather	Strongly				
	Disagree	Disagree	9/	Agree	Agree				
2. Product Expectation	)F[								
2.1 I expect that the fashion	(1)	(2)	(3)	(4)	(5)				
garment has modern design.									
2.2 I expect that the fashion	(1)	(2)	(3)	(4)	(5)				
garment has various styles to									
choose.									

2.3 I expect that the fashion	(1)	(2)	(3)	(4)	(5)
garment has various color					
to select.					
2.4 I expect that the fashion	(1)	(2)	(3)	(4)	(5)
garment is made of good					
materials.					
2.5 I expect that the fashion	(1)	(2)	(3)	(4)	(5)
garment can be used for a					
long time.	/				

Part 3: Instruction: Please check  $(\checkmark)$  in the block that is mostly related to your opinion.

1 = Strongly Disagree, 2 = Rather Disagree, 3 = Moderate, 4 = Rather Agree,

5 = Strongly Agree.

Part 3: Brand Awareness Questionnaires: The following statements relate to your feelings about fashion garment in Myanmar. For each statement, please show the level to which you believe that fashion garment in Myanmar has the feature described by the statement. Right tick "1" means that you <u>Strongly Disagree</u> that fashion garment has that feature and right tick "5" means that you <u>Strongly Agree</u> that it has that feature. You can right tick any of the numbers in the middle that represent strength of your feelings. There is no right or wrong answers.

		Level of Ag	greement		
	Strongly	Rather	Moderate	Rather	Strongly
	Disagree	Disagree		Agree	Agree
3. Brand Awareness					
3.1 I remember the brand name	(1)	(2)	(3)	(4)	(5)
of the fashion garment	7 11	λ/.			
very well.		NI			
3.2 I remember the brand	(1)	(2)	(3)	(4)	(5)
symbol of the fashion					
garment.					
3.3 I recognize the famous	(1)	(2)	(3)	(4)	(5)
brand when relating to the					
fashion garment.					
3.4 I recognize the famous	(1)	(2)	(3)	(4)	(5)
brand even if I do not have	DEI	719			
any information of the	DE				
fashion garment.					
3.5 I recognize that the fashion	(1)	(2)	(3)	(4)	(5)
garment which belongs to					
famous brand has better					
quality.					

Part 4: Instruction: Please check (✓) in the block that is mostly related to your opinion.

1 = Strongly Disagree, 2 = Rather Disagree, 3 = Moderate, 4 = Rather Agree,

5 = Strongly Agree.

Part 4: Reference Effects Questionnaires: The following statements relate to your feelings about fashion garment in Myanmar. For each statement, please show the level to which you believe that fashion garment in Myanmar has the feature described by the statement. Right tick "1" means that you <u>Strongly Disagree</u> that fashion garment has that feature and right tick "5" means that you <u>Strongly Agree</u> that it has that feature. You can right tick any of the numbers in the middle that represent strength of your feelings. There is no right or wrong answers.

	Level of Agreement								
	Strongly	Rather	Moderate	Rather	Strongly				
	Disagree	Disagree		Agree	Agree				
4. Reference Effects			0 <sup>V</sup> /						
4.1 I always recognize my friends	(1)	(2)	(3)	(4)	(5)				
suggestion for making	ノヒ								
decision to buy the fashion									
garment.									
4.2 I trust in the movie star's	(1)	(2)	(3)	(4)	(5)				
suggestions according to									
their well-performed									

personality.					
4.3 I want to wear the fashion	(1)	(2)	(3)	(4)	(5)
garment according to the					
stylist's suggestion.					
4.4 I want to wear the fashion	(1)	(2)	(3)	(4)	(5)
garment according to my	U				
relatives' suggestion.	7	11/			
4.5 I want to wear the fashion	(1)	(2)	(3)	(4)	(5)
garment subject to the social					
members.					

Part 5: Instruction: Please check (✓) in the block that is mostly related to your opinion.

1 = Strongly Disagree, 2 = Rather Disagree, 3 = Moderate, 4 = Rather Agree,

5 = Strongly Agree.

Part 5: Product Relationship (Association) Questionnaires: The following statements relate to your feelings about fashion garment in Myanmar. For each statement, please show the level to which you believe that fashion garment in Myanmar has the feature described by the statement. Right tick "1" means that you <u>Strongly Disagree</u> that fashion garment has that feature and right tick "5" means that you <u>Strongly Agree</u> that it has that feature. You can right tick any of the numbers in the middle that represent strength of your feelings. There is no right or wrong answers.

		Leve	l of Agreem	ent	
	Strongly	Rather	Moderate	Rather	Strongly
	Disagree	Disagree		Agree	Agree
5. Product Relationship					
(Association)					
5.1 I believe that the fashion	(1)	(2)	(3)	(4)	(5)
garment can change my style	. 0 /	V/I			
of living.					
5.2 I am satisfied that the fashion	(1)	(2)	(3)	(4)	(5)
garment make people trust on				\	
my job performance.					
5.3 I am sure that the fashion	(1)	(2)	(3)	(4)	(5)
garment can change my looks		(=)		(1)	(0)
when I have to meet other			$\sim$		
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	*	40	0'/		
people.	DEL				
5.4 I find that the fashion garment	(1)	(2)	(3)	(4)	(5)
can make me feel good with					
it.					
5.5 I prefer to wear the fashion	(1)	(2)	(3)	(4)	(5)
garment when I do my					
activities outside.					

