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Impact of Rising Textile and Clothing Prices on Students' Purchasing Behaviour in Karachi

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ABSTRACT

This study examines how the continuing rise in textile and clothing prices in Pakistan has changed the purchasing behaviour of students in Karachi. A simple quantitative survey design was adopted, and a structured questionnaire, distributed through Google Forms, was completed by 300 students from public and private colleges and universities across the city. The results show that 94 percent of respondents had noticed higher clothing prices over the previous twelve months and that 57 percent now buy clothes less often than before. More than half of the students reported a shift from branded to local or unbranded clothing, and price has replaced brand and fashion as the main factor in their choices. Students cope by buying fewer items, waiting for sales, repairing old clothes and turning to local and secondhand markets. A chi square test showed a significant association between monthly allowance and change in purchase frequency. The study concludes that rising prices have made students more cautious, price sensitive and value seeking consumers, and it offers recommendations for retailers, policy makers and educational institutions.

Introduction

Background of the Study

Clothing is a basic human need, yet for young people it is also a way of expressing identity, belonging and confidence. Students form a large consumer group in Karachi, which is the largest city of Pakistan and home to dozens of colleges and universities. Most students depend on a fixed allowance from their families or on small earnings from part time work, which means that any sharp change in prices has a direct effect on what they can afford (Solomon, 2020).

Over the past few years Pakistan has experienced very high inflation, and clothing has been one of the fastest rising categories. According to the Pakistan Economic Survey, clothing and footwear recorded the highest inflation among all consumer price index groups in the fiscal year 2025 at 14.4 percent, after an even higher increase of 19.8 percent in the previous year (Finance Division, 2025). The State Bank of Pakistan (2025) also noted that core inflation, which excludes food and energy, remained high even when headline inflation eased. More recent data show that overall inflation rose again to 10.3 percent in September 2026, with footwear prices up by more than 29 percent over the year (Business Recorder, 2026). Higher energy tariffs, the cost of cotton and yarn, taxes on branded apparel and the weaker rupee have all pushed the price of fabric and finished garments upward.

For students, this situation creates a difficult choice. They still need clothes for daily campus life, religious festivals such as Eid, weddings and social events, but their budgets have not grown at the same pace as prices. Understanding how they respond is useful for clothing brands, local traders, policy makers and educational institutions.

Problem Statement

Although inflation in Pakistan has been widely reported, very little research has looked specifically at how rising clothing prices affect students, who have limited and mostly fixed incomes. Existing studies on consumer behaviour in Pakistan often focus on households or working adults. There is a need for simple, local evidence on whether students in Karachi are buying less, switching brands, changing where they shop or finding other ways to cope.

Research Objectives

The study has the following objectives:

- To find out how far students in Karachi have noticed the rise in textile and clothing prices.
- To examine changes in their purchase frequency, monthly spending and brand preferences.
- To identify the places and channels where students now buy clothes.
- To identify the coping strategies students use against higher prices.
- To test whether monthly allowance is associated with changes in purchase frequency.

Research Questions

- How have rising clothing prices affected how often and how much students spend on clothing?
- Have students shifted from branded to local, unbranded or secondhand clothing?
- What strategies do students use to cope with higher clothing prices?
- Is there a relationship between students' monthly allowance and the change in their buying frequency?

Significance of the Study

The findings can help clothing retailers design products and pricing that suit young buyers, help policy makers understand the effect of taxes on basic apparel, and help universities appreciate the financial pressures that students face. The study also adds Karachi based evidence to the small body of consumer research on students in Pakistan.

Literature Review

Inflation and Consumer Purchasing Behaviour

Consumer behaviour refers to the process through which people search for, choose, buy, use and dispose of products (Blackwell et al., 2006). Price is one of the strongest influences in this process. When prices rise faster than income, the real purchasing power of consumers falls, and they are forced to reconsider their spending. Katona (1975) argued that consumers do not respond only to their actual income but also to their expectations and feelings about the economy, so a general sense that prices are rising can make people more careful even before their budgets are fully affected.

Kotler and Keller (2016) explain that during difficult economic periods consumers become more value conscious, delay purchases that are not urgent and move towards cheaper alternatives. Clothing is a category where many purchases can be postponed, which makes it especially sensitive to inflation. Thaler (1985) showed through the idea of mental accounting that people place their spending into separate mental budgets, and when one budget is under pressure, purchases in that category are reduced or reshaped.

