

# **Determinants of buyers bargaining in Cloth Market: Evidence from South West Oromia.**

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## **Abstract**

*Bargaining or not when making cloth buying decision is the concern of this research. The behavior of buyers in buying clothes has both theoretical as well as practical benefits. This study particularly examined the determinants of bargaining when buying cloths in selected towns of south west Oromia region (Jimma, Metu, Bedelle and Nekemte). To undertake this study, the researchers determined a sample size of 398 out of which 371 have been correctly returned and analyzed. In this study, the dependent variable is dummy, thus logistic regression analysis was used to find the determinants of bargaining when buying clothes. The study found out that, males tend not to bargain when buying cloths as compared to their female counterparts, married tend to bargain more compared to their single counterparts, employment status has a negative significant impact on bargaining when making cloth buying decisions, annual income of the household also has a negative significant effect on bargaining when buying cloths, family size of the household affects the dependent variable positively and significantly. The policy implication is for the textile industry, for the government as well as the buyers of cloths. Attention should always be given to the variables in this study when formulating a policy for the textile industry.*

Key Words: cloth buying, logistic regression, bargaining, Ethiopia.

## **1. Introduction**

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A trade between a cloth buying consumer and cloth selling firm creates an economic surplus. This surplus is composed of the maximum amount of money the consumer is willing to pay for clothes and the amount of money the cloth seller earns from the sale. The customers and sellers bargaining will allocate the surplus between buyer and seller. In return this bargaining is badly determined by mechanism you searched for information, the information acquired by the buyer and sellers.

In the transaction between cloth seller and buyer, there is a fee called an affiliate fee. It is a fee agreed by both parties to determine their share of the economic surplus. An affiliate fee that is equal to the buyer's willingness to pay makes the economic surplus appropriated by the seller only. And on the contrary, an affiliate fee in which the buyer pays a negative price to the cloth seller's production cost effectively assigns the economic surplus to the buyer (BSc., January 21st, 2011).

Beyond economic surplus buyers can consider different reasons, when they are asked what determines their cloth buying decisions. Theories tell us a lot of factor which will affect buying decisions. Knowing what the reason is behind the purchase decision would allow the retailer to capitalize on those factors and better their business. Following consumer behaviour theories and patterns will allow retailers to further increase their understanding of their customer.

One way of analyzing consumer's buying decisions is economic models - largely quantitative and are based on the assumptions of rationality and near perfect knowledge. The consumer is seen to maximize their utility as explained in consumer theory. The game theory can also be used in some circumstances on how consumer decides in alternative actions. Psychological models - psychological and cognitive processes such as motivation and need recognition.

They are qualitative rather than quantitative and build on sociological factors like cultural influences and family influences. Consumer behavior models - practical models used by marketers. These models typically blend both economic and psychological models (Jobber, 2001).

The traditional theory of consumer behavior, on the concern of how consumers decide on the basket of goods and services assumes rationality and complete knowledge. In this perspective consumer is assumed to be rational. He/she plans the spending of his/her income so as to attain the highest possible utility given his/her income and the market price of the commodities. The assumptions of complete knowledge underline all the information relevant to consumer's decision. It means complete knowledge of all the available commodities, complete knowledge of the price of the commodities, and -complete knowledge of personal income (Robert H. Frank, 2014).

According to Nobel laureate Herbert A. Simon (1957), decision making is a vain attempt to be rational. He claims that, if a complete analysis is to be done, a decision will be immensely complex and peoples' information processing ability is limited. The assumption of a perfect rationality economic actor is unrealistic. Most of the time consumers are influenced by emotional and non-rational considerations making attempts to be rational only partially successful.

In the modern sense consumers take different steps to make their decisions rational. Frequently they ask friends, family, and neighbors about their experiences with products. And they also refer magazines such as consumer reports. Internet shopping sites have become a common source of information about products in demand. Also they make a cross check across different consumer-generated review site written by consumers. These site offers product ratings, buying tips, and price information. This category of information sources are

considered as independent sources in the consumer minds, when they are looking for product information.