Part 6: Instruction: Please check (✓) in the block that is mostly related to your opinion.

1 = Strongly Disagree, 2 = Rather Disagree, 3 = Moderate, 4 = Rather Agree,

5 = Strongly Agree.

Part 6: Perceived Personal Lifestyle Questionnaires: The following statements relate to your feelings about fashion garment in Myanmar. For each statement, please show the level to which you believe that fashion garment in Myanmar has the feature described by the statement. Right tick "1" means that you <u>Strongly Disagree</u> that fashion garment has that feature and right tick "5" means that you <u>Strongly Agree</u> that it has that feature. You can right tick any of the numbers in the middle that represent strength of your feelings. There is no right or wrong answers.

		Level of Agreement							
	Strongly	Rather	Moderate	Rather	Strongly				
(0)	Disagree	Disagree	0//	Agree	Agree				
6. Perceived Personal Lifestyle	DE								
6.1 I always think of the fashion	(1)	(2)	(3)	(4)	(5)				
garment if I have a free									
time.									
6.2 I particularly follow the	(1)	(2)	(3)	(4)	(5)				
news/messages about the									
fashion garment.									

6.3 I usually talk with my	(1)	(2)	(3)	(4)	(5)
friends/relatives about the					
fashion garment.					
6.4 I always spend a lot of time	(1)	(2)	(3)	(4)	(5)
for making decision to buy					
the fashion garment.		1			
6.5 I want to be a fashion	(1)	(2)	(3)	(4)	(5)
garment collector in the					
future.					

Part 7: Instruction: Please check  $(\checkmark)$  in the block that is mostly related to your opinion.

1 = Strongly Disagree, 2 = Rather Disagree, 3 = Moderate, 4 = Rather Agree,

5 =Strongly Agree.

Part 7: Perceived Value Questionnaires: The following statements relate to your feelings about fashion garment in Myanmar. For each statement, please show the level to which you believe that fashion garment in Myanmar has the feature described by the statement. Right tick "1" means that you <u>Strongly Disagree</u> that fashion garment has that feature and right tick "5" means that you <u>Strongly Agree</u> that it has that feature. You can right tick any of the numbers in the middle that represent strength of your feelings. There is no right or wrong answers.

	Level of Agreement					
	Strongly	Rather	Moderate	Rather	Strongly	
	Disagree	Disagree		Agree	Agree	
7. Perceived Value						
7.1 I perceive about price value when I want to buy the fashion garment.	(1)	(2)	(3)	(4)	(5)	
7.2 I will be attractive from others when I wear the fashion garment.	(1)	(2)	(3)	(4)	(5)	
7.3 I will be acceptable from others when I wear the fashion garment.	(1)	(2)	(3)	(4)	(5)	
7.4 I can improve my good  personality when I wear the fashion garment.	(1)	(2)	(3)	(4)	(5)	
7.5 I get higher self-confidence when I wear the fashion garment like other people in the society.	(1)	(2)	(3)	(4)	(5)	

Part 8: Instruction: Please check  $(\checkmark)$  in the block that is mostly related to your opinion.

1 = Strongly Disagree, 2 = Rather Disagree, 3 = Moderate, 4 = Rather Agree,

5 = Strongly Agree.

Part 8: Buying Intention Questionnaires: The following statements relate to your feelings about fashion garment in Myanmar. For each statement, please show the level to which you believe that fashion garment in Myanmar has the feature described by the statement. Right tick "1" means that you <a href="Strongly Disagree">Strongly Disagree</a> that fashion garment has that feature and right tick "5" means that you <a href="Strongly Agree">Strongly Agree</a> that it has that feature. You can right tick any of the numbers in the middle that represent strength of your feelings. There is no right or wrong answers.

	Level of Agreement					
	Strongly	Rather	Moderate	Rather	Strongly	
	Disagree	Disagree		Agree	Agree	
8. Buying Intention			6 <sup>V</sup> /			
8.1 After thinking about what I	1	2	3	4	5	
can get from it, I intend to buy	リヒ					
the fashion garment.						
8.2 I intend to buy the fashion	1	2	3	4	5	
garment if I have a chance.						
8.3 I intend to buy the fashion	1	2	3	4	5	
garment if I used to wear it						
before.						

8.4 I intend to buy the fashion	1	2	3	4	5		
garment if I have any choice.							
8.5 I intend to buy the fashion	1	2	3	4	5		
garment if I can support							
myself.							
8.6 I intend to buy the fashion	11	2	3	4	5		
garment if I have enough		VIL					
time to select it.							
8.7 I intend to buy the fashion	1	2	3	4	5		
garment if I am sure about							
its quality.							
8.8 I intend to buy the fashion	1	2	3	4	5		
garment if I have enough							
information.			9/				
(NDED)							

