

AN INVESTIGATION INTO CONSUMERS' APPAREL PURCHASE PATTERNS WITHIN BLACK URBAN AREAS OF TSHWANE, SOUTH AFRICA

*Michael Colin Cant**, *Jan Wiid***, *Catherine Mpolokeng Sephapo****

Abstract

The primary aim of this research paper is to investigate the clothing expenditure patterns of consumers residing in black urban areas in the Tshwane area of South Africa. Housing, food and clothing are generally perceived as the most basic needs that people have throughout their lives. Demand for these items is generally expected to increase over time as consumer income increases and expenditure is expected to increase as income increases (Dyer, Hou & Dyer, 2004). Households in black urban areas are already by far the largest group in the middle-income (LSM 5-8) market, where their figures maintain to growth gradually (Chase, Legoete & van Wamelen, 2010:2). A quantitative approach was used for this study where a survey questionnaire was used as a method for collecting data. In order to satisfy research objectives of the study, a self-administered location based survey was distributed to the residents of Shoshanguve, Mamelodi and Atteridgeville; Black urban areas within the Tshwane region of South Africa.

Keywords: Clothing Purchase Patterns, Informal Black Urban Areas, Consumers, Shopping Preferences, South Africa

**Department of Marketing and Retail Management, University of South Africa. Pretoria
Tel: +27-124294456*

Email: cantmc@unisa.ac.za

***Department of Marketing and Retail Management, University of South Africa. Pretoria
Tel: +27-124293939*

Email: jwiid@unisa.ac.za

****Department of Marketing and Retail Management, University of South Africa. Pretoria
Tel: +27-124293739
Email: sephacm@unisa.ac.za*

1 Introduction

In recent years, retailers have had to deal with consumers who are gradually becoming more sophisticated and more demanding due to their changing lifestyles (Terblanche & Boshoff, 2004:1). The result of this has introduced new and often unexpected competition from both domestic and foreign sources and a wave of new technological advances (Terblanche & Boshoff, 2004:1). The last 4 years of economic hardships and economic turmoil has resulted in consumers having to adapt their buying behaviour, and to relook at their appetite for certain types of products. In so doing consumers have had to modify their needs and wants to meet the realities of their disposal and discretionary incomes. Many therefore have had to start looking at lower priced items and retailers in order to achieve a better fit between needs and available income. Housing, food and clothing are generally perceived as the most basic needs that people have throughout their lives and demand for these items are generally expected to

increase over time as consumer income increase (Dyer, Hou & Dyer, 2004).

Some reasons as to why black consumers' consumption patterns warrant separate attention are as follows:

- Total consumption is dominated by white individuals, thus a focus on aggregate consumption patterns ignores the important differences in consumption that exist in the Western (White consumers) and African (Black consumers) (Burger, Van der Berg & Nieftagodien, 2004:5) Over the past years little consideration has been given to the consumption patterns of the vast majority of the population namely the black population (Burger, Van der Berg & Nieftagodien, 2004:5);

- Expenditure patterns may possibly also differ methodically by race, given income, either because tastes fluctuate among racial groups (culture indisputably influences various aspects of expenditure patterns) or because of a different history (Burger, Van der Berg & Nieftagodien, 2004:5);

- A focal point on black consumption patterns provides insight into the emerging black middle class, a occurrence drawing a great deal of attention from analysts and commentators (Nieftagodien & Van der Berg, 2007:3).

An investigation into the income variations among the South African population conducted by the South African Institute of Race Relations showed that for 2008, white South Africans earned significantly more income than other races (Mail & Guardian, 2009). According to the findings of the study, the average per capita income of all South Africans living in South Africa for the 2008 period was R32 599, while the per capita income for white people was R135 707 (Mail & Guardian, 2009). Indian South Africans had the second highest per capita income at R56 173, with coloured South Africans at R23 569 and black South Africans with the lowest per capita income at R 19 496 (Mail & Guardian, 2009). The fact that the gap between these groups is so high paves a path for variations in the way this income is spent. The lifestyle patterns between these cultural groups are also huge and the changes in lifestyle have a very profound impact on retail sales and shopping behaviour (Prinsloo, 2006). It is also a fact that new retail formats have been developed to cater for these changing needs with lifestyle centres being developed mainly to offer the shopper a different tenant mix and shopping experience (Prinsloo, 2006). This study focuses on the clothing purchase patterns of consumers residing in black urban areas of Tshwane due to the fact that limited research has been done in this regard. Gauteng is the smallest province in South Africa but the most densely populated. Its population is estimated at 7 870 000, which includes people from surrounding areas such as Evaton, Sebokeng, Sharpville, Tshwane and Soweto among others (SA Townships, 2012).

