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Consumer Behavior and Purchasing Decisions on Apparel Products: A Critical Examination

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ABSTRACT

Apparel is one of the top priorities in Vietnamese people's spending. Vietnamese families are primarily traditional, so one person usually decides to spend on garments for individuals or family members. However, the development of the economy, the introduction of foreign cultures, and the increasing income and needs of each citizen change Vietnamese people's consumption behavior. Through a survey of 203 households in Hanoi, this study has shown changes in the clothing shopping behavior of Vietnamese consumers. The percentage of people who decide to buy clothes for the family has gradually changed from female to male. When deciding to buy, the decision-maker is more interested in user needs and preferences than other factors such as income, physical characteristics, purpose, living habits, etc. In addition, quantitative research shows five factors that affect purchasing decisions on apparel products, including individual, subjective norm, product characteristics, and advertisement.

JEL Classification: D0, D12, D90

Keywords: apparel industry, Hanoi, consumers, spending decision behavior

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I. INTRODUCTION

Consumer behavior research is primarily used to assist businesses in learning more about their customers to develop policies and solutions to improve the efficiency of production and commercial activities, particularly with marketing strategy. Garment products are crucial in the daily lives of families and commodities chosen for manufacture and trade by many individuals and enterprises. However, in the context of increasingly fierce competition in the market, the number, types, and methods of production and trading of this group of products are increasing, rich and diverse. To succeed in business, especially in the consumption business, questions such as: Who decides the purchase? From whom are the products and services purchased? How, when, and where to buy it? These are constantly questioning those individuals, and businesses want to know the answers to have specific policies and action solutions to enhance consumption. Those are also questions connected to customer behavior that need to be clarified.

There has been much research on consumer behavior, on the decision-making behavior to buy one or a set of specified products and services, including clothing. Which difficulties are linked to the decision-making behavior of spending on clothes products in the family as who has a decisive role in making spending decisions? What factors influence spending decision behavior? Who influences spending decisions? Answering these questions helps businesses manufacture and trade in apparel products determine the target audience to increase the number of goods consumed, thus discovering and explaining the change in the position and role of family members in making spending decisions for apparel products.

Therefore, based on a survey of 203 families in Hanoi, this study discusses the elements affecting the decision-making behavior of spending on clothes products in Hanoi households.

II. LITERATURE REVIEW

A. Consumer Decision Making

Consumer behavior research is still a topic of interest to many organizations and scholars worldwide. Consumer decision-making means that the consumer chooses between many choices about the purchasing, usage, and disposal of a good or service (Kotler and Levy, 1969; Peter et.al, Olson and Grunert, 1999; David and Albert, 2002). Purchasing decision behavior is also an individual's participation in evaluating, purchasing, using, or disposing of goods and services (David and Albert, 2002; Schiffman and Kanuk, 2007). In addition, consumer behavior is understood as how consumers decide about alternatives (Bae, 2008).

In addition, consumer behavior is also expressed through the decision-making process (Howard and Sheth, 1969). Consumers first identify their needs, gather information, evaluate alternatives, and finally make a purchasing decision. The consumer decision-making process consists of three steps: input, process, and output (Schifman and Wisenblit, 2018). Therefore, it is noteworthy that Howard and Sheth (1969) research on the buying decision process has discussed in depth three groups of consumers: buyers, users, and payers.

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B. Review of Factors Influencing Purchasing Decision

In the recent decade, Vietnam merchandising or apparel industry has grown significantly due to its fastest-growing economy, which stands 2nd in Southeast Asia. Consumer spending among the fast-rising middle-class family, predicted to develop at 9.2 percent per year over the next five years and account for more than half of the population by 2035, is influenced by the growing economy and higher percent of GDP (McKinsey & Company, 2019). Several other essential factors helped in the rapid growth of this sector like consistent population growth, growing personnel income, increased consumer preferences, the influence of digitalization, increased number of social media platforms, rapid growth of e-commerce, foreign direct investment (FDI), and entry of many international brands, etc. The market share of the retail apparel market was about 5% of the total Vietnamese retail market in 2018 (McKinsey & Company, 2019). The trend is also changing due to people relocating from rural areas to cities, adopting a more contemporary lifestyle, and having more disposable cash (Breu et al., 2018; McKinsey & Company, 2018).