Appendex B: Questionnaire (Myanmar) သုတေသနပြုလုပ်မည့် ခေါင်းစဉ်။ ။ မြန်မာစျေးကွက်တွင် ဖက်ရှင် အဂတ်အထည် ဂယ်ယူမှအပေါ် သက်ရောက်သော သဘောထားနှင့် စိတ်ပိုင်းဆိုင်ရာ အချက်များ ဤမေးခွန်းလွှာသည် ဘန်ကောက်တက္ကသိုလ်မှ စီးပွါးရေးစီမံခန့်ခွဲမှ မဟာဘွဲ့ အတွက် ဘွဲ့ လွန်လေ ့လာမှများ၏ လိုအပ်ချက်ဖြည့်စွတ်နိုင်ရန်အတွက် ပညာရေးဆိုင်ရာ သုတေသနပို့ချရန် ဒီဇိုင်းပြုလုပ်ထားပါသည် ။ ကျေးဇူးပြု၍ မေးခွန်းများကိုဖြေဆိုရန် ၁၅မိနစ် အချိန်ပေးပါ။ သင်၏ပူးပေါင်း ဆောင်ရွက်မှအတွက် ကျေးဇူးတင်ပါသည်။ ဤမေးခွန်းလွှာသည် အစိတ်အပိုင်း(၈)ခုဖြင့် ဖွဲ့စည်းထားပါသည်။ ဖြေဆိုသူနှင့်ဆက်စပ်သော ဒေတာ၊ ကုန်ပစ္စည်းအပေါ် မျှော်လင့်ချက်၊ ကုန်ပစ္စည်းနှင့် အမှတ်တံဆိပ်၊ ကုန်ပစ္စည်းအညွှန်း၏သက်ရောက် မှု၊ ကုန်ပစ္စည်းနှင့် ပတ်သက်မှ၊ မိမိ၏ နေထိုင်မှပုံစံ၊ နှစ်သက်မှနှင့် ဂယ်လိုအား တို့ဖြစ်ပါသည်။ အပိုင်း (၁)။ ။ ဖြေဆိုသူနှင့်ဆက်စပ်သောဒေတာ ။ကျေးဇူးပြု၍ သင်နှင့် ဆက်စပ်သက်ဆိုင်သောနေရာတွင် (🗸) အမှန်ခြစ် ပေးပါ။ ရှင်းလင်းချက်။ ၁။ သင်သည် ယောင်္ကျား၊ မိန်းမ ဖြစ်သည်ကို ဖော်ပြပါ။ 🗆 (၂) မိန်းမ  $\square$  (၁) ယောင်္ကျား ၂။ သင်၏ အသက်ကို ဖော်ပြပါ။ 🗆 (၁) ၁၇-၂၅ 🗆 (၄) ၄၅ နှစ်အထက် 🗆 (၃) ၃၆-၄၅ ၃။ သင်၏ လက်ရှိအလုပ်အကိုင်ကို ဖော်ပြပါ။ 🗆 (၁) ကောလိပ်ကျောင်းသား 🗆 (၂) လုပ်သား 🗀 (၃) လွတ်လပ်သောအလုပ်အကိုင် 🗆 (၄) နည်းပြ / ဆရာ 🗆 (၅) စီးပွါးရေးလုပ်ငန်းပိုင်ရှင် 🗆 (၆) အခြား (ကျေးဇူးပြုပြီး အသေးစိတ် ရှင်းပြပေးပါ) ၄။ ဖက်ရှင် အပတ်အထည်နှင့် ပတ်သက်၍ သင်၏ အမြင်ကို ဖော်ပြပါ။ (ရုပ်အကျီ၊ အမျိုးသမီးပတ် စကတ်၊ ဘောင်းဘီရှည် အစရှိသည်ဖြင့်)

🗆 (၁) ၄င်းကို အများအားဖြင့် ကြိုက်သည် 🗆 (၂) ၄င်းကို အတော်အသင့် ကြိုက်သည်

$\square$ (၃) ၄င်းကို မကြိုက်ပါ	🗆 (၄) ၄င်းကို မှတ်ချက်မရှိပါ
၅။ ဖက်ရှင် အဂတ်အထည်ဂတ်ဆင်ရန် သင်၏ အရေးပါသ	ာည့် အကြောင်းပြချက်ကို ဖော်ပြပါ။
🗆 (၁) သင်၏ကိုယ်ရည်ကိုယ်သွေးကိုပြောင်းလဲရန်	🗆 (၂) လူမှရေးတန်ဖိုး အတူရရှိရန်
🗆 (၃) ပိုမိုမြင့်မားသောရာထူးများနှင့်အတူ အခြားဝေ	ဘပုဂ္ဂိုလ်များကို ဆက်သွယ်နိုင်ရန်
၆။ ဖက်ရှင် အဂတ်အထည်ဂယ်ယူရန် သင်၏ ကိုးကားသူဂ	ကို ဖော်ပြပါ။
🗆 (၁) သင်ကိုယ်တိုင် 🔻 🗘 (၂) ဆွေမျိုးများ	$\square$ (၃) ကြော်ငြာ
🗆 (၄) ရင်းနီးသော မိတ်ဆွေများ 🔲 (၅) ပုံ	စံရေးဆွဲသူ - ဒီဇိုင်နာ
ဂု။ ကိုးကားအကြံပြုချက်များအပေါ် အဘယ်ကြောင့် သင်ပ	သုံကြည်ပါသနည်း (သို့မဟုတ်)
အဘယ်ကြောင့် အားကိုးပါသနည်း။	
🗆 (၁) သူတို့တွင် အတွေ့အကြုံကောင်းများ ရှိသည်။	
🗆 (၂) သူတို့တွင် အသိပညာကောင်းများ ရှိသည်။	
🗆 (၃) သူတို့တွင် အလေးထားစရာများ ရှိသည်။	
🗆 (၄) သူတို့သည် ပို၍ ပညာရှင်ပီသသည်။	
🗆 (၅) သူတို့သည် အသက်အရွယ်ကြီးရင့်ပြီးသူများ [	<u>ဖြ</u> စ်သည်။
🗆 (၆) သူတို့သည် ပိုက်ဆံပေးရသူ ဖြစ်သည်။	
၈။ သင်၏ လစဉ်ပင်ငွေကို ဖော်ပြပါ။	
🗆 (၁) ၂၀၀,၀၀၀ ကျပ်ထက်နည်း 🔲 (၂) ၂	၁၀,၀၀၁ - ၃၀၀,၀၀၀ ကျပ်
$\square$ (၃) २००,००၁ - ၄००,००० ကျပ် $\square$ (၄) ၄	၀၀, ၀၀၁ - ၅၀၀,၀၀၀ ကျပ်
🗆 (၅) ၅၀၀,၀၀၀ ကျပ်နှင့် အထက်	
အပိုင်း (၂) ။ ။ ရှင်းလင်းချက်	
ကျေးဇူးပြု၍ သင်၏ထင်မြင်ချက်အနီးစပ်ဆုံးကို သတ်မှတ်	သားသောနေရာတွင် အမှန်ခြစ် (✔) ခြစ်ပေးပါ။ ၁=
လုံးဂ သဘောမတူပါ၊ ၂= အတော်အသင့် သဘောမတူပါ၊	၃= အလယ်အလတ်၊ ၄= အတော်အသင့်
သဘောတူပါသည်၊ ၅= လုံးဂ သဘောတူပါသည်။ အမှန်ေ	ှစ် "၁" ဆိုလိုသည်မှာ သင်သည်
ဖက်ရှင်အပတ်အထည် အင်္ဂါရပ်အပေါ် လုံးပ သဘောမတူ	ပါ နှင့် အမှန်ခြစ် "၅" ဆိုလိုသည်မှာ သင်သည်

ဖက်ရှင်အဂတ်အထည် အင်္ဂါရပ်အပေါ် လုံးဂ သဘောတူပါသည်။ သင်စိတ်အားထက်သန်သော မည်သည် နံပါတ်ကို မဆို သင့်ခံစားချက်အတိုင်း အမှန်ခြစ် ခြစ်နိုင်ပါသည်။ အဖြေသည် မှန်သည် မှားသည် မရှိပါ။

	သဘောတူညီမှ အဆင့်					
	လုံးဂ	အတော်အ	အလယ်	အတော်	လုံး ()	
	သဘော	သင့်	အလတ်	အသင့်	သဘော	
	မတူပါ	သဘော		သဘော	တူပါသည်	
		မတူပါ		တူပါသည်		
၂။ ကုန်ပစ္စည်းအပေါ် မျှော်လင့်ချက်						
၂.၁။ ကျွန်ပ်သည် ဖက်ရှင် အပတ်	(c)	(J)	(5)	(9)	(၅)	
အထည်၌ ခေတ်မီဒီဇိုင်း						
ရှိသည်ဟု မျှော်လင့်သည်။	/		(	$\cap$		
၂.၂။ ကျွန်ပ်သည် ဖက်ရှင် အပတ်	(c)	(J)	(5)	(9)	(ე)	
အထည်၌ ရွေးချယ်ဖို့ အမျိုးမျိုး						
သော စတိုင်များ ရှိသည်ဟု						
မျှော်လင့်သည်။						
၂.၃။ ကျွန်ပ်သည် ဖက်ရှင် အပတ်	(c)	(J)	(5)	(9)	(ე)	
အထည်၌ ရွေးချယ်ဖို့ အရောင်						
မျိုးစုံ ရှိသည်ဟု မျှော်လင့်သည်။			6			
၂.၄။ ကျွန်ုပ်သည် ဖက်ရှင် အပတ်	(c)	(J)	(5)	(9)	(ე)	
အထည်ကိုကောင်းသော	DE					
ပစ္စည်းများဖြင့် ပြုလုပ်ထားသည်ဟု						
မျှော်လင့်သည်။						
၂.၅။ ကျွန်ုပ်သည် ဖက်ရှင် အပတ်	(c)	(J)	(5)	(9)	(ე)	
အထည်ကို အသုံးပြု နေသည်မှာ						
အချိန် ကြာမြင့် နေပြီဟု						
မျှော်လင့်သည်။						

အပိုင်း (၃) ။ ။ ရှင်းလင်းချက် ကျေးဇူးပြု၍ သင်၏ထင်မြင်ချက်အနီးစပ်ဆုံးကို သတ်မှတ်ထားသောနေရာတွင် အမှန်ခြစ် (✔) ခြစ်ပေးပါ။ ၁= လုံးပ သဘောမတူပါ၊ ၂= အတော်အသင့် သဘောမတူပါ၊ ၃= အလယ်အလတ်၊ ၄= အတော်အသင့် သဘောမတူပါသည်၊ ၅= လုံးပ သဘောတူပါသည်။ အမှန်ခြစ် "၁" ဆိုလိုသည်မှာ သင်သည် ဖက်ရှင်အပတ်အထည် အင်္ဂါရပ်အပေါ် လုံးပ သဘောမတူပါ နှင့် အမှန်ခြစ် "၅" ဆိုလိုသည်မှာ သင်သည် ဖက်ရှင်အပတ်အထည် အင်္ဂါရပ်အပေါ် လုံးပ သဘောမတူပါသည်။ သင်စိတ်အားထက်သန်သော မည်သည့် နံပါတ်ကို မဆို သင့်ခံစားချက်အတိုင်း အမှန်ခြစ် ခြစ်နိုင်ပါသည်။ အဖြေသည် မှန်သည် မှားသည် မရှိပါ။

