ASHESI UNIVERSITY COLLEGE

AN INVESTIGATION INTO THE BUYING BEHAVIOR OF YOUNG WOMEN IN TERTALARY INSTITUTIONS FOR FASHIONABLE CLOTHING: CASE OF ASHESI UNIVERSITY COLLEGE AND UNIVERSITY OF GHANA

BY

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DECLARATION

I hereby declare that this dissertation is the result of my own original work
and that no part of it has been presented for another degree in this
university or elsewhere.
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ABSTRACT

The aim of the research was to investigate into the buying behavior of

fashionable clothing amongst young women in the tertiary institutions.

Women are however considered to have a unique self-image and the drivers

of fashion in the world (Tamboli, 2008).

The theoretical frameworks used for this study were the five-stage model

decision process (need recognition or problem recognition, information

search, evaluating alternatives, product choice and outcomes) and the major

factors that influence consumer behavior. Surveys based on these theories

were used in collecting data from respondents from Ashesi University College

and University of Ghana. This research adopted an exploratory and

descriptive research where data was collected through interviews and the use

of questionnaires.

Family and Friends were found to be the major factors that influence a young

Ghanaian woman to purchase fashionable clothing. Three most important

criteria for these young women in selecting fashionable clothing are Comfort,

Style and Style. Findings from this study revealed that though young women

are not trendsetters in fashion, they like to buy fashionable clothing.

Key words: Consumer Behavior, Fashionable clothing

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CHAPTER 1 BACKGROUND AND INTRODUCTION

The history of Ghanaian fashion is traced back to the pre-colonial era when people used the barks of trees and hides of animals to clothe themselves (Sarpong, 2011). The development of fashion in Ghana is believed to have started during the colonial period with the introduction of wax prints and "dress" by the colonial masters (Turnings, 2002).

Today, the Ghanaian fashion has undergone a complete overhaul because of globalization (Sarpong, 2011). These days, we see a lot of trends in the industry changing from time to time. The clothing or Garment sector in Ghana is competing to increase their profit share in the market with other competitors in the world. There is competition amongst fashion designers and people who own "boutiques". In Accra for instance, there are so many clothing shops. These shops are mostly owned by women, with the aim of attracting young people in the tertiary institutions as well as career women (Antoinette, 2014). Young people are most often targeted since they are most times interested in the new trends in the fashion. They are concerned about what they wear, how they look and what to buy especially if there is an upcoming event. Top designers in the country also organize fashion shows monthly, to showcase fashionable clothing or clothing that are in "vogue" and appeal to women (Crosland, 2013).

Fashionable clothing is referred to as the new trends in clothing or clothing that are "in vogue". Today, clothing that are in vogue include, blazers, ripped jeans, crop tops, high waste pants, denim shirts just to mention a few. In Ghana, most young adults want to keep up with the new trends when it comes to clothing in other words, they want clothing that are "in vogue". Thus fashion designers are encouraged to design clothes that are appealing to these young adults.

The purpose of this study is to investigate the buying behavior of young women in tertiary institution for fashionable clothing, a case of Ashesi University College and University of Ghana.

Consumer behavior is the study of when, why, how, and where people do or do not buy product. Consumer behavior attempts to understand the buyer decision-making process, both individually and in groups. (Hareem Zeb et al, 2011).

The reason for choosing young women is because most women are more actively engaged in the process of fashion consumption as compared with male and older consumers and are more interested in fashion than males (Tamboli, 2008). Young women also have a unique self- image are more exciting, dominating and colorful as compared to men and the older consumer (Tamboli, 2008). This explains why the young woman is important to a researcher since they are the drivers of fashion in the world. Also, a good percentage of them buy their own clothing, which makes it more appropriate for the study.

Young women in the tertiary institutions are highly involved in fashionable clothing and they form an important segment in the Ghanaian fashion market.

1.1 Research question

The following research questions will be formulated during research:

- 1. What are the factors that influence the decision of young women in tertiary institutions in buying clothes?
- 2. How do young women take decisions when they are buying clothing?

1.2 Objectives

The overall purpose of this Thesis is:

- To ascertain the factors that influence young women in tertiary institutions, when they buy fashionable clothing
- To understand the process they go through in deciding and buying fashionable clothing
- To the frequency of purchase of fashionable clothing

1.3 Significance of Research

The purpose of this research is to examine the buying behavior of young Ghanaian women in tertiary institutions In other words; the research focuses on the factors that contribute to a certain purchasing decisions of these young women. Some young women are also noted for having a larger choice in clothes than men. This research is however going to show the processes they go through to buy fashionable clothing as well as the factors

that influence them when purchasing their choice of fashionable clothing. This information could be beneficial to those in the fashion industry, in understanding the lifestyle of their customers. This information will also add to existing literature about the buying behavior of women in Ghana, since no research has been carried out on this topic.

1.4 Theoretical Framework

The five stage model of the decision making process is used as one of the theoretical framework for this study (Kotler, 2001). The five-stage model shows the processes a consumer goes through before purchasing a product. The five stages are 1. Problem recognition 2. Information search

3. Evaluating alternatives, 4.product choice and 5.post purchase or outcomes. For this research, it will be important to know the processes these young women go through before purchasing clothing. The five-stage model will be discussed further in chapter two.

Another framework used for this research is the major factors that influence consumer behavior. The four major factors are Cultural factors, Social factors, Personal factors and psychological factors. All these factors have a significant role to play in consumer behavior. Hence it will be important to know how these factors influence young women in tertiary institutions when purchasing clothing.

