

# CLOTHING PURCHASING DECISION PRACTICES OF GHANAIAN HOMEMAKERS: A CASE STUDY OF THE SHAMA DISTRICT OF WESTERN REGION, GHANA

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**Abstract:** This study sought to find out the way and manner clothing purchasing decisions by homemakers in the Shama district of Western region in Ghana were carried out. The investigation captured one hundred (100) households who were given questionnaires to respond to. Data were collected through primary source using structured questionnaire and purposive random sampling technique. The research objectives were to find out the factors affecting clothing purchasing decision of homemakers and the processes that homemakers go through in order to arrive at such clothing purchasing decisions. The study also sought to bring to light the challenges that homemakers faced when making clothing purchasing decisions. From the responses given, it was realized that respondents considered the following factors in order of priority when making clothing purchasing decisions: The appearance of the clothing, the price of the clothing, the comfortability, durability and fit of the clothing. The study also revealed challenges like educational background inhibiting the clothing purchasing decisions and cultural differences. From the results of the study, the researchers recommend that, in order to get true value for their money, consumers thus homemakers in the Shama district should consider the durability and price of the clothing above other factors.

**Keywords:** clothing; purchasing; decision; practices; Ghanaian homemakers.

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## 1. INTRODUCTION

For many thousands of years, men have been thought of by society as the main 'bread winner' in families. This means that it has been the job of men to do work in which animal were hunted for food by one or more men, or the men grew food crops or earned money to pay for food, while the women have cared for children, prepared food for eating, cleaned the home and made and cared for clothes. In a society where homes were very simple and people did not own very many things, men and women did different jobs. In the extreme conditions of the Arctic North, the hunters must know how to hunt in extreme cold (among ice and snow), the women must maintain home life in huts made of ice and clothing needs to be made out of animal skin and insulated with moss and other plants. Babies live very close to their mothers so that they can be kept warm (Lucy, 1995). Lucy (1995) however, continued that, in the 19<sup>th</sup> century more and more women began to stop being homemakers and began to do jobs that men usually did. Many thousands of young women went to work in factories. In most families where there was a husband and wife, everybody thought it was the job of the husband to earn money and the job of the woman to be a 'house wife' (homemaker). Women were often very proud to be a good homemaker and have their house and children spotlessly clean their husbands shirts neatly pressed, and tasty meals to eat

every night. Lucy (1995), added that nowadays, in many families where both the husband and wife do paid work, both partners share in the 'housework' and caring for the children. In other families, there is still a traditional idea that housework is the job of the wife, so the husband works to provide for the family and the wife stays home to care for her house and children. Marshal et.al., (2000) argue that, better educated homemaker goes for better quality when purchasing articles for clothing. By this, they check among others, colour fastness, quality of sewing, secured stitches and label information. Clothing is anything placed on the body to adorn, protect or to communicate intent (Johnson and Foster, 1990). It includes all the different garments, accessories or ornaments worn by people as well as their make-up. People wear clothing to protect themselves against the element of the weather such as wind, snow, rain, cold and others. According to Horn (1981), the first apparel that was ever made was used animal skin. As time went on, people decorated their clothes with stains and powder made from natural materials such as earth and clay. Seeds, stones and shell and beads were sometimes added to clothing to show a person's status or level of importance. Clothing can be used for aesthetic satisfaction. In addition to adornment, clothing is worn for modesty, status and identification. The whole family's appearance at church, wedding ceremonies or festivals may enhance the family's position in the society. Through clothing, basic human needs are satisfied physically and socio-psychologically (Hurlack, 2008). Today, clothing decisions are much more varied than they used to be, but its purpose has not changed. Learning why people wear clothes and what influences their clothing decision will help a homemaker choose the clothes that are most suitable. The concept of decision-making involves defining the problem, finding, comparing and choosing a course of action. This decision-making is the process of selecting one course of action from a number of possible alternatives in solving a problem of a particular situation. (Cole, 2003). Asare and Kwafoa (2011), similarly, defined decision as the action taken to select a course of action from a number of alternatives. A homemaker is a person whose main job is to take care of his or her own family, home and children. Traditionally, the job of a homemaker is done by women and the job of provider is done by men. Because it has been the traditional job of women to be a homemaker, a woman who spends most of her time caring for the family home has been called a housewife. As a homemaker moves through the decision process, different kinds of decisions must be made. Decisions on what to buy, where to buy, the types to buy and others. How to buy requires the homemaker to decide if the purchase should be made in store or door-to-door sales person. The homemaker must also make decision about paying cash or using credits. When to buy involves the choice of time or day, day of the week and time of the year. Each homemaker's decision requires an effort to solve a problem and make a decision by searching for and evaluating information (Hasty & Readon, 1997). Clothing decision-making involves identifying types of clothing to be purchased. Many homemakers have gone to the market without really knowing the factors to consider when purchasing and where to purchase articles or clothing. Once a homemaker has identified the needs to purchase articles of clothing, her decision will include the price product model, and manufacturer's label. New materials are constantly coming into the market and new finishes are given different fabrics. These and many similar factors make identifying the right materials and determining quality difficult. (Hasty and Readon, 1997). Major and minor decisions made concerning clothing could be joint decisions, decision by hierarchical order, decision dominated by a homemaker and syncretic decision made by husband and wife. A homemaker knows more about clothing than husband culturally. The kind and quality of clothes purchased influence the homemaker's social status, culturally, reference group, personality of family members and employment status (Hasty & Readon, 1997). Educated homemakers attached more importance to clothing than full housewives. Working class homemakers are willing to live in crowded quarters and cut down on food expenses in order to spend a high proportion of their income on clothing. According to Anyakoha and Eluwa (2000), the correct and normal way of clothing purchasing decision making practices among others, involve problem recognition, searching for sources of information, alternative evaluation, choosing from alternative course of action then evaluate the outcome to ensure that the correct decision was made.

