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Effects of Affiliate Marketing and Mobile Marketing on Consumer Buying Behaviour in Adamawa State, Nigeria

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Abstract

This study examined the effects of affiliate marketing and mobile marketing on consumers' buying behaviour in Adamawa State, Nigeria. The study was motivated by the growing adoption of digital technologies and the increasing use of mobile devices and third-party digital promoters in communicating product information and influencing consumer purchase decisions. A descriptive survey research design was adopted within a quantitative methodological approach. The study targeted active online consumers in Yola South, Mubi North, Ganye, and Fufore Local Government Areas. A multi-stage sampling strategy was adopted and the sample size of 400 respondents was determined by Yamane's formula. The hypotheses were tested using multiple linear regression. Data were collected using a structured questionnaire. After the administration of 450 questionnaires, 332 valid questionnaires were retained, with a response rate of 73.8%. The regression model was statistically significant and explained 47.4% of the variance in consumer buying behavior (R2 =.474; F = 41.381, p <.001). The results indicated that affiliate marketing had a positive and significant impact on consumer buying behavior (β = .162, p = .001). Similarly, mobile marketing has a positive and significant impact on consumer buying behavior (β = .149, p = .003). The study concludes that affiliate and mobile marketing are vital digital marketing strategies in influencing consumer purchasing decisions in Adamawa State. It advises companies to optimize affiliate programs with trusted partners, and to consider mobile-first marketing strategies such as SMS, WhatsApp Business and mobile-friendly platforms.

Keywords: Affiliate Marketing; Mobile Marketing Consumer Purchase Behavior Digital marketing; Nigeria.

Introduction

The rapid development of digital technologies has changed the way companies communicate with customers, promote their products and conduct business in the market. The advent of the internet, smartphones, social media sites, mobile applications, and other digital technologies has transformed marketing from being primarily one-way communication to being more interactive, personalized, and data-driven engagement. Consumers are increasingly using online channels for product information research, comparison, recommendations and buying decisions. Companies use a range of digital marketing strategies to reach consumers at different stages of the purchase journey (Chaffey & Ellis-Chadwick, 2019; Strauss & Frost, 2023; Kumar & Gupta, 2023).

Affiliate marketing is a type of performance-based digital marketing. A business collaborates with third-party entities (online publishers, influencers, bloggers, websites, and other digital promoters) to promote its products and services. Affiliates can promote products using referral links, product recommendations, reviews, promotional materials and other online communication channels. Affiliates earn commissions

when consumers click through and buy certain products or take certain actions. In this way companies can use the audiences and networks of other promoters, to reach a larger market. Some of that efficacy may be due to the informational and social value of recommendations from trusted sources. Consumers have the opportunity to get access to product information, reviews and recommendations before making purchase decisions which may reduce uncertainty and influence attitudes toward a certain product or brand (Ryan, 2020; Chaffey& Smith, 2017).

Mobile marketing is the use of mobile devices and technology to deliver marketing messages, provide product information and facilitate interaction between businesses and consumers. Includes SMS Advertising, Mobile Applications, Push Notifications, and other mobile promotional communication. As the popularity of mobile technology increases, businesses are now able to reach consumers outside traditional physical and geographical boundaries. Mobile marketing is most effective when consumers are on the move, receiving promotional information and interacting with businesses. Mobile platforms are also capable of facilitating personalized communication, timely promotions, product search and a convenient purchasing process (Adejoh et al., 2022; Chaffey & Smith, 2017).

Affiliate and mobile marketing is particularly relevant in Adamawa State as the adoption of smart phones and digital platforms is increasing creating new avenues for companies to reach consumers. Today with the explosion of mobile technologies businesses have the opportunity to reach consumers through social media, messaging apps, websites and mobile apps. Affiliate marketing enables companies to reach consumers through online communities and third-party promoters. However, access to the internet, the level of technological literacy, the cost of devices and data services, and the level of consumer confidence and concerns over the credibility and security of online transactions may hinder these strategies. These problems are important in Adamawa State because variation in technology penetration and technological literacy may affect consumers' ability to receive, interpret and respond to digital marketing communications (Ezekiel & Ibrahim, 2023).

