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# SOCIAL MEDIA ENGAGEMENT TOOLS AND CUSTOMER LOYALTY IN NIGERIA'S ONLINE RETAIL STORES

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## Abstract

*The rapid growth of digital technologies has transformed customer–brand interactions, especially within Nigeria's online retail sector where social media platforms have become central to engagement and loyalty-building strategies. This study examined the impact of four key social media engagement tools which include interactive content, real-time communication, user-generated content, and visual storytelling on customer loyalty among online retail consumers in Enugu Metropolis. Guided by Social Exchange Theory, the study adopted a quantitative survey design and collected data from 374 valid respondents through a structured online questionnaire. Descriptive statistics, Pearson correlation, and simple linear regression were used to analyze the data. Findings revealed that all four engagement tools significantly and positively influence customer loyalty, indicating that consumers respond more favorably to brands that provide interactive, timely, authentic, and visually compelling social media experiences. The results further show that real-time communication and user-generated content exert particularly strong effects on loyalty, suggesting the importance of responsiveness and peer-generated trust in shaping consumer attitudes. The study contributes to the growing body of digital marketing literature in sub-Saharan Africa by providing empirical evidence on context-specific engagement determinants of loyalty. It also offers practical implications for online retailers seeking to strengthen customer relationships through strategic social media engagement. The study recommends that brands adopt more interactive, responsive, and visually driven content strategies to enhance loyalty in an increasingly competitive digital marketplace.*

**Keywords:** *Social media engagement, interactive content, real-time communication, user-generated content, visual storytelling, customer loyalty, online retail, Nigeria.*

## Introduction

The advent of digital technologies has significantly transformed the landscape of marketing communications, with social media emerging as a central channel for engaging consumers. In the contemporary digital era, social media platforms such as Instagram, Facebook, TikTok, and Twitter have evolved into strategic tools for fostering meaningful interactions between brands and consumers. For online retailers in Nigeria, where e-commerce continues to expand rapidly, social media engagement has become indispensable in cultivating customer loyalty and competitive differentiation (Adeola & Evans, 2022).

Customer loyalty, defined as a consumer's emotional and behavioral commitment to a brand, is essential for the long-term sustainability of online retail businesses (Oliver, 1999; Kaur & Chahal, 2022). However, gaining and sustaining customer loyalty in the digital marketplace is increasingly complex. Consumers are empowered with information, options, and voice,

making them less tolerant of impersonal or delayed engagement. To address this challenge, brands must deploy tailored social media engagement tools that create value, trust, and emotional connection (Hollebeek, Sprott, & Andreassen, 2019).

Among the various engagement mechanisms, interactive content, such as quizzes, polls, and clickable media, fosters two-way communication and enhances cognitive involvement (Dessart, 2020). Real-time communication, enabled by instant messaging and live support, has become critical in shaping positive brand experiences, especially in time-sensitive purchase decisions (Wang & Kim, 2023). Furthermore, user-generated content (UGC), including customer reviews, testimonials, and brand-tagged posts, serves as social proof and enhances credibility and loyalty through peer endorsement (Onyeka & Salami, 2023). Lastly, visual storytelling — through infographics, short videos, reels, and behind-the-scenes content — helps brands evoke emotional resonance and convey authenticity in brand narratives (Ladhari et al., 2020).

In the Nigerian online retail sector, these tools are increasingly employed by fashion, electronics, grocery, and lifestyle retailers to stimulate emotional loyalty and repeat patronage. However, there remains a paucity of empirical research that investigates how these specific tools influence customer loyalty outcomes within this context. While global studies have examined general social media effectiveness, few have localized the analysis to reflect the socio-cultural and technological nuances of the Nigerian consumer environment (Ahmed & Sun, 2022; Onyeka & Salami, 2023).

This study therefore seeks to fill this gap by evaluating the impact of social media engagement tools on customer loyalty in Nigeria's online retail sector. By doing so, the study not only contributes to theoretical discourse on customer-brand engagement, but also provides practical insights for digital marketers and online retailers operating in emerging markets.