However, they also often consult non- neutral sources of information, such as advertisements, brochures, company web sites, and salespeople (George Asamoah, 2012). All these attempts are to increase information which will strength bargaining, and finally to secure consumer welfare on the decision making process.

This study assesses determinants of bargaining in cloth market: Evidence from Jimma, Bedelle, Mettu and Nekemte Towns.

The selection of cloth is based on its basic necessity category. Household's frequency of engagement on buying cloth for their family is very high, and unlike the other basic goods like food staff knowing the price list is not easy for the cloth buyer. So that acquiring information is very important to make meaningful bargaining in buying decision to share affiliated fee generated during trade transactions.

## **2. Literature Review**

Consumer decision making process has been described by various models and theories have been developed to describe consumer decision making, which helps marketer to reach target consumer. Standard consumer theory concept is that consumer decision making comes through processing of series of stages. Few researchers have developed five stage purchasing process while few have developed multi stage purchasing models. All the process or models basically deal with knowledge, motivation, attitude and experiences. Stylized stage model seems more promising to study consumer decision making process (Pinki Rani, 2014).

A decision-making process starts with the recognition of need. There are a few types of classifications of need recognition. One type is where the buyer recognizes a need or problem that can be triggered by internal or external stimuli. Internal stimuli are a human's basic needs, for example hunger that makes stomach grumble and gets the consumer buy a hamburger. External stimuli can be for example an advertisement that can get you to thinking about buying a new computer (Kotler & Armstrong, 2010). At this initial stage, the consumer often sees a significant difference between the current state and desired state. The need recognition process can occur naturally but often marketers can set it in motion. Marketers are trying to create demand where consumers are encouraged to use a product regardless of the brand they choose. Marketers will try to convince consumers to choose their brand instead of others.

At the second stage of the decision-making process, the consumer engages with information search. Sometimes consumers can choose products without any information and other times information needs to be searched carefully for identifying all alternatives. The consumer can get information from multiple sources by talking with friends or family, reading magazines or using the Internet search or handling the product. The amount of the searching will mostly depend on your drive, obtaining of the information and satisfaction got from the search. Nowadays consumers get a huge amount of information from commercial sources that are controlled by marketers. Still, the most effective sources tend to be personal such as family or friends (Solomon, 2004).

Consumers can obtain information and increase awareness towards available brands. This information helps consumers to drop some brands when making the final selection of the

brand. After information is collected, the consumer will be able to evaluate the different alternatives. The evaluation of alternatives will vary among customers and purchases. In some cases customers make little or no evaluation and make their buying decision based on impulse and intuition. In cases where little or no evaluation of alternatives is used can be originated by a habitual decision process.

On the other hand, the consumers who are engaged to an extended problem solving process may carefully evaluate among several brands. The alternatives that are actively considered during the selection process are known as consumers' evoked set. This evoked set consists of products or brands that are already in the consumer's memory plus important ones in retail environment. Even if a consumer ponders among many alternatives, the evoked set usually includes only a small number of alternatives. These alternatives share few similar features with each other (Reham A. Sanad, 2016). At the fourth stage, the consumer has evaluated alternatives and is ready to proceed to the actual purchase itself. Typically, the consumer's purchase decision is to buy the most preferred brand.

There are factors that can affect the consumer's buying decision such as the attitudes of others or beliefs about the brand created by marketers. Sometimes to simplify purchasing decisions, consumers can make mental shortcuts that can lead to hasty decisions: particularly, when limited problem solving occurs before making a choice. These kinds of shortcuts can range from universal thoughts like "higher price products are higher quality" or "buy the same brand than last time" to specific "buy the same brand that my mother used to buy". These shortcuts can turn out to be unfavorable to the consumer (Solomon, 2004).

