Marketing Strategy and Consumer Trust as Predictors of Online Buying Behaviour among Users of Online Purchasing Platforms in Awka, Anambra State

Ifenna D. Ezeanya[1], Chinedu Precious Ani[2], Kingsley O. Anene[3], Chidozie Emmanuel Mabia[4], & Stephen E. Iloke[5]

[1,2,3,4,5] Department of Psychology, Nnamdi Azikiwe University, Awka, Nigeria

Corresponding Author's Email: id.ezeanya@unizik.edu.ng

Abstract

The study examined marketing strategy and trust as predictors of online buying behaviour. Data were collected from199 users of online purchasing platforms in Awka metropolis. These comprised of 65 male (32.5%) and 134 female (67.0%). A purposive sampling technique was used for selection of participants. The participants ranged from 11 to 43 years, with a mean age of 21.56 years and standard deviation of 3.16 years. Three self-report survey instruments were utilized for the study: the marketing strategy scale by Chikweche and Fletcher (2010), the consumer trust scale by Gefen et al. (2003) and the online consumer behaviour scale by Ansari (2019). Predictive correlational design was adopted for the study, while multiple regression was used for data analysis. Two hypotheses were tested and results showed that both marketing strategy and trust significantly and positively predict online buying behaviour. This implies that marketing strategy and consumer trust are important factors that can influence online buying behaviour. It was recommended that online businesses should also provide quality services in order to build consumers' confidence and trust to engage in online shopping.

Keywords: marketing strategy, consumer trust, online buying behaviour, Nigeria

Introduction

The internet has opened a new transaction channel as online marketing and purchasing are rapidly expanding as it offers better advantage to offline purchasing. This modern trend

creates a meeting point between sellers and buyers on the internet as the market and purchase products with little or no physical contact. Online buying behaviour is a form of electronic transaction that allows consumers to directly buy goods or services from a seller over the internet using a web browser (Abang & Ebeka, 2023). It refers to the process of researching and purchasing products or services over the Internet (Nwokah & Gladson-Nwokah, 2016). Researches revealed that online transaction can involve three steps: process information retrieval, information transfer, and product purchase (Chen & Barnes, 2007; Pavlou & Fygenson, 2006). Darley et al. (2010) also divided online purchasing into two stages, ordering stage consists of searching, comparing and selecting, placing an order termed as ordering stage while the second stage order fulfillment consists of order tracking and keeping.

Online purchasing deals provide the customer with a variety of products and services, wherein customers can compare them with deals of other intermediaries and choose one of the best deals for them (Richard & Habibi, 2016). Convenience, fun and quickness are the prominent factors that have increased the consumer's interest in online shopping (Kim et al., 2013). Moreover, busy lifestyles also make online shopping a convenient and time-saving solution over traditional shopping. Ezeanya et al. (2023) observed that online shopping has given consumers the comfort of shopping from home, reduced traveling time and cost and easy payment. Price comparisons can be easily done while shopping through online mode (Zarrad & Debabi, 2012). Manu and Fuad (2022) suggested that consumers derive benefits through online shopping as it provides the required information on a product or a service, saves time, lower cost, and convenience in the availability of products that are not locally available. Rita (2019) indicates that consumers expect benefits like sufficient product information, convenience, online security, and easy contact with vendors. Moreover, while shopping online, consumers also expect prompt delivery of a product, a reliable supply chain, and return transaction policies (Ezeanya et al., 2024, Urdea et al., 2021). A significant number of factors like price, security, personality and risk perception that have been found to have influenced consumers decisions to make an online purchase. However, this study wants to expand the existing knowledge as it considered marketing strategy and consumer trust.