International brands account for 60% of the overall retail market in Vietnam. Because these brands are accessible on commercial avenues and owing to the large populations in Dong Khoi and Nguyen Hue in Ho Chi Minh City, Vietnamese can better access luxuries brand retail shops like Dior and Louis Vuitton (Ng, 2018; Kaolawanich et al., 2020). The fast development of many shopping malls in Vietnam has propelled the country to the forefront of the contemporary retail struggle. In Vietnam, roughly 160 shopping malls are situated in large cities like Ho Chi Minh City, Hanoi, and Danang, accounting for 22 percent of total retail sales countrywide (Ng, 2018). It shows that the consumers in Vietnam have high demands for luxury apparel brands and the latest fashionable clothing, and above all, they are more willing to pay higher prices for these brands to establish their standard of living.

Vietnamese textile and garments industry has nonetheless held an important position in Vietnam's economy with its necessary contribution to using labor sources, stabilizing social life, and contributing to the exporting turnover (Vu, 2017; Loan, 2011). Now, Vietnamese garment industries have established their brand in the country and make an image of a stable brand with higher standard quality in the international market; thus, it helps them reach and expand their footprint in the foreign market like Cambodia, Laos, Thailand, Malaysia, Singapore, etc. As a result, some Vietnamese-branded products, such as towels, textile fabric, and fiber, have gained international recognition (Loan, 2011). Vietnam is currently the world's second-largest exporter of towels, primarily to the United States, Europe, and Japan (Vietnam Garment and Textile Sector, 2010).

However, consumer behavior, attitude, and purchasing trend are fundamental parameters that need to be studied and analyzed at the city level and compared with other cities while preparing future trends and participation analysis at the national and international levels. Furthermore, the arrival of several foreign brands in Vietnam, outreach to various foreign TV channels, presence of different stylish clothing lines influence the young generation, which accounts country's large young population, and they also want to experience luxury and update with the latest trend of the western countries. So, people are willing to spend on apparel products (Nguyen et al., 2019; Vuong et.al, 2019; Kaolawanich et al., 2020). The five major broad factors considered in

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this paper for the study that affect spending behaviors were Individual, Subjective norms, Product characteristics, Market, and Advertisement.

Individual factors such as rapid growth of the middle class, consumer spending, and urbanization lead to consumer preferences increasingly influenced and becoming more focused on brands, quality, color, value, design, services adapt to modern lifestyles, high smartphone penetration among large Vietnamese youth population (McKinsey & Company, 2019), increased internet services, digital awareness. The youthful generation often uses their clothes daily to express their self-identity (Nhan and Le, 2019). Moreover, People prefer specialized apparel for inner satisfaction, originality, quality, and pleasure. Clothing is bought to demonstrate value and a way of life to emphasize personality features (Rajagopal, 2010).

Market factors at the macroeconomic level include sustained growths such as advanced road infrastructures, seaports, airports, electricity supply, external trade relationships, FDI inflow (McKinsey & Company, 2019), and a vast number of growing e-commerce sectors covering a significant part of the retail market. The evolution of different store formats can also be seen, like a brand's store chain in other cities, supermarkets, hypermarkets, minimarts, etc. Establish these stores at suitable sites and locations considering most up-market and high-traffic avenues to enter each town (Sull and Turconi, 2008). Consumer demand for particular color apparel during the fashion season.

The advertisement factors like the growing influence of social media, and new format stores (McKinsey & Company, 2019) invest heavily in advertising through print media, social media, TV, events sponsorship, etc. Media, in many circumstances, acts as an influencer or reference (Rogers et al., 1983). Many companies make promotional contracts with celebrities to generate sales (Sull and Turconi, 2008). Consumer tastes may have evolved toward instant satisfaction and heightened expectations for novelty due to social media and e-commerce (Lay, 2018). The media can pique the public's interest in current fashions and trends. It is accomplished by widely disseminating glamorous photos, celebrity endorsements, and informative articles (Remy et al., 2016).

The product characteristics include "fast fashion strategy, manufacturing trendy clothes, affordable to the consumers" (Sull and Turconi, 2008). Fast fashion refers to merchants adjusting their business practices to bring the current trends into stores as quickly as feasible and cheaply. Constant merchandise replacements can reduce time in the supply chain and increase consumer choice (Remy and Speelman, 2016).