There are different factors which can affect buying behavior of consumers. Basically we can classify those factors in to situational, personal, psychological, and social factors. Situational influences are temporary conditions that affect how buyers behave whether they actually buy your product, buy additional products, or buy nothing at all from you. They include physical factors such as a store's buying locations, layout, music, lighting, and even smells. Mainly we can categorize them in to physical factors, social factors, time factors, the reason for the buyer's purchase, and the buyer's mood (George Asamoah, 2012).

Personality describes a person's disposition as other people see it. The following are the "Big Five" personality traits that psychologists discuss frequently:

- i. Openness, how open you are to new experiences.
- ii. Conscientiousness, how diligent you are.
- iii. Extraversion, how outgoing or shy you are.
- iv. Agreeableness, how easy you are to get along with.
- v. Neuroticism, how prone you are to negative mental states.

For marketers buying decision is a function of consumer's self- concept, gender, age and stage of life, and lifestyle. Your self-concept is how you see yourself. Physiologically speaking, consumers simply need different product—different underwear, shoes, toiletries, and a host of other products (Kristen Ducatte, 2009).

Motivation is the inward drive we have to get what we need. Perception is how you combine different senses—sight, hearing, touch, smell, and taste. Learning refers to the process by which consumers change their behavior after they gain information or experience a product. Attitudes are "mental positions" or emotional feelings people have about products, services,

companies, ideas, issues, or institutions. Societal factors are a bit different. They are more outward. They depend on the world around you and how it works. It is a function of culture, subculture, social class, reference groups and opinion leaders, consumer's family (Pinki Rani, 2014).

The common self-explanatory variables that can affect whether to buy or not are: -Basic needs things like food and shelter. Convenience – You need something now and will take the easiest or fastest path to get it. Replacement – Sometimes you buy because you need to replace old things you have. Scarcity – This could be around collectibles or a perceived need that something may run out or have limited availability in the future. Prestige or aspirational purchase – something is purchased for an esteem-related reason or for personal enrichment.

Emotional Vacuum – Sometimes you just buy to try to replace things you cannot have and never will. Lower prices – Something you identified earlier as a want is now a lower price than before. Great Value – When the perceived value substantially exceeds the price of a product or service. Name Recognition – When purchasing a category you're unfamiliar with, branding plays a big role. Innovation – Everybody wants the latest and greatest. This could also be when someone mimics their favorite celebrity. Compulsory Purchase – Some external force, like school books, uniforms, or something your boss asked you to do, makes it mandatory (KhorEngTatt, 2010).

Ego Stroking – Sometimes you make a purchase to impress/attract the opposite sex; to have something bigger/better than others, friends, etc.

Niche Identity – Something that helps bond you to a cultural, religious or community affiliation. Peers Pressure – Something is purchased because your friends want you to.

The “Girl Scout Cookie Effect” – People feel better about themselves by feeling as though they're giving to others, almost especially when they're promised something in return. Reciprocity or Guilt – This happens when somebody—usually an acquaintance, or someone rarely gift-worthy—buys you a gift or does something exceptionally nice and/or unnecessary.

Empathy – Sometimes people buy from other people because they listened and cared about them even if they had the lesser value alternative. Addiction – This is outside the range of the normal human operating system, but it certainly exists and accounts for more sales than any of us can fathom. Indulgence – Who doesn't deserve a bit of luxury now and then? So long as you can afford it, sometimes there's no better justification for that hour-long massage (Jobber, 2001).

Buyer bargaining is associated with the extent of impact customers can have on the cloth industry. The stronger the buyer, the greater his ability to reduce prices and/or increase the quality of products and services. The following set of factors determine bargaining of buyers: Buyers' price sensitivity, buyers number relative to that of suppliers, buyer's ability to integrate backward with seller, buyers purchase volume, buyer's ability to get substitutes, switching costs of buyers and product differentiation.

Hence, buyers bargaining is high: when there are fewer buyers relative to that of suppliers; if the switching costs of the buyer are low; when the buyer is able to backward integrate with the supplier; buyer's ability to purchase product in bulky increases; buyer ability to get similar product/services from other suppliers; availability of substitutes and non-differentiated product.

