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Influence of Spouses Decision-Making on Purchase of Clothing in Anambra State, Nigeria

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ABSTRACT: The study examined the influence of spouses' purchase decision-making on purchase of clothing in Anambra State. Two specific objectives were examined in the study including extent of influence of spouses' involvement, and spouses' education, on their purchase of clothing in Anambra State. Two research questions and hypotheses were formulated in line with the objectives. This study was anchored on the Theory of Reasoned Action (TRA). The study was a survey research design. Three hundred and sixty-eight (368) husband and wives put together drawn from customers of the sample products were conveniently sampled. The questionnaire was used to source the primary data from the study respondents. The data were analyzed in percentages and frequency tables. The hypotheses were tested using multiple regression analysis method at 0.05% level of significance. The results of the study revealed that all the study variables - spouses' involvement, and spouses' education have significant positive influence on their purchase of clothing in Anambra State of Nigeria. The study concluded that spouses' purchase decision-making has positive significant effect on their purchase of clothing in Anambra State. The study recommended that married people should involve each other in making choice of clothing as this will enable each spouse to conscious of what to wear that will be acceptable by the spouse. Spouses' should always be conscious of their enlightened level which will help to provide them with information as regards the purchase of clothing, as well as encourage them to get involved in purchase decisions quickly on joint decision outcomes.

Keywords: Spouses' involvement, Spouses' education, spouses' purchase decision-making, purchase of clothing

INTRODUCTION

Clothing is anything one puts on the body in order to protect, beautify or adorn it. Clothing includes dresses, hair-do, make-ups, accessories such as handbags, shoes etc. Clothing, according to Kaka and Agwa (2008), is very important in the personal appearance of an individual. Clothing communicates culture and personality of an individual. Chendo and Nwankwo (2017) opined that clothing communicates the characteristics of individuals such as individual's personality, attitude, temperament and trustworthiness. Clothing worn by an individual gives various forms of impression about the individual's personality traits, lifestyles, values, interests, emotional stability, social, economic, mental

and educational status Chendo, & Oguanobi, (2021); there are various styles of clothes and numerous accessories that go with the clothes. Clothes include skirts, blouses, gowns, shirts and all trousers. Hence, clothing is used for adornment, identification of traditional, social and occupational status. Kaka and Agwa (2008) also stated that clothing play role of communication by expressing the individual unique personalities for modesty, attraction, social status, and identification of roles in the society. Chendo (2023) opined that clothing talk about the wearer and gives other people clues about values and how individuals should be treated. Physically, clothing serves many purposes: it can serve as protection from weather and can enhance safety during hazardous activities such as hiking and cooking. It protects the wearer from rough surfaces, rash-causing plants, insect bites, splinters, thorns and prickles by providing a barrier between the skin and the environment. Clothes can insulate against cold or hot conditions. Furthermore, clothes can provide a hygienic barrier, keeping infectious and toxic materials away from the body. Clothing also provides protection from harmful ultraviolet (UV) radiation (Kaka & Agwa, 2008). Clothing choice is the process of choosing clothes for individuals and family members. It involves careful planning and selection (Ogbunankwor, Chendo & Nwangene, 2022). Clothing choice can also be described as the utilization of available resources in the family in order to meet the family's needs for clothing without jeopardizing other related needs in the home (Uzoka, 2001). Selection of clothing presents a greater challenge today than in the past. Since the kind and variety of clothes available today seem almost limitless as a result of new technology and its accompanying mass production of garments, which has resulted not only in a vast number of garments but also a wide range of prices and quality from which selection has to be made by the individual. The invention of man-made fibres has also been one of the most important stimulants in the recent revolution in clothing, as these fibres have increased greatly the variety and types of clothing available to families (Efremov, Kertakova & Kuzmanovska, 2021).

New finishes give these fabrics new properties which make them easy to care for and more appealing to the wearer *(*Arubayi, 2020*)*. The rising incomes of families and individuals over the years have made many families to exercise their choices in clothing. All these factors have increased the range and emphasized the importance of decisions to be made by families in providing clothing for their members (Mohammed, 2010). Kanellakis (2007) stated that making sure one's clothing fits properly should be the first step in dressing. Manwa, Ndamba & Lokadhia (2010) opined that one's choice of clothing should ensure appropriate size, shape, style and colour.