Household spending statistics on products and services are key markers in estimating consumer buying power, lifestyles and expenditure on clothing has a strong correlation with household size and income (MGP Information System, 2012). For the purpose of this study, the term 'Black urban area' will refer to underdeveloped urban residential areas in which non-white inhabitants live. These residents include black, coloureds and Indian working class individuals (Give Hope, 2009). The city of Tshwane's Black urban areas include Atteridgeville, Eersterus, Laudium, Mamelodi, Marabastad, Saulsville and Soshanguwe (SA Townships, 2012). There is a higher concentration of people residing in these areas but there are also limited shopping centres within their immediate surroundings where they could shop.

The objectives of the study are indicated below and the research methodology used to conduct this study is discussed thereafter followed by an analysis of previous research studies. The research findings, concluding remarks and recommendations are discussed at the end.

2 Aim and objectives of the research

The aim of this research is to investigate clothing purchase patterns of consumers residing in black urban area in the Tshwane area. In pursuit of establishing these patterns, additional objectives of this study comprises of the following:

- To determine where, how and why consumers residing in black urban areas of Tshwane purchase their clothing.
- To determine which retail outlets consumers residing in black urban areas of Tshwane have accounts with.
- To ascertain the amount of money consumers residing in black urban areas of Tshwane currently owe on their clothing store accounts.

3 Literature review

3.1 Clothing purchase patterns and expenditure of consumer living in black urban areas of Tshwane

One of the biggest problems facing South African households is financial stability. The abuse of credit can be considered one of the key contributors of this issue (Sternberg, 2012). A recently conducted financial wellness study shows that virtually 60% of South African households sampled were shown to fall in the bad debt category which would imply that South Africans' expenses far exceed their income. Sternberg (2012) explained that consumers who rely on credit purchases often do not consider the interest they are charged should they be unable to make their payments within the required time period. Hence, shopping in South Africa's big department stores and malls can be quite expensive (Castro, 2009). With recent economical developments, South African retailers have struggled with consumers holding on more to their money as the markets are reeling under the economic pressures of the past few years and a definitive downturn in the economy. The common prices of goods have constantly gone up and consumers have been on the lookout for long lasting solutions to the high cost of living (Castro, 2009). Many consumers are therefore resorting to private label products, especially for grocery items, where all major retailers offer private label options at prices cheaper than their non-private label counterparts (Euromonitor International, 2012).

Smith (2005) stated that black consumers spend more on clothes as a proportion of total household expenditure than any other race group in South Africa and this pattern strengthens as you move towards the lower income groups. Therefore, it is important that retailers understand where consumers spend this proportion of their household income.

3.2 Shopping patterns and preferences of consumers living in black urban areas of Tshwane

Shopping centres catering to small and mid-sized towns in rural areas are becoming more formalised providing fresh opportunities for retailers, franchisees and independent store owners to expand (Forsite, 2011). Some towns have up to 600 000 people and consumer demand for convenience as well as steady population growth offers major prospects for retailers (Forsite, 2011). In South Africa, people living in black urban areas (or second economy locations) spend more than R308-billion annually; representing 41% of total consumers spending (Forsite, 2011). Growth of shopping centre development in the traditionally black urban areas is expected to accelerate rapidly in future (Prinsloo, 2006). Centres that are currently being developed in traditionally black urban areas vary between 15 000m² and 57 000m² (Prinsloo, 2006). These areas will always experience outflows of disposable income to the suburban centres and the central business districts (CBDs) mainly because of work and transport opportunities, variety of stock as well as the fact that people like to socialise and browse (Prinsloo, 2006).