### **Statement of the Problem**

In Nigeria's rapidly expanding digital economy, the online retail sector has emerged as a critical driver of consumer convenience, market efficiency, and entrepreneurial growth. However, despite increasing investments in social media marketing, many online retailers struggle to build and sustain customer loyalty, a key determinant of long-term profitability and competitive advantage (Kaur & Chahal, 2022). While brands may attract initial transactions through promotions and visibility, retaining customers through meaningful engagement remains elusive in many cases (Adeola & Evans, 2022).

One of the root challenges is the ineffective deployment of engagement tools that resonate with the expectations of digitally empowered consumers. Many online retailers either underutilize or misapply social media features that could deepen consumer interaction, trust, and emotional attachment to brands (Hollebeek et al., 2019). Consequently, the absence of strategic engagement weakens relational continuity, erodes customer loyalty, and exposes brands to volatile switching behavior (Wang & Kim, 2023).

Furthermore, while studies have examined social media marketing broadly, a few have disaggregated and empirically examined specific engagement tools such as interactive content, real-time communication, user-generated content, and visual storytelling, particularly within the Nigerian retail context (Ahmed & Sun, 2022). Interactive content tools like

quizzes and polls are often overlooked, despite their potential to encourage consumer co-creation and brand immersion (Dessart, 2020). Real-time communication such as prompt replies via chatbots or live agents remains inconsistent across Nigerian platforms, often leading to frustration and disengagement. User-generated content, which has been proven to foster credibility and social proof, is rarely integrated into localized marketing strategies, while visual storytelling is either generic or disconnected from the cultural nuances of the Nigerian consumer (Onyeka & Salami, 2023).

This lack of contextual research poses a significant gap in both academic literature and industry practice. As such, there is an urgent need to explore how these distinct social media engagement tools influence customer loyalty in Nigeria's online retail ecosystem. Understanding this relationship is critical for designing engagement strategies that go beyond content dissemination to build emotional bonds and long-term commitment from consumers.

Therefore, this study seeks to address the existing knowledge gap by investigating the individual and collective effects of interactive content, real-time communication, user-generated content, and visual storytelling on customer loyalty among online retail consumers in Nigeria. The findings aim to inform not only theory but also provide actionable insights for digital marketers and e-commerce brands operating in emerging markets.

## **Research Objectives**

The main objective of this study is to evaluate the influence of social media engagement tools on customer loyalty in Nigeria's online retail sector.

Other specific objectives are to:

1. Examine the effect of interactive content on customer loyalty in Nigeria's online retail stores.
2. Evaluate the influence of real-time communication on customer loyalty among online retail consumers in Nigeria.
3. Assess the influence of user-generated content on customer loyalty in Nigeria's online retail stores.
4. Investigate the effect of visual storytelling on customer loyalty in Nigeria's online retail stores.

## **Research Questions**

To achieve the stated objectives, the study sought to answer the following research questions:

1. To what extent does interactive content influence customer loyalty in Nigeria's online retail stores?
2. To what extent does real-time communication affect customer loyalty among Nigerian online retail consumers?
3. To what extent does user-generated content influence customer loyalty in Nigeria's online retail environment?
4. To what extent does visual storytelling influence customer loyalty in Nigeria's online retail stores?

## Research Hypotheses

To empirically investigate the research questions, the following hypotheses were formulated:

- H<sub>01</sub>: Interactive content does not have a significant positive influence on customer loyalty in Nigeria's online retail stores.
- H<sub>02</sub>: Real-time communication does not have a significant positive effect on customer loyalty among Nigerian online retail consumers.
- H<sub>03</sub>: User-generated content does not have a significant positive impact on customer loyalty in Nigeria's online retail stores.
- H<sub>04</sub>: Visual storytelling does not have a significant positive influence customer loyalty in Nigeria's online retail stores.

