

# Influencing Factors of Consumers' Purchase Decision of Clothing in Delta State, Nigeria

**Oghenyerhovwo Rita INONI<sup>1</sup>**

oghenyerhovwo.inoni@dou.edu.ng

**Dudutari BEREPREBOFA<sup>2</sup>**

dudutari.bereprebofa@dou.edu.ng

**Voke Victory ESIVWEKPE<sup>3</sup>**

vokerobert98@gmail.com

**Elozino Emmanuella UYO<sup>4</sup>**

uyo.elozino@dou.edu.ng

<sup>1,2,3&4</sup>Department of Marketing, Faculty of Management Sciences,  
Dennis Osadebay University, Asaba.  
Delta State, Nigeria.

## ABSTRACT

The study was conceived to ascertain the effect of trust in personal selling, salesperson competencies, perceived product quality, and consumer income on clothing purchase decision (CPD) among consumers in the three most populous cities of Asaba, Sapele and Warri in Delta State, Nigeria. In order to realize the study objectives, data were collected from 377 consumers who had purchased clothing within the past twelve months. A causal research design was applied, and simple random sampling technique was adopted to draw the samples, using a questionnaire. The demographic profile reveals that most respondents were female (57.3%), married (61.8%), and 85% of the clothing patrons are within the economically active age range. Regression results show that the variables explained 82% of the variance in CPD (Adjusted  $R^2 = 0.82$ ). Perceived product quality is the dominant predictor ( $\beta = 0.493$ ), followed by trust in personal selling ( $\beta = 0.249$ ), salesperson competencies ( $\beta = 0.235$ ), and income ( $\beta = 0.172$ ). The findings are a pointer to the critical role of the variables in shaping consumer purchase decision in the clothing sector. The authors recommend improved sales force training, sustained customer trust-building and consistent product quality to enhance competitiveness and consumer retention in the clothing market.

**Keywords:** *Clothing purchase decision, personal selling, perceived product quality, salesperson competencies, Nigeria.*

## 1. INTRODUCTION

Due to the hyper competition in the contemporary business world, organizations are continually adopting diverse strategies to attract and retain customers. Among these strategies, personal selling (PS) stands out as one of the most effective tools for directly engaging customers, building trust, and influencing purchasing behavior (Arditto, Cambra-Fierro, Fuentes-Blasco, Jaraba & Vázquez-Carrasco, 2019). Unlike mass advertising, personal selling allows businesses to interact face-to-face or through direct channels such as phone calls, video conferencing, and other personalized methods, making it a vital component of the promotional mix (Igani, Ohaleté & Ohaleté, 2024). Sales representatives play a critical role in this process, as they are often trained not only to sell but also to educate customers about product features, usage, and value. By assessing customer needs and offering tailored solutions, personal selling (PS) enhances consumer knowledge and helps bridge information gaps that might otherwise hinder purchase decisions (Situmeang,

Srivastava & Iyer, 2020). This interactive approach distinguishes personal selling from other promotional strategies because it allows immediate feedback and fosters long-term buyer-seller relationships (Kotler and Armstrong, 2023).

Consumer buying decisions are rarely spontaneous; instead, they are shaped by awareness, product knowledge, and perceptions developed through various sources of information. In this regard, personal selling serves as a significant influencer by providing credible, direct, and persuasive communication that can alter consumer attitudes and ultimately drive purchasing actions. Research has shown that when consumers receive personalized product information from skilled salespeople, they are more likely to make informed decisions that favor the organization's offerings (Nurhalim & Priansa, 2023). Furthermore, the role of personal selling extends beyond just making sales; it contributes to shaping consumer behavior, creating positive brand impressions, and strengthening loyalty. The interpersonal skills of salespeople, such as confidence, persuasiveness, and negotiation ability, are essential in influencing customer choices, encouraging repeat purchases, and addressing consumer needs (Nguyen & Tran, 2021).

In Nigeria, the relevance of personal selling has been documented across several retail settings as cited by (Mfon & Uford, 2023). More specifically, Igani, Ohalete & Ohalete (2024) reported that salespeople's empathy, interpersonal engagement, and product presentation significantly boosted customer satisfaction and purchase decisions among boutique retailers in Port Harcourt, Nigeria. Similarly, broader studies in Nigerian consumer markets have shown that salesperson competence and relationship-building skills influence not only immediate purchases but also long-term trust and repurchase intentions (Ajike, Aderimiki, Bamidele & Idowu, 2024; Akpan et., 2024; Asuquo et al., 2024). These findings emphasize the role of personal interactions in building customer loyalty across various retail sectors. Personal selling remains central to influencing purchase decisions because it helps reduce uncertainty, clarify product features, and build trust especially in apparel, where style, fit, and quality are key considerations (Akoglu & Özbek 2022). While online platforms like *Instagram* and *WhatsApp* create awareness, actual conversion into sales often depends on face-to-face persuasion and trust-building (Uford, et al., 2022; Fajobi, 2023).

