

Original Research Report



Socio-economic and Psychological Factors Affecting Clothing Consumption Among Female Undergraduates in University of Uyo, Nigeria

Ngozi U. Nwonye¹, Myrtle U. Ibokette¹, Priscilla A. Esiowu²

¹Department of Home Economics, University of Uyo, Nigeria

²Department of Home Economics, Michael Okpara University of Agriculture, Umudike, Umuahia, Abia State, Nigeria

***Correspondence:** Ngozi U. Nwonye, Department of Home Economics, University of Uyo, Nigeria (nwonyeng@gmail.com).

Abstract: This study explores the socio-economic and psychological factors that shape clothing consumption patterns among female undergraduate students at the University of Uyo, Nigeria. While existing research has extensively examined clothing preferences in various global contexts, limited attention has been given to the unique dynamics between financial constraints and psychological motivations in low-resource settings, particularly within Nigeria. Adopting a descriptive survey design, data were gathered from 389 respondents using a structured questionnaire. The findings highlight the pivotal roles of monthly allowances, the prevalence of second-hand shopping, and psychological influences such as self-esteem and peer pressure in shaping students' clothing choices. This study provides fresh insights by examining the coexistence of socio-economic limitations and identity-driven motivations in a cultural landscape marked by financial challenges and shifting social expectations. The results illuminate how young consumers navigate the interplay between affordability, self-expression, and the need for social acceptance. These findings offer valuable implications for stakeholders, including retailers, policymakers, and educators, by emphasizing the need for interventions that encourage affordable and sustainable fashion, foster financial literacy, and address the psychological effects of clothing consumption.

Keywords: Clothing consumption, Socio-economic factors, Psychological factors, Self-expression, Female undergraduates, Nigeria Teachers'

1. Introduction

Clothing consumption among female undergraduates in universities is deeply influenced by a complex interplay of socio-economic and psychological factors, including personal income, social pressures, cultural expectations, and emerging trends. Understanding this demographic's consumption patterns provides valuable insights into broader consumer behavior, with implications for sustainable fashion, targeted marketing strategies, and economic policy formulation. For university students, clothing transcends its basic functional role, serving as a powerful medium for personal and social identity expression. These choices are significantly shaped by financial constraints, societal norms, and the pervasive influence of social media, which amplifies aspirational and comparative behaviors (Papaoikonomou et al., 2016).

Theories such as Maslow's Hierarchy of Needs and Social Identity Theory offer a robust framework for interpreting these behaviors (Bhardwaj & Fairhurst, 2010). According to Maslow's model, the clothing choices of female undergraduates can be analyzed through both physiological and esteem-related needs. At its most fundamental level, clothing fulfills the basic physiological requirement for protection and comfort. However, for students in a university setting, clothing plays a more significant role in addressing esteem needs. It becomes a tool for self-expression, helping individuals assert their individuality, gain social recognition, and enhance self-esteem (Keogan, 2013).

This dynamic is particularly critical during the formative university years, as students navigate the process of developing independent identities separate from familial influences. Clothing serves as a visible and immediate way to establish these identities, secure peer acceptance, and align with group norms (Bettie, 2014; Gwozdz et al., 2015). The added influence of cultural expectations and financial limitations further nuances these behaviors, highlighting the tension between aspirational consumption and economic reality.

The interplay of these factors underscores the importance of targeted interventions by educators, policymakers, and fashion retailers to promote sustainable practices, financial literacy, and a deeper understanding of the psychological impacts of consumption patterns within this demographic.

Social Identity Theory posits that individuals derive a significant portion of their self-concept from membership in social groups (Treppe & Loy, 2017). For female undergraduates, clothing functions as a powerful tool for affiliating with specific groups or subcultures, enabling them to communicate belonging and conformity to perceived group norms (Clarke et al., 2017). Social media intensifies this dynamic, exposing students to curated fashion trends and aspirational lifestyles that they emulate to align with their social circles (Ki & Kim, 2019). This underscores the complex interplay between social identity and clothing choices, where students often prioritize brand names and trendy styles to maintain peer acceptance and social standing (Gonzalez & Bovone, 2012).

Financial resources are equally pivotal in shaping these consumption patterns. Disposable income—primarily derived from family support, part-time employment, or student loans—sets the boundaries for students' purchasing power (Mazelis & Kuperberg, 2022). Economic Constraint Theory explains how individuals adjust their consumption behavior based on resource availability, with a focus on prioritizing essentials over non-essentials when finances are limited (Gough, 2020). In the context

of university students, this translates into a preference for affordable fashion alternatives, such as second-hand clothing or fast-fashion brands that deliver trendy styles at minimal cost (Herold & Prokop, 2023).

The financial dimension significantly influences both the type of clothing purchased and the frequency of purchases. Limited resources often lead to strategic spending, where students balance affordability with the desire for self-expression and social conformity. As a result, fast-fashion brands emerge as a popular choice, offering an accessible avenue for students to navigate their financial constraints while adhering to group norms and maintaining their social identity. This dual influence of social belonging and economic limitations highlights the nuanced decision-making process behind students' clothing consumption. Page | 106

Psychological factors significantly influence clothing consumption, particularly among female undergraduates. Cognitive Dissonance Theory (Festinger, 1957) highlights how consumers may experience discomfort when their clothing choices conflict with their self-image or societal expectations, leading them to adjust their purchasing behaviors to resolve this discomfort. For example, female undergraduates may feel compelled to conform to prevailing fashion norms endorsed by their peers, resulting in impulsive purchases that may contradict their financial goals or personal values (Jalees et al., 2024). Additionally, self-esteem and body image play pivotal roles in clothing choices, with many students gravitating toward attire that they perceive enhances their appearance and aligns with their desired identity (Tiggemann, 2015).

