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## ONLINE ADVERTISING AND CONSUMER BUYING BEHAVIOUR: EMPIRICAL EVIDENCE FROM JUMIA NIGERIA

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By

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### **Abstract:**

The rapid growth of digital technologies has transformed marketing practices, making online advertising a critical tool for influencing consumer behaviour and promoting participation in the digital economy. This study examined the effect of online advertising on consumer buying behaviour within the context of inclusive growth in Nigeria, using Jumia Nigeria as a case study. Specifically, the study investigated the influence of informativeness, advertising credibility, and personalized online advertising on consumer buying behaviour. The study was anchored on the Advertising Value Theory (AVT) and Technology Acceptance Model (TAM). A quantitative research approach employing a descriptive survey design was adopted. The population comprised Jumia Nigeria users exposed to online advertisements and engaged in online purchases. Using Cochran's formula for an infinite population, a sample size of 384 respondents was determined. Data were collected through a structured four-point Likert scale questionnaire administered via Google Forms. Of the 384 questionnaires distributed, 348 were successfully retrieved and analyzed, representing a 90.63% response rate. Instrument validity was established through Component Factor Analysis, while reliability was confirmed using Cronbach's Alpha. Data were analyzed using multiple regression analysis in SPSS. The results revealed that online advertising significantly influences consumer buying behaviour ( $F = 264.412, p < 0.05$ ), with informativeness ( $\beta = 0.164, p = 0.001$ ), advertising credibility ( $\beta = 0.287, p = 0.000$ ), and personalized online advertising ( $\beta = 0.459, p = 0.000$ ) exerting positive and significant effects. The model explained 69.8% of the variation in consumer buying behaviour ( $R^2 = 0.698$ ), with personalization emerging as the strongest predictor. The study concludes that effective online advertising enhances consumer decision-making, trust, and participation in the digital marketplace, thereby supporting inclusive growth. It recommends improved advertising informativeness, credibility enhancement, advanced personalization, digital inclusion initiatives, and ethical data management.

**Keywords:** Consumer buying behaviour, Credibility, Informativeness, Personalization.

### **1.0 INTRODUCTION**

In the recent year digital technologies has transformed marketing communication globally, leading businesses to adopt online advertising as a strategic tool for reaching and engaging consumers. The proliferation of internet-enabled devices, social media platforms, and e-commerce systems has shifted marketing activities from traditional channels to digital platforms (Kaplan & Haenlein, 2010; Chaffey & Ellis-Chadwick, 2019). In Nigeria, this transformation has been facilitated by



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increasing internet penetration, a youthful population, and the growth of e-commerce platforms such as Jumia Nigeria, Nigerian Communications Commission (NCC, 2023).

Online advertising enables firms to communicate product information, build brand awareness, and influence consumer purchasing decisions through channels such as social media, display advertising, search engine marketing, and influencer campaigns (Kotler, Keller, & Opresnik, 2017). Consequently, consumer behaviour has evolved significantly as consumers increasingly rely on online information, reviews, and personalized recommendations when making purchase decisions (Solomon, 2018).

Beyond marketing outcomes, digital platforms contribute to inclusive growth by expanding access to products, services, and market information across diverse socioeconomic groups (World Bank, 2020). Through targeted advertising and digital engagement, e-commerce platforms such as Jumia Nigeria facilitate participation in economic activities, thereby promoting broader inclusion in the digital economy.

Despite the growing adoption of online advertising in Nigeria, concerns remain regarding its effectiveness in influencing consumer buying behaviour and promoting inclusive growth. Existing studies have established relationships between online advertising and purchase intentions; however, findings remain inconsistent and context-dependent (Nasidi, Ahmad, & Hassan, 2021; Ukonu & Agu, 2022). Furthermore, previous studies have concentrated mainly on behavioural outcomes such as customer loyalty and purchase intentions while paying limited attention to the broader developmental implications of online advertising.

