DIGITAL MARKETING AND GEN Z CUSTOMER LOYALTY TO FASHION PRODUCTS (STUDY FROM FEDERAL GOVERNMENT-OWNED TERTIARY INSTITUTIONS IN LAGOS-STATE NIGERIA)

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Abstract

In the era of digital dominance and with Generation Z constituting over 25% of the global population, businesses face fierce competition, necessitating a robust online presence to attract and retain Gen Z customers. This research investigates digital marketing and Gen Z customer loyalty to fashion products in Lagos State. Employing a quantitative approach and anchored in the Theory of Planned Behaviour, Uses and Gratification (U&G) Theory, and Technological Acceptance Model (TAM), the study surveyed 382 students from Federal Government-owned tertiary institutions. Analyzing data through SPSS AMOS 28 and structural equation modeling, the findings underscore the significant positive impact of social media and mobile marketing on Gen Z customer loyalty. The study concludes that digital marketing has a positive effect on Gen Z customer loyalty and makes the following recommendations: businesses should pay attention to ensure they make their social media platforms active and interesting, constantly use various marketing approaches and strategies to contact and interact with Gen Z customers through mobile devices and ensure adequate online strategies that will deliver holistic satisfaction.

Keywords: Digital Marketing, Fashion Products, Gen Z, Mobile Marketing, Social-Media Marketing

1.0   Introduction

Ensuring customer loyalty stands out as a critical element for the sustained survival and expansion of businesses. This research aims to investigate the impact of digital marketing on Gen Z customer loyalty to fashion products within Lagos State. Notably, the purchasing behaviour of Gen Z is intricately tied to the online realm, utilizing the Internet for transactions and fostering brand loyalty. This departure from traditional shopping practices signals a transformative shift, as Gen Z increasingly relies on the Internet rather than physically visiting traditional outlets like the Tejuosho market and Ojuwoye market.

Customer loyalty is widely acknowledged as a competitive tool crucial for organizational success and longevity. Organizations staying ahead of competitors are those consistently attuned to the evolving needs and demands of their customers. The strategic focus on Gen Z, identified as digital natives, emerges as a paramount approach to enhancing lifetime loyalty and gaining a competitive edge in the realm of digital marketing for fashion products. The concept of customer loyalty has been integral to marketing since the early 1920s, conceptualized as a sustained pattern of repeat purchases over time (Aboul-Ela, 2015). Given the challenges of survival in the dynamic online environment, customer loyalty becomes a pivotal variable for navigating this turbulent online environment.

Kaur and Sharma (2021) described digital marketing in layman's language as the process of promoting goods and services on digital platforms such as social media, email, and search engines. Digital

marketing may provide a long-term sustainable model that differs from the epitome of past retail. Globally, it is recognised that customers now have new opportunities and challenges to tackle as a result of the emerging digital economic development that has opened up new retailing models, that birthed online retailing. This may be considered a new way of merchandising in the twenty-first century.

Furthermore, digital technologies enable businesses to understand the cognitive needs of customers aligned with their generational cohorts. This study focuses on Generation Z, born between the mid-1990s and late 2010s, recognized as digital natives shaped by early exposure to the internet and social networks (Ameen & Anand, 2020). With more than 25% of the world's population, Generation Z utilizes digital media for various purposes, influencing their buying behavior (Derbani, Adawiyah, & Wulandari, 2022).

Customer satisfaction emerges as a pivotal driver for loyalty, forming the foundation for establishing and sustaining long-term relationships between businesses and customers (Darzi & Bhat, 2018). In the context of digital marketing, immediate access to products plays a crucial role in capturing the attention of Gen Z and fostering loyalty to fashion websites, contingent on the satisfaction derived from previous transactions. Considering the substantial impact of the fashion industry on global growth and the environment, effective online communication becomes imperative (Ong et al., 2021).

The intricate lifestyles of Generation Z (Gen Z), shaped by individual interests, activities, and opinions (IAO) during the internet era, pose a challenge to brand loyalty. Gen Z's inclination to follow general trends sourced online, rather than aligning with specific brands, is a notable phenomenon. Despite studies on the impact of digital marketing on Gen Z in various regions (Dilshani, Praveeni & Wanigasekara, 2022; Nguyen, Hoang, Chovancova & Tran, 2022; Simangunsong, 2018), there exists a research gap in the context of Nigeria. This study addresses this gap by examining the influence of digital marketing on Gen Z purchasing patterns in Nigeria, contributing valuable insights to the global discourse on consumer behavior in the digital age. The specific objectives are to (i) determine the effect of social media marketing on Gen Z customer loyalty to fashion products in Lagos, Nigeria and (ii) assess the effect of mobile marketing on Gen Z customer loyalty to fashion products in Lagos, Nigeria. Emanating from the objectives are the following hypotheses stated in the null form;

H_{01}: social media marketing has no significant effect on Gen Z customer loyalty to fashion products in Lagos, Nigeria.