## Conceptual framework of the study

From the above theoretical and empirical literature of the study, the following conceptual framework was developed. The construction of conceptual framework of the study was developed on the bases of existing literature.

### 1. Buyers bargaining determinants.

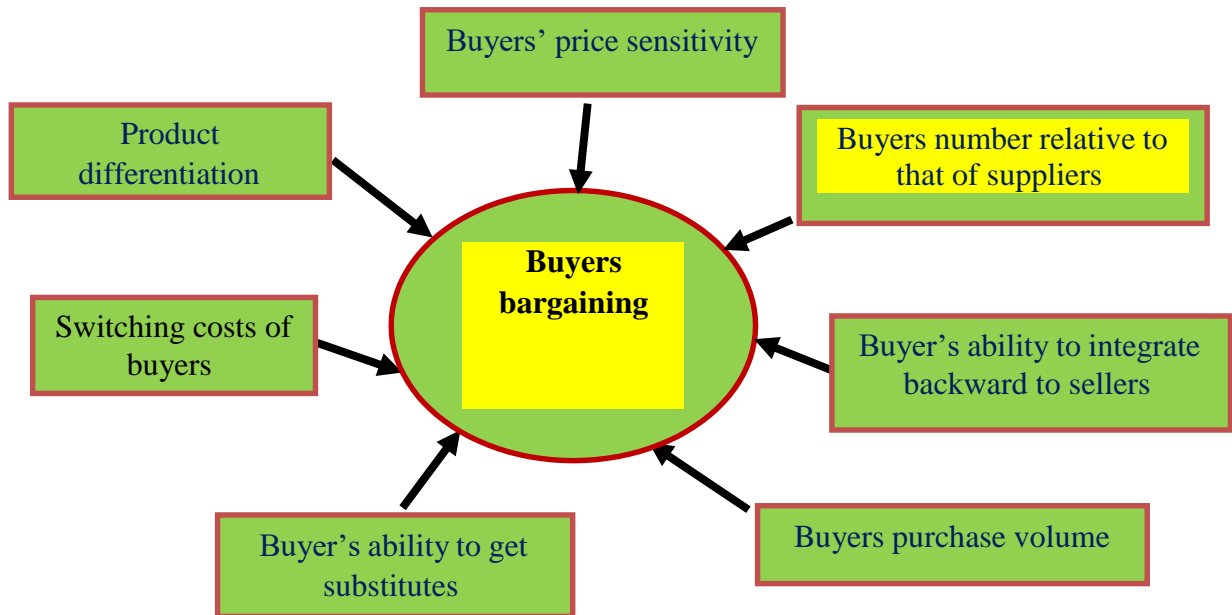


Figure 1: Buyers bargaining determinants.

## 3. Research Design and Methodology

### 3.1. Description of the study area

The study area of this research is major towns in western Oromia. It encompasses the following towns: Jimma, Mettu, Bedelle, and Nekemte. The towns are administrative capitals of Jimma, Illu ababor, Buno bedelle and East Wellega Zones of Oromia Regional state. The total household in these towns was 31 429, 8 475, 5 255 and 20 870 respectively during the 2007 housing and population census of the country.

Jimma is the major center in south western part of Ethiopia. It is home to 31,429 households. Its total population is 120,960, according to the above mentioned census. From this total population 60,824 (50.24%) of them are males and the remaining 60,136 (49.76%) of them are females with annual growth rate of 4.72% (CSA, 2007). The town is organized into 17 urban Kebeles.

### 3.2. Study population, study unit and sample size determination

The total size of target population of this study is 66029 households compiled from the four

major towns of the study area. It is 31429, 8475, 5255 and 20870 for Jimma, Mettu, Bedelle and Nekemte towns respectively. From this total household population, representative sample size (398) was determined using simplified formula for proportions (GfK Polonia, 2013).