	သဘောတူညီမှ အဆင့်					
/(-)	လုံးပ	အတော်အ	အလယ်	အတော်	လုံး ()	
	သဘော	သင့်	အလတ်	အသင့်	သဘော	
	မတူပါ	သဘော	(	သဘော	တူပါသည်	
		မတူပါ	7	တူပါသည်		
၃။ ကုန်ပစ္စည်းနှင့် အမှတ်တံဆိပ်		-			1	
၃.၁။ ကျွန်ပ်သည် ဖက်ရှင် အပတ်	(c)	(J)	(5)	(9)	(၅)	
အထည်၏ အမှတ်တံဆိပ် အမည်						
အား ကောင်းကောင်း				P /		
သတိရသည်။						
၃.၂။ ကျွန်ပ်သည် ဖက်ရှင် အဂတ်	(c)	(J)	(5)	(9)	(၅)	
အထည်၏ အမှတ်တံဆိပ်			) /			
သင်္ကေတကို သတိရသည်။	し					
၃.၃။ ကျွန်ပ်သည် နာမည်ကြီး အမှတ်	(c)	(J)	(5)	(9)	(၅)	
တံဆိပ်နှင့် ဆက်စပ် နေသော						
ဖက်ရှင် အဂတ်အထည်ကို						
မှတ်မိသည်။						
၃.၄။ ကျွန်ပ်သည် အကယ်၍ ဖက်ရှင်	(c)	(J)	(5)	(9)	(၅)	
အပတ်အထည်၏ မည်သည့်						
သတင်း အချက်အလက်မှ မရှိဘဲ						
နာမည်ကြီး အမှတ်တံဆိပ်အား						
မှတ်မိသည်။						

၃.၅။ ကျွန်ပ်သည် နာမည်ကြီး အမှတ်တံ	(၁)	(J)	(5)	(9)	(၅)
ဆိပ် ဖက်ရှင်အပတ်အထည်၌					
အရည်အသွေးကောင်း					
ပိုင်ဆိုင်ကြောင်း မှတ်မိသည်။					

အဝိုင်း (၄) ။ ။ ရှင်းလင်းချက် ကျေးဇူးပြု၍ သင်၏ထင်မြင်ချက်အနီးစပ်ဆုံးကို သတ်မှတ်ထားသောနေရာတွင် အမှန်ခြစ် (✔) ခြစ်ပေးပါ။ ၁= လုံးပ သဘောမတူပါ၊ ၂= အတော်အသင့် သဘောမတူပါ၊ ၃= အလယ်အလတ်၊ ၄= အတော်အသင့် သဘောတူပါသည်၊ ၅= လုံးပ သဘောတူပါသည်။ အမှန်ခြစ် "၁" ဆိုလိုသည်မှာ သင်သည် ဖက်ရှင်အပတ်အထည် အင်္ဂါရပ်အပေါ် လုံးပ သဘောမတူပါ နှင့် အမှန်ခြစ် "၅" ဆိုလိုသည်မှာ သင်သည် ဖက်ရှင်အပတ်အထည် အင်္ဂါရပ်အပေါ် လုံးပ သဘောတူပါသည်။ သင်စိတ်အားထက်သန်သော မည်သည့် နံပါတ်ကို မဆို သင့်ခံစားချက်အတိုင်း အမှန်ခြစ် ခြစ်နိုင်ပါသည်။ အဖြေသည် မှန်သည် မှားသည် မရှိပါ။

	သဘောတူညီမှ အဆင့်					
	လုံးပ	အတော်အ	အလယ်	အတော်	လုံး ဂ	
	သဘော	သင့်	အလတ်	အသင့်	သဘော	
	မတူပါ	သဘော		သဘော	တူပါသည်	
		မတူပါ		တူပါသည်		
၄။ ကုန်ပစ္စည်းအညွှန်း၏သက်ရောက်မှ		1	20			
၄.၁။ ကျွန်ုပ်သည် ဖက်ရှင် အပတ်	(၁)	(J)	(9)	(9)	(၅)	
အထည် ဂယ်ယူရန် ဆုံးဖြတ်ချက်						
ချရာတွင် ကျွန်ုပ်မိတ်ဆွေ၏						
အကြံပြုချက်ကို အသိအမှတ်ပြု						
သည်။						
၄.၂။ ကျွန်ပ်သည် ရုပ်ရှင်သရုပ်ဆောင်၏	(c)	(J)	(5)	(9)	(၅)	
အကြံပြုချက်များ ကိုးစား၍						
သူတို့၏ ကောင်းမွန်စွာ						
လုပ်ဆောင်မှနင့် အညီ ကိုယ်ရည်						
ကိုယ်သွေးကို ယုံကြည်သည်။						

