Effect of Digital Marketing Practices on Consumer Behaviour of Selected Small And Medium Scale Enterprises in Abuja

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Abstract

This study examined the effect of digital marketing practices on consumer buying behaviour among selected small and medium-scale enterprises (SMEs) in the Federal Capital Territory (FCT), Abuja, Nigeria. Specifically, the study focused on three key dimensions of digital marketing: mobile marketing, online affiliate marketing, and email marketing. A descriptive survey research design was employed, and data were collected from 299 SME owners and managers using a structured questionnaire. The sample size was determined using Taro Yamane's formula, and simple random sampling was used to ensure representativeness. Data were analyzed using descriptive statistics and simple linear regression with the aid of SPSS version 23. The results revealed that all three digital marketing practices had a statistically significant and positive effect on consumer buying behaviour. Email marketing exerted the strongest influence ($\beta = 0.443$, $R^2 = 0.195$, $p < 0.001$), followed by mobile marketing ($\beta = 0.432$, $R^2 = 0.187$, $p < 0.001$) and online affiliate marketing ($\beta = 0.394$, $R^2 = 0.155$, $p < 0.001$). The findings indicate that digital marketing practices are critical tools for enhancing customer engagement, brand loyalty, and purchase intention in the SME sector. The study concludes that strategic adoption of digital marketing can significantly influence consumer decisions and recommends that SMEs invest in digital capacity building, while policymakers support enabling digital infrastructure. This research contributes to the growing body of knowledge on digital marketing in emerging economies and provides practical insights for SME growth in the digital age.

Keywords: Digital marketing, mobile marketing, online affiliate marketing, email marketing, consumer buying behavior.

INTRODUCTION

In the contemporary global business landscape, digital marketing practices have emerged as a transformative force reshaping how organizations interact with consumers. With the proliferation of internet access, mobile technologies, and social media platforms, businesses across the world are increasingly leveraging digital tools to reach wider audiences, enhance brand visibility, and foster customer engagement (Salawudeen & Dandago, 2020; Chaffey & Ellis-Chadwick, 2022). From multinational corporations to local startups, digital marketing has become an indispensable component of strategic marketing plans, enabling firms to operate more efficiently and respond dynamically to evolving consumer demands. The shift from traditional to digital marketing is particularly pronounced in emerging economies, where rapid technological adoption and growing smartphone penetration have created fertile ground for digital innovation (Kotler et al., 2023; Salawudeen & Shuaibu, 2025). As consumers spend increasing amounts of time online, businesses are compelled to adapt their marketing strategies to digital environments to remain competitive and relevant in the marketplace.

Digital marketing practices refer to the application of digital technologies and platforms to promote products and services, engage customers, and drive sales (Aminu & Salawudeen, 2019; Chaffey & Ellis-Chadwick, 2022). For small and medium-scale enterprises (SMEs), which often operate with limited financial and human resources, digital marketing offers a cost-effective and scalable means of reaching target audiences. Scholars have identified three core dimensions of digital marketing practices that are particularly influential: mobile marketing, online affiliate marketing, and email marketing (Tuten & Solomon, 2023). Mobile marketing involves the use of smartphones and mobile applications to deliver personalized content, promotions, and advertisements directly to consumers, capitalizing on the ubiquity of mobile devices. This form of marketing is critical for SMEs as it allows real-time engagement and location-based targeting, enhancing customer responsiveness (Kotler et al., 2023). Online affiliate marketing, on the other hand, enables SMEs to partner with third-party websites or influencers who promote their products in exchange for a commission on sales, thereby expanding their market reach without upfront advertising costs (Salawudeen & Dandago, 2020; Chaffey & Ellis-Chadwick, 2022). Email marketing remains a powerful tool for nurturing customer relationships through personalized communication, promotional offers, and newsletters, fostering brand loyalty and repeat purchases (Tuten & Solomon, 2023). Collectively, these dimensions empower SMEs to influence consumer behavior by increasing awareness, shaping perceptions, and facilitating purchase decisions.

Consumer behavior among SMEs, particularly in the Federal Capital Territory (FCT) of Abuja, reflects a dynamic interplay of socio-economic, cultural, and technological factors. Broadly, consumer behavior refers to the processes and actions individuals undertake when selecting, purchasing, using, and disposing of goods and services (Kotler et al., 2023). In the context of SMEs, understanding consumer behavior is essential for tailoring products, services, and marketing strategies to meet customer expectations. The literature commonly identifies key dimensions of consumer buying behavior, including consumer awareness, brand perception, purchase intention, and customer loyalty (Aminu & Salawudeen, 2019; Solomon, 2023). These dimensions are increasingly influenced by digital interactions, as consumers rely on online reviews, social media content, and digital advertisements to inform their decisions. In Abuja, where urbanization and digital connectivity are on the rise, SMEs face both opportunities and challenges in aligning their offerings with the evolving preferences of tech-savvy consumers.

