



The Impact of Digital Marketing on Consumer Behaviour in the Industry: A Case Study in Nigeria

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ABSTRACT

This study investigated the impact of digital marketing on consumer behavior in the retail industry, using selected retail consumers in Nigeria as the study population. Specifically, the research examined the influence of digital marketing, customer brand impression, customer brand trust, and customer brand loyalty on consumer behavior. A quantitative cross-sectional survey design was adopted, and data were collected from 200 respondents using a structured questionnaire administered through a multistage sampling technique. The collected data were analyzed using the Statistical Package for the Social Sciences (SPSS), employing descriptive statistics, reliability analysis, correlation analysis, and multiple regression analysis. The findings revealed that digital marketing significantly influences consumer behavior in the Nigerian retail industry. The study also found that customer brand impression, brand trust, and brand loyalty have positive and significant effects on consumer purchasing behavior. Among these variables, brand trust and brand loyalty were identified as major determinants of consumers' purchase decisions and repeat patronage. The study concludes that effective digital marketing strategies enhance consumer engagement, strengthen trust and loyalty, and positively influence purchasing behavior. It recommends that retail businesses invest in innovative digital marketing strategies, improve online customer engagement, and build credible and trustworthy brands to enhance customer satisfaction and long-term loyalty.

Keywords: Digital Marketing, Consumer Behavior, Brand Impression, Brand Trust, Brand Loyalty, Retail Industry, Nigeria.

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1. Introduction

The retail sector has been reshaped by the spread of internet-enabled devices and the platforms built on them. Retailers that once relied on physical stores, print, and broadcast advertising now compete for attention on social media feeds, search engines, messaging applications, and e-commerce marketplaces. Digital marketing, broadly defined as the use of digital technologies and internet-based platforms to create, communicate, and deliver value to targeted customers, has therefore become central to how firms attract and retain buyers (Chaffey & Ellis-Chadwick, 2022; Kannan & Li, 2017). Unlike traditional promotion, digital marketing is interactive, measurable, and capable of personalization at scale, allowing firms to tailor messages to individual consumers and to observe their responses in near real time (Dwivedi et al., 2021; Kumar et al., 2019).

These changes have altered not only how firms market but also how consumers behave. Consumers can now search for product information, compare prices, read peer reviews, and complete purchases without visiting a store (Verhoef et al., 2021). Online reviews and other forms of electronic word-of-mouth carry substantial weight in purchase decisions (Hennig-Thurau et al., 2004), and the consumer decision journey has become less linear and more participatory (Ashman et al., 2015; Lemon & Verhoef, 2016). As a result, the outcomes that matter to retailers increasingly depend on consumers' perceptions of brands in digital spaces: the impressions they form, the degree to which they trust what they see, and whether they remain loyal when competitors are one click away.

Nigeria provides a particularly relevant setting in which to examine these dynamics. In January 2024, Nigeria had an estimated 103 million internet users, an internet penetration rate of 45.5%, about 36.75 million social media user identities, and more than 205 million cellular mobile connections (Kemp, 2024). This rapidly expanding digital population has encouraged Nigerian retailers, from large chains to small clothing sellers operating through social media and messaging applications, to shift promotional effort toward digital channels. Clothing retail illustrates the point well: apparel is both a basic necessity and a means of self-expression, and online channels have widened Nigerian consumers' access to local and international styles while reducing the time and effort that traditional shopping requires.

The growth of digital retail has not, however, been free of problems. Consumers frequently report that products bought online do not match their descriptions, images, or expected quality. Misleading advertisements, exaggerated claims, and fraudulent websites expose buyers to financial loss and weaken confidence in online channels (Kim et al., 2008). Because online buyers cannot inspect products physically, they must rely on the information, signals, and reputation that sellers present, which makes trust a precondition for transacting (Gefen et al., 2003; McKnight et al., 2002). At the same time, many firms struggle to convert the large volumes of data generated by digital platforms into effective marketing strategies, while rising customer acquisition costs and limited control over brand narratives on social media reduce the efficiency of their efforts (Dwivedi et al., 2021). These challenges raise a practical question for retailers: to what extent are digital marketing and the brand perceptions it shapes actually associated with consumer behavior?