Price Perception and Price Consciousness

Lichtenstein et al. (1993) identified several price related perceptions, including value consciousness, price consciousness, sale proneness and the belief that price signals quality. Price conscious consumers focus on paying low prices, while sale prone consumers are attracted by discounts and promotions. Dickson and Sawyer (1990) found that many shoppers have limited knowledge of exact prices, but they become more attentive when prices rise sharply. Prospect theory adds that people feel losses more strongly than equivalent gains (Kahneman & Tversky, 1979), so a noticeable rise in the price of a familiar item can feel particularly painful and may lead to strong reactions such as switching or not buying at all.

Young Consumers and Clothing

Young people tend to see clothing as a means of social expression. Bearden and Etzel (1982) showed that reference groups, such as friends and classmates, have a strong influence on purchases of visible products, and clothing is one of the most visible products a student owns. The growth of fast fashion has encouraged frequent buying of cheap, trendy garments (Bhardwaj & Fairhurst, 2010), but rising prices challenge this pattern. At the same time, concern about the environmental cost of clothing has grown worldwide, and researchers have encouraged buying less, repairing and reusing garments (Fletcher, 2008; Niinimäki et al., 2020). For many students, these sustainable habits may now be driven by necessity rather than by choice.

The Pakistani Context

Pakistan is one of the major textile producing countries, yet local consumers have faced rapid increases in clothing prices. Official reports show that clothing and footwear inflation has remained in double figures even when overall inflation fell (Finance Division, 2025; State Bank of Pakistan, 2025). Karachi offers a wide range of shopping options, from branded outlets in malls to large local markets and the secondhand clothing markets commonly called landa bazaars. Online shopping through brand websites and social media pages has also become popular among young people. This variety gives students many ways to adjust their behaviour when prices rise.

Theoretical Framework

This study is guided by the Theory of Planned Behaviour (Ajzen, 1991), which states that behaviour is shaped by attitudes, subjective norms and perceived behavioural control. Rising prices reduce a student's perceived control over buying clothes, while peer pressure acts as a subjective norm that may still push towards fashionable purchases. The interaction of these forces helps explain why students may continue to buy clothes but change how, where and when they buy them. Price perception theory (Lichtenstein et al., 1993) supports this view by explaining how consumers interpret and respond to price information.

Conceptual Framework

Based on the literature, the study proposes the conceptual framework shown in Figure 1. Rising textile and clothing prices form the independent variable, and students' purchasing behaviour, measured through purchase frequency, spending, brand switching, store choice, sale seeking and coping strategies, forms the dependent variable. Price perception acts as a mediating factor, while monthly allowance, gender, education level and peer influence are treated as moderating factors.