Cultural context further enriches the complexity of these behaviors. Cultural Capital Theory, as articulated by Bourdieu (1984), posits that cultural knowledge and preferences are intertwined with social class and background. Within this framework, clothing acts as a visible form of cultural capital, signaling social knowledge, sophistication, and alignment with specific cultural values. In culturally diverse settings, female undergraduates navigate intersecting expectations around clothing, body image, and self-expression, balancing these influences to meet both personal and societal standards (Workman, 2010).

These factors underscore that clothing consumption among female undergraduates transcends the act of acquiring apparel. It becomes a multidimensional process tied to identity formation, social belonging, and self-expression, all while navigating economic constraints. This study investigates how psychological and cultural factors converge to shape these behaviors, offering valuable insights for stakeholders—such as retailers, policymakers, and educators—seeking to address young consumers' preferences in ways that are socially responsible and culturally nuanced.

1.1 Statement of the Problem

The clothing consumption patterns of female undergraduates at the University of Uyo are shaped by a complex interplay of socio-economic and psychological factors, resulting in significant variations in their purchasing behaviors. Financial constraints, prevalent among many students, limit their ability to acquire fashionable, high-quality clothing, often leaving them feeling excluded from social norms or dissatisfied with their appearance. This financial strain can negatively impact their self-esteem and

social identity, as clothing serves not only as a basic necessity but also as a means of self-expression and social acceptance. Moreover, the pervasive influence of peer pressure and cultural norms further complicates their decision-making process. Female students frequently feel compelled to conform to prevailing fashion trends within their social circles, even when these choices conflict with their personal preferences or financial realities. Social media exacerbates this challenge, exposing students to aspirational lifestyles and fashion ideals that are often beyond their financial reach.

This scenario highlights a critical tension between individual aspirations and external pressures, underscoring the importance of understanding the socio-economic and psychological dynamics that shape these behaviors. Addressing these factors is essential for fostering sustainable consumption practices, empowering students to make informed purchasing decisions, and supporting their psychological well-being. Additionally, such understanding can inform targeted interventions by educators, policymakers, and fashion retailers to meet the unique needs of this demographic within the broader Nigerian context.

1.2 Purpose of the Study

The overarching aim of this study is to examine the influence of social, economic, and psychological factors on clothing consumption among female undergraduates at the University of Uyo. By delving into the interplay of these variables, the study seeks to provide a comprehensive understanding of the drivers behind their clothing choices. The specific objectives are as follows:

- a) To analyze the demographic characteristics of the respondents.
- b) To identify the types of clothing consumed by female undergraduates at the University of Uyo.
- c) To explore the social factors that influence clothing consumption among this demographic.
- d) To assess the economic factors that shape the clothing choices of female undergraduates.
- e) To examine the psychological factors affecting clothing preferences among the students.
- f) To evaluate how social, economic, and psychological factors interact and influence one another in shaping clothing selection.

1.3 Research Questions

The study is guided by the following research questions:

- a) What are the demographic characteristics of the respondents?
- b) What types of clothing are consumed by female undergraduates at the University of Uyo?
- c) What social factors influence clothing consumption among female undergraduates at the University of Uyo?
- d) How do economic factors affect the clothing choices of female undergraduates at the university?
- e) How do psychological factors impact the clothing preferences of female undergraduates?
- f) How do social, economic, and psychological factors interact and influence one another in the context of clothing selection?

2. Materials and Methods

2.1. Design of the Study

This study adopted a descriptive survey research design to explore the clothing consumption patterns of female undergraduates at the University of Uyo. The descriptive survey design was selected because it effectively captures data based on the opinions, behaviors, and experiences of the target population (Kim et al., 2019). This approach enables a detailed examination of the socio-economic and psychological factors influencing clothing choices within the specific context of the university environment.

Through the administration of structured questionnaires, the study gathered quantitative and qualitative data that provided valuable insights into the purchasing habits, preferences, and underlying motivations of the respondents. The choice of this design allowed for a systematic and comprehensive analysis of trends, enabling the researcher to identify patterns and relationships between the variables of interest.

2.1.1 Ethics Statement

This study was conducted in strict adherence to ethical principles to safeguard the integrity of the research and the welfare of all participants. Prior to commencement, the research design underwent rigorous review and received approval from the appropriate ethics committee, ensuring full compliance with established ethical guidelines.

Participants were provided with detailed information about the study, including its purpose, procedures, and any potential risks or benefits. Informed consent was obtained from all participants, guaranteeing that their involvement was entirely voluntary. Participants were explicitly informed of their right to withdraw from the study at any point without facing any adverse consequences, in line with ethical standards outlined by Beauchamp (2018).

Confidentiality and anonymity were paramount throughout the research process. Personal data collected during the study were securely stored and accessed only for research purposes. All findings were presented in aggregate form, ensuring that individual identities remained protected and that no personal information was disclosed (McCallister, 2010). Additionally, the study aligned with principles of social responsibility by raising awareness about ethical consumption practices and highlighting the socio-economic and psychological factors that influence clothing choices. By fostering dialogue on these issues, the research aimed to contribute positively to the academic community and society at large. In promoting transparency, respect, and accountability, this study upheld the highest ethical standards, ensuring that the research process and outcomes were both respectful of participants and valuable for advancing knowledge on clothing consumption behaviors (Israel & Hay, 2006).