Existing research offers only partial answers for the Nigerian context. Much of the empirical work on digital marketing and consumer behavior comes from developed markets or from other emerging economies such as Egypt (Omar & Atteya, 2020), and studies frequently examine digital marketing in isolation from the brand-related perceptions through which it is thought to operate. Few studies have jointly examined digital marketing, customer brand impression, customer brand trust, and customer brand loyalty in relation to the personal behavior of Nigerian retail consumers. This gap limits the guidance available to Nigerian

retailers seeking to allocate scarce marketing resources across channels and brand-building activities.

To address this gap, the present study examines the relationships between four antecedents (digital marketing, customer brand impression, customer brand trust, and customer brand loyalty) and the personal behavior of retail consumers in Nigeria. Specifically, the study pursues four objectives:

1. To examine the relationship between digital marketing and the personal behavior of customers.
2. To examine the relationship between customer brand impression and the personal behavior of customers.
3. To examine the relationship between customer brand trust and the personal behavior of customers.
4. To examine the relationship between customer brand loyalty and the personal behavior of customers.

The study makes three contributions. First, it provides empirical evidence from Nigeria, an important but under-researched digital retail market in sub-Saharan Africa. Second, it situates digital marketing alongside three brand-related constructs within a single framework grounded in the stimulus–organism–response model (Mehrabian & Russell, 1974) and commitment–trust theory (Morgan & Hunt, 1994), allowing their relative associations with consumer behavior to be compared. Third, it derives practical implications for retailers, marketers, and policymakers seeking to strengthen consumer engagement and confidence in digital retail. The remainder of the paper reviews the relevant literature and develops the hypotheses, describes the research method, presents the results, discusses the findings and their implications, and concludes with limitations and directions for future research.

2. Literature Review and Hypothesis Development

2.1 Theoretical Foundation

This study draws on two complementary perspectives. The first is the stimulus–organism–response (S-O-R) framework, which proposes that environmental stimuli shape individuals' internal cognitive and affective states, which in turn produce approach or avoidance responses (Mehrabian & Russell, 1974). In a digital retail setting, marketing communications delivered through websites, social media, search engines, e-mail, and messaging applications act as stimuli. Consumers process these stimuli internally, forming impressions of brands and judgments about whether brands can be trusted, and then respond through behaviors such as searching, purchasing, repurchasing, and recommending.

The second perspective is commitment–trust theory, which holds that trust and commitment are the key mediating variables in successful relational exchanges (Morgan & Hunt, 1994). Trust reduces the uncertainty and vulnerability inherent in exchange, while commitment reflects an enduring desire to maintain a valued relationship. Applied to brands, trust and loyalty-related commitment explain why some consumers continue to choose a brand even when alternatives are available (Chaudhuri & Holbrook, 2001). Together, the two perspectives suggest that digital marketing and the brand perceptions associated with it should be systematically related to how consumers behave.

2.2 Consumer Behavior and Personal Behavior

Consumer behavior refers to the processes through which individuals and groups select, purchase, use, and dispose of products and services to satisfy needs and wants (Schiffman & Wisenblit, 2019). These processes include problem recognition, information search, evaluation of alternatives, purchase, and post-purchase evaluation, and they are influenced by cultural, social, personal, and psychological factors (Kotler et al., 2022). Social influences include family, peers, reference groups, and, increasingly, online communities and digital influencers (Appel et al., 2020). Psychological influences include motivation, perception, learning, and attitudes, which shape how consumers interpret marketing information and form preferences (Ajzen, 1991; Kotler et al., 2022).

This study focuses on the personal dimension of consumer behavior, defined here as the individual consumer's own pattern of decisions, preferences, attitudes, and purchase-related actions toward retail brands. Personal behavior includes purchase intention and actual buying, brand preference and switching, satisfaction, and repeat purchasing. It reflects stable personal characteristics, such as personality, values, and past experience, as well as responses to situational stimuli, including the marketing messages that consumers encounter online. Because digital channels place consumers in direct and repeated contact with brands, personal behavior is a natural outcome through which to observe the influence of digital marketing.

2.3 Digital Marketing and Consumer Behavior

Digital marketing encompasses all marketing activities conducted through digital technologies, including search engine marketing, social media marketing, display advertising, e-mail marketing, mobile and SMS marketing, influencer marketing, and e-commerce platforms (Chaffey & Ellis-Chadwick, 2022; Kingsnorth, 2022). Kannan and Li (2017) describe digital marketing as an adaptive, technology-enabled process through which firms collaborate with customers and partners to create, communicate, deliver, and sustain value. Its distinguishing features are interactivity, personalization, measurability, and the ability to reach consumers at any time and place, particularly through mobile devices.