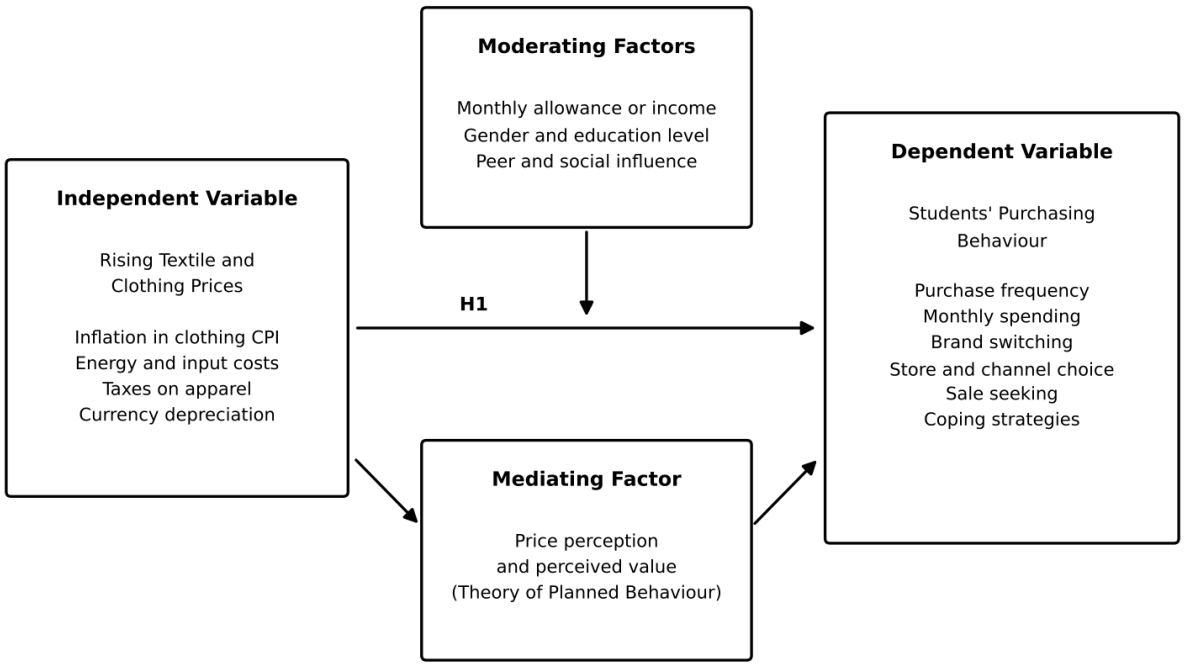


Figure 1: Conceptual Framework of the Study

Hypothesis (H1): Rising textile and clothing prices have a significant impact on the purchasing behaviour of students in Karachi, and this impact differs according to students' monthly allowance.

Research Gap

Most available studies on inflation in Pakistan are macroeconomic, and most studies on clothing behaviour come from developed countries. There is limited simple survey based evidence on how students in Karachi have changed their clothing purchases in response to recent price increases. This study aims to fill that gap.

Methodology

Research Design

The study used a quantitative, descriptive survey design. This approach was chosen because it allows information to be collected from a large number of students in a short time and presents results in clear percentages, tables and charts.

Population and Sample

The population consisted of students enrolled in colleges and universities in Karachi. Since the exact size of this population is very large, the table of Krejcie and Morgan (1970) suggests a sample of about 384 for populations above 100,000. Considering time and resource limits, a sample of 300 students was considered adequate for a simple descriptive study. Students were selected through convenience sampling, which is widely used in student surveys because respondents are easy to reach (Etikan et al., 2016; Taherdoost, 2016). Respondents were drawn from public and private institutions in different parts of the city.

Research Instrument

A structured questionnaire was prepared in English and shared through Google Forms. It had three parts. Part A covered demographic information. Part B contained multiple choice questions on price awareness, purchase frequency, spending, brand preference, place of purchase, sales and coping strategies. Part C contained six statements measured on a five point Likert scale ranging from strongly disagree (1) to strongly agree (5) (Likert, 1932). The questionnaire was pilot tested with 20 students, and minor changes were made to the wording before final distribution.

Data Collection and Analysis

The link to the questionnaire was shared through student WhatsApp groups, class representatives and social media pages over a period of four weeks. Responses were downloaded from Google Forms into a spreadsheet and analysed using simple descriptive statistics, including frequencies, percentages, means and standard deviations. A chi square test of independence was used to examine the relationship between monthly allowance and change in purchase frequency.

Ethical Considerations

Participation was voluntary, and the purpose of the study was explained at the start of the form. No names or contact details were collected, and respondents could leave the survey at any point. The data were used only for academic purposes.

Findings and Discussion

Demographic Profile of Respondents

Table 1 presents the demographic profile of the 300 respondents. The sample was fairly balanced in terms of gender, and most respondents were undergraduate students aged between 21 and 23 years. Seventy percent of the students had a monthly allowance or income of Rs. 20,000 or less, showing that most of them operate on a limited budget.

Table 1: Demographic Profile of Respondents (n = 300)

Variable	Category	Frequency	Percentage
Gender	Male	156	52.0
	Female	144	48.0
Age	18 to 20 years	96	32.0
	21 to 23 years	141	47.0
	24 years and above	63	21.0
Education level	Intermediate	42	14.0
	Undergraduate	198	66.0

	Postgraduate	60	20.0
Institution type	Public	171	57.0
	Private	129	43.0
Monthly allowance	Below Rs. 10,000	87	29.0
	Rs. 10,000 to 20,000	123	41.0
	Rs. 20,001 to 30,000	57	19.0
	Above Rs. 30,000	33	11.0

Awareness of Rising Clothing Prices

As shown in Figure 2, 69 percent of students had noticed a large rise in clothing prices and a further 25 percent had noticed a small rise. Only 6 percent felt that prices had not changed. This shows that the price increase reported in official data (Finance Division, 2025) is clearly felt by students in their daily lives.