### ***The Evolution of Clothing***

When early people realised they needed more than their own hair and skin to protect them from the weather, they looked around to see what was available. People lived in a cold climate, saw animals with skins that kept them warm. They hunted these animals for food and used the fur to cover their body. Once they started to hunt, they used the skin of animals as clothes. This skin when continuously used becomes harder and made difficult for them to hunt. For this purpose, man started to treat the skin to preserve its softness. Later the bones of animals were used as needle and nerves were used as thread to stitch the hides. Ancient people used grasses, reeds, leaves and stems to cover their body. They also learned to spin the fibre, convert it into yarn and these are interlaced to form a cloth. Flax and wool were the first of the

fibre to be used because they were easier to twist into yarn than cotton. They also used the hair of animals as bed, (which later they tangled to form a fabric) in due course, these hair tangled with each other and formed as a fabric. This method is only followed while making felt cloth. People learned how to spin bits of plants, reeds, horse hair, and bark into one continuous strand or yarn. Then they discovered how to take these long pieces of yarn and weave them into fabric, just like they wove the grasses. People began to look around to other fibres they could use to make yarn. Horn (1981), also showed that the first clothing was made from animal skins. As time went on, people decorated their clothes with stains and powder made from natural materials such as earth and clay, seeds, stones, shells and beads were sometimes added to clothing to show a person's status or level of importance. Clothing can be used for aesthetic satisfaction. It can also be used to camouflage physical defects and disabilities (Hurlack, 2008). However, Johnson and Foster (1990) stated that, clothing is used to cover the body, to make you feel more attractive and communicate with others. People wear clothes for comfort and protection. Others are for psychological and social reasons. Clothes give you self-confidence and express your personality. Clothes also help you identify with other people. Johnson and Foster (1990) added that, all people have basic human needs. Meeting these needs provides satisfaction and enjoyment in life. Clothing helps to meet some of these needs. Knowing something about the role of clothing helps one to understand oneself and other better.

### ***Purposes of Clothing***

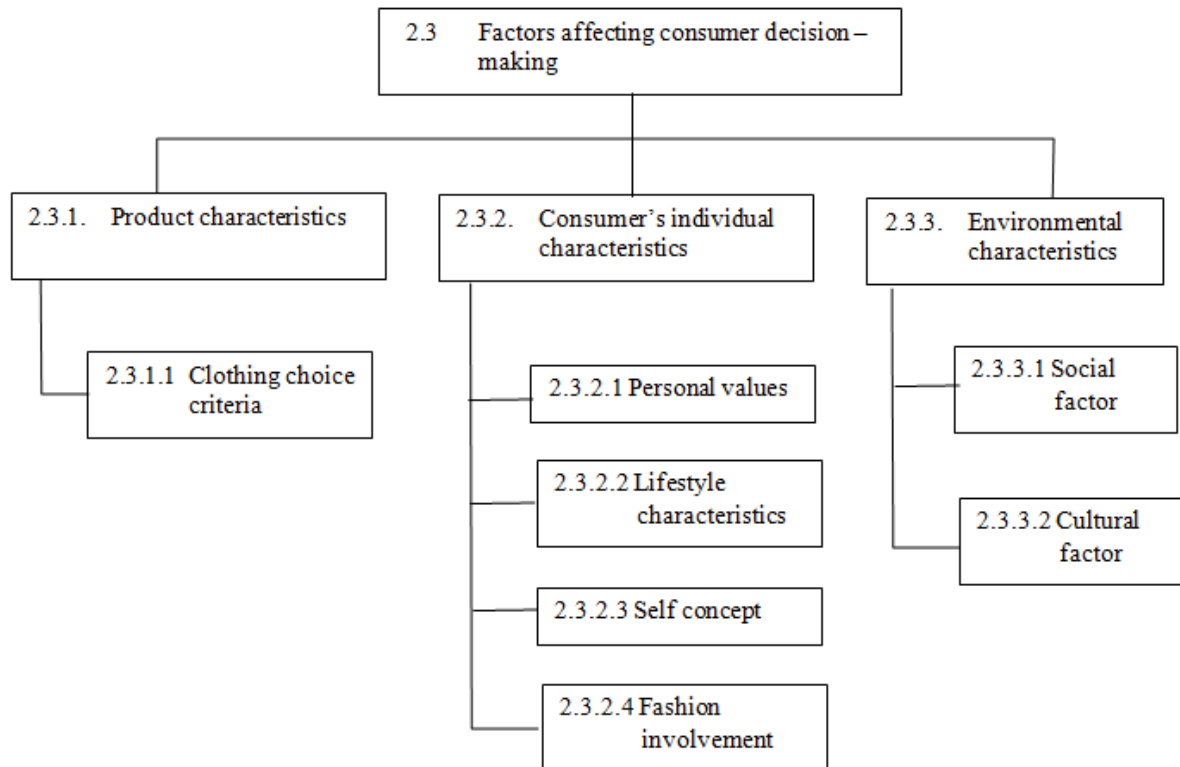
Anyakoha and Eluwa (2000) opined that, clothing decisions are much more varied than they used to be, but the purpose of clothing has not changed.