Empirical studies consistently link digital marketing to consumer decision-making. In Egypt, Omar and Atteya (2020) found that digital marketing tools influenced each stage of the consumer buying decision process, from need recognition to post-purchase behavior. Dwivedi et al. (2021) note that social media and digital marketing affect consumer awareness, engagement, and purchase across contexts, while Appel et al. (2020) argue that social media has become a primary arena in which consumers discover and evaluate products. Digital marketing also enables personalized engagement, in which data-driven recommendations and tailored content increase the relevance of offers to individual consumers (Kumar et al., 2019). Within the S-O-R framework, these marketing stimuli are expected to shape consumers' internal evaluations and, ultimately, their personal purchase-related behavior. Accordingly:

H1: Digital marketing has a significant positive relationship with the personal behavior of customers.

2.4 Customer Brand Impression

Customer brand impression refers to the perceptions, beliefs, and associations that consumers hold about a brand, formed through marketing communications, personal experience, and word-of-mouth. The concept is closely related to brand image, which Keller (1993) defines as perceptions about a brand reflected by the brand associations held in consumer memory. Favorable, strong, and unique associations form the basis of customer-based brand equity and help consumers distinguish among competing offerings (Keller, 1993).

In digital environments, brand impressions are formed and revised through online advertisements, brand content, social media interactions, influencer endorsements, and peer reviews (Hennig-Thurau et al., 2004; Appel et al., 2020). These touchpoints give consumers immediate access to both firm-generated and consumer-generated information, which can strengthen or weaken a brand's image. Consistent, positive impressions are expected to encourage favorable attitudes and purchase intentions, whereas inconsistent messaging or negative online experiences can deter patronage (Lemon & Verhoef, 2016). Therefore:

H2: Customer brand impression has a significant positive relationship with the personal behavior of customers.

2.5 Customer Brand Trust

Customer brand trust is the consumer's willingness to rely on a brand's ability to perform its stated function (Chaudhuri & Holbrook, 2001). It comprises a cognitive dimension, reflecting beliefs about the brand's reliability and competence, and an affective dimension, reflecting beliefs about its intentions, honesty, and concern for consumer welfare (Delgado-Ballester et al., 2003). Trust is particularly important where consumers face uncertainty and cannot fully verify product quality before purchase.

Online retail heightens this uncertainty. Buyers cannot physically inspect goods, must share personal and financial information, and depend on sellers to deliver as promised. Research in electronic commerce shows that trust reduces perceived risk and increases consumers' intention to transact online (Gefen et al., 2003; Kim et al., 2008; McKnight et al., 2002). Signals such as website quality, transparent policies, secure payment systems, and positive reviews contribute to trust formation. In markets where online fraud and product misrepresentation are common concerns, as in Nigeria, trust is likely to be a strong correlate of consumer behavior. Hence:

H3: Customer brand trust has a significant positive relationship with the personal behavior of customers.

2.6 Customer Brand Loyalty

Customer brand loyalty is a deeply held commitment to rebuy or repatronize a preferred product or service consistently in the future, despite situational influences and marketing efforts that might cause switching (Oliver, 1999). Loyalty has both a behavioral component, reflected in repeat purchasing, and an attitudinal component, reflected in preference and psychological commitment (Chaudhuri & Holbrook, 2001). Loyal customers tend to be less price-sensitive, more resistant to competitive offers, and more likely to recommend the brand to others.

Loyalty develops from satisfaction, trust, and positive brand experience accumulated over time (Oliver, 1999; Morgan & Hunt, 1994). In digital settings, personalized communication, social media engagement, and consistent experiences across touchpoints can reinforce loyalty, whereas negative online experiences can prompt consumers to explore alternatives (Lemon & Verhoef, 2016). Because loyalty shapes brand preference, repeat purchase, and switching behavior, it is expected to be closely associated with consumers' personal behavior:

H4: Customer brand loyalty has a significant positive relationship with the personal behavior of customers.

3. Conceptual Framework

The conceptual framework of the study positions digital marketing, customer brand impression, customer brand trust, and customer brand loyalty as independent variables and the

personal behavior of customers as the dependent variable. Consistent with the S-O-R framework, digital marketing represents the external stimulus, brand impression, trust, and loyalty represent consumers' internal evaluative and relational states, and personal behavior represents the response. Each independent variable is hypothesized to be positively related to personal behavior (H1–H4).