The term 'Shopping patterns' refers to the typical manner in which consumers purchase goods or services in terms of amount, frequency and timing (Business Dictionary, 2012). The concept of consumer preferences originates from the idea that customers prefer one product or one service over another (International Communications Research, 2011). Research into this area of consumer behaviour has brought understanding to some of the major issues with regard to standard customer satisfaction (International Communications Research, 2011). The most important issue being that high customer satisfaction does not assure continued customer preferences (International Communications Research, 2011). This is important for this study because shopping patterns of black individuals living in black urban areas of Tshwane may differ as they may not have unrestricted access to malls and shopping within their immediate surroundings. A study by Wiese (2004) aimed to investigate consumer preferences of students at the Tshwane University of Technology's Witbank campus. The majority of the respondents were Black and the results concluded that 65 percent of students preferred to shop at shopping centres. Fifty-six percent of these students indicated that they usually shop in town (CBD), 46 percent shop close to where they stay and 50 percent of students admitted to shopping where it saves them time. Although students preferred to shop at shopping centres, a large proportion of them shopped at places where it was convenient and time saving.

Retail establishments in CBD areas continue to perform well as CBDs remains the main destination supported by the various public transport providers

(Prinsloo, 2006). The success of retail outlets in CBD areas are mainly the result of the support of large numbers of shoppers from the widest possible metro-wide catchment area (Prinsloo, 2006). The living standard measures (LSM) profile of most CBD areas has been established to cater for LSM segments 4 to 7 (Prinsloo, 2006). Since limited similar research has been done in the Tshwane area, this study is imperative to understanding the reasons why Tshwane consumers living in black urban areas prefer to shop where they do. In addition, this might help in identifying new development opportunities for these black urban areas.

Research conducted by Tustin (2008), provided great insight on consumer shopping patterns of black individuals residing in the Soweto urban area of Gauteng. Although scarce research is available on the Tshwane area, Soweto provides a good illustration and motivation of existence of a need within the black urban area. The opening of four major shopping malls or centres (Protea Gardens, Baramall, Jabulani and Maponya Mall) in Soweto since 2005 has changed the entire shopping landscape and shopping experience of residents. With further development still to be done in this area, past shopping behaviour trends of Sowetans to shop outside Soweto are bound to change (Tustin, 2008). According to the research done by Tustin (2008), more than nine of every ten Sowetans buy from local Soweto retailers whereas 20 percent of household goods and services are purchased from businesses located outside Soweto. Only 10.4 percent and 7.2 percent of consumers' purchases are from home-based and vendors/ hawkers/ street front shops respectively.

There can be a number of reasons why consumers in black urban areas shop where they do. The study conducted by Wiese (2004) provides one reason, namely; convenience. According to the review of all other sized shopping centres in Gauteng by Bizcommunity (2012), most shopping centres are located in wealthier suburbs and not necessarily where the largest demand or concentrations of people are located. Furthermore, this inequality is worse in Johannesburg where large shopping centres are located much closer to one another than those in Tshwane (Bizcommunity, 2012). On average, each shopping centre is 8 minutes travel time away from its nearest competitor while their uncontested catchment areas have a radius of only 4 minutes travel time (Bizcommunity, 2012). If consumers have to travel longer distances to shopping centres to acquire goods they need to survive, this increases their travel expenses per month (excluding daily travel expense to and from work). Therefore, people's preferences can somewhat be influenced by factors such as convenience or simply the products they seek at these shopping centres or malls.

4 Methodology

The research study made use of a survey questionnaire whereby quantitative data was captured. This approach was deemed appropriate by the researchers since the aim of the study was to determine apparel shopping patterns of black consumers residing in black urban areas; and this can be done through an analysis of frequency data. The population sample consisted of 38 Black individuals residing in black urban areas of Tshwane. Both males and females were approached and thus included in the target population. Respondents varied in age, from 19 years of age to 56 years of age. The sampling method used in this study was the convenience sampling method. The data collection instrument consisted of dichotomous, multiple choice, single response as well as multiple choice, multiple response choice questions.

The questionnaire covered various facets in pursuit of determining the apparel shopping patterns of black consumers in black urban areas; but those significant to the study are discussed. Respondents were given a list from which they had to indicate which retail outlets they purchased their clothing from. Participants were thereafter asked to indicate the clothing store they had credit accounts with. As mentioned earlier, credit is one of the key reasons why many South African households experience financial difficulty. Participants were therefore asked to indicate the amount that they owed to the clothing retail stores. The study concluded with a question posed to participants concerning the reasons why they purchased their clothing at various locations.