There is wide range of literature supporting the relationship between digital marketing and consumer buying behavior whereas effectiveness of digital strategies may differ from each other. Through digital marketing, consumers are able to search for information, evaluate products, interact with brands, and compare choices before making purchase decisions (Kotler & Keller, 2016; Kotler et al., 2017). From social and digital interactions, consumers can also be exposed to recommendations, reviews, electronic word-of-mouth and other forms of social influence that may shape their perceptions and intentions (Mangold & Faulds, 2009; Appel et al., 2020). Recent Nigerian evidence further supports the positive impact of digital marketing channels such as mobile and online affiliate marketing on the buying behavior of consumers in SMEs, thus providing practical relevance of these channels in Nigeria. Yet a lot of the existing empirical evidence is focused on major urban centers. This calls for further investigation in states such as Adamawa, where technological, economic and socio-cultural conditions may vary. In this light, this study examines the influence of affiliate marketing and mobile marketing on the buying behavior of consumers in Adamawa State, Nigeria. The specific objectives are:

i. evaluate the effect of affiliate marketing on consumers' buying behaviour in Adamawa State, Nigeria.

ii. investigate the effect of mobile marketing on consumers' buying behaviour in Adamawa State, Nigeria.

The following null hypotheses were formulated to guide the study:

H_o1: Affiliate marketing has no significant effect on consumers' buying behaviour in Adamawa State, Nigeria.

H_o2: Mobile marketing has no significant effect on consumers' buying behaviour in Adamawa State, Nigeria.

Literature Review

Affiliate Marketing

Kotler and Keller (2021), Amin et al. (2016), and Abdulmenaf (2023) define affiliate marketing as a contractual relationship between a company and independent affiliates who are paid for measurable results such as website traffic, customer leads, and sales. This may reduce some of the financial risk of customer acquisition and give companies more tangible measures of marketing effectiveness (Tugba, 2019; Clark & Wright, 2019). The model provides a relatively flexible means for SMEs and start-ups to access a bigger market without having to bear the full expenses of traditional advertising campaigns (Abdulmenaf, 2023; Tugba, 2019).

Affiliate marketing also has a wider dimension that goes beyond the traditional business promotion. The model has been linked to digital entrepreneurship, as it allows people to do business on the internet without owning the goods or services they are selling. Blogs, websites, YouTube channels and social media accounts serve as platforms for affiliates to draw audiences and make commission (Oluwatosin, 2018; Djafarova & Rushworth, 2017; Onwumere, 2017). In developing economies such as Nigeria, this relatively low entry barrier has been associated with opportunities for youth entrepreneurship, self-employment, and financial inclusion in the digital economy (Onwumere, 2017; Dwivedi et al., 2021).

Technology is another vital part of the affiliate marketing model. Modern affiliate programs use digital systems which can track referrals, attribute conversions and calculate commissions, rather than informal referral deals. Clark and Wright (2019) Kotler and Keller (2021) and Tatango (2022) state that technologies such as cookies, referral links, affiliate identification codes and centralized affiliate networks are important for consumer activity tracking. These systems allow businesses to know where traffic is coming from, track conversions, and attribute customer actions to specific affiliates. Thereafter, analytical tools can be used to assess the performance of the campaign and modify customer acquisition strategies based on the results observed (Dwivedi et al., 2021; Tatango, 2022).

Mobile Marketing.

Lissitsa and Kol (2024) and Parment (2023) defined Mobile Marketing as the distribution of targeted, interactive and personalized marketing communications via smartphones and other mobile devices. Its key characteristic is its immediacy. Mobile communication, unlike many traditional digital channels, allows reaching consumers wherever they are and when interaction is possible. Similarly, Umamashewari (2023) contends that the close and often constant presence of mobile devices in consumers' daily lives provides opportunities for highly personalized communication, engagement with customers, and relationship development.

Mobile marketing is an umbrella term for a whole range of activities. Examples are SMS and MMS campaigns, push notifications, in-app advertising, mobile-optimized websites, QR codes, mobile applications and location-based services (Chaffey, 2023; Andrews & Luo, 2023; Kumawat, 2023). The proliferation of more consumer data has further increased what organizations can do with these channels. Browsing behavior, buying history, geographic location, and consumer preferences data can make marketing messages more contextually relevant and targeted (Andrews & Luo, 2023). Mobile analytics adds another dimension that allows businesses to track consumer responses and measure the effectiveness of campaigns in almost real-time (Tuten & Solomon, 2023).