A marketing strategy creates a path way to reach prospective consumers and turn them into consumers. According to Hollensen (2019), marketing strategy captures all the five basic marketing Ps in areas of pricing, promotion, place, product and people. It revolves around the techniques, methods and practices that are used to communicate relevant information to customers in order to achieve sustainable competitive advantage over competitors. Aghazadeh (2015) added that marketing strategies should be clear and in line with the value propositions of a company in order to communicate the company's key information to consumers in terms of how it operates, what it stands for and why consumers should transact business with it. For Shashishekar and Anand (2019), a marketing strategy informs the company's marketing plan by documenting the specific marketing activities that need to be carried out in order to provide maximum satisfaction to consumers.

Effective marketing strategies helps businesses win and retain customers, and also achieve competitive advantage. Previous studies have revealed marketing strategies to include sales promotion, product packaging, perceived product quality, pricing and product branding (Huang & Rust, 2021; Pascucci et al., 2023; Rahman et al., 2022). Zhang and Watson (2020) in establishing the relationship between the marketing strategy and the behaviour of consumer illustrates that 'the strategy is about increasing the probability and frequency of buyer behaviour. He further declared that the requirements for succeeding in doing this are to know the customer and understand the consumer's needs and wants'. Research by Pasaribu et al. (2022) established that marketing can significantly influence consumer beliefs about product performance also determine their likelihood to buy.

Trust is the buyer's expectations that the seller will not have an opportunistic attitude and take advantage of the situation, but will behave in a dependable, ethical and socially appropriate manner, fulfilling his commitments despite the buyer's vulnerability and dependence (Gefen et al., 2003). Thus, the consumers' perspectives on trustworthiness are likely to determine the final purchasing decision between a buyer and a seller (Miao et al., 2022). Li et al. (2014) observed that trust is more important for online than for offline retailers. This is because consumers perceive more risk in e-commerce due to their inability to visit a physical store and examine the product they are interested in buying. In this sense, Hong and Cha (2013) found trust to be playing a crucial role in determining online

purchasing intentions and shopping decisions. Trust is also the key-point for the development of customer loyalty and the establishment of strong and long lasting relations between buyers and sellers (Wilis & Nurwulandari 2020). In contrast, a lack of trust is the greatest barrier to consumers making online transactions (Urban et al., 2009). In their owe study Gao & Bai (2014) expressed that when deception or negative purchasing experiences can generate negative attitudes that customers no longer trust the seller, and this is likely to make them turn to alternatives for the fulfilment of their needs.

Most online retailers place more emphasis on building consumer trust because they are more reluctant to purchase the products amidst doubts and suspicion (Yassine al., 2022). Examining the relevance of trust and purchasing intention, Amaro and Duarte (2016) concluded that consumers' trust on online retailers' attributes impacts on consumer attitudes and emotional feelings, which will in turn impacts on purchase intention. Liao al. (2011) expressed that trust level of buyers based on inconsistent product information and service delivery influences consumers purchase intention. Trust has also been found to also play crucial role in the determining consumers' satisfaction with both products and online stores (Wu, 2013). Other researchers also revealed that trust is a critical factor that can either enhance or impede the success of online consumer purchasing (Eastlick & Lotz 2011; Hallikainen & Laukkanen, 2018; Kitsios et al., 2022). From the review it points that marketing strategy and trust could be playing a certain role on customers' adoption of online shopping.

Theoretical Framework

The theory of planned behaviour (TPB) proposed by Ajzen (1991) has been adopted to explain the findings of this study. This theory is based on the assumption that individual reason and appraise their action before and after taking them including purchasing behaviour. It's worthy to note that individual's decision to embrace a specific behaviour is fully voluntary and they also consider the cost-effect of their action to determine whether it will be beneficial or not. In this study marketing strategies and consumer trust serve as an independent variables, while online buying behaviour is used as a dependent variable. Purchasing is a planned action, which individual engage in deep cognitive assessment in

order not to regret their actions. Individuals' evaluation of the product and their expectations that such product will satisfy their needs informs their decision to make an online purchase. For this study, we assume that positive online reviews of products, dealers, and platforms will create a sense of trust in consumers' mind about such products, dealers, and platforms, and that, as a result consumers will most likely make online purchase an option.