4. Method

4.1 Research Design

The study adopted a quantitative, cross-sectional survey design. A cross-sectional survey allows data on consumers' perceptions and behaviors to be collected from many respondents at a single point in time and is well suited to examining the strength and direction of relationships among variables (Creswell & Creswell, 2023; Saunders et al., 2023). A quantitative approach was chosen because the research objectives required measurable, standardized data that could be analyzed statistically to test the hypotheses.

4.2 Population and Sample

The target population comprised retail consumers in Nigeria who interact with digital marketing through social media networks, e-commerce websites, mobile applications, messaging platforms, and online advertising. These consumers were considered appropriate because they are directly exposed to digital marketing and are therefore able to report on its relationship with their purchasing behavior.

A multistage sampling approach was used to reach a diverse set of respondents. In the first stage, the population was stratified by level of digital engagement and by demographic characteristics such as age and occupation, recognizing that younger and more digitally active consumers may respond differently to digital marketing than older or less active consumers (Dwivedi et al., 2021). In the second stage, respondents were selected within strata, using systematic selection where organized lists (such as online community membership lists) were available, and cluster selection at physical retail locations such as shopping malls and markets where no list existed (Saunders et al., 2023). The use of multiple sources, including online communities and physical retail settings, was intended to reduce coverage error.

A total of 100 usable questionnaires were retained for analysis. A sample of this size provides adequate statistical power to detect medium-to-large bivariate correlations at the .05 significance level (Cohen, 1988), although it is smaller than the sample that would be required for population-level estimates and therefore limits generalization (see Limitations). Table 1 presents the educational profile of respondents. Most respondents were enrolled in tertiary education, with diploma students forming the largest group (47%), followed by foundation (24%) and bachelor's degree students (22%), while master's (2%) and doctoral (5%) students made up a smaller share. The sample is therefore weighted toward young, educated, and digitally active consumers, a segment that is highly exposed to digital marketing.

Table 1 Educational Profile of Respondents ($N = 100$)

Level of study	<i>n</i>	%	Cumulative %
Foundation	24	24.0	24.0
Diploma	47	47.0	71.0
Bachelor's degree	22	22.0	93.0

Level of study	<i>n</i>	%	Cumulative %
Master's degree	2	2.0	95.0
Doctoral degree	5	5.0	100.0
Total	100	100.0	

4.3 Instrument and Measures

Data were collected using a structured questionnaire developed from the literature and adapted from previously validated instruments on digital marketing, brand perceptions, and consumer behavior (Chaudhuri & Holbrook, 2001; Delgado-Ballester et al., 2003; Dwivedi et al., 2021). The first section recorded respondents' demographic characteristics. The remaining sections measured the five study constructs, each with five items rated on a five-point Likert scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*):

- **Digital marketing (items B1–B5)** captured respondents' exposure to and engagement with digital marketing, including the frequency of exposure, platforms used (e.g., Facebook, Instagram, WhatsApp, and e-commerce websites), and the types of digital marketing encountered (e.g., social media advertisements, e-mail marketing, influencer promotions, and search advertising).
- **Customer brand impression (items C1–C5)** captured respondents' perceptions of and associations with retail brands encountered online.
- **Customer brand trust (items D1–D5)** captured confidence in online advertisements and digital platforms, the perceived credibility of digital information, and confidence that brands deliver on their promises.
- **Customer brand loyalty (items E1–E5)** captured repeat purchasing, preference for a brand over alternatives, and resistance to switching.
- **Personal behavior of customers (items F1–F5)** captured purchase intention and actual buying, brand preference, satisfaction, and the influence of digital marketing on personal decision-making.

Construct scores were computed as the mean of the corresponding items.

4.4 Validity and Reliability

Content validity was established through review of the questionnaire by academics with expertise in marketing, consumer behavior, and research methods, who assessed the relevance and coverage of the items. Face validity was assessed through a pilot test in which a small group of respondents completed the questionnaire and reported any unclear or ambiguous wording, after which minor revisions were made. Internal consistency reliability was assessed using Cronbach's alpha, with values of .70 or above regarded as acceptable (Nunnally & Bernstein, 1994). [Insert Cronbach's alpha for each of the five constructs here.]

4.5 Data Collection Procedure

The questionnaire was administered in mixed mode over approximately four weeks. The online version was distributed through Google Forms via WhatsApp groups, Facebook, Instagram, and e-mail lists, while paper copies were administered at selected shopping malls,

retail stores, and markets to include consumers with limited internet access (Dillman et al., 2014). Reminders were sent through the same channels to improve the response rate.