H_{02}: mobile marketing has no significant effect on Gen Z customer loyalty to fashion products in Lagos, Nigeria.

2.0   Review of Literature
Concept of Digital Marketing
Digital marketing, electronic marketing, Online marketing, and Internet marketing are terms generally used interchangeably and can be considered synonymous (Bokhare & Metkewar, 2014; Aliu & Agbetokun, 2018). Dara (2016) described digital marketing as a tool used by marketers to create and satisfy the demand for goods and services using electronic media. Similarly, Sultan, Asif, and Asim (2019) opined that electronic marketing is a major factor in enhancing customer loyalty and induce them to make repurchase decisions. Bokhare and Metkewar (2014) identified major components of successful electronic marketing as e-mail marketing, mobile marketing, viral marketing, social media marketing, affiliate marketing, content marketing, blog marketing, and search engine marketing.

Schutte and Chauke (2022) asserted that businesses now universally accept digital marketing as an efficient and effective means to reach their customers.

Social Media Marketing

Bostanshirin (2014) opined that social media marketing is the process of boosting traffic to a website and creating brand awareness via social media networking sites and importantly helpful for small businesses as it improves their competitive advantage. Minculete and Olar (2018) explained further that social media functionally refers to a group of internet-based applications that are created on the ideological and technological foundations of Web 2.0 that permit the creation and exchange of user-generated content. Social media marketing does not necessarily stimulate sales rather, it is used to grow engagement, build links, and create awareness of content to create a distinctive brand (Jerabek, 2018). It includes marketing activities like blogging, photo sharing, and online posting and emphasizes mainly designing content that is unique and that attracts the attention of users which is driven by electronic word of mouth (eWoM) (Aliu & Agbetokun, 2018). The most strategic objective of social media marketing is the presence of an impeccable company website that is functional, efficient, trustworthy, organisationally integrated, and customer-oriented (Constantinides, 2014). These social media platforms have become extremely important for executing firm and customer-initiated marketing actions in developed countries (Kumar, Sharma, Shah, & Rajan, 2013).

Mobile Marketing

Aha (2021) defined mobile marketing as the promotion of goods or services through mobile phones and mobile devices which involves advertising through text messages or advertising through downloaded apps. Minculete and Olar (2018) affirmed that an increasing number of mobile users visit websites, participate in social networking, or purchase identified products or services immediately or later, and estimated that 30% flow of traffic on a website is made through the use of mobile phones. According to Newtek (2014), ninety percent of consumer transactions are started on one mobile device and completed on another and therefore every aspect of digital marketing should reflect mobile considerations. According to Smutkupt *et al* (2010) cited in Bokhare and Metkewar (2014) mobile marketing has some distinctive features which include ubiquity, personalization, and two-way communication. Minculete and Olar (2018) asserted that the major advantages of mobile marketing are low cost and wider coverage while a major disadvantage is that advert content received can be easily ignored by the online client or these emails can be dropped in the spam file. Priporas, Stylos, and Fotiadis, (2017) discovered that customers use smart technologies while shopping because of the ease and speed of transactions, flexibility as they do not need to carry cash or cards, and the convenience in terms of accessing information to locate goods and avoid queues.

Customer Loyalty

Many studies have revealed that long-term business profits can be achieved through customer loyalty which is linked to actual customer purchase behaviour (Lin, Tsai & Chiu 2009). Singh and Khan (2012) describe customer loyalty as customer preference to patronize the goods and services from a company other than from available competitors' brands. Most researchers opined that customer loyalty can be described from two dimensions which are attitudinal and behavioural (Moisescu, 2014; Sundstrom & Hjelm-Lidholm, 2020). Saini and Singh (2020) opined that attitudinal loyalty refers to the customer attachment to a firm which makes them frequently patronize the firm ignoring other sellers' offers. Attitudinal loyalty involves a level of commitment and trust which is seen as a more detailed conceptualisation of loyalty (Ishak & Ghani, 2013). Ishak and Ghani (2013) similarly described behavioural loyalty as the measure of repeat purchases, the proportion of purchases, and the frequency of purchases. Sundstrom and Hjelm-Lidholm (2020) opined that strong loyalty is a

mutual relationship where both customers and organisation are loyal to each other which creates a relationship built on trust and mutual dependence.