Hypotheses

i.   Marketing strategy will significantly predict online buying behaviour among users of online purchasing platforms in Awka.

ii.   Consumer trust will significantly predict online buying behaviour among users of online purchasing platforms in Awka.

Method

Participants

A total of hundred ninety nine users of online purchasing platforms in Awka participated in the study. The participants comprised of 65 male students (32.5%) and 134 female (67.0%). The age range of the participants is 16-43years of age, with a mean age of 21.56 and a standard deviation of 3.16. The participants were selected using purposive sampling technique as only customers that have used online purchasing platforms participated in the study.

Instrument

Three instruments were used for data collection, they include:

Marketing Strategy Scale (MSS)

Marketing strategy scale (MSS short form) was developed by Chikweche and Fletcher (2010). The scale measures consumers' evaluation of the product and web-vendor marketing strategies. It consists of nine items that is measured by five-point Likert scale

ranging from strongly agrees (5) to strongly disagree (1). The participants can respond about the extent to which they agree with each of the statements on the scale. The higher the score, the higher is the impulse buying level. It has a test-retest reliability of 0.71 and cronbach alpha of 0.86.

Consumer Trust Scale (CTS)

Consumer trust scale (CTS short form) was developed by Gefen et al. (2003). The scale measures buyers' expectations that the seller will not have opportunistic attitude toward him/her. It consists of nine items that is measured by five-point Likert scale ranging from strongly agrees (5) to strongly disagree (1). The participants can respond about the extent to which they agree with each of the statements on the scale. The higher the score, the higher is the impulse buying level. It has a test-retest reliability of 0.81 and cronbach alpha of 0.83.

Online Consumer Behaviour Scale (OCBS)

Online buying behaviour scale is a 35 items scale developed by Ansari (2019).The scale measures consumers search for, select, purchase, use and dispose of products over the internet. It consists of nine items that is measured by five-point Likert scale ranging from strongly agrees (5) to strongly disagree (1). The participants can respond about the extent to which they agree with each of the statements on the scale. The higher the score, the higher is the impulse buying level. It has a test-retest reliability of 0.82 and cronbach alpha of 0.78.

Procedure

The researcher administered copies of the questionnaire to users of online purchasing platforms in Awka metropolis. The measures were administered using scripts and a manual of procedures to ensure standardization of the data collection process. The researcher with the help of two trained research assistants used a direct delivery method to administer the questionnaire to the participants. The questionnaire was collected immediately after completion. For research instrument administration, appropriate research ethical guidelines were followed. In this regard, the researcher engaged with participants to obtain

their consent to participate in the study. All the information accessed from the participants was treated with maximum confidentiality. They were also informed that the findings of the study would be published in a journal. The questionnaires given out to each participant were monitored and obtained immediately after the participants had attended to them. The data collection spanned two-week period. Questionnaires that were inadequately filled out were discarded while correctly filled 199 questionnaires were retained for data analysis.

Design and Statistics

The design for this study was predictive correlational designs. Predictive correlational design is a design that seek to understand the relationships between the variables and also predict outcomes based on these relationships. This assumption is in line with the intention of the researchers as this study seek to predict the outcomes of relationships between marketing strategies, consumer trust and online buying behaviour. The statistic used for this research is multiple linear regression. It is the most appropriate statistic because the research explored the association of several independent factors with one dependent variable.

Result

Based on the analysis, the following findings were made.