In Delta State, Nigeria, the significance of PS is even more pronounced; with the growing urban population, exposure to diverse fashion trends, and the proliferation of both formal boutiques and informal clothing retailers create a competitive environment where sellers must differentiate themselves through personal engagement. Many clothing buyers in the study area still prefer physical interaction with sales representatives to assess fabric quality, negotiate prices, and receive personalized styling advice. Despite this, gaps remain in understanding the unique effect of PS on consumer purchase decisions (CPD) in Asaba, Sapele and Warri. This study, therefore, seeks to examine the impact of PS, trust, quality and income on CPD of clothing in Delta State, Nigeria. Research questions addressed by the study are; How does salesperson competence affect CPD in clothing? What is the effect of consumer trust in personal selling on purchase decision? To what extent does perceived-product quality affect clothing CPD? What influence does income have on CPD of clothing? Therefore, the specific objectives are to; assess the effect of salesperson competence on CPD decision; determine the effect of consumers' trust in personal selling on CPD; ascertain the impact of perceived product quality on CPD; and to examine the influence of consumer income on CPD.

## 2. LITERATURE REVIEW AND THEORETICAL FRAMEWORK

### *Review of Related Literature*

Agada and Ighomereho (2025) analyzed how purchase decisions of clothing products among undergraduates are influenced by product price and perceived quality. Using survey data obtained from 316 undergraduate students in two private universities in Osun State, Nigeria, the authors examined the influence of three price dimensions: cost price, value-based price, and competitor price. The findings show that all three dimensions of price significantly and positively affect perceived product quality, making price a key determinant of purchase decisions. The authors concluded that due to the fact that product price is the most critical predictor of perceived quality which formed the basis of purchase decision, marketers should carefully manage pricing strategies, with an emphasis on the price dimensions that most significantly influence consumers' perceptions of attractiveness and quality.

The influence of product and service quality on consumers purchase decision of online (*Instagram* and *Facebook*) fashion clothing buying behavior is the focus of the work of Haekal, Pranowo & Limakrisna (2023). Primary data for the study were drawn from 120 postgraduate students of Pakuan University, Bogor, Indonesia using a structured questionnaire. Findings show that product and service quality exert positive and statistically significant effects on customers buying decisions of clothing fashion goods sold in online platforms such as *Instagram* and *Facebook*. It also revealed that the relationship between both variables is partially mediated by perceived risk which indicates that, higher quality in all ramifications reduces uncertainty and increases consumers' confidence when making purchase decisions. The authors therefore concluded that it is very crucial to improve product reliability and service responsiveness in order to build consumers trust, reduce risk, thereby enhancing customers' engagement in online clothing shopping.

Nurhalim and Priansa (2023) using a quantitative approach, explored the impact of personal selling on the purchasing decisions of *Ceuria Batik*. Data were gathered from 100 respondents through surveys and direct observations, and data analyzed with linear regression. The study show that personal selling significantly affects purchasing decisions, contributing 61 percent to consumer purchase behavior which indicated that interpersonal interaction and persuasive efforts made by sales representatives play a more substantial role in driving sales compared to other marketing factors such as capital investment. The study reinforces the view that effective personal selling strategies can lead to higher sales performance and stronger brand-customer connections, especially in markets where consumer trust and product familiarity are key determinants of buying behavior.

Chandrruangphen, Assarut and Sinthupinyo (2022) explored how customers trust and their intention to watch and purchase fashion products, is influenced by Facebook live streaming features. Data collected from 476 Thailand consumers through an online survey were analyzed using SmartPLS software. The analyzed data results show that product quality and price transparency strongly reinforce trust and purchase intentions. In contrast, seller-related factors (such as seller image and Facebook page quality) were found to have weaker effects. The study also revealed that announcing live stream schedules in advance increases viewing interest of consumers, and customer trust in the seller boosts confidence in the product. The authors concluded that sellers should prioritize key live streaming attributes especially product quality and price transparency in order to build trust and drive consumers' engagement and product sales.

Mamedov, Khatibi and Tham (2021) using simple random sampling drew qualitative data with the aid of questionnaires from 408 workers in Almaty and Nur-Sultan cities, Kazakhstan. Using SPSS, the results of the correlation, regression, and SEM analysis showed that consumer behavior and purchasing decisions, are significantly affected by product quality and product price while brand image did not indicate a meaningful impact on customer's purchase decisions. The study also indicated that consumer behavior increases the likelihood of consumers purchasing international clothing brands. The study therefore, provided insights into consumer decision-making and future trends in the garment industry, thereby helping businesses to understand customer preferences and anticipated market demands for foreign clothing.

Azeez and Abeyratna (2020) examined how consumer buying behavior is affected by personal selling in clothing stores in Sri Lanka. The authors evaluated four factors: salespersons' personal characteristics, product presentation, sales promotions, and store characteristics, using data from 322 undergraduate students and regression analysis. The results showed that, salespersons' traits, store characteristics, and promotional efforts significantly and positively influence the buying behavior of consumers, while product presentation has no significant effect. The researchers laid emphasis on how vital the store environment and effective salesperson traits are influencing customer purchasing decisions.