## Significance of the Study

This study is significant both theoretically and practically, as it contributes to the growing body of knowledge on social media engagement and customer loyalty within the context of Nigeria's online retail sector—a domain that remains relatively underexplored in empirical scholarship (Adeleke & Aminu, 2023; Hollebeek et al., 2021). By focusing on specific engagement mechanisms—interactive content, real-time communication, user-generated content, and visual storytelling—the study offers nuanced insights into how each tool influences customer loyalty behaviors such as repeat purchase intention, advocacy, and emotional commitment.

Online retail businesses such as Jumia, Konga, PayPorte, and Slot.ng can benefit from this study by understanding which engagement tools are most effective in retaining and converting online consumers. The findings can guide marketing managers in designing social media strategies that emphasize interactive and real-time communication, as well as leveraging user-generated and visual content to build trust and brand attachment. Such insights are crucial for enhancing customer experience, reducing churn, and increasing lifetime customer value in Nigeria's competitive online retail landscape. Furthermore, the study contributes to improving their digital retail experience. By revealing how engagement tools enhance satisfaction and trust, the findings encourage firms to create more transparent, participatory, and emotionally resonant online environments. This can empower consumers to make better-informed purchase decisions and foster stronger brand relationships.

Finally, the study provides useful insights for policymakers, digital economy regulators, and consumer protection agencies in Nigeria. By highlighting how interactive and user-generated online engagements influence customer perceptions and loyalty, regulators can develop guidelines that promote responsible digital marketing practices, ensuring consumer trust and data security in e-commerce operations.

## Theoretical Framework

A theoretical framework provides the academic foundation for explaining and interpreting the relationships among variables in a study. This research is underpinned by these three key theories:

## **Relationship Marketing Theory**

Proposed by Morgan and Hunt (1994), this theory posits that trust and commitment are key drivers of long-term buyer-seller relationships. In the digital space, brands can foster these elements through timely communication, responsiveness, and shared value via social media. For instance, personalized messaging and transparent interactions promote a sense of community and loyalty (Osei-Frimpong et al., 2022).

## **Technology Acceptance Model (TAM)**

Developed by Davis (1989), TAM explains the adoption of new technologies based on perceived usefulness and ease of use. In this study, it explains how consumers adopt and interact with engagement tools on platforms like Instagram and WhatsApp. If tools are intuitive and offer clear benefits (e.g., convenience, speed, personalization), they are more likely to drive active engagement and influence loyalty (Alalwan et al., 2020; Ajayi, 2022).

**Customer Engagement Theory (CET)** provides a robust theoretical foundation for understanding how consumers actively interact with brands beyond mere transactional exchanges. Rooted in relationship marketing and service-dominant logic, CET views engagement as a multidimensional construct comprising cognitive, emotional, and behavioral components that arise through interactive brand experiences (Brodie et al., 2013).

Brodie et al. (2011) defined customer engagement as “a psychological state that occurs by virtue of interactive, co-creative customer experiences with a focal agent/object such as a brand.” This theory moves beyond traditional notions of satisfaction or loyalty to explore the processes that drive sustained consumer-brand relationships. These processes include value co-creation, dialogic communication, and experiential involvement, all of which are highly relevant in the social media landscape (Hollebeek et al., 2019).

CET posits that when consumers are meaningfully engaged—through mechanisms such as interactive content, real-time communication, user-generated content, and visual storytelling—they are more likely to develop emotional ties and long-term loyalty to the brand (Dessart, 2020). These engagement tools serve as vehicles for stimulating high involvement, trust, and perceived brand authenticity.