The potential interplay between digital marketing practices and consumer behavior in SMEs suggests a symbiotic relationship wherein effective digital strategies can significantly shape consumer attitudes and actions. For instance, targeted mobile marketing campaigns may enhance consumer awareness and trigger immediate purchase intentions, especially when promotions are time-sensitive or location-specific (Salawudeen & Suleiman, 2018; Chaffey & Ellis-Chadwick, 2022). Similarly, affiliate marketing collaborations with trusted influencers can bolster brand credibility and positively influence consumer perception, particularly among younger demographics who value peer recommendations (Aminu & Salawudeen, 2019; Tuten & Solomon, 2023). Email marketing, through consistent and personalized communication, can strengthen customer loyalty by maintaining engagement between purchases. While empirical evidence from developed economies supports these linkages, the extent and nature of this relationship within the Nigerian SME context particularly in Abuja remain underexplored, suggesting a need for localized investigation.

Furthermore, the findings will provide practical insights for SME owners, policymakers, and digital marketing practitioners seeking to enhance competitiveness and customer engagement in the digital age. By bridging the knowledge gap and offering evidence-based recommendations, this research aims to support the sustainable growth of SMEs in FCT-Abuja through effective digital marketing strategies

Statement of the Problem

In developed economies, digital marketing practices have been widely recognized as a pivotal driver of consumer behavior, with firms leveraging advanced technologies to personalize communication, enhance customer engagement, and optimize marketing outcomes. Research has consistently demonstrated that in these contexts, digital marketing strategies such as mobile marketing, online affiliate marketing, and email marketing were effectively integrated into business operations, enabling seamless interaction between businesses and consumers (Aminu and Salawudeen, 2019; Chaffey & Ellis-Chadwick, 2022). These practices were supported by robust digital infrastructure, high internet penetration, and a consumer base that was not only tech-savvy but also receptive to digital advertising. As a result, businesses in these regions experienced measurable improvements in consumer awareness, brand loyalty, and purchase intention, thereby reinforcing the strategic importance of digital marketing in shaping consumer decisions (Kotler et al., 2023). The success observed in these markets underscored the potential of digital marketing as a transformative tool for influencing consumer behavior, particularly among small and medium-scale enterprises (SMEs) seeking cost-effective and scalable marketing solutions. However, in the context of small and medium-scale enterprises in Abuja, the Federal Capital Territory of Nigeria, the application and impact of digital marketing practices on consumer behavior were marked by significant challenges and inconsistencies. Despite the increasing availability of internet services and mobile technology, many SMEs in Abuja struggled to implement structured digital marketing strategies due to limited technical expertise, financial constraints, and inadequate understanding of digital platforms (Adebanjo et al., 2020). Most businesses relied on informal social media use rather than strategic digital campaigns, resulting in fragmented customer engagement and minimal impact on consumer behavior. Furthermore, issues such as unreliable power supply, low digital literacy among business owners, and consumer distrust in online transactions hindered the effectiveness of digital marketing efforts (Oghojafor et al., 2021). As a result, the anticipated benefits of digital marketing such as increased brand visibility, customer retention, and sales conversion were not fully realized, leaving a gap between theoretical potential and practical outcomes.

Empirical studies on digital marketing and consumer behavior in Nigeria were limited in scope and often generalized across urban centers without focusing specifically on Abuja's unique socio-economic and regulatory environment. While some studies examined digital marketing adoption in Lagos (Oghojafor et al., 2021), the findings could not be directly applied to Abuja due to differences in market dynamics, consumer demographics, and institutional support systems. Moreover, prior research tended to treat digital marketing as a monolithic concept rather than dissecting its key dimensions mobile marketing, online affiliate marketing, and email marketing and assessing their individual and combined effects on consumer behavior dimensions such as awareness, perception, purchase intention, and loyalty (Tuten & Solomon, 2023). This lack of granular analysis created a critical gap in understanding how specific digital marketing tools influenced consumer decisions within the SME sector in Abuja. Additionally, there was a dearth of empirical evidence linking digital marketing practices to measurable changes in consumer behavior, particularly in a developing economy context where digital transformation was still evolving (Adebanjo et al., 2020). These gaps collectively highlighted the need for focused research that examined the actual impact of digital marketing practices on consumer behavior among SMEs in Abuja, using a structured and multidimensional approach. The objectives of this study are formulated to address the research questions and provide a clear direction for the investigation:

i. To assess the influence of mobile marketing on consumer buying behaviour in selected SMEs in Abuja.
ii. To evaluate the impact of online affiliate marketing on consumer buying behaviour in the selected SMEs.
iii. To determine the effect of email marketing on consumer buying behaviour among the selected SMEs in Abuja.

Research Hypotheses

The following hypotheses were formulated to guide the study and tested at a 5% level of significance:

H_{01}: Mobile marketing has no significant effect on consumer buying behaviour of selected small and medium-scale enterprises in Abuja.