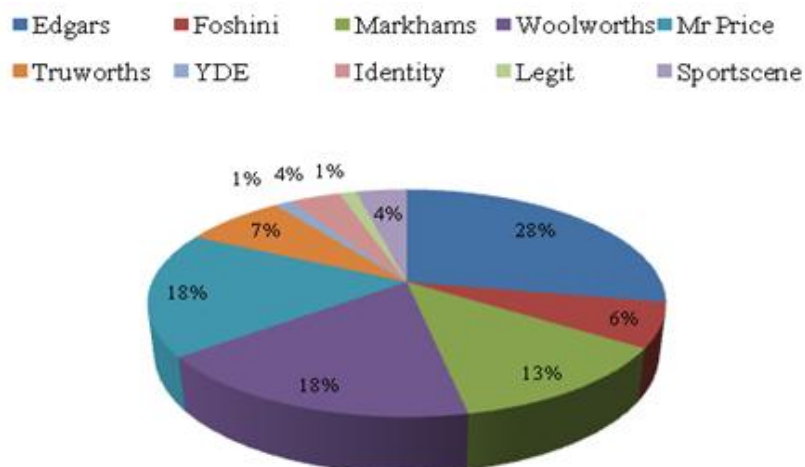
5 Research findings

The preceding section provided a review of literature on consumers residing in black urban areas of Tshwane. This section shall now report on the key findings from the research conducted. Completed questionnaires were received from 38 respondents (n=38) who lived within the black urban areas of Tshwane.

5.1 Clothing purchase patterns and expenditure of consumers living in black urban areas of Tshwane

In pursuit of finding out which clothing stores respondents purchased their clothing from, a list was provided in the data collection instrument whereby respondents had to indicate which of the stores they shopped at. Figure 1 provides an overview of which retail stores the sample population purchase their clothes from. Twenty-eight percent of the sample population purchase their clothes at Edgars and Woolworths. Mr Price was the second most popular stores among the sample and Markhams ranked third. Young Designers Emporium (YDE) and Legit were the least favourites, where only 1 percent of the respondents shopped there. It was interesting to see that 18 percent of respondents indicated that they purchase their clothes at both Mr Price and Woolworths respectively since these two retail stores are on opposite sides of the spectrum in terms of their strategies. Mr Price focuses on providing value through relatively low and affordable fashion for a wide market segment whereas Woolworths, on the other hand, provides value to its customers through quality and this high quality is reflected in their prices. Woolworths is relatively more expensive than Mr Price yet an equal number of consumers indicated that they shop there.

Figure 1. Retail stores where clothing are purchased



With the economic turmoil South Africa has been through, 68 percent of the respondents indicated that they purchased their clothing items for cash, whereas only 32 percent said they did not. However, when asked which retail stores respondents had an account with, the results showed that none of the respondents had an account with Woolworths, Identity, Legit and Sportscene. The remaining stores were relatively popular among the sample population. Sixty-one percent of those who responded to this question had an account with Edgars owing between R250 to R1000. Twenty-five percent of those who responded had an account with Markhams. Fourteen percent indicated that they had an account with Markhams and owed between R500 and R1000. Only 11 percent owed between R0 to R250. Mr Price, Truworhts and YDE each had 1 percent of the sample population that have an account with them. Their debt ranged from R250 to R1000.

5.2 Shopping patterns and preferences of consumers living in black urban areas of Tshwane

The respondents were given a list of retail stores common to South African consumers. These retail stores included brands such as but not limited to Edgars, Foschini Markhams, Woolworths, Mr Price and Truworhts. Sixty-eight percent of those who completed the question indicated that they did not have these retail stores at their disposal within their immediate surroundings (within the black urban area they lived in) and 32 percent indicated that they did in fact have these stores within their immediate surroundings where they could shop.

Figure 2 provides a summary of the reasons given by respondents as to why they purchased at the different locations.

Figure 2. Reasons for shopping at different locations



Respondents indicated that the main reason they preferred to shop at malls was because the products offered were of good quality. Surprisingly enough, only 11 percent of the respondents went to shopping malls for recreational purposes (to watch movies etc.). Twenty-seven percent of the respondents from the population found products offered at shopping malls were affordable, therefore it was for that reason they shopped there. Twenty-two percent of the respondents indicated that they shopped at malls because malls were closest to them than other generic stores.