1.5 Thesis Outline

The paper will be divided into 5 parts

- Chapter 1: this chapter consists of the introduction and background of the topic. The aim, research questions and objective of the paper is stated in this chapter.
- Chapter 2: In this chapter, the literature review and the theoretical framework will be provided. Areas such as female consumer behavior as well as factors that influence the buying behavior of female consumer will be looked at in this chapter
- Chapter 3: Chapter 3 consists of the methodology about how the research is going to be carried out. This will be done by providing information about data collection and many others
- Chapter 4: This chapter will showcase the analysis and findings of the research
- Chapter 5: Finally, this chapter will provide the conclusions and recommendations based on the findings of the research.

CHAPTER 2

LITERATURE REVIEW

This chapter will give a broad understanding on the theories of consumer behavior. The topic, buying behavior of women will also be discussed in this chapter

2.1 Theories

Consumer buying behavior

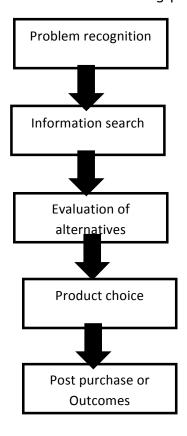
Consumer behavior is the study of the processes involved when individuals or groups select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires. Consumer behavior however involves many actors. Though the consumer is identified as the person who identifies a need other people are involved in the decision process with him (Solomon, 2006). Understanding the purchasing behavior of female students in the tertiary institutions requires the knowledge of the consumer as well as how the factors that influence their buying decisions affect their decision process. Making a choice when purchasing a product is not that simple. There is a routine of identifying the need, going to the shop and choosing what you want to buy. Consumers' choices are affected by many personal factors such as the mood they are in, the time pressure and a particular situation for which the product is needed. The mood of a consumer has an impact on their purchasing decision (Gadner, 1985). For instance stress or sadness can reduce the information- processing abilities of a consumer likewise; excitement or happiness can increase the information -

processing of the same consumer. Furthermore, factors such as TV commercials, Advertisement, Music, store design, the weather and many more, could affect the mood of a consumer (Kotler, 2001).

2.2 Consumer buying process

Consumers almost all the time go through some stages when making decisions when they want to purchase an item. Consumer decision-making process has been developed to describe consumer decision-making as well as help the marketer to target his market. The consumer decision-making comes through a series of stages (Tamboli, 2008). These stages they go through is process known as the five stages in consumer decision-making. They are Problem recognition, Information search, Evaluation of alternatives, Purchase choice and post purchase decision or outcomes.

Figure 2 illustrates the consumer decision-making process.



The five decision processes are further explained below

Problem Recognition

Problem Recognition is the first stage of the model. In this stage, the consumer realizes that he has a need that has to be fulfilled.

Information search:

Information search is the stage where the consumer looks for information in relation to the need he has identified. To help them make their

decisions, the consumer will look for information from their environment (Bakshi,n.d)

Evaluation of alternatives stage

At this stage, the consumer then uses the information gathered to evaluate the alternatives he has. Since there a lot of brands in the market place, the consumer would have to select his preferred brand in the market place (Bakshi, n.d).

Product choice

During this stage, the consumer chooses what he believes suits his need. The consumer chooses amongst his alternative they product that suits his need the best. The choices consumer make could be as a result of the information they received about a brand or a product.

Post purchase

After the consumer chooses what suits his need he then experiences the product he purchased in the last stage, which is known as the post-purchase behavior. Even though the consumer is done with the buying decision, the consumer will often evaluate their decision since they want to feel confident about their choices and ensure that the product satisfies their need.

Research carried out by Isa Kokoi 2011 studied the female buying behavior of women related to skin products in Finland. Some of the theoretical framework used for the research was based on the consumer behavior theories from various authors. According to (Isa Kokoi, 2011) the

result of the study showed that women between the age of 20-35 and 40-60 had factors that were similar in buying facial products whilst there was a difference in their decision process. Furthermore the result showed that the opinions of friends had a greater influence on the purchasing behavior of the women between the ages of 20-35 than those who were 40 -60 years. Also younger women paid more attention to advertisement than the old women. For the decision process, the young women got information on the Internet than the older women while the older women got information from commercial sources.

Another research carried out by Bertha Magaretha (2005) on the Online apparel shopping behavior of South African professional women: the role of consumers' apparel shopping script showed that these women value certain steps, actions and procedures such as touching and scrunching textiles as well as trying on the items before deciding to buy them. They indicated that their current purchasing practices played an important role in considering whether to adopt the Internet or not. Most of them preferred visiting the shops to touch and feel the materials than buying online (Magaretha, 2010).

2.3 Consumer Behavior theories

There are four major factors that influence consumer behavior. These are Cultural, Psychological, Personal and Social (Kotler, 2001). These factors leave an impact on the purchasing behavior of consumers.

Cultural Factors

Cultural factors have a significant role to play in consumer behavior. "Culture is the complex of beliefs of human societies, their roles, their behavior, their values, traditions, customs and traditions" (Jablonsk et al, 2012). Culture however represents the belief and actions of a consumer. Most a times every culture has small groups that share the same values and beliefs due to similar life situations and experiences. These groups are very important to a marketer of these groups make up important market segment (Kotler, 2001)

Subculture: this includes nationalities, goups that share the same geographical locations, racial groups amongst others. The social class of an individual also affects his buying decision. The social class of an individual is not only determined by the level of income the consumer earns but also the education, wealth, occupation and many more. Those within a certain social class tend to act alike than people from a different social class (Kotler, 2001).