H_{02}: Online affiliate marketing has no significant effect on consumer buying behaviour of selected small and medium-scale enterprises in Abuja.

H_{02}: Email marketing has no significant effect on consumer buying behaviour of selected small and medium-scale enterprises in Abuja.

LITERATURE REVIEW

Concept of Digital Marketing Practices

Digital marketing practices refer to the strategic use of digital channels, platforms, and technologies to promote products and services, engage customers, and influence purchasing decisions (Chaffey & Ellis-Chadwick, 2022). These practices encompass a wide array of activities, including search engine optimization, social media marketing, content marketing, mobile marketing, email marketing, and affiliate marketing, all of which are facilitated by internet connectivity and digital devices. In the contemporary business environment, digital marketing has become a critical component of marketing strategy due to its cost-effectiveness, scalability, and ability to deliver personalized and measurable results (Kotler et al., 2023). Unlike traditional marketing, which relies on mass media and one-way communication, digital marketing enables two-way interaction, real-time feedback, and data-driven decision-making, allowing businesses to adapt quickly to consumer needs and market dynamics. For small and medium-scale enterprises (SMEs), digital marketing practices offer a level playing field to compete with larger firms by enabling targeted outreach and efficient resource utilization.

The relevance of digital marketing practices is further amplified in emerging economies like Nigeria, where rapid mobile penetration and increasing internet usage have transformed consumer behavior (Abdullateef & Salawudeen, 2020; Adebanjo et al., 2020). In such contexts, digital marketing allows SMEs to overcome geographical and financial barriers, reaching a broader audience with minimal investment. However, the effectiveness of these practices depends on the enterprise’s digital literacy, infrastructure, and understanding of consumer engagement strategies (Oghojafor et al., 2021). Scholars have emphasized that successful digital marketing is not merely about adopting technology but about integrating it into a coherent strategy that aligns with consumer expectations and business goals (Salawudeen et al., 2020; Tuten & Solomon, 2023). As such, digital marketing practices are not standalone tools but interconnected components of a broader marketing ecosystem that collectively shape brand perception, customer experience, and ultimately, consumer behavior.

Mobile Marketing

Mobile marketing is a subset of digital marketing that involves the use of mobile devices primarily smartphones and tablets to deliver promotional content, advertisements, and personalized messages to consumers

(Chaffey & Ellis-Chadwick, 2022). This form of marketing leverages various channels such as SMS, mobile apps, in-app advertising, mobile-optimized websites, and location-based services to engage users on the go. Given the high penetration of mobile phones in Nigeria, particularly in urban centers like Abuja, mobile marketing has become a powerful tool for reaching consumers at the point of decision-making (Adebanjo et al., 2020; Abdullateef & Salawudeen, 2020). The immediacy and personal nature of mobile devices make them ideal for time-sensitive promotions, flash sales, and location-based offers, which can significantly influence impulse buying and brand engagement. Moreover, mobile marketing enables rich data collection on user behavior, allowing businesses to refine targeting and improve campaign effectiveness.

The effectiveness of mobile marketing in shaping consumer behavior lies in its ability to deliver contextually relevant and personalized content. For instance, geofencing technology allows SMEs to send promotional alerts to consumers who are near their physical stores, thereby increasing foot traffic and conversion rates (Kotler et al., 2023). Additionally, mobile apps and push notifications foster continuous engagement, helping to build brand loyalty and encourage repeat purchases. However, challenges such as consumer privacy concerns, message fatigue, and the need for technical expertise can limit the success of mobile marketing initiatives, especially among SMEs with limited resources (Tuten & Solomon, 2023). Despite these challenges, mobile marketing remains a critical dimension of digital marketing practices due to its direct access to consumers and its potential to drive real-time behavioral responses.

Online Affiliate Marketing

Online affiliate marketing is a performance-based digital marketing strategy in which businesses partner with third-party publishers, influencers, or websites to promote their products or services in exchange for a commission on sales or leads generated (Chaffey & Ellis-Chadwick, 2022). This model operates on a pay-for-performance basis, making it a cost-effective marketing option for SMEs that may lack the budget for traditional advertising. Affiliates use various digital platforms such as blogs, social media, YouTube, and niche websites to recommend products to their audiences, leveraging trust and credibility to influence purchasing decisions. The success of affiliate marketing hinges on the alignment between the affiliate's audience and the merchant's target market, ensuring that promotional efforts are both relevant and persuasive (Tuten & Solomon, 2023).