Consumer Buying Behaviour

Consumer buying behavior is the method by which individuals or households identify their needs, collect information, evaluate options, make buying decisions and evaluate their experiences after acquiring goods or services. Hence, it comprises the psychological, social and personal processes that influence the consumers before, during, and after the purchase (Kotler & Keller, 2016). Consumer buying behavior can also be defined as the study of how individuals, groups and organizations select, buy, use and dispose of products, services, ideas or experiences to satisfy their needs and wants. This definition stresses that the factors influencing buying decisions are culture, social relationships, personal characteristics, and psychological processes (Kotler et al., 2017).

According to Solomon (2018) consumer buying behavior is the activities and processes by which people or groups select, purchase, use and dispose of products, services, ideas or experiences to satisfy needs and desires. Consumer behavior is therefore not just about the actual act of buying but also the motivations, perceptions, experiences and circumstances that influence consumers decisions.

Consumer Buying Behavior and Affiliate Marketing

Affiliate marketing has become a more visible aspect of Nigeria's digital marketing landscape. The basic idea is pretty straightforward. Third-party affiliates sell products or services through digital channels, and they get paid when certain consumer actions happen, usually purchases. But the modern practice has extended far beyond the traditional commission-based advertising. Now affiliates use blogs, social media, video platforms, product reviews, tutorials and personal recommendations to help consumers through different steps of the buying process.

This is a relationship of trust. Consumers are more likely to respond to affiliate recommendations when they see the promoter as knowledgeable, credible and authentic . Nigerian consumers are quite confident about advice given by influencers, bloggers and content creators if the advice seems to be based on personal experience and not just a commercial promotion (Odigbo et al., 2024). Similarly, Nasir (2024) found that consumers were more likely to respond to affiliate recommendations when they perceived the affiliate-audience relationship as honest and credible. These findings position trust as an important mechanism through which affiliate marketing may affect buying behaviour. The recommendation is not simply a commercial message; it is often interpreted through the perceived relationship between the promoter and the audience. However, much of the available evidence originates from highly urbanised markets with relatively developed digital ecosystems. It therefore remains uncertain whether consumers in semi-urban settings such as Adamawa State attach the same level of credibility to affiliate recommendations or whether such trust translates into actual purchases.

Taken together, the evidence suggests affiliate marketing can influence consumer buying behavior through trust, social proof, information provision, promotional incentives and personalized recommendations. However, it is not likely to be equally effective across consumers or contexts. Online literacy, age, income, cultural expectations, internet access and beliefs about online credibility may all affect how affiliate messages are received. However, these issues are yet to be fully researched in North-Eastern Nigeria. There is limited empirical evidence, particularly, on the effects of digital trust, concerns about online fraud and transparency in affiliate disclosure on actual consumer buying behavior in Adamawa State.

Mobile Marketing and Consumer Buying Behaviour

Mobile marketing has become an important digital marketing strategy to influence consumer purchasing behavior especially in developing economies where mobile phone penetration is increasing. The proliferation of smart phones and mobile internet in Nigeria has changed the way consumers search for

information, engage with brands and make purchase decisions. Businesses can reach consumers today through SMS, mobile apps, social media, mobile websites, push notifications and location-based services. These platforms enable businesses to communicate quicker, more directly and more personally than many traditional marketing channels

Also, mobile marketing provides social interaction and location-based targeting capabilities. Danjuma (2024) argues that Nigerians may have a strong trust in the recommendations of peers and influencers on mobile platforms, sometimes even more than traditional advertising. At the same time, companies can use geolocation technology to target consumers with advertising and promotional offers based on their physical location in relation to certain outlets. This type of location-based marketing can create store visits and purchases through relevant information at the right time and place (Madhura and Niyaz, 2023). There is however little empirical evidence on the effectiveness of location-based mobile marketing in semi-urban environments.