The stimulus for a person to do or not execute a behavior based on the opinions of those most important to him is referred to as a subjective norm (Fishbein and Ajzen, 1977). Subjective norms suggest that behavior has been carried out because it confers social approval on a person. This factor mainly depends on the degree of control over behavior. Furthermore, it should note that social pressure significantly affects customer buying decisions (Arora and Kishor, 2019). Because social pressure may lead to a specific behavior, subjective standards impact a consumer's fashion purchasing (Kang et al., 2013). According to a study conducted by Diddi and Niehm (2017) in the United States on the impact of moral and subjective standards on fashion goods purchasing intentions, subjective norms play a critical role in predicting behavior, particularly when it comes to perceptions of corporate social responsibility. Subjective norms behavior like rich people's preferences towards buying luxury goods (Summers et al., 2006) and fashion brands (Gao, 2009). Individuals who are externally oriented may purchase

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luxuries to openly demonstrate their riches, prestige, and place in society (O'cass and Frost, 2002; Fionda and Moore, 2009). Subjective norms were formerly thought to be a weak element in deciding one's intention; as a result, they were not proven to be relevant in improving customers' buying behavior and choice on their own (Nguyen et al., 2019).

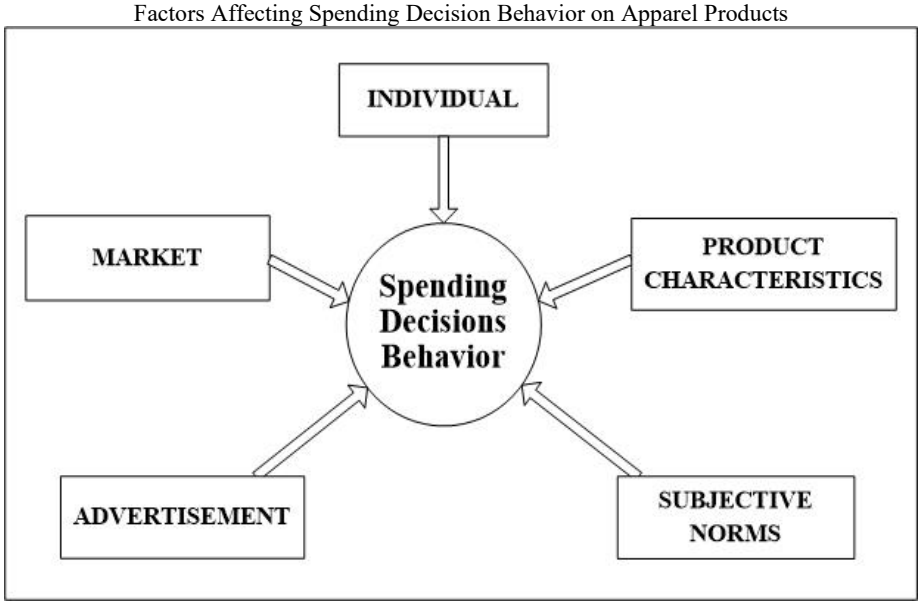
There are many studies on factors affecting shopping decisions in Vietnam, but only a few studies on household clothing purchase decisions. For example, Le and Duong (2021) focused on Factors Affecting the Decision to Purchasing Womenswear. In this research, three factors affect the decision to purchase womenswear in Vietnam, including social factors, psychological factors, and marketing promotion. There is also a study by Hoang et al. (2022) on factors affecting young Vietnamese customers' behavior in buying second-hand clothes. The research results show that the factors determining the intention to buy second-hand clothes include attitude towards the environment, towards the purchase of second-hand clothing, subjective norms, psychological consequences, age, gender, income, and experience.

III. RESEARCH METHODOLOGY

A. Research Model

Based on the discussion in the literature review, this research examines the influence of five factors affecting shopping decision behavior on Hanoi apparel products, including Individual, product characteristics, Subject norm, Advertisement, and Market. The research model is proposed in Figure 1.

Figure 1
Factors Affecting Spending Decision Behavior on Apparel Products



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From the research model, the authors test the following hypotheses:

H1: The individual factors positively affect spending decision behavior on apparel products.
H2: Subject norms factors positively affect spending decision behavior on apparel products.
H3: Product characteristics factors positively affect spending decision behavior on apparel products.
H4: Market factors have a positive effect on spending decision behavior on apparel products.
H5: Advertisement factors has a positive effect on spending decision behavior on apparel products.

B. Questionnaire and Data Collection

In order to answer the research questions and test the research hypotheses, the research team conducted group discussions to identify research problems. First, questions are discussed who decides the spending on clothing products in the household and the influencing factors. From there, the research team proposed a draft scale using a 5-level Likert scale to measure the factors affecting the decision to spend on apparel in households and build a preliminary questionnaire. Based on the initial questionnaire, face-to-face interviews were conducted with ten random people from 10 families in Hanoi with questions about the primary decision-maker of expenditure on household apparel products and factors affecting decision behavior on apparel products. From the preliminary research results, the scale of 35 variables was designed to be suitable and can be used in formal research. The questions in the survey form are built based on theoretical models and real-life situations when surveying directly from households in Hanoi. This allows the research team to create a system of survey questions relevant to the theory and reasonable to reality, and convenient for asking and answering.