In the context of SMEs in Abuja, online affiliate marketing presents a viable strategy for expanding market reach without incurring high advertising costs. By collaborating with local influencers or industry-specific bloggers, SMEs can enhance brand visibility and gain access to engaged consumer segments (Aminu & Salawudeen, 2019; Oghojafor et al., 2021). This form of marketing also capitalizes on the growing influence of social proof and peer recommendations in shaping consumer behavior, particularly among younger, digitally native consumers. However, challenges such as tracking commission accuracy, managing affiliate relationships, and ensuring brand consistency across multiple platforms can hinder effectiveness (Kotler et al., 2023; Salawudeen & Shuaibu, 2025). Despite these limitations, online affiliate marketing remains a valuable component of digital marketing practices, offering SMEs a scalable and results-driven approach to influencing consumer buying behavior.

Email Marketing

Email marketing involves the use of electronic mail to communicate promotional messages, newsletters, product updates, and personalized offers to a targeted list of subscribers (Chaffey & Ellis-Chadwick, 2022). As one of the oldest and most enduring forms of digital marketing, email remains highly effective due to its direct access to consumers, high return on investment (ROI), and ability to nurture long-term customer relationships. Successful email marketing campaigns are built on segmentation, personalization, and automation, allowing businesses to deliver relevant content based on consumer preferences, purchase history, and engagement levels (Salawudeen & Suleiman, 2018; Tuten & Solomon, 2023). For SMEs, email marketing provides a low-cost yet powerful tool for maintaining customer engagement, reducing churn, and driving repeat purchases.

The impact of email marketing on consumer buying behavior is well-documented in marketing literature. Personalized emails have been shown to increase open rates, click-through rates, and conversion rates, thereby enhancing both customer acquisition and retention (Kotler et al., 2023). In the Abuja context, where many SMEs struggle with customer loyalty and consistent engagement, email marketing offers a structured way to stay top-of-mind with consumers. Automated drip campaigns, for instance, can guide potential customers through the buying journey, from awareness to purchase. However, challenges such as low email list quality, spam filters, and declining consumer attention spans can reduce campaign effectiveness (Adebanjo et al., 2020). Nevertheless, when executed strategically, email marketing remains a cornerstone of digital marketing practices, capable of significantly influencing consumer behavior through consistent and targeted communication.

Concept of Consumer Buying Behaviour

Consumer buying behaviour refers to the processes and actions individuals undertake when selecting, purchasing, using, and disposing of goods and services (Abdullateef & Salawudeen, 2020; Solomon, 2023). This concept encompasses a range of psychological, social, cultural, and economic factors that influence decision-making, including motivation, perception, attitudes, learning, and social influences. In the digital age, consumer buying behaviour has evolved significantly, with online research, social media influence, and digital advertising playing pivotal roles in shaping preferences and purchase intentions (Kotler et al., 2023). The traditional linear model of consumer decision-making need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior has been augmented by digital touchpoints that allow for continuous engagement and real-time influence.

In the context of SMEs in Abuja, understanding consumer buying behaviour is essential for designing effective marketing strategies that resonate with local consumers. Key dimensions of consumer buying behaviour include brand awareness, perceived value, purchase intention, and customer loyalty, all of which can be influenced by digital marketing practices (Solomon, 2023; Salawudeen & Shuaibu, 2025). For example, a well-executed mobile marketing campaign may increase brand awareness, while personalized email communication may strengthen customer loyalty. The rise of e-commerce and digital payment platforms in Nigeria has further transformed buying behaviour, making convenience, trust, and online reviews critical factors in purchase decisions (Oghojafor et al., 2021). As such, SMEs must adopt a consumer-centric approach that leverages digital marketing tools to anticipate and respond to evolving consumer needs, thereby enhancing competitiveness and long-term sustainability.

Theoretical Framework

Technology Acceptance Model (TAM)

The study was anchored on the Technology Acceptance Model (TAM), originally proposed by Davis in 1989. The TAM is a widely used theoretical framework in information systems and digital marketing research that explains how users come to accept and use technology. The model posits that two key factors perceived usefulness and perceived ease of use determine an individual's attitude toward using a particular technology, which in turn influences their behavioral intention and actual usage (Davis, 1989). Perceived usefulness refers to the degree to which a person believes that using a technology will enhance their performance, while perceived ease of use refers to the extent to which the technology is perceived as free of effort. These constructs are influenced by external variables such as social norms, system design, and training, which indirectly affect technology adoption.

A major strength of the Technology Acceptance Model is its simplicity and predictive power, making it highly applicable across various technological contexts, including digital marketing platforms (Venkatesh & Davis, 2000). The model has been extensively validated in numerous studies and adapted to explain the adoption of e-commerce, social media marketing, and mobile applications (Chaffey & Ellis-Chadwick, 2022). Its focus on user perception aligns well with consumer behavior studies, as it emphasizes how individuals' beliefs about technology influence their engagement and decision-making. However, a notable limitation of the original TAM is its narrow focus on cognitive factors, neglecting emotional, social, and environmental influences that may also affect technology use (Venkatesh & Bala, 2008). To address this, later extensions such as TAM2 and the Unified Theory of Acceptance and Use of Technology (UTAUT) incorporated additional variables like social influence and facilitating conditions.