Psychological factors

Motivation, perception, learning and Beliefs or attitude are the four factors under psychological factors that affect the consumer decision process. Motivation is an internal need state leading to a goal directed behavior to satisfy a need (Jablonsk et al, 2012). When motivation is high, a consumer is willing to do things that is relalted to their goal (Tamboli, 2008). For instance if the consumer's aim is to buy clothes for an event that are fashionable as

well as make him feel confident, they would immediately buy the clothes. Consumers have different kinds of needs when buying. Abraham Maslow grouped them into five categories. These are the psysioological need (need for food, water, clothing, sleep) Safety need (need for shelter, security, protection), social need (need for affection and acceptance), esteem need (need for esteem, prestige, success) and self-actualization need (need for self-fufillment) (Tamboli, 2008).

Perception

Perception could be seen as the energy, which makes us aware of the world around us and attaches meaning to it after a sensing process. Perception is how consumers see the world around them based on the information they received through their senses. (Jablonsk et al, 2012). Individuals act more based on perception and less on reality (Tamboli, 2008).

Learning

Learning is the process by which exiperience leads to a change in the behaviour and attitude of a consumer. Learning allows the consumer to keep track of their past experience in order to use their past experience to keep track of new information from the market (Tamboli, 2008).

Beliefs or attitude

Attitude could be defined as a conduct, temperament, thought and a way of behaving.. it could be positive or negative and perform a very essential role in purchasing a product (Khan, 2012). A belief is defined as the descriptive thought a person holds about something (Kotler, 2001). Attitude and beliefs has an significance in the purchasing behaviour of female

tertiary students. Attitude and behaviour are important to marketers because it gives them an overview pf how consumers perceive a brand or a company. Attitudes develop over time through learning, family influences, peers, experiences and many more (Tamboli, 2008).

Personal factors

Personal factors such as age, lifestyle, personality, self- concept, occupation and economic circumstances influence the consumer buying behavior (Kotler et al, 2001). For instance a person's lifestyle will affect how they make decisions when purchasing a product. Overtime, a consumer may change their products. For instance, a product like food and clothes are age related and these consumers may change their products as they grow (Tamboli, 2008).

Social factors.

Other factors under social factors affecting the behavior of consumers include reference groups, family and the role and status of the individual (Kotler et al, 2001).

Reference groups: Reference groups are groups that directly or indirectly influence a person's behavior or attitude. It is important for marketers to study and identify reference groups of their target market.

Family: According to Kotler, family is one of the most important consumer buying organization in the society. The family is made up of parents, siblings and children (could be extended or nuclear family). Parents have some sort of influence on the buying behavior of their children. A child could acquire an

orientation towards religion, politics, and a sense of self-ambition amongst others from their parents.

Some research has been carried out to investigate the factors that influence the buying behavior of female. Research carried out by Sajid M. Tamboli (2008) to investigate the buying behavior of a female Danish student showed that some factors that influence the Danish female to buy clothing include Motivation. She argued that main motivation for a female Danish student is to be fashionable and create her own style. Apart from being fashionable and creating their own style, they also want to purchase clothes that are not too common but also trendy. Also the student is concerned about fashion. They use the Internet and magazine to keep track of the new trends in fashion.

Tamboli also argued that most of these female students are not concerned about the opinion of others. They always have a good feeling when they get positive comments about their clothing. Negative comments cannot change their fashion trend easily. Most of these students are concerned with self-image and comfort than the opinion of others. Last but not the least, one of the most important factors in purchasing is price. Most of them try to stay away from expensive clothes and go in for the less expensive clothes.

Another research carried out in Pakistan was to investigate the influence of brand on female consumers (Zeb et al, 2011). The research was focused on the clothing industry. The five indicators of brand influence such as brand status, brand attitude, willingness to pay premium, self-concept and

reference groups were considered for this studies. For this research the focus was on women between the ages of 20 – 35 years. The result of the research showed that the brand name of clothing and how they perceive the brand has a huge influence in Pakistan. The brand name of clothing has an impact on the choice of clothes young women will make when they go to a shop or to the market to buy clothes. For instance, some young women will purchase an expensive brand of clothing to feel good about themselves or gain respect from their peers since people perceive brands that are expensive belong to the rich.

Ilona Leiniece (2011) conducted a research to study the factors affecting consumer behavior assuming and fulfilling credit liabilities in Latvia. According to (Ilona Lejniece, 2011) consumer behavior and the decision making process, internal and external factors. The internal factors comprised of the psychological and personal factors of the consumer, whilst the external factors affecting the consumer behavior comprises of the social factors which influences the decisions making of the consumer to assume credit liabilities. She argued external factors have more effect on the consumer than internal factors because the external factors are unpredictable.

2.4 Gap In literature

On the whole, research has been carried out about the buying behavior of young women in some countries such as Pakistan, Finland, South Africa, Denmark, just to mention a few. Findings from these research show that one most young women are influenced by their friends and are more

likely to search for information online before making decisions to buy. Some important criteria young women look out for before purchasing clothing include the brand, price, quality and comfort of the clothing. However, no research of this sort has been carried out in Ghana. It will be interesting to know what goes into the decision making process of young Ghanaian women when purchasing fashionable clothing as well as the factors that influence them to buy these clothing. This study will also add to existing literature about the buying behavior of young women in tertiary institutions for fashionable clothing. This research will also give marketer a broad sense of what women might be expecting from the industry as well as enable entrepreneurs or designers in crafting their strategy. Lastly research has not been carried out on the buying behavior of women in Ghana however this study it will add to existing literature on this topic.