After the design and agreement among the research team members, the official questionnaire consists of 3 parts. The first part contains general information about the household (*Number of family members, Age of members, Did the family complete the one-month spending plan that they set?, Does the family's income meet the spending plan?, Is clothing spending part of the family's spending plan?, What percentage of total income does the family spend on clothing in 1 year?*). The second part includes information on the respondents (*Are you the decision maker in the household?; Are you the decision maker in spending on apparel products in your household? When you were a child in your family, who was the decision maker in spending on apparel products?; If you were the decision maker, what garments would you buy? Who do you buy garments for?; Does the decision maker in your family consult everyone before deciding to buy garments for that person?, etc*). Furthermore, the final section includes questions regarding the factors influencing purchasing decisions on apparel products.

The research team surveyed 300 questionnaires equivalent to 300 households in Hanoi to collect data. In which, the research team will select three districts in Hanoi; each district (district) will survey 100 survey panels, in each district will select two wards (commune), and each ward (commune) will survey 50 households. The households selected for the interview will be in densely populated areas. The questionnaires were

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sent directly to families, but at the end of the survey, after removing invalid votes, the number of questionnaires returned to 203. All data collected through the study will be processed using SPSS 20 software.

In this study, the author first uses qualitative research methods to answer the following research questions:

1. Who in the family has a decisive role in making decisions about purchasing apparel products?
2. What apparel products do users decide to spend on?
3. How do other family members influence that spending decision-making behavior? What is the level of influence?
4. Do family living practices of the previous generation impact spending decision-making behavior?

At the same time, the authors use EFA and regression model to determine the factors and the degree of influence of the elements on spending decision behavior on apparel products.

IV. RESEARCH RESULTS

A. Characteristics of Spending Plan

After removing the invalid questionnaire, the results were obtained as follows:

Table 1
Demographic Characteristics of the Sample

Characteristics	Number of family members	Number of households	Proportion (%)
Number of members in the family	1	1	0.5
	2	30	14.8
	3	29	14.3
	4	83	40.9
	5	36	17.7
	6	15	7.4
	7	8	3.9
	8	1	0.5
	9	0	0
	10	0	0
Number of members under 16 years old in each household	0	80	39.4
	1	85	41.9
	2	34	16.7
	3	4	2.0
	4	0	0
Number of members over 16 years old in each household	0	6	3.0
	1	4	2.0
	2	72	35.5
	3	59	29.1
	4	50	24.6
	5	11	5.4
	6	1	0.5
	7	0	0

Source: Calculation from survey results

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Out of 203 valid findings, 162 respondents reported that their family met their monthly spending plan (accounting for 79.8%), and 41 households did not meet the plan (20.2%). One hundred seventy-six people responded that spending on apparel is one of their spending plans (86.7%), and 27 people replied that spending on clothing is not part of their spending plan (13.3%). One hundred ninety people answered that their income meets the spending plan (accounting for 93.6%), and 13 reported that their income does not satisfy the spending plan (accounting for 6.4%). One hundred twenty-two people said that they spend apparel no more than 10% of total household expenditure (60.1%), 60 people said they spend garments more than 10% of total income but no more than 20% (accounting for 29.56 %), 04 people said they could not estimate how much they spent (accounting for 2%). The remaining 17 people spend more than 20% of their total income.

When asked about the decision-maker in the family, 95 respondents answered that they are the decision-maker (accounting for 46.8%), while 108 people said that they are not the primary decision-maker (accounting for 53.2%).

For apparel spending decisions alone, 112 people stated that they were the decision-makers in apparel spending (accounting for 55.2%), and 91 people indicated that they were not the decision-makers in the garment (accounting for 44.8%). Thus, there is a distinction between the main spending decision-maker for the household and the key decision-maker for apparel. Twenty-three people responded that they do not decide on general household expenditure but that they decide to spend on clothing. Moreover, conversely, 15 people say that they do not decide the total cost of apparel, but they decide on other issues.

To clarify consumer behavior and purchasing decisions on apparel products, the authors analyze decision-making behavior for two groups of survey subjects: (i) The respondents are the decision-makers for spending on apparel.