Additionally, challenges such as digital inequality, low digital literacy, and unequal internet access continue to limit participation in the digital economy (World Bank, 2020). Although recent studies have examined online consumer behaviour in Nigeria (Akinleke, 2023; Egbe, Okafor, & Adeyemi, 2024; Ehichoya & Omoregbe, 2025), there remains insufficient empirical evidence linking online advertising dimensions to inclusive growth outcomes. This study therefore investigates how informativeness, credibility, and personalization of online advertising influence consumer buying behaviour using Jumia Nigeria as empirical evidence.

The main objective of this study is to examine the effect of online advertising on consumer buying behaviour in the context of promoting inclusive growth in Nigeria.

Specifically, the study seeks to:

1. Examine the influence of informativeness on consumer buying behaviour in Jumia Nigeria.
2. Evaluate the effect of online advertising credibility on consumer buying behaviour in Jumia Nigeria.
3. Analyze the influence of personalized online advertising on consumer buying behaviour in Jumia Nigeria.

The study contributes to knowledge by extending understanding of how online advertising dimensions influence consumer behaviour within Nigeria's digital marketplace. The findings provide useful insights for marketers, e-commerce operators, policymakers, and researchers. For marketers and e-commerce firms, the study highlights strategies for improving advertising effectiveness. For policymakers, the findings provide evidence on the role of digital marketing in fostering inclusive economic participation. The study also enriches the literature on online advertising and inclusive growth in developing economies.

Conceptually, Online advertising refers to promotional messages delivered through internet-based platforms to influence consumer attitudes and behaviours (Chaffey & Ellis-Chadwick, 2019). It



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enables firms to communicate directly with consumers through interactive and measurable channels.

Informativeness represents the extent to which advertising provides relevant, timely, and useful information that assists consumers in making informed purchasing decisions (Ducoffe, 1996). Informative advertisements reduce uncertainty and facilitate product evaluation.

Advertising credibility refers to the perceived trustworthiness, reliability, and believability of advertising messages (MacKenzie & Lutz, 1989). In online environments, credibility is particularly important because consumers cannot physically verify products before purchase.

Personalized advertising involves tailoring advertising messages to consumers based on their preferences, interests, browsing behaviour, and purchase history (Bleier & Eisenbeiss, 2015). Personalization enhances relevance and improves customer experience.

Consumer buying behaviour encompasses the processes individuals undertake when selecting, purchasing, using, and evaluating goods and services (Solomon, 2018).

Inclusive growth refers to economic growth that creates opportunities and distributes benefits equitably across all segments of society (OECD, 2018; World Bank, 2020). Digital platforms contribute to inclusive growth by expanding market access and information availability.

Advertising Value Theory, developed by Ducoffe (1996), posits that consumers evaluate advertising based on the value it provides. Key determinants of advertising value include informativeness and credibility. Advertisements perceived as valuable generate favourable consumer attitudes and behavioural responses.

The Technology Acceptance Model (Davis, 1989) explains users' acceptance of technology based on perceived usefulness and perceived ease of use. In online advertising, personalization enhances usefulness by providing consumers with relevant information, thereby encouraging engagement and purchase behaviour.

Nasidi et al. (2021) found that social media advertising significantly influenced online shopping behaviour among Nigerian consumers. Ukonu and Agu (2022) reported a positive relationship between online advertising and purchase intention. Egbe et al. (2024) observed that digital marketing strategies positively influenced consumer engagement in Nigeria's e-commerce sector. However, existing studies paid limited attention to inclusive growth implications, thereby creating a gap addressed by the present study.

## **2.0 METHODOLOGY**

This study adopted a quantitative research approach using a descriptive survey design to examine the effect of online advertising on consumer buying behaviour within the context of promoting inclusive growth in Nigeria, with evidence from Jumia Nigeria. The descriptive survey design was considered appropriate because it enabled the collection of quantitative data from a large number of respondents regarding their perceptions and experiences with online advertising and purchasing behaviour. The target population comprised all users of Jumia Nigeria who had previously been exposed to online advertisements and had engaged in online shopping transactions through the platform. Since the exact number of Jumia users could not be accurately determined and is continuously changing, the population was considered infinite. Consequently, the sample size of 384 respondents was determined using Cochran's formula for infinite populations at a 95 percent confidence level and a 5 percent margin of error. Respondents were selected through convenience sampling based on accessibility and willingness to participate in the study.



