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The Impact of Digital Relationship Marketing on Customer Loyalty in SMEs Post-COVID-19 in Nigeria

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ABSTRACT

The purpose of this study is to investigate how digital relationship marketing can increase customer loyalty in Nigerian SMEs. The goal is to identify the factors that influence the use of digital marketing tools and assess the effectiveness of various digital channels in promoting customer loyalty. The study used a mixed methods approach which included collection of both qualitative and quantitative data. A descriptive correlational study design was used and 388 respondents (customers) were given a structured questionnaire, and 10 chosen SMEs were interviewed. Regression and correlation analyses were conducted in the Statistical Package for the Social Sciences (SPSS) to study the relationships between digital marketing strategies and customer loyalty. The findings reveal a moderately positive and statistically significant relationship ($r = 0.566$, $p < 0.01$) between the adoption of digital relationship marketing tools and customer loyalty. The study identifies key digital marketing strategies, such as personalised email marketing and social media engagement, as effective means of enhancing customer loyalty. According to the findings, digital marketing has become essential for building relationships with customers, but it needs to be combined with a dedication to excellence and customer service.

INTRODUCTION

Customer loyalty is the degree to which customers make repeat purchases, have positive feelings, and have strong connections with a particular brand or business (Enehasse & Saglam, 2020). Loyal customers are very important to the long-term success and sustainability of businesses because they not only make frequent purchases but also act as brand ambassadors that get other people to engage with the brand. In the past businesses used traditional marketing methods like print media, TV, and radio to reach out to their audience. But, with the introduction of the internet and the growth of social media, we see a change in the marketing structure that gives businesses new ways to connect with consumers (Ngoma & Ntale, 2019). Given that SMEs usually operate in close-knit communities and rely heavily on word-of-mouth recommendations for growth, customer loyalty is especially important to them. On the other hand, digital marketing covers a wide range of activities, including mobile advertising, content marketing, social media marketing, email marketing, and search engine optimisation. These digital platforms give SMEs a way to go after their specific audience, improve brand awareness and promote customer loyalty (Kumar, 2004; Gao *et al.*, 2021; Enehasse & Saglam, 2020; Mitra *et al.*, 2025)

Post COVID-19 pandemic, businesses around the world have faced unforeseen challenges. Lockdowns, social distancing measures, and restricted movement led to a substantial shift in consumer behavior, with more consumers relying on digital platforms for their shopping needs. The substantial alteration in consumer behavior, coupled with other extraordinary challenges such as the limitations on the movement of goods and raw materials, has led to financial devastation for certain enterprises, rendering the impact of the COVID-19 pandemic on business expansive (Lawrence & Lawrence, 2021; Bularafa & Adamu, 2021; Hamiza & Ndi, 2020). In this regard, however, large-scale businesses in some sectors of the Nigerian economy, like e-commerce, banking, and telecommunications, experienced significant increases in their profitability, sales, and performance throughout the pandemic, even though the COVID-19 pandemic produced a financial catastrophe for the majority of Nigerian SMEs (Oxford Business Growth, 2021; Kola-Oyenehin & Kuyoro, 2020). The recent report by the Nigerian Communications Commission (NCC), as noted by Ajifowoke (2021), indicates that income produced by GSM carriers rose by 12.33%, from ₦2.02 trillion to ₦2.27 trillion between 2019 and 2020. Internet Service Providers (ISPs) generated ₦68.96 billion in revenues,

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up 28.31% from ₦53.75 billion in 2019. Other telecom providers made ₦534.69 billion, compared to ₦437.49 billion in 2019, while fixed operators made ₦8.43 billion from ₦6.04 billion. In addition to rising income, the industry was also able to maintain operating costs unchanged. Operating expenses in 2020 were at ₦1.783 trillion, less than a 1% rise from ₦1.782 trillion in 2019. These large-scale enterprises were able to function throughout the shutdown because they had the ability to connect their marketing and commercial operations with Internet platforms and networks (Otache, 2020). Ajifowo (2021) observed that Nigerians watch significant volumes of online entertainment through streaming platforms like Netflix and social media comedians. Nigeria saw an increase in data use from 147,537.52 terabytes to 196,163.42 terabytes between March and November 2020. Also, the number of internet users went up from 135.7 million to 154.4 million at the same time which is a 13.77% growth. This unlooked-for growth in online activity has brought to the fore the importance of digital marketing and also how it plays a role in customer loyalty in the post-COVID-19 era. As SMEs play a key role in the economic development and growth of Nigeria it is very important to study the issue of digital relationship marketing in the context of these companies in the country.

SMEs are known as small-scale businesses with limited operating capacity and resources. Notwithstanding their small size, these businesses make a substantial contribution to innovation, job creation, and overall economic output. In terms of employment in Nigeria and also in terms of how much they add to the country's GDP, SMEs play a huge role in Nigeria (Adetokunbo, 2020). However, despite their contribution, they face challenges due to limited access to capital, technological constraints, and intense competition from larger companies. As a result, they need to implement new strategies to overcome these challenges, engage their customers successfully and promote loyalty becomes paramount (Nurcahyo 2016; Ngoma & Ntale, 2019).

In the post-COVID-19 era, the role of digital marketing in cultivating customer loyalty for SMEs has expanded rapidly. The pandemic has expedited the digital transformation of enterprises and significantly impacted customer behavior (Papadopoulos *et al.*, 2020; Bacay *et al.*, 2025). Research reveals that digital relationship marketing plays a vital role in establishing customer loyalty within the SME setting. Yachou *et al.* (2022) studied the impact of digital marketing on customers and enterprises. The study emphasized the importance of individualized and targeted marketing strategies on digital platforms to foster consumer engagement and loyalty. In 2022 Mohammed reported on the issue of what digital marketing does for customer satisfaction and customer loyalty. What he found is that SMEs which have a large digital footprint, report higher levels of customer loyalty than those which do not. According to the survey, to maximise customer loyalty in a changing business environment, SMEs must

adopt an integrated strategy that incorporates a variety of digital marketing strategies. For SMEs, integrating data and analytics into digital marketing initiatives can increase customer loyalty. Goncarovs (2017) looked at the value of customer data analysis in the customer relationship management of SMEs. He saw that companies that successfully use customer data analysis better were able to determine what customers want, personalise their marketing to the individual and, in that way, increase long-term loyalty.

