



RESEARCH ARTICLE

DETERMINANTS OF CONSUMER BUYING BEHAVIOR OF CLOTHES IN ETHIOPIA

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ABSTRACT

The study of consumer buying behavior is very essential in the field of marketing as it helps firms to construct smarter marketing strategies by getting an insight about what affects buying behavior of consumers. The purpose of this paper is to assess factors that affect consumer buying behavior of clothes. This paper also reviews the relationship between consumer buying behavior and cultural, personal, social and psychological factors. This study was adopted both quantitative and qualitative research approach with descriptive and explanatory research design. To collect data from the respondent's stratified sampling techniques were used. Primary data was collected from 380 students who attend their education in university of Gondar by using self-administrated questionnaires with likert scale statements and conducting interview for selected students. Quantitative data was collected, coded and entered into the computer for analysis using the Statistical Package for Social Sciences. Data was analyzed by using descriptive, correlation, and multiple linear regression models. This study was found that cultural, social, personal and psychological factors have significant correlation with consumers buying behavior of clothes. The findings also show that all factors significantly affect consumer buying behavior, psychological factors significantly affect consumer buying behavior than other three variable namely cultural, social and persona factors. Clothing industry should consider those factors when formulate their strategies.

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INTRODUCTION

Businesses stay in business by attracting new customer and retaining the existing customers. They achieve this by engaging in exchanges of resources including information, money, goods, services, status, and emotions with consumers. When companies ask, who are our customers? How do we reach them? What should we sell to them? What will motivate them to buy? What makes them satisfied? They are asking questions that require sophisticated understanding of consumer buying behavior. Consumer buying behavior is the study of the mechanism of buying and disposing of goods, services, ideas, or experiences by the individuals, groups, and organizations to satisfy their needs and wants (Kotler & Keller, 2011). Cultural factors met the influence of society on individuals, a set of values, beliefs, preferences and tastes are passed from one generation to another, including products and services in the category of material values. And these dominant cultural values are provided by the institutions, as the laws, family, religion or education. Social factors are the influences exerted by social classes, using as a criterion of ordering some indicators, such as profession and purchasing power, and, together with these indicators variables corresponding to the personal values, to influence groups such as family and friends, lifestyle and demographics. Social class we can classify individuals or families that share values, lifestyles, interests and consumer behavior.

Personal factors, we saw that their buying decisions are influenced by personal factors, such as age, occupation, economic circumstances, and stage of life cycle, personality and self-image. Psychological factors already the consumer buying behavior takes into account psychological factors and interference can be divided into: motivation, perception, learning, beliefs and attitudes. All these variables together to individual attributes are the factors that influence the buying behavior (Oliveira & Barbosa, 2016). People wear clothes for many different reasons. Some of these reasons are to satisfy physical needs, such as for protection. Others are for psychological needs and social reasons like to enhance self-confidence, to express personality and identification. As a general concept, clothes help people to express themselves. They can express their individuality and creativity through their clothes. This can contribute to the building up of self-esteem, self-respect and self-acceptance (Dabi, 2015). The main factors that affect the buyer behavior identified from the research are buyer's cultural, personal, social and psychological factors. Consumers are influenced by the internal and external factors. Marketers should undergo a detail analysis of all these factors for specific target of customer, for a specific product or service, and in a particular environment, while implementing marketing strategies. The contribution of youth entrepreneurs is equally important in this drive and their marginalization could close the doors of development (Ahmed and Ahmed, 2021).

The importance of understanding the factors that affect consumer buying behavior help us in developing better marketing strategies to create demand and increase the sales of the organization's products and services. It also helps in forecasting the future demand of the product (Khaniwale, 2015). Number of studies on the behavior of the consumer have been conducted in every part of the world with most studies viewing the consumer from the perspective of a recipient; rather than understands driving force or psychological, personal, social and cultural factors that influence consumer buying behavior (Clara, 2015). A study conducted in Tanzania which entitled with "Factors influencing consumer buying behavior on household products in Tanzania's case of dare salaam" Consumer buying behavior on household products is influenced by a unique set of social and cultural factors, psychological/personal class factors, demographic factors and economic factors. These factors are non-controllable by producers or marketers but should be aware of these factors and take them into account while formulating their marketing strategies (Karinga, 2010). Another study conducted in Nigeria reveals that Cultural factors that affect the purchasing behavior of goods and services, culture, beliefs and traditions take an important position among cultural factors. In this study the researcher conclude that cultural factors affect purchasing behavior a lot (Yakup, 2011). The investigator should examine the content of the variables that have high loadings from each factor to see if they fit together conceptually and can be named (Ahmed *et al*2018).

The reason that motivates researcher for the study were by assessing determinants of consumer buying behavior of clothes and inform clothing manufacturer and marketing managers about which factors determine students buying behavior of clothes. The solution of the addressed problem will be through admitting the problem from the concerned offices and taking corrective action. Finally, researchers and academicians will find it an addition value to the literature in its field (Ahmed *et al.*, 2022). The study tried to identify different factors that affect consumer buying behavior towards dressing clothes in considering students in the University of Gondar. For this there may be other factors than these that have been studied (Ahmed *et al.*, 2018).

REVIEW OF RELATED LITERATURE

Overview of Consumer Behavior: The marketing concept is marketers can sell more if they produce the consumer needs and wants than to produce what they want to sell. In marketing concept consumer needs and wants became the firm's primary objective. Hence basically marketing concept is a philosophy of consumer oriented (Schiffman & Kanuk, 2007). Consumer behavior reflects the totality of consumers' decisions with respect to the acquisition, consumption, and disposition of goods, services, activities, experiences, people, and ideas by human decision-making units over time. Marketers are also intensely interested in consumer behavior related to using and disposing of an offering. Acquisition is the process by which a consumer comes to own an offering and usage is the process by which a consumer uses an offering while disposition is the process by which a consumer discards an offering (Hoyer & MacLinn, 2008).

Consumer behavior focuses on how individual consumers and families or households make decisions to spend their available resources on consumption related items. Whereas, buying behavior refers to the decision process and act of people involved in buying and using of products and services

Consumer Buying Behavior: Consumers buying behavior is enormous, and highlights the importance of the customer at the center of the marketer's universe. Each customer is unique with different needs and wants and buying choices and habits are influenced by habit, and choice that are in turn tempered by psychological and social drivers that affect purchase decision processes. It is a complex multi-dimensional variable. Customer buying behavior is critical for influencing not only product purchase decisions but also important marketing decisions for commercial firms, nonprofit organizations,

and regulatory agencies. Finance, market linkage, business training, working area, seed money, information support, technological and infrastructural supports given to women returnees to start their own business is limited. Moreover, administrative supports including business assistance, administrative network, legal and policy supports, loan support, bureaucracies, incentives and tax advantages are extremely weak (Ahmed and Wube, 2019).

Consumer buying behavior is studied as a part of the marketing and its main objective is to learn the way how the individuals, groups or organizations choose, buy use and dispose the goods and the factors such as their previous experience, taste, price and branding on which the consumers base their purchasing decisions (Kotler & Keller, 2012)

Factors that Affecting Consumer Buying Behavior: There are many factors that influence the buying behavior of the consumers that includes the buyer's characteristics, psychological factors, personal, social and cultural factors. The family has the very important role and influences in the buying behavior of the consumers that includes Parents, Husband, Wife and children. Social factors that influence consumer buying behavior include Reference groups, immediate family members, relatives, role in the society, and social status. Cultural factors comprise of set of values and ideologies of a particular community or group of individuals. Whatever a person sees from his/her childhood becomes his/her culture that includes their habits, beliefs, and principles what they have developed. However, these factors must be taken into consideration in order to reach target consumers effectively (Sethi & Chawla, 2014).

Cultural Factors: Cultural factors exert a broad and deep influence on consumer behavior. Marketers need to understand the role played by the buyer's culture, subculture, and social class. The concept of culture has two primary implications for marketing: it determines the most basic values that influence consumer behavior patterns, and it can be used to distinguish subcultures that represent substantial market segments and opportunities. Culture deeply impacts the buying behavior of an individual and thus marketing professionals should focus on segmenting their markets based on the cultural needs and wants of consumers. The current employment crisis is the result of the cumulative inability to achieve an effective connection between employer expectations and perceptions from the graduates (Ahmed and Tessma, 2020). Culture represents the mix of norms, financial and moral values, convictions, attitudes and habits developed in time by mankind, which the members of the society share and which highly determine their behavior, including the purchase and consumption behavior (Khaniwale, 2015).

Subculture can be referred as the group of people who have common experiences and situations. Subculture is each culture contains smaller subcultures, or groups of people with shared value systems based on common life experiences and situations. Subcultures include nationalities, religions, racial groups, and geographic regions. Many subcultures make up important market segments, and marketers often design products and marketing programs tailored to their needs (Kotler & Armstrong, 2012).

Social Factors: A consumer's behavior is also influenced by several social factors affect consumer's behavior which comprises of the family, reference groups, status and social roles. Reference group is incorporating all groups that have any impact (direct or indirect) influencing control on a person's beliefs or actions. Again, reference groups are persuading people to new actions and manners, affect their beliefs, values and self-recognition, and make certain need for correspondence that may influence their choice of product or brand. These group expectations are affecting the purchasing of consumers behavior. However, individuals at this stage aim to accomplish the group expectations and adjust their behavior in order to suite their status or role (Kotler P. , 2002). Family can be defined as social group which consists of two or more people living together as a result of marriage or kindred ship. A person is affected form his/her environment whiles/he is growing up and family members have a big influence on buyers.

We can classify this influence as opinion givers, decision makers, influencers, buyers and users. Impact of family is an important matter and a sociological factor in terms of consumer behavior. Family is the smallest unit of a society. The researchers conclude that educational level of father's and Mothers' of students have a significant association with student's intention to start their own business (Ahmed *et al.*, 2017). Family structure, culture and roles of the family members vary from country to country. In every stage of buying, family members are affected by each other. In some families, father is at the forefront, his role is important in the process of decision-making. While in others mother and children have priority (Maksudunov, 2008). Preferences or opinion of family members have great influence on individual or the family's purchases. The habits in terms of consumption are influenced--to a higher or lower extent by the family, in relation to its functions-traditional or modern, with a less significant role, as a consequence of involving other social groups and institutions (Khaniwale, 2015). A person belongs to many groups' family, clubs, organizations, online communities. The person's position in each group can be defined in terms of both role and status. A role consists of the activities people are expected to perform according to the people around them. Each role carries a status reflecting the general esteem given to it by society (Kotler & Armstrong, 2012). Today's consumers have more choices for their financial needs than ever before (Buba *et al.*, 2018). Activities and behaviors which determine the position of an individual is called role. Positions of individuals when they attend to foundations, clubs or institutions can be dealt with in terms of role and status. For example; a women plays the role of a daughter to her parents but in her workplace her role is the one of product manager. Each of these roles has an effect on the behaviors of consumers. Every role has a status in the society. Products can function as a symbol of statuses according to social classes, geographical conditions and time.

Personal Factors: Personality refers to the unique psychological characteristics that distinguish a person or group. Personality is usually described in terms of traits such as self-confidence, dominance, sociability, autonomy, defensiveness, adaptability, and aggressiveness. Personality can be useful in analyzing consumer behavior for certain product or brand choices. The idea is that brands also have personalities, and consumers are likely to choose brands with personalities that match their own. Brand personality is the specific mix of human traits that may be attributed to a particular brand. One researcher identified five brand personality traits: sincerity (down-to-earth, honest, wholesome, and cheerful); excitement (daring, spirited, imaginative, and up-to-date); competence (reliable, intelligent, and successful); sophistication (upper class and charming); and ruggedness (outdoorsy) and tough (Kotler & Armstrong, 2012). Consumer's self-concept is another personality element affecting the consumer's behavior. Actual self-concept represents the way individual realistically sees himself, which differs from the ideal self-concept meaning the way person would like to see himself. Others-self-concept is the way others see the person from the point of view of that person (Kotler P. , 2002). Occupation person's occupation affects the goods and services bought. Blue-collar workers tend to buy more rugged work clothes, whereas executives buy more business suits. Marketers try to identify the occupational groups that have an above-average interest in their products and services. A company can even specialize in making products needed by a given occupation (Kotler & Armstrong, 2012). Economic Situation; person's economic situation will affect his or her store and product choices. Marketers watch trends in personal income, savings, and interest rates. Following the recent recession, most companies have taken steps to redesign, reposition, and re price their products (Kotler & Armstrong, 2012). Lifestyle person's pattern of living as expressed in his or her activities, interests, and opinions. Lifestyle captures something more than the person's social class or personality. It profiles a person's whole pattern of acting and interacting in the world. People coming from the same subculture, social class, and occupation may have quite different lifestyle.

Psychological Factors: In addition to cultural, personal and social influence there is psychological factor. This normally involves

elements such as motivation, learning, belief, attitudes and perception are influencing the buying behaviors. Motivation is the driving force within individuals that impels them to action. This driving force is produced by state of tension, which exists as the result of an unfulfilled need. Individuals strive both consciously and subconsciously to reduce this tension through behavior that they anticipate will fulfill their needs and thus relieve them of the stress they feel. The specific goals they select and the patterns of action they undertake to achieve their goals are the results of individual thinking and learning. The specific goals that consumers wish to achieve and the courses of action they take to attain these goals are selected on the basis of their thinking processes (cognition) and previous learning. Therefore, marketers must view motivation as the force that induces consumption and, through consumption experiences, the process of consumer learning (Schiffman & Kanuk, 2003).

Based on different reasons of actions, motivation can be divided into two types. They are intrinsic motivation and extrinsic motivation. Intrinsic motivation is a kind of non-drive based motivation it means that people interest in the activities and enjoys the process of taking part in activities. While extrinsic motivation refers to the motivation that people take part in the activities in order to get other kinds of rewards, such as money and praise (Ryan & Richard, 2000). Perception is called as the energy which makes us aware of the world around us and attaches a meaning to it after a sensing process. Each human being in the world sees his/her surroundings differently. Several people have the same ideas about a specific event. No one can see or feel the 100% of all things. Ever wonder why people buy certain products? It is all about perception. Perception is how consumers understand the world around them based on information received through their senses (Durmaz, 2014). Consumer learning refers to any process that changes a consumer's memory and behavior as a result of information processing. Learning continually evolves and changes as a result of newly acquired knowledge (which may be gained from reading, or observation, or thinking) or actual experience (Schiffman, 2001). Learning involves changes in an individual's behavior arising from experience which produced through the interplay of drives, stimuli, cues, responses, and reinforcement (Kotler P. , 2003). Beliefs is a descriptive thought that a person has about something. Beliefs may be based on real knowledge, opinion, or faith and may or may not carry an emotional charge. Marketers are interested in the beliefs that people formulate about specific products and services because these beliefs make up product and brand images that affect buying behavior.

Attitude describes a person's relatively consistent evaluations, feelings, and tendencies toward an object or idea. Attitudes put people into a frame of mind of liking or disliking things, of moving toward or away from them (Kotler & Armstrong, 2012). People have attitudes regarding religion, politics, clothes, music, food, etc. Attitude of consumer also influences the consumer buying behavior. If consumer's attitude towards a product is favorable, then it will have positive effect on consumer behavior. The marketers discover prevailing attitude towards their product and try to make it positive, and if it is already positive, then try to maintain it (Hoyer & MacInnis, 2008).

Empirical Literature: Cultural factors that affect the purchasing behavior of goods and services, culture, beliefs and traditions take an important position among cultural factors. In this study the researcher conclude that cultural factors affect purchasing behavior a lot (Yakup, 2011). The study conducted on the title Influence of Cultural, Social and Marketing Factors on the Buying Behavior of Telecom Users: A Comparative Study of Rural, Semi-Urban and Urban Areas in and Around Chandigarh reveals that that the Social, Cultural and Marketing factors have a great influence on the buying behavior (Sethi & Chawla, 2014). The result of the study shows that among the four variables brand perception, and perceived quality has a significant positive impact on brand awareness of local leather footwear while advertising and product innovation do not have (Muzeyin *et al.*, 2022)

One research conducted on the title of The Effect of Branding on Consumer Buying Behavior among Textile Ghana Fabric Users in the Ho Municipality of Ghana First of all, the study found that brand awareness, brand loyalty and brand image through various means do affect the buying behavior of consumers. The study found variables such as personal factors and price as other important factors that affect consumers' buying behavior. Under personal factors, self-image, status and lifestyle were identified as some of the main influences on consumer buying behavior. It was also discovered that price was one of the factors that prevents non-users of Textile Ghana brands from purchasing the brand. Culture did not have significant effect on the brand of textile fabric consumer's purchase (Dabi, 2015). The findings of the study conducted by Thomran and Ahmed (2020) show Lack of experts, absence of training providers, moreover the absences of the educational institutions are additional obstacles facing the profession. These main external and internal factors have several sub factors which influence the buyer behavior. The chief sub factors identified from this research are Buyer Cultural, Subculture, Social Class, Reference Groups, Family, Role and Status, Age, Education, Profession, Income, Personality, Lifestyle, Perception, Motivation, Learning, and Beliefs and Attitudes of consumer (Khaniwale, 2015).

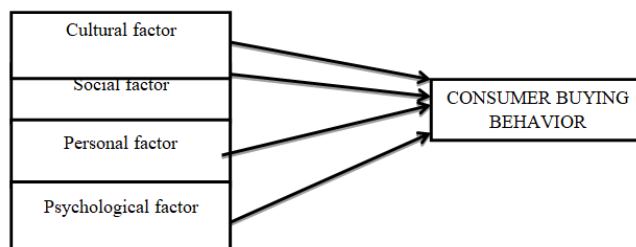
Socio-cultural factors made up of cultural, economic, and instrumental variables are key factors affecting consumer buying behavior, it is therefore concluded that socio-cultural factors, either acting independently or in conjunction with other personal or demographic factors have significant influences the buying behavior of the consumer clothes (Lawan & Zanna, 2013). Personnel require a great deal of knowledge to carry out their work (Raman *et al.* 2022). The research entitled with a study on female consumers buying behavior towards textile showrooms in Chennai investigate that brand status, brand attitude willingness to pay premium, self-concept and reference groups affects buying behavior female towards textile showrooms in Chennai (Prakash & Saravanan, 2015). The findings of the study which entitled with the influence of cultural factor on consumer buying behavior (a case study of pork) suggest that cultural factors exert great influences on buying behavior of pork in Nigeria. The study equally establishes that aside from cultural factors, factors like age and income also influence the quantity of pork bought and consumed (John, 2016). The study carried by Eshetu and Ahmed, (2022) shows that the bank's payment is not based performance which might have discouraged employees from improving their performance. One study conducted in china which is entitled with Analysis of Culture and Buyer Behavior in Chinese Market suggest that Chinese consumer Influenced by its long history and rich culture, Chinese are more collectivism, pay much more attention on the relationship with others and how others think about them, and focus more on family's value, comparing with western countries. Therefore, when companies try to develop Chinese market, it is necessary for them to understand this before they start. And carry out proper marketing strategy according to how these culture influent buyers' behavior in this country (Luo, 2009). Grad (2005) portrays the following as factors that affect purchasing decision of final consumers, Culture, Reference groups, consumer interaction, Diffusion of innovations. Culture most of consumer influenced by either their original culture or foreign culture in purchasing decision, there are some products which are common to a certain culture but consumers from another culture may adopt and purchase these. Products or services, for example wearing of min-skirts and tight jeans are not African culture but females from Africa purchase (Clara, 2015).

One study conducted in Thailand on consumer buying behavior of commercial housing revealed that culture, government, marketing activities, reference group, self-concept, perception attitude, learning, motivation and emotions has significant effect on consumer buying behavior of commercial housing (Luo & James, 2012). The study proposes to provide a new impact of theoretical framework (Ahmed *et al.*, 2022). According to consumers while selecting cosmetics, culture influences their selection. Cosmetics are selected in the framework of personal culture and rituals performed.

Along with that the language and symbol on the package influences their selection (Patil & Bakkappa, 2012).

Conceptual Framework

The conceptual framework contains 4 independent variables and on one dependent variable taken from literatures and the research conducted previously. Adopted from Manali Khaniwale (2015) Consumer Buying Behavior



Adopted from Manali Khaniwale (2015) Consumer Buying Behavior

Figure 1. Conceptual framework

RESEARCH METHODOLOGY

Research designs are plans and the procedures for research that span from broad assumptions to detailed methods of data collection and analysis. The design of the study that was used is descriptive and explanatory in nature. Descriptive research design was employed in order to discover the current situation of consumer buying behavior and to draw valid general conclusion. The study also employs explanatory study in order to discover the influence of cultural, social, psychological, and personal factors on consumer buying behavior. The research approach of this study was both Quantitative and qualitative research approach by survey and conducting interview university of Gondar students. Target population as that population the researcher studies, and whose findings are used to generalize to the entire population. Conducting the research on the whole population is very difficult and impossible so it would be needed identify the target population for conducting the research correctly and accurately (Muganda, 2003). The target population of this study is included all students who attend their first degree at university of Gondar. According university of Gondar office of registrar in 2009 E.C. academic year the total number students who attend there degree program in regular and extension program is 31559 from this researcher drawn 380 samples by using the formula developed by (Krejcie & Morgan, 1970).

$$n = \frac{X^2 N \hat{p}(1-\hat{p})}{d^2 * N + X^2 \hat{p}(1-\hat{p})} = 379.48 \approx 380$$

Where; n = required sample size.

χ^2 = table value of chi - square for one degree of freedom at the desired confidence level (3.841 for 0.95 confidence interval).

N = the number of total population

\hat{p} = population proportion (assumed to be 0.5 since this would provide the maximum sample size.

d = the degree of accuracy set at 0.05.

The researcher used stratified sampling technique which is a probability sampling technique because the researcher divides the total population to the following strata based on the campus found in university of Gondar namely Tewdros, Marakii, fasil, meles zenawi and collage of medical and health science. To select the respondent from each stratum the researcher used simple random sampling. In order to get valuable information to conduct the research properly and accurately the researcher used both primary and secondary data. The primary data collected by the researcher by asking self-administered closed ended questionnaire and interview to the respondent and the secondary data collected from different marketing book, journals, articles, researches, reports, and websites regarding to consumer buying behavior and relative concepts. This secondary data also used to construct the basic framework of the study. Secondary data

collected from books, journals, magazine, websites and others relevant sources (Argaw and Ahmed, 2017). In order to get valuable information from the respondent the primary data collected by distributing closed ended questionnaire and conducting interview to the willing respondents those who attend there degree program at university of Gondar.

DATA ANALYSIS AND INTERPRETATION

This section presents the data analysis and discussion of the research findings. The data analysis was made with the help of statistical package for social science (SPSSv.20). In this part to identify the major issues and to provide workable recommendations for the factors that affect consumer buying behavior of clothes of UOG students. The researcher has collected data through self-administered questionnaire and interview. The demographic profile of the study sample has been described using descriptive statistics. Correlation and regression analysis were conducted for scaled type questionnaire.

Descriptive Analysis of Factors that Affect Consumer Buying Behavior: One statistical approach for determining equivalence between groups is to use simple analyses of means and standard deviations for the variables of interest for each group in study (Marczyketal., 2005). The mean indicates to what extent the sample group averagely agrees or does not agree with the different statement. The lower the mean, the more the respondents disagree with the statement. The higher the mean, the more the respondents agree with the statement. On the other hand, standard deviation shows the variability of an observed response from a single sample. The mean and standard deviation of values of independent variable and dependent variable presented as follow.

Table 1, Descriptive Analysis of Factors that Affect Consumer Buying Behavior

Variables	N	Mean	Standard deviation
Cultural	380	4.08	.754
Social	380	3.52	1.021
Personal	380	3.81	.915
Psychological	380	4.13	.663
Buying behavior	380	4.12	.727

Source; own survey2017

It is clear from the table 1 Psychological factor with mean score of (4.13) with std. deviation of (0.663) implies that it is the most significant factor among respondents that affect their buying behavior of clothes. Although, students agreed on the statement "buy their clothes to fulfill my physiological need" scores a higher mean followed by evaluation of attribute of clothes affect their buying behavior of clothes, the other items that measure psychological factors contributes significantly to the grand mean.

The mean score of cultural factors was relatively high (4.08) with standard deviation (0.754) this implies respondent agreed on that cultural factor is the second most significant factor that affect their buying behavior of clothes. Among the cultural factors measurement item religion has the highest mean score followed by color of the clothes, the remaining item that measure contribute significantly to grand mean. Next to psychological and cultural respondents agreed on personal factors affect their buying behaviors of clothes with mean score (3.81) and std. deviation (0.915) .among the measurement item personal factors income scores higher mean followed by self-concept, educational background, personality and life style of consumer. Respondents also agreed on Social factor affect their buying decision of clothes with mean score (3.52) and std. deviation (1.021).from the given measurement item of social factors family has high mean score followed by friends while the least mean score is their role influence on the buying behavior of clothes. Generally when we compared the mean score of independent variable the psychological factor has high mean score with 4.13 followed by cultural, personal and social factors with average mean score 4.08, 3.81 and 3.52 respectively.

Correlation Analysis: For this study Pearson's correlation analysis was used to measure the magnitude of the relationships between consumer buying behavior and factors that affect it. A correlation coefficient is a very useful means to summarize the relationship between two variables with single number that falls between -1 and +1(Pallant, 2016). To interpret correlation result and its strength of relationship between variables the guidelines suggested by (Field, 2009) was followed mainly for simplicity his classification of correlation coefficient (r) as follows 0.1 to 0.3 is weak: 0.3 to 0.5 is moderate and above 0.5 is strong.

Source; own survey2017

The correlation matrix in the table 2 shows that there is a strong and positive significant correlation between the cultural factors, and consumer buying behavior ($r=0.604$ $p\text{-value}=0.000$). Furthermore, there is also a moderate and significant correlation between social factors and consumer buying behavior ($r=0.338$ $p\text{-value}=0.000$). A moderate and positive significant relationship was also observed between personal and consumer buying behavior ($r=0.408$ $p\text{-value}=0.000$). The correlation analysis also shows strong and significant correlation between psychological factors and consumer buying behavior ($r=0.756$, $p\text{-value}=0.000$). From all factors psychological factors has the highest correlation coefficient which is 0.756 while social factors has least correlation coefficient which is 0.338.

Regression Analysis

Model Summery: Value of R square implies 61.2% of the variance in the dependent variable (consumer buying behavior) can be predicted from the independent variables (culture, social, personal and psychological).The remaining 39.8% variations on buying behavior of clothes were explained by other variables out of this model

Anova Test: ANOVA table shows that level of significance all predicting variables are related to factors of that affect consumer buying behavior of clothes and the relationship between them is as compared to alpha value 0.05. The ANOVA of this research shows that overall results in a significantly good degree of prediction of the outcome variable (Field, 2005). Since the significance result on the ANOVA table is 0.000 which is $p < 0.05$, the regression analysis shows the presence of a good degree of prediction. The regression analysis of standardized coefficients of Beta and Sig values for the four independent variables were revealed that, cultural factor, social factor; personal factor and psychological factor 0.197, 0.127, 0.081 and 0.638 respectively. Their significance levels are 0.000, 0.000, 0.044, and 0.000 respectively, which are less than 0.05; significance level determined. This indicates significant relationship between independent variables and dependent variable (consumers buying behavior) Since, coefficients of the predictor variables were statistically significant at less than 0.05 then, alternative hypotheses related with culture, social, personal and psychological factor were accepted. In general among the four independent variables that significantly affect consumer buying behavior of clothes, however, based on multiple linear regressions model (standard beta coefficients) analysis depicted that, psychological factor was the first most significantly affect consumer buying behavior of clothes following by cultural, social and personal factors.