According to Vongdip (2000), marriage is an alliance between two kin groups in which the couple is merely the conspicuous link. Marriage provides a forum by which the families of the couples finally become socially related. The term marriage according to Odebunmi (2007) refers to the union between opposite sexes and does not include same sex marriage as being practiced in some developed countries. The definition of marriage varies according to different cultures, but it is principally an institution in which interpersonal relationships, usually sexual, are acknowledged. Anambra state is a state in south east Nigeria with three senatorial zone which comprises 7 local government area respectively. The three senatorial zone are Anambra North, Anambra Central and Anambra South but for the sake of this study emphasis will be laid on Anambra Central which comprises Awka North, Awka South, Njikoka, Anaocha, Idemili North, Idemili South and Dunukofia.

In Anambra central senatorial zone Married people especially female face several problems in their clothing selection practices. Decision for instance, involving one or more judgments on what to add or discard from their wardrobe is a yearly occurrence. Agbo and Unom (2011) stated that clothing decision has to be made on the basis of appropriateness for the culture, climate and suitability to the occasion, comfort emotional and psychological needs. These problems are compounded by the very increasing styles and designs of clothing available in several colours, texture and fabrics in the market. An individual is well dressed when the person knows what truly gives the individual fittings and goes for it. Also one is well dressed when one does not follow fashion blindly, but always make a point of duty to create personal style out of what is fashionable (Neli & Eric 2023).

Making informed clothing choice is an essential part of functioning independently as an adult in the society (Abiamuwe, Seriki-Mosadolorun & Lemon, 2015). Married people's clothing choice appears to serve as role models to their unmarried counterparts in the society. Their mode of dressing appears to communicate such favourable intents as self-respect/high self- esteem, sense of responsibility and sound moral values. Based on spouse engagements in decision making, it becomes pertinent to find out, what was the influence of spouse decision making on purchase of clothing in Anambra State.

The objective of the study is to investigate the influence of spouses' purchase decision-making on the purchase of clothing in Anambra State. Specifically, the study is set to determine the extent spouses' involvement influence their purchase of clothing in Anambra State of Nigeria; and to examine the extent spouses' education influence their purchase of clothing in Anambra State.

LITERATURE REVIEW

Spouses Product Involvement

Product Involvement is a measure of how much importance or interest consumers attach to a particular product. Studies have shown that product involvement can have a significant impact on consumer behavior and decision-making (Greenwald & Leavitt, 2014). Different types of product involvement categories may result in levels affecting purchasing decisions**.** Product involvement refers to the perceived personal relevance and importance consumers attach to different product categories (Greenwald & Leavitt, 2014; Krugman, 2015; Mitchell, 2019; Petty & Cacioppo, 2016). Mitchell (2019) defines product involvement as "an individual level, internal state variable whose motivational properties are evoked by a particular stimulus or situation".

As a motivational factor, high involvement enhances information search, processing and promotes elaborate decision-making (Petty & Cacioppo, 2016,). The effects of spouse have been extensively studied in the context of purchase. Several studies demonstrate that spouse decision significantly affects their purchase intentions (Petty et al. 2016). High levels of involvement lead to deeper and more extensive processing of advertising message content and render a message effective when the arguments contained in it are strong.

Spouses Education

Education is an essential process in human development. It is different from schooling. Schooling is just one of the ways in which education is provided, whereas education deals with the total process of human learning by which knowledge is imparted, faculties are trained and different skills are developed. Education is also defined as the act or process of educating or applying discipline on the

mind or a process of character training (Carr, 2022).

Consumer Purchase Decision

The term "consumer behavior" refers to actions and decisions that factor into a customer's purchase. Researchers, businesses and marketers study consumer behavior to understand what influences a consumer's shopping preferences and selection of products and services. Multiple factors affect consumer behavior, among them economic status, beliefs and values, culture, personality, age and education (Oluwabiyi, Asikhia & Egwuonwu, 2020). Findings on consumer behavior are used to develop methods and products that will boost company performance and sales. Consumers buying behavior is focusing on how individuals make decisions to spend valuable resources (time, money and effort) on consumption related items. This includes what they buy, How they buy it, Why they buy it, where they buy it, how often they buy it, how often they use it, how to evaluate it after the purchase and the impact of such evaluation in future and how they dispose of it (Bitrus, 2022).