Numerous studies have proven that digital relationship marketing has a substantial and positive impact on small and medium enterprises (SMEs) in Nigeria. Arobo (2022) undertook a study on the importance of digital marketing and its effects on SMEs' ability to prosper in a global economy. The purpose of the study was to discover whether digital marketing can considerably boost brand awareness, forge tighter ties with customers, and encourage the continued growth and success of SMEs. With the help of five SMEs in Sweden and Nigeria and a qualitative research methodology, Arobo came to the conclusion that digital marketing is a potent and successful strategy for creating, nurturing, and staying in touch with customers using online platforms like websites, industry-specific sources, and forums.

Edim *et al.* (2021) revealed that customer loyalty among SMEs in Nigeria is positively benefitted by digital relationship marketing methods like email marketing and social media marketing. 295 SME operators were polled using a standardized questionnaire as part of the study's cross-sectional survey research approach. Multiple linear regression was utilised with the Statistical Package for the Social Sciences (SPSS 23) to examine the study's hypotheses. The results suggested that consumers exposed to digital relationship marketing activities were more likely to make subsequent purchases and refer the company to others, demonstrating that digital relationship marketing can be an effective technique for improving customer loyalty among SMEs in Nigeria.

Owoseni and Twinomurizi (2020) examined the impact of mobile applications on the dynamic capacities of MSEs in the service sector in Lagos, Nigeria, using exploratory factor analysis and data from 388 MSEs in the service sector. Contrary to popular opinion, the results suggested that service sector SMEs in Lagos use mobile apps less to boost their capacity to absorb information and more to affect their ability to take advantage of possibilities. These findings point out the potential advantages of investing in digital technology for SMEs in Nigeria in terms of customer loyalty and imply that service sector SMEs in Lagos emphasize grabbing chances over assessing them. A comparable study on the "Impact of Electronic Marketing on the Performance of SMEs in Karu Local Government Area, Nasarawa State of Nigeria" was undertaken by Akyuz and Ibrahim (2020). The study recruited 400 SMEs in the state of Nasarawa, and it used a structured questionnaire to acquire initial data. The hypotheses were examined using basic linear

regression. The results demonstrated that social media marketing had a mainly favorable influence, whereas email marketing had a negligible impact on SMEs' performance in Nasarawa State.

However, Eze *et al.* (2020) found that SMEs in Nigeria often lack the skills and knowledge to effectively deploy digital relationship marketing techniques in their study on the key success components driving the adoption of digital marketing tools by microbusinesses in Nigeria. The study highlights the shortcomings of SMEs in Nigeria in terms of successfully fostering customer loyalty through digital relationship marketing by employing a qualitative approach that takes into account functional capability, adaptive capacity, and expandability in relation to technology context.

The study of the empirical research provides insights into the relationship between digital relationship marketing and customer loyalty among SMEs in Nigeria. These studies shed light on the impact of digital marketing methods on customer loyalty and illustrate both the benefits and challenges connected with their implementation. Arobo's (2022) research supports the premise that digital relationship marketing can increase customer loyalty among SMEs in Nigeria. Fuad *et al.* (2024) validate the notion that the implementation of digital relationship marketing tools can greatly influence customer loyalty among SMEs. However, the study focused on Bangladesh. Although Akyuz and Ibrahim (2020) did not explicitly focus on customer loyalty, they gave insights into the efficiency of several digital marketing platforms, which indirectly impact consumer loyalty. Their research shows the importance of adopting suitable digital relationship marketing techniques to effectively develop customer loyalty among SMEs. Owoseni and Twinomurinzi (2020) believe that investing in digital technology can benefit SMEs in terms of customer loyalty. It helps to understand the relevance of digital relationship marketing strategies in the post-COVID-19 era for SMEs in Nigeria, as it underlines the possible advantages of digital technology adoption. On the other hand, Eze *et al.* (2020) identified the obstacles faced by SMEs in Nigeria in successfully implementing digital relationship marketing tactics.

While these studies recognize the importance of customer loyalty and digital marketing, there is a lack of a comprehensive understanding of how SMEs in Nigeria can effectively employ digital relationship marketing strategies to foster customer loyalty in the post-COVID-19 era (Stokinger & Ozuem 2018; Adejuwon, 2020; Mehralian & Khazea, 2022), raising an obvious question, "To what extent does digital relationship marketing impact customer loyalty in SMEs in Nigeria during the post-COVID-19 era?"

looking at the collection of knowledge on digital relationship marketing and customer loyalty, According to the report, digital relationship marketing methods could be a beneficial tool for SMEs in Nigeria to boost customer loyalty, but they also present substantial implementation challenges. Challenges linked to

skills, knowledge, and context need to be addressed to guarantee successful implementation, and understanding the specific context and restrictions of SMEs in Nigeria to better create digital relationship marketing strategies to encourage customer loyalty. The purpose of this study is to analyze the function of digital relationship marketing in creating customer loyalty in the post-COVID-19 age. It will study how digital marketing affects customers' loyalty to a brand and why this matters considerably to SMEs. The study will include the study will analyze the obstacles and opportunities that occur when SMEs in Nigeria employ digital relationship marketing tactics to encourage customer loyalty. Following these aims, