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Brand Equity Practices and Customer Engagement Towards E-Commerce Sites in Nigeria

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ABSTRACT

This study investigates the relationship between brand equity practices and customer engagement toward e-commerce platforms in Nigeria, with a focus on Jumia and Konga, to explain how brand-related strategies influence customer interactions and loyalty in a competitive digital environment. A descriptive-correlational research design was adopted. Data were collected from 500 active online shoppers aged 18-25 in Abuja, Lagos, Kano, Onitsha, and Aba using a structured questionnaire that measured brand equity dimensions, customer engagement, and customer challenges. Descriptive and correlational statistical techniques were employed for data analysis. The results show that both platforms demonstrate very high levels of brand equity in terms of awareness, loyalty, association, and perceived quality. Customers exhibited very high emotional and cognitive engagement and high behavioral engagement. However, the relationship between brand equity and customer engagement was positive but weak, indicating the influence of other factors such as trust, convenience, and user experience. The findings extend existing theories on brand equity and customer engagement within the Nigerian e-commerce context and provide practical guidance for managers to enhance customer experiences by improving service quality, logistics, personalization, and platform usability. This study offers original value by providing a comparative analysis of leading Nigerian e-commerce platforms and integrating brand equity, customer engagement, and operational challenges into a single empirical framework, thereby enriching the limited literature on e-commerce branding in emerging economies.

INTRODUCTION

In the digital era, the global marketplace has experienced a paradigm shift from traditional retail to online commerce, revolutionizing how consumers perceive and engage with brands. The integration of advanced technologies such as artificial intelligence (AI), data analytics, and augmented reality has enabled brands to personalize consumer experiences, thereby strengthening emotional connections and increasing loyalty (Ntumba *et al.*, 2023). According to Petrosyan (2024), global internet penetration reached 67.5% in early 2024, while smartphone users exceeded 18 billion worldwide (Laricchia, 2023). These technological and infrastructural developments have democratized access to e-commerce platforms, making online shopping a daily routine for millions. However, while the expansion of online retail has created opportunities for business growth and innovation, it has also presented significant challenges such as cybersecurity risks, data privacy concerns, and reduced consumer trust (Gupta, 2024). Brand equity remains one of the most critical determinants of customer engagement and retention in e-commerce environments. Sharma *et al.*, (2023) argues that the perceived value of a brand, which encompasses awareness, associations, perceived quality, and loyalty, significantly influences consumer decisions in digital marketplaces. Consumers are more inclined to interact with brands they perceive as credible, consistent, and trustworthy. In addition, online platforms that foster

interactive communication, responsiveness, and user-generated content tend to enjoy higher engagement levels. The presence of brand equity thus becomes not only a marketing strategy but also a key mechanism for maintaining competitiveness in an increasingly crowded and dynamic digital landscape.

Across Africa, e-commerce has emerged as a catalyst for economic diversification and youth employment. In nations such as Kenya, South Africa, and Nigeria, platforms like Jumia, Konga, and Takealot have expanded market access for both urban and rural entrepreneurs (Galal, 2024). Despite this progress, the industry continues to grapple with structural challenges, including inadequate logistics infrastructure, inconsistent internet connectivity, and weak payment systems (Shozi, 2021). Akanfe (2022) notes that payment insecurity remains a major deterrent for consumers, with many preferring cash-on-delivery options due to mistrust in online payment systems. Consequently, brand equity practices that focus on transparency, security, and customer satisfaction are essential for sustaining engagement and reducing buyer hesitation.

In Nigeria, the growth of the e-commerce industry has been particularly pronounced in major urban centers such as Lagos, Abuja, and Onitsha, where literacy levels and internet accessibility are relatively high (Chidiadi & Dominic, 2023). The Nigerian Communications Commission (NCC) reports that over 80 million

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Nigerians actively use mobile data services, contributing to a surge in online consumer activity. Companies such as Jumia and Konga have leveraged this opportunity by investing heavily in customer-centric innovations, brand promotion, and technology-driven solutions (Daramola & Etim, 2022). These efforts have enhanced consumer perception and strengthened trust, thereby boosting engagement levels. Ojochide and Decster (2023) found that customers who perceive an e-commerce brand as reliable and consistent are more likely to recommend it to others and maintain long-term patronage. Nevertheless, the Nigerian e-commerce environment continues to face challenges that undermine the full realization of its potential. Common issues include delayed deliveries, poor product quality, customer service inefficiencies, and the prevalence of counterfeit goods (Adeyemi, 2022; Okpa *et al.*, 2023). These issues erode customer confidence and weaken brand loyalty. Furthermore, the lack of effective post-purchase engagement mechanisms and inadequate customer feedback systems hinder the ability of firms to build lasting relationships. To mitigate these problems, organizations must not only focus on operational efficiency but also adopt robust brand equity strategies that foster emotional and behavioral loyalty. Otuekong and Foroudi (2023) reiterated that in markets like Nigeria, where competition is intense and consumer preferences are rapidly evolving, the strength of a brand's identity and perceived value is central to differentiating one platform from another.

As online shopping becomes more embedded in everyday life, customer engagement strategies that emphasize trust, responsiveness, and personalization are crucial for maintaining relevance. Moreover, the rise of social media as a complementary platform for e-commerce promotion provides opportunities for interactive engagement and community building, both of which reinforce brand loyalty. In essence, the situational landscape of Nigeria's e-commerce industry reiterates the importance of integrating brand equity practices into customer engagement strategies. As the country continues to embrace digital transformation, the success of e-commerce platforms will increasingly depend on their ability to cultivate brand experiences that are consistent, trustworthy, and emotionally resonant.

Research Objectives

The objectives of the study are as follows:

1. To assess the level of application of brand equity practices along:
 - a. Brand awareness;
 - b. Brand loyalty;
 - c. Brand association; and
 - d. Perceived quality.
2. To assess the level of customer engagement towards e-commerce sites in terms of:
 - a. Emotional engagement;
 - b. Cognitive engagement; and
 - c. Behavioral engagement.