### ***Theory of Reasoned Action (TRA)***

The Theory of Reasoned Action (TRA), developed by Fishbein and Ajzen (1975), explains how attitudes and social norms influence behavioural intentions, which in turn determine actual behaviour. The theory assumes that individuals act rationally, basing their decisions on available information, and that the most immediate predictor of behaviour is one's intention to act (Ajzen & Fishbein, 1980). Attitudes are shaped by beliefs about the outcomes of behaviour, while subjective norms reflect perceived social pressures and the motivation to comply with them. The TRA explains how personal selling influences consumer purchase decisions in the clothing industry by linking attitudes and social norms to behavioural intentions. Personal selling shapes consumers' attitudes by influencing their beliefs about a product's quality, style, and value through persuasive communication and demonstrations. It also affects subjective norms by reinforcing social expectations and fashion trends, which increase consumers' motivation to buy (Ajzen & Fishbein, 1980; Babin, Boles, & Darden, 2020). Thus, personal selling acts as a mechanism that shapes both attitudinal beliefs (what consumers think about the product) and normative beliefs (what they think others expect), which together influence the consumer's purchase intention and behaviour. In the clothing industry, where purchase decisions are highly influenced by self-image and social approval, the TRA effectively explains how personal interaction with salespeople can convert favourable attitudes and perceived norms into actual buying behaviour.

### ***Conceptual Framework***

The conceptual model shows the hypothesized association between the study variables (*Figure 1*). The independent variables, salesperson competence, trust in personal selling, perceived product quality, and consumer income, are proposed to exert direct, positive influences on the dependent variable, consumer purchase decision. The model is adopted and adapted from contemporary empirical studies that examine how salesperson characteristics, trust formation, and product perceptions jointly predict consumer decision-making in clothing and fashion retail (Kim & Kim, 2021; Nguyen & Tran, 2021).

### Research Hypotheses

Ho<sub>1</sub>: Salesperson competencies (SPC) do not significantly affect clothing purchase decision.

Ho<sub>2</sub>: Trust in PS has no significant effect on clothing purchase decision.

Ho<sub>3</sub>: Perceived product quality (PPQ) has no significant impact on purchase decision.

Ho<sub>4</sub>: Consumer income (CNC)) does not significantly affect purchase decision.

### Methodology

The study adopted a causal research design, while statements for individual constructs were adapted from extant literature. Due to the quantitative nature of the study, a structured questionnaire is designed to collect data on constructs and demographic features of respondents. A 5-point Likert-type scale of 1 to 5 is adopted to rate all statements; from 1 denoting strongly disagree to 5, strongly agree. The target population are clothing buyers in the general population in Sapele, Asaba and Warri, the three most populous cities in the three senatorial districts in Delta State, Nigeria, with a combined population of 771,083 (World Population Review, 2024). Krejcie and Morgan (1970) sample size table for infinite population was used to choose the optimal sample size. Clothing buyers in the last 12 months were randomly drawn

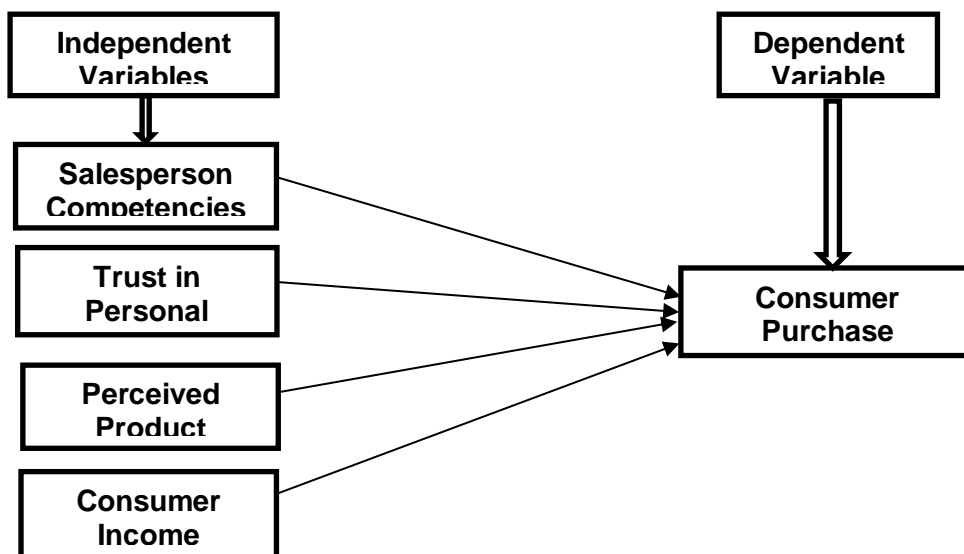


Figure 1. Conceptual Framework on Consumer Purchase Decision

Source: Adapted from Kim & Kim, (2021) and Nguyen & Tran (2021)

with proportional allocation to the population size of each city. Thus, 60, 68 and 249 valid samples were obtained from Asaba, Sapele and Warri, respectively to give a total of 377 that were analysed. Descriptive and regression analyses were employed to test the stated hypotheses. Cronbach's coefficient alpha was used to assess the reliability and internal consistency of the research instrument, on a threshold of ( $\alpha \geq 0.7$ ) (Nunnally & Bernstein, 1994; Hair, Black, Babin & Anderson, 2018). Field survey was conducted between 1<sup>st</sup> April and 17<sup>th</sup> August, 2025.