CHAPTER 3

METHODOLOGY

3.0 Introduction

This chapter further describes the research methods that were used for the study as well as some sample techniques used in the collecting and analyzing data. This chapter will also give a further description on how the research will be carried out, the sample size that will be used in conducting the research and the justification for each technique that will be mentioned. The objectives of this research is:

- To ascertain the factors that influence young women in tertiary institutions, when they buy fashionable clothing
- To understand the process they go through in deciding and buying fashionable clothing
- To determine the frequency of purchase of fashionable clothing

3.2 Research methods or Research Purpose

This study is both exploratory and descriptive. Exploratory research is used to expand on topics that have little information or data. This study is nevertheless considered an exploratory research because little information and data is available on the buying behavior of women in Ghana however; the researcher would like to expand on this topic of interest, which is to investigate into the buying of fashionable clothing amongst young women. Again, an exploratory study is being used for the study to understand the buying decisions of young women and the factors that influence their buying

of clothing. It is ideal to interact with the respondents in order to get their idea on the consumption of fashionable clothing. Descriptive research method was used to understand the habits of these young women in Ashesi University College and University of Ghana. These two universities were chosen for this research because it was convenient for the researcher to conduct his research.

3.3 Research Design

This study employed both Qualitative and Quantitative data technique. The qualitative data technique is aimed at obtaining descriptions and explanations from different qualitative aspects of the respondent or interviewee's experiences (Tamboli, 2008). The quantitative data technique was done by collecting numerical data to explain certain criteria young women look out for when purchasing fashionable clothing as well as the determine the factors that influence their choice of fashionable clothing.

Both primary and secondary data were collected for this study. Primary data that were obtained from interviewing young women between the ages of 18-25 in two selected universities, which are University of Ghana and Ashesi University. Secondary data obtained in this study were collected from research that has been carried out by some people about the buying behavior of women. Secondary data provides another perspective on the topic that is being researched and also reduces the time spent on the data collection process since some of the information is already available.

3.4 Sampling Technique

The sample technique used for this the study was convenience sampling and purposive sampling. This is because; young women in the selected Universities, university of Ghana and Ashesi University College were recruited to engage in a discussion about their buying behavior since they were the ones available at the time the researcher want to conduct interviews and have respondents fill the questionnaire.

The sample size for this study was be 80, where 10 students were interviewed which was the qualitative study, and 70 students were used for the quantitative study. This is due to the fact that the selected schools have a large population and it is ideal to choose a number of people that could represent the population of the school.

3.5 Data Collection Methods

Interviews, and questionnaire distribution) were used as data collection methods to help understand the research question. Interviews and questionnaires was chosen as the primary means of collecting data for this research because this method provides the best opportunity for obtaining information relating to the life experiences and opinions of the respondents through an interaction on a personal level. However the interviews conducted views were used to explore in detail, the buying behavior of clothing of young women in the tertiary institutions. Also, exploratory research calls for qualitative method hence the in-depth interview, whilst descriptive research requires qualitative method hence the use of questionnaires. However an

interview guide was used for the in-depth interview to serve as a guide when creating the questionnaires.

3.6 Data collection procedure

The researcher visited the selected Universities for this study. Questionnaires were distributed in the selected Universities and collected later for analysis. Also, the researcher sought permission from respondents before questionnaire distribution. Interviews were conducted as well.

3.61 Depth Interviews

For interviews, the 10 respondents were asked to participate in an interview with the researcher. The respondent has the chance to request for a suitable place to conduct the interview. The researcher will however make sure that the respondents are comfortable enough to give accurate answers to the researcher. Before the interview was conducted, the researcher informed the respondent, the purpose of the study. The researcher however assured the respondent that their information will be confidential. The respondents were encouraged to share their views about the research topic as well as their experiences. This ensured accurate answers from the respondents. The interview conducted was recorded but the respondents were not identified. To keep their recordings safe, a password was coded on the recorder to protect the information from the respondents and ensure, no one apart from the researcher had access to them.

3.62 Surveys

The researcher provided the respondents with questionnaires, which were filled, and later collected by the researcher. The respondents were forced to fill the questionnaire. Respondents who did not want to answer some questions in the questionnaire were asked to skip to the next question. The information provided by the respondents is kept in a file under lock and key. The names of the respondents are not seen on the questionnaires. The researcher was the only person to have access to the information received from the respondents.

3.7 Data Analysis

Some information provided by the respondents was non- numeric data. However this information was analyzed using content analysis. The qualitative research aimed at obtaining descriptions and explanations from different qualitative aspects of the respondent or interviewee's experiences. (Tamboli, 2008). Quantitative data was represented on charts and graph using Microsoft Excel.

3.8 Limitation

The aim of the study is to investigate the buying behavior of young women in tertiary institution for fashionable clothing. The limitations of some of the methods chosen will be explained below:

One limitation was time constraint when conducting the interview and when the respondents are filling out the questionnaires. Time constraints prevented the researcher from obtaining enough data, which could be used

during the analysis stage of the research since there was limited time to conduct the research.

Lastly one limitation of the methods includes the selection of two universities in Greater Accra and Eastern Region for the study. Since the researcher was be unable to travel to other regions for the study due to time constraints, the results that was provided may not be a representation of all young women in Ghana.

CHAPTER 4

FINDINGS, DATA ANALYSIS AND DISCUSSION OF RESULTS

This section will be divided into two parts. The first part will be the analysis of findings from qualitative research and the second part will be findings from quantitative research.

4.1 Qualitative Study

The information in this research was acquired through in-depth interview of students in Ashesi University College and University of Ghana. The interview gave a complete overview of what the respondents had to say about fashionable clothing. 10 students were interviewed in order to get their view on what influences them to buy fashionable clothing .All the respondents had a good sense of fashion; most of them agree that they spend too much on clothing especially. However as young women, shopping has been adapted into their lifestyle. Most of the respondents stated that some factors that influence their choice of clothing includes how comfortable the clothing is, the style of the clothing and how much the clothing costs. However some of the respondents revealed that their friends and family plays an important role when it comes to decision making.

The primary aim of the interviews was to explore maximum information from respondents about style, design, quality, and price of the clothes they purchase. Though most of them are not trendsetters in fashion, they do like to buy fashionable clothing. Most respondents had similar views on what influences them to wear fashionable clothing whilst others differ.

And most of them also agreed that being fashionable as a young woman is very important.

4.2 Findings from Qualitative Research

Respondents were asked to define what they understand by fashionable clothing. Some of the responses were

- "Fashionable clothing are clothing that are in vogue."
- "I think it is the new trends in clothing."
- "Clothing that is new in the society in terms of style, color."
- "Basically clothing that are trending and are new in style."
- "Different clothing from the normal ones."

4.21 Style of clothing

One of the key factors that influence respondents to buy fashionable clothing is the style of the clothing and views from friends. Most of them were confident in their own style of clothing and shop for what they want. One respondent stated that "Yes, I take the style of the clothing into consideration before I buy them. If it is not nice, I won't buy. This is because I like it when I buy something that is fashionable and people tell me I look good in them."

4.22 Friends

While others are motivated by what they see in magazines and fashion blogs online, this research revealed that most of these young women in the tertiary institutions are influenced by their friends. One respondent revealed that revealed, "My friends influence the kind of fashionable clothes I purchase because I do not want to be left out when I go out with them."

4.23 Celebrities

Some respondents indicated that, they take their inspiration for purchasing fashionable clothing from celebrities because most of them are the trendsetters when it comes to wearing fashionable clothes. One respondent revealed that, "I watch E news a lot because I get to see people like Kim Kardashian, Beyoncé and co. to see what their everyday wear and what they wear to events."

4.24 Price

Most of the respondents consider price as one of the important factor in purchasing fashionable clothing; from a respondent, "I would like to do frequent shopping rather than shopping once in a month for normal clothing I wear. I try as much as possible to avoid expensive clothing and try to compromise with less expensive clothing."

4.25 Events

The interview discloses that most of the respondents buy fashionable clothing when there is an upcoming event. Whenever they find something nice they just buy it without planning. Moreover, Actual purchasing happens when they like something in market, or something which is similar to design in their mind. This means most of the respondents can settle their ideal design with something which is available in market. Most of them purchase fashion clothing according to events they are to attend. One respondent

stated, "If I have an event to go to like the GMA'S (Ghana music awards) I will definitely look for a killer dress."

4.3 Summary of findings of the factors that influence them in buying fashionable clothing

Motivation for purchasing fashionable	Friends: "my friends advise me on what to get when I go shopping."
clothing	when I go shopping.
	Family: "My mother tells me what to wear at this age."
	Celebrities: "I just admire the way Guliana Rancic dress. I want to dress like her."
	Magazines: "I read mags a lot to see the new trends in fashion."
	Fashion Blogs: "I go on tumblr to see what people have to say about what people are wearing."
Criteria for choosing clothing	Quality: "Quality is very important when choosing clothes. Even if it is expensive at least I know it will last long."
	Comfort: I just want my fashionable clothing fitting and comfortable. Basically something I can be confident in."
	Style. One respondent added that." What is the use of the clothing you buy if it is in vogue and does not suits you because it is not nice. I just make sure I look good in my outfits."
	Other respondents also revealed that, the brand of the clothing is what attracts them into buying them.
Shopping	Most of the respondents concluded that they shop with their families and friends because they give their honest opinions on what they think about the clothing they were purchasing. One respondent had to say." my mum for instance tells me not every fashionable clothing looks good on me so I go with her to choose what is best for me."
	good on me so I go with her to choose what i

Encouraging new fashion or style	Friend's suggestion: Responds indicated that most of their decisions to buy is greatly influenced by their friends since some of their friends are trendsetters in fashion. One respondent had to say, "unlike me, some of my friends keep up with the new trends in fashion so sometimes I see what they are wearing to what's new and then buy them."

4.4 Frequency of purchase

From the interview conducted, most of these young women do not intend to buy clothes at the time of purchase. Most of them also had the same view about stopping by a shop once they see something they like. The table below presents the summary of the frequency of purchase of fashionable clothing.

Unplanned	"I buy clothing randomly. Most of the time anytime I'm driving and I see a fashionable clothing especially when a lot of people do not have it, I buy it"
1-5 times a year	"I buy once a year when I go on summer holidays. This period is when all the fashionable clothing are in the shops."
Monthly	Some respondents revealed that they buy monthly because when, buying randomly money is wasted. "Buying on impulse is not a good thing."

4.5 Decision Making.

Some of the respondents were fashion conscious. They use the Internet, magazines, fashion blogs and some shows on the television to look

for information about the latest trend. This information helps them to develop their own style. Some information also helps them to decide which shops to visit.

The approach to buying clothing by these women indicates that, they make decisions when they get to the shops because you cannot predict the kinds of clothing one is likely to see in a shop. One respondent said "Unlike products such as laptops and mobile phones, it is hard to say you are going to research on what type of clothes to get and choose which ones are better. For clothing I walk into a shop, choose a couple of them and choose the one that suits me best."

4.51 Summary of findings on Decision Making

Problem recognition o	r Need	Apart from buying randomly when there is
identification		no intention of buying clothing, all
		respondents indicated that they only
		identify a need for buying fashionable
		clothing when there is an event such as
		weddings, parties, and awards night
		coming up.
Information search		Most of the respondents indicated that,
		they get information about what shops to
		visit to get the kind of clothing they want.
		Others also visit fashion blogs and
		magazines to know the new trends in
		clothing so they know what they are
		looking for when they go shopping. "I <i>ask</i>
		my friends or cousins to direct me to a
		shop, if I have to buy a dress urgently."

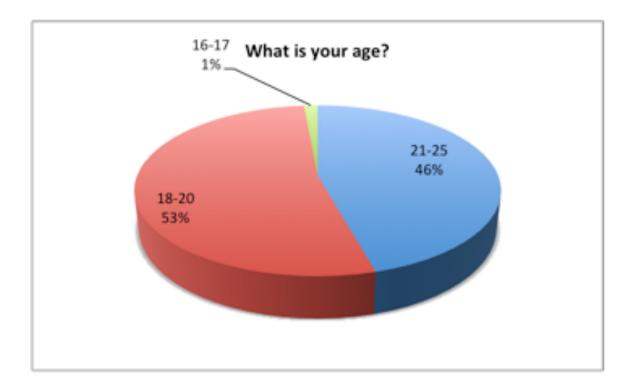
Evaluating alternatives	The respondents revealed that, the only
	way they are able to take decisions as to
	what clothes to buy is when they visit a
	shop. They pick two or more clothes, try
	them on and make a decision. "I try a lot
	and I mean a lot of dresses when I visit a
	shop."
Product choice	Respondents indicated that they go for the
	clothes that suits them very well. One
	respondent said, "I buy the clothe that fits
	perfectly after trying several others."
Post purchase or outcomes	Respondents indicated that after buying
	clothing from a shop, they expect that they
	get compliments about their clothing or
	how they look when wear these clothing to
	events,

4.6 Quantitative Research Findings

The second phase of this research was a survey. The questionnaire was designed based on the in-depth interviews that were conducted. 70 respondents were interviewed. The questionnaires were analyzed using Microsoft Excel after data was collected. This report is presented in relation to the research objectives which is to:

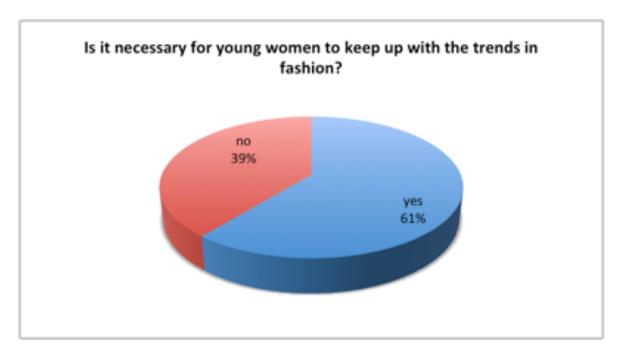
- Ascertain the factors that influence young women in tertiary institutions, when they buy fashionable clothing
- Understand the process they go through in deciding and buying clothes
- The frequency of purchase of fashionable clothing

The findings are presented in charts and graphs and are analyzed based on existing work done by some researchers about the buying behavior of women. Respondents were mostly between the ages of 18- 20 and 21-25. Below is a chart, which shows the percentage of respondents, used for this research



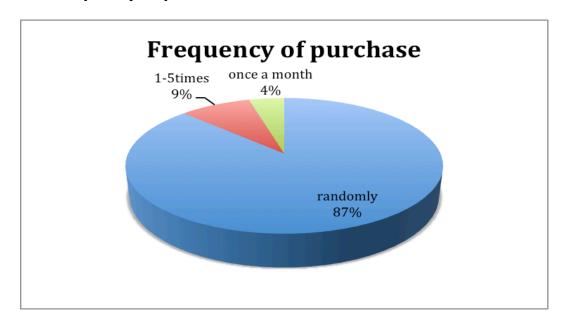
Respondents used for this research were all female students from the University of Ghana and Ashesi University College. 53 % of the respondents were between the ages of 18-20 years, 46 % were between the ages of 21-25 and 1 % of the respondents were between the ages of 16-17 years.

4.7 Influence of purchasing fashionable clothing



From the graph above, majority of the respondents believe that it is necessary to keep up with the new trends in fashion. To most of the respondents, the outward appearance of women is important since people can judge based on the first impression. However other respondents felt it is not necessary for them to keep up with the new trends in clothing. 61% of the respondent felt it was necessary for young women to keep up with the new trends in fashion, whilst the remaining 39 % felt it was not necessary for young women to keep up with the new trends in fashion.

4.8 Frequency of purchase



From the chart above, it can be seen that, most of the respondents are fond of buying randomly whilst others buy 1-5 times a year or once every month. Those who buy unplanned most times buy on impulse because they are attracted to clothing they see in shop. They also buy randomly since they have a lot of events to attend in a year however during every event they are to attend they tend to shop for clothing. Moreover those that buy 1-5 times a year and a month buy their clothing when they travel abroad or when family members and friends travel abroad.

4.9 Criteria for choosing fashionable clothing (Decision Making)



The findings under this heading will cover the criteria the respondents use in selecting fashionable clothing. As seen in the chart, 26% of the respondents are more concerned about comfort of the clothing and 25% are more concerned about the style of the clothing. Also, they are interested in the price and quality of the clothing before buying them. This constitutes 15% and 16% respectively as seen in the chart above. Buying quality clothing to the respondents means that the clothing will last long no matter the number times it is worn This findings support the work of Tamboli, 2008. Her findings of her shows that purchasing clothing that are comfortable makes the individual wearing the clothing confident. For Tamboli, style and uniqueness of clothing is similarly important as quality and price. Hareem Zeb et al on the other hand revealed that, women in Pakistan take into consideration the brand name before buying. However from the findings the respondents take into consideration, the comfort and style of clothing

before purchasing them. Apart from the criteria in selecting fashionable clothing the respondents indicate their inspiration for choosing fashionable clothing. This can be seen in the chart below.

4.91 Influence to try new fashion or style in clothing



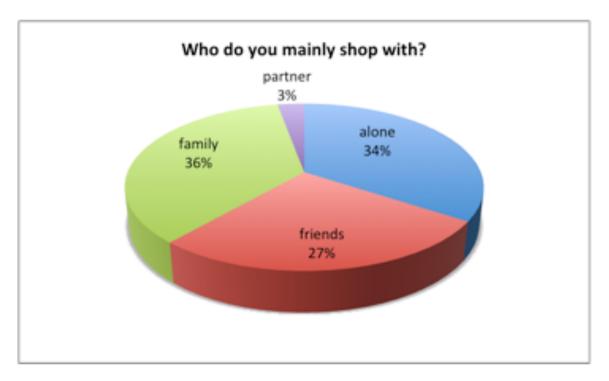
From the diagram above, it can be seen that the suggestions from friends play an important role in the selection of fashionable clothing. Findings from Kokoi, 2011 showed that, 47% of the respondents tend to listen to the opinions of their friends in purchasing a product. Some decision taking by these young adults are greatly influenced by their friends.

Another factor that encourages these young women is suggestions from their family. As seen in the chart, 20% of the respondents take their inspiration from their family. Family plays an important role in the purchasing decision of an individual. Individual members in the family often serve

different roles in decisions that ultimately affect the decisions of an individual (Tamboli, 2008). This support the findings of Isa Kokoi, 2011 who stated in her finding that, young women between the age of 20-25 years are greatly influenced by their friends in decision making. Finding from this research also reveal that young women are influenced by the friends as well as their family.

As seen in the diagram below, most of the respondents shop with their families since they are able to give their opinions about the clothing that are being purchased by these young women. Social factors such as family and friends as well as reference groups play a role in the purchasing decision of an individual. As seen in the chart below, 36% of the respondents shop with their family, 34% shop alone, 27% shop with their friends and 3% shop with their partner.

4.92 Shopping of fashionable clothing



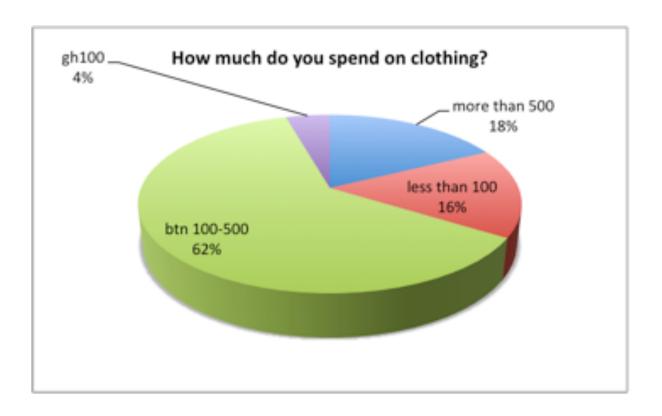
Aside shopping with family and friends, it was revealed in the finding that most of the respondents take inspiration for purchasing fashionable clothing from their friends with a percentage of 39 %, families 20%, celebrities 10% whilst magazines and fashion blogs constitute 22% and 10% respectively. Aside taking inspiration from their friends, these young women also use magazines to keep themselves updated with the new trends in fashion since the new trends in fashion are most times showcased in the magazines. This can be seen in the chart below.

4.93 Inspiration for purchasing fashionable clothing

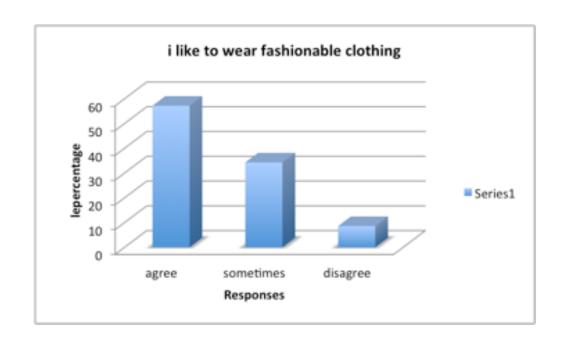


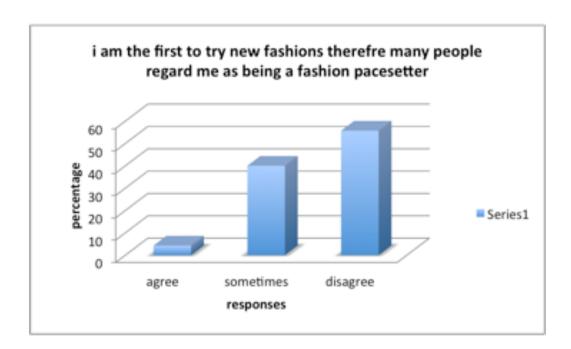
4.94 Price

Price is one of the important factors that influence young women to buy fashionable clothing. From the 62% of the respondents spend between GHC100 and GHC500 a year on clothing. The respondents who spend between GHC100 and GHC500 a year reveal that since they are students, they try as much as possible to save some amount of their pocket money on clothing. Those that spend more than GHC500 on clothing usually shop 1-5 times a year when they travel out of the country. As students, they try as much as possible to avoid clothing that is very expensive. They tend to visit shops that are affordable. Below is a diagram that showcases the range within which the respondents spend on fashionable clothing.