In the context of Nigeria’s online retail sector, CET offers a relevant lens for interpreting how digital interactions shape consumer behaviors. Nigerian consumers, particularly digital natives, increasingly demand more participatory and responsive brand experiences (Adeola & Evans, 2022). CET supports the idea that customer loyalty is not solely driven by product features or pricing but by ongoing, immersive brand engagement which is a key theme in this study. Moreover, CET aligns well with the interactive and real-time nature of social media tools. For example, when a brand reposts a customer’s review or responds instantly to a comment, it creates a feeling of community and recognition, which can stimulate deeper brand involvement and affective loyalty (Kamboj et al., 2022). On this note, the study will be anchored on this theory.

## **Empirical Review**

Recent scholarly works in digital consumer behavior has emphasized the pivotal role of social media engagement in influencing both customer loyalty and retention. Globally,

various studies have established that engagement through social media platforms enhances emotional connection and brand affiliation. Kapoor et al. (2022) found out that active, tool-based engagement such as interactive polls, personalized messages, and live sessions significantly shapes customer loyalty and long-term commitment. Similarly, Wang and Kim (2023) observed that social media-driven community features such as real-time comments, brand mentions, and emotional storytelling not only strengthen user-brand bonding but also predict continued patronage.

Empirical evidence supports the notion that interactive content such as quizzes, polls, gamified media, and clickable stories significantly enhances customer engagement, satisfaction, and loyalty (Dessart, 2020; Hollebeek et al., 2019). Interactive content allows consumers to co-create value, thereby fostering deeper emotional involvement and stronger brand connections (Brodie et al., 2013). In the context of Nigerian online retail, Adeola and Evans (2022) found that interactive Instagram story features increased time spent with brands and resulted in greater loyalty intentions. Kamboj et al. (2022) empirically established that interactive content positively influences both attitudinal and behavioral loyalty through increased consumer participation and personalization. Thus, it is hypothesized that brands that incorporate interactive content mechanisms are more likely to build sustainable customer loyalty.

Furthermore, Real-time communication mechanisms such as instant messaging, comment replies, chatbots, and live customer service are strongly linked to customer satisfaction and perceived brand reliability. Wang and Kim (2023) conducted a multi-country study that showed a significant positive relationship between real-time brand responsiveness and customer trust, which subsequently led to loyalty. In Nigeria, where delays in communication are a known challenge in online commerce, Ahmed and Sun (2022) demonstrated that brands which maintain real-time communication channels (particularly on WhatsApp and Instagram DM) are better positioned to retain loyal customers. Moreover, Hollebeek et al. (2019) argued that perceived responsiveness enhances affective commitment, making real-time communication an essential loyalty-building mechanism.

Ladhari et al. (2020) found that UGC significantly affects consumer trust, brand image, and ultimately, loyalty. UGC provides a peer-validated experience, which consumers often regard as more credible than brand-owned messages (Kaur et al., 2022). In the Nigerian context, Onyeka and Salami (2023) empirically linked the presence of visible UGC on e-commerce platforms with increased emotional loyalty and willingness to repurchase. Furthermore, customer participation in content creation enhances brand attachment and community affiliation, both of which are precursors to loyalty (Brodie et al., 2013; Kamboj et al., 2022).

Empirical research by Dessart (2020) confirms that storytelling via visual content significantly influences customer loyalty by enhancing emotional connection and brand memorability. Adeola and Evans (2022) observed that Nigerian consumers, especially Gen Z and millennials, are more likely to remain loyal to brands that use short-form video storytelling effectively.

Hollebeek et al. (2019) emphasized that emotionally resonant storytelling activates consumer-brand relationships through affective and immersive engagement. This is especially pertinent in highly visual social media environments like TikTok and Instagram, where loyalty often hinges on narrative relevance and authenticity.

## Gaps in the Literature

Despite these important contributions, significant gaps remain in the literature. Much of the existing empirical studies affirm the potential of social media engagement tools to influence customer loyalty. However, most prior research treats engagement as a broad construct rather than disaggregating it into specific mechanisms. Few studies, particularly within sub-Saharan Africa, provide empirical clarity on how distinct engagement tools impact loyalty in localized online retail contexts.