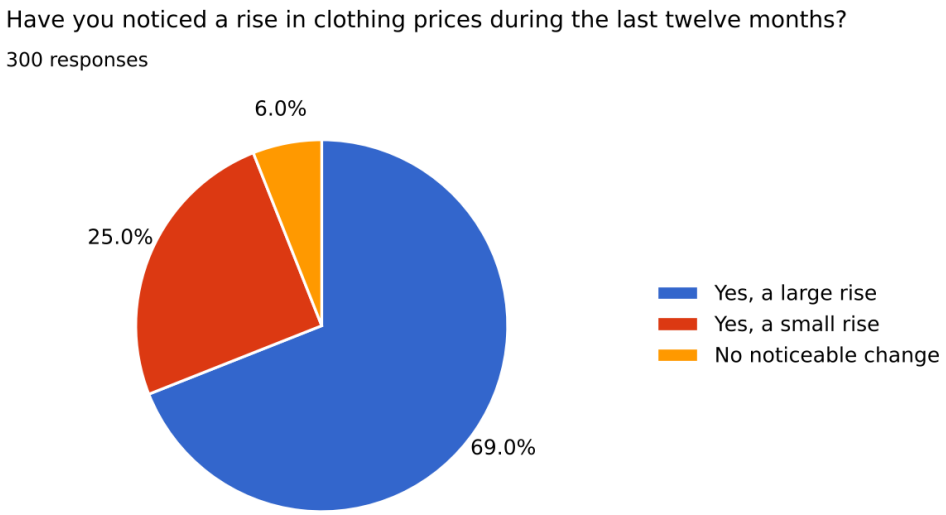


Figure 2: Awareness of Rising Clothing Prices

Change in Purchase Frequency

Figure 3 shows that 57 percent of students now buy clothes less often than they did a year earlier, while 34 percent buy about as often as before. Only 9 percent buy more often. This supports the view of Kotler and Keller (2016) that consumers delay purchases that are not urgent when prices rise. Clothing appears to be one of the first categories that students cut when their budgets come under pressure.

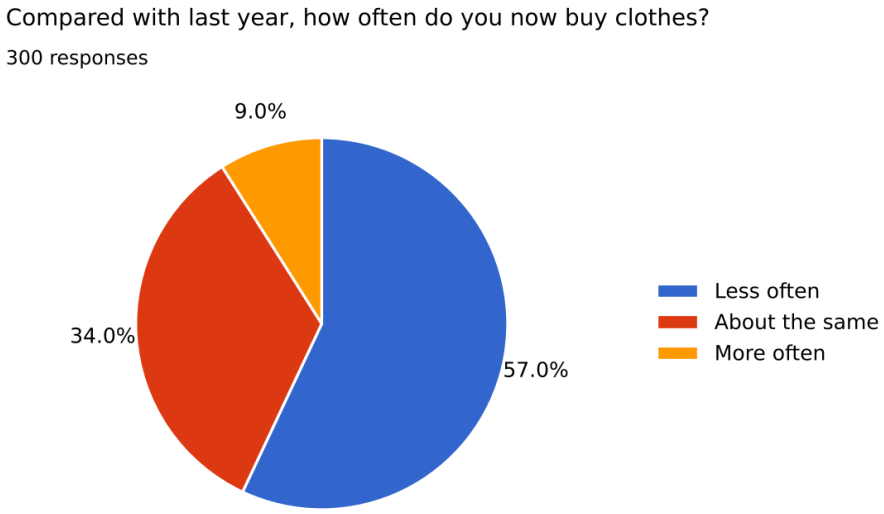


Figure 3: Change in Purchase Frequency

Monthly Spending on Clothing

Figure 4 shows that almost 80 percent of students spend Rs. 5,000 or less on clothing each month, with 34 percent spending less than Rs. 2,000. Only 5 percent spend more than Rs. 10,000. Given current prices, these amounts are enough for only one or two basic items, which confirms that students are buying carefully.