Some of these purposes are as follows:

- **Protection:** The human skin is uncovered and exposed. We can be easily affected by the elements- rain, wind, cold and heat. In some cases, we need to protect ourselves with our clothing. Clothing aids to our comfort, it absorbs perspiration, prevents sudden chills, and acts as a buffer between the body and accidental burns, scratches, and rough surfaces. The right garments can insulate the body against extremely hot or extremely cold temperature.
- **Safety:** clothing also serves to protect the skin from harm or injury. Some sports and occupations require protective clothing for safety reasons. For example, fire fighters wear asbestos clothing in hazardous situation.
- **Sanitation -** special clothing and accessories are often worn for sanitation reasons. People who work in factories that produce food and medical products wear sanitary clothing, face masks, and hair covering. This precaution prevents contamination of the products by germs
- **Modesty:** this refers to what people feel is the proper way for clothing to cover the body.
- **Identification -** clothing can also identify people as members of a group. Certain types of clothing, colours and accessories have become representative of certain groups, activities and occupations.

### ***Factors affecting consumer decision-making upon clothing purchase***

Consumer decision-making styles vary across nations (Sproles, 1985, Sproles and Kendall, 1986 and Bao et al., 2003). With increasing globalisation of world markets, such variations in consumer decision making styles could be due to environmental variations among nations (Bao, et al., 2003). Under the influences of different environmental characteristics, consumers' individual characteristics would vary and their perceptions of value and the significance of different product attributes may also be dissimilar. In the extant consumer decision-making literature, most researchers have suggested that several internal and external variables interact to affect consumers' purchase decisions. Internal factors are considered to include consumers' individual characteristics and psychological aspects such as demographics, lifestyle, personal values, self-concept and product involvement, whereas external variables are the influences which come from the consumers' environment including family, reference groups, social class, cultural influence, etc. (Omar, 1999, Cox and Brittain, 2000, Schiffman et. al., 2001). In addition to consumers' individual characteristics and environmental characteristics, product characteristics are also considered by researchers to be a major variable affecting consumer decision-making. This section reviews the importance of these three factors in relation to consumers' decision-making towards clothing purchasing. Figure1 presents a non-exhaustive number of factors affecting consumer decision making.



Source: Chui-Yan (2006).

**Figure 1: Factors affecting consumer decision making process.**

### ***Buying Behaviour***

Buying behaviour according to Dawson et, al. (2006), are set of attitudes that characterize the patterns of consumers' choices. Apart from the essential internal factors, which are recognized as influential to buying behaviour, there are a number of external situational contexts that affect consumer choices. Consumer behaviour is a combination of customers' buying consciousness and external incentives which are likely to result in behaviour remodelling. The society's culture such as norms, convention, customs religion, festivity, class, lifestyle and other subculture influence how individual consumers buy and use products, and help explain how groups of consumers behave. According to Carr and Smelter (1997), purchasing may be defined as the process of planning, implementing evaluating and controlling strategic and operative decisions for directing all activities of the purchasing function towards opportunities consistent with the firm's or family's capabilities to achieve its long-term goals. The Oxford Advanced Learner's Dictionary (2010) also defined purchasing as the activity of acquiring goods or services to accomplish the goals of an organisation. Purchasing may also involve: development and review of the product specifications, receipt and processing of requisition, advertising for bids, bid evaluation, award of supply contracts, inspection of goods received and their appropriate storage and release. Tate (2014) observed that, historically purchasing has played a key role in 'getting the lowest possible price'. This was often at the expense of a positive relationship with supplier. Today, purchasing is recognised as having an overwhelming impact on the bottom line of the organisation.

### ***Decision-Making***

Asare and Kwafoa (2011), define decision as the making up of one's mind to do something. Decision-making therefore, is the action taken to select a course of action from a number of alternatives. Cole (2003), similarly defined decision-making as the process of selecting one course of action from a number of possible alternatives of solving a problem or meeting a situation. At any one time, we make decisions concerning every aspect of our lives; these decisions are generally made without stopping to think about how we make them and what is involved in the particular decision-making process itself. Behind the visible act of making a purchase is a decision process divided into three major components: input, process and output (Schiffman and Kanuk, 1997). The input component comprises the external stimuli that serve as sources of

information about a particular product and influence a consumer's product-related values, attitudes, and behaviour which include the marketing four Ps and the socio cultural influences, which when internalized, affect the consumer's purchase decision. At the heart of these socio-cultural inputs, which are the focus of this study, is culture. The influence of culture although less tangible are important input factors that internalized and affect how consumers evaluate and ultimately adopt (or reject) products. Kotler (2000) added that the unwritten codes of conduct communicated by culture subtly indicate which consumption behaviour should be considered right or wrong at a particular point in time. Thus, its influences on consumer purchase behaviour can never be over-emphasized. Asare and Kwafoa (2011), adds that, decision making occurs when ones choice among alternatives is arrived at after a logical and thoughtful consideration of various alternatives. This means that when one make a choice without subjecting that choice to various considerations, or when one have only one course of action and one accept it, one have not made a decision. They added that, decision-making is a basic process which occurs in all management processes. It is therefore an important skill to acquire to be good managers. The fact that decision-making is a process means that it is not a single action but involves a series of actions. There are many steps involved in the decision-making process (Asare & Kwafoa 2011). They acknowledge that different people have developed different steps in making decisions. The four steps is one of the simplest. It is as follows:

- Identify the problem to be solved or decision to be made.
- Identify alternative solution to the problem
- Seek information about each alternative in relation to the problem by weighing the advantages and disadvantages of each alternative solution
- Make decision by choosing the most appropriate solution to the problem.