Mobile marketing's effect is not only on single purchase decisions. Smartphones offer consumers easier access to information about products, competing prices, customer reviews and alternative brands, allowing them to compare products before buying. As Nkanga and Navarro (2024) point out, this greater access to information has shifted some of the bargaining power toward the consumer and increased the pressure on businesses to improve product quality, customer service and transparency. Mobile technologies have opened up marketing opportunities for small and medium-sized enterprises (SMEs) as well. Smaller companies can also use relatively inexpensive platforms like WhatsApp Business, Facebook Messenger and mobile advertising to communicate with customers and compete with larger organizations. These technologies can help SMEs reduce the dependence on costly traditional advertising (Noyola & Maldonado, 2020). However, their success may depend on the existence of technological infrastructures, digital marketing capabilities and reliable internet services. These conditions cannot necessarily be assumed among SMEs operating in Adamawa State.

Digital Commerce in Africa: Contextual Evidence

The study should be placed within the framework of the wider landscape of digital commerce in Africa. As per Akankunda (2023) the electronic commerce and digital trade in Africa is still underdeveloped as compared to other regions. The study showed that only 30% of the African population bought online in 2019 compared to 45% and 50% in South America and Asia respectively. The low penetration rate reflects the challenges faced by digital marketing strategies across the continent, such as limited access to the Internet, poor payment systems and low levels of digital proficiency. In Nigeria, these continental trends are mirrored in the concentration of e-commerce activity in major urban centers such as Lagos and Abuja, with semi-urban and rural areas experiencing much lower adoption rates (Akankunda, 2023). It is against this back drop that there is need to study the efficacy of digital marketing in states like Adamawa where e-commerce infrastructure is still developing and mobile penetration is increasing.

Theoretical Framework

Technology Acceptance Model (TAM) 2.2

Davis (1989) proposed the Technology Acceptance Model (TAM), which describes the reasons why people accept and use new technology. This model is based mainly on two factors: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). This model is particularly relevant to digital marketing as consumers' willingness to participate in online platforms often depends on their perception of the platforms' usefulness and ease of use. The study found this view to be applicable to different digital channels such as e-commerce platforms, mobile apps, WhatsApp Business, and social media-based shops in Adamawa State.

Consumers who can do what they need to do to buy easily and efficiently on a digital platform are more likely to engage with it. Ease of navigation, accessibility, speed and convenience in searching for or buying products can influence their adoption and continued use of such platforms. These considerations are seen in Nigeria's booming digital economy with platforms like Jumia and Konga. Likewise, the growing popularity of mobile commerce, especially among younger consumers, emphasizes the importance of convenience and perceived utility. If a platform is difficult to navigate or doesn't offer much practical use, there is less reason for consumers to use it.

TAM thus offers a useful explanation of the technological conditions underlying digital consumer engagement. Exposure to digital marketing does not necessarily translate into interaction or purchase. The technology through which that marketing is delivered also matters. This is because consumers are more willing to interact with the content on a platform, browse the platform's products or services, and move along the purchase funnel when they find the platform useful and easy to use. In this way, TAM provides a base to understand how the technological characteristics of digital platforms influence the association between digital marketing exposure and real consumer behavior.

Stimulus–Organism–Response (S–O–R) Model

The Stimulus–Organism–Response (S–O–R) model was originally developed by Mehrabian and Russell (1974) and then extended to online environments by Eroglu et al. (2003). This model represents the process by which external environmental stimuli influence internal psychological states of individuals that then generate behavioral responses. The model distinguishes three related things: the stimulus, an external influence; the organism, the individual's cognitive and emotional reactions; and the response, the behavior that results. In digital marketing stimuli can be ads, images, videos, promotional offers, influencer messages and other types of branded content. These stimuli can elicit cognitive reactions (such as beliefs and evaluations) and emotional reactions (such as trust, excitement, desire, or perceived urgency). Such types of responses can take on later actions like clicking on an ad, sharing content, visiting a website or buying something.

This model is most relevant in digital contexts in which consumers are presented with multiple stimuli in a shortened time frame. For example, a promotional message can grab attention, arouse interest and create a sense of urgency to act now. A great example of this is Black Friday promotions. Limited time offers and reduced prices can create a sense of urgency, or FOMO (Fear of Missing Out), accelerating the decision to buy. Also, culturally familiar messages, attractive visuals, and emotionally engaging stories can affect consumers' interpretation and response to digital marketing content.