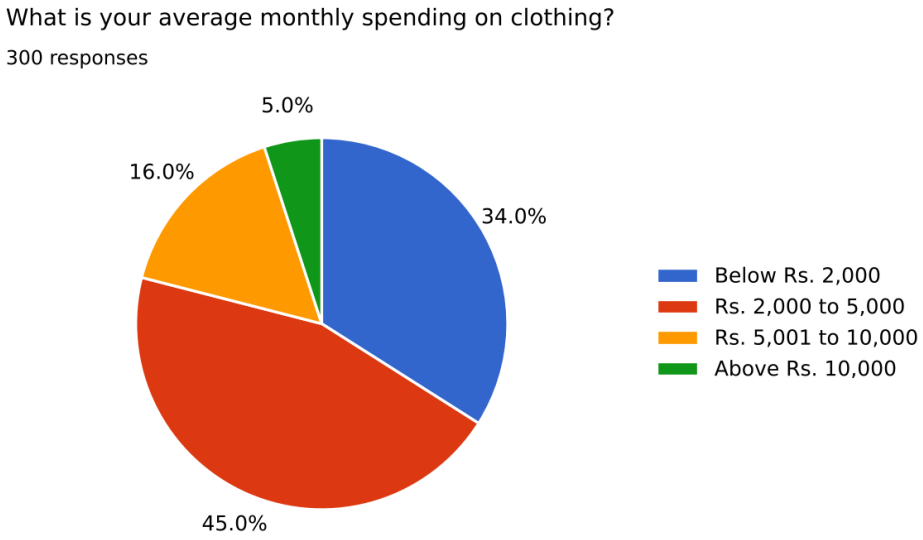


Figure 4: Average Monthly Spending on Clothing

Shift from Branded to Unbranded Clothing

A clear shift away from branded clothing was found. As Figure 5 shows, 54 percent of respondents have moved from branded to local or unbranded clothing, while 29 percent continue to buy branded products. Another 17 percent said they had always bought unbranded clothes. This pattern reflects the price consciousness described by Lichtenstein et al. (1993), where consumers place more weight on paying a lower price than on brand image.

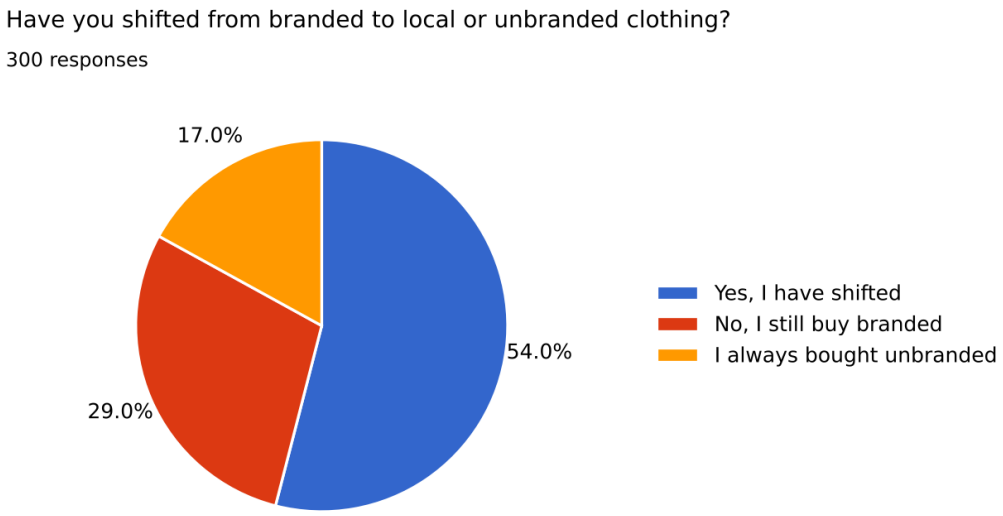


Figure 5: Shift from Branded to Unbranded Clothing

Place of Purchase

Local markets and bazaars are now the most common place for students to buy clothes (39 percent), followed by online stores (26 percent) and branded outlets (22 percent). Thirteen percent of students mainly buy from secondhand or landa markets (Figure 6). The strong use of online stores suggests that students compare prices on brand websites and social media pages before buying, while the use of secondhand markets shows that some students are willing to accept used clothing in order to save money.