Theoretical Review

Theory of Reasoned Action (TRA) developed by Martin Fishbein and Icek Ajzen in 1975. This research adopted the Theory of Reasoned Action as the theoretical underpinning of the study. The theory centers its analysis on the importance of pre-existing attitudes in the decision-making process. The core of the theory is that consumers act on a behaviour based on their intention to create or receive a particular outcome. In this analysis, created by Fishbein and & Ajzen in the late 1975, the consumers are rational actors who choose to act in their best interests. According to the Theory of Reasoned Action (TRA), behaviour can largely be predicted by the individual's attitudes towards performing the behaviour in question, through the intervening effect of behavioral intention. The important attitudes in this process are those that are specific to the specific behaviour being studied, it is not sufficient to consider the individual's attitudes more generally (Ajzen 1988; Fishbein & Ajzen, 1975). The theory also postulates that a person's intentions about performing a behaviour (which ultimately determine whether they will do so) are influenced by social pressures or "subjective norms", which arise from their individual's perceptions of what others will think about them performing the behaviour in question (Vallerand, Deshaies, Cuerrier, Pelletier & Mongeau, 1991).

In this theoretical model, both personal attitudes and social or "normative" factors such as spouses involvement, educational attainment, socio-cultural values and perceived knowledge of the product exert a direct influence on behavioural intentions, which are the strongest predictor of actual behaviour. All other factors in the external environment influence behaviour only indirectly, through their influence on attitudes and subjective norms (Tsai, Chen & Chien, 2012) A notable change in TRA is that attitude toward the behaviour (the act of buying) is measured rather than simply the attitude toward the object. This was a necessary amendment once behaviour was being measured, as a consumer may have a very favourable attitude toward a product, but not toward the act of purchasing it (Solomon, Bamossy et al 2006). This theory is relevant to this study because it highlighted some of the variables of the study which is classified as normative factors, includes involvement of individuals his/her educational attainment, knowledge of the products and social cultural values

Empirical Review

Mike and Awisal (2023) discussed the investigation of the influence of family on

household conflicts in furniture purchase decisions, Case Study: Padang City, in Indonesia. Samples from the study were taken by 100 consumers who are married, have children and have purchased household furniture products in the last 2 years. The design used in this research is a mixture of qualitative and quantitative methods with explanatory sequential. There is a relationship between the influences of spouse as decision makers in the family with purchasing decisions made by consumers in the city of Padang.

Ifekanandu and Nwaizugbo (2021) analyzed which spouse has the greatest influence on household purchases, as well as to observe, whenever purchase conflicts arise, the influence tactics employed and whether these tactics have a relationship with socio-demographic characteristics in Nigeria. Information was obtained through the use of questionnaires applied to co-habiting couples. A convenience sampling ("snowball" method) was carried. Factor Analysis of Principal Components (FAPC), t-test for independent samples and variance analysis were employed. Results show an unmistakable tendency towards joint decisions by the couple, with women playing the specialized role of grocery buyer. Gender differences are also confirmed in the use of influence tactics. These results may be of interest to both firms and public institutions. To this effect, organizations decision makers should consider women in policy making as pertinent decision makers.

Lalu, Sulhaini and Akhmad (2019) analyzed the role of husband and wife in making home purchase decisions at Lingkar Harmony Residence, in Indonesia. This research was designed to use a qualitative approach, i.e. a case study. Informants were selected through snow ball sampling. The informants were seven married spouses and the data was analyzed by utilizing coding techniques. The results suggest that the majority (six informants) of husbands are decision makers (Deciders). Also, the study reveals that there is a shift in the role of the husband, generally the husband has an intellectual role and the wife has an expressive role in the family. Last but not least, this study shows both roles are mixed as husbands play in both roles. This study provided useful managerial implications for residential developers in developing future marketing plans.