3. To determine the relationship between the brand equity and customer engagement.

4. To identify the challenges encountered by customers of e-commerce sites.

LITERATURE REVIEW

Globally, extensive research has been conducted on the influence of brand equity practices on customer engagement in e-commerce platforms. Studies consistently highlight that brand awareness, loyalty, association, and perceived quality are central determinants of customer trust, satisfaction, and behavioral engagement. For instance, Hossain and Kibria (2024) and Djerf-Pierre *et al.*, (2024) found that consistent marketing exposure and user-friendly interfaces increase customer trust and repeat patronage, while Rachmiani *et al.*, (2024) emphasized that maintaining a consistent visual identity enhances recognition and purchase confidence. In contrast, Audrey and Charlotte (2023) observed that inconsistent advertising campaigns weaken brand awareness, leaving customers less familiar with online platforms. Solomons (2023) also reported that over 50% of customers prefer brands they already know, underscoring how familiarity shapes consumer decisions in digital markets. Brand loyalty has equally been recognized as an essential driver of long-term customer retention. Kim and Yum (2024) and Mofokeng and Tang (2021) reported that consistent delivery of quality products and responsive customer service foster repeat purchases and emotional attachment. Loyalty programs and after-sales support further enhance this bond, as shown in studies by Simovic (2024) and Shillie (2022), who found that personalized offers and reliable post-purchase interactions increase customer retention rates. Similarly, Cardoso *et al.*, (2022) emphasized that emotional ties formed through consistent service encourage positive word-of-mouth, while Sang and Cuong (2024) demonstrated that habitual use based on trust reinforces preference even when competing platforms offer similar benefits.

Studies on brand association have shown that positive emotional and functional connections between consumers and brands contribute significantly to loyalty. Baghel (2023) found that associations based on affordability, reliability, and product diversity increase customer retention, while Zhang and Guo (2024) revealed that when brands reflect consumers' identities and lifestyles, engagement levels rise. Similarly, Wijaya (2023) and Chmeis and Zaiter (2024) found that associations linked to reliability and convenience lead to repeat patronage. Perceived quality also remains a fundamental determinant of brand equity. Liu *et al.*, (2021) and Uzir *et al.*, (2021) noted that fast delivery and consistent product standards positively shape quality perceptions. Shao *et al.*, (2021) further revealed that detailed product descriptions, clear return policies, and responsive customer service improve overall customer confidence in the brand. Customer engagement in e-commerce is multidimensional, emotional, cognitive, and behavioral, and each dimension plays a vital role in

influencing customer relationships. Felix and Rembulan (2023) and Chawla and Kumar (2022) found that satisfaction and transparency strengthen emotional engagement, while Marmat (2023) noted that visually appealing websites enhance emotional attachment. Cognitive engagement, as identified by D'Souza *et al.*, (2021) and Yang (2022), is stimulated when customers access clear product details and comparison tools that facilitate informed decision-making. Behaviorally, Dawes *et al.*, (2021) reported that repeat visits, referrals, and participation in loyalty programs signify deep engagement and trust.

However, the link between brand equity and customer engagement, while well-documented in developed economies, remains underexplored in developing markets such as Nigeria. Although studies by Al Nawas *et al.*, (2021), Acharya (2021), and Jia *et al.* (2022) show that perceived quality and brand awareness drive customer engagement, most of these investigations are situated in regions with stable digital infrastructure, efficient logistics, and high consumer purchasing power. The Nigerian context presents unique challenges that have not been adequately addressed in existing literature. These include infrastructural constraints, inconsistent internet connectivity, low digital literacy, and a general lack of consumer trust in online transactions. Additionally, while global studies affirm that brand associations shape customer loyalty, few have explored how local cultural values, trust perceptions, and community-based marketing affect such associations in African settings.

There is also limited understanding of how emotional, cognitive, and behavioral engagement interact in contexts marked by socio-economic inequalities and digital divides. For instance, while emotional engagement has been linked to brand loyalty in prior research, little is known about how cultural narratives, collective identity, and localized customer experiences influence emotional connection among Nigerian consumers. Similarly, perceived quality is often evaluated based on product reliability and satisfaction, yet there is inadequate analysis of how logistical inefficiencies, product inconsistencies, and poor after-sales support affect perceptions of quality in Nigeria's e-commerce market. Furthermore, few empirical studies have examined brand equity and customer engagement within major Nigerian commercial hubs such as Lagos, Abuja, Kano, Onitsha, and Aba, cities that drive much of the country's digital commerce. These regions possess distinct consumer behaviors shaped by urbanization, varying access to technology, and income diversity, but such nuances are often overlooked in global frameworks. Consequently, there is a clear research gap concerning how brand equity dimensions, awareness, loyalty, association, and perceived quality, operate within Nigeria's unique economic, cultural, and technological landscape.

The present study seeks to fill this gap by contextualizing global marketing theories within Nigeria's e-commerce ecosystem. It aims to examine how brand equity practices

influence emotional, cognitive, and behavioral engagement among Nigerian consumers and how localized strategies can enhance trust and loyalty in an emerging digital economy. This research will not only expand academic understanding of brand equity in developing markets but also provide practical insights for e-commerce businesses to design culturally sensitive, customer-centric strategies that foster sustainable engagement and long-term growth.

Theoretical Concept

This study was guided by Keller's (2001) Customer-Based Brand Equity (CBBE) Model and Brodie *et al.*'s (2011) E-Engagement Model, which together provided a comprehensive theoretical foundation for understanding how brand equity practices influence customer engagement in e-commerce platforms. Keller's CBBE Model posits that a brand's strength is built on customers' accumulated experiences and perceptions, what they have learned, felt, seen, and heard about the brand over time. Brand equity develops when customers exhibit high awareness and familiarity with a brand, coupled with strong, favorable, and unique associations stored in their memory (Tasci, 2021). The model emphasizes four key dimensions, brand awareness, brand associations, perceived quality, and brand loyalty, which collectively shape customer decision-making and drive brand success (Akoglu & Özbek, 2022; Zhao *et al.*, 2022). The CBBE framework was particularly relevant to this study as it provided a customer-centric approach to evaluating how e-commerce platforms like Jumia and Konga establish, strengthen, and sustain customer engagement. By highlighting the role of perception and experience in brand development, the model aligns well with the study's aim of understanding how customers form and maintain connections with online platforms.

Complementing this, Brodie *et al.*'s (2011) e-engagement model explains how emotional, cognitive, and behavioral engagement interact dynamically to shape customer relationships in digital environments. The model argues that customer engagement is multi-dimensional and evolves through repeated interactions, leading to loyalty and advocacy. Customers who are emotionally attached to a brand, cognitively invested in understanding its value, and behaviorally active, such as by revisiting platforms, sharing reviews, or making repeat purchases, tend to form stronger, long-term relationships (Cao, 2023; Mostafa & Kasamani, 2021). Cognitive engagement enables customers to make informed choices based on their evaluation of a brand's offerings (Patil & Rane, 2023), while behavioral engagement promotes brand growth through loyalty and word-of-mouth advocacy (Izogo & Mpinganjira, 2022). This theoretical perspective was highly relevant to the present study as it provided a lens through which the multidimensional nature of customer engagement could be analyzed within the e-commerce context.