This study addresses this gap by empirically investigating the individual contributions of interactive content, real-time communication, user-generated content, and visual storytelling to customer loyalty among Nigerian online retail consumers. It builds on prior empirical models but advances the literature by testing a context-specific framework that incorporates culturally and digitally relevant engagement mechanisms.

## Research Methodology

This study adopted a quantitative survey design to investigate the influence of social media engagement tools (interactive content, real-time communication, user-generated content, and visual storytelling) on customer loyalty in Nigeria's online retail sector. The design was considered appropriate because it allows for systematic data collection and statistical testing of relationships among variables, providing objective insights into behavioral patterns among online consumers (Creswell & Creswell, 2018).

The study was conducted within the Enugu Metropolis in Enugu State, Nigeria. This area was selected because it represents a growing urban hub characterized by increased internet penetration and active participation in online retail transactions. Many residents of Enugu engage with e-commerce brands such as Jumia, Konga, PayPorte, and Temu through social media platforms like Facebook, Instagram, WhatsApp, and TikTok. Hence, it serves as an ideal setting to assess how social media interactions influence loyalty behaviors among online shoppers (Nwankwo & Achi, 2022).

The population of the study comprised online retail customers residing in Enugu Metropolis who interact with retail brands via social media. The population is considered finite but not precisely enumerated, as there is no official record of social media-active online shoppers in the area. However, industry reports suggest that Enugu has thousands of active digital consumers, making it a representative site for e-commerce research (Statista, 2024). Using Cochran's formula for finite populations, with an estimated population of 10,000 and a 5% margin of error, a sample size of 385 respondents was determined. Out of the distributed questionnaires, 374 valid responses were returned and analyzed, representing a 97.1% response rate, which is considered highly satisfactory for survey-based studies (Israel, 2019).

A structured questionnaire was employed as the primary research instrument. The items were adapted and modified from previous validated studies on social media engagement and loyalty (Hollebeek et al., 2019; Dwivedi et al., 2021). The instrument was divided into two sections: the first covered demographic characteristics, while the second measured the variables under study on a five-point Likert scale ranging from *Strongly Disagree (1)* to *Strongly Agree (5)*. Expert validation from marketing scholars ensured the instrument's content and construct validity, while a Cronbach's alpha coefficient above 0.70 confirmed internal consistency and reliability (Hair et al., 2020).



Data were collected electronically through Google Forms distributed across social media platforms such as WhatsApp, Instagram, and Facebook to reach respondents who are active online retail consumers. This approach ensured cost-effectiveness, convenience, and wider reach while maintaining ethical standards of voluntary participation and confidentiality (Saunders et al., 2019). The retrieved data were analyzed using the Statistical Package for the Social Sciences (SPSS version 26). Descriptive statistics such as frequencies and percentages summarized respondents' demographic profiles, while inferential statistics including Pearson's correlation and simple linear regression analyses tested the hypotheses at a 0.05 level of significance.

### Data Presentation and Analysis

The analysis is based on responses from online retail customers who actively engage with brands via social media platforms. Out of the 385 questionnaires distributed through digital means (including Google Forms), a total of 374 valid responses were returned and used for the analysis, representing a response rate of 91.5%. This high return rate is indicative of respondents' interest in the subject and provides a reliable basis for generalizing the findings within the scope of the study.

#### Demographic Characteristics of Respondents.

Demographic Variable	Category	Frequency (%)
Gender	Male	190 (50.8%)
	Female	184 (49.2%)
Age	18–25	98 (26.2%)
	26–35	132 (35.3%)
	36–45	92 (24.6%)
	46 and above	52 (13.9%)
Education Level	SSCE	34 (9.1%)
	ND/NCE	71 (19.0%)
	HND/BSc	182 (48.7%)
	MSc/PhD	87 (23.3%)
Online Shopping Frequency	Rarely	41 (11.0%)
	Occasionally	108 (28.9%)
	Frequently	156 (41.7%)
	Very Frequently	69 (18.4%)
Preferred Social Media	Facebook	82 (21.9%)
	Instagram	97 (25.9%)
	Twitter/X	48 (12.8%)
	WhatsApp	106 (28.3%)
	TikTok	41 (11.0%)
Online Retail Use Duration	<1 year	43 (11.5%)
	1–3 years	176 (47.1%)
	Over 3 years	155 (41.4%)