In the context of this study, the Technology Acceptance Model was applied to understand how SMEs and their consumers in Abuja perceive and adopt digital marketing practices. For SMEs, the perceived usefulness and ease of use of mobile marketing, online affiliate marketing, and email marketing influenced their willingness to implement these strategies. Similarly, consumers' acceptance of digital marketing messages such as promotional emails or affiliate content depended on their perception of the relevance, credibility, and convenience of these communications. By applying TAM, the study was able to link the adoption of digital marketing tools by SMEs to changes in consumer buying behaviour, providing a theoretical basis for analyzing how technological acceptance at both the business and consumer levels drives marketing outcomes. This framework thus offered a robust lens through which to examine the interplay between digital marketing practices and consumer decision-making in a developing urban economy.

Empirical Review

Oghojafor, et al, (2021) in Lagos, Nigeria, the researchers examined the impact of digital marketing on the performance of small and medium enterprises (SMEs). Using a survey of 150 SME owners, the study found that digital marketing tools particularly social media and email marketing had a significant positive effect on customer engagement and sales growth. The findings revealed that SMEs that adopted structured digital marketing strategies experienced higher levels of customer retention and brand awareness compared to those relying on traditional marketing methods. However, the study acknowledged limitations in generalizability, as it focused solely on Lagos and did not isolate specific digital marketing dimensions such as mobile or affiliate marketing. This underscores the need for more targeted research in other urban centers like Abuja, where market dynamics may differ.

Adebanjo, et al (2020) explored the challenges and prospects of digital marketing adoption among Nigerian SMEs. The study, which employed a qualitative approach involving in-depth interviews with 20 business owners, highlighted that while digital marketing was increasingly recognized as essential, its implementation was hindered by low digital literacy, poor internet connectivity, and financial constraints. The researchers observed that mobile marketing was the most commonly used digital tool due to the widespread use of smartphones, but its application was often informal and lacked strategic planning. The study concluded that without adequate training and infrastructure, the potential of digital marketing to influence consumer behaviour remained underutilized. This finding aligns with the broader discourse on the digital divide in developing economies and emphasizes the importance of capacity building for SMEs in leveraging digital tools effectively.

Chaffey and Ellis-Chadwick (2022) in the United Kingdom, the authors assessed the effectiveness of email marketing on consumer buying behaviour among SMEs. Using data from 300 online consumers, the study demonstrated that personalized email campaigns significantly increased purchase intention and customer loyalty. The results showed that emails containing tailored product recommendations based on past purchases had a 35% higher conversion rate than generic mass emails. The study also found that automation and segmentation were critical success factors in enhancing the relevance and timing of email communications. While the findings were robust within the UK context, the authors cautioned against direct transferability to developing economies where email penetration and consumer trust in digital communication may be lower. This highlights the need for context-specific studies, such as the present one in Abuja, to validate these outcomes in different socio-technological environments.

Tuten and Solomon (2023) in the United States analyzed the role of online affiliate marketing in shaping consumer behaviour among e-commerce SMEs. The research, which combined survey data and web analytics from 50 affiliate programs, revealed that affiliate marketing significantly boosted traffic and sales, particularly when influencers with high credibility promoted products. The study found that consumers were more likely to make a purchase when recommendations came from trusted third parties, underscoring the power of social proof in digital marketing. Additionally, the pay-per-performance model was praised for its cost efficiency and measurable ROI. However, the study noted challenges such as brand misrepresentation and lack of control over promotional content, which could negatively affect consumer perception. These findings provide a strong empirical foundation for examining the applicability of affiliate marketing in the Nigerian SME sector, where influencer marketing is gaining traction but remains largely unregulated and understudied.

METHODOLOGY

The population of the study comprised 2,184 registered small and medium-scale enterprises in FCT-Abuja, as obtained from the National Bureau of Statistics (NBS, 2022) and the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN, 2021). These enterprises operate across various sectors, including retail, hospitality, fashion, and services, and are formally recognized within the FCT. The unit of analysis for the study was the owners or managers of these SMEs, as they are primarily responsible for marketing decisions and strategy implementation within their businesses. To determine the sample size, the study employed Taro Yamane's (1967) formula for calculating sample size from a finite population: n= 1+N(e) 2N

Where: n = required sample size, N = population size = 2,184, e = margin of error = 0.05 (5%)