၄.၃။ ကျွန်ုပ်သည် ဖက်ရှင် အပတ်	(c)	(J)	(5)	(9)	(၅)
အထည်ကို ဖက်ရှင်ပညာရှင်၏					
အကြံပြုချက်ဖြင်ပတ်ဆင်ချင်သည်။					
၄.၄။ ကျွန်ုပ်သည် ဖက်ရှင် အပတ်	(၁)	(J)	(5)	(9)	(၅)
အထည်ကို ဆွေမျိုးသားချင်း					
များ၏ အကြံပြုချက်ဖြင့် ပတ်ဆင်					
ချင်ပါသည်။					
	7				
၄.၅။ ကျွန်ုပ်သည် ဖက်ရှင် အပတ်	(၁)	(J)	(5)	(9)	(၅)
အထည်ကို လူမှအဖွဲ့အစည်း		* <b>Y</b> /			
ပင်များကို လိုက်နာ၍					
ပတ်ဆင်ချင်သည်။					

## အပိုင်း (၅) ။ ။ ရှင်းလင်းချက်

ကျေးဇူးပြု၍ သင်၏ထင်မြင်ချက်အနီးစပ်ဆုံးကို သတ်မှတ်ထားသောနေရာတွင် အမှန်ခြစ် (🗸) ခြစ်ပေးပါ။ ၁= လုံးဂ သဘောမတူပါ၊ ၂= အတော်အသင့် သဘောမတူပါ၊ ၃= အလယ်အလတ်၊ ၄= အတော်အသင့် သဘောတူပါသည်၊ ၅= လုံးဂ သဘောတူပါသည်။ အမှန်ခြစ် "၁" ဆိုလိုသည်မှာ သင်သည် ဖက်ရှင်အဂတ်အထည် အင်္ဂါရပ်အပေါ် လုံးဂ သဘောမတူပါ နှင့် အမှန်ခြစ် "၅" ဆိုလိုသည်မှာ သင်သည် ဖက်ရှင်အဂတ်အထည် အင်္ဂါရပ်အပေါ် လုံးဂ သဘောတူပါသည်။ သင်စိတ်အားထက်သန်သော မည်သည့် နံပါတ်ကို မဆို သင့်ခံစားချက်အတိုင်း အမှန်ခြစ် ခြစ်နိုင်ပါသည်။ အဖြေသည် မှန်သည် မှားသည် မရှိပါ။

	သဘောတူညီမှ အဆင့်					
	လုံးပ	အတော်အ	အလယ်	အတော်	လုံး ပ	
	သဘော	သင့်	အလတ်	အသင့်	သဘော	
	မတူပါ	သဘော		သဘော	တူပါသည်	
		မတူပါ		တူပါသည်		
၅။ ကုန်ပစ္စည်းနှင့် ပတ်သက်မှ						
၅.၁။ ဖက်ရှင်အပတ်အထည်သည်	(၁)	(J)	(5)	(9)	(ე)	
ကျွန်ပ်၏ လူနေမှပုံစံကို ပြောင်းလဲ						
ပေးနိုင်သည်ဟု ယုံကြည်သည်။						

၅.၂။ ဖက်ရှင်အပတ်အထည်ကြောင့်	(c)	(J)	(5)	(9)	(၅)
လူတို့သည်လည်း ကျွန်ပ်၏ အလုပ်					
အပေါ် စွမ်းဆောင်ရည်ကို ယုံကြည်					
သဖြင့် ကျေနပ်မှရှိသည်။					
၅.၃။ ဖက်ရှင်အဂတ်အထည်သည်	(c)	(J)	(5)	(9)	(၅)
အရြားသူများနှင့်တွေ့ဆုံချိန်တွင်					
ကျွန်ပ်၏ ပုံစံပြောင်းလဲပေးနိုင်					
သည်မှာ သေချာပါသည်။					
၅.၄။ ဖက်ရှင်အပတ်အထည်သည်	(c)	(J) >	(5)	(9)	(၅)
ကျွန်ပ်ကိုကောင်းသော ခံစားမှကို		4 1/			
ရရှိသည်ဟု ရှာဖွေတွေ့ရှိသည်။		,			
၅.၅။ ကျွန်ပ်သည် အပြင်၌ လုပ်ရှားမှများ	(c)	(J)	(5)	(9)	(၅)
ပြုလုပ်စဉ် ဖက်ရှင်အပတ်အထည်				$\cap$	
ပတ်ဆင်ရခြင်းကို ပို၍ နှစ်သက်					
သည်။					

အဝိုင်း (၆) ။ ။ ရှင်းလင်းချက် ကျေးဇူးပြု၍ သင်၏ထင်မြင်ချက်အနီးစပ်ဆုံးကို သတ်မှတ်ထားသောနေရာတွင် အမှန်ခြစ် (✔) ခြစ်ပေးပါ။ ၁= လုံးဂ သဘောမတူပါ၊ ၂= အတော်အသင့် သဘောမတူပါ၊ ၃= အလယ်အလတ်၊ ၄= အတော်အသင့် သဘောတူပါသည်၊ ၅= လုံးဂ သဘောတူပါသည်။ အမှန်ခြစ် "၁" ဆိုလိုသည်မှာ သင်သည် ဖက်ရှင်အဂတ်အထည် အင်္ဂါရပ်အပေါ် လုံးဂ သဘောမတူပါ နှင့် အမှန်ခြစ် "၅" ဆိုလိုသည်မှာ သင်သည် ဖက်ရှင်အဂတ်အထည် အင်္ဂါရပ်အပေါ် လုံးဂ သဘောမတူပါသည်။ သင်စိတ်အားထက်သန်သော မည်သည့် နံပါတ်ကို မဆို သင့်ခံစားချက်အတိုင်း အမှန်ခြစ် ခြစ်နိုင်ပါသည်။ အဖြေသည် မှန်သည် မှားသည် မရှိပါ။