2.2. Area of the Study

The study was conducted across the three campuses of the University of Uyo: Main Campus, Town Campus, and Annex Campus, all situated in Uyo, the capital city of Akwa Ibom State, Nigeria. Geographically, Uyo is located between longitudes 37°50' E and 37°51' E, and latitudes 5°40' N and

5°59' N. The city covers an approximate area of 188.035 km² and has an estimated population of 3,920,208 people. Uyo features a tropical humid climate with relatively stable temperatures throughout the year and an annual precipitation rate of nearly 1,000 mm, providing a conducive environment for diverse social and cultural activities (Essien and Cyrus, 2019).

The University of Uyo was specifically selected for this research due to its status as a Federal University that attracts students from various ethnic, religious, and socio-economic backgrounds. This diversity creates a unique setting for studying clothing consumption patterns influenced by these factors. Furthermore, the visible diversity in student attire reflects the rich cultural and social mix of the campus population, making it an ideal context for examining the socio-economic and psychological dimensions of clothing choices. Page | 109

2.3. Population and Sample

The target population for this study comprised all female undergraduate students enrolled at the University of Uyo across its three campuses. According to data obtained from the ICT Office of the University, the total number of female undergraduate students was 14,777.

To determine a representative sample size, the Taro Yamane formula was applied with a 2.5% margin of error. This yielded a sample size of 389 respondents. A simple random sampling technique was used to select participants, ensuring that each female undergraduate had an equal chance of being included in the study. This method minimizes bias and enhances the representativeness of the sample (Narayan et al., 2023).

Simple random sampling involves the unbiased selection of participants from the target population, making it a robust approach for achieving a diverse and comprehensive dataset. This technique enabled the study to accurately capture the perspectives and behaviors of female undergraduates regarding their clothing consumption, facilitating meaningful analysis and generalization of the findings.

2.4. Instrument for Data Collection and Study Procedure

The primary instrument used for data collection in this study was the Clothing Consumption Assessment Instrument (CCAI). The CCAI was specifically designed to comprehensively explore the socio-economic and psychological factors influencing clothing consumption among female undergraduate students at the University of Uyo.

The instrument consisted of six structured sections:

- Section A: Focused on gathering demographic information about the respondents, including age, year of study, and socio-economic background.
- Section B: Examined the types of clothing commonly worn by the female undergraduates.
- Section C: Investigated the influence of social factors, such as peer pressure, cultural norms, and trends, on clothing consumption.
- Section D: Assessed the impact of economic factors, including financial resources, affordability, and access to fashion brands, on clothing choices.

- Section E: Analyzed psychological factors, such as self-esteem, body image, and identity, affecting clothing preferences.
- Section F: Explored the interaction and interplay among social, economic, and psychological factors shaping clothing consumption.

Respondents were asked to provide their responses using a Likert scale to indicate their level of agreement with various statements, alongside open-ended spaces for detailed inputs where necessary. The structured design ensured that data collected were both quantitative and qualitative, facilitating a thorough analysis of the research objectives. Page | 110

2.5. Data Collection Technique

The data collection process involved the distribution of questionnaires containing the CCAI to female undergraduate students at the University of Uyo across its three campuses. The researcher, along with two trained research assistants, facilitated this process to ensure accuracy and efficiency. Before administering the questionnaire, respondents were provided with a detailed explanation of its purpose, structure, and instructions for completing it. Ample time was allocated for respondents to fill out the questionnaire at their convenience. Any questions or concerns raised by participants during the process were promptly addressed to ensure clarity and ease of participation. Upon completion, all questionnaires were collected for analysis, ensuring that each respondent's input was accounted for in the study.

2.6. Data Analysis Technique

The data collected were analyzed systematically to address the research questions and test the study's hypotheses. The analysis was conducted using Statistical Package for Social Sciences (SPSS) version 22.0, ensuring precision and reliability of the results.

- Descriptive statistics, including frequency distribution, mean, and standard deviation, were used to summarize and interpret the data corresponding to each research question.
- To test the hypotheses, an independent sample t-test was employed at a significance level of 0.05. This approach determined whether statistically significant differences existed in the responses among different groups of respondents.

3. Results and Discussion

3.1. Demographic characteristics of the respondents

Table 1: Demographic characteristics of respondents

S/N	Demographic Characteristics	Frequency	Percentage
1	Level of Study		
	Year 1	26	6.7
	Year 2	136	35.0
	Year 3	114	29.3
	Year 4	104	26.7
	Year 5	9	2.3
	Total	389	100
2	Age		
	15-19 Years	64	16.5
	20 – 24 Years	238	61.2
	25 – 29 Years	85	21.9
	30 – 34 Years	2	0.5
	Total	389	100
3	Marital Status		
	Single	355	91.3
	Married	34	8.7
	Total	389	100
4	Gender		
	Female	389	100

The demographic analysis of respondents, as shown in Table 1, reveals notable trends in the distribution of participants across different academic years. The largest group of respondents (35%) is composed of second-year (Year 2) students, followed by third-year (Year 3) students at 29.3%, and fourth-year (Year 4) students at 26.7%. The representation of first-year (Year 1) students (6.7%) and fifth-year (Year 5) students (2.3%) is comparatively low. This pattern suggests that upper-level students, who possess greater financial independence and more defined personal identities, may engage in more thoughtful and intentional clothing consumption behaviors (Arnett, 2000; Bhardwaj & Fairhurst, 2010). These students likely have a clearer understanding of their fashion preferences and financial priorities.