By integrating the CBBE and E-Engagement models, this study captured both the psychological and behavioral

aspects of how customers perceive and interact with e-commerce brands. The CBBE model offered insight into how brand equity dimensions, awareness, loyalty, association, and perceived quality, serve as foundational drivers of engagement, while the E-Engagement model clarified how emotional, cognitive, and behavioral processes translate these perceptions into sustained customer relationships. Together, these frameworks provided a holistic understanding of the link between brand equity and engagement, making them suitable theoretical guides for examining the dynamics of customer behavior and brand performance in Nigeria's evolving e-commerce landscape.

Research Design and Methodology

This study adopted a descriptive-correlational research design to comprehensively examine the relationship between brand equity practices and customer engagement toward e-commerce sites in Nigeria. The descriptive component was used to assess the levels of brand equity and customer engagement among e-commerce customers, while the correlational component determined the nature and strength of the relationship between these two variables. No variable was manipulated, as the study sought to describe and interpret existing conditions based on respondents' perceptions and experiences.

Population, Locale, Sampling and Sample Size

The population comprised customers of the two leading e-commerce platforms in Nigeria, Jumia and Konga, residing in five major commercial cities: Abuja, Lagos, Kano, Onitsha, and Aba. A total of 500 respondents participated in the study, with 298 customers representing Jumia and 202 representing Konga. The majority of respondents were between the ages of 20 and 21, held at least a bachelor's degree, and were frequent online shoppers, making them suitable participants for the study. Purposive sampling was employed to select participants who met specific criteria. Only individuals aged between 18 and 25 years who had made at least one purchase on Jumia or Konga within the last six months were included. This approach ensured that the data collected came from active and digitally savvy consumers who were familiar with e-commerce operations and had adequate experience to provide informed responses.

Data Collection Instruments and Procedures

The data collection instrument was a structured questionnaire divided into four sections: demographic information, brand equity practices, customer engagement, and challenges encountered by customers. Items in the questionnaire were measured using a five-point Likert scale ranging from "strongly disagree" to "strongly agree." Prior to the main data collection, the instrument was pilot-tested in Kaduna using a sample of 30 respondents to check for clarity, reliability, and consistency. The results of the pilot test confirmed high internal consistency, with a Cronbach's Alpha value

exceeding 0.90, indicating the reliability of the instrument for the main study. The data collection process was conducted primarily online through Google Forms to ensure wide accessibility and convenience. Local contacts and representatives in each of the five selected cities assisted in distributing the survey links through social media platforms and email networks. The data collection lasted for seventeen days to allow sufficient time for responses across different locations. Ethical research practices were strictly observed throughout the process. Participation was voluntary, and respondents were informed of their rights to withdraw at any stage of the study without any consequence. Confidentiality and anonymity were maintained by ensuring that no personal identifiers were collected, and all data were securely stored and permanently deleted after analysis.

Data Analysis

The study employed quantitative, qualitative, and inferential statistical techniques for data analysis. Descriptive statistics, including weighted mean and standard deviation, were used to determine the levels of brand equity and customer engagement among respondents. Pearson's product-moment correlation coefficient was applied to examine the relationship between brand equity and customer engagement and to determine the presence of statistically significant associations between the variables. Further analysis involved comparative mean analysis and Structural Equation Modeling (SEM) to assess the relationships among brand equity practices and customer engagement within the Nigerian e-commerce context. SEM was utilized to test the hypothesized structural relationships and to provide a comprehensive model explaining the influence of brand equity on customer engagement. In addition, qualitative data from open-ended responses were analyzed using thematic analysis to capture experiential insights that could not be adequately represented through quantitative measures alone. The integration of descriptive, inferential, and qualitative analyses ensured a comprehensive and robust understanding of how brand equity practices shape customer engagement in Nigeria's e-commerce industry.

RESULTS AND DISCUSSION

This section presents, analyzes, and interprets the data gathered, focusing on the study's objectives of assessing brand equity practices, customer engagement, their relationship, and challenges faced by e-commerce customers. The analysis employed both descriptive and inferential statistics, with findings reinforced by relevant theories, empirical studies, and literature to ensure validity and credibility. These integrations provided a strong foundation for the conclusions and recommendations discussed in the following section of this study.

Level of Application of Brand Equity Practices

The results in Table 1 show the overall result of the

dimensions of the application of brand equity practices for Jumia and Konga. The overall weighted mean of 3.36 with a standard deviation of 0.50 reflects a very high level of application of brand equity practices. This suggests

that customers consistently perceive the platforms as successfully applying strategies that strengthen brand equity, which demonstrates a reliable and favorable reception across the four dimensions assessed.

Table 1: Level of the Application of Brand Equity Practices

	Indicators	Weighted Mean	Std. Dev	Interpretation
1	Perceived quality	3.40	0.52	VHL application of BEP
2	Brand awareness	3.36	0.48	VHL application of BEP
3	Brand loyalty	3.36	0.55	VHL application of BEP
4	Brand association	3.31	0.46	VHL application of BEP
Overall Weighted Mean		3.36	0.50	VHL application of BEP

*VHL – Very High Level; BEP – Brand Equity Practices

Among the dimensions, perceived quality recorded the strongest rating with a weighted mean of 3.40 (SD = 0.52), pointing to customers’ recognition of the platforms’ ability to consistently deliver reliable products and services. This was closely followed by brand awareness (mean = 3.36, SD = 0.48), which revealed that customers are well-acquainted with the platforms and that their visibility is effectively established in the market. Similarly, brand loyalty also scored a mean of 3.36 with a higher variability (SD = 0.55), suggesting that while loyalty is strong, it is experienced differently across customer groups. Brand association, though slightly lower at 3.31 (SD = 0.46), still reflects favorable perceptions, showing that customers feel connected with the platforms’ branding messages and identity. For e-commerce platform owners and operators, the implications of these findings are significant. A very high application of perceived quality and brand loyalty suggests that customers have developed strong trust in product offerings and platform reliability. This could lead to reduced churn rates, increased word-of-mouth marketing, and more frequent repeat purchases. For customers, these outcomes translate to enhanced confidence in the shopping experience, reduced perceived risk in online transactions, and a heightened sense of satisfaction derived from consistent service and product quality.

In relation to Keller’s (2001) Customer-Based Brand Equity (CBBE) Model, which posits that brand equity is built through awareness, associations, perceived quality, and loyalty, the current findings affirm the practical integration of these theoretical elements. The very high ratings across all four dimensions suggests that Jumia and Konga are effectively engaging customers at each level of Keller’s model, from recognition and recall (brand awareness), to value judgments (perceived quality), emotional connections (brand association), and repeated engagement (brand loyalty). This alignment demonstrates a strong and multi-layered brand relationship between customers and the platforms. The findings correspond with that of Kim and Yum (2024) who found consistent delivery of quality services and the authenticity of products significantly shaped consumer loyalty on South Korean e-commerce platforms. In the researcher’s study, platforms that reliably met customer expectations over time developed stronger

emotional and transactional bonds with users, leading to higher retention rates and greater customer advocacy.