3.0   Methodology

This study adopted a purely quantitative technique and a cross-sectional research design to gather information from the respondents of interest. The population for the study consists of all the Gen Z students of the Federal Government-owned tertiary institutions in Lagos State, Nigeria because they are considered the most active online shoppers and web users (Lester, Forman & Loyd, 2006). The estimated population for the study is computed in Table 1 below.

Table 1:

The population of Federal Government-owned Regular Tertiary Institutions in Lagos State.

Name	Population	Source
The University of Lagos Akoka. (Undergraduate)	35,463	University of Lagos Pocket Statistics (2020). Unilag.edu.ng (Accessed on 04/08/2023)
Yaba College of Technology, Yaba	20,000	yabatech.edu.ng (Accessed on 04/08/2023)
Federal College of Education (Tech) Akoka.	1362	FCE(T) Akoka Registrar's Office
Total Population	56,825	

SourceSSource: Researcher Compilation (2024).

This study adopted the Singh and Masuku (2014) sample size determination formula to determine a sample size of three hundred and eighty-two (382) as shown below:

$n = n_0 / [1 + \{(n_0 - 1)/N\}] / (Z^2 * p * q) / d^2$

The calculation was done with the following factors:

Confidence level (Z): 95% (corresponds to a Z-score of 1.96 for a 95% Confidence level)

The margin of error (d): 5% (or 0.05)

Population size (N): 56,825

p and q are the estimated proportions of the population. This was based on a conservative estimate of 50% (0.5) which represents the variability in the estimate and thus results in the largest sample size required.

The first process required was to calculate the value of n_0 which represents the sample size without considering the finite population size as calculated below:

$$n_0 = (Z^2 * p * q) / d^2$$
$$= (1.96^2 * 0.5 * 0.5)/0.05^2$$
$$= (3.8416 * 0.5 * 0.5)/0.0025$$
$$= 0.9604/0.0025$$
$$= 384.16$$

The second process required the calculation of the values of n_0 and N into the formula where $n = n_0 / [1 + \{(n_0 - 1)/N\}]$ to determine the sample size considering the finite population size

$n = 384.16 / [1 + \{384.16/56,825\}]$

= 384.16/1.0067

= 381.6

Hence the sample size was 382. This sample size is considered adequate as asserted by Dillman (2000) that a sample of 100 or more is adequate to provide a good representation of the population of the study.

To ensure that the sample captured the Federal Government owned tertiary institutions in Lagos State proportionately in data collection, the study adopted the Pandey and Verma (2008) formula as illustrated below:

$n_1 = nN_i / N$

Where: n_1 =   number of units allocated to each stratum

       n   =   total sample size (i.e. 382)

       N_i =   number of items in each stratum in the population

       N   =   total population (i.e. 56,825)

Table 2:

Proportional allocation of sample size

S/no	Federal Government-owned tertiary institution	Population	nN_i/N	Sample (Units)
1	The University of Lagos Akoka	35,463	382*35,463/56,825	238
2	Yaba College of Technology, Yaba	20,000	382*20,000/56,825	134
3	Federal College of Education (Tech) Akoka	1362	382*1362/56,825	10
	Total	**56,825**		**382**

Source: Researcher Computation (2024)

A multistage sampling technique was employed whereby samples were selected at different stages. In the first stage, a disproportionate stratified sampling technique was used to select the three Federal Government-owned tertiary institutions in Lagos state which are the University of Lagos, Yaba College of Technology, and Federal College of Education (Technical), Akoka. The Federal Government-owned tertiary institutions are selected because they seem to reflect a reasonable geographical spread of students across the nation. Similarly, Lagos State was selected because it is considered the hub of fashion in Nigeria. Ziafati-Bafarasat (2021) described the disproportionate sampling technique as a subgroup of the population with different variances for the variable the researcher wants to study. Data were collected from the participants through a structured questionnaire which was administered to Gen Z students of the selected institutions in Lagos State. A two-part questionnaire was developed to gather the data. The first part used a nominal scale to elicit information about the respondents' characteristics such as; age, educational level, gender, marital status, and income/allowances. The second part adopted a five-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5) for gathering information on digital marketing, Gen Z customer loyalty, and Customer satisfaction.