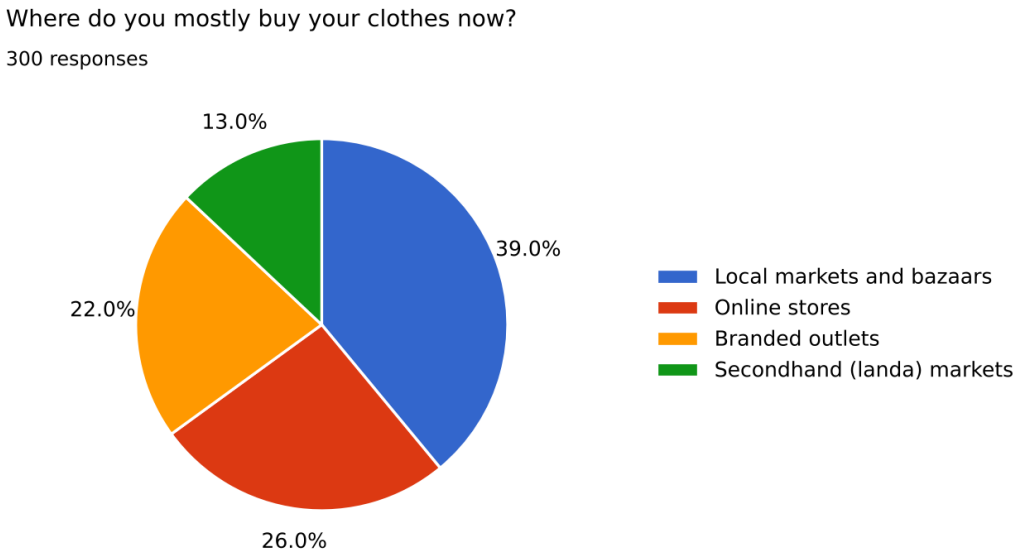


Figure 6: Main Place of Purchase

Waiting for Sales and Discounts

Figure 7 indicates that 43 percent of students always wait for sales and 39 percent sometimes do so. Together, 82 percent of respondents use sales as a strategy, which shows a high level of sale proneness (Lichtenstein et al., 1993). End of season sales and festival discounts have therefore become very important for student buying.

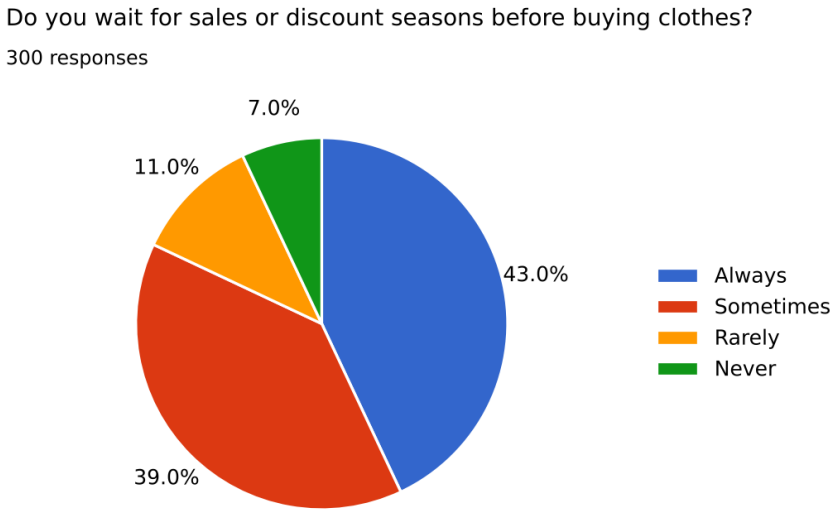


Figure 7: Waiting for Sales and Discounts

Main Factor in Clothing Choice

Half of the students reported that price is now the main factor in their clothing choice, followed by quality and durability (24 percent), trend and style (16 percent) and brand name (10 percent), as shown in Figure 8. The emphasis on quality and durability suggests that students want clothes that last longer, so that they do not have to replace them often.