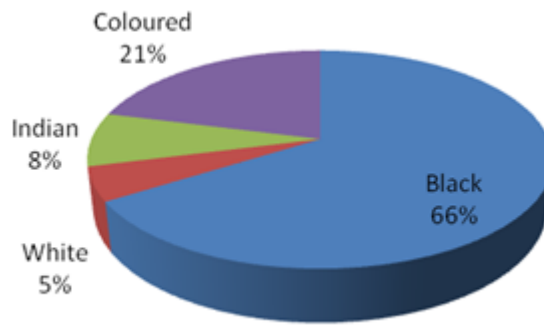
Reasons given by respondents for shopping at generic outlets varied compared to the reasons given for shopping at malls. Six percent of the respondents admitted that the items offered at generic stores were of inferior quality but was the only thing that they could afford. Affordability was popular among the respondents, 61 percent of them indicated that this

was the reason they bought products items at generic clothing stores. The relative distance of these stores showed 16 percent of the respondents acknowledging this as a reason for shopping at generic stores.

5.3 Demographic data of consumers residing in black urban areas of Tshwane

The demographic data on consumers' household expenditure patterns within the black urban areas of Tshwane covered the gender, age range and the racial group of the respondents. As per our discussion earlier, the term 'Black urban area' refers to underdeveloped urban residential areas in which non-white inhabitants live. These residents include black, coloured and Indian individuals. Figure 3 represents the racial group distribution of consumers who completed the questionnaire.

Figure 3. Racial distribution of respondents



Of the respondents who participated in the research study, 66 percent were black, 21 percent were coloured and 8 percent were Indian. However, regardless of the perception given by the definition provided earlier, that black urban areas of Tshwane was restricted to black, coloured and Indian

consumers; 5 percent of consumers who partook in the study were in fact white. The gender distribution among the respondents was equally distributed; 50 percent of the respondents who answered the questionnaire were male and equally so, 50 percent were female.

Figure 4. Age distribution of respondents

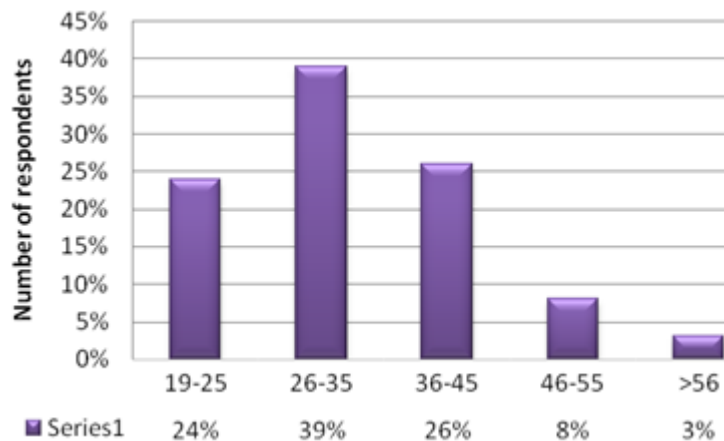


Figure 4 depicts the age distribution of the consumers who took part in the research study. Thirty-nine percent of the respondents were between the ages of 26 and 35 years; 26 percent were between 36 and 45 years and 24 percent were between the ages of 19 and 25 years. The age group 46 and 55 represented only 8 percent on the total respondents and only 3 percent were older than 56 years.

6 Limitations

The limitations applicable to this study need to be acknowledged and taken into consideration before any recommendations could be provided. Firstly the sampling size that was used was very small (n= 38), therefore the apparel patterns determined cannot be generalised to represent the entire Black urban area community of Tshwane. They can only provide a picture as to what and how the sample spends their household (disposable) income on.

7 Recommendations

This study investigated various purchasing patterns of black consumers residing in black urban areas. The following are some recommendations that can be considered for further research:

- As a result of the world wide recession, consumers are being more careful with how they spend their money. Their caution however does not mean that they restrict their basic needs. The study found that more consumers are starting to purchase their clothing for cash, meaning that they are cautious about credit. In addition, reward programs in the retail environment have increased tremendously; therefore an opportunity for research exists to investigate township consumers’ perceptions as to reward programmes. Light can be shed on consumers’ perceptions of these programs and the rate in which consumers buying for cash have accepted them.
- The study found that established brands such as YDE, Identity and Legit retail stores were not so

popular among the sample population. Research can be conducted in investigating the reasons behind this because there is not much of a difference in terms of quality and price of its stock compared to retailers such as Edgars and Truworths.

• Further research can be conducted to determine the factors that can facilitate the process by which black consumers adapt their behaviour and develop preferences to shop at malls located within their immediate surroundings.