*Source: Field Survey, 2025.*

The demographic analysis reveals a balanced gender distribution among respondents, with 50.8% male and 49.2% female participants. A majority (61.5%) of the respondents fall within the 18–35 age range, indicating that online retail consumers in Nigeria are primarily young

adults. In terms of education, most participants (71.9%) possess higher education qualifications (HND/BSc or above), suggesting a digitally literate audience. Regarding shopping behavior, 60.1% shop online frequently or very frequently. WhatsApp and Instagram emerged as the most preferred platforms for engaging with retail brands. Additionally, 88.5% of respondents have been using online retail platforms for over one year, which enhances the reliability of their experiences and opinions.

### Test of Hypothesis One

H<sub>01</sub>: Interactive content does not have a significant influence on customer loyalty in Nigeria's online retail stores.

### Pearson Correlation Analysis

Variables	Interactive Content	Customer Loyalty
Interactive Content	1.000	0.624**
Customer Loyalty	0.624**	1.000

The Pearson correlation coefficient between interactive content and customer loyalty is  $r = 0.624$ , indicating a strong positive correlation. This relationship is statistically significant ( $p < 0.01$ ), suggesting that increased use of interactive content is associated with higher levels of customer loyalty.

### Simple Linear Regression Analysis

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.624	0.390	0.388	0.562

The R value of 0.624 indicates a strong relationship between the predictor (interactive content) and the outcome (customer loyalty). The  $R^2 = 0.390$  means that 39.0% of the variance in customer loyalty is explained by interactive content.

#### ANOVA Table

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	74.283	1	74.283	235.528	0.000
Residual	116.217	372	0.312		
Total	190.500	373			

The F-statistic = 235.528 with  $p = 0.000$  confirms that the regression model is statistically significant; meaning that interactive content significantly predicts customer loyalty.

### Coefficients Table

Model	Unstandardized B	Std. Error	T	Sig.
(Constant)	1.412	0.132	10.697	0.000
Interactive Content	0.583	0.038	15.345	0.000

The regression coefficient ( $B = 0.583$ ,  $p < 0.05$ ) indicates that a one-unit increase in interactive content leads to a 0.583 unit increase in customer loyalty. The result is statistically significant, as the p-value is less than 0.05.

### Decision on Hypothesis

Since the p-value is less than 0.05, we reject the null hypothesis ( $H_{01}$ ). Therefore, interactive content has a statistically significant influence on customer loyalty in Nigeria's online retail stores. These findings align with Brodie et al. (2013) who noted that interactive brand experiences significantly enhance consumer-brand relationships, which serve as the basis for loyalty development. Also with the work of Dessart (2020) who emphasized that interactive social media tools (like polls, stories, and live engagement) deepen emotional connections and trigger repeated interactions. Again, Okeke and Chinedu (2022) confirmed that online retail brands using quizzes and interactive storytelling experienced significantly higher customer retention and advocacy behaviors.

### Test of Hypothesis Two

$H_{02}$ : Real-time communication does not significantly affect customer loyalty among Nigerian online retail consumers.

### Pearson Correlation Analysis

Variables	Real-time Communication	Customer Loyalty
Real-time Communication	1.000	0.681**
Customer Loyalty	0.681**	1.000

The correlation coefficient ( $r = 0.681$ ) indicates a strong and significant positive relationship between real-time communication and customer loyalty. This suggests that timely interaction fosters stronger loyalty among online retail customers.

### Simple Linear Regression Analysis

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.681	0.464	0.462	0.528

The  $R^2 = 0.464$  indicates that 46.4% of the variation in customer loyalty is explained by real-time communication which is a substantial proportion, suggesting the importance of immediacy in online retail engagement.