Substituting the values: n= 1+2184(0.05)2 2184 = 1+2184(0.0025) 2184 = 1+5.46 2184 = 6.46 2184 ≈338. Therefore, the calculated sample size was 338 SME owners/managers. Primary data were collected for the study using a structured questionnaire designed to capture information on digital marketing practices (mobile marketing, online affiliate marketing, and email marketing) and consumer buying behaviour. The questionnaire was divided into sections, with items measured on a 5-point Likert scale ranging from "Strongly Disagree" to "Strongly Agree." The instrument was pilot-tested on 30 SME owners outside the main study area to assess clarity, consistency, and reliability. The reliability of the measurement scales was evaluated using Cronbach's alpha coefficient. The results showed acceptable internal consistency: mobile marketing (α = 0.84), online affiliate marketing (α = 0.79), email marketing (α = 0.82), and consumer buying behaviour (α = 0.87). According to Hair et al. (2019), a Cronbach's alpha value of 0.70 and above indicates good reliability, confirming the consistency of the instrument. Content validity was ensured through expert review by two marketing academics who evaluated the relevance, clarity, and coverage of the questionnaire items, leading to necessary refinements before full-scale administration.

Data analysis was conducted using simple linear regression technique with the aid of Statistical Package for the Social Sciences (SPSS) version 23. Simple regression was selected because it allows for the examination of the relationship between a single independent variable and a dependent variable, making it suitable for testing each hypothesis independently (Field, 2018). In this study, each dimension of digital marketing practices mobile marketing, online affiliate marketing, and email marketing was regressed on consumer buying behaviour to determine the strength and direction of their respective effects. This analytical approach provided clear, quantifiable insights into how each digital marketing practice influenced consumer behaviour, thereby supporting the study's objectives and hypotheses.

The overall conceptual framework of the study posits that consumer buying behaviour (CBB) is a function of three key dimensions of digital marketing practices: mobile marketing (MM), online affiliate marketing (OAM), and email marketing (EM). Since the study utilized simple linear regression for each independent variable (i.e., one independent variable regressed on the dependent variable at a time), the model is specified in three separate equations.

$$CBB = \beta 0 + \beta 1\ MM + \varepsilon \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots \quad 3.0$$

$$CBB = \beta 0 + \beta 2\ OAM + \varepsilon \ldots\ldots\ldots\ldots\ldots\ldots\ldots \quad 3.1$$

$$CBB = \beta 0 + \beta 3\ EM + \varepsilon \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots \quad 3.2$$

Where: CBB: Consumer Buying Behaviour, $\beta 0$: The regression intercept (constant), $\beta 1, \beta 2, \beta 3$:The slope coefficients (regression weights), *MM*: Mobile Marketing, *OAM*: Online Affiliate Marketing, *EM*: Email Marketing, ε: The error term

RESULTS AND DISCUSSION

The study administered a total of 338 questionnaires to owners and managers of small and medium-scale enterprises (SMEs) in the Federal Capital Territory (FCT), Abuja, in line with the sample size calculated using Taro Yamane's (1967) formula at a 5% margin of error. Out of the 338 questionnaires distributed, 299 were successfully retrieved and found to be fully completed and usable for analysis, representing a response rate of approximately 88.5%. A preliminary assessment of the returned questionnaires confirmed their completeness and consistency, with no significant missing data or response bias detected, thereby affirming their suitability for further statistical analysis (Field, 2018).

Demographic Characteristics of Respondents

The demographic characteristics of the respondents were analyzed to provide insights into the composition of the sample. The breakdown of the 299 respondents based on age, gender, and educational level is presented in Table 1 below:

Table 1: Demographic Characteristics of Respondents (N = 299)

Demographic Variable	Category	Frequency	Percentage(%)
Age	18–25	42	14.0
	26–35	118	39.5
	36–45	89	29.8
	46–55	38	12.7
	56 and above	12	4.0
Gender	Male	172	57.5
	Female	127	42.5
Educational Level	Secondary School	35	11.7
	OND/NCE	48	16.1
	Bachelor's Degree (B.Sc./HND)	146	48.8
	Postgraduate Degree	70	23.4
Business Sector	Retail/Trading	84	28.1
	Food & Hospitality	67	22.4
	Fashion & Beauty	58	19.4
	Services (ICT, Consulting)	52	17.4

Demographic Variable	Category	Frequency	Percentage(%)
	Others	38	12.7
Years of Operation	1–3 years	63	21.1
	4–6 years	88	29.4
	7–10 years	95	31.8
	Above 10 years	53	17.7

As shown in Table 1, the majority of respondents were within the 26–35 age bracket (39.5%), indicating a relatively young and potentially tech-savvy business owner demographic. Males constituted a slightly larger proportion (57.5%) of the respondents compared to females (42.5%), reflecting existing gender dynamics in SME ownership in the region (SMEDAN, 2021). In terms of educational background, nearly half of the respondents (48.8%) held a bachelor's degree, while 23.4% possessed postgraduate qualifications, suggesting a fairly high level of education among SME owners in Abuja. The retail/trading sector was the most represented (28.1%), followed by food and hospitality (22.4%). Additionally, a significant portion of the businesses had been operational for 7–10 years (31.8%), indicating a level of market experience that may influence their adoption of digital marketing practices.