4.0   Data Analysis and Discussion of Findings

Table 3: Analysis of Questionnaire Distribution

S/No	Federal Government-owned tertiary institution	Distributed Copies	Returned Copies	(%)	Valid Copies	(%)	Invalid copies	invalid (%)
1	The University of Lagos Akoka	238	208	87.39	202	84.87	4	1.92
2	Yaba College of Technology, Yaba	134	131	97.76	130	97.02	1	0.75
3	Federal College of Education (Tech) Akoka	10	10	100	10	100	0	0
	Total	**382**	**349**	**91.36**	**342**	**89.52**	**5**	**1.43**

Source: Researcher Computation (2024)

According to Table 3 above, 382 copies of questionnaires were administered to participants. However, 349 copies were returned representing 91.36% while 342 copies were found usable for further analysis representing 89,52% response rate.

Table 4: Demographic Data of for the respondents

|		Frequency/Percentage (%)
Respondents' Gender	Male	143 (41.8%)
	Female	199 (58.2%)
	Total	**342 (100)**
Respondents' Age:	16 -19 years	50 (14.6%)
	20 - 23 years	156 (45.6%)
	24 - 27 years	136 (39.8%)
	Total	**342 (100)**
Respondents' Educational Level	NCE	10(2.9%)
	ND/HND	130 (38.0%)
	Undergraduate.	202 (59.1%)
	Total	**342 (100)**
Respondents'marital status	Single	323 (94.4%)
	Married	18 (5.3%)
	Divorce	1 (0.3%)
	Total	**342 (100)**
Monthly Allowance	10,000-50,000	263 (76.9%)
	51,000-100,000	52 (15.2%)
	101,000-150,000	14 (4.1%)
	151,000-200,000	3 (0.9%)
	Above 200,000	10 (2.9%)
	Total	**342 (100)**

Source: Researcher's Field Survey, (2024)

From the Demographics Table 4, according to the descriptive analysis, 58.2% of the respondents are female and 41.8% of the respondents are male. This suggests that, among the three postsecondary institutions included in the study, the majority of the respondents were female. This claim is accurate, as most people assumed that most female students either explored the online community or went shopping online during their free time. Regarding the age range of the respondents, 14.6% of the total are between 16 and 19 years old, 45.6% are between 20 and 23 years old, and 39.8% are between 24 and 27 years old. The majority of respondents were likely to be in their prime purchasing years, based on the greater percentage of 45.6% with age groups ranging from 20 to 23. This is in affirmation with the study of Ranjan, Misra, and Yadav (2021) that people within this age range had a clear understanding of online purchases. With 44.2% of respondents coming from polytechnics and 2.9% from colleges of education, the University's undergraduate students had the greatest percentage of respondents with 59.1% for educational qualifications. The greater percentage showed that university students made up the bulk of the study's responses. 94.4% of respondents are single, 5.3% are married, and 0.3 percent are divorced, according to their marital status. This suggests that the majority of respondents are still constrained by their parental influence and certain financial commitments. The bulk of respondents (76.9%) received between N10,000.00 and N50,000.00 per month for their maintenance while attending school, while 2.9% received more than N200,000.00. This suggests some form of financial constraints on the respondent for fashion products as they will be compiled to attend to their academic challenges before making purchases for fashion products.

Test of Hypotheses

H$_{01}$:   social media marketing has no significant effect on Gen Z customer loyalty to fashion products in Lagos, Nigeria.