Multiple Regression Table showing Marketing Strategy and Consumer Trust as Predictors of Online Buying Behaviours among Users of Online Purchasing Platforms in Awka

Variable	*Beta*	*SE*	*β*	*t*	*p*
Marketing Strategy	.51	.15	.21	3.37	.01
Trust	1.16	.17	.41	6.98	.01

Dependent Variable: Online Buying Behaviour – Note: R^2 = .06, F = (2, 199) = 34.91, p < .01

The Table above shows marketing strategy and trust as predictors of online buying behaviour among users of online purchasing platforms in Awka. The findings however

revealed that marketing strategy significantly and positively predicted online buying behaviour (β =.21, t = 3.37, *p <.01)*. The findings showed that consumer trust significantly and positively predicted online buying behaviour (β =.41, t = 6.98, *p <.01)*. The R^2 value of .06 revealed that the predictor variables explained only 6% variance in the outcome variable with *F (2, 199) = 34.91, p <.01.*

Discussion

This study examined marketing strategy and consumer trust as predictors of online buying behaviour among users of online purchasing platforms in Awka, Anambra State. The first finding revealed that marketing strategy significantly predicted online buying behaviour. This finding collaborated with the finding of Pappas (2016) who demonstrated the positive influence of marketing strategies on consumer attitudes and purchase decisions. His discovery suggested that appropriate advertising may change the attitudes of consumers towards a specific product and decrease the perceptions of product risk. Aghazadeh (2015) in their own study observed that both direct and indirect marketing can play an important role in consumer decision making and direct marketing initiatives was more influential on purchase decision. Other studies like Darley et al. (2010), Huang and Rust (2021) and Manu and Fuad (2022) observed that various marketing tactics, such as branding and direct marketing, in shaping online buyer behavior. The essence of marketing is to attract new customers and increase their need and desire to purchase certain product or service. In this regard, adopting an effective marketing strategy will not only increase online purchasing behaviour but also determines the growth base of the business. Consequently, effective strategies will increase customers' expectations by reducing doubt and any reservations they have about online products.

The second finding also revealed that trust significantly predicted online buying behaviour. This finding is in line with work of Pappas (2016) who also found that consumer trust has strong association with online-buying behaviour. Yassine al. (2022) in examining the impact of trust on purchasing intention also found that cognitive trust and emotional trust have impact on purchase intention. Wilis and Nurwulandari (2020) in their study observed that trust plays a critical role in determining consumers' purchasing intentions and affects their

satisfaction with products they purchased. This finding supports the theoretical proposition by Azjen (1991) that individuals' behaviours are influenced by calculative permutations on the cost and benefits of their actions. Consequently, intentions become actions when it is perceived that the action has more benefit than cost. This means that since consumer cannot have the opportunity to physically examine the product nor interact with salesperson that his decision to purchase is now dependent on the trust he/she has that the product will meet his/her expectation.

The findings from this study have great implications on the growth of online business in Nigeria. Businesses must continue to implement innovative and technological ideas on how to provide customers with the information that convince them that online purchase will give them the satisfaction they sort for. Providing valuable information in a clear terms about products and services can help to build trust and brand loyalty customers, who represent a valuable future customer segment. This could guide manufactures, advertising campaigns, social media interactions, and customer service to initiate an effective marketing strategies that can be appealing to customers. Such strategies provide detailed information about products and guarantee secure payment options. In doing this, customers will be assured that the product they are buying will meet their expectations and in turn satisfy their need.

The study recommended that online businesses should ensure that their promotion activities addresses the need of consumer to motivate, and influence consumers to prefer shop online. They should also provide quality service in order to build consumers' confidence and trust to engage in online shopping.

The generalization of the findings is limited because taking sample from one institution and region may not be representative of the larger population of customers, both within and across different cultural and geographical contexts. Secondly, adding more factors such as situational factors like time and money, or demographic factors like age and culture would have made the study richer.

Replicating this study in other settings, with different and larger sample is needed in order to further expand knowledge and improve e-commerce in Nigeria. To this end, future research studies also should examine the role variables like age, cultural background, mood,

product price, and service quality in predicting online buying behaviour online purchasing customers.

Conclusively, this study explored marketing strategy and trust as predictors of online buying behaviour. The results revealed that both marketing strategy and trust predict online buying behaviour. Consequently, practices that can sensitize and market product online which should be built on securing consumers trust on not only the products but the payment channel should encouraged. This will help to make consumers to have positive disposition in purchasing their product online.