Thus, the S-O-R framework offers a useful starting point for examining both the cognitive and affective pathways by which digital stimuli can affect consumer behavior. The use of the general theory of the S – O – R Model in this study is to explain the relationship between digital marketing strategies and consumer buying behavior in Adamawa State of Nigeria. The two digital marketing strategies studied are affiliate marketing and mobile marketing and they represent the external stimuli (S). Tactics that expose consumers to marketing information, promotional messages, product recommendations and brand interactions may alter their perceptions and evaluations. These experiences form the organismic component (O) and include cognitive and affective states such as attitudes, trust, perceived value, interest, and purchase desire. The response (R) is reflected in consumer behavior, especially the intention or decision to purchase products and services.

The selection of S–O–R as the underpinning theory is also justified by its ability to explain the multidimensional nature of digital consumer behavior. Purchasing decisions are not the simple outcome of rational evaluation. At the same time, consumers can process information, respond to social influences, evaluate the usability of digital platforms and experience emotions that influence their eventual choices. S–O–R combines these interrelated processes in one framework.

Empirical Review

Studies on the effectst of digital marketing on consumer behavior in Nigeria have produced mixed results based on the particular strategies studied and the geographical locations studied.

Ammeter and Donghyun (2023) used a stratified random sample of 300 active users in their study on how social media advertising influences young consumers' purchase decisions in Lagos. They found that Facebook and Instagram advertising had a significant impact on buying decisions, especially when ads were personalized on the basis of demographic characteristics of consumers. The study demonstrates the importance of targeted advertising, but its concentration on Lagos limits its capacity to account for consumer behavior in areas where income levels, connectivity and culture vary significantly.

Njoku and Nkamnebe (2022) observed this trend when they surveyed 350 online consumers in Southeast Nigeria. The review found that Facebook, Instagram and TikTok had a significant impact on purchase intention, while X (formerly Twitter) and YouTube had a relatively limited impact. The finding emphasizes the significance of visual and interactive elements in digital persuasion. But the regional focus also raises the question of whether the same platform effects would be observed in northern Nigeria where patterns of digital engagement may be different.

Digital advertising is not only for the platform itself. The person delivering the message can also impact the effectiveness of a message based on how trustworthy and authentic they are perceived to be. Chris (2023) found in an ex-post facto design study that micro-influencers are more persuasive influencers than macro-celebrities among 250 university students. Authenticity and relatability were largely attributed to this pattern. Similarly, Hassan and Yusuf (2021) found that influencer credibility and expertise were significant predictors of consumer trust and subsequent purchase behavior . Their results are consistent with the psychological rationale of the Stimulus-Organism-Response model in which digital stimuli affect internal perception and emotion before affecting behavior.

More relevant to the current study is the study by Odigbo et al. (2024) that examined affiliate marketing and consumer trust in Nigeria and found that affiliate recommendations strongly influenced purchase decisions when the consumer perceived the affiliate as credible and genuine. A study by Danjuma (2024) was also on mobile marketing and consumer trust in Northern Nigeria. The research has demonstrated that mobile communication channels such as SMS and WhatsApp are effective in reaching consumers and influencing their buying behavior. These studies directly support the hypotheses of the present study.

Another explanation is given by regional and cultural factors. Bello and Ibrahim (2023) found urban youths like Adamawa in the Northeast of Nigeria were more exposed to digital marketing promotion while rural youths depended more on interpersonal communication. Similarly, Okoro and Oji (2022) noted the effect of socio-cultural values such as religious norms on the acceptance of digital advertising in the conservative communities of the North. Digital marketing, therefore, does not operate in a cultural vacuum. The meaning consumers attach to a message may depend on the social environment in which that message is received.

Methodology

Research Design

This study adopted a descriptive survey research design within a quantitative methodological approach and was informed by a pragmatist research philosophy. The choice of design was guided by the nature of the research problem and the need to obtain empirical evidence on the relationship between affiliate marketing, mobile marketing, and consumer buying behaviour in Adamawa State, Nigeria.