Figure 4.1: Structural Model
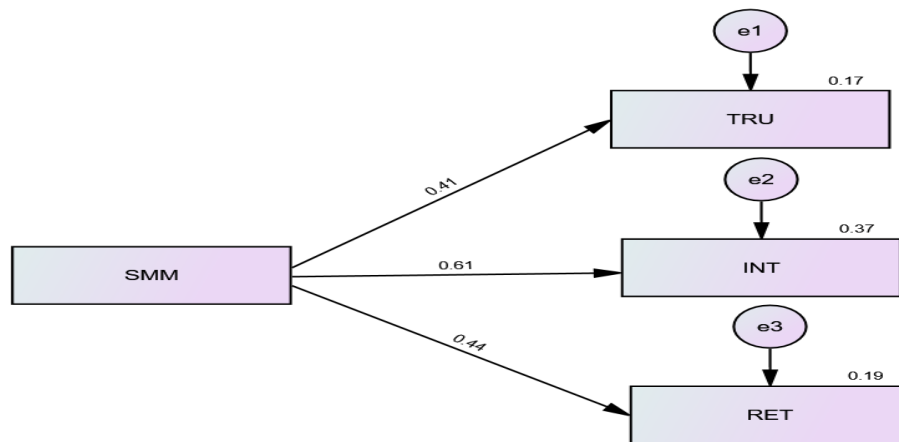
Key: **SEM**; Search engine marketing; **TRU**: Trust formation; **INT**; Interactive tendency; **RET**; Customer retention
Source: Researcher's Field Survey (2024)
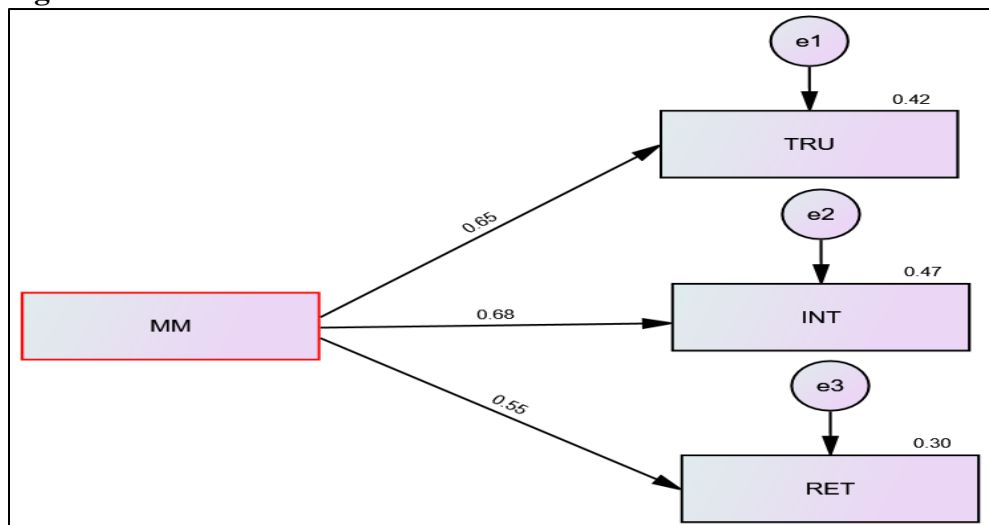
Table 5: Hypothesized Parameter Estimate

Paths	Beta	S.E.	C.R.	R^2	p-value
H$_{01}$. SMM → Trust formation	.430	.051	8.408	.195	0.000
SMM → Interactive tendency	.515	.036	14.165	.370	0.000
SMM → Customer retention	.413	.045	9.079	.172	0.000

Key: S.E: Standard Error; C.R.: Critical ratio, SMM: Social Media Marketing

Hypothesis One of the study, examined if social media marketing has a significant influence on Gen Z customer loyalty to fashion products in Lagos State, Nigeria. The result reveals that social media marketing had a positive significant effect on trust information of Gen Z customer loyalty to fashion products in Lagos State, Nigeria ($\beta = 0.430$; $C.R. = 8.408$; $p < 0.05$). Furthermore, the R^2 of .195 value, indicates that 80.5% of the variance in trust information is as a result of the level of social media marketing. The remaining 83% is accounted for by other variables not captured by the study. Also, the result revealed that social media marketing had a positive significant effect on the interactive tendency of Gen Z customer loyalty to fashion products in Lagos State, Nigeria ($\beta = 0.515$; $C.R. = 14.165$; $p < 0.05$). The R^2 of .370 value indicates that 37.0% of the variance in trust information is as a result of the level of social media marketing. The remaining 63.0% is accounted for by other variables not captured by the study. Similarly, the result revealed that social media marketing had a positive significant effect on customer retention of Gen Z customer loyalty to fashion products in Lagos State, Nigeria ($\beta = 0.413$; $C.R. = 9.079$; $p < 0.05$). The R^2 of .172 value indicates that 17.2% of the variance in customer retention is as a result of the level of social media marketing. The remaining 82.8% is accounted for by other variables not captured by the study. Based on this result, the null hypothesis is rejected.

H$_{02}$:   mobile marketing has no significant effect on Gen Z customer loyalty to fashion products in Lagos, Nigeria.