1. The Respondents are the Decision-makers for Spending on Apparel

Out of 112 primary decision-makers about spending on apparel, 100 are female, 11 are male, and the rest are other. Answer the question: "who was the decision-maker in the family when this person was young?", results were obtained: 110 people indicated that the decision-maker was their mother, 01 said it was their father, and 01 claimed both mom and dad. This shows that in the past, with traditional behaviors and habits, the mother (the woman) was mainly the decision maker in buying garments in the household. As the survey result, the number of males deciding to spend on apparel grew, it is showing that the decision-makers to purchase apparel products have moved from women to men. This finding is congruent with today's reality when shopping gets simple. Shopping alternatives and e-commerce make shopping global and accessible to everybody.

Of the 203 samples collected, 142 respondents were female, and 61 were male. In this, 112/142 females are the decision-makers on household expenditure (accounting for 78.87%), and 11/61 males are the decision-makers in the family (18.03%). Thus, there is a clear difference in decision-makers' tendency to be male or female. The possibility of male decision-makers in Hanoi will increase due to changes in the economic situation and men's shopping behavior.

There are 05 widely used garments comprising work/school wear, underwear; home wear; casual wear; apparel for special occasions (Lunar new year, vacations, events, weddings). Details are presented in the Table 3.

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Table 2
Survey Results Classified by Criteria

Characteristics	Personal characteristics	Frequency	Percentage (%)
Gender	Female	142	70
	Male	61	30
	Others	0	0
Age	Under 16	0	0
	From 17 to 30	120	59.1
	From 30 to 45	68	33.5
	From 45 to 60	9	4.4
	Over 60	6	3.0
Academic level	Primary	0	0
	Junior high school	4	2.0
	High school	24	11.8
	University	146	71.9
	Postgraduate	25	12.3
	Others	4	2.0
Income level compared to other family members	Lowest	36	17.7
	Near the lowest	23	11.3
	Medium	25	12.3
	Near to highest	68	33.5
	Highest	51	25.1

Source: Calculation from survey results

Table 3
Classification of Garment Products by Type and User

Type of clothes	Parents (if any)	Spouse (if any)	Children (if any)	Other
Underwear	6	81	61	9
Home wear	34	81	87	5
Work/schoolwear	15	74	58	10
Casual wear	31	72	72	12
Clothing for special occasions	10	63	63	9

Source: Calculation from survey results

The thing most desired by the respondents to buy for is their life partner. Next, the children, then the parents. The importance of acquiring garments can arise from people's demands.

Most people tend to wear the garments they have bought routinely. In terms of how often shoppers wear certain things, the results are as follows:

Table 4
The Level of Use of Purchased Garments by the Group of Respondents Who Are the Primary Spending Decision-makers in the Household

	Usually	Frequently	Normal	Rarely	Never
Underwear	40	49	13	0	3
Home wear	39	56	11	1	2
Work/schoolwear	22	61	18	1	1
Casual wear	16	43	41	7	1
Clothing for special occasions	11	36	35	14	4

Source: Calculation from survey results

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Regarding how often family members use garments for clothing, most people tend to wear the garments they buy regularly. This can be explained by the fact that more and more people are moving from rural areas to live, study and work in big cities like Hanoi. This shift also changes spending decision-making behavior because most people can buy according to their preferences. And the preference level for garments purchased by family members will decrease, or those products do not match personality, interests, or work.

2. The Respondent Does Not Make the Spending Decisions in the Family

Gender characteristics of the main non-determiners of apparel purchases: out of 91 people, 34 were female, 49 were male, and the rest were different (LGBT and respondents did not answer the question).

Ninety-one respondents are not decision-makers on apparel expenditure, 34 are female, 49 are male, and the rest are other (LGBT and respondents did not answer the question). The decision-makers are not them but from their mother, father, wife, and daughter-in-law. In which, 58 individuals answered that their mother is the decision-maker (63.73%), three people said that the decision-maker in apparel is their father (3.3%), 21 people said it is their wife (accounting for 23.8%), one person said their daughter-in-law, two people claimed that she is the spender on apparel, one noted that members spend their own money on clothing, and five others did not answer. Most of these folks are not the main decision-makers because they are not money-holders. Up to 69 people said that this is one of the reasons (75.82%), eight people said that there are not many options for them to make their own buying decisions, 11 people think that there is not much time to choose about apparel, one person said that the decision-maker in their family is their mom, and she knows which products work best for everyone. Out of these 91 people, one more indicated that she was the one who decided to spend on clothes because she was a person with aesthetics, and five others did not give reasons why she was not the decision-maker but someone else.