Study Area

The study was conducted in Adamawa State, one of Nigeria's 36 states and part of the North-East geopolitical zone. The study focused on four Local Government Areas (LGAs): Yola South, Mubi North, Ganye, and Fufore. These LGAs were selected to represent urban (Yola South, Mubi North), semi-urban (Ganye), and rural (Fufore) communities, thereby capturing variations in digital access and consumer behaviour.

Population of the Study

The study population consisted of adult active online consumers in the selected LGAs of Adamawa State, Nigeria. The study examined consumers who regularly used Internet-enabled devices (e.g., smartphones, tablets, or computers) to access digital platforms where marketing information is communicated and commercial activities are conducted. Platforms included social media, email, mobile apps, websites and online marketplaces. Thus, the population was defined on the basis of actual digital engagement rather than internet access alone.

Sample Size Determination

Given the large but finite nature of the estimated population, sample size determination was conducted using the finite population correction formula developed by Yamane (1967):

$$n = N / [1 + N(e^2)]$$

Where:

- n = required sample size
- N = estimated population size (567,000)
- e = acceptable sampling error (0.05)

Estimating the Target Population:

Estimates from the current digital commerce literature suggest that around 30% of internet users in Africa are involved in online commercial activities, which include exposure to digital marketing communications, online product searches, social media brand interactions, and electronic purchasing behaviors (Akankunda, 2023). In the absence of data on active online consumers at the state level, this continental estimate was used as a conservative proxy for Adamawa State. The estimated target population of active online consumers was computed using telecommunications data of about 1.89 million active internet subscribers in Adamawa State:

Substituting the estimated population into the Yamane formula:

$$n = 567{,}000 / [1 + 567{,}000(0.05^2)] \approx 400$$

Thus, the required sample size for the study was 400 respondents. The selection of a 95 percent confidence level, corresponding to a 5 percent margin of error, was informed by its widespread acceptance in behavioural and social science research as providing an appropriate balance between statistical precision and practical feasibility.

The use of a continental estimate (30%) to derive the target population represents a limitation of this study. Ideally, a state-specific proportion of active online consumers would be used. However, such data were not available at the time of the study. The 30% figure reported by Akankunda (2023) for Africa as a whole was considered a reasonable, if conservative, proxy given the lack of more granular data for Adamawa State.

Sampling Technique

The study used a multi-stage sampling method that involved stratified sampling, purposive sampling, and simple random sampling methods.

Stage 1 LGA Stratification. The four selected LGAs were categorized as urban (Yola South and Mubi North), semi-urban (Ganye) and rural (Fufore) based on population density, infrastructure and digital access indicators.

Stage 2: Respondents Deliberate choice. Active online consumers in each of the LGA were identified through purposive sampling. Inclusion criteria were: (a) being 18 years of age or older, (b) owning or having regular access to an internet-enabled device and (c) engaging in online commercial activity (such as looking for products, receiving marketing communications or purchasing products online) in the last six months.

Stage 3: Simple Random Sampling. The required number of participants was then selected from the pool of eligible respondents identified in each LGA, using simple random sampling in proportion to the estimated population of active online consumers in each LGA.

Mixed-Mode Recruitment: Respondents were recruited offline and online to ensure sufficient coverage. Offline recruitment was performed face-to-face in the public places, markets, universities and business centers. Online recruitment involved circulating the link to the questionnaire through social media (Facebook, WhatsApp, Telegram) and email.

Data Gathering

This study relied on primary data collected through a structured questionnaire administered to the selected respondents. The questionnaire was aimed at collecting information on demographics, exposure to affiliate marketing, exposure to mobile marketing and consumer buying behavior. The questionnaire was pre tested on a small sample of 30 respondents to ascertain clarity, reliability and validity. Cronbach's alpha for affiliate marketing scale was 0.82, for mobile marketing was 0.79 and for consumer buying behavior was 0.85, all showing acceptable internal consistency.

The study administered 450 questionnaires to consumers in selected urban, semi-urban and rural communities in Adamawa state. Out of the total questionnaires administered, 250 were administered face-to-face and 200 were administered electronically using Google form. The link for online questionnaire was distributed through social media platforms and email. After data collection and screening, 332 questionnaires were retained as valid and deemed fit for the analysis. Thus, the study was based on a final sample of 332 respondents, representing 73.8% of the 450 questionnaires administered. The shortfall from the calculated sample size of 400 is acknowledged as a limitation of the study.