### 3. METHODS AND RESULTS

The research design used for this study is descriptive survey design. This was archived with the use of closed ended questionnaire to collect useful data from respondents. The research hypotheses were tested with simple regression model via SPSS version 25. It is important to note that simple percentages were use to analyse the demographic data of respondents.

***Analysis of Respondents’ Demographic Profile  
 Socio-economic Characteristics of Clothing Buyers***

The demographic characteristics of clothing consumers reveals that female are 57.3% while male are 42.7% (Table 1). About 85% of the clothing buyers are aged between 18 and 53 years. The distribution shows that about 85% of clothing patrons are within the economically active group. Furthermore, majority (61.8%) of respondents are married while 38.2% are single. Also, tertiary education certificate holders made up 74.3% of customers while secondary school leavers are 19.1%. Average monthly income is ₦162,644.14, which is negatively skewed as the first quintile constituted 53.3% of the income shares of all customers. Thus, there is noticeable income inequality among clothing buyers in the study area. Clothing customers comprised students, self-employed individuals, civil servants, private-sector employees, and retirees. However, civil servant is the modal occupation, constituting 31.3% of all respondents. Skewness and kurtosis are between -0.148 to -0.009 and, -0.611 to -0.231, respectively, indicating that the variables are normally distributed (Table 2). According to Hair et al., (2018), variables are normally distributed when their skewness and kurtosis values ranged between -1

**Table 1. Socio-demographic Parameter of Respondents**

Characteristics	Frequency	Percentage (%)	Mean/(Mode)
<b>Gender</b>			
Female	216	57.3	(Female)
Male	161	42.7	
<b>Total</b>	<b>377</b>	<b>100.0</b>	
<b>Age (years)</b>			
18-29	81	21.5	31years
30-41	132	35.0	
42-53	106	28.1	
54-65	58	15.4	
<b>Total</b>	<b>377</b>	<b>100.0</b>	
<b>Marital Status</b>			
Single	144	38.2	(Married)
Married	233	61.8	
<b>Total</b>	<b>377</b>	<b>100.0</b>	
<b>Level of Formal Education</b>			
Primary school (FSLC)	25	6.6	(OND/NCE holders)
NECO/GCE O'level	72	19.1	
OND/NCE	144	38.2	
HND/First Degree	104	27.6	
Masters/PhD	32	8.5	
<b>Total</b>	<b>377</b>	<b>100.0</b>	
<b>Mean Monthly Income (₦*)</b>			
25000 – 125000	201	53.3	₦162,644.14
126000 – 226000	97	25.7	
227000 – 327000	36	9.5	
328000 – 428000	21	5.6	
429000 – 529000	22	5.8	

<b>Total</b>	<b>377</b>	<b>100.0</b>	
<b>Employment Status</b>			
Student	66	17.5	
Self-Employed	96	25.5	
Civil Servant	118	31.3	(Civil Servant)
Private Sector Employee	81	21.5	
Retiree	16	4.2	
<b>Total</b>	<b>377</b>	<b>100.0</b>	

\* 1US Dollar = 1550 Nigerian Naira

Source: Authors' computation

and +1; thus all variables in the model are normally distributed. Cronbach's coefficient alpha was used to assess the reliability and internal consistency of the constructs Table 3). The value for the research instrument is 0.835, and other values exceeded the minimum acceptable threshold of ( $\alpha \geq 0.7$ ) (Nunnally & Bernstein, 1994; Hair et al., 2018).

**Regression Results**

The regression results of CPD (dependent variable) and salesperson competencies, trust in personal selling, perceived product quality and income (independent variables) are shown in

**Table 2. Descriptive Statistics of Model Variables**

Variables	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
						Statistic	Error	Statistic	Error
CONSPURDECSN	377	2.60	4.95	3.8007	0.48534	-0.148	0.126	-0.459	0.251
SALPERCMTNC	377	1.40	5.00	3.6622	0.78690	-0.121	0.126	-0.345	0.251
TRUSTPERSELNG	377	1.60	5.00	3.6032	0.67065	-0.112	0.126	-0.231	0.251
PERPDTQLTY	377	2.13	5.00	3.6233	0.58244	-0.136	0.126	-0.611	0.251
YNCOME	377	2.13	5.00	3.5843	0.60269	-0.009	0.126	-0.516	0.251
Valid N (listwise)	377								

Source: Authors' computation

**Table 3. Constructs Reliability and Internal Consistency**

Construct	No. of Items	Cronbach's alpha
CONSPURDECSN	5	0.751
SALPERCMTNC	5	0.849
TRUSTPERSELNG	5	0.821
PERPDTQLTY	5	0.774
YNCOME	5	0.816
<b>Research Instrument</b>	<b>25</b>	<b>0.835</b>