References

Aghazadeh, H. (2015). Strategic marketing management: achieving superior business performance through intelligent marketing strategy. *Procedia - Social and Behavioral Sciences*, 207, 125 – 134

Amaro, S., & Duarte, P. (2016). Travellers' intention to purchase travel online: Integrating trust and risk to the theory of planned behaviour. *Anatolia,* 27, 389–400.

Ansari, Z. A. (2019). Measuring online consumer behavior: scale development & validation. *Journal of Business and Retail Management Research,* 13(3), 222- 234.

Azjen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes,* 50(2), 179-211.

Bianchi, C., & Andrews, L. (2012). Risk, trust, and consumer online purchasing behaviour: a Chilean perspective. *International Marketing Review,* 29(3), 253-275.

Chen, Y. H., & Barnes, S. (2007). Initial trust and online buyer behaviour. *Industrial Management and Data Systems,* 107(1), 21-36

Chikweche, T., & Fletcher, R. (2010). Understanding factors that influence purchases in subsistence markets. *Journal of Business Research,* 63(6), 643-650.

Darley, W. K., Blankson, C., & Luethge, D. J. (2010). Toward an integrated framework for online consumer behavior and decision-making process: A review. *Psychology and Marketing,* 27(2), 94-116.

Eastlick, M. A., & Lotz, S. (2011). Cognitive and institutional predictors of initial trust toward an online retailer. *International Journal of Retail and Distribution Management,* 39, 234–255.

Ezeanya, I. D., Ebom2, C. J., Mabia, C. E. & Anene, K. O. (2024). Brand name and price perception as correlates of online purchase intentions among undergraduates of Nnamdi Azikiwe University, Awka. *African Journal of Social and Behavioural Sciences (AJSBS),* 14(4), 1709-1716.

Ezeanya, I. D., Obiorah, O. V., Nnaebue, C. I. & Anike, R. U. (2023). Relationship between risk perception dimensions and online purchase among undergraduates of Nnamdi Azikiwe University Awka. *Nigerian Journal of Social Psychology,* 6(1), 36-43.

Gao, L., & Bai, X. (2014). Online consumer behaviour and its relationship to website atmospheric induced flow: Insights into online travel agencies in China. *Journal of Retailing and Consumer Services,* 21(4), 653-665.

Gefen, D., Karahanna, E., & Straub, D.W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly,* 27(1), 51-90.

Hallikainen, H., & Laukkanen, T. (2018). National culture and consumer trust in e-commerce. *International Journal of Information Management,* 38, 97–106

Hollensen, S. (2019). *Marketing management: A relationship approach.* Pearson Education.

Hong, I.B., & Cha, H.S. (2013). The mediating role of consumer trust in an online merchant in predicting purchase intention. *International Journal of Information Management,* 33(6), 927-939

Huang, M. H., & Rust, R. T. (2021). A strategic framework for artificial intelligence in marketing. Journal of the Academy of Marketing Science, 49, 30-50. Huang, M. H., & Rust, R. T. (2021). A strategic framework for artificial intelligence in marketing. *Journal of the Academy of Marketing Science,* 49, 30-50.

Kim, J., Yang, K. & Yong Kim, B. (2013). Online retailer reputation and consumer response: examining cross cultural differences. *International Journal of Retail and Distribution Management,* 41(9), 688-705.

Kitsios, F., Mitsopoulou, E., Moustaka, E., & Kamariotou, M. (2022). User-generated content behavior and digital tourism services: A SEM-neural network model for information trust in social networking sites. *International Journal of Information Management Data Insights,* 2, 100056.

Li, H., Jiang, J., & Wu, M. (2014). The effects of trust assurances on consumers' initial online trust: A two-stage decision-making process perspective. *International Journal of Information Management, 3*4(3), 395-405.

Liao, C., Liu, C. C., & Chen, K. (2011). Examining the impact of privacy, trust and risk perceptions beyond monetary transactions: An integrated model. *Electronic Commerce Research and Applications,* 10, 702–715.