Data Analysis

Data were analysed using both descriptive and inferential statistics. Multiple linear regression analysis was employed to test the hypotheses. The regression model was specified as:

$$CBB = \beta_0 + \beta_1 AM + \beta_2 MM + \varepsilon$$

Where:

- CBB = Consumer Buying Behaviour
- AM = Affiliate Marketing
- MM = Mobile Marketing
- β_0 = Constant
- β_1, β_2 = Regression coefficients
- ε = Error term

The significance level was set at $p < 0.05$. All analyses were conducted using SPSS version 25.

Data Presentation and Analysis

Response Rate

A total of 450 questionnaires were administered to consumers across selected urban, semi-urban, and rural communities in Adamawa State. Following the data collection and screening process, 332 questionnaires were retained as valid and considered suitable for the analysis. Thus, the study was based on a final sample of 332 respondents, representing 73.8% of the 450 questionnaires administered.

Hypothesis Testing

H_o1: Affiliate marketing has no significant effect on consumers' buying behaviour in Adamawa State, Nigeria.

H_o2: Mobile marketing has no significant effect on consumers' buying behaviour in Adamawa State, Nigeria.

Table 1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.688	0.474	0.462	0.40994	1.92

Source: Survey, 2026.

The multiple correlation coefficient (R = 0.688) shows that there is a moderately strong positive relationship between the combined set of digital marketing strategies (affiliate marketing and mobile marketing) and consumer buying behavior. The coefficient of determination (R2=0.474) indicates that 47.4% of the variance in consumer buying behavior is explained by affiliate marketing and mobile marketing together.

Table 2: ANOVA (Model Significance)

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	48.677	2	24.339	41.381	< .001
Residual	54.112	329	0.164		

Source	Sum of Squares	df	Mean Square	F	Sig.
Total	102.789	331			

Source: Survey, 2026.

The results of ANOVA indicated that the multiple regression model was statistically significant, F(2, 329) = 41.381, p < .001. This shows the significant impact of the combined effect of affiliate marketing and mobile marketing on consumer buying behavior. The model explains 47.4% of variance in consumer buying behavior (R 2 = .474). The other 52.6% of variance is due to factors outside the model and unexplained variation. Based on the significant overall model, the null hypothesis that affiliate marketing and mobile marketing jointly have no significant effect on consumer buying behaviour is rejected.

Table 3: Regression Coefficients and Hypothesis Testing

Variable	B (Unstd.)	Std. Error	Beta (β)	sr^2	t	p	95% CI for B	Sig. at α = 0.05?
(Constant)	0.487	0.214			2.276	.024	[0.066, 0.908]	Yes
Affiliate Marketing	0.131	0.039	0.162	0.026	3.382	.001	[0.055, 0.207]	Yes
Mobile Marketing	0.097	0.032	0.149	0.021	2.994	.003	[0.033, 0.161]	Yes

Source: Survey, 2026.

Affiliate Marketing (AM) is significantly positively associated with consumer buying behavior (β = .162, p = .001) with a unique explanatory contribution of 2.6% (sr2 = .026). This implies that referral-based promotional mechanisms have an effect on consumer purchasing decisions, particularly when the source is trusted. So we reject the null hypothesis (H o1).

Mobile Marketing (MM): Mobile marketing has a positive and significant relationship with consumer buying behavior (β = .149, p = .003), accounting for 2.1% of the variance uniquely (sr^2 = .021). This underpins the ongoing importance of mobile-based communication, especially through SMS and direct messaging channels, in engaging consumers effectively and in a way that is accessible and immediate. The null hypothesis ($H_0$2) is therefore rejected.

Summary of Findings

The main results of the study can be summarized as follows:

1. Affiliate marketing had a positive and significant impact on the consumer buying behavior (β =.162, p =.001). This means that referral-based promotions and affiliate recommendations had a positive impact on the consumers' purchase decision.

2. Mobile marketing had a significant positive impact on consumer buying behavior (β = .149, p = .003). Which indicates the effectiveness of mobile-based communication channels to reach consumers and influence their purchasing decisions.