Source: Authors' computation

Table 4. The adjusted R-squared is 0.819, indicating that about 82% of the variance in CPD is explained jointly by the predictors, salesperson competences, trust in personal selling, perceived product quality and income. The Durbin-Watson (D.W.) statistic is 1.81, showing acceptable level of positive autocorrelation in the model. The ANOVA table, indicates the significance ( $F_{(4, 372)} = 425.478, p < 0.01$ ), and fit of the the model. The four variables, salesperson competences, trust in personal selling, perceived product quality, and income, have positive impact, and are significant in predicting CPD of clothing. The beta coefficients indicate that perceived product quality is the dominant predictor of purchase decision ( $\beta = 0.$

432,  $p < 0.01$ ), followed by salesperson competences ( $\beta = 0.302$ ,  $p < 0.01$ ), trust in personal selling ( $\beta = 0.284$ ,  $p < 0.01$ ), and income ( $\beta = 0.137$ ,  $p < 0.01$ ). The results further showed the absence of multicollinearity among the variables with variance inflation factor (VIF) of less than 2.3.

**Table 4. Regression results of determinants of CPD of clothing**

A. Model Summary <sup>a</sup>										
Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R <sup>2</sup> Change	F Change	df1	df2	Sig. F Change	
1	0.906 <sup>a</sup>	0.821	0.819	0.20665	0.821	425.478	4	372	0.000	1.810
B. ANOVA <sup>a</sup>										
Model			Sum of Squares	df	Mean Square	F	Sig.			
1	Regression		72.682	4	18.171	425.478	0.000 <sup>b</sup>			
	Residual		15.887	372	0.043					
	Total		88.569	376						
C. Coefficients <sup>b</sup>										
Model 1	Unstandardized Coefficients		Standardized Coeff.	t	Sig.	Collinearity Statistics				
	B	Std. Error	Beta			Tolerance	VIF			
(Constant)	0.679	0.078		8.673	0.00					
SALPERCMTNC	0.186	0.015	0.302	12.134	0.00**	0.781	1.281			
TRUSTPERSELNG	0.206	0.020	0.284	10.503	0.00**	0.658	1.520			
PERPDTQLTY	0.360	0.027	0.432	13.223	0.00**	0.452	2.215			
YNCOME	0.110	0.023	0.137	4.777	0.00**	0.588	1.700			

a. Dependent Variable: CONSPURDECSN

b. Predictors: (Constant), PERPDTQLTY, SALPERCMTNC, TRUSTPERSELNG, YNCOM; \*\* Significant ( $p < 0.01$ )

Source: Authors' computation

### Test of Hypotheses

#### Test of Hypothesis One

**H<sub>01</sub>: Salesperson competencies do not significantly affect clothing purchase decision**

The coefficient of salesperson competencies is significant at ( $\beta = 0.302$ ,  $p < 0.01$ ), showing that salesperson competencies has significant influence on purchase decision. More so, the size of the standardized beta coefficient of the variable shows that salesperson competencies is the second most important value, which implies that a 1 unit increase in salesperson competencies will lead to a 0.302 increase in consumer purchase decision. The statistical significance of salesperson competencies therefore indicates that the null hypothesis H<sub>01</sub>, which stated that salesperson competencies do not significantly affect purchase decision, is rejected.

#### Test of Hypothesis Two

**H<sub>02</sub>: Trust in personal selling has no significant influence on clothing purchase decision**

The outcome of the regression analysis indicates that trust in personal selling also significantly affected purchase decision with a beta coefficient of ( $\beta = 0.284$ ). The beta value implies that a 1 unit increase in trust in personal selling will cause a 0.284 increase in

consumer purchase decision. The finding also revealed that of all the independent variables, trust in personal selling is the third most dominant predictor of purchase decision. Thus, indicating that the more trust consumers have in the personal selling marketing strategy, the more likely their purchase decision of clothing will be. Therefore, the null hypothesis ( $H_{02}$ ), which stated that trust in personal selling has no significant effect on consumer purchase decision, is rejected.

### *Test of Hypothesis Three*

#### **$H_{03}$ : Perceived product quality has no significant influence on purchase decision.**

The outcome of the inferential statistical analysis shows perceived product quality has a significant ( $\beta = 0.432$ ,  $p < 0.01$ ) impact on CPD. It implies that as consumers perceive the goods they buy through personal selling are adjudged quality products, CPD will likely increase. Furthermore, a percentage rise in consumers' perception of good product quality will lead to a 0.432 increase in consumer purchase decision. Perceived product quality is the predominant predictor of purchase decision in this study, owing to the fact that it is the consumer's evaluation of the product quality that the decision to purchase clothing ultimately depends on, irrespective of the competencies of the salesperson as well as the trust they have in the personal selling strategy. Therefore,  $H_{03}$ , which affirmed that PPQ does not significantly affect brand preference, is rejected.

### *Test of Hypothesis Four*

#### **$H_{04}$ : Consumer income does not significantly affect purchase decision**

The findings negate the  $H_{04}$ , because income has a significant ( $\beta = 0.137$ ,  $p < 0.01$ ) influence on

CPD. As consumers' income grow, purchase decision of clothing is likely to rise. The implication is that when personal incomes of consumers grow by a unit, a 0.137 increase in purchase decision will probably result. Thus,  $H_{04}$  which stated that income does not significantly affect purchase decision, is rejected.