Figure 4.2: Structural Model

Key: **MM**; Search engine marketing; **TRU**: Trust formation; **INT**; Interactive tendency; **RET**; Customer retention
Source: Researcher's Field Survey (2023)

Table 6: Hypothesized Parameter Estimate

Paths	Beta	S.E.	C.R.	R²	p-value
Mobile Marketing → Trust formation	.625	.040	15.739	.305	0.000
Mobile Marketing → Interactive tendency	.537	.031	17.285	.467	0.000
Mobile Marketing → Customer retention	.480	.039	12.220	.421	0.000

Key: S.E: Standard Error; C.R.: Critical ratio
***Source**: Researcher's Field Survey (2024)*

Table 6 addresses hypothesis two of the study, which seeks to examine if mobile marketing has a significant influence on the components of loyalty among Gen Z customer loyalty to fashion products in Lagos State, Nigeria. The result revealed that mobile marketing had a positive significant effect on trust information of Gen Z customer loyalty to fashion products in Lagos State, Nigeria ($\beta = 0.625$; $C.R. = 15.739$; $p < 0.05$). Furthermore, the R^2 of .305 value, indicates that 30.5% of the variance in trust information is as a result of the level of mobile marketing. The remaining 69.5% is accounted for by other variables not captured by the study. Also, the result revealed that mobile marketing had a positive significant effect on the interactive tendency of Gen Z customer loyalty to fashion products in Lagos State, Nigeria ($\beta = 0.537$; $C.R. = 17.285$; $p < 0.05$). The R^2 of .467 value indicates that 46.7% of the variance in trust information is as a result of the level of mobile marketing. The remaining 53.3% is accounted for by other variables not captured by the study. Similarly, the result revealed that mobile marketing had a positive significant effect on customer retention of Gen Z customer loyalty to fashion products in Lagos State, Nigeria ($\beta = 0.480$; $C.R. = 12.220$; $p < 0.05$). The R^2 of .421 value indicates that 42.1% of the variance in customer retention is as a result of the level of mobile marketing. The remaining 57.9% is accounted for by other variables not captured by the study. Based on this result, the null hypothesis is rejected.

Discussion of Findings

The result of hypothesis one reveals that social media marketing has a significant influence on each of the components of customer loyalty. Social media marketing significantly influences trust formation, interactive tendency, and customer retention. This finding corroborates the findings of Lalwani et al (2021) who examined the role of social media marketing as a tool for understanding GEN Z buying behaviour. Similarly, this result is in accord with Ebrahim (2020) who revealed that online marketing has a direct influence on loyalty. Furthermore, social media marketing does not necessarily stimulate sales rather, it is used to grow engagement, build links, and create awareness of content to create a distinctive brand. In line with Constantinides (2014) the most strategic objective of social media marketing is the presence of an impeccable company website that is functional, efficient, trustworthy, organisationally integrated, and customer-oriented. Online marketers should understand the importance of a well-designed and credible website, as website performance is the very determinant of online acquisition and loyalty

Also, the result of hypothesis two, reveals that mobile marketing (Short Message Services, Multimedia Services, and Applications) has a significant effect on Gen Z customer loyalty to fashion products in Lagos State. Mobile marketing significantly influenced trust formation, interactive tendency, and customer retention. This result corroborates the study conducted by Kaur and Sharma (2021) who believed that the impact of digital marketing such as mobile marketing significantly influences components of customer loyalty. In line, Pouye (2021) asserted that trust is the foundation for establishing a long-term relationship between customers and businesses, and this can be achieved by businesses if they provide quality goods and services, fix reasonable prices, respond promptly to customers' complaints, and treat their customers as kings. Mobile marketing has some distinctive features which include ubiquity, personalization, and two-way communication. Also, the major advantages of mobile marketing are low cost and wider coverage (Minculete & Olar 2018).

5.0   Conclusion and Recommendations

The study examined the effect of digital marketing on Gen Z customer loyalty to fashion products in Lagos State. The findings from the study revealed that social media marketing and mobile

marketing have positive significant effects on Gen Z customer loyalty to fashion products in Lagos State. Hence, the study concludes that there is a need for business owners to ensure the effectiveness of their digital marketing tools to enhance Gen Z patronage and ultimately loyalty to their brand. Online fashion business owners should similarly aim at increasing customer satisfaction because a satisfied customer is six times more loyal than an average satisfied customer (Arslan, 2020). It is on the findings that the study recommended the following;

(i)   Online businesses must make their social media platforms like Instagram, Facebook, and Twitter active and interesting to gain web traffic and encourage readers to share with friends and followers and gain public attention across multiple social networks.

(ii)   It is important for online businesses to constantly use various marketing approaches and strategies to contact and interact with Gen Z customers through mobile devices such as smartphones and tablets in delivering customised messages to them.

6.0   References

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