The study followed established ethical principles for research involving human participants (American Psychological Association, 2017). Ethical clearance was obtained from the institutional ethics committee before data collection. Participants received an information sheet explaining the purpose of the study, the procedures, and their rights, and gave informed consent electronically or in writing. Participation was voluntary, respondents could withdraw at any time without penalty, and no personally identifying information was linked to responses. Electronic data were stored on password-protected systems and paper questionnaires in locked storage accessible only to the researchers.

4.6 Data Analysis

Data were analyzed using IBM SPSS Statistics. Descriptive statistics (minimum, maximum, mean, and standard deviation) were computed for each item to summarize respondents' perceptions. On a five-point scale, item means above 3.0 indicate overall agreement, and standard deviations of about 1.0 or less indicate reasonable consensus among respondents (Pallant, 2020). The hypotheses were tested using Pearson product-moment correlation (two-tailed), which measures the strength and direction of the linear relationship between two continuous variables. A hypothesis was supported when the correlation was positive and statistically significant at $p < .05$. Effect sizes were interpreted following Cohen (1988), with r values of .10, .30, and .50 indicating small, medium, and large effects, respectively. For each correlation, the corresponding t statistic ($df = 98$), the coefficient of determination (r^2), and the 95% confidence interval based on Fisher's z transformation are also reported.

5. Results

5.1 Descriptive Statistics

Table 2 summarizes respondents' item-level ratings for each construct. Four items (B1, C1, C2, and E1) contained recorded values above the scale maximum of 5 (maxima between 34 and 45), indicating data-entry errors; these items were excluded from the descriptive summary. For the remaining 21 items, all values fell within the 1–5 range.

Table 2 Descriptive Statistics for Study Constructs ($N = 100$)

Construct	Items retained	Item range	Item mean	Average item mean	Item range	SD
Digital marketing	B2–B5	3.28–3.73	3.55		0.68–1.03	
Customer brand impression	C3–C5	3.23–3.32	3.27		1.03–1.19	
Customer brand trust	D1–D5	3.33–3.83	3.55		0.82–1.11	
Customer brand loyalty	E2–E5	3.15–3.56	3.32		0.97–1.25	
Personal behavior of customers	F1–F5	3.16–3.48	3.32		1.04–1.20	

Note. Items were rated on a five-point scale (1 = *strongly disagree*, 5 = *strongly agree*). Items B1, C1, C2, and E1 were excluded because their recorded maxima exceeded the scale range.

All item means exceeded the scale midpoint of 3.0, indicating that respondents, on average, agreed moderately with statements about each construct. Digital marketing and customer brand trust recorded the highest average item means (3.55 each). The single highest-rated item was D2 ($M = 3.83$, $SD = 0.82$), relating to customer brand trust, followed by B2 ($M = 3.73$, $SD = 0.68$) and B4 ($M = 3.71$, $SD = 0.98$), both relating to digital marketing exposure. Customer brand impression recorded the lowest average item mean (3.27). The lowest-rated items were E2 ($M = 3.15$, $SD = 1.13$) and F3 ($M = 3.16$, $SD = 1.20$), suggesting more reserved agreement on some aspects of loyalty and personal purchase behavior. Most standard deviations were close to 1.0, indicating moderate consensus, although several loyalty and personal behavior items (e.g., E5, $SD = 1.25$) showed greater variation in respondents' views.

5.2 Hypothesis Testing

Table 3 presents the Pearson correlations between each independent variable and the personal behavior of customers.

Table 3 *Pearson Correlations Between Study Variables and Personal Behavior of Customers ($N = 100$)*

Hypothesis	Independent variable	r	95% CI	$t(98)$	r^2	p
H1	Digital marketing	.87	[.81, .91]	17.55	.76	< .001
H2	Customer brand impression	.70	[.58, .79]	9.70	.49	< .001
H3	Customer brand trust	.73	[.62, .81]	10.51	.53	< .001
H4	Customer brand loyalty	.71	[.59, .79]	9.92	.50	< .001

Note. All correlations are two-tailed. CI = confidence interval based on Fisher's z transformation.