3. The regression model accounted for 47.4% of the variation in consumer buying behavior (R^2 = .474). Thus, affiliate marketing and mobile marketing together account for a significant extent of the variation in consumer purchasing decision, the remaining 52.6% being explained by other factors not included in the model.

Discussion of Results

The result that affiliate marketing has a positive and significant effect on consumers purchasing behavior is consistent with the trust-based frameworks discussed in the literature review. Nasir (2024) and Odigbo et al. (2024) both highlight that Nigerian consumers respond positively to affiliate endorsements

when they perceive the affiliate to be trustworthy and authentic. The findings of this research were significant that consumers in emerging economies such as Adamawa State are influenced by endorsements and referral promotions by third parties. This result is consistent with a growing body of evidence that affiliate marketing effectiveness is not limited to densely populated areas with advanced digital infrastructure.

The finding that mobile marketing has a positive and significant effect on consumer buying behavior is in line with observation made by Danjuma (2024) that mobile based communication channels such as SMS and WhatsApp have been found to be effective in reaching consumers in Northern Nigeria. This is not surprising given the high penetration of mobile phones in Adamawa State and the fact that mobile devices are the primary access point to the internet for many consumers. Mobile marketing offers a direct, immediate and personal way for firms to communicate product information and promotional offers and is thus especially powerful where digital infrastructure may be limited.

The model's overall explanatory power (R2 = .474) indicates that the two types of marketing account for almost half of the variance in consumer buying behavior. This is a big chunk, especially when you consider all the other factors that go into a buying decision (e.g. price, product quality, reputation of the brand, and personal preferences). However, the remaining 52.6% of unexplained variance implies that other digital marketing strategies and non-digital factors also play a significant role and require further research in the future.

Conclusion

The results reveal that affiliate marketing has a positive and statistically significant effect on consumer buying behavior. This finding indicates that referrals, affiliate recommendations and other third-party digital promotion can influence consumers' purchase decisions. The important role of affiliate marketing implies that consumers may respond positively to recommendations and promotional information provided through trusted affiliates, especially when the source of the information is perceived as trustworthy and reliable.

The study also concludes that mobile marketing has a positive and significant effect on consumer buying behavior statistically. This points to the importance of mobile communication to reach consumers and impact their buying decisions. The finding indicates that channels such as SMS, mobile messaging and other mobile communication platforms offer businesses convenient and immediate ways to share product information and promotional offers with consumers.

Recommendations

The recommendations of this study are based on the empirical findings and are presented in line with the research objectives.

i. Organizations should improve referral and affiliate marketing programs by partnering with trusted influencers, affiliate partners and happy customers as affiliate marketing has a huge impact on consumer buying behavior. Also, affiliate incentive schemes should be structured to account for variations in consumers' purchasing power and income levels so as to optimize campaign effectiveness.

ii. With the massive positive impact of mobile marketing on consumer buying behavior, it is important for businesses to adopt mobile-first marketing strategies by developing mobile-friendly websites, using WhatsApp Business, SMS campaigns, and mobile apps that work effectively in low-bandwidth conditions. Special attention should be paid to consumers in semi-urban and rural communities where mobile devices are the main access to the internet.

iii. Affiliate marketing and mobile marketing together explain only 47.4% of variance in consumer buying behavior, so businesses need to use integrated marketing strategies to combine these digital channels with other promotional approaches (e.g. social media marketing, content marketing and traditional advertising) to reach maximum audience and be most effective.

Limitations and Suggestions for Further Research

This study has several limitations that need to be acknowledged. First, the sample size of 332 valid responses was less than the minimum calculated value of 400, which could affect the generalizability of the findings. Secondly, the use of continental estimate (30% online shopping penetration) to reach the target population for Adamawa State is a methodological compromise in the absence of state-specific data. Thirdly, the study only considered two digital marketing strategies (affiliate marketing and mobile marketing) but there are many other factors affecting consumer buying behavior. Future research should: (a) use a larger and more representative sample; (b) collect state-specific data on active online consumers; (c) explore other digital marketing strategies (e.g., social media marketing, email marketing, content marketing); and (d) explore the moderating role of demographic factors (age, income, education) and contextual factors (internet quality, online literacy) in the relationship between digital marketing and consumer buying behavior.

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