Igwe and ZorBari-Nwitambu (2018) investigated inter-spousal role on consumer purchase behaviour of consumables and durable goods in Port Harcourt, Nigeria. Cluster sampling was carried out in Port Harcourt city and 95 spouses (medical doctors, nurses, and lecturers) were surveyed through the questionnaire instrument in Port Harcourt. Spearman rank correlation coefficient and multiple regressions were adopted for the hypotheses testing. It revealed that socio-cultural characteristics, income, product idea, gender role orientation, level of involvement reforms significantly and positively influenced purchase decision of inter-spousal role while age had the least influence on the purchase decision. It concluded that a spouse who possesses these factor(s) affects the kind of purchase decision on durable and consumable goods.

Priscillia and Ratih (2020) measured the effect of product knowledge on repurchase intention and the effect of product involvement on repurchase intention on Tupperware products for Surabaya market, in Indonesia. The research is using a quantitative approach, and takes a sample from housewives who reside in Surabaya. Data are collected through questionnaires distributed to 150 people. Only 102 questionnaires are valid. Then, the data are processed using SPSS. The results show that product knowledge affects repurchase intention and product involvement significantly affects repurchase intention in Tupperware products among housewives in Surabaya, Indonesia.

METHODOLOGY

The study adopted the survey research design given that sampling is considered a fair representation of the study population on which basis generalization of the study findings is deemed appropriate and acceptable. The population of this study is the spouses in Anambra-Central from which three local governments (Awka South, Njikoka and Anaocha) was studied. Given the number of spouses naturally fluctuates by new marriages, widowing, divorce or separation, the study population is therefore considered infinite.

Since the population is infinite, the sample size of the study was determined with the aid of Cochran's non-parametric sample size determination formula. Q and p values obtained from their responses were recorded as, 40 and 60 respectively and calculated on Cochran's formula for sample size determination as shown below:

$$n = \frac{Z^2pq}{e^2}$$

where

n = Sample size

z = The value of Z-score associated with the selected degree of confidence limit (95%) i.e. = constant = 1.96

p = probability of positive response 40/100 = 0.4

q = probability of negative response 60/100 = 0.6

e = tolerable error or error margin = 5% = 0.05

Substituting therefore,

$$n = \frac{(1.96)^2 \text{ X } 0.4 \text{ X } 0.6}{(0,05)^2}$$

$$n = \frac{3.8416 \text{ X} 0.4 \text{X}}{0.0025}$$

$$n = \frac{0.921984}{0.0025}$$

$$n = 368.4$$

This sample size of 368 satisfied. Malhotra and Birks (2000) stand that 300 to 530 respondents are considered acceptable sample size that is adequate for quantitative consumer survey, where the population is not known. The sample size was equally distributed among the local government and between the husband and wives. The biggest city was allocated the balance of two members. The table below shows the details.

Table 2: Distribution of Spouse According to Local Government

S/n	Local Governments Area	Sample Size	Spouse	Sample Size
1	Awka South	124	Husband	62
			Wife	62
2	Njikoka	122	Husband	61
			Wife	61

3	Anocha	122	Husband	61
			Wife	61
		368		368

Sources: Filed Survey, 2025

Structured questionnaire was the instrument used for data collection in the study. The questionnaire was used to collect raw data from the respondent. The contents of the questionnaire are designed to elicit accurate responses from respondent spouses. Statistics, including frequency count, tables and percentages was put to use in the analysis of personal characteristics and data analysis, while research hypotheses was tested using multiple regression analysis. The research hypotheses were tested at 0.05 level of significance. Analysis was carried out with the aid of Statistical Package for Social Sciences (SPSS), (Version 23).

RESULT, ANALYSIS AND DISCUSSION OF FINDINGS

4.1 Questionnaire Distributions

s/n	Description	Returns	Percentage %
1	Questionnaire Distributed	368	100%
2	Questionnaire Returned	358	97%
3	Questionnaire Completed	346	94%
4	Questionnaire Not Duly Completed	7	1.9%
5	Questionnaire Missing	5	1.4%

Source: Field Survey 2025

Table 4.1 showed that a total number of three hundred and sixty-eight (368) copies of questionnaire were distributed to the respondents, three hundred and fifty-eight (358) copies which represented 97% were returned, three hundred and forty-six (346) which represent 94% where completed and seven (7) copies which represented 1.9% were not duly completed by the respondents, while five (5) copies which represented only 1.4% of the total questionnaire were missing. Hence, the analyses for this study were based on the three hundred and forty-six (346) copies which represented 94% of the sample population.