### ANOVA Table

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	88.387	1	88.387	317.150	0.000
Residual	102.113	372	0.274		
Total	190.500	373			

The F-value = 317.150, with  $p < 0.001$ , shows the regression model is highly significant.

### Coefficients Table

Model	Unstandardized B	Std. Error	t	Sig.
(Constant)	1.282	0.120	10.683	0.000
Real-time Communication	0.621	0.035	17.802	0.000

The regression coefficient of 0.621 ( $p < 0.05$ ) implies that a unit increase in real-time communication results in a 0.621 unit increase in customer loyalty. This effect is statistically significant.

### Decision on Hypothesis

Given the p-value is well below 0.05, we reject the null hypothesis ( $H_{02}$ ). Thus, real-time communication significantly affects customer loyalty among Nigerian online retail consumers. This finding is in line with the work of Voorveld et al. (2018) who highlighted that real-time interaction is a key antecedent to trust and brand advocacy in digital platforms. Also Zhang and Benyouce (2016) found that immediacy in communication creates a sense of being heard and valued, which increases the likelihood of repeat patronage. Adebayo and Olayemi (2022) went further to show that Nigerian online retail brands using chatbots and real-time DMs saw increased engagement and repurchase intentions.

### Test of Hypothesis Three

$H_{03}$ : User-generated content does not have a significant influence on customer loyalty in Nigeria's online retail stores.

### Pearson Correlation Analysis

Variables	User-Generated Content	Customer Loyalty
User-Generated Content	1.000	0.649**
Customer Loyalty	0.649**	1.000

A strong positive correlation ( $r = 0.649$ ) exists between user-generated content and customer loyalty, and it is statistically significant ( $p < 0.01$ ). This suggests that online retail brands that integrate consumer-created content tend to enjoy higher customer loyalty.

## Simple Linear Regression Analysis

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.649	0.421	0.419	0.546

The  $R^2 = 0.421$  shows that user-generated content explains 42.1% of the variance in customer loyalty which is a noteworthy effect.

### ANOVA Table

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	80.224	1	80.224	269.200	0.000
Residual	110.276	372	0.297		
Total	190.500	373			

The F-statistic = 269.200, with  $p < 0.001$ , indicates a highly significant model.

### Coefficients Table

Model	Unstandardized B	Std. Error	T	Sig.
(Constant)	1.359	0.125	10.872	0.000
User-Generated Content	0.604	0.037	16.402	0.000

The unstandardized coefficient ( $B = 0.604$ ) is statistically significant ( $p < 0.05$ ), indicating that a one-unit increase in user-generated content leads to a 0.604 unit increase in customer loyalty.

### Decision on Hypothesis

Since the p-value is less than 0.05, we reject the null hypothesis ( $H_{03}$ ) and conclude that user-generated content has a significant impact on customer loyalty in Nigeria's online retail stores. This result aligns with Chu and Kim (2011) who observed that consumers trust peer content more than branded content, which enhances long-term loyalty. Pansari and Kumar (2017) also argued that customer voice and involvement are central to emotional bonding and brand commitment. Also in line with Eze and Akpan (2023) who revealed that user-generated Instagram reviews were strongly linked to brand preference and repurchase behaviors in e-commerce platforms.

### Test of Hypothesis Four

$H_{04}$ : Visual storytelling does not significantly influence customer loyalty in Nigeria's online retail stores.

### Pearson Correlation Analysis

Variables	Visual Storytelling	Customer Loyalty
Visual Storytelling	1.000	0.658**
Customer Loyalty	0.658**	1.000

The correlation coefficient ( $r = 0.658$ ) indicates a strong and statistically significant relationship between visual storytelling and customer loyalty ( $p < 0.01$ ). This suggests that customers tend to be more loyal to brands that engage them with compelling visuals and narratives.