In terms of age distribution, the majority of respondents (61.2%) fall within the age range of 20-24, which is a developmental period typically associated with the exploration of personal style, influenced by both the social environment and the pressures of university life (Subiyanto, 2021). A smaller proportion of respondents (16.5%) are aged 15-19, likely reflecting younger students whose fashion choices may still be influenced by adolescence and early stages of identity formation. The remaining 21.9% of respondents are aged 25-29, suggesting the presence of non-traditional students who bring distinct life experiences and perspectives to their clothing consumption behaviors (Hoyer & Stokburger-Sauer, 2012).

The sample is overwhelmingly single, with 91.3% of respondents identifying as unmarried. This aligns with typical university populations, where students are primarily focused on education and personal growth, with a higher emphasis on self-expression through fashion (Eccles & Roeser, 2015). For single students, clothing often serves as a tool for social identity and self-expression. In contrast, the 8.7% of respondents who are married may approach clothing consumption with a more practical mindset, prioritizing versatile and functional clothing to accommodate family responsibilities and everyday tasks (Niinimäki, 2010; Lertwannawit & Mandhachitara, 2012).

It is important to note that the entire sample consisted of female respondents, providing an opportunity for a deeper exploration of women's fashion behaviors, including trends, brand preferences, and self-presentation strategies (Tiggemann, 2014). While this focus on female students offers valuable insights into the unique fashion consumption patterns of women, it also limits the generalizability of the findings. Future studies would benefit from including male participants to provide a more comprehensive understanding of clothing consumption behaviors across genders.

3.2. Perceived Preference for Clothing type

Table 2: The Type of Clothing Female Undergraduate of Uyo Wear

SN	Items	SA	A	D	SD	Mean	STD	Rank
1.	I like to wear joggers and hoodies to school	52(13.4)	173(44.5)	124(31.9)	40(10.3)	2.61	.84434	7
2.	I do wear jeans trouser and crop top to school	65(16.7)	169(43.4)	125(32.1)	30(7.7)	2.69	.83879	4.5
3.	I like wearing leggings to school	57(14.7)	197(50.6)	92(23.7)	43(11.1)	2.69	.85459	4.5
4.	I like to wear jean skirt and blouse to school	92(23.7)	191(49.1)	64(16.5)	42(10.8)	2.86	.90237	3
5.	I am comfortable wearing Ankara to school	43(11.1)	161(41.4)	156(40.1)	29(7.5)	2.56	.78621	9
6.	I like to wear pants suit and shirt to school	36 (9.3)	219(56.3)	96(24.7)	38(9.8)	2.65	.78065	6
7.	I like to wear kimono to school	59(15.2)	246(63.2)	62(15.9)	22(5.7)	2.88	.72390	2
8.	I do wear tight-fitted Ankara gowns to schools	36 (9.3)	127(32.6)	174(44.7)	52(13.4)	2.38	.83024	10
9.	I do wear suit to school	27 (6.9)	118(30.3)	133(34.2)	111(28.5)	2.16	.91864	11
10.	I like to wear shirt dress to school	67(17.2)	239(61.4)	71(18.3)	12(3.1)	2.93	.68861	1
11.	I like to wear jumpsuits to school	29 (7.5)	188(48.3)	149(38.3)	23(5.9)	2.57	.71645	8

*Note: * and ** = frequencies and percentages; Rank 1 is the most significant psychological factor while Rank is the significant factor*

The analysis of clothing preferences among female undergraduates at the University of Uyo (Table 2) reveals notable patterns that reflect both personal expression and socio-cultural influences. The shirt

dress emerged as the most favored clothing item, with a mean score of 2.93. Its popularity is attributed to its versatility and comfort, making it an ideal choice for both academic and casual settings. This preference aligns with broader fashion trends that emphasize a balance of style and practicality in women's clothing (Tiggemann, 2014).

The kimono, with a mean score of 2.88, also stands out as a popular choice, demonstrating students' willingness to embrace their cultural heritage while incorporating contemporary fashion trends. This reflects a global movement towards celebrating diversity and cultural inclusion in fashion (Stone & Farnan, 2018; Sharma, 2024). Similarly, the combination of a jean skirt and blouse (mean: 2.86) was highly favored, highlighting a preference for clothing that strikes a balance between style and formality. This choice underscores the importance of comfort and practicality in students' clothing decisions (Bhardwaj & Fairhurst, 2010).

On the other hand, the suit emerged as the least favored clothing item, with a mean score of 2.16. Its formal and structured nature likely clashes with students' preference for more flexible, casual attire, which is more in line with their daily routines and lifestyle (Clemente, 2014). Similarly, tight-fitted Ankara gowns (mean: 2.38) and joggers/hoodies (mean: 2.61) received relatively modest scores, indicating a shift towards more relaxed and functional fashion choices that reflect contemporary sensibilities (Lertwannawit & Mandhachitara, 2012; Niinimäki, 2010). Overall, this analysis highlights the growing importance of comfort, versatility, and cultural expression in the clothing choices of female undergraduates. It underscores a dual influence of cultural identity and the increasing preference for fashion that accommodates both personal style and the practical demands of university life.