Demographic Characteristics of the Respondents

The demographic information of the respondents, such as age, gender, gender of spouses and level of education, is presented and examined in this part. The analysis's findings are displayed below:

Table 4.2: Demographic Characteristics of the Respondents

Demographic Variables	No. of Respondents	Percentage
Gender of Spouse	173	50.0
Male	173	50.0
Female		
Total	346	100%
Educational Level		
Primary	26	7.5

Post-primary	89	25.7
Tertiary	231	66.7
Total	346	100
Age		
18-25 Years	142	41.0
26-33 Years	74	21.4
34-40 Years	84	24.3
41-50 Years	37	10.7
51 Year-Above	9	2.6
Total	346	100

Source: Field Survey 2025

Table 4.1 above showed that 173 respondents representing 50.0% of the total are males, and 173 respondents depicting 50.0% of the total, are females. The table above showed that the male and female respondents are the same; it implies that the respondents were couples who are ready and available for the exercise. Twenty-six (26) of the respondents which represent 7.5% percent have primary school education, whereas eighty-nine (89) respondents which represent 26.7% had post-primary school education, and two hundred and thirty-one (231) which represent 66.7% have tertiary education. It was concluded that respondent with tertiary educational level form the highest frequency of the survey. Moreover, the respondents' age range is shown in table 4.1 above. According to the distribution, 142 respondents representing for 41.0% of the sample, are within the ages of 18 and 25, 74 respondents comprising 21.4%, are within the ages of 26 and 33, 84 respondents, representing 24.3%, are between the ages of 34 and 40, and 37 respondents comprising 10.7%, are 41 to 50, finally nine respondent representing 2.6% are between 51yrs and above. It was observe that the age bracket of 18-25 years of respondent where the highest, they where young and vibrant

Multiple Regression Analysis

Multiple regression analysis was utilized to examine how the independent or explanatory variables affected the dependent variables. The tables below show the multiple regression analysis's outcome.

Table 4.3 Multiple Regression Model Summary

The table below is the multiple regression analysis result.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.855[a]	.731	.728	.44586	.731	216.382	4	342	.000	1.849

a. Predictors: (Constant), SIV, SED

b. Dependent Variable: PD

Table 4.3 shows that R^2 which measures the strength of the effect of independent variable on the dependent variable have the value of 0.73%. This implies that 73% of the variation

in influence of spouses decision making on the purchase decision of clothing in Anambra State is explained by variations in spouses involvement, and education,. This was supported by adjusted R^2 of 0.72%. Test for autocorrelation: This is used test whether errors corresponding to different observation are uncorrelated. If the value of the durbin-watson from the regression result is close to or equal to 2, no autocorrelation in that regression result, but if it deviates significantly then there is autocorrelation. The Durbin-Watson statistic (D.W) of 2 reveals no autocorrelation in the models. Hence, the result is good for business analysis because the Durbin Watson result is 1.849

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	172.060	4	43.015	21.6382	.000[b]
	Residual	63.216	342	.199		
	Total	235.276	346			

a. Dependent Variable: PD

b. Predictors: (Constant), SIV, SED

Table 4.3 demonstrates that the multiple regression models' overall significance is depicted by the F-statistics value of 21.6382 and the corresponding p-value of 0.000. This finding demonstrates that every independent variable in the study had a considerable combined impact on the dependent variable. This suggests that the spouse's decision making taken into account in this research namely spouses' involvement, and education, significantly affect purchase of clothing in Anambra State.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	.096	.128		.748	.455	-.156	.348
	SIV	.844	.043	.694	3.630	.000	.759	.928
	SED	.062	.105	.489	5.528	.000	.209	.795

a. Dependent Variable: PD

A'priori Criteria: This is based on current business theories and provides information on the amount and signs of the business parameter under consideration. Given that spouses' involvement has a positive sign and a value of.084 in the table above, it follows that a rise in spouses' involvement will boost purchase decision by 84%, which is

consistent with the a priori expectation. Given that spouses' education has a positive sign and a value of 0.062, it follows that an increase in spouses education will result in a 6% increase in purchase decision.