Not being the one to decide on the garment in the family is sometimes not a problem for the family members. Because according to the survey results, before buying a specific product, the person who makes the purchase decision will ask the buyer's opinion. Seventeen people claim that the decision-maker always consults family members before buying; 33 say that everyone in the family is often asked. Twenty-eight people think that sometimes not; four indicated that the decision-maker rarely consults everyone, while four said they never consulted any family member. However, from the above statistics, we can see that the number of individuals who buy clothes is consulted in advance, so purchased garments are also more common. Details are presented in the table below:

Table 5

The Level of Use of Purchased Garments by the Group of Respondents Who Are not the Primary Spending Decision-makers in the Household

	Usually	Frequently	Normal	Rarely	Never
Underwear	29	36	26	5	5
home wear	25	46	28	1	2
Work/schoolwear	15	48	36	2	2
Casual wear	14	41	42	5	2
Clothing for special occasions	15	32	39	8	7

Source: Calculation from survey results

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Underwear and home wear are the most commonly worn; casual and special occasion wear is the least used category. Lingerie and home wear are the most frequent; everyday and special occasion wear are the least worn items. Although not the household's decision-maker, the respondents also make their purchase selections. Specifically: 12 people answered that they always buy things for themselves even while someone else in the family buys them for them, 26 people often buy, 30 people sometimes, 14 people say they rarely believe, and four people claim they never buy things for themselves.

When asked, "What garment do you buy yourself?" Consequently, 47 people said they bought their underwear, 50 said they bought home wear, 74 said they bought things to wear and work, 59 people bought clothes to go out, and 43 bought clothes to wear on special occasions. 25 out of 91 persons buy all their clothes: underwear, home wear, outings, work, school, and special events.

B. Testing the Reliability of Scales

Based on the theoretical model, the questionnaire to collect information comprises 40 observable variables estimated to affect the decision to spend on garment products in Hanoi. The Likert scale, with a range of values from 1 to 5, is used to measure the impact of factors on people's decisions to spend on apparel products. The Cronbach's alpha test analysis results for 35 observed variables; after removing the unsuitable observed variables, the remaining 33 variables are divided into five groups of factors affecting the decision to spend on garment products of Hanoi people. The results of Cronbach's Alpha testing for all scales are both reliable and greater than 0.6. In addition, the correlation coefficients of the variables are all over 0.3. Therefore, all of these variables are used in the subsequent EFA.

C. Exploratory Factor Analysis

The research model comprises five quantitative groups with 33 predicted factors affecting the subjects' choice of garments. After the survey, we employed exploratory factor analysis (EFA) with Varimax rotation to investigate 33 observable variables. In addition, the authors used the KMO (Kaiser-Meyer-Olkin) and Bartlett test to determine the compatibility of the survey sample.

The Exploratory factor analysis results (EFA) showed that the extracted variance reached 66.3415% at eigenvalue > 1. All the remaining variables have a factor loading > 0.5, so the observed variables are significant. Furthermore, each observed variable has a difference in factor loading coefficient <= 0.3, ensuring the distinction between factors. Thus, from 33 observed variables by EFA analysis, eight observed variables were excluded, and the remaining 25 observed variables were extracted into five groups of factors.

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Table 6
Cronbach's Alpha Test Results

No.	Observed variables	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Cronbach's Alpha
			Group 1: Individual (IND)			0.824
1	IND3	13.3005	9.647	.620	.791	
2	IND4	13.5320	8.933	.684	.771	
3	IND5	13.4138	8.709	.661	.776	
4	IND6	14.4483	8.694	.596	.798	
5	IND7	14.1330	9.453	.547	.809	
			Group 2: Subjective Norms (SN)			0.863
1	SN1	19.8522	26.869	.471	.861	
2	SN2	19.7192	24.965	.670	.839	
3	SN3	20.3153	25.445	.606	.846	
4	SN4	19.9113	24.705	.593	.849	
5	SN5	20.5320	25.121	.629	.844	
6	SN6	20.6010	24.003	.721	.833	
7	SN7	20.0443	24.350	.691	.836	
8	SN8	19.5419	26.339	.505	.857	
			Group 3: Product characteristics (PC)			0.891
1	PC1	23.5123	16.815	.633	.881	
2	PC2	23.5419	16.517	.711	.873	
3	PC3	23.6995	15.449	.802	.861	
4	PC4	23.5419	16.309	.677	.876	
5	PC5	24.0345	15.558	.678	.877	
6	PC6	23.7044	16.298	.636	.881	
7	PC7	23.8079	15.473	.692	.875	
			Group 4: Market (MA)			0.765
1	MA1	18.2857	9.562	.454	.744	
2	MA2	18.3251	9.181	.561	.716	
3	MA3	18.5665	9.029	.547	.719	
4	MA4	18.3054	9.084	.524	.725	
5	MA5	18.6502	9.090	.461	.745	
6	MA6	18.1872	9.955	.518	.731	
			Group 5: Advertisement (AD)			0.909
1	AD1	17.9015	26.248	.660	.903	
2	AD2	17.5222	24.577	.693	.900	
3	AD3	18.0099	24.059	.810	.886	
4	AD4	17.9606	24.533	.778	.890	
5	AD5	17.7143	24.571	.705	.898	
6	AD6	18.1133	24.764	.761	.892	
7	AD7	17.9212	25.618	.687	.900	
			Dependent variable: Spending Decisions Behavior (SD)			0.856
1	SD2	10.0345	5.855	.738	.800	
2	SD3	10.0542	5.754	.730	.804	
3	SD4	10.1921	6.116	.696	.818	
4	SD5	9.8276	6.708	.638	.842	