3.3. Perceived Social Factors that Influence Clothing Usage

Table 3: Social factors that influence clothing consumption among female undergraduates in University of Uyo

	SA	A	D	SD	Mean	SD	Rank
1 My traditional background and culture affect the clothing I wear in school	32 (8.2)	142 (36.5)	166 (42.7)	49 (12.6)	2.40	.81170	6
2 The latest fashion trend affects the specific clothes I consume.	49 (12.6)	178 (45.8)	136 (35.0)	26 (6.7)	2.64	.78539	1
3 My family's opinions, including those of my parents and siblings, impact the types of clothing I choose to wear in school	58 (14.9)	165 (42.4)	128 (32.9)	38 (9.8)	2.62	.85434	2
4 My religious affiliation influences the type of clothes I wear in school.	50 (12.9)	158 (40.6)	140 (36.0)	41 (10.5)	2.56	.84638	3.5
5 The perception of the opposite gender about my clothing style affects the clothing style	75 (19.3)	124 (31.9)	124 (31.9)	66 (17.0)	2.53	.98805	5

6	My peers influence my choice of clothing	158 (14.9)	141 (36.2)	149 (38.3)	41 (10.5)	2.56	.87057	3.5
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*Note: * and ** = frequencies and percentages; Rank 1 is the most significant psychological factor while Rank 6 is the significant factor*

The results presented in Table 3 reveal the significant socio-cultural influences on clothing consumption among female undergraduates at the University of Uyo. Among these factors, fashion trends were found to have the most considerable impact on clothing choices, with a mean score of 2.64. This underscores students' strong desire to align with contemporary fashion trends, which they use as a means to express their identity and social belonging. The influence of peer pressure amplifies this desire, as students are often motivated to conform to prevailing styles to fit in with their social groups (Bhardwaj & Fairhurst, 2010; Kwon & Lease, 2014).

Family opinions also play a crucial role in shaping clothing choices, with a mean score of 2.62. Notably, 42.4% of participants acknowledged that family values significantly influence their fashion decisions. This reflects a strong adherence to values such as modesty, appropriateness, and cultural heritage, which guide students in making clothing choices that align with familial expectations (Hota & Bartsch, 2019; Melgoza, 2024).

Cultural background and traditional identity also emerge as important factors, with a mean score of 2.40. This highlights the role of cultural norms in shaping fashion preferences, as students seek to maintain connections to their ethnic and cultural roots while engaging with modern trends (Tiggemann, 2014; Entwistle, 2023). Similarly, religious beliefs have a notable influence on clothing choices (mean = 2.56), as students prioritize modesty and religious adherence, often navigating a balance between personal expression and conformity to religious expectations (Entwistle, 2023; Ali, 2023).

Gender perceptions, with a mean score of 2.53, reveal the impact of societal expectations regarding femininity and masculinity on clothing choices. Students often seek validation from the opposite gender, and their fashion choices are shaped by these gendered perceptions (Johnson et al., 2024; Schwartz, 2013). Peer influence, with a mean score of 2.56, further emphasizes the importance of social circles in reinforcing group identity and encouraging conformity to shared fashion norms (Gurnani & Gupta, 2024; Sharma, 2024).

These findings collectively highlight the complex interplay between socio-cultural, economic, and psychological factors that shape clothing consumption patterns among female undergraduates. Fashion trends, family values, cultural background, religious beliefs, gender perceptions, and peer influence all contribute to the ways in which students make clothing choices, illustrating the multifaceted nature of their consumption behavior.

3.4. Economic factors Affecting the Clothing choices of Female undergraduates

Table 4: Economic factors Affecting the Clothing choices of Female undergraduates in University of Uyo

S/N	ITEMS	SA	A	D	SD	Mean	STD	Rank
1.	My monthly allowance affects my clothing budget	78 (20.1)	223 (57.3)	83 (21.3)	5 (1.3)	2.96	.68191	3
2.	I do have specific budget for my clothing	58 (14.9)	207 (53.2)	99 (25.4)	25 (6.4)	2.77	.77943	4
3.	I engage in second-hand clothing shopping as a cost-effective clothing choice	94 (24.2)	219 (56.3)	55 (14.1)	21 (5.4)	2.99	.77489	1
4.	I am concerned about the long-term financial impact of my clothing purchases	6 (1.5)	161 (41.4)	150 (38.6)	72 (18.5)	2.74	.77122	5
5.	There are specific types of clothing that I prioritize purchasing due to their affordability as a student	22 (5.7)	52 (13.4)	229 (58.9)	86 (22.1)	2.97	.76277	2

*Note: * and ** = frequencies and percentages; Rank 1 is the most significant psychological factor while Rank 5 is the significant factor*

The analysis of economic factors influencing clothing choices among female undergraduates at the University of Uyo, as shown in Table 4, highlights the significant role that financial considerations play in shaping their consumption behavior. Second-hand shopping emerged as the most influential factor, with a mean score of 2.99. A combined 80.5% of respondents agreed or strongly agreed that they prefer purchasing second-hand clothes, reflecting a strong inclination toward affordable alternatives. This preference is driven by the need to maintain fashion standards while adhering to tight budgets. Second-hand shopping not only provides cost-effective options but also supports environmentally sustainable practices by contributing to a circular economy, as noted in studies by Karhunen (2024) and Wang et al. (2022).

Following closely in importance is the impact of monthly allowances, with a mean score of 2.96. A significant 77.4% of respondents indicated that their financial support directly influences their clothing choices. This finding aligns with research that emphasizes how financial constraints shape consumption behaviors, particularly among students who prioritize essentials over discretionary spending (Gennetian & Shafir, 2015). The influence of monthly allowances reflects the economic realities that students face, forcing them to carefully manage their finances in relation to their clothing purchases.