T-Statistics: The t-test is used to determine each explanatory parameter's statistical significance in the model. Spouse involvement has a table coefficient of 3.630, which is statistically significant and suggests that it has a considerable impact on purchase decision of clothing. Spouse education is 5.528 It is statistically unlikely that this has had a substantial impact on purchase decision at the 5% level of significance.

Hypotheses Testing

Hypotheses 1

Ho_1: Spouses' involvement has no influence on their purchase of clothing in Anambra State of Nigeria.

Correlations

					PD	SIV
Spearman's rho	PD	Correlation Coefficient			1.000	.771**
		Sig. (2-tailed)			.	.000
		N			346	346
		Bootstrap[b]	Bias		.000	.000
			Std. Error		.000	.031
			BCa 95% Confidence Interval	Lower	.	.703
				Upper	.	.832
	SIV	Correlation Coefficient			.771**	1.000
		Sig. (2-tailed)			.000	.
		N			346	346
		Bootstrap[b]	Bias		.000	.000
			Std. Error		.031	.000
			BCa 95% Confidence Interval	Lower	.703	.
				Upper	.832	.

**. Correlation is significant at the 0.01 level (2-tailed).

b. Unless otherwise noted, bootstrap results are based on 323 bootstrap samples

Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference Lower	Upper			
Pair 1 PD - SIV	.17028	.56181	.03126	.10878	.23178	5.447	342	.000

Table 1 indicates the relationship between the independent variable Spouses' involvement (SIV) and the dependent variable purchase decision (PD). At a 0.05 level of significant, 95% confidence level interval ranging between 0.832 and 0.231 at the upper case, and also 0.703 and 0.108 at the lower case, with a 2 tailed test of sample distribution showing the critical area in a distribution. The spearman correlation coefficient shows a value of 77% which shows a high correlation coefficient between the dependent and independent variable. This further portrays the high goodness of fit of the model

Model 1= $PD = \beta_o + \beta_1 SIV + \mu$

Table 1 indicates the difference in mean value (.17028) and standard deviation (.56181) for the extent of relationship that existed between the variables included in the group. The single group variables in model two of the hypotheses are represented by PD & SIV (Purchase decision and Spouses' involvement). However, the paired sample t-test showed that Purchase decision level increased significantly when the effective Spouses' involvement was adopted. A t-test value of Spouses' involvement is said to be significantly high when it is above or equal to 2 (t-value > 2.00), but when the t-value is less than 2.00 (t-value < 2.00), it is concluded that the perceived outcome within the paired sample has no significant relationship. In conclusion to this result, the t-value was obtained at 5.447 which is significant high. The study therefore concluded that there is significantly high positive relationship between Purchase decision and Spouses' involvement of clothing in Anambra State of Nigeria.

Decision Rule: Accept the null hypothesis if the p-value is greater than 0.05, otherwise, reject.

Decision: We reject the null hypothesis, since the p-value is 0.000^{**} which is less than the critical value 0.05, this study reveals that Spouses' involvement has positive influence on their purchase of clothing in Anambra State of Nigeria

Hypothesis 2

Ho_2: Spouses' educational attainment has no influence on their purchase of clothing in Anambra State.

Correlations

					PD	SED
Spearman's rho	PD	Correlation Coefficient			1.000	.639**
		Sig. (2-tailed)			.	.000
		N			346	346
		Bootstrap[b]	Bias		.000	-.003
			Std. Error		.000	.037
			BCa 95% Confidence Interval	Lower	.	.404
				Upper	.	.577
	SED	Correlation Coefficient			.639**	1.000
		Sig. (2-tailed)			.000	.

	N			346	346
	Bootstrap[b]	Bias		.003	.000
		Std. Error		.037	.000
		BCa 95% Confidence Interval	Lower	.404	.
			Upper	.577	.