## **4. DISCUSSION OF FINDINGS**

The outcome of the analyses provides compelling evidence that salesperson competences, trust in personal selling, perceived product quality, and consumers' income significantly influence CPD of clothing in Delta State, Nigeria. The results are consistent with established theories of consumer behavior and prior empirical studies emphasizing the importance of salesperson–customer interaction, perceived value, and income capacity in driving purchase intentions.

The regression results revealed strong and statistically significant effects of the four predictor variables on consumer purchase decision. Specifically, perceived product quality showed the highest impact ( $\beta = 0.284$ ,  $p < 0.01$ ), indicating that consumers' evaluation of product quality is the most influential determinant of their decision to buy clothing. The impact of product quality as a determinant of purchase decision is replete in the marketing literature. Mamedov, Khatibi and Tham (2021), Haekal, Pranowo and Limakrisna (2023) and Agada and Ighomereho (2025) found product quality as a determinant of consumers purchase decision of clothing respectively in Kazasthan, Indonesia and Nigeria. Inoni, Olannye and Gladson-Nwokah (2016) and Inoni (2024) also found product quality (food quality) as a significant predictor of customer satisfaction and loyalty as well as repurchase decision. Similarly, Inoni (2024a) and Inoni and Ogundare (2024) also reported that product quality is a critical determinant of purchase decision in their study of beer and powdered milk consumers respectively, in Nigeria. Comparable findings were reported by Mamedov, Khatibi & Tham

(2021) among foreign clothes consumers in Kazakhstan. Therefore, the finding corroborates the works of Kotler, Keller and Chernev (2022), which affirmed that perceived quality strongly impacts consumer confidence and purchase commitment. The implication is that in the clothing industry, where sensory evaluation and quality judgment are crucial, consumer perception of product excellence directly translates into higher purchase intention.

The second most significant predictor of CPD is salesperson competencies ( $\beta = 0.302, p < 0.01$ ). The implication is that knowledgeable, courteous, and persuasive salespersons play a critical role in convincing buyers, especially within a personal selling context. This aligns with the argument of Kim and Oh (2022), which posited that competent salespersons can create trust, reduce consumer uncertainty, and tailor information to customer needs, thereby positively influencing purchase behavior. Furthermore, the interpersonal interaction with customers and persuasive efforts made by sales representatives play a substantial role in driving sales compared to other promotional tools such as advertisement (Nurhalim & Priansa, 2023). The findings are in consonance with the report of Azeez and Abeyratna (2020) in Sri Lanka and where salesperson personality traits significantly influenced purchase decision and sales performance respectively, in clothing retail stores and pharmaceutical firms. According to Jacob et al. (2024), competencies such as product knowledge, presentation skills and listening ability, convincing skills, objection handling, and interpersonal traits enhance customers' understanding of products, thereby leading to increased sales outcomes and foster mutually beneficial relationships among sales outlets and customers in the ready-to-wear industry in Qatar.

Trust in personal selling ( $\beta = 0.284, p < 0.01$ ) is another variable which exerted significant influence on CPD. The result reinforces the argument that trust-based relationships between sellers and buyers are fundamental in personal selling, particularly in markets characterized by low brand differentiation and high interpersonal interaction. Trust serves as a mechanism for reducing perceived risk, fostering commitment, and encouraging repeat patronage. According to Chandruangphen, Assarut and Sinthupinyo (2022) customer trust in the salesperson boosts trust in the product, and product quality and price transparency strongly reinforce trust which results to increased purchase intentions of clothing fashion products. Arditto et al. (2019) found trust as a measure to guarantee and protect long-term relations among customers and sellers in retail firms in Peru, and that the effects of trust on customers' assessment of their interactions with sellers, significantly influence their buying behavior.

Similarly, consumer's income also exhibited a significant ( $\beta = 0.432, p < 0.01$ ) impact on CPD. This finding shows that consumers' purchasing power remains an important economic factor that determines their decision to buy clothing. The result is similar to that of Tran et al. (2023), which reported that disposable income, in addition to individual preferences and product characteristics, significantly predict consumers' ability to make frequent or higher-value purchases in the fashion sector. The result is also in consonance with Chekol, Alimaw, Mengist and Tsegaye (2022) report which found income, advertising, fashion style, peer group, social status, personal preferences, occupation, and education level as determinants of consumers buying decision of imported apparel in Amhara region of Ethiopia.

## 5. CONCLUDING REMARKS

### Conclusion

This study concludes that consumer purchase decision of clothing in Delta State is significantly determined by salesperson competencies, trust in personal selling, perceived product quality, and consumers' income. Among these, perceived product quality is the predominant predictor, underscoring the centrality of product evaluation in consumer

decision-making. The results further affirm that personal selling remains a vital marketing strategy in the clothing industry, particularly when salespersons demonstrate high levels of competence and foster trust-based relationships. Additionally, consumers' income acts as an enabling factor that complements psychological determinants of purchase behavior. In essence, consumer purchase decision is a multidimensional construct shaped by both interpersonal (competence and trust) and product-related (quality perception) factors, moderated by economic capability (income). The findings provide empirical support for integrating human and product quality variables in marketing strategies for clothing firms.