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The questionnaire consisted of two sections. Section A captured respondents' demographic characteristics, while Section B contained items measuring the study variables. The instrument was designed using a four-point Likert scale ranging from Strongly Agree (4), Agree (3), Disagree (2), and Strongly Disagree (1). The independent variables were informativeness, online advertising credibility, and personalized online advertising, while consumer buying behaviour served as the dependent variable. The measurement items were adapted from established literature on online advertising and consumer behaviour to ensure content relevance and theoretical consistency.

To ascertain the validity of the instrument, Component Factor Analysis (CFA) was conducted to assess construct validity and determine the adequacy of the measurement items. Reliability was evaluated using Cronbach's Alpha coefficient, with values above the recommended threshold of 0.70 indicating satisfactory internal consistency.

The data collected were analyzed using the Statistical Package for Social Sciences (SPSS) version 27. Descriptive statistics, including frequencies, percentages, means, and standard deviations, were employed to summarize respondents' demographic characteristics and response patterns.

The data collected were coded and analyzed using the Statistical Package for Social Sciences (SPSS) version 27. Descriptive statistics and Inferential statistics were employed to determine the effect of informativeness, online advertising credibility, and personalized online advertising on consumer buying behaviour. The regression model was specified as:

$$CBB = \beta_0 + \beta_1 INF + \beta_2 CRE + \beta_3 PER + \varepsilon$$

Where: CBB = Consumer Buying Behaviour, INF = Informativeness, CRE = Online Advertising Credibility, PER = Personalized Online Advertising,  $\beta_0$  = Constant Term,  $\beta_1$ - $\beta_3$  = Regression Coefficients,  $\varepsilon$  = Error Term

### 3.0 RESULTS AND DISCUSSION

**Table 1:** Demographic Characteristics of Respondents

| Variable                  | Category            | Frequency | Percentage (%) |
|---------------------------|---------------------|-----------|----------------|
| Gender                    | Male                | 112       | 32.2           |
|                           | Female              | 236       | 67.8           |
| Age                       | Below 25 Years      | 298       | 85.6           |
|                           | 26–30 Years         | 50        | 14.4           |
| Marital Status            | Single              | 322       | 92.5           |
|                           | Married             | 12        | 3.4            |
|                           | Others              | 14        | 4.0            |
| Educational Qualification | OND/NCE             | 253       | 72.7           |
|                           | B.Sc./HND           | 81        | 23.3           |
|                           | Postgraduate Degree | 12        | 3.4            |
| Occupational Status       | Student             | 332       | 95.4           |
|                           | Self-employed       | 10        | 2.9            |
|                           | Employed            | 6         | 1.7            |

**Source:** Researchers' computation, (2026)

A total of 348 valid questionnaires were retrieved from 384 distributed questionnaires, representing a response rate of 90.63%. The respondents were predominantly female, young, single students with considerable exposure to online shopping platforms.



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**Table 2: Model Summary**

| R     | R <sup>2</sup> | Adjusted R <sup>2</sup> | Std. Error |
|-------|----------------|-------------------------|------------|
| 0.835 | 0.698          | 0.695                   | 0.48612    |

**Source:** Researchers' computation, (2026)

The model explains 69.8% of the variation in consumer buying behaviour, indicating a strong predictive relationship between online advertising dimensions and consumer buying behaviour.

**Table 3: ANOVA**

| Source     | Sum of Squares | df  | Mean Square | F       | Sig. |
|------------|----------------|-----|-------------|---------|------|
| Regression | 187.449        | 3   | 62.483      | 264.412 | .000 |
| Residual   | 81.290         | 344 | .236        |         |      |
| Total      | 268.739        | 347 |             |         |      |

**Source:** Researchers' computation, (2026)

The regression model was statistically significant ( $F = 264.412$ ,  $p < 0.05$ ), indicating that the explanatory variables jointly influence consumer buying behaviour.