**. Correlation is significant at the 0.01 level (2-tailed).

b. Unless otherwise noted, bootstrap results are based on 323 bootstrap samples

Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference Lower	Upper			
Pair 1 PD - SED	.38080	1.06053	.05901	.26471	.49690	6.453	346	.000

Table 3 indicates the relationship between the independent variable Spouses' educational attainment (SED) and the dependent variable purchase decision (PD). At a 0.05 level of significant, 95% confidence level interval ranging between 0.577 and 0.496 at the upper case, and also 0.404 and 0.264at the lower case, with a 2 tailed test of sample distribution showing the critical area in a distribution. The spearman correlation coefficient shows a value of 63% which shows a high correlation coefficient between the dependent and independent variable. This further portrays the high goodness of fit of the model

Model 2= $PD = \beta_o + \beta_1 SED + \mu$

Table 3 indicates the difference in mean value (.38080) and standard deviation (1.06053) for the extent of relationship that existed between the variables included in the group. The single group variables in model two of the hypotheses are represented by PD & SED (Purchase decision and Spouses' educational attainment).

However, the paired sample t-test showed that Purchase decision level increased significantly when the effective Spouses' educational attainment was adopted. A t-test value of Spouses' educational attainment is said to be significantly high when it is above or equal to 2 (t-value > 2.00), but when the t-value is less than 2.00 (t-value < 2.00), it is concluded that the perceived outcome within the paired sample has no significant relationship. In conclusion to this result, the t-value was obtained at 6.453 which is significant high. The study therefore concluded that there is significantly high positive relationship between Purchase decision and Spouses' educational attainment of clothing in Anambra State.

Decision Rule: Accept the null hypothesis if the p-value is greater than 0.05, otherwise, reject.

Decision: We reject the null hypothesis, since the p-value is 0.000^{**} which is less than the critical value 0.05, this study reveals that Spouses' educational attainment has positive influence on their purchase of clothing in Anambra State.

Discussion of the Findings

This research examined the influence of spouse's decision making on the purchase of

clothing in Anambra State. The data generated were subjected to statistical analysis and the following output was discussed

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Spouses' Involvement and Purchase Decision of Clothing

The Spouses' involvement has significant positive influence on purchase decision of clothing (t, 5.447, p, 0.0000).. the findings implies that Many people consult their spouses when making clothing purchase decisions, seeking input on style, color, fit, and price. Spouses can influence clothing purchases through their opinions, preferences, or simply by wearing certain styles or brands, which can influence their partner's decision-making. Some couples make joint purchase decisions, particularly for items that will be shared or worn by both partners, such as matching outfits for special events. The above findings is inline with the study of Tali and Hornik (2020), Yip-Ping (2019) who found that spouses involvement has positive significant influence on purchase decision**.**

Spouses' Educational Attainment and Purchase Decision of Clothing

The Spouses' educational attainment has significant positive influence on purchase decision of clothing (t, 6.453, p, 0.0000).. Higher educational attainment is often correlated with higher income and a more affluent lifestyle. This can influence clothing choices, with spouses opting for higher-end or designer brands. Educational attainment can also be associated with social status, with spouses opting for clothing that aligns with their professional and social circles. Spouses with higher educational attainment may prioritize clothing purchases that reflect their career ambitions, such as professional attire or designer accessories. The above findings is inline with the study of Ogundari and Aromolran (2020), Nwankwo and Ifejiofor, Manoj, Manoj and Mahesh (2022) who found that Spouses' educational attainment has positive significant influence on purchase decision**.**

CONCLUSION

Given the findings of the study on the four variables namely, Spouses' involvement, Spouses' educational attainment, Spouses' regard for socio-cultural values, Spouses' product knowledge, the indication is that those variables has positive and strong significant effect purchase of clothing in Anambra State. In conclusion women still play a significant role in the decision-making process; men's increasing involvement and awareness of fashion trends are changing the dynamics of clothing purchases. Based on the findings of the study, some recommendations looking to appeal to both men and women when it comes to clothing purchases were made. Married people should always involve each other in making choice of clothing as this will enable each to know how to dress in a way that will be acceptable by the other. Spouses' should always be conscious of their enlightened level which will help to provide them with information as regards the purchase of clothing, as well as encourage them to get involved in purchase decisions quickly on joint decision outcomes..

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