Affordability is another key determinant in clothing choices, with a mean score of 2.97. Respondents expressed a clear preference for budget-conscious purchases that offer a balance between style and value for money. This aligns with the findings of Hamilton et al. (2019), who emphasize that affordability is a critical factor in consumer decision-making, particularly in contexts where financial resources are limited. The desire for affordable clothing demonstrates the students' practical approach

to fashion, where cost is as important as aesthetic appeal.

Furthermore, the study found that a significant proportion of respondents have a specific budget allocated for clothing purchases (mean = 2.77), indicating a disciplined approach to financial management. This aligns with Drever et al. (2015), who suggest that budgeting allows students to prioritize their spending and enjoy fashion without compromising their overall financial responsibilities. Setting a budget helps students navigate the tension between personal desires and financial limitations.

Lastly, respondents also displayed awareness of the long-term financial implications of their clothing purchases, with a mean score of 2.74. While this factor was less immediately influential on their purchasing decisions, it indicates a growing awareness of the need for financial sustainability in their clothing consumption. This suggests that students are considering the broader financial impact of their purchases, echoing the findings of Firat and Dholakia (2017), who emphasize the increasing focus on the sustainability and value of consumer expenditures over time.

In summary, the economic factors influencing clothing choices among female undergraduates are shaped by a combination of affordability, financial support, and long-term sustainability concerns. The preference for second-hand clothing, the impact of allowances, and the need for budgeting all reflect the practical considerations that students face when making fashion decisions. These findings underscore the importance of economic constraints in guiding the clothing consumption patterns of university students.

3.5 Psychological factors shaping the clothing preferences

Table 5: Psychological factors that play a role in shaping the clothing preferences of female students at the University of Uyo

	SA	A	D	SD	Mean	STD.	Rank
1 My emotions influence my clothing choices.	91 (23.4)	199 (51.2)	94 (24.2)	5 (1.3)	2.97	.72611	2
2 My clothing influences my self-esteem and confidence.	109 (28.0)	221 (56.8)	56 (14.4)	3 (0.8)	3.12	.66449	1
3 I wear specific clothing items or styles to express my individuality and uniqueness as a female student.	58* (14.9)**	217 (55.8)	101 (26.0)	13 (3.3)	2.82	.71573	3
4 I believe that the media's portrayal of fashion and beauty ideals impacts my clothing choices as a female student at the University of Uyo.	51 (13.1)	201 (51.7)	89 (22.9)	48 (12.3)	2.66	.85831	6
5 I have purchased clothing items primarily for their symbolic or sentimental value as a female student at the University of Uyo.	43 (11.1)	237 (60.9)	90 (23.1)	19 (4.9)	2.78	.70056	5
6 I have experienced stress or anxiety related to my clothing choices and	50 (12.9)	222 (57.1)	107 (27.5)	10 (2.6)	2.80	.68443	4

how they may be perceived by others.

7	My clothing choices are influenced by the need to conform to societal beauty standards and expectations.	39 (10.0)	162 (41.6)	157 (40.4)	31 (8.0)	2.54	.78107	7
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*Note: * and ** = frequencies and percentages; Rank 1 is the most significant psychological factor while Rank 7 is the significant factor*

The results presented in Table 5 reveal the psychological factors that most significantly influence clothing choices among female undergraduates at the University of Uyo. The highest-ranked psychological factor is the belief that clothing plays a crucial role in boosting self-esteem and confidence, with a mean score of 3.12. A substantial consensus emerged, with 28.0% of respondents strongly agreeing and 56.8% agreeing, highlighting the deep connection between clothing and personal identity. This finding aligns with research indicating that clothing choices are an important reflection of self-worth and individuality (Scott, 2018). Not only does clothing impact how individuals view themselves, but it also influences their social interactions within the academic environment, serving as a tool for self-presentation and social navigation.

Following closely is the influence of emotions on clothing choices, with a mean score of 2.97. This suggests that students often select clothing that either enhances their mood or mirrors their emotional state. This connection between fashion and emotional well-being has been emphasized in various studies, which show that clothing choices can serve as emotional outlets, helping individuals cope with or express their feelings (Tiggemann, 2014). This trend reinforces the idea that clothing is not just a material necessity but also an emotional tool that impacts how individuals feel and engage with the world around them.

The desire for individuality also emerged as an important psychological factor, with a mean score of 2.82. Approximately 14.9% of respondents strongly agreed, and 55.8% agreed, illustrating that clothing serves as a medium for self-expression. By choosing clothing that reflects their personal preferences, students communicate their unique identities, personalities, and cultural backgrounds (Byun et al., 2018). This desire for individuality suggests that students see fashion not only as a way to fit in but also as a means to stand out and differentiate themselves.

Stress and anxiety related to clothing choices were also notable, with a mean score of 2.80. This reflects the pressures that students face to conform to societal standards of appearance. The academic environment can amplify these pressures, leading to a sense of anxiety around clothing choices, as students feel the need to meet both external expectations and their personal standards of style (Steigeerwsld Schnall, 2021).

Additionally, purchases driven by symbolic or sentimental value scored a mean of 2.78, suggesting that for some students, clothing holds emotional significance tied to personal memories or experiences. These emotional connections to clothing can shape purchasing decisions, as students may choose garments that remind them of important life events or relationships (Reed et al., 2012).