DISCUSSION AND RESULTS

The researcher used mixed research approach to conduct the research so the analysis of questionnaire and interview discussed below. The main objective of the study is to assess factors that affect consumer buying behavior of clothes in case UOG students. This study was found all independent variables culture, social, personal and psychological factors were identified as significantly affect student buying behavior of clothes.

Table 2. Correlation analysis

	Buying	Culture	Social	Personal	Psycho logical
Buying Pearson Correlation Sig. (2-tailed) N	1 380				
Culture Pearson Correlation Sig. (2-tailed) N	.604** .000 380	1 380			
Social Pearson Correlation Sig. (2-tailed) N	.338** .000 380	.272** .000 380	1 380		
Personal Pearson Correlation Sig. (2-tailed) N	.408** .000 380	.472** .000 380	.290** .000 380	1 380	
Psycho Pearson Correlation Sig. (2-tailed) N	.756** .000 380	.643** .000 380	.284** .000 380	.561** .000 380	1 380

Correlation is significant @ the 0.01 level (2-tailed)

Table 3. Model summary

Model	R	R square	Adjusted R square	Std. error of the estimate
1	.782 ^a	.612	.607	.455

Source; own survey 2017

Table 4. AnovaResults

Model		Sum of squares	DF	Mean squares	F	Sig
1	Regression	122.450	4	30.612	147.570	.000 ^b
	Residual	77.792	375	.207		
	Total	200.241	379			

Source; own survey 2017

Table 5. Regression Result

Model	Standardized confident beta valve	T	Significant level	Decision based on the finding
Culture	.197	4.595	.000	Accepted
Social	.127	3.722	.000	Accepted
Personal	.081	2.024	.044	Accepted
Psychological	.638	13.994	.000	Accepted

Coefficients of the predictor variables were statistically significant at less than 0.05

In this research both practical managerial and theoretical implications were drawn. For this research data were collected from 380 students and analyzed. The first part of the data analysis was concerning the demographic information relating to respondents. The result show that the most of the respondents were male students and with regard to age of respondents the majority of respondents are between the age of 21-23 and majority of the respondent attend their education in health and medical science and firs year students. Majority of respondent comes from Amara region. Orthodox religion follower, Amharic speaker and their family monthly income is less than 2000. The analysis regarding to the influence of four factors on consumer buying behavior we compared the mean score of independent variable the psychological factor has high mean score with4.13 followed by cultural, personal and social factors with average mean score4.08, 3.81 and 3.52 respectively so the four variables affect consumer buying behavior of clothes. The result of Pearson’s correlation coefficient show that the independent variables cultural, personal, social factors and psychological has significant relationship with consumer buying behavior. Where the result show that from all factors psychological factors has the highest correlation coefficient which is r=0.756, p-valve=.000 followed by cultural r=0.604 p-value=0.000, the third is personal factors r=0.408 p-value=0.000 and the fourth is social factor with correlation coefficient which is r=0.338 p-value=0.000. Multiple regression analysis was utilized to identify the relationship between the independent variables cultural, personal, social factors and psychological factors and dependent variable (consumer buying behavior).

The result shows that cultural, personal, social factors and psychological factors have a significant effect on consumer buying behavior of clothes. The first dominant factor that affects consumer buying behavior of clothes was psychological factors with the standardized coefficient value of 0.638, p-value of 0.000 this result is supported by previous studied research by (Dasar et al., 2013) revealed that Psychological factors determining the consumer buying behaviors involve four major aspects are motivation, perception, learning, beliefs and attitudes. The second factor that significantly affect buying behavior of clothes with the standardized coefficient value of 0.197, p-value of 0.000 is culture this result also supported by previously done research by (Yakup, 2011) revealed that Cultural factors that affect the purchasing behavior of goods and services religion, culture, beliefs and traditions take an important position among cultural factors. The third factor that significantly affects buying behavior of clothes with the standardized coefficient value of 0.127, p-value of 0.000 is this study supported by(Dasar et al., 2013). Social factors influencing on consumer behaviors relate to reference groups, family and role of statuses do influence the purchase behavior of persons. The fourth factor that significantly affects buying behavior of clothes with the standardized coefficient value of 0.081, p-value of 0.044 is this study supported by (Khaniwale, 2015)the buying behavior of consumers highly affected by personal factors such as personality, lifestyle and life style. Value of R square implies 61.2% of the variance in the dependent variable (consumer buying behavior) can be predicted from the independent variables (culture, social, personal and psychological).