Furthermore, responses from the respondents show that though most of them are not trendsetters in fashion but most of them like to buy fashionable clothing. Below is a chart that showcases the responses from the respondents. Of the respondents agree to the fact that they are not the first to start a new trend in fashion among their peers.





4.95 Summary

This study shows that young women are willing to buy fashionable clothing at an affordable price. The most important criteria for these young women when selecting fashionable clothing include quality, price, style and quality. These young women are also influenced mostly by their friends and family when making decisions to buy fashionable clothing. The findings also revealed that most of the respondents buy on impulse. These young women are however confident in their own style of fashion. Though celebrity style has little influence on the buying of fashionable clothing by these young women, they look up to them since most of these celebrities are the trendsetters in fashionable clothing. When it comes to decision-making, these young women get information from their friends, families, and fashion blogs to know where to get the kind of clothing of their choice.

CHAPTER 5 CONCLUSION AND RECOMMENDATION

In this chapter, the summary of the research will be presented.

Recommendations for this study will be based on the research findings.

5.1 Summary

This research focused on the factors that influence the buying of fashionable clothing amongst young women in the tertiary institutions; understand the processes they go through in deciding and buying fashionable clothing as well as their frequency of purchase of fashionable clothing. Research carried out by Sajid Tamboli, 2008 proves that the important factors that influence the buying behavior of young women when buying fashionable clothing includes price, comfort and quality of the product. Findings from Hareem et al, 2011 showed that, young women in Pakistan are more influenced by the brand of the clothing and do not mind buying expensive clothing. However for this study, the important factors for a young Ghanaian woman include the comfort of the clothing, which is the most important factor, followed by the style and then the price of the clothing. However opinions from family and friends greatly influences their buying behavior and decision-making. This study also showed that though they are not trendsetters in fashion, they like to buy fashionable clothing.

5.2 Limitations

The major limitations of the study were

- It would have been interesting to interview young women in other universities. Time constraint was a barrier because; the researcher had limited time in conducting the research. Universities such as Central University College, Wisconsin College and Accra Polytechnic were considered for the study. However, results from this research cannot be generalized to other young women in tertiary institutions since this research was a case study.
- The responds to this study cannot be generalized for all young women in tertiary institutions. Other women may have a different opinion about what influences them in buying fashionable clothing.
- Some of the respondents especially from the University of Ghana were
 not willing to take part in the interviews and filling of the
 questionnaires. However the researcher had to convince them that
 their views and opinions would be confidential.

5.3 Recommendation

The aim of presenting and analyzing the research findings could be beneficial to those in the fashion industry in Ghana.

Further research on this topic should consider the older consumers,
 who are not in the tertiary institutions since they may have
 different views on what influences them to buy fashionable
 clothing.

- Further research done on this topic should include career women since their choice of clothing may be different from young women in the tertiary institutions. It will be interesting to find out if their place of work influences their choice of clothing.
- More designers should be involved in the study, since they are also influenced by the new trends in clothing as well as the decisions of women.

5.4 Conclusion

The purpose of this research was to find out what factors influence the buying behavior of fashionable clothing amongst young women in tertiary institutions. The objective of the research was to

- Ascertain the factors that influence young women in tertiary institutions, when they buy fashionable clothing
- Understand the process they go through in deciding and buying clothes
- The frequency of purchase of fashionable clothing

However the results show that:

- Family and Friends are the main factors that influence the purchase of fashionable clothing for young women.
- 2. Comfort, style and Price are the three most important criteria these young women look out for when buying fashionable clothing where comfort is the most important criteria for selecting fashionable clothing, followed by the style and the Price.

- 3. The results also indicated that families and friends influence the decision making of young women in the tertiary institutions.
- 4. The research shows that these young women go through the decision making process that is identifying the problem, information search, evaluating alternatives, choice and outcomes when purchasing fashionable clothing.
- 5. Young women are willing to spend on affordable clothing
- 6. Most young women buy fashionable clothing unplanned especially when they have to attend events.
- 7. The research also shows that young women in the tertiary institutions like to buy fashionable clothing though they are not the trendsetters in fashion.

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APPENDIX: Questionnaire

Listed below are statements about the buying behavior for fashionable clothing amongst young women Please check one box for each statement.

	Agree	Sometimes	Disagree
I buy clothes I like, regardless of current fashion.	0	\circ	0
I buy new fashion looks only when they are well accepted.	0	0	0
I am not as concerned about fashion as I am about modest prices and comfort	0		0
I prefer to buy well-known designer labels rather than take a chance on something new.	0		0
My friends regard me as a good source of advice on fashion selection.	0		0
I am confident of my own good taste in clothing.	0	0	0
I'm not afraid to be the first to wear something different	0	\circ	\circ

in fashion looks.				
I like to buy fashionable cloth	ing.	\circ	\circ	
I am the first to new fashions, therefore many people regard m being a fashion pacesetter.			0	0
		\bigcirc	\circ	0
1. What is you 18-20 21-25 25 and a				
 Where do y Friends Family Celebrit Magazin Fashion 	es	ration for pur	chasing clot	hing?
• Once a	mes a year			
4. What are yQualityPriceComfort		r choosing clo	othing?	

•	Color
•	Brand
•	Style
5. • •	Who do you mainly shop with? Alone Friends Family Partner
6. •	What will encourage you to try new fashion or style? Celebrity style Family suggestion Friends suggestion An event
7. •	How much do you spend on clothing per year? Ghc100 More than GHc500 Less than GHc100 Between GHC 100-500
8.	Is it necessary for young women to keep up with the trends in fashior Yes No