	သဘောတူညီမှ အဆင့်				
	လုံးဂ	အတော်အ	အလယ်	အတော်	လုံး ()
	သဘော	သင့်	အလတ်	အသင့်	သဘော
	မတူပါ	သဘော		သဘော	တူပါသည်
		မတူပါ		တူပါသည်	
၆။ မိမိ၏ နေထိုင်မှပုံစံ				l	l
၆.၁။ ကျွန်ပ်တွင် အားလပ်ချိန်များရှိပါက	(၁)	(J)	(5)	(9)	(၅)
ဖက်ရှင်အပတ်အထည်		1			
အကြောင်း အမြဲစဉ်းစားသည်။		1 V /			
၆.၂။ ကျွန်ပ်သည် အထူးအဖြင့် ဖက်ရှင်	(c)	(J)	(5)	(9)	(၅)
အပတ်အထည်၏ သတင်းများ/					
အမှာစကားများနှင့်ပတ်သက်ပြီး	/				
အထူးလိုက်စားသည်။					
၆.၃။ ကျွန်ပ်သည် သူငယ်ချင်းများ/	(c)	(J)	(5)	(9)	(၅)
ဆွေမျိုးသားချင်းများနှင့် ဖက်ရှင်					
အပတ်အထည် အကြောင်း					
ထုံးစံအတိုင်း ပြောဖြစ်သည်။					
၆.၄။ ကျွန်ပ်သည် ဖက်ရှင် အပတ်	(c)	(J)	(5)	(9)	(၅)
အထည် ဂယ်ယူရန် ဆုံးဖြတ်ရာ၌					
အမြဲတမ်းအချိန်ပေး ဂယ်ယူလေ့		. (			
ရှိသည်။	DE				
၆.၅။ ကျွန်ပ်သည် အနာဂတ်တွင်	(c)	(J)	(5)	(9)	(၅)
ဖက်ရှင်အပတ်အထည် စုဆောင်း					
သူ ဖြစ်ချင်သည်။					

အပိုင်း (၇) ။ ။ ရှင်းလင်းချက် ကျေးဇူးပြု၍ သင်၏ထင်မြင်ချက်အနီးစပ်ဆုံးကို သတ်မှတ်ထားသောနေရာတွင် အမှန်ခြစ် (✔) ခြစ်ပေးပါ။ ၁= လုံးပ သဘောမတူပါ၊ ၂= အတော်အသင့် သဘောမတူပါ၊ ၃= အလယ်အလတ်၊ ၄= အတော်အသင့် သဘောတူပါသည်၊ ၅= လုံးပ သဘောတူပါသည်။ အမှန်ခြစ် "၁" ဆိုလိုသည်မှာ သင်သည် ဖက်ရှင်အပတ်အထည် အင်္ဂါရပ်အပေါ် လုံးပ သဘောမတူပါ နှင့် အမှန်ခြစ် "၅" ဆိုလိုသည်မှာ သင်သည် ဖက်ရှင်အဂတ်အထည် အင်္ဂါရပ်အပေါ် လုံးဂ သဘောတူပါသည်။ သင်စိတ်အားထက်သန်သော မည်သည် နံပါတ်ကို မဆို သင့်ခံစားချက်အတိုင်း အမှန်ခြစ် ခြစ်နိုင်ပါသည်။ အဖြေသည် မှန်သည် မှားသည် မရှိပါ။

	သဘောတူညီမှ အဆင့်				
	လုံးဂ	အတော်အ	အလယ်	အတော်	လုံး ()
	သဘော	သင့်	အလတ်	အသင့်	သဘော
	မတူပါ	သဘော		သဘော	တူပါသည်
		မတူပါ		တူပါသည်	
ဂု။ နှစ်သက်မှ		1 1			
၇.၁။ ကျွန်ပ်သည် ဖက်ရှင် အပတ်	(c)	(J)	(5)	(9)	(၅)
အထည် ဂယ်ချင်သောအခါ					
ဈေးနှုန်းတန်ဖိုးကို တွေးဆ			(	$\cap$	
စဉ်းစားသည်။					
ဂု.၂။ ကျွန်ပ်သည် ဖက်ရှင် အဂတ်	(c)	(J)	(5)	(9)	(၅)
အထည် ဂတ်ဆင်ရသောအခါ			<i>*</i>		
အခြားသူများကို ဆွဲဆောင်နိုင်					
လိမ့်မည်။					
၇.၃။ ကျွန်ပ်သည် ဖက်ရှင် အဂတ်	(c)	(J)	(5)	(9)	(၅)
အထည် ဂတ်ဆင်ရသောအခါ			$\bigcirc$		
အခြားသူများထံမှ လက်ခံနိုင်ဖွယ်		1			
ရှိလိမ့်မည်။	DE				
၇.၄။ ကျွန်ပ်သည် ဖက်ရှင် အဂတ်	(၁)	(J)	(5)	(9)	(၅)
အထည် ဂတ်ဆင်ရသောအခါ					
ကျွန်ုပ်၏ ကောင်းသော ကိုယ်ရည်					
ကိုယ်သွေးကို တိုးတက်စေနိုင်ပါ					
သည်။					
 ၇.၅။ ကျွန်ပ်သည် ဖက်ရှင် အပတ်	(c)	(J)	(5)	(9)	(၅)
အထည်ကို လူမှအဖွဲ့အစည်း					
တွင်ရှိသော အခြားသူများကဲ့သို့					
ပတ်ဆင်ရသောအခါ မိမိကိုယ်					
တိုင် မြင့်မားသော ယုံကြည်မှကို					