8 Conclusion

The primary objective of this paper was to investigate the clothing expenditure patterns of consumers residing in the black urban areas of Tshwane. The data collected thus reflects such expenditure patterns of consumers residing in black urban areas of Tshwane. Although the sample size was not representative of the entire population, it provides a clear view of spending patterns as well as shopping preference. The results show that a large amount of the household income is spent on fulfilling basic needs such as food, clothing and shelter. However, in pursuit of lower costs, the desire for quality goods and services is not compromised. Respondents preferred to shop at malls and well established retail stores such as Edgars instead of at generic retail outlets.

References

1. Bizcommunity, (2012), *Townships are not ever shopped, wealthier Gauteng suburbs are*. [Online] Available from: <http://www.bizcommunity.com/Article/196/168/70776.html> [Accessed: 2012-06-20].
2. Burger, R., Van der Berg, S & Nieftagodien, S (2004), *Consumption patterns of South Africa's rising black middle-class: Correcting for measurement errors* [Online] Available from: <http://www.csae.ox.ac.uk/conferences/2004-GPRaHDiA/papers/4p-BurgervanderBergNieftagodien-CSAE2004.pdf> [Downloaded: 2012-07-25].
3. Business Dictionary.com, (2012), *Buying pattern*. [Online] Available from: <http://www.businessdictionary.com/definition/buying-pattern.html> [Accessed: 2012-06-20].
4. Castro, J. M. (2009), *Cost of living in South Africa* [Online] Available from: <http://www.expatsforum.com/articles/cost-of-living/cost-of-living-in-south-africa.html> [Accessed: 2012-06-13].
5. Chase, B, Legoete, T & van Wamelen, A, (2010), *Aseismic shift in South Africa's consumer landscape*. [Online] Available from: <http://mkqpreview1.qdweb.net/PDFDownload.aspx?ar=2592> [Downloaded: 2012-06-18].
6. Dyer, B, Hou, Y & Dyer, C. L, (2004) *Household expenditure on Apparel: An intergenerational perspective* [Online] Available from: http://services.bepress.com/cgi/viewcontent.cgi?article=1068&context=itfa&sei-redir=1&referer=http%3A%2F%2Fwww.google.co.za%2Furl%3Fsa%3Dt%26rct%3Dj%26q%3Dclothing%2Bexpenditure%2Bpatterns%26source%3Dweb%26cd%3D10%26ved%3D0CG8QFjAJ%26url%3Dhttp%253A%252F%252Fservices.bepress.com%252Fcgi%252Fviewcontent.cgi%253Farticle%253D1068%2526content%253Ditfa%26ei%3DIZ8PUNjKM8y3hAeY_oGAAw%26usg%3DAFQjCNHfTljX8wpO_8b1PcMDYbkjn_wExA#search=%22clothing%20expenditure%20patterns%22 [Downloaded: 2012-07-25].
7. Euromonitor International, (2012), *Country report: Retailing in South Africa*. [Online] Available from: <http://www.euromonitor.com/retailing-in-south-africa/report> [Accessed: 2012-06-26].
8. Forsite, (2011), *Rural and township shopping centres provide opportunities for retailers*. [Online] Available from: <http://www.sacommercialpropnews.co.za/property-types/retail-commercial-property/3162-rural-and-township-shopping-centres-provide-opportunities-for-retailers.html> [Accessed: 2012-08-06].
9. Give Hope, (2009) *Townships*. [Online] Available from: http://www.givehope.ch/pages/townships_e.htm [Accessed: 2012-06-20].
10. International Communications Research, (2011), *Developing Customer insight: The determination of customer preference* [Online] Available from: https://docs.google.com/viewer?a=v&q=cache:TQFb6qC2eD0J:www.icrsurvey.com/docs/Customer%2520reference%2520Formation_1205.doc+definition+of+consumer+preference&hl=en&gl=za&pid=bl&srcid=ADGEESglpNWbU4MO9ZRApV5vmiwwJlrz7nahUiBsQVStuV1iQr9q--IH0_NVnzqNaM00g3jbPGmuFp25SHghjDrMwG69ShEnLPBmqMcy8HE9VM7AILCXLFWlXPvKzK6D1buRBY87D2&sig=AHIEtbQ_ewgFzRk8XVvkLTvomqQ4EuYWqVA [Downloaded: 2012-06-20].
11. Mail & Guardian, (2009), *White South Africans still top of the income pile*. [Online] Available from: <http://www.mg.co.za/article/2009-11-24-white-south-africans-still-top-of-the-income-pile> [Accessed: 2012-06-18].
12. MGP Information system, (2012), *Household spending patterns 2012*. [Online] Available from: https://docs.google.com/viewer?a=v&q=cache:93kYRlweVDIJ:www.mgpinfo.com/wp-content/uploads/2012/04/Household-Spending-Patterns.pdf+clothing+expenditure+patterns&hl=en&gl=za&pid=bl&srcid=ADGEESi_qDITbjT1HDPC4aJ EaTPIm1SpOptpuDJZbLU_AuR9vz8M9jkCX75XfZDs_F4Ig0XJAwcbrzqCixIKuMvEbcBxz4cyXV2RscnxE0TVNZDFuQ9kKFqApT0y8dKTmLBLJYqRmxI&sig=AHIEtbTbDqL7wjhedafGlv5HC9zGeEcLg [Accessed: 2012-07-25].
13. Nieftagodien, S & Van der Berg, S, (2007), *Consumption patterns and the black middle class: The role of assets* [Online] Available from: https://docs.google.com/viewer?a=v&q=cache:kvsQXa38UWYJ:www.ekon.sun.ac.za/wpapers/2007/wp022007/wp-02-2007.pdf+clothing+purchase+patterns+and+expenditure+of+black+south+africans&hl=en&gl=za&pid=bl&srcid=ADGEESh08csXmmOyDsbdcNMfVmv24iyf e9tQHRtRvWjTB2StzogXvVTIHxaRiyRvzRUigPeaWDjNf34E98PloG8kKU5AT3nnQ0HP8YafhoB_UQD5MeDUXDIbnM09zlrIPfBfJ8DTp4&sig=AHIEtbS