**Table 4: Regression Coefficients**

| Variable                 | $\beta$ | t-value | Sig. |
|--------------------------|---------|---------|------|
| Constant                 | 0.200   | 2.040   | .042 |
| Informativeness          | 0.164   | 3.279   | .001 |
| Advertising Credibility  | 0.287   | 5.758   | .000 |
| Personalized Advertising | 0.459   | 7.971   | .000 |

**Source:** Researchers' computation, (2026)

The findings revealed that informativeness, advertising credibility, and personalized advertising exert positive and statistically significant effects on consumer buying behaviour. Personalized online advertising emerged as the strongest predictor of consumer buying behaviour.

The findings support Advertising Value Theory and Technology Acceptance Model, suggesting that consumers respond positively to advertisements perceived as informative, credible, and personally relevant.

### Discussion of Findings

The findings revealed that online advertising significantly influences consumer buying behaviour among Jumia Nigeria users, as evidenced by the regression model ( $F = 264.412$ ,  $p < 0.05$ ) and the explanatory power of the model ( $R^2 = 0.698$ ). This indicates that informativeness, credibility, and personalization jointly accounted for 69.8% of the variation in consumer buying behaviour, demonstrating the substantial role of online advertising in shaping purchasing decisions.

The study found that informativeness has a positive and significant effect on consumer buying behaviour ( $\beta = 0.164$ ,  $p = 0.001$ ). This suggests that consumers are more likely to make purchase decisions when online advertisements provide accurate, relevant, and useful information about products and services. The finding supports the proposition of Advertising Value Theory (Ducoffe, 1996), which emphasizes the importance of information value in influencing consumer responses. The result further revealed that online advertising credibility significantly influences consumer buying behaviour ( $\beta = 0.287$ ,  $p = 0.000$ ). This implies that consumers are more willing to purchase products advertised through channels they perceive as trustworthy and reliable. The finding aligns with previous studies that identified credibility as a critical factor in reducing perceived risk and enhancing consumer confidence in online transactions.



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Moreover, personalized online advertising emerged as the strongest predictor of consumer buying behaviour ( $\beta = 0.459$ ,  $p = 0.000$ ). This indicates that advertisements tailored to consumers' preferences, interests, and previous online activities are more effective in stimulating purchase decisions. The finding supports the Technology Acceptance Model (Davis, 1989), which posits that perceived usefulness enhances user acceptance and behavioural intentions.

From the foregoing, the study demonstrates that effective online advertising strategies enhance consumer engagement, improve purchasing decisions, and promote broader participation in Nigeria's digital economy, thereby contributing to inclusive growth.

## **4.0 CONCLUSION**

This study examined the effect of online advertising on consumer buying behaviour within the context of promoting inclusive growth in Nigeria using Jumia Nigeria as a case study. The findings revealed that online advertising significantly influences consumer buying behaviour, with informativeness, credibility, and personalization jointly accounting for 69.8% of variations in consumer decisions. Personalized online advertising emerged as the strongest predictor, followed by advertising credibility and informativeness.

The study concludes that effective online advertising strategies improve consumer engagement, facilitate informed decision-making, build trust, and encourage broader participation in the digital economy. Consequently, online advertising serves as an important mechanism for promoting inclusive growth in Nigeria.

## **5.0 RECOMMENDATIONS**

1. Jumia Nigeria and similar e-commerce firms should provide accurate, detailed, and timely product information to enhance consumer decision-making.
2. Online platforms should strengthen advertising credibility through verified reviews, transparent policies, secure payment systems, and reliable delivery services.
3. Marketers should leverage artificial intelligence and data analytics to improve personalization strategies and enhance user experiences.
4. Government and stakeholders should promote digital literacy and internet accessibility to expand participation in the digital economy.
5. Organizations should ensure ethical use of consumer data and maintain transparency in personalization practices to sustain consumer trust.

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