Test of Hypotheses

The hypotheses were tested using multiple regression analysis, and the results are presented below. The analysis aimed to determine the relationship between Mobile Marketing on Consumer Buying Behaviour (H_{01}), Online Affiliate Marketing on Consumer Buying Behaviour (H_{02}) and Email Marketing on Consumer Buying Behaviour (H_{03}). The regression results for each hypothesis are summarized in Tables 2, 3 and 4.

Table 2: Regression Analysis of Mobile Marketing on Consumer Buying Behaviour (Testing H_{01})

$CBB = \beta 0 + \beta 1\ MM + \varepsilon$……………………………………… *3.0*

	B	Std. Error	Beta (β)		
(Constant)	1.204	0.187	-	6.438	< 0.001
Mobile Marketing	0.543	0.066	0.432	8.271	< 0.001

Model Summary: $R = 0.432$, $R^2 = 0.187$, Adjusted $R^2 = 0.184$, $F(1, 297) = 68.42$, $p < 0.001$

ANOVA Significance: The model is statistically significant.
Hypothesis Decision: H_{01} rejected – Mobile marketing has a significant positive effect on consumer buying behaviour.

Table 3: Regression Analysis of Online Affiliate Marketing on Consumer Buying Behaviour (Testing H_{02})

$CBB = \beta 0 + \beta 2\ OAM + \varepsilon$……………………………………….. *3.1*

	B	Std. Error	Beta (β)		
(Constant)	1.318	0.194	-	6.792	< 0.001
Online Affiliate Marketing	0.487	0.066	0.394	7.373	< 0.001

Model Summary: $R = 0.394$, $R^2 = 0.155$, Adjusted $R^2 = 0.152$, F(1,= 54.36, $p < 0.001$

ANOVA Significance: The model is statistically significant.
Hypothesis Decision: H_{02} rejected – Online affiliate marketing has a significant positive effect on consumer buying behaviour.

Table 4: Regression Analysis of Email Marketing on Consumer Buying Behaviour (Testing H_{03})

$CBB = \beta 0 + \beta 3\ EM + \varepsilon$……………………………………… 3.2

	B	Std. Error	Beta (β)		
(Constant)	1.152	0.178	-	6.472	< 0.001
Email Marketing	0.571	0.067	0.443	8.496	< 0.001

Model Summary: $R = 0.443$, $R^2 = 0.195$, Adjusted $R^2 = 0.192$, $F(1, 297) = 72.18$, $p < 0.001$

ANOVA Significance: The model is statistically significant.
Hypothesis Decision: H_{03} rejected – Email marketing has a significant positive effect on consumer buying behaviour.

Summary Interpretation

All three regression models were statistically significant ($p < 0.001$), indicating that each digital marketing practice mobile marketing, online affiliate marketing, and email marketing positively and significantly predicts consumer buying behaviour among SMEs in Abuja. Among the three, email marketing had the highest explanatory power ($R^2 = 0.195$), followed by mobile marketing ($R^2 = 0.187$), and then online affiliate marketing ($R^2 = 0.155$). The beta coefficients (β) further confirm that email marketing (β = 0.443) has the strongest influence, followed by mobile marketing (β = 0.432), and online affiliate marketing (β = 0.394). These results highlight the importance of integrating these digital marketing strategies into SME operations to effectively shape consumer decisions.

Discussion of Findings

The findings of this study reveal significant and positive relationships between each of the three dimensions of digital marketing practices mobile marketing, online affiliate marketing, and email marketing and consumer buying behaviour among small and medium-scale enterprises (SMEs) in Abuja. These results provide robust empirical support for the transformative role of digital marketing in shaping consumer decisions within a developing urban economy. Notably, the regression analysis demonstrated that all three digital marketing practices significantly predict consumer buying behaviour, with email marketing emerging as the most influential, followed by mobile marketing and online affiliate marketing, respectively. This discussion interprets these findings in light of previous empirical studies and contextualizes them within the Nigerian SME landscape.

The finding that mobile marketing has a significant positive effect on consumer buying behaviour (β = 0.432, $p < 0.001$) aligns closely with the work of Adebanjo, Olaleye, and Ojo (2020), who observed that mobile devices serve as the primary access point to digital content for many Nigerian consumers. In their study, the authors highlighted that the widespread ownership of smartphones, even among low-income populations, makes mobile marketing a highly effective tool for reaching target audiences. The current study corroborates this observation, as SMEs in Abuja reported using SMS alerts, mobile-optimized websites, and social media platforms accessible via mobile devices to engage customers. The immediacy and personal nature of mobile communication enhance message recall and stimulate impulse purchases, which directly influence consumer awareness and purchase intention. Furthermore, the result supports Chaffey and Ellis-Chadwick's (2022) assertion that location-based marketing and push notifications significantly increase customer responsiveness, particularly in urban centers where consumers are constantly on the move.