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

From the determined total sample size we drew sample from each city based on the following proportionate sampling procedure:

$$n_j = (N_j/N) * (n) \dots\dots\dots (4)$$

Where,  $n_j$  = Size of sample from  $j^{th}$  stratum  
 $N_j$  = Population in  $j^{th}$  stratum,  
 $N$  = total population size and

$n$  = total sample size.  
 $e$  - The acceptable sampling error (.05).

Table 3.1 Study Towns Sample

Strata Name (Towns)	$N_j$	$N$	$n$	Sample size from each Town $n_j = N_j/N * n$
Jimma	31429	66029	398	$(31429/66029) * 398 = 189$
Mettu	8475	66029	398	$(8475/66029) * 398 = 51$
Bedelle	5255	66029	398	$(5255/66029) * 398 = 32$
Nekemte	20870	66029	398	$(20870/66029) * 398 = 126$

Source: Compiled by authors, 2021.

### 3.3 Model Specification for Determinants of Cloth Buyers Bargaining

One of the concerns of consumer’s buying behavior is whether they make bargaining or not when they buy cloths. We investigated what are the factors that make the buyer to make bargaining or buy without any bargaining. Analyzing this behavior is very important in developing countries like Ethiopia where sellers always exploit the buyers by charging unreasonably high prices.

To make this analysis we decided to use a binary Logistic regression model. The model’s dependent variable is dummy “1” for making bargaining when buying cloth or “0” for not making bargaining when buying cloth. The independent variables are both dummy and continuous.

The functional relation between the dependent and the independent variable is specified as follow:

CBB = f( Gender, Marital status, Age, Family size, Education level, Employment status, Product differentiation and Estimated annual income of the household).

Where CBB = cloth buyers bargaining

There are several methods to analyze the data involving binary outcomes. For this particular study, logit model was selected over discriminant and linear probability models. If the independent variables are normally distributed the discriminant-analysis estimator which follows ordinary least square procedures (OLS) is the true maximum likelihood estimator (MLE) and therefore asymptotically more efficient than the logit model which requires maximum-likelihood method.

However, if the independent variables are not normal, the discriminant-analysis estimator is not consistent. Whereas, the logit MLE is consistent and therefore more robust (Maddala, 1983). Based on this functional relationship binary Logit model is specified as follow to estimate practically decision to bargain when buying buy cloth or decision to not to bargain when buying from the towns of the study area (Jimma, Mettu, Bedelle and Nekemte).

$$P = \frac{e^z}{1 + e^z} \dots\dots\dots (5)$$

$$Z_i = \beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \dots\dots\dots + \beta_n X_{ni} \dots\dots\dots (6)$$

$$P_i = 1/[1 + e^{-(\beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \dots\dots\dots + \beta_n X_{ni})}] \dots\dots\dots (7)$$

Where:  $P_i$  = the probability of the  $i^{th}$  consumer to bargain when buying cloth.

$e^{z_i}$  = is irrational number to the of  $z_i$ ,  $Z_i = A$   
 function of explanatory n variables.  $\beta_s =$   
 parameters.



## 4. Results and Discussions

### Results of Logistic Regression Model

In this Binary logistic regression analysis, the dependent variable is cloth buyer bargaining (CBB) which takes a value “1 for the household head bargaining when buying cloth” or “0 for the household head not bargaining when buying cloth”. The dependent variable is considered to be affected by the various independent variables based on theoretical as well as empirical literatures. These include factors/variables like marital status (MS) of the individual respondent, age (A) of the household head, level of education (Edu) of the household head, employment status (Emp) of the household head, annual income (AI) of the household, family size (FSIZE) of the household, availability of product differentiation (PD) and gender of the household head (G).

The result of the regression is given in the following table (**Table 4.1**). The table displays the odds ratio result of the model. The p-value and other indicators of the regression show that the model is generally fit. The logistic regression result in the table shows that out of the eight explanatory variables in the model six of them are significant in affecting the dependent variable (Cloth Buyer Bargaining).