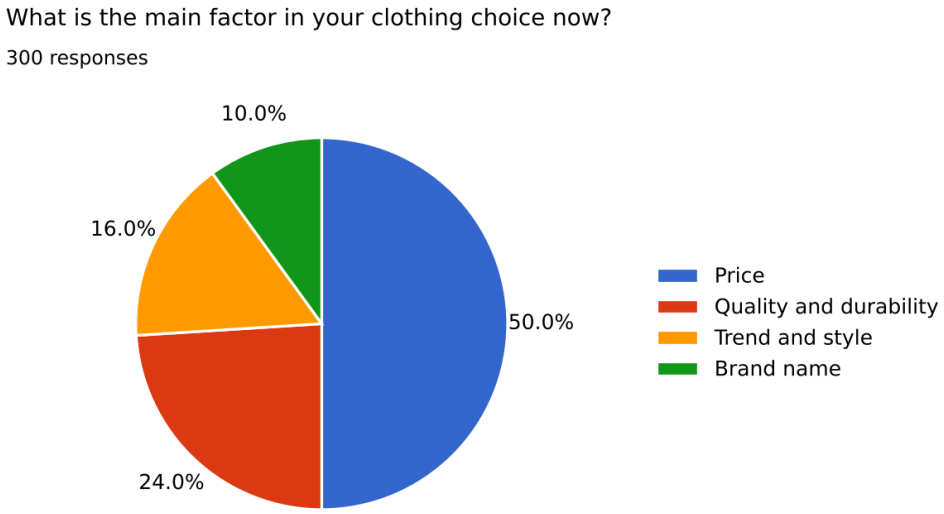


Figure 8: Main Factor in Clothing Choice

Coping Strategies

Students were allowed to select more than one coping strategy. Figure 9 shows that buying fewer items (64 percent) and waiting for sales (58 percent) were the most common responses. Many students also repair or alter old clothes (41 percent) or buy unstitched cloth and have it stitched by a tailor or at home (37 percent). Buying secondhand clothes (21 percent) and sharing or borrowing clothes (18 percent) were less common but still important. These practices match the sustainable habits encouraged by Fletcher (2008) and Niinimäki et al. (2020), although in this case they are mainly driven by financial need.

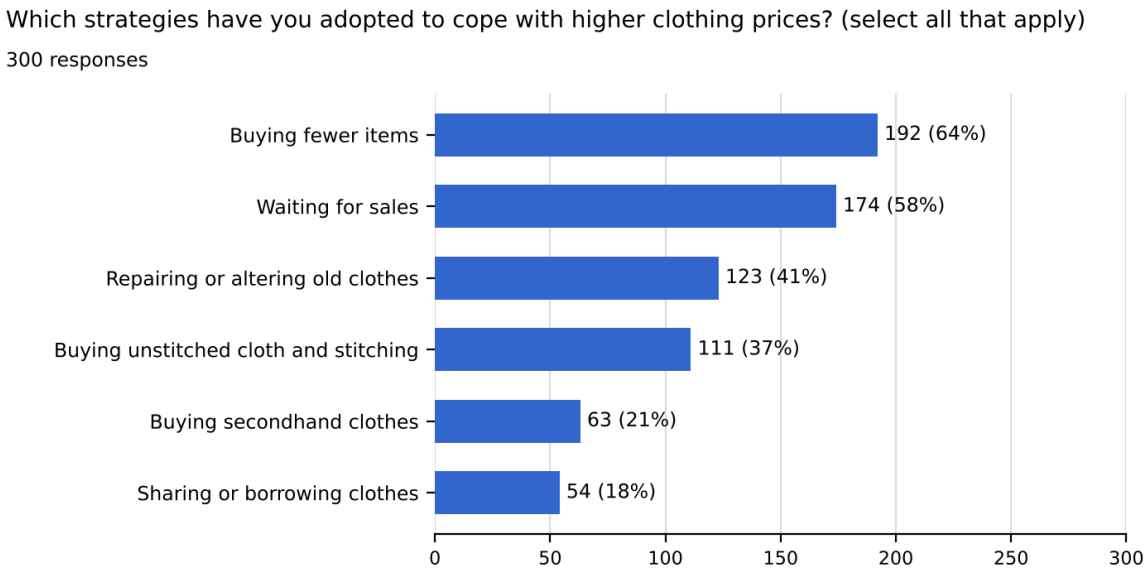


Figure 9: Coping Strategies Adopted by Students (multiple responses)

Students' Perceptions of Rising Prices

Table 2 summarises responses to six Likert scale statements. Mean scores above 3.0 show general agreement. The highest agreement was for comparing prices before buying (mean 4.09) and for reducing clothing purchases (mean 4.02). Students also agreed that rising prices had affected their spending for Eid and weddings (mean 3.92) and that the quality of affordable clothing had declined (mean 3.71). Peer pressure to look fashionable remained moderate (mean 3.48), which supports the influence of reference groups noted by Bearden and Etzel (1982). The only statement with a mean below 3.0 was cutting other needs to buy clothes (mean 2.95), which suggests that most students protect essential spending and treat clothing as a flexible budget item, as mental accounting theory would predict (Thaler, 1985).