- KsSJRF1N8ifT1ZuWnEmgdQ6BJ5w [Accessed: 2012-06-18].
14. Prinsloo, D. A, (2006), *Past and future changes in shopping patterns, behaviour and centre development*. [Online] Available from: <http://www.urbanstudies.co.za/mar-future06.html> [Accessed: 2012-08-07].
 15. Rama Rao, V. S, (2010), *Purchasing patterns*. [Online] Available from: <http://www.citeman.com/12419-purchasing-patterns.html> [Accessed: 2012-06-20].
 16. SA Townships, (2012), [Online] Available from: <http://www.saweb.co.za/townships/gauteng.html> [Accessed: 2012-06-18].
 17. Smith, T, (2005), *Who makes up the emerging black market?* [Online] Available from: <http://www.iol.co.za/news/south-africa/who-makes-up-the-emerging-black-market-1.242763> [Accessed: 2012-06-14].
 18. Sternberg, M, (2012), *Millions of SA household in financial difficulty* [Online] Available from: <http://www.moneyweb.co.za/moneyweb-soapbox/millions-of-sa-households-in-financial-difficulty?sn=2009%20Detail%20no%20image> [Accessed: 2012-06-18].
 19. Terblanche, N. S & Boshoff, C, (2004), The in-store shopping experience: A comparative study of supermarket and clothing store customers, *South African Journal of Business Management*, 35(4) pp1-10 [Online] Available from: http://reference.sabinet.co.za/webx/access/electronic_journals/busman/busman_v35_n4_a1.pdf [Accessed: 2012-08-23].
 20. Tustin, D. H, (2008), *Sowetan shoppers go bulk*. [Online] Available from: <http://www.unisa.ac.za/default.asp?Cmd=ViewContent&ContentID=20251> [Downloaded: 2012-06-15].
 21. Wiese, M, (2004), *Consumer's preferences and buying patterns of students at Tshwane University of Technology Witbank Campus*. [Online] Available from: https://docs.google.com/viewer?a=v&q=cache:StmZt2WJZ-QJ:libserv5.tut.ac.za:7780/pls/eres/wpg_docload.download_file?p_filename%3DF1180450568/Wiese.pdf+black+people+expenditure+on+clothesin+tshwane&hl=en&gl=za&pid=bl&srcid=ADGEESguaB-VsdBzheyAmZJx5x5dWwapcKPa1HB9MR2DAvNaEJKmrlqLbDuYU0tJ-YiHsBgGDFMqMY6pZDeJcC7kY-9OYbkRpWovjddUCZXQAleyfPc6tnRjKspG3rfPzhcwnl-L7iv0&sig=AHIEtbTg8hdtHN17ghgOAicGg33z0A_NmQ [Downloaded: 2012-06-18].