Decision can be for an individual or for a group such as class or family. Group decisions after the whole group; it is therefore necessary that group members are involved in the whole process. Therefore family decisions are best made when family members take part in discussing the issues and arrive at decisions together or they must ensure that those affected by decision are involved.

Roles are expected tasks or behaviour associated with specific statutes or positions held by people. In a family situation, decisions on roles such as nurturing, food preparation, keeping the house clean are made by women/wives and girls in our traditional societies. On the other hand, decisions on roles such as building, clearing the bush, protection of family are made by men/husbands and boys. The researchers have the realisation that in decision-making, one must have alternatives in order to arrive at the best and if the decision is about a group, every member should be involved in the decision making. Family roles differ from one society to the other, and they are not static. Roles keep on changing from time to time and as situation demands. Change in family roles may be caused by factors such as female education, economic activities outside the home and single parenthood. Therefore, as roles change in the society, so will be changes in decision making patterns; for example, more women are working and contributing to family income and other assets. Women will therefore participate in decision areas traditionally considered to be in the domain of men such as decision on housing, children's education, occupation of family members (Asare and Kwafoa, 2011). In view of this, Johnson and Jacks (1982) opined that decision-making in families can be troublesome if not handled appropriately because decision concerning large families is not easy to make because of differences in opinions, needs, maturity, ignorance and differences in cultural background.

### **Economic Factors and Buying Behaviour**

Consumer economic situation has great influence on his/her buying behaviour. The smaller the consumer's family size or dependents, the higher the income and savings of such consumer, this will in turn influence the consumer to favour more expensive products. On the other hand, a person with low income and savings will purchase inexpensive products (Shah, 2010). (Myers, Stanton, and Haug, 1971) also provided support for the predictive power of economic factors such as income, family size and consumer budget over other social factors in explaining expenditure patterns for low-priced goods. They concluded that economic factors are a major determinant of buying behaviour and can be used to predict the type of clothes consumer is likely to buy. Maynes (1976), also shows the influence of economic factors on buyer behaviour, when it comes to brand identification. The study revealed that adolescents with high earnings and in the upper

class were able to identify more brands than other adolescents. A very comprehensive and valuable research was conducted by Schaninger (1981) in the analysis of both usage/non-usage criteria as well as frequency of use data for a large variety of products, where it was concluded that economic factors are the most important factors in explaining the consumption of low social value products and services that are not related to class symbols, he opined that it is irrational and wrong to deny the influence that income has over buying behaviour, both on type and prices of clothes purchased.

### **Personal Factors and Buying Behaviour**

Crozier and Ranyard, (1997), believe that all human life is experienced at two levels: The Internal and the Collective. The internalized level of experience includes biological, psychological, and social factors that are more or less complex and are unique to the individual. This experience includes the formation of personal values which are the ideals or standards that guide human preferences and decisions. In collective terms, social values surround the person and represent the standards and principles of what in the greater society is generally considered “good” and “desirable.” Personal values can, and often do, conflict with social values and norms. Interaction with parents and significant others within the social environment results in personality development, the acceptance (or rejection) of social norms, and the formation of personal values. Personal values in turn shape our beliefs, attitudes and ultimately our buying behaviours, which usually bear some basic similarity to those around us and reflect the collective cultural and other social influences to which we are exposed. Some of these personal or internalized variables that uniquely influence our clothes buying behaviour include; education, lifestyle, intuition, ostentations etc.

### ***Interdisciplinary Perspectives for Explaining Consumer Decision-Making***

Consumers' decision-making is concerned with how consumers make judgements when choosing among alternatives (Peter & Olson, 1999). In this section, interdisciplinary perspectives for explaining consumer decision-making styles have been reviewed in order to gain a better understanding of consumer decision-making. Three different perspectives, including economic, psychological and behavioural viewpoints have been suggested by earlier researchers when explaining consumer decision-making (Klein and Yadav, 1989). From an economic perspective, the consumer is often characterised as a rationalist who makes rational decisions in the domain of theoretical economics in a world of perfect competition (Maynes, 1976). Economists believe that consumers are aware of all information and available product alternatives. Consumers are assumed to be competent in prioritising all product alternatives in terms of benefits and disadvantages, then identifying the best alternative in their purchases (Tversky, 1996). One of the earliest and most influential normative models related to decision-making is the utility theory, which addresses how an individual chooses and makes decisions according to his/her preferences and value judgments (Lawson, 1997). He suggests that when an individual faces a decision, he/she would choose an alternative that provides the largest subjective value and objective probability of payoff (Loke, 1995). Under this theoretical framework, Consumers are regarded as capable of ranking all of the alternatives according to their preferences, and are assumed to choose the one which, in their mind, has the highest ranking among all of the alternatives. This economic theory has been criticised by researchers because of the impossibility of being totally rational in making decisions and its inapplicability in real-life consumption situations (Kahneman and Tversky, 1979). However, this school of thought still acts as an important foundation for the study of decision-making in terms of the discipline of economics (Crozier and Ranyard, 1997). From a psychological perspective, consumers are viewed as irrational, impulsive and passive decision makers who are open and vulnerable to external influences in their decision making (Zaichkowsky, 1991). Psychologists believe that consumers are imperfect decision makers and their minds are limited in the amount of information to which they can pay attention, store and recall. Thus, they assume that consumers would use mental shortcuts i.e. cognitive heuristics when making decisions. Evidence have shown that these cognitive heuristics are highly correlated with the hidden value of a product that consumers desire (Wilkie, 1986) and such hidden values are considered to exert major influences on consumers' buying decisions. However, the psychological perspective is too extreme in suggesting that consumers are irrational and impulsive when making purchase decisions, so the sole reliance on using this model to study consumer decision-making has diminished since the 1970s (Zaichkowsky, 1991). On the other hand, behavioural researchers began to see the consumer as a cognitive being when product choice exploded in the market in the 1970s (Lawson, 1997). Consumers are characterised as problem solvers, actively searching for relevant product information and receptive to products that consciously meet their needs, the consumer decision-making process with which consumers seek and evaluate information on selected products, brands and stores becomes the