Similarly, the significant impact of online affiliate marketing on consumer buying behaviour ($\beta = 0.394$, $p < 0.001$) resonates with the findings of Tuten and Solomon (2023), who emphasized the growing power of influencer endorsements and third-party credibility in shaping consumer choices. Their U.S.-based study found that consumers are more likely to trust product recommendations from influencers than from direct brand advertisements, a phenomenon increasingly evident in Nigeria's digital space. In Abuja, many SMEs have begun collaborating with local social media influencers, bloggers, and niche content creators to promote their products, leveraging the trust and rapport these affiliates have with their followers. This form of marketing not only extends brand reach but also enhances perceived authenticity, which is critical in a market where consumer skepticism toward direct advertising remains high (Oghojafor et al., 2021). The current study confirms that such partnerships positively influence consumer perception and purchase decisions, validating the relevance of affiliate marketing as a cost-effective strategy for SMEs with limited advertising budgets.

Most strikingly, email marketing exhibited the strongest effect on consumer buying behaviour ($\beta = 0.443$, $R^2 = 0.195$), surpassing both mobile and affiliate marketing in explanatory power. This outcome is consistent with Chaffey and Ellis-Chadwick's (2022) empirical observation that personalized email campaigns yield high conversion rates due to their ability to nurture long-term customer relationships. The study found that SMEs using segmented and automated email systems such as birthday discounts, post-purchase follow-ups, and re-engagement campaigns reported higher levels of customer retention and repeat purchases. This aligns with Kotler et al. (2023), who argue that email marketing remains one of the most reliable digital tools for fostering loyalty and driving customer lifetime value. In the Abuja context, where many consumers are becoming increasingly selective about brand interactions, the ability to deliver relevant, timely, and personalized content via email has proven instrumental in sustaining engagement and influencing buying decisions.

These findings collectively underscore a critical shift in how SMEs in Abuja are leveraging digital tools to influence consumer behaviour. While earlier studies such as Adebanjo et al. (2020) and Oghojafor et al. (2021) highlighted challenges like low digital literacy and poor infrastructure, the current results suggest that those SMEs actively adopting structured digital marketing strategies are reaping measurable benefits. The relatively high adoption of email and mobile marketing may also reflect the growing availability of affordable internet services and user-friendly digital platforms, such as Mailchimp, WhatsApp Business, and Instagram shopping, which lower the technical barriers to entry.

However, the slightly lower impact of online affiliate marketing compared to the other two practices may indicate that the affiliate ecosystem in Abuja is still in its infancy, with issues such as lack of formal agreements, inconsistent tracking, and limited influencer professionalism potentially diluting effectiveness. This echoes Tuten and Solomon's (2023) caution about the risks of brand misrepresentation in unregulated affiliate environments. Therefore, while the overall findings are encouraging, they also suggest a need for greater standardization and capacity building in how SMEs manage digital partnerships.

In sum, the results of this study not only affirm the significance of digital marketing practices in shaping consumer behaviour but also extend existing empirical knowledge by providing localized evidence from Abuja a context underrepresented in the global digital marketing discourse. By demonstrating that even SMEs with limited resources can achieve meaningful consumer engagement through strategic use of mobile, affiliate, and email marketing, the study contributes to a growing body of literature advocating for digital inclusion and innovation in emerging markets.

Conclusion and Recommendations

The study demonstrated that SMEs in Abuja are increasingly adopting digital platforms to bridge the gap between limited marketing budgets and the need for wider market reach. The significant role of mobile marketing reflects the high penetration of smartphones and mobile internet, enabling real-time engagement with consumers. Similarly, the effectiveness of online affiliate marketing highlights the growing influence of social proof and trusted third-party endorsements in a market where personal recommendations carry substantial weight. Meanwhile, the dominance of email marketing underscores the value of personalized, consistent communication in building long-term customer relationships. Together, these findings confirm that digital marketing is no longer a supplementary strategy but a core component of competitive advantage for SMEs in contemporary business environments.

Recommendations

Based on the findings of this study, several practical recommendations are proposed for SME owners, policymakers, and marketing practitioners in Abuja and similar urban contexts:

i. SMEs should prioritize investment in structured digital marketing strategies, particularly in email and mobile marketing, which demonstrated the strongest impact on consumer behaviour. Business owners are encouraged to adopt customer relationship management (CRM) tools and email automation platforms to enhance personalization and consistency in customer communication.

ii. Capacity-building programs on digital marketing should be implemented through partnerships between government agencies (such as SMEDAN), private sector organizations, and educational institutions. Training workshops should focus on practical skills in mobile marketing, affiliate collaboration, and data-driven campaign management to improve digital literacy among SME operators.

iii. SMEs should strategically engage with local influencers and affiliate marketers to expand their market reach. However, such partnerships should be formalized with clear performance metrics and brand guidelines to ensure message consistency and protect brand integrity.

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