Consistent with this finding, Hossain and Kibria (2024) discovered that, when brands maintain visibility through regular marketing and positive user experiences, consumers were more inclined to remain loyal to those platforms over competitors. Buttressing this point, Chmeis and Zaiter (2024) reported that customer trust in the quality of online brands was a decisive element in retention among Lebanese online shoppers. Their research noted that when quality assurance was coupled with competitive pricing, shoppers were more likely to continue using a particular platform rather than exploring alternatives. This concurs with the results of Zhang and Guo (2024) who revealed that brand association, such as the alignment of brand values with customer identity and lifestyle preferences, positively affected the emotional bond between consumers and e-commerce brands in China. Their study further showed that customers perceived brands reflecting their personal values as more credible and trustworthy, which in turn encouraged deeper levels of customer engagement and loyalty.

Two responses from the open-ended section of the questionnaire further reinforce the statistical findings. One respondent shared, “I always go back to Jumia because I feel like I know their products will come exactly as shown online. I don’t like surprises” (Respondent “K”). Another commented, “even when I try other platforms, I still find myself coming back to Konga because I trust the quality more and their site feels familiar” (Respondent “H”). These views align closely with the observed high application of perceived quality and brand loyalty. Furthermore, demographic data, revealed that majority of the respondents had been using these platforms for five to seven years and regularly made purchases, further affirming the consistency and depth of the customer-brand relationship nurtured through sustained brand equity practices. Together, these findings suggests that Jumia and Konga’s brand equity practices are not only effective but also consistent with theoretical frameworks and international evidence, indicating their ability to foster both transactional reliability and emotional attachment among their customer base.

Level of Customer Engagement towards E-Commerce Sites

Table 2 presents results of customer engagement towards e-commerce sites, showing the respondents' overall

interaction in emotional, cognitive, and behavioral terms. The overall weighted mean is 3.19 with a standard deviation of 0.52, indicating a high level of customer engagement with a moderately consistent response pattern.

Table 2: Level of Customer Engagement towards E-Commerce Sites

	Indicators	Weighted Mean	Std. Dev	Interpretation
1	Emotional engagement	3.36	0.52	VHL of CE towards e-commerce sites
2	Cognitive engagement	3.32	0.48	HL of CE towards e-commerce sites
3	Behavioral engagement	2.90	0.55	HL of CE towards e-commerce sites
Overall Weighted Mean		3.19	0.52	HL of CE towards e-commerce sites

*VHL – Very High Level; CE – Customer Engagement; HL – High Level

Emotional engagement recorded the highest rating (mean = 3.36, SD = 0.52), indicating a very high level of attachment that reflects customers' positive feelings, excitement, and satisfaction with their shopping experiences. Cognitive engagement followed closely (mean = 3.32, SD = 0.48), interpreted as high, showing that customers invest mental effort in comparing prices, reading reviews, and processing product information before making decisions. By contrast, behavioral engagement ranked lowest (mean = 2.90, SD = 0.55), though still at a high level, with greater variability in responses. This suggests that while customers are emotionally and cognitively invested, the extent to which these translate into consistent purchase behaviors, reviews, or loyalty program participation differs across individuals. The implications of these findings for e-commerce platform owners and operators are multifaceted. A strong emotional and cognitive connection suggests that customers feel positively about their shopping experiences and are mentally invested in the platforms, which can increase platform loyalty and influence repeat usage. However, the slightly lower behavioral engagement means that despite this attachment and interest, not all customers consistently translate these feelings and thoughts into actions such as purchases or reviews. For platform owners, this disconnect may result in missed revenue opportunities if emotional and cognitive engagement are not effectively converted into tangible behaviors. For customers, strong emotional and cognitive connections can drive satisfaction but may also result in decision fatigue or overexposure to digital content without proportionate behavioral outcomes. Marketing professionals, on the other hand, face the consequence of having to develop more precise strategies to convert cognitive and emotional interest into direct action, such as refining call-to-action prompts or optimizing reward mechanisms.

The results corroborate the E-Engagement Model of Brodie *et al.*, (2011), which positions emotional and cognitive engagement as precursors to behavioral outcomes. In this study, emotional and cognitive engagement are at very high levels, which aligns with the model's structure, suggesting that customers' feelings and thought processes are deeply engaged. However, the relatively lower behavioral engagement resonates

with the notion that engagement is a process, and high levels of affective and intellectual involvement do not always instantly result in overt customer actions. Findings authenticate Khamonyi (2022) who revealed that Kenyan online shoppers often show deep emotional involvement in their favorite e-commerce brands, frequently expressing trust, excitement, and satisfaction even when they are not making purchases. This emotional engagement lays the groundwork for future transactions and brand loyalty. This situation is in consonance with Kumar and Ayodeji (2021) who found that cognitive engagement, such as comparing prices, reading reviews, and understanding product details, is a major factor in customer retention and satisfaction in Nigeria's e-commerce space. The researcher concluded that such cognitive efforts are crucial in shaping purchase decisions and post-purchase evaluations. Consistent with this, Do *et al.*, (2023) found that behavioral engagement, though present, often lags behind emotional and cognitive involvement, especially when customers are faced with delivery delays or concerns about product authenticity. The researcher noted that this discrepancy can reduce the frequency of purchases despite high emotional loyalty or cognitive involvement. Three personal comments from respondents in the open-ended section of the questionnaire further reinforce these findings. One respondent shared, "I always check the site even when I don't need anything because I like how the products are displayed, it gives me ideas" (Respondent "E"). This shows cognitive engagement through mental exploration. Another remarked, "sometimes I feel good just browsing, even when I know I won't buy anything, just seeing the deals and reading about them is enough" (Respondent "F"). This reflects emotional attachment to the browsing experience. Lastly, a respondent noted, "I don't always buy, but I keep coming back and reading reviews because I trust the site" (Respondent "B"). This illustrates how trust and mental effort (cognitive engagement) sustain customer presence even in the absence of frequent behavioral actions. These responses mirror the pattern identified in the quantitative data and confirm that customer engagement is deeply rooted in emotional and cognitive experiences that may or may not translate into immediate actions. This suggests that customers are mentally and emotionally invested

in the e-commerce platform's offerings, even if their actions do not always reflect that engagement through purchases or active sharing. Such insights reaffirm the idea that customer engagement is not solely defined by outward behaviors like buying or reviewing, but also by the internal processes of thought and feeling that occur during interactions with the platform.