H1. Digital marketing had a strong, positive, and statistically significant relationship with the personal behavior of customers, $r(98) = .87$, 95% CI [.81, .91], $p < .001$. Digital marketing accounted for approximately 76% of the shared variance in personal behavior. Respondents who reported greater exposure to and engagement with digital marketing also reported stronger purchase-related intentions, preferences, and actions. H1 was supported.

H2. Customer brand impression was strongly and positively related to the personal behavior of customers, $r(98) = .70$, 95% CI [.58, .79], $p < .001$, with about 49% shared variance. Respondents who held more favorable impressions of brands encountered online reported more favorable personal behavior toward those brands. H2 was supported.

H3. Customer brand trust was strongly and positively related to the personal behavior of customers, $r(98) = .73$, 95% CI [.62, .81], $p < .001$, with about 53% shared variance. Respondents who expressed greater confidence in the reliability and honesty of brands and digital platforms reported stronger purchase-related behavior. H3 was supported.

H4. Customer brand loyalty was strongly and positively related to the personal behavior of customers, $r(98) = .71$, 95% CI [.59, .79], $p < .001$, with about 50% shared variance. Respondents who reported greater commitment and repeat patronage toward brands also reported stronger personal purchase behavior. H4 was supported.

All four correlations exceeded Cohen's (1988) threshold for a large effect ($r \geq .50$). Digital marketing showed the strongest relationship, and its confidence interval did not overlap

with those of the three brand-related constructs, suggesting that its association with personal behavior is meaningfully stronger. The correlations for brand trust, brand loyalty, and brand impression were similar in magnitude, with overlapping confidence intervals. Table 4 summarizes the hypothesis decisions.

Table 4

Summary of Hypothesis Testing

Hypothesis	Relationship	Decision
H1	Digital marketing → personal behavior of customers	Supported
H2	Customer brand impression → personal behavior of customers	Supported
H3	Customer brand trust → personal behavior of customers	Supported
H4	Customer brand loyalty → personal behavior of customers	Supported

6. Discussion

This study examined how digital marketing and three brand-related constructs relate to the personal behavior of retail consumers in Nigeria. All four hypotheses were supported, and each relationship was large in magnitude. The results are consistent with the S-O-R framework, in which marketing stimuli and consumers' internal evaluations of brands are associated with their behavioral responses, and with commitment–trust theory, which places trust and commitment at the center of enduring exchange relationships.

The strongest relationship observed was between digital marketing and personal behavior ($r = .87$). This finding is consistent with Omar and Atteya (2020), who found that digital marketing tools influenced every stage of Egyptian consumers' buying decision process, and with the broader conclusion of Dwivedi et al. (2021) that digital and social media marketing have become central to consumer awareness and purchase. In the Nigerian context, where internet access is spreading rapidly through mobile devices (Kemp, 2024), digital channels may be the primary place where consumers first encounter retail offers, compare alternatives, and decide what to buy. The predominantly young and educated profile of the sample, a group that spends considerable time on social media and messaging platforms, may also help explain the strength of this association.

The magnitude of the correlation should nevertheless be interpreted with caution. A correlation of .87 between two self-reported constructs measured in the same questionnaire may partly reflect shared method variance (Podsakoff et al., 2003) or conceptual overlap, because several digital marketing items asked about the influence of digital content on purchasing. Future research should test the discriminant validity of these constructs more formally.

Customer brand trust ($r = .73$) showed the strongest association with personal behavior among the three brand-related constructs, followed closely by loyalty ($r = .71$) and impression ($r = .70$). The prominence of trust supports research showing that trust reduces perceived risk and encourages online purchasing (Gefen et al., 2003; Kim et al., 2008; McKnight et al., 2002). This result is particularly meaningful in Nigeria, where concerns about misleading product descriptions, non-delivery, and online fraud can make consumers hesitant to transact. Brand

trust also recorded the highest-rated item in the survey, suggesting that respondents value reliability and honesty when engaging with brands online.

The strong relationship between brand loyalty and personal behavior is consistent with Oliver's (1999) view of loyalty as a deeply held commitment that sustains repeat purchasing despite competitive pressure, and with Chaudhuri and Holbrook's (2001) finding that brand trust and affect contribute to both purchase and attitudinal loyalty. The relationship between brand impression and personal behavior supports Keller's (1993) argument that favorable and distinctive brand associations shape consumer responses to a brand. At the same time, brand impression recorded the lowest average item mean, which suggests that many Nigerian consumers hold only moderately favorable impressions of the retail brands they encounter online. This leaves room for retailers to improve how they present their brands across digital touchpoints.