ရရှိသည်။			

အဝိုင်း (၈) ။ ။ ရှင်းလင်းချက် ကျေးဇူးပြု၍ သင်၏ထင်မြင်ချက်အနီးစပ်ဆုံးကို သတ်မှတ်ထားသောနေရာတွင် အမှန်ခြစ် (🗸) ခြစ်ပေးပါ။ ၁= လုံးပ သဘောမတူပါ၊ ၂= အတော်အသင့် သဘောမတူပါ၊ ၃= အလယ်အလတ်၊ ၄= အတော်အသင့် သဘောတူပါသည်၊ ၅= လုံးပ သဘောတူပါသည်။ အမှန်ခြစ် "၁" ဆိုလိုသည်မှာ သင်သည် ဖက်ရှင်အပတ်အထည် အင်္ဂါရပ်အပေါ် လုံးပ သဘောမတူပါ နှင့် အမှန်ခြစ် "၅" ဆိုလိုသည်မှာ သင်သည် ဖက်ရှင်အပတ်အထည် အင်္ဂါရပ်အပေါ် လုံးပ သဘောတူပါသည်။ သင်စိတ်အားထက်သန်သော မည်သည့် နံပါတ်ကို မဆို သင့်ခံစားချက်အတိုင်း အမှန်ခြစ် ခြစ်နိုင်ပါသည်။ အဖြေသည် မှန်သည် မှားသည် မရှိပါ။

	သဘောတူညီမှ အဆင့်				
	လုံးပ	အတော်အ	အလယ်	အတော်	လုံး ဂ
	သဘော	သင့်	အလတ်	အသင့်	သဘော
	မတူပါ	သဘော		သဘော	တူပါသည်
		မတူပါ		တူပါသည်	
၈။ ဂယ်လိုအား		,			
၈.၁ ကျွန်ပ် အနေဖြင့် <mark>ဖက်ရှင်</mark> အပတ်	(c)	(J)	(5)	(9)	(၅)
အထည်ထံမှ ရနိုင်သော အရာကို	N F	n 1	) /		
စဉ်းစားပြီးနောက် ၄င်းကို ပယ်ယူ	DE				
ရန် ရည်ရွယ်ထား ပါသည်။					
၈.၂။ အကယ်၍ ကျွန်ုပ်တွင် အခွင့်	(c)	(J)	(5)	(9)	(၅)
အလမ်းရှိပါက ဖက်ရှင် အပတ်					
အထည်ကိုပယ်ယူရန် ရည်ရွယ်					
ထားပါသည်။					
၈.၃။ အကယ်၍ ကျွန်ပ်သည် အရင်	(c)	(J)	(5)	(9)	(၅)
ကတည်းက ဖက်ရှင် အပတ်					
အထည်ကို ဂတ်ဆင်လေ့					
ရှိသောကြောင့် ၄င်းကို ဂယ်ယူရန်					

ရည်ရွယ်ထားပါသည်။					
ေ.၄။ အကယ်၍ကျွန်ပ်၌ ရွေးချယ်စရာ	(၁)	(J)	(5)	(9)	(၅)
ရှိလျှင် ဖက်ရှင်အပတ်အထည်ကို					
ဂယ်ယူရန် ရည်ရွယ်ထားပါသည်။					
၈.၅။ အကယ်၍ ကျွန်ပ်သည် မိမိကိုယ်	(c)	(J)	(5)	(9)	(ე)
ကို ထောက်ခံနိုင်လျှင် ဖ <mark>က်ရှင</mark> ်					
အဂတ်အထည်ကို ဂယ်ယူရန်					
ရည်ရွယ်ထား ပါသည်။					
o.၆။ အကယ်၍ ကျွန်ပ်သည် ဖက်ရှင်	(c)	(J)	(5)	(9)	(၅)
အပတ်အထည်ကို ရွေးချယ်ဖို့					
လုံလောက်သော အချိန် ရှိလျှင်					
၄င်းကိုဂယ်ယူရန် ရည်ရွယ်ထား			(	$\cap$	
ပါသည်။			, v		
၈.၇။ အကယ်၍ ကျွန်ပ်သည် ဖက်ရှင်	(c)	(J)	(5)	(9)	(၅)
အပတ်အထည်၏ အရည်အသွေး					
အကြောင်းကို သေချာသိလျှင်					
၄င်းကိုဂယ်ယူရန် ရည်ရွယ်ထား					
ပါသည်။					
၈.၈။ အကယ်၍ ကျွန်ပ်တွင် လုံလောက်	(c)	(J)	(5)	(9)	(၅)
သော သတင်းအချက်အလက်					
ရှိလျှင် ဖက်ရှင် အပတ်အထည်ကို	DF	1) >			
ဂယ်ယူရန် ရည်ရွယ်ထားပါသည်။					

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Organization : Free-lance

Date : 2014-2016

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