Comparative Mean Analysis and SEM-Based Interpretation of Brand Equity Practices and Customer Engagement

The combined analysis of Brand Equity Practices (BEP) and Customer Engagement (CE) reveals important insights into how branding efforts translate into customer responses within the e-commerce context. The

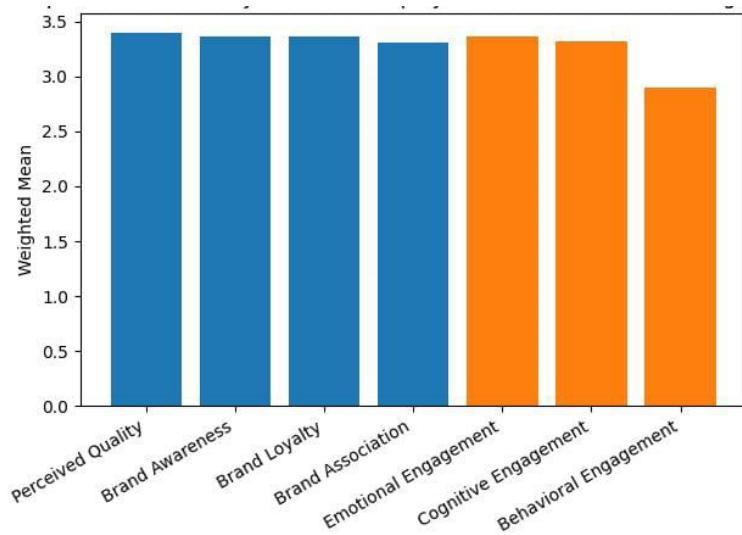


Figure 1: Comparative mean analysis of brand equity practices and customer engagement

comparative mean analysis indicates that all dimensions of brand equity, perceived quality, brand awareness, brand loyalty, and brand association, are rated at a very high level. This suggests that the e-commerce platforms have successfully established strong brand presence, credibility, and recognition among customers. Perceived quality emerged as the most prominent indicator, highlighting the importance customers place on service reliability, product quality, and overall platform performance when forming brand perceptions.

In contrast, customer engagement, while generally high, demonstrates noticeable variation across its dimensions. Emotional engagement recorded a very high level, closely aligning with the strong brand equity practices observed. This implies that customers feel psychologically and emotionally connected to the platforms, likely due to consistent branding, familiarity, and positive prior experiences. Cognitive engagement also remained high, indicating that customers actively process information, evaluate offerings, and maintain interest in the platforms. However, behavioral engagement showed the lowest mean among all indicators, suggesting that customers' emotional and cognitive connections do not consistently translate into concrete actions such as frequent purchases, active participation, or long-term commitment.

The observed gap between the very high level of BEP and the relatively lower level of behavioral engagement underscores a critical implication for both theory and practice. Theoretically, the findings support the proposition that brand equity is a key antecedent of customer engagement, particularly at the emotional and cognitive levels. Practically, the results indicate that strong

branding alone may be insufficient to drive sustained customer behavior. Operational and experiential factors, such as delivery efficiency, transaction reliability, user interface quality, and after-sales support, may mediate or moderate the relationship between brand equity and behavioral engagement. Overall, the analysis suggests that e-commerce platforms must complement their strong brand equity practices with improved service execution to convert positive brand perceptions into consistent and measurable customer actions.

Relationship between Brand Equity and Customer Engagement

Table 3 presents the results of the Pearson correlation analysis examining the relationship between brand equity and customer engagement across e-commerce platforms. The analysis revealed a positive but weak correlation between the two variables ($r = 0.267, p < 0.001$), indicating that as brand equity increases, customer engagement also tends to increase, though the relationship is not strong. The correlation is statistically significant, meaning the association is unlikely due to chance; however, the low coefficient value implies that brand equity explains only a small portion of customer engagement. This suggests that while customers' engagement is somewhat influenced by brand-related factors such as awareness, loyalty, and perceived quality, other determinants, such as user experience, trust, convenience, and satisfaction, likely play more substantial roles. From a managerial standpoint, this finding implies that strengthening brand equity alone may not be sufficient to foster sustained engagement. E-commerce managers should complement brand-building

strategies with efforts to enhance customer satisfaction, personalized experiences, and trust through reliable service delivery and responsive support systems. Customers today

appear to prioritize functional and experiential value, such as product quality, ease of navigation, and trustworthy transactions, over brand familiarity alone.

Table 3: Relationship between brand equity and customer engagement

		Brand Equity	Customer Engagement
Brand Equity	Pearson Correlation	1.000	0.267**
	Sig. (2-tailed)		<0.001
	N	500	500
Customer Engagement	Pearson Correlation	0.267**	1.000
	Sig. (2-tailed)	<0.001	
	N	500	500

** Correlation is significant at the 0.01 level (2-tailed)

These findings are consistent with Keller’s (2001) Customer-Based Brand Equity (CBBE) model, which posits that brand equity influences consumer responses such as attitudes, preferences, and behaviors, but its impact is mediated by customer experiences and meaningful interactions with the brand. In other words, while customers may perceive a brand as strong and reputable, these perceptions do not automatically translate into active engagement unless they are reinforced by positive, consistent, and tangible experiences. In the context of the study, e-commerce platforms like Jumia and Konga demonstrate high levels of brand equity across dimensions such as perceived quality, awareness, loyalty, and association, yet customer engagement, particularly behavioral engagement, lags behind, illustrating the limits of brand equity as a sole driver of engagement in online retail environments.

Brodie *et al.*, (2011) further clarify this phenomenon by conceptualizing customer engagement as a multidimensional construct encompassing emotional, cognitive, and behavioral components. Emotional engagement reflects feelings of attachment and interest, cognitive engagement involves the mental effort invested in processing information and evaluating offerings, and behavioral engagement encompasses actions such as browsing, purchasing, and sharing content. The weak correlation observed in this study suggests that brand equity strongly influences emotional and cognitive engagement, as customers respond to familiar, credible, and high-quality brands with positive feelings and thoughtful consideration. However, these positive perceptions do not necessarily translate into behavioral engagement, which remains sensitive to other operational and experiential factors. This interpretation aligns with the descriptive findings in Tables 1 and 2, where brand equity indicators consistently scored at very high levels, while behavioral engagement was relatively lower, emphasizing a disconnect between brand perception and action.