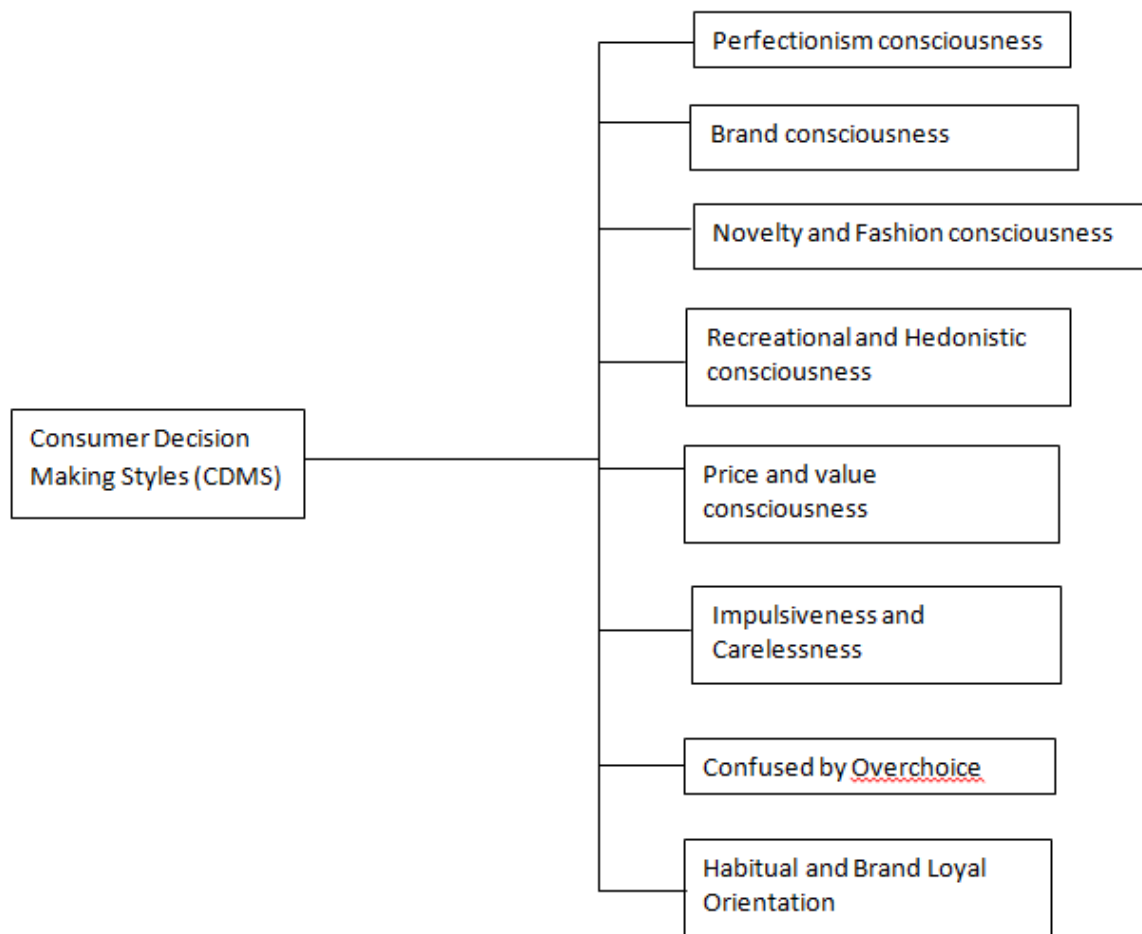
main focus of this perspective (Zaichkowsky, 1991). A cognitive consumer would perform a sequence of mental operations between the time of presentation of a stimulus and the execution of a calculated response (Crozier and Ranyard, 1997). However, later researchers argued that consumers can only absorb limited information at one point in time due to their short-term memories and their incapability of obtaining all available information. Many researchers are also critical that consumers may develop rules of thumb instead of following a complex decision-making process, in order to simplify their purchasing behaviour by reducing time and complexity in the buying process (Johnson, 1984, Bettman, 1986). In addition to the cognitive perspective, researchers have also addressed emotional influences on consumers' purchasing decision-making. Consumption was seen as a phenomenon involving a steady flow of feelings, fun and fantasies encompassed by an experiential point of view (Holbrook and Hirschman, 1982). This emotional perspective suggested that when consumers make purchasing decisions, they are more likely to base those decisions on their emotions, with less emphasis on searching out pre-purchase information. As many researchers have argued the cognitive perspective has paid insufficient attention to consumers' emotions (Holbrook and Hirschman, 1982, Crozier and Ranyard, 1997), this adoption is simply intended to supplement this neglected area of the consumer decision-making process. These perspectives that have been used to explain how consumers make purchasing decisions, evolved from the economic man theory in the 1920s, through the irrational consumer viewpoint in the 1950s to 1960s, to the cognitive and emotional consumer linked with the behavioural perspectives of the 1970s to 1980s (Zaichkowsky, 1991). All of these theories of consumer decision-making suggest the existence of different cognitive orientations for consumers when making buying decisions. Although none can fully explain consumer decision-making, different types of consumer decision-making styles were identified. The theories they put forward have provided important clues for the subsequent study of consumer decision-making by adopting an approach that takes into account different consumer decision-making styles.