Table 2: Students' Perceptions of Rising Clothing Prices (n = 300)

Statement	SD	D	N	A	SA	Mean	SD (dev.)
Rising prices have reduced my clothing purchases	9	21	33	129	108	4.02	1.01
I now compare prices across shops and online before buying	6	18	30	135	111	4.09	0.94
I feel pressure to look fashionable despite high prices	24	45	60	105	66	3.48	1.21
I have cut spending on other needs to buy clothes	42	78	69	75	36	2.95	1.25
The quality of affordable clothing has declined	15	33	57	114	81	3.71	1.13
Rising prices have changed my spending for Eid and weddings	12	24	39	126	99	3.92	1.07

Note: SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree; SD (dev.) = standard deviation. Source: Field survey

Monthly Allowance and Change in Purchase Frequency

Table 3 presents a cross tabulation of monthly allowance and change in purchase frequency. Students with a monthly allowance below Rs. 10,000 were the most affected, with 71.3 percent buying less often. In contrast, only 33.3 percent of students with an allowance above Rs. 30,000 had reduced their buying. The chi square test showed a significant association between the two variables ($\chi^2 = 23.99$, df = 6, $p < 0.001$). One cell had an expected count slightly below five, which is within the accepted limit of 20 percent of cells. Therefore H1 is supported: the impact of rising prices is real and is strongest among students with the lowest incomes.

Table 3: Monthly Allowance and Change in Purchase Frequency

Monthly allowance	Less often	Same	More often	Total
Below Rs. 10,000	62 (71.3%)	21 (24.1%)	4 (4.6%)	87
Rs. 10,000 to 20,000	74 (60.2%)	41 (33.3%)	8 (6.5%)	123

Rs. 20,001 to 30,000	24 (42.1%)	25 (43.9%)	8 (14.0%)	57
Above Rs. 30,000	11 (33.3%)	15 (45.5%)	7 (21.2%)	33
Total	171 (57.0%)	102 (34.0%)	27 (9.0%)	300

Note: $\chi^2 = 23.99$, df = 6, $p < 0.001$. Source: Field survey

Discussion

The findings show that rising textile and clothing prices have changed students' purchasing behaviour in several connected ways. First, students are buying less often and spending smaller amounts, which confirms that clothing is treated as a flexible budget item that can be reduced when prices rise (Kotler & Keller, 2016; Thaler, 1985). Second, students have become strongly price conscious and sale prone, which is in line with the price perception framework of Lichtenstein et al. (1993). Price is now the main factor in their choice, and comparing prices has become a common habit.

Third, there is a visible shift in where students shop. Local markets, online stores and secondhand markets have gained importance, while branded outlets are losing student customers. This reflects the loss aversion described by Kahneman and Tversky (1979): when the price of a familiar brand rises sharply, students prefer to switch rather than accept the loss. Fourth, the study supports the Theory of Planned Behaviour (Ajzen, 1991). Students still feel peer pressure to dress well, but reduced perceived control over spending leads them to adopt practical strategies such as buying unstitched cloth, repairing clothes and waiting for sales.

Finally, the significant link between allowance and purchase frequency shows that the burden of rising prices is not shared equally. Students from lower income backgrounds are making the largest changes, which may affect their confidence and sense of belonging on campus. Interestingly, many of the coping strategies students use, such as buying less and repairing clothes, are the same practices promoted for sustainable fashion (Niinimäki et al., 2020). Rising prices may therefore be producing more careful and less wasteful consumers, although this change is driven by pressure rather than by choice.

Conclusion

Summary of Findings

This study surveyed 300 students in Karachi to examine the impact of rising textile and clothing prices on their purchasing behaviour. Almost all students had noticed the increase in prices, and most of them now buy clothes less often, spend less each month and give price the highest importance in their choices. More than half have shifted from branded to unbranded clothing, and local markets and online stores have become their main shopping channels. Waiting for sales, buying fewer items and repairing old clothes are the most common coping strategies. The effect is strongest among students with the lowest monthly allowance.

Recommendations

- Clothing brands and retailers may introduce affordable student lines, student discount cards and durable basic products to retain young customers.
- The government may review sales tax and other duties on basic and locally made apparel so that essential clothing remains affordable for low income groups, including students.
- Universities and colleges may organise clothing exchange drives and support student welfare funds for those facing financial difficulty.
- Students may be encouraged through financial literacy sessions to plan clothing budgets and to make informed and sustainable choices.

Limitations and Future Research

The study used convenience sampling and a sample of 300 students from one city, so the results may not represent all students in Pakistan. The data were self reported and collected through an online form, which may exclude students with limited internet access. Future research may use larger random samples, compare different cities, include qualitative interviews and examine the effect of rising prices on students' wellbeing and social confidence.

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