Perceived quality emerges as the most influential aspect of brand equity in shaping emotional and cognitive engagement, consistent with the findings of Al Nawas *et al.*, (2021). Customers tend to invest attention and form positive emotional responses when they perceive

products or services as reliable and high-performing. Similarly, Sang and Cuong (2025) highlight that strong brand associations encourage cognitive engagement by prompting customers to actively compare, evaluate, and interact with online offerings. Nevertheless, the modest correlation indicates that these perceptions alone are insufficient to induce sustained behavioral engagement. Operational challenges such as delivery delays, transaction inefficiencies, product misrepresentation, or suboptimal user interfaces can disrupt the translation of brand perception into action, a phenomenon widely recognized in digital consumer behavior research.

Jia *et al.*, (2022) emphasize that perceived value and meaningful online experiences are critical stimuli for behavioral engagement, including repeat visits, content sharing, and purchase activities. Likewise, Theocharis and Tsekouropoulos (2025) identify trust, service consistency, and reliability as essential enablers of loyalty and advocacy, suggesting that operational and experiential factors function as mediators in the brand equity, engagement relationship. In practical terms, this underscores the importance of combining strong brand equity with seamless customer experiences to maximize engagement outcomes. E-commerce platforms that rely solely on branding without investing in logistics, usability, or customer support may struggle to convert positive brand perceptions into observable behaviors.

Qualitative responses from study participants reinforce these insights. One respondent noted, “I usually return to websites that deliver what they promise in terms of quality, even if they are not my favorite brand,” while another remarked, “I think more about what I’m getting for the price, so if I feel the product is worth it, I will engage more with the site.” A third participant added, “Sometimes I don’t even recognize the brand name, but if the product has good reviews and looks solid, I will browse more and even share it with friends.” These remarks indicate that engagement in e-commerce is largely experience-driven, with trust, perceived value, and service quality taking precedence over brand identity. While brand equity provides the initial recognition and credibility that can attract customers, the experiential quality of transactions determines whether engagement

is sustained and behavioral actions are consistently taken. In essence, the weak yet significant correlation between brand equity and customer engagement observed in this study highlights that while brand strength is essential, it is insufficient on its own to drive active and lasting engagement in digital commerce. The findings support theoretical models that posit brand equity as a necessary but not sufficient condition for engagement, emphasizing the mediating role of experiential, operational, and trust-related factors. Practically, e-commerce platforms must complement strong branding with reliable service

delivery, high-quality products, intuitive interfaces, and personalized experiences to convert positive brand perceptions into enduring emotional, cognitive, and behavioral engagement. This integrated perspective underscores the multidimensional nature of engagement and provides actionable guidance for managers seeking to leverage brand equity for meaningful customer interactions.

Structural Equation Model of Brand Equity Practices and Customer Engagement in Nigerian E-Commerce

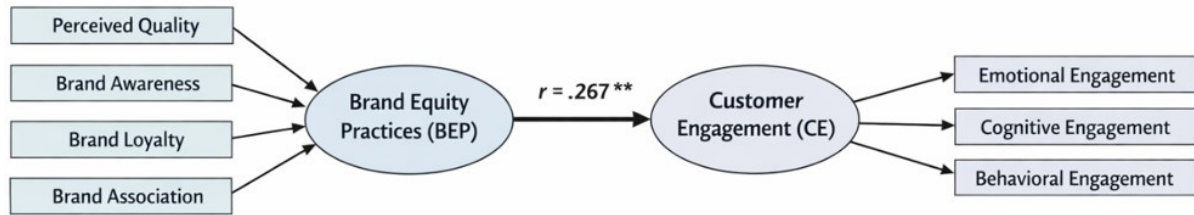


Figure 2: SEM of brand equity and customer engagement in Nigerian e-commerce

The SEM diagram illustrates the relationship between Brand Equity Practices (BEP) and Customer Engagement (CE) within the Nigerian e-commerce context. BEP is modeled as a latent construct reflected by four key indicators: Perceived Quality, Brand Awareness, Brand Loyalty, and Brand Association. Customer Engagement is also represented as a latent construct, captured through Emotional, Cognitive, and Behavioral Engagement. The structural path from BEP to CE is labeled with a correlation coefficient of $r = 0.267$, indicating a statistically significant but weak positive relationship between brand equity and customer engagement.

The diagram reinforces the descriptive and correlation findings of the study. All BEP indicators scored very high in weighted means, reflecting that e-commerce platforms such as Jumia and Konga have established strong brand recognition, loyalty, and perceived quality in the minds of consumers. Perceived Quality is particularly prominent, emphasizing the importance of product and service reliability as the foundation of brand equity. Conversely, the CE indicators show a variation in engagement intensity: Emotional Engagement aligns closely with BEP, suggesting that strong brands effectively foster affective attachment among customers. Cognitive Engagement is slightly lower, reflecting thoughtful evaluation and interest, while Behavioral Engagement is the weakest, highlighting that brand recognition and loyalty do not automatically translate into frequent purchasing or active participation without experiential reinforcement.

The modest correlation ($r = 0.267$) between BEP and CE underscores that while brand equity contributes meaningfully to engagement, it is insufficient alone to drive sustained customer action. The SEM visually confirms that the connection between brand strength and engagement is mediated by operational and experiential factors such as service quality, reliability, user interface, and trust. This finding aligns with Keller’s Customer-Based Brand Equity model, Brodie *et al.*’s multidimensional engagement theory, and recent empirical studies emphasizing that meaningful customer experiences are critical for converting brand perception into lasting engagement. Overall, the SEM highlights the importance of integrating strong brand equity with effective customer experiences to maximize engagement. Platforms must not only maintain high-quality branding but also ensure functional, reliable, and value-driven interactions to convert recognition into actionable and enduring customer engagement.

Challenges Encountered by Customers of E-Commerce Sites

Presented in Table 4 are the findings of the challenges encountered by customers of e-commerce sites, as reported by the respondents. The most commonly reported issue is delivery delay and other shipping-related problems, cited by 27.95% of respondents. This is followed by payment or transaction issues such as failed payments, double charges, or refund delays (16.88%).