The influence of media portrayals on clothing choices received a mean score of 2.66, indicating a moderate impact compared to other psychological factors. While media representations of fashion and beauty standards certainly play a role in shaping clothing preferences, this score suggests that students may be less influenced by these external images than by their personal emotions and self-esteem.

Finally, the need to conform to societal beauty standards was the least significant psychological factor, with a mean score of 2.54. This suggests that there is a growing trend among students to prioritize individuality over conforming to mainstream beauty ideals. As fashion becomes more inclusive and diverse, students may feel less compelled to adhere to traditional beauty norms and more motivated to express their unique personal styles (Tiggemann & Slater, 2014).

In summary, the analysis of psychological factors reveals that clothing choices among female undergraduates are primarily influenced by personal self-esteem, emotional states, and the desire for individuality. While pressures to conform and media portrayals still play a role, students increasingly value clothing as a means of self-expression and emotional well-being, indicating a shift toward more individualized and psychologically meaningful consumption patterns.

3.6 Socio-economic and psychological factors shaping clothing preferences

Table 6: Interaction of Socio-economic and psychological factors shaping clothing preferences of female students at the University of Uyo.

	SA	A	D	SD	Mean	STD.	Rank
1 Peer influence, finances, and psychological factors interact and influence my clothing choices.	85 (21.9)	174 (44.7)	118 (30.3)	12 (3.1)	2.85	.79081	5
2 Social factors, such as cultural norms, interact with psychological factors like self-concept to shape my clothing consumption.	93 (23.9)	157 (40.1)	113 (29.0)	27 (6.9)	2.81	.87920	6
3 There are instances where my psychological motivation to stand out or be unique influenced my clothing consumption, despite economic considerations.	76 (19.5)	214 (55.0)	89 (22.9)	10 (2.6)	2.92	.72190	4
4 I have made second-hand clothing consumption due to a combination of economic, social, and psychological factors, such as sustainability values and budget limitations.	78 (20.1)	233 (59.9)	66 (17.0)	12 (3.1)	2.97	.70277	2.5
5 There are instances where my finances was the main determinant of the cloth I wear despite my the social and psychological perception of the cloth quality.	59 (15.2)	263 (67.6)	63 (16.2)	4 (1.0)	2.97	.59558	2.5

6	Psychological factor (self-confidence), and economic factors (finances) are crucial drivers of clothing consumption compared to social and economic factors.	95 (24.4)	213 (54.8)	74 (19.0)	7 (1.8)	3.02	.71233	1
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*Note: * and ** = frequencies and percentages; Rank 1 is the most significant psychological factor while Rank 6 is the significant factor*

The results in Table 6 reveal that the intersection of socio-economic and psychological factors plays a pivotal role in shaping the clothing preferences of female students at the University of Uyo. The most influential factor identified is the combination of psychological elements, particularly self-confidence, and economic considerations, with a mean score of 3.02. Notably, 24.4% of respondents strongly agreed, and 54.8% agreed that these factors are critical drivers of their clothing consumption. This finding emphasizes that self-esteem and financial resources significantly influence clothing choices. Students who feel confident are more likely to purchase clothing that reflects their personal style and identity, aligning with previous research suggesting that individuals use clothing to reinforce and express their self-concept (Jones & Abes, 2013).

Second-hand clothing consumption, driven by a combination of economic, social, and psychological factors such as sustainability values and budget constraints, also emerged as a prominent factor with a mean score of 2.97. A total of 20.1% of respondents strongly agreed, and 59.9% agreed, highlighting a significant awareness of the benefits of second-hand shopping. This finding aligns with the broader trend toward sustainable fashion, as students increasingly prioritize both environmental responsibility and financial prudence. The awareness of the environmental impact of their clothing choices, coupled with the need to stay within a budget, reflects the growing importance of sustainability in students' consumption habits (Tran, 2024).

The mean score of 2.97 was also recorded for finances as the primary determinant of clothing choices, despite social and psychological factors related to perceptions of clothing quality. Approximately 15.2% strongly agreed, and 67.6% agreed, suggesting that financial limitations often take precedence over the desire for high-quality clothing or adherence to social standards. This finding is consistent with research on consumer behavior, which emphasizes the role of financial constraints in shaping purchasing decisions, especially in resource-limited contexts (Diddi et al., 2019).

Social factors, such as cultural norms, combined with psychological influences like self-concept, shaped clothing consumption with a mean score of 2.81. Approximately 23.9% of respondents strongly agreed, and 40.1% agreed, underscoring the significant role of societal expectations in shaping personal clothing choices. While students may seek to express their individuality through their clothing, they remain aware of the cultural and social contexts that influence their decisions. This dynamic highlights the balancing act between personal style and adherence to cultural norms (Ravin & Lie, 2013).

The interaction between peer influence, finances, and psychological factors was also significant, with a mean score of 2.85. A total of 21.9% strongly agreed, and 44.7% agreed, indicating that peer

pressure and the desire to fit in are important determinants of clothing preferences. In a social environment where fashion is often a marker of social status, students feel a strong urge to conform to peer expectations, reinforcing the notion that clothing can signal belonging or exclusion within a group (Tiggemann, 2014).

Finally, the psychological motivation to stand out or assert uniqueness, despite economic considerations, received a mean score of 2.92. Approximately 19.5% strongly agreed, and 55.0% agreed, indicating that the desire for individuality remains a strong influence on students' clothing choices. This suggests that, while economic factors such as budget constraints undeniably affect purchasing behavior, students still seek to express their uniqueness and differentiate themselves through fashion choices, underscoring the psychological drive for personal expression (Dittmar, 2011).