Source: Calculation from survey results

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Table 7
KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.848
Bartlett's Test of Sphericity	Approx. Chi-Square	3018.450
	df	300
	Sig.	.000

Source: Calculation from survey results

Table 8
Rotated Component Matrix

	Component				
	1	2	3	4	5
AD3	.813				
AD6	.812				
AD7	.807				
AD4	.792				
AD5	.758				
AD1	.720				
AD2	.685				
MA2		.756			
MA1		.734			
MA4		.729			
PC4		.716			
PC2		.676			
PC1		.672			
SN3			.757		
SN5			.695		
SN4			.677		
SN7			.601		
SN2			.520		
PC6				.766	
PC5				.750	
PC7				.736	
IND3					.809
IND4					.722
IND5					.721
IND7					.623
Eigenvaluaes	7.687	3.917	2.311	1.517	1.154
Eigenvaluaes explained %	30.749	15.668	9.243	6.066	4.615
Cumulative explained %	18.882	32.465	44.300	55.596	66.341

Source: Calculation from survey results

1. Exploratory Factor Analysis for the Dependent Variable

Factor Loading is all > 0.5; hence the observed variables are significant. Each observed variable exhibits a difference in factor loading coefficient ≥ 0.3, establishing the distinction between factors. KMO coefficient = 0.772; therefore, EFA fits the data. The Chi-square statistic of Bartlett's test reaches the significance level of 0.000, so the observed variables are correlated on the overall scale. The extracted variance reached 72.498% with an Eigenvalue = 2,900. Therefore, the dependent variable EFA results are acceptable.

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Table 9
Exploratory Factor Analysis for the Dependent Variable

SD2	.871
SD3	.852
SD4	.845
SD5	.837
Eigenvalue	2,900
Average Variance Extracted (%)	72.498
KMO	0.772
Bartlett's Test	0.000

Source: Calculation from survey results

D. Correlation Analysis

The results of testing the correlation system between the independent variables and between the independent and dependent variables by Spearman's method reveal a linear correlation between the dependent variable and the independent variables IND, SN, PC, AD. Moreover, all coefficients between the dependent and independent variables have sig < 0.05. Therefore, all these independent factors may be explained by the dependent variable.

E. Regression Analysis

The summary results of the regression model by the Enter method show that the adjusted $R^2 = 0.635$, the independent variables explain 63.5% of the variation of the dependent variable. The factors in the research model (individual-IND, subjective norma -SN, product characteristics - PC, and advertisement- AD) can explain 56.35% of the variation of the dependent variable (Spending Decisions Behavior - SD).

Table 10
Correlations

		SD	IND	SN	PC	MA	AD
SD	Pearson Correlation	1	.516**	.650**	.518**	.099	.720**
	Sig. (2-tailed)		.000	.000	.000	.297	.000
	N	112	112	112	112	112	112
IND	Pearson Correlation	.516**	1	.529**	.354**	-.107	.391**
	Sig. (2-tailed)	.000		.000	.000	.260	.000
	N	112	112	112	112	112	112
SN	Pearson Correlation	.650**	.529**	1	.411**	.033	.605**
	Sig. (2-tailed)	.000	.000		.000	.728	.000
	N	112	112	112	112	112	112
PC	Pearson Correlation	.518**	.354**	.411**	1	.370**	.374**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	112	112	112	112	112	112
MA	Pearson Correlation	.099	-.107	.033	.370**	1	.136
	Sig. (2-tailed)	.297	.260	.728	.000		.153
	N	112	112	112	112	112	112
AD	Pearson Correlation	.720**	.391**	.605**	.374**	.136	1
	Sig. (2-tailed)	.000	.000	.000	.000	.153	
	N	112	112	112	112	112	112

Source: Calculation from survey results

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Adjusted R^2 (0.652) is smaller than R^2 (0.635); thus, it is safer to use it to assess the fit of the research model since it does not inflate the fit of the model, and the adjusted R2 will not increase when adding variables to the model; only R^2 changes. Therefore, we will use R^2 to evaluate the fit of the model.