Manu, C. D. & Fuad, N. A. (2022). Relationships between website quality and trust dimensions in online shopping: an empirical study in Indonesia. *International Journal of Business Information System,* 39(3), 400.

Miao, M., Jalees, T., Zaman, S.I., Khan, S., Hanif, N.U.A. and Javed, M.K. (2022). The influence of e-customer satisfaction, e-trust and perceived value on consumer's repurchase intention in B2C e-commerce segment. *Asia Pacific Journal of Marketing and Logistics,* 34(10), 2184-2206.

Pappas, N. (2016). Marketing strategies, perceived risks, and consumer trust in online buying behaviour. *Journal of Retailing and Consumer Services,* 29, 92-103.

Park, J., Gunn, F., & Han, S.L. (2012). Multidimensional trust building in e-retailing: Cross-cultural differences in trust formation and implications for perceived risk. *Journal of Retailing and Consumer Services,* 19(3), 304-312.

Pascucci, F., Savelli, E., & Gistri, G. (2023). How digital technologies reshape marketing: evidence from a qualitative investigation. *Italian Journal of Marketing,* 27-58.

Pasaribu, S. B., Novitasari, D., Goestjahjanti, F. S., & Hendratono, T. (2022). The impact and challenges of digital marketing in the healthcare industry during the digital era and the COVID-19 pandemic. *Frontiers in Public Health,* 10, 969523.

Pavlou, P.A., & Fygenson, M. (2006). Understanding and predicting electronic commerce adoption: An extension of the theory of planned behaviour. *MIS Quaterly,* 30(1), 115-143

Rahman, A. N., Nuryakin, & Pribadi, F. (2022). Effective Marketing Strategies in Health Services: Systematic Literature Review. *Expert Journal of Marketing,* 10(2), 73-84.

Richard, M. O., & Habibi, M. R. (2016). Advanced modeling of online consumer behavior: The moderating roles of hedonism and culture. *Journal of Business Research,* 69(3), 1103-1119

Rita, P., Oliveira, T. & Farisa, A. (2019). The impact of e-service quality and customer satisfaction on customer behavior in online shopping. *Heliyon,* 5 (10), e02690.

Shashishekar, M. S. & Anand, S. (2019). The impact of proficiency in marketing and value proposition innovation on new intelligent products performance. *Indian Journal of Marketing,* 49, 12.

Varma, I. G., & Agarwal, M. R. (2014). Online Buying Behaviour of Homemakers in Western Suburbs of Mumbai and Social Media Influence. *IOSR Journal of Business and Management*, 16(8), 42–65.

Urdea, A.M., Constantin, C.P. & Purcaru, I.M. (2021). Implementing experiential marketing in the digital age for a more sustainable customer relationship. *Sustainability,* 13(4), 1865.

Wilis, R.A. & Nurwulandari, A. (2020). The effect of E-service quality, E-trust, price and brand image towards E-satisfaction and its impact on E-loyalty of traveloka's customer. *Jurnal Ilmiah MEA (Manajemen, Ekonomi, and Akuntansi),* 4(3), 1061-1099.

Wu, I.L. (2013). The antecedents of customer satisfaction and its link to complaint intentions in online shopping: An integration of justice, technology, and trust. *International Journal of Information Management,* 33(1), 166-176.

Yassine, J, Nripendra, P. R. & Yogesh K. D. (2022). Understanding the drivers of online trust and intention to buy on a website: An emerging market perspective. *International Journal of Information Management Data Insights, Data Insights,* 2, 100065.

Zarrad, H. & Debabi, M. (2012). Online purchasing intention: Factors and effects. *International Business and Management Journal.* 4(1):37-47.

Zhang, J. Z., & Watson IV, G. F. (2020). Marketing ecosystem: An outside-in view for sustainable advantage. *Industrial Marketing Management,* 88, 287– 304.