Taken together, the findings suggest that digital marketing does not operate in isolation. The brand impressions, trust, and loyalty that consumers develop are themselves strongly related to behavior, which implies that the effectiveness of digital campaigns may depend on whether they build credible and consistent brand relationships rather than simply increasing exposure.

6.1 Theoretical Implications

The study contributes to the literature in three ways. First, it extends research on digital marketing and consumer behavior to Nigeria, an important but under-studied digital retail market. Second, by examining digital marketing alongside brand impression, trust, and loyalty, it shows that both marketing stimuli and consumers' relational evaluations of brands are strongly associated with behavior, consistent with the S-O-R framework. Third, the prominence of brand trust among the brand-related constructs reinforces commitment-trust theory in a digital retail setting where perceived risk is high.

6.2 Practical Implications

For retail businesses, the findings indicate that digital marketing deserves a central place in marketing strategy. Retailers should use customer data to deliver personalized messages and product recommendations (Kumar et al., 2019), maintain active and responsive social media engagement, work with credible influencers to extend reach, and use interactive content such as short videos, live sessions, polls, and user-generated content to encourage participation. For brand management, the results highlight the importance of consistent messaging and high-quality content across websites, social media, and advertisements. Prompt, courteous responses to customer inquiries and complaints can strengthen brand impressions and encourage repeat engagement (Lemon & Verhoef, 2016). For building trust, retailers should adopt secure payment systems, communicate clearly about prices, delivery times, and return policies, and represent products honestly in images and descriptions. Because a gap between what is advertised and what is delivered quickly erodes trust, accurate product representation is likely to be one of the most effective ways for Nigerian retailers to convert digital engagement into lasting loyalty. For policymakers, the findings point to the value of stronger consumer protection and data privacy enforcement, together with continued investment in digital infrastructure. Credible regulation of online advertising and e-commerce practices can reduce fraud and increase consumer confidence in digital retail.

7. Limitations and Future Research

Several limitations should be considered when interpreting the findings. First, the sample was relatively small ($N = 100$) and was drawn largely from tertiary students, who are

younger and more digitally active than the general Nigerian population. The results may therefore not generalize to older, rural, or less digitally connected consumers. Future studies should use larger samples drawn from multiple regions, including urban, semi-urban, and rural areas.

Second, the cross-sectional, correlational design does not allow causal conclusions. The observed relationships show that the variables move together, not that digital marketing or brand perceptions cause changes in behavior. Longitudinal or experimental designs would allow stronger causal inference and would capture how consumer responses change as digital marketing evolves.

Third, all constructs were measured through self-report in a single questionnaire, which raises the possibility of common method variance and social desirability bias (Podsakoff et al., 2003). Four items also contained data-entry errors and were excluded from the descriptive summary. Future studies should apply procedural and statistical remedies for common method bias and should combine survey data with behavioral data, such as purchase records or platform analytics.

Fourth, the analysis relied on bivariate correlations. Multiple regression or structural equation modeling (Hair et al., 2019) would allow researchers to estimate the unique contribution of each variable while controlling for the others and for demographic factors, and to test whether brand impression, trust, and loyalty mediate the relationship between digital marketing and consumer behavior. Future research could also examine platform-specific effects, additional variables such as perceived value, customer satisfaction, and electronic word-of-mouth, and the role of emerging technologies such as artificial intelligence, chatbots, and recommendation systems.

8. Conclusion

This study examined the relationships between digital marketing, customer brand impression, customer brand trust, customer brand loyalty, and the personal behavior of retail consumers in Nigeria. Using survey data from 100 respondents and Pearson correlation analysis, it found that all four variables were strongly, positively, and significantly related to consumers' personal behavior. Digital marketing showed the strongest association, while brand trust, loyalty, and impression showed similarly strong relationships.

The findings indicate that digital marketing has become a central part of how Nigerian consumers learn about, evaluate, and choose retail brands, and that the impressions, trust, and loyalty consumers develop toward brands are closely tied to their purchase-related behavior. For Nigerian retailers, success in digital markets depends not only on reaching consumers online but also on building credible, consistent, and trustworthy brand relationships through personalized engagement, honest product representation, and secure transactions. As digital adoption in Nigeria continues to grow, larger, longitudinal, and multivariate studies will be needed to confirm these relationships, establish their causal direction, and identify the mechanisms through which digital marketing shapes consumer behavior.

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