### ***Consumer Decision-Making Styles***

The interdisciplinary theories of consumer decision-making (i.e. Economic Man, Irrational and Passive Man, Cognitive Man and Emotional Man) commonly suggest the existence of different mental orientations for consumers when making buying decisions. In supporting the consumer decision-making style approach, Bettman (1979) postulated that when consumers make purchasing decisions, they may not rationally go through a complex process. Instead, they may just rely on certain typical characteristics of which they are most likely conscious. Sproles and Kendall (1986) postulated that particular decision-making styles can be identified in consumers when they make purchasing decisions.

### **Sproles and Kendall's Conceptualisation of Consumer Decision-Making Styles**

Consumer decision-making styles are patterned, mental, cognitive orientations that consistently dominate a consumer's approach to making choices toward shopping and purchasing (Sproles, 1985). In essence, these are particular purchasing strategies and rules guiding consumers' choices. Similar to the concept of personality in psychology, Sproles and Kendall (1986) suggested that decision-making styles are basic consumer personalities. Most of the consumer's product choices are influenced by one or more specific decision-making styles that ultimately affect an individual's decision-making. In conceptualising these consumer decision-making styles, a model composed of eight mental styles of consumer decision-making was established by Sproles and Kendall. These styles were (1) perfectionism consciousness, (2) brand consciousness, (3) novelty and fashion consciousness (4) recreational and hedonistic consciousness (5) price and value consciousness, (6) impulsiveness and carelessness, (7) confused by overchoice and (8) habitual and brand loyal orientation (See Figure 2). Perfectionism consciousness is concerned with the consumer's intention to search for quality products. Consumers with this style are expected to shop more carefully and more rationally. In contrast with perfectionism-consciousness consumers, impulsive and careless orientated consumers would not plan and shop carefully when buying products. They pay less attention to the price they spend or value for money. They are more likely to have regrets after making purchases, since they often make buying decisions quickly and impulsively. In addition, brand consciousness is an orientation toward buying more expensive, reputable brands. Consumers with this style prefer to buy best-selling, advertised brands. They tend to believe that higher price represents better quality. Figure:2 shows a model of consumer decision-making style.



**Figure 2: Sproles and Kendall's (1986) model of consumer decision-making styles**

Unlike brand and perfectionism-consciousness consumers, price and value conscious consumers are generally looking for lower prices. They are more likely to be comparison shoppers and often aim to get the best value for money. Consumers with a novelty and fashion consciousness style are more concerned about the fashion and novelty aspects. They like up-to-date styles, with the intent of gaining excitement and pleasure from buying a large variety of new things. While novelty and fashion conscious consumers seem to be variety seekers in their buying decisions, habitual and brand loyal consumers are more likely to be non-variety seekers since they have already formed the habit of buying a few favourite brands from stores. They have a strong tendency to stick with certain brands and stores when shopping. Furthermore, consumers with a confused by over choice style are experiencing an overload of market information. They often have difficulties making their buying decisions since they are unable to manage a large number of brand and product information and the large number of choices available in the market. The last consumer decision-making style proposed by Sproles and Kendall (1986) is recreational and hedonistic consciousness. Consumers with this style take pleasure in shopping and enjoy the stimulation of looking for and choosing products. Other studies suggest they appear to be time-savers and shop just for fun (Sproles, 1985, Sproles and Kendall, 1986, Mitchell and Bates, 1998, Blakewell and Mitchell, 2003).

## 2. METHODOLOGY

Empirical evidence shows that the validity and reliability of easy information for a study depends to a greater extent on the strategies designed and used for the collection of data (Cooper, 1985). For this reason; the research design for the study was descriptive survey. A survey is used to collect original data for describing a population too large to observe directly (Babbie and Mouton, 2001). A survey obtains information from a sample of people by means of self-report, that is, the people responded to a series of questions posed by the investigator (Polit and Hungler, 1997). In this study, information was collected through self-administered questionnaires. A descriptive survey was selected because it provides an accurate portrayal or account of the characteristics, for example behaviour, opinions, abilities, beliefs and knowledge of a particular individual, situation or group (Burns and Grove, 1993). This design is chosen to meet the objectives of the



study, mainly to determine the clothing purchasing decision-making practices of Home-makers. Polit and Hungler (1997), define population as the entire aggregation on cases that meet a designated set criterion. The point to note is that, whatever the basic unit, the population always comprises the entire aggregation of elements in which the researcher is interested in. The population for the research comprises of all homemakers in the Shama District. A sample is a subset of a population that is used to represent the entire group. It is often impractical to survey every member of a particular population because the sheer numbers of people spread across an area that is large poses accessibility problems. In order to make inference about characteristic of a population, the sampling technique adopted for the study was simple random sampling. One of the best ways to achieve unbiased results in a study is through random sampling. Random sampling includes choosing subjects from a population through unpredictable means. This sampling procedure ensures that every possible element of the population has an equal chance of being selected for the study. Random sampling is possible when we can identify and enumerate the total population i.e. a finite population (Agyedu, Donkor & Obeng, 2013). In all, 100 people were selected from the Abuesi circuit. As the researchers focus was mainly on the educated homemakers, 86 of the respondents selected were people who had formal education above Junior High School. Table: 1 presents the Gender and Age Distribution of Respondents selected for the study.