### Simple Linear Regression Analysis

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.658	0.433	0.431	0.540

The  $R^2 = 0.433$  means that 43.3% of the variation in customer loyalty can be explained by visual storytelling alone.

#### ANOVA Table

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	82.542	1	82.542	282.752	0.000
Residual	107.958	372	0.290		
Total	190.500	373			

The F-statistic = 282.752 and  $p = 0.000$  show that the model is highly significant, validating visual storytelling as a meaningful predictor of loyalty.

#### Coefficients Table

Model	Unstandardized B	Std. Error	T	Sig.
(Constant)	1.293	0.122	10.598	0.000
Visual Storytelling	0.613	0.036	16.808	0.000

The regression coefficient ( $B = 0.613$ ) implies that a one-unit increase in visual storytelling leads to a 0.613 unit increase in customer loyalty, and this is statistically significant ( $p < 0.05$ ).

### Decision on Hypothesis

Since  $p < 0.05$ , we reject the null hypothesis ( $H_{04}$ ) and conclude that visual storytelling significantly influences customer loyalty in Nigeria's online retail stores. This finding is supported by Pulizzi (2012) who emphasized that compelling visual content is the future of marketing, as it fosters emotional attachment and deeper brand experiences. Also Ashley and

Tuten (2015) found out that visual storytelling enhances consumer memory, trust, and commitment to a brand. Furthermore, the study by Uche and Adeola (2022) reported that Instagram-based visual storytelling by local e-retailers led to increased customer bonding and brand advocacy.

## **Conclusion**

This study concludes that social media engagement tools are powerful drivers of customer loyalty in the context of Nigeria's online retail stores. The empirical results demonstrate that interactive content, real-time communication, user-generated content, and visual storytelling each have a statistically significant and positive influence on customer loyalty. These findings are not only consistent with contemporary marketing literature but also reinforce the conceptual foundations of the Customer Engagement Theory (Brodie et al., 2011), which posits that sustained customer involvement through meaningful digital interactions can foster strong affective and behavioral loyalty.

The strong positive correlation between interactive content and customer loyalty affirms that customers increasingly value brands that provide participatory experiences. This supports the views of Dessart (2020) and Hollebeek et al. (2019), who found that interactive tools (e.g., quizzes, polls, gamified content) stimulate emotional engagement, leading to deeper brand relationships.

Similarly, the study's findings on real-time communication echo Voorveld et al. (2018), who asserted that timely responsiveness and personalized interaction enhance customer trust and commitment. In Nigeria's competitive e-commerce landscape, where customer expectations are rising, this immediacy of response is becoming a loyalty differentiator (Kamboj et al., 2021).

The significant role of user-generated content further validates the argument by Chu and Kim (2011) and Pansari and Kumar (2017) that peer content carries higher credibility and fosters consumer trust, identification, and community. In the Nigerian context, where peer influence and social validation shape consumption decisions, user-generated content has become a social proof mechanism that drives loyalty and advocacy (Eze & Akpan, 2023).

In terms of visual storytelling, the study affirms that emotionally charged imagery, videos, and narratives deeply impact how customers connect with and remain loyal to brands. This aligns with Ashley and Tuten (2015) and Pulizzi (2012), who argued that narrative-driven visuals enhance memory, stimulate emotional engagement, and create immersive brand experiences.

Taken together, these findings reflect a broader shift in digital marketing where consumer engagement, authenticity, and emotional resonance are more important than traditional advertising. The implications for practice are profound: online retailers must move beyond static promotions and embrace a dynamic, two-way engagement strategy that values the consumer as a co-creator of value.

In conclusion, this study contributes to the evolving body of knowledge on social media marketing and loyalty by empirically validating that interactive and relational engagement mechanisms are central to building loyal online retail customers in Nigeria. These findings offer not just theoretical significance but also practical guidelines for managers and

practitioners seeking to leverage digital tools for sustainable customer relationships in emerging markets.

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