### Recommendations

Based on the above conclusion, the authors wish to make the following recommendations;

- (i) Sales outlets should invest in regular training programs to improve salesperson competences, especially in product knowledge, communication, persuasion, and customer relationship management.
- (ii) Management should emphasize transparency, reliability, and ethical sales practices to foster consumer trust.
- (iii) Since perceived product quality has the strongest influence on purchase decision, firms should maintain high quality standards and communicate quality features effectively during the selling process.
- (iv) Segment Market by Income Levels: Firms should design differentiated pricing and promotional strategies for various income groups in order to maximize reach and sales.
- (v) Establishing systems for regular consumer feedback on salesperson performance and product quality can provide valuable insights for improving sales strategies, customer satisfaction, and ultimately customer retention.

The study offers the following practical implications to operators in the clothing sector;

- (i) Retailers should adopt a customer-centric approach to selling that should focus on indept understading of the needs and preferences of the individual customer in order to improve customer satisfaction and loyalty
- (ii) Firms should build and sustain long-term relationships with clients, as this will foster positive-word of mouth, customer retention and business growth.
- (iii) Marketers should engage educated and highly skilled and competent sales personnel, that have the capacity to stimulate purchase decision, in order to maintain a competitive advantage in the industry.

### REFERENCES

- Agada, A. S. & Ighomereho, O. S. (2025). Product price and perceived quality: an evaluation of purchase of clothing products among undergraduate students in selected Private Universities in Osun State. *Uniben Journal of Marketing*, 4 (1), 294-307.
- Ajike, E. O. Aderimiki, J. A., Bamidele, A.G. & Idowu, N. (2024). Customer purchase decisions of clothing amongst students in Nigerian Private Universities: The effect of digital advertising. *Innovative Marketing*, 20 (3), 209-223. doi:10.21511/im.20(3).2024.17
- Ajzen, I. & Fishbein, M. (1980). *Understanding attitudes and predicting social behaviour*. Englewood Cliffs, NJ: Prentice Hall.
- Akoglu, H. E. & Özbek, O. (2022). The effect of brand experiences on brand loyalty through perceived quality and brand trust: A study on sports consumers. *Asia Pacific Journal of Marketing and Logistics*, 34(10), 2130–2148. <https://doi.org/10.1108/APJML-05-2021-0333>
- Akpan, E. D., Imo-Ita, I., & Ntuen, D. D. (2024). Fadama III Development Project and

- Sustainable Income of Rural Farmers in Akwa Ibom State, Nigeria (2009–2022). *AKSU Journal of Administration and Corporate Governance*, 4(3), 219-234.
- Asuquo, E. E., Akpan, E. D., & Ntuen, D. D. (2024). Economic Development and Sustainable Poverty Alleviation Policies in Nigeria. *AKSU Annals of Sustainable Development*, 2(1), 129-138.
- Arditto, L., Cambra-Fierro, J. J., Fuentes-Blasco, M., Jaraba, A. O., Vázquez-Carrasco, R. (2019). How does customer perception of salespeople influence the relationship? A study in an emerging economy. *Journal of Retailing and Consumer Services*, 54,101952. <https://doi.org/10.1016/j.jretconser.2019.101952>.
- Azeez, M.S.A. & Abeyratna, W.A.M.I. (2020). The impact of personal selling on buying behavior with special reference to clothing stores in Sri Lanka. *The IUP Journal of Marketing Management*, 19 (4), 37-55.
- Babin, B. J., Boles, J. S. & Darden, W. R. (2020). Salesperson influence on consumer purchase decisions: a behavioral framework. *Journal of Retailing and Consumer Services*, 54, 102010. <https://doi.org/10.1016/j.jretconser.2019.102010>
- Chandrruangphen, E., Assarut, N. & Sinthupinyo, S. (2022). The effects of live streaming attributes on consumer trust and shopping intentions for fashion clothing. *Cogent Business and Management*, 9 (1), 2034238. doi:10.1080/23311975.2022.2034238.
- Chekol, F., Alimaw, Y., Mengist, N. & Tsegaye, A. (2022). Consumer choice for purchasing imported apparel goods and its effect on perceived saving in Debre Markos district, Amhara Ethiopia: A logistic regression analysis. *Cogent Social Sciences*, 8 (1), 1-18. doi:10.1080/23311886.2022.2140509
- Fajobi, T. A. (2023). Social media and sales performance of clothing small businesses in Nigeria. *Journal of Social Entrepreneurship Theory and Practice*, 2 (2), 1–13. doi:10.31098/jsetp.v2i2.1808 [journals.researchsynergypress.com](http://journals.researchsynergypress.com)
- Fishbein, M. & Ajzen, I. (1975). Belief, attitude, intention, and behaviour: An introduction to theory and research. Reading, MA: Addison-Wesley.
- Haekal, A., Pranowo, A. S. & Limakrisna, N. (2023). Product quality and service quality on purchase decisions for fashion products online through perceived risk in social commerce. *Journal of Social Studies, Arts and Humanities*, 3 (3), 116-121. doi:org/10.33751/jssah.v3i3.9947.
- Hair, J. F., Black, W. C., Babin, B. J. & Anderson, R. E. (2018). *Multivariate Data Analysis*. 8th Edition. Boston, MA; Cengage Learning.
- Igani, D. C., Ohalete, S. C. & Ohalete, E. A. U. (2024). Personal selling skills and business performance of boutique owners in Port Harcourt. *Strategic Marketing and Entrepreneurship Journal*, 11 (2), 1-18.
- Inoni, O. R., Olannye, A. P. & Gladson-Nwokah, N. (2016). Socio-Demographic factors as predictors of customer loyalty to fast food restaurants in Delta State, Nigeria. *International Journal of Business and Technopreneurship*, 6 (3), 451 – 472.
- Inoni, O. R. (2024). Predictors of customer satisfaction in fast food restaurants. *Economics and Management*, 21 (1), 199-213. doi: 10.37708/em.swu.v21i1.13
- Inoni, O. R. (2024a). Brand equity and consumer’s purchase decision of *heineken* lager beer. *AKSU Journal of Management Sciences*, 9 (2), 147-159. doi: 10.61090/aksujomas.9211
- Inoni, O. R. & Ogundare, J. T. (2024). Influencing factors of consumers brand preference of powdered milk”, *Innovative Economics and Management*, 11 (1), 49 – 67. doi:10.46361/2449-2604.11.1.2024.49-67
- Jacob, R. C., Samson, K. C. F., Chavez, E. A. M., Cruz, S. J. G., Luong, G. L. & Resullar, K. C. L. et. al. (2024). The Competencies of sales associates on the ready-to-wear Industry in Qatar: Basis of improving sales performance. *International Journal of Research Publication*, 148 (1), 359-383. doi:10.47119/10.47119/IJRP1001481520246428