In conclusion, the findings highlight the complex interplay of socio-economic and psychological factors in shaping clothing preferences. While economic considerations such as finances and second-hand shopping significantly impact decision-making, psychological motivations—such as self-confidence, individuality, and peer influence—remain central to students' clothing choices. This indicates that female undergraduates at the University of Uyo navigate a balance between economic constraints and the psychological need for self-expression, social conformity, and sustainability in their fashion consumption.

Implications and Limitations, Suggestions for Further Research

The findings of this study offer valuable insights and actionable strategies for various stakeholders, including retailers, universities, and policymakers, to better address the clothing consumption challenges faced by Nigerian female undergraduates.

Retailers can leverage the study's results by introducing student discounts, promoting second-hand fashion as a viable and sustainable alternative, and offering flexible payment options such as “Buy Now, Pay Later.” These strategies can make fashion more accessible and financially manageable for students. Additionally, creating affordable collections that blend traditional African fabrics like Ankara with modern, trendy styles can cater to students' cultural pride while meeting their financial needs. By doing so, retailers can tap into both the desire for cultural expression and the need for budget-conscious fashion.

Universities play a critical role in supporting students' clothing consumption habits. They can integrate financial literacy programs into their curricula to equip students with the knowledge to make informed financial decisions. Organizing thrift fairs, budgeting workshops, and sustainable fashion events can foster an environment where students are encouraged to manage their clothing purchases responsibly. Additionally, universities should strengthen their mental health services to help students cope with the psychological pressures tied to clothing choices and self-esteem. On-campus “swap events,” where students can exchange clothing, could promote sustainable consumption and reduce the emphasis on constant new purchases.

Policymakers can support sustainable and affordable fashion initiatives by offering tax incentives to retailers who focus on eco-friendly and affordable clothing options. Public campaigns on the

importance of affordable fashion and sustainable shopping habits could also help raise awareness. Furthermore, policymakers can empower local artisans by providing grants and support for the creation of budget-friendly, culturally relevant clothing, which aligns with the growing trend of supporting local businesses while celebrating Nigerian culture.

These strategies can collectively foster financial responsibility, sustainability, and emotional resilience among students, addressing both the economic and psychological factors influencing their clothing choices. Page | 121

However, the study has several limitations. It is restricted to female students at the University of Uyo, which may limit the generalizability of the findings to other universities or demographics. Since the sample consists exclusively of female students, the study may not fully represent the clothing consumption patterns of male students or other gender groups. Additionally, the study focuses primarily on socio-economic and psychological factors, without an in-depth exploration of other potential influences such as cultural background and peer dynamics, which could further shape students' clothing preferences.

Future research could expand the sample to include male students or students from other universities to offer a more comprehensive understanding of clothing consumption across different groups. It would also be valuable to explore the impact of cultural background and social media on students' fashion choices, as these factors are increasingly influential in shaping young adults' clothing preferences. Incorporating social media's role in fashion trends and its psychological effects could provide deeper insights into how external influences affect decision-making. Furthermore, conducting longitudinal studies could shed light on how socio-economic and psychological factors evolve over time, especially as students transition from university life to the workforce. This could enhance our understanding of long-term consumption patterns and provide a clearer picture of how clothing consumption evolves throughout a young adult's life.

4. Conclusion

This study provides a comprehensive understanding of the economic and psychological factors influencing the clothing choices of female students at the University of Uyo. The findings highlight the critical role of financial constraints, particularly monthly allowances, in shaping students' clothing consumption patterns. It is evident that students' limited financial resources significantly influence their purchasing decisions, necessitating careful budget management. The study also underscores the increasing popularity of second-hand shopping, which students perceive as an affordable and sustainable option to meet their fashion needs.

On the psychological front, factors such as self-esteem, individual expression, and societal beauty standards play a pivotal role in shaping clothing preferences. The research illustrates how clothing choices are not merely functional but are deeply intertwined with personal identity and social perceptions. Self-esteem, in particular, is a strong motivator, as students seek clothing that enhances their confidence and reflects their individuality. At the same time, societal expectations related to beauty standards further influence students' clothing preferences, creating a complex balance between

personal desires and external pressures.

The interaction of socio-economic and psychological factors reveals how students navigate clothing choices through the lens of financial limitations and social influences. This dynamic reflects broader societal trends, where economic realities intersect with the desire for self-expression and conformity to societal norms. The findings emphasize the importance for retailers to align their offerings with the values of young consumers, focusing on affordability, sustainability, and the ability to cater to diverse identity expressions. Retailers can leverage this understanding to create fashion lines that are not only economically accessible but also resonate with students' cultural and personal values. In conclusion, the study highlights the intricate relationship between economic constraints and psychological factors in shaping the clothing choices of female undergraduates. The insights gained can guide retailers, universities, and policymakers in fostering more sustainable, financially responsible, and identity-affirming clothing consumption practices among students.

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Conflict of Interest

The authors declare that they have no conflicts of interest, either financial or non-financial, in relation to this work. They have worked in complete cooperation and transparency throughout the research process.

Author Contributions

Author 1 initiated the research idea, and Author 2 provided essential input to refine and strengthen the topic. Author 1 took responsibility for writing the introduction, while all three authors collaboratively developed the statement of the problem and research objectives. Author 1 and Author 3 were responsible for collecting the data from respondents, and together, all three authors worked jointly on the analysis of results and discussion after receiving the raw data from the data analyst.

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