	Gender of respondents		Total
	Male	Female	
Age of respondents			
Below 25yrs	4	8	12
26 - 30yrs	8	12	20
31-39yrs	4	10	14
40-49yrs	12	20	32
50-59yrs	8	8	16
60 and above	2	4	6
Total	38	62	100

Source: field survey, 2015

Responses obtained from respondents who were homemakers in the Shama district revealed that out of the total sample of 100, 38 were males and 62 were females. The male proportion represents 38% of the total sample whilst the females represent 62%. With respect to age distribution, it was observed that 32% of homemakers which represent the majority were in the age group of 40-49yrs whilst the highest age group which was 60 years and above recorded a total percentage of 6% comprising 2% males and 4% females. The least age group (25yrs and below) had a percentage of 12% consisting of 4% males and 8% females. From the discussion, it can be gainfully said that the majority of homemakers were below the age of 50 years. Being a descriptive survey; a questionnaire was used as the most appropriate instrument for data collection. The questionnaire was developed through a review of related literature based on specific objectives of the study. It was made up of four sections. Section A dealt with the educational background of the respondents. Sections B, C and D dealt with clothing purchasing decision-making practices, factors influencing the clothing purchasing decision-making practices of the educated homemakers, procedure adopted in clothing purchasing decision-making practices by the homemakers and problems militating against the clothing purchasing decision-making practices. Having sought permission from the Chief of Abuesi, the questionnaires were distributed. A total number of 100 questionnaires were given out and all the 100 were retrieved, representing a 100% response rate. To analyse the data obtained, the predictive Analytic Software (PASW) for windows was the main tool used to analyse the data obtained from the field.

### 3. RESULTS AND DISCUSSION

The results of the study have been tabulated and discussed descriptively.

#### *Demographic data of respondents*

The demographic characteristics on respondents are presented in this section. The bio-data were collected to enable the researchers gain an understanding of the respondents' profile. Table 2 presents the demographic information about the respondents selected for the study.

**Table:2 Genders and Age Distribution of Respondents**

		Gender of respondents		Total
		Male	Female	
Age of respondents	Below 25yrs	4	8	12
	26 - 30yrs	8	12	20
	31-39yrs	4	10	14
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**Table 3: Educational background of respondents**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Junior High School	14	14.0	14.0
	Senior High School	8	8.0	22.0
	Certificate	8	8.0	30.0
	Diploma	22	22.0	52.0
	HND	10	10.0	62.0
	Bachelor's Degree	20	20.0	82.0
	Post-Graduate degree	18	18.0	100.0
	Total	100	100.0	100.0

Mean value,  $\bar{x} = 4.35$ .

Source: Authors field survey, 2015.

The educational level of respondent homemakers in the Shama district is presented in Table 3. Data from the table suggests that educational qualification that had the greater number of respondents was Diploma certificate holders with a percentage representation of 22% followed by Bachelor's degree which recorded 20 respondents with a percentage of 20%. The general inference from the data given the mean value pegged at 4.35 is that, the majority of respondents' educational background was Diploma and below.

**Factors influencing clothing purchasing decisions of homemakers**

**Table:4 Factors influencing clothing purchasing decisions**

Factors	S.A	A	N	D	S.D	Mean
	%	%	%	%	%	
Comfort of clothing	50	32	18	0	0	1.68
Durability of clothe	36	48	8	8	0	1.88
Price of clothing	56	34	10	0	0	1.54
The appearance/style of the clothing	52	48	0	0	0	1.48
The country of origin	22	32	8	22	16	2.78
The fit of the clothing	42	50	8	0	0	1.66

Culture of society	36	20	14	24	6	2.44
Age / stage in person's life	14	14	16	50	6	3.20
Social class of family	0	24	8	20	48	3.92
Personality	24	4	18	32	22	3.24
Educational level	30	38	6	22	4	2.32
Family size	18	24	20	14	24	3.02

SA = Strongly Agree, A = Agree, N = Neutral, D = Disagree, SD = Strongly Disagree

Source: Authors field survey, 2015

Respondents were asked how environmental or extraneous factors affected their clothing buying decisions in Table 4. The responses as presented in the table indicate that factors such as the appearance of the clothing and the price of the clothing were major factors affecting the buying decisions of homemakers. The appearance of clothe recorded a total percentage of 100% for response category agree and strongly agree whilst the price of the clothing recorded a total percentage of 90% for agree and strongly agree. The mean value for appearance was 1.48 and that of price was 1.54. This is an indication that more people considered the appearance of the clothing they intend buying before considering the price of the clothing.