The remaining 39.8% variations on buying behavior of clothes were explained by other variables out of this model. The significance result on the ANOVA table is 0.000 which is $p < 0.05$, the regression analysis shows the presence of a good degree of prediction. The researcher conducted an interview for the volunteer student and gathered the following information regarding factors that affect their buying behavior of clothes by asking the following interview questions.

- What factors affect you when you buy different clothes? The students mention different factors that affect their buying behavior of clothes among those are price of clothes, accessibility of clothes, advertising regarding to clothes, religions, quality, design, size, durability, style, fashionably, fit, materials made up from, brand name, income, acceptance from their family to buy clothes, income of their family, friends and salesperson recommendation
- Do you think culture factors affect your buying behavior of clothes? They said yes and told to researchers "our religion, race, and the geographical areas we grow up on our buying behavior of clothes, the student also told the clothes we buy reflect our religious affiliation, the geographical region we came from, our nation, their standard from the society (social class) and our way of life so we consider cultural factor when we buy clothes. The interviewee also said we don't buy clothes that are contradicting with our culture rather we buy clothes that are appreciated and supported by our culture.
- 3, to what extent social factors such as your family, friends, groups you belong to and status you have, and the rules and regulation of university affect your buying behavior of clothes? Students revealed that our family has significant influence on our buying decision of clothes the reason they put for their family influence is because students are dependent on their family income some students also said their family interferes on the style and design of clothes, friend has also an influence when choosing certain clothes color, style, on country of origin and different attributes of clothes, the students said also the rule and regulation of university also affected their buying behavior of clothes for example when they enter in to class there's no need of wear short clothes and sexy wearing style.
- Which personal factors such as your educational background, personality, life style, and self-concept and income level of your family affect your buying behavior of clothes? The student said that personal factors that affect our buying decision of clothes primarily is our family since we are financially dependent from our family if our family earn high income we buy costly, stylish and fashion clothes and also the frequency of purchasing clothes also increase while our family earn lower income we buy cheap clothes and also the frequency of purchase also decrease, the student also buy clothes which agreeable with their personality, the educational background also affect their buying decision especially when they celebrate annual festive, the presence educational journey and training and graduation the buy different clothes based on their educational background, the last is students buying behavior of clothes affected by their age group and genders.
- 5, what is the effect of psychological factor on your buying behavior of clothes such as motivation, perception, attitude, learning and beliefs toward clothes? Most of students motivated to buy clothes to fulfill their physiological need, to impress others, to protect themselves from any dangerous and looking smart, and they evaluate clothes based different attributes of clothes such as durability, design and styles, and also perceive where the clothes made from. The texture (soft or hard), the student also affected by the knowledge gets from advertising, social media and internet about the clothes.
- The result obtained from the above analysis indicate that the two data collection instrument (questionnaire and interview) are supported each other.

CONCLUSIONS AND RECOMMENDATIONS

The current study was captured factors that affect consumers buying behavior of clothes by focusing on university of Gondar students by adopting the major influencing factors from previous studies and different literatures. The study was employed both descriptive, bivariate correlation, and multiple linear regression analysis. The study revealed that most of the respondents tend towards agreeing that the factors are affecting consumer buying behavior of clothes examined with grand mean value of 3.89. Among the four factors psychological factors strongly affect with mean score 4.13 followed by culture and personal factors. The least mean score of 3.52 was for the personal factor which affected buying behavior less compared to other factors. The analysis of the study shows that the levels of buy have a grand mean of 3.72 of customers in agree and strongly agree. Pearson correlation analysis has been conducted to examine relationship between seven independent variables (culture, social, personal and psychological factors) and one dependent variable (consumers buying behavior). From the correlation analysis, all independent variables were found out to be positively correlated with consumer buying behavior of clothes. Multiple linear regression analysis has been employed to determine each independent variable contribution to dependent variable consumer buying behavior of clothes. From the regression analysis, it was observed that all independent variables come out to significantly affect consumers buying behavior of clothes. Regression model, coefficient determination result was indicated that these selected independent variables are capable to predict consumers buying behavior of clothes by 61.2%; the remaining 38.8% predictors are out of this model. The result observed in ANOVA also show that there is linear relationship between the independent variables and the dependent variable with F statistics value 30.12 and significant level of 0.000. The Standardized Beta Value Show That Psychological, Cultural, Social and Personal Factors Significantly affect Consumer Buying Behavior of Clothes. Therefore, clothing industry should consider those factors when formulate their strategies.

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