Table 4: Challenges encountered by customers of e-commerce sites

	Indicators	Frequency (F)	Percentages (%)
1	Delivery delay & other shipping issues	45	27.95 %
2	Payment / transaction problems (failed or double charges, refund delays)	27	16.88 %
3	Wrong item received / poor product quality	23	14.29%
4	Website or app technical glitches (crashes, slow load, errors)	21	13.04%

5	Unresponsive customer service or poor support experience	18	11.18%
6	Return / refund process difficult or unclear	8	4.97%
7	Order tracking problems (no updates, unclear status)	7	4.35%
8	High shipping fees / hidden charges	4	2.48%
9	Items out of stock after ordering	4	2.48 %
10	Loyalty points or rewards issues	3	1.86%
11	Security / fraud concerns (fear of data misuse, scams)	1	0.62%

*Percentages are based on the 161 respondents who actually listed a challenge

Other significant concerns include receiving the wrong item or poor product quality (14.29%), website or app technical glitches (13.04%), and unresponsive customer service or poor support experiences (11.18%). Less frequently reported challenges include complications with return or refund processes (4.97%), problems with tracking orders (4.35%), high shipping fees or hidden charges (2.48%), items being out of stock after ordering (2.48%), issues with loyalty rewards (1.86%), and finally, concerns about security or fraud (0.62%). The finding implies that, for platform operators, the frequency of delivery and payment issues suggests operational weaknesses in logistics and financial transaction systems that could diminish customer trust and discourage repeat business. Customers, in turn, experience dissatisfaction, stress, and loss of confidence in digital shopping channels, which may lead them to abandon carts or switch to more reliable platforms. For marketing professionals, these systemic problems weaken brand integrity, making promotional efforts less effective and customer engagement strategies more difficult to sustain. If these challenges persist, they can compromise customer loyalty, reduce conversion rates, and ultimately affect the overall profitability and reputation of the e-commerce site.

These revelations appear to affirm the findings of Rashid and Rasheed (2024) who found that delivery inefficiencies and logistical challenges as some of the most significant contributors to dissatisfaction among online shoppers. When customers encounter issues, such as delays in receiving their orders, repeated missed delivery schedules, or vague and inconsistent shipping updates, the overall shopping process becomes stressful and inconvenient. Such experiences undermine the sense of reliability and trust that customers expect from e-commerce platforms, making them feel neglected or undervalued. Over time, these frustrations not only diminish customer satisfaction but also erode confidence in the platform's ability to meet basic service promises. This can prompt customers to switch to competitors who provide more efficient, transparent, and dependable delivery systems. Furthermore, persistent logistical failures reflect poorly on the platform's professionalism and operational efficiency, signaling weak supply chain management and lack of commitment to customer care. As a result, resolving delivery and logistics-related challenges becomes critical, since platforms that demonstrate timeliness, accuracy, and transparency in their delivery services are more likely to retain customers, strengthen loyalty, and enhance their

reputation in a highly competitive digital marketplace. This is consistent with the findings of Barman (2024) who revealed that issues such as failed payments, double charges, and prolonged refund processes reduce the sense of security and transparency that customers seek in digital transactions. These complications can discourage customers from completing purchases and make them hesitant to return for future transactions. This situation is in consonance with Albshaier *et al.*, (2024) who found that technical disruptions, such as website crashes or slow loading times, interfere with users' ability to navigate and complete tasks efficiently, causing them to perceive the service as untrustworthy or outdated. Such experiences can reduce their confidence in the platform's ability to handle transactions smoothly. The findings of this study align with those of Kumari *et al.*, (2021), who found that inadequate customer service responses or unresolved complaints significantly weaken the relationship between service providers and users. When customers perceive that their concerns are not being addressed in a timely and satisfactory manner, it results in a breakdown of communication that erodes trust and confidence in the platform. This lack of responsiveness not only frustrates customers but also generates a sense of neglect or abandonment, making them feel undervalued. Over time, such negative experiences accumulate and gradually erode the trust and confidence customers have in the platform. What may begin as a single unresolved issue, such as delayed delivery, poor product quality, or unresponsive support can intensify when repeated, creating a perception that the platform does not value or prioritize its users. This pattern of dissatisfaction leads customers to disengage emotionally and behaviorally, ultimately abandoning the platform altogether. Instead of maintaining loyalty, customers are driven to seek alternative service providers who demonstrate attentiveness, empathy, and genuine commitment to resolving concerns.

These revelations are further reinforced by personal comments made by respondents in the open-ended section of the questionnaire. One customer expressed frustration saying, "my package arrived two weeks late and I couldn't get any proper update from the seller or the courier" (Respondent "N"). Another stated, "I was double charged and it took more than a month to get my money back, and nobody was responding to my complaints" (Respondent "G"). A third respondent noted, "they sent me a totally different item, and the quality was terrible compared to the pictures" (Respondent "E"). Finally, a

respondent added, “sometimes the app freezes or just doesn’t load, especially when I am trying to checkout, it’s really annoying” (Respondent “C”). In essence, these personal views validate the statistical trends by showing the human consequences behind them, eroded trust, dissatisfaction, and a reluctance to shop again.

Integrated SEM Model of Brand Equity, Customer Engagement, and Operational Challenges in Nigerian E-Commerce

The integrated SEM model presents the relationships between Brand Equity Practices (BEP), Customer Engagement (CE), and operational challenges experienced by Nigerian e-commerce customers. The analysis indicates that BEP, measured through Perceived Quality, Brand Awareness, Brand Loyalty, and Brand Association, exhibits consistently high levels across all indicators. Among these, Perceived Quality shows the strongest association with the latent construct, suggesting that customers consider reliability, service, and product performance as central aspects of brand perception. Brand Awareness, Loyalty, and Association also register strong contributions, indicating that customers recognize and relate to the platforms’ brands, forming the foundation for engagement.

The path from BEP to CE shows a positive correlation of 0.267, which is statistically significant. This suggests

that brand equity has a measurable impact on customer engagement, though the strength of the relationship is moderate. The indicators for CE, Emotional Engagement, Cognitive Engagement, and Behavioral Engagement, reveal that emotional and cognitive engagement are relatively higher than behavioral engagement. Emotional engagement reflects customers’ feelings of attachment and interest, while cognitive engagement shows their attention and evaluation of platform offerings. Behavioral engagement is comparatively lower, indicating that even when customers recognize and appreciate the brand, their actual interactions, such as repeated purchases, content sharing, or platform participation, are somewhat constrained.

Operational challenges, represented as a separate latent variable connected to CE, include Delivery and Shipping Issues (27.95%), Payment and Transaction Problems (16.88%), Product and Quality Issues (14.29%), and Website or App Service Issues (13.04%). These challenges appear to moderate the translation of engagement into concrete actions. Customers who experience delays, transaction failures, poor product quality, or technical difficulties may maintain emotional or cognitive engagement but are less likely to demonstrate consistent behavioral engagement. The model shows that operational disruptions create friction between engagement and behavior, reflecting the role of service performance in shaping customer responses.