The results of the ANOVA analysis show that the sig value = 0.000, so it is possible to reject the hypothesis Ho: is a set of independent variables that have no relationship with the dependent variable (except constant), and this means that the model is constructed to fit the data set as a whole. The factors IND, SN, PC, and AD are all significant. The group of factors all affects the decision to spend on garment products of Hanoi people (with value Sig. < 0.5). On the other hand, the MA factor group is not significant in the model (Sig = 0.562 > 0.05).

The regression model (unnormalized form) on the decision to spend on garment products of Hanoi residents is determined as follows:

$$SD = -0.13 + 0.168* IND + 0.221*SN + 0.230*PC + 0.448*AD \quad (1)$$

All groups of independent factors have significant influence in the same direction as the group of factors determining the spending of garment products. Therefore, the level of the result of factors affecting the decision to spend on garment products of Hanoi residents is defined as follows:

The group of factors AD (advertising) strongly influences the Hanoi people's decision to spend on garment products. That shows the product development trend in promoting marketing services, one of the most effective sales forms leading today's market. For products to reach the market quickly and effectively, it is crucial to building marketing strategies in many forms, both online and offline. It also proves that the pervasive power of the media and social networking sites can promote shopping behavior. However, in a recent study by Duong and Le (2021), promotion is a factor that has a negative impact on purchasing decision of womenswear. Therefore, this is an issue that needs more new studies to elucidate.

Table 11
Regression Model Results

Model Summary[b]

R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
.807[a]	.652	.635	.51813	1.888

ANOVA[a]

	Sum of Squares	df	Mean Square	F	Sig.
	53.231	5	10.646	39.657	.000[b]
	28.456	106	.268		
	81.687	111			

Coefficients[a]

	B	Std. Error	Beta	t	Sig.
(Constant)	-.013	.417		-.032	.975
IND	.168	.083	.145	2.036	.044
SN	.221	.087	.203	2.538	.013
PC	.230	.073	.224	3.150	.002
MA	-.050	.086	-.038	-.582	.562
AD	.448	.071	.463	6.272	.000

Source: Calculation from survey results

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The PC factor group is the next most influential factor group (product characteristics). It is appropriate because people's incomes are currently at an average - good level. Consumers are no longer only interested in having enough to wear but also demand products with reasonable prices, beautiful designs, and good quality. Therefore, they need to consider whether the product characteristics suit individuals' economies, needs, and preferences.

Subjective norms have a near-low impact on the decision to spend on garment products of Hanoi people. In the family, garment spending is done by a decision-maker. The surrounding objects often influence them to find out the needs and preferences of the buyer. It shows concern and equality among family members. Although Subjective norms have a low impact on the decision to spend on garment products, this result is similar to the results of Hoang et al. (2022), who also indicated Subjective norms as one of the positive factors affecting Behavioral of Young Vietnamese Customers in Buying Second-Hand Clothes.

The last factor affecting Hanoi people's decision to spend on apparel products is the IND factor (Individual). This is explained by the fact that in the family, garment spending is made by one main decision-maker, so they are often influenced by surrounding objects to find out the needs and preferences of the person being bought. That shows concern and equality among family members.

V. CONCLUSION

This study shows that family spending decision-makers tend to change gradually to balance male and female roles in the family from the previous generation to the next generation. Decision-makers are most concerned with user needs and then income. The object that decision-makers prioritize in buying clothes for the most is their spouse, their children, and then their parents.

The research model demonstrates that the factors affecting Hanoi's garment spending behavior include subjective norms, product characteristics, advertisement, and individual. Although this study was conducted on a small scale, the qualitative and quantitative research results show changes in the behavior of households in deciding to spend on apparel products over time and is influenced by many factors such as income conditions, living environment, online shopping trends, subjective norms, product characteristics, advertisement, and individual, etc. The results of this study may have implications for businesses that trade in apparel products in choosing and deciding on measures to influence different customer groups appropriately and effectively.

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