It was also evident from the table that the durability of clothing and the comfort of clothing also influenced to a large extent the clothing buying decisions of homemakers. From the data presented in the table, durability of clothing recorded a higher percentage of agree and strongly agree, 84% than comfort of clothing which recorded a total percentage of 82% respondents agreeing and strongly agreeing to the factor. The factor which was considered to be of least importance as regards the purchasing decision of clothing was social class of family, which recorded the highest mean value of 3.92 indicating that respondents generally disagreed to that factor. This was followed by personality and age/stage in a person's life both recording the respective mean values of 3.24 and 3.20. Respondents also rated family size with mean of 3.02 and country of origin of clothing with mean of 2.78 as somehow of importance when making clothing purchasing decisions.

**Procedures used by homemakers when making clothing purchasing decision**

The procedures or the processes that homemakers go through before arriving at clothing purchasing decisions were sought and presented in this section. Table 5 and Table 6 list the responses obtained when respondents were asked whether they conduct needs assessment and consider other alternative courses of actions before deciding on which clothes to buy.

**Table 5 Conduct of needs assessment before purchasing clothes**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	64	64.0	64.0	64.0
No	12	12.0	12.0	76.0
Sometimes	24	24.0	24.0	100.0
Total	100	100.0	100.0	

Source: Author's field survey, 2015.

From Table 5., 64% of homemakers in the Shama district responded 'Yes' whilst 24% of them said 'Sometimes' indicating that about 88% of respondent homemakers conduct needs assessment of their family members before taking clothing purchasing decisions. However, a percentage of 12% representing 12 out of the total 100 respondents replied that they never conduct needs assessment when making clothing purchasing decisions. This was in consonance to findings recorded by Mitchell and Bates (1998) and Walsh et al, (2001) who reported that a larger majority of respondents, with regards to the complex process of consumer decision-making styles said they conduct needs assessment before buying their clothes. They also reported that there were a small insignificant percentage of respondents reporting that they did not conduct needs assessment when buying clothes. Shim (1996) attributes the response of the minority to the fact that the meaning of the term 'needs assessment' was probably vague and did not convey the intended meaning to such respondents since same respondents were however found to have reported that they consider price/cost of clothing, which somehow constituted an aspect of needs assessment.

**Table 6: Considering alternative courses of action before purchasing clothes**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	70	70.0	70.0	70.0
Sometimes	30	30.0	30.0	100.0
Total	100	100.0	100.0	

Source: Author's field survey, 2015.

From Table 6, 70% majority of homemakers said they consider alternative courses of action as part of their clothing purchasing decision-making processes. The remaining 30% of respondents also reported that they sometimes considered alternative courses of action with no respondent stating that they did not consider alternative courses of action before purchasing clothes. In the literature, only a few studies were found to focus on the underlying factors affecting consumer decision-making styles (Shin, 1996). It was however found in these studies that, the consumer is always conscious of the price-value association of clothes and therefore considers other alternatives regarding clothing purchasing decisions in order to get the maximum value for the price of the clothing they buy (Kendal, 1986).

**Problems militating against the clothing purchasing decision-making practices of homemakers**

**Table 7: Factors militating against clothing purchasing decision making**

Factors	S.A	A	N	D	S.D	Mean
	%	%	%	%	%	
I notice some discrimination among family members during clothing decision making	0	10	20	42	28	3.88
I involve other members of the family in clothing purchasing decision making.	28	42	14	6	10	2.28
Lack of knowledge in clothing is a problem to me when making clothing purchasing decision	0	12	18	34	36	3.94
My social status brings problems to me when making clothing purchasing decision	0	18	18	36	28	3.74
Difference in cultural backgrounds pose a problem to me when making clothing purchasing decisions	6	18	24	34	18	3.40

Source: Authors field survey, 2015

Factors that militate against the clothing buying decisions of homemakers abound, however, the researchers presented what was considered as relevant factors to respondents to rate the extent to which such factors militate against their decision making when buying clothing. As indicated by previous studies, consumer decision-making styles vary by individual, across groups and cultures and to a large extent across nations. (Sproles, 1985). This suggests that the factors that affect consumers also affect them differently and to varying extents. From Table 4.6, the factor which was considered the least militating factor against clothing buying decisions was involving other members of the family in purchasing decision making since it recorded the least mean value of 2.28. However, the biggest challenge as is seen from the table is the lack of knowledge in clothing. This recorded the highest mean value of 3.94 and was followed closely by the discrimination among family members during clothing decision making which recorded the next highest mean value of 3.88. Social status and differences in cultural backgrounds also presented challenges that limited homemakers in Shama in their clothing purchasing decision making as each factor recorded 3.74 and 3.40 mean values respectively.

Evans, (1999) and Shim (2000) present similar findings, stating that factors such as differences in cultural backgrounds and lack of knowledge in clothing/fashion are always presented as militating factors against the clothing buying decisions by consumers. They also report a negative correlation between the educational background of consumers and the family, i.e. individuals in the family, since respondents are homemakers (Carsky, 1996).

**4. CONCLUSION**

The study has provided some insight on how homemakers in the Shama District of the Western Region of Ghana go about their clothing purchasing decisions. Emphasis was made on the fact that the factors that affect clothing purchasing

decisions among homemakers were many and also in varying levels of impact. From the study, respondents revealed that they faced certain challenges when making clothing purchasing decisions albeit being minor challenges. Also, it has been made known that respondents go through procedures like conducting needs assessment and considering other alternative courses of actions before finally arriving at final clothing purchasing decisions. Based on the findings of the study it is recommended that homemakers considered factors like appearance and price of clothing above important factors like the fit of the clothing and the durability. Consumers should also pay more attention to the fit of clothing and the durability of the clothing since these factors determine the value one gets from the cost expended in purchasing clothing products.

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