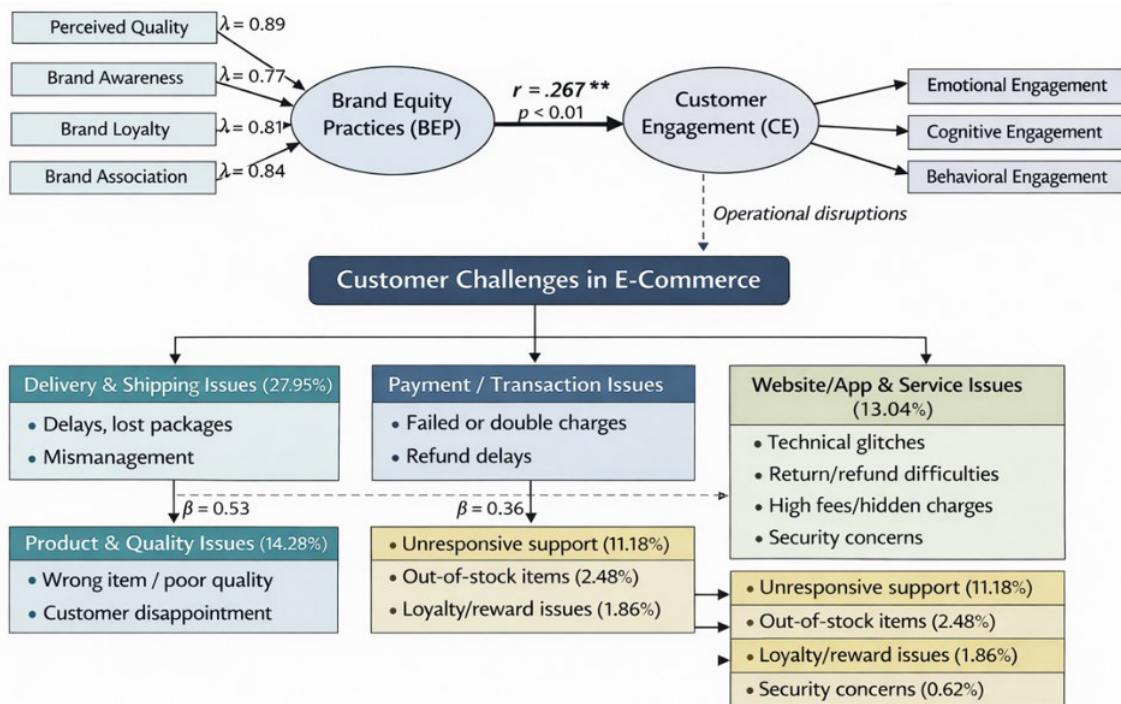


Figure 3: SEM of brand equity, customer engagement, and challenges in Nigerian e-commerce

Overall, the findings indicate that while brand equity contributes to emotional and cognitive engagement, the realization of behavioral engagement is affected by operational and experiential factors. Customers respond positively to strong brand recognition and quality perception, but service inefficiencies, product issues,

and transactional barriers limit the full expression of engagement. The SEM visually captures the sequential relationship between brand equity, engagement, and challenges, showing how both perceptual and practical dimensions interact to shape overall customer behavior on e-commerce platforms.

CONCLUSIONS

This study concludes that customers of Jumia and Konga in Nigeria demonstrate very high levels of brand awareness, loyalty, association, and perceived product and service quality. Customers are highly familiar with the platforms and maintain continued patronage due to satisfactory shopping experiences, competitive pricing, and perceived reliability. They associate the brands with convenience, innovation, and trustworthiness, and express strong confidence in the goods and services offered.

Customers also show very high emotional engagement, feeling connected and enthusiastic about their shopping experiences, which supports repeat purchases and word-of-mouth promotion. Cognitive engagement is also high, as customers actively compare products and evaluate information before making purchase decisions. Behavioral engagement is evident through frequent site visits, repeat transactions, and participation in promotions.

Although brand equity positively influences customer engagement, the relationship is relatively weak, suggesting that factors such as trust, user experience, and technological reliability play a stronger role in shaping engagement. Operational challenges, including delivery delays, incorrect orders, and payment issues, negatively affect satisfaction and long-term loyalty. Improving logistics, service quality, and transaction security is therefore necessary to sustain customer confidence and competitiveness in Nigeria's e-commerce market.

Recommendations

In light of the very high levels of brand awareness identified in this study, e-commerce platforms such as Jumia and Konga should consolidate their market presence by adopting advanced, data-driven digital marketing strategies. These may include algorithm-based personalization, customer segmentation using behavioral analytics, and sustained engagement through omnichannel communication platforms. Strengthening mobile application functionality and maintaining consistent brand narratives across digital touchpoints will further reinforce brand salience and recall among consumers. To deepen brand loyalty and reinforce favorable brand associations, platforms should institutionalize structured customer relationship management (CRM) systems that support loyalty reward schemes, tier-based membership programs, and referral incentives. Periodic customer engagement campaigns, supported by real-time feedback mechanisms and sentiment analysis, can help sustain emotional attachment while allowing firms to proactively address emerging customer expectations.

Given the high levels of emotional and cognitive engagement observed, e-commerce firms should continue enhancing user experience by ensuring comprehensive, accurate, and standardized product information, verified consumer reviews, and intelligent recommendation systems. Interactive technologies such as artificial intelligence-driven chat support and decision-assistance

tools can further encourage informed purchasing behavior and sustained customer participation. Considering the relatively weak direct relationship between brand equity and customer engagement, greater strategic emphasis should be placed on trust-building and service reliability. This can be achieved through robust cybersecurity protocols, transparent transaction processes, clearly articulated return and refund policies, and responsive multichannel customer support systems. To mitigate the negative effects of operational inefficiencies, e-commerce platforms should prioritize logistics optimization through warehouse automation, predictive demand forecasting, real-time delivery tracking, and performance-based partnerships with logistics providers. Continuous monitoring of operational metrics and targeted workforce training will be essential in enhancing service consistency, customer satisfaction, and long-term competitiveness within Nigeria's evolving e-commerce landscape.

Finally, this study, while providing valuable insights into the relationship between brand equity and customer engagement among e-commerce users in major Nigerian cities, is not without limitations. Firstly, the study focused only on two leading platforms, Jumia and Konga, thereby limiting the generalizability of the findings to other emerging or smaller e-commerce platforms operating in Nigeria. Additionally, the research was conducted in selected urban centers such as Abuja, Lagos, Kano, Aba, and Onitsha, which may not fully represent the perceptions and behaviors of customers in rural or semi-urban areas where internet access and e-commerce adoption remain limited. The reliance on self-reported data through online surveys may have also introduced response bias, as participants might have provided socially desirable or overly positive answers. Furthermore, the study employed a cross-sectional design, which captures consumer attitudes at a single point in time, making it difficult to establish causality between brand equity and engagement variables. Future research could address these limitations by expanding the scope of the study to include more e-commerce platforms and a broader geographic coverage encompassing rural and peri-urban areas. Longitudinal studies could also be conducted to examine how customer engagement evolves over time in response to changes in brand equity strategies and technological advancements.

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