Table 4.1 Logistic Regression Out Put

Logistic regression		Number of obs = 371			
		LR chi2(8) = 502.65			
		Prob > chi2 = 0.0000			
Log likelihood = -56.350317		PseudoR2 = 0.7253			
CBB	Odds Ratio	Std. Err.	Z	P>z	[95% Conf. Interval]
G	2.000105	0.000224	0.82	0.0022**	0.992863, 1.000248
MS	1.14822	11.82882	2.86	0.013 **	1.054667, 76.67462
A	1.130725	0.054643	2.54	0.039 **	1.028543, 1.243059
Edu	1.5161773	0.118041	-2.89	0.033 **	0.329719, 1.80808
Emp	0.117477	0.192902	0.64	0.006**	0.096713, 1.567384
AI	0.000135	0.000124	0.85	0.0125**	0.999863, 1.000348
FSIZE	2.06518	69.0715	4.77	0.0241**	1.83059, 45.9467
PD	2.9993413	0.000164	-4.00	0.051	0.999019, 1.999664

Source: Compiled by the authors (STATA Out Put)

\*\* represent level of significant at 1% and 5% respectively.

The significant independent variables of the model are discussed below:

**Gender:** Gender statistically negatively affects cloth buying bargaining. There is more chance of bargaining when buying cloths for female as compared to male.

**Marital Status:** Marital status (MS) of the individual, affects the cloth buying bargaining positively significantly. If a man is married than otherwise, his chance of bargaining when buying cloths increases as compared to un-married man.

**Education Level:** Education level (Edu) of the household head, also affects the cloth buying decision of the household positively significantly. The more educated the person is the more knowing he becomes which increases the chance of bargaining when buying cloths.

**Employment Status:** Employment status (Emp) of the household head, also significantly negatively affects the cloth buying bargaining process. Compared to unemployed individual/household, the

employed one bargains less when buying cloths. This can be because he can afford to buy relatively.

**Annual Income:** Estimated annual income of the household head (AI), also affects the dependent variable negatively significantly. Since bargaining is costly, you do not want to incur it when you become richer.

**Family Size:** Family size of the household (FSIZE), significantly positively affects the cloth buying bargaining. This is because more family means more expenditure and thus we will be forced to bargain as affordability is under question.

All the six variables are significant at 5% level of significance.

## **5. Conclusion and policy implication**

Gender has a negative effect on the cloth buying decision. Males tend not to bargain when buying cloths as compared their female counterparts. This again is in their natural set-up. Marital status has a positive effect on the dependent variable. Married are more concerned about their purchase decisions because of cost and they tend to bargain when they buy cloths compared to their single counterparts. Employment status has a negative significant impact on bargaining when buying cloth buying cloths. Cloth buying is a function of income and employed individuals have more income compared to their unemployed counterparts, thus bargaining when buying cloth less often compared to their unemployed counterparts. Annual income of the household also has a negative significant effect on bargaining when buying cloths. The larger your annual income is the less you bargain when buying cloths. Family size of the household affects the dependent variable positively and significantly. Larger family sizes have more expenditure for cloths as compared to smaller family sizes and thus make more bargaining to reduce those expenditures.

The policy implication of the second study goes for the consumers at large. If we closely look at the factors that affect the bargaining decision, then we will get the policy implications for the buyers.

The gender aspect: in this study the female tendency to bargain is higher than the male. Thus, when we are short of budgets, we may invite our female friends or partners to accompany us on our way to buying

The bigger the better aspect: when we look at marital status and family size, we find that more tend to bargain more compared to their smaller counterparts. When you are married or caring for others, then you will get advantage of economizing on your budget/income.

The ability to buy aspect: when we look at employment and annual income, we find that employed and higher income tends to bargain less. This is abuse of money, so we better be careful on how we spend it.

The intellect aspect: when we look at education variable, more education leads to more bargaining in this study. This is because; educated people know more and do not want to be cheated by the sellers. Thus increasing education or knowledge about the market will increase bargaining and saves lots of money.

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