- Kim, S. & Kim, J. (2021). Salesperson competence, customer trust, and purchase decision: A study in fashion retailing. *Fashion and Textiles*, 8 (12), 45–59.
- Kim, J-Y. & Oh, H. J. (2022). The Effects of sales services and organizational member relationships of fashion brand salesperson on job performance and job satisfaction. *Family and Environment Research*, 60 (1), 131-145. doi:10.6115/fer.2022.009
- Kotler, P. T. & Armstrong, G. (2023). *Principles of Marketing*. 19th Edition, New Jersey, USA; Pearson Prentice Hall.
- Kotler, Ph., Keller, K. L. & Chernev, A. (2022). *Marketing Management*, 16<sup>th</sup> Edition, Harlow, UK; Pearson Education Ltd.
- Krejcie, R. V. & Morgan, D. W. (1970). Determining sample size for research activities. *Educational and Psychological Measurement*. 30 (3), 607-610. doi:10.1177/001316447003000308.
- Mamedov, A., Khatibi, A. A. & Tham, J. (2021). Impact of brand image, price and quality on purchasing decision on foreign clothing companies among working adults in Kazakhstan. *Central Asian Economic Review*, 6, 28-42. doi:org/10.52821/2789-4401-2021-6-28-42
- Mfon, A. A., & Uford, I. C. (2022). Consumer preference survey of de choice fast food in uyo metropolis, Akwa Ibom State, Nigeria. *British Journal of Marketing Studies*, 10(2), 13-34.
- Nguyen, T. T. & Tran, H. T. (2021). Relationship selling and customer loyalty in fashion retail. *Journal of Retailing and Consumer Services*, 61 (4), 102–117.
- Nunnally, J. C. & Betnstien, I. H. (1994), *Psychometric Thoery* (3<sup>rd</sup> ed.), New York; McGraw-Hill Inc.
- Nurhalim, E. & Priansa, D. J. (2023). The influence of personal selling on purchase decisions of Ceuria Batik Garutan. *Jurnal Wacana Ekonomi*, 23 (1), 57- 67.
- Situmeang, R. R., Yossierlyn, Adelia, V. & Shella. (2020). The effect of price, sales promotion & personal selling on purchasing decisions at the spare parts distributor company, PT Wstandard Indonesia. *International Journal of Research and Review*, 7 (9), 182-186.
- Tran, K. H., Dang, T. B., Hoang, V. H., Do, Q. A. & Nguyen, T. T. H. (2023). Consumer behavior and purchasing decisions on apparel products: A critical examination. *International Journal of Business*, 28 (4), 55-72. doi:10.55802/IJB.028(4).004
- Uford, I. C., Charles, I. I., & Etuk, A. J. (2022). Effectiveness of E-marketing platforms and consumer buying behaviour of Akwa Ibom State University students towards selected online products. *AKSU Journal of Management Sciences*, 7(1), 1-28.
- World Population Review (2024). *Nigeria Cities by Population, 2024*. Available at: <https://worldpopulationreview.com/cities/nigeria>, accessed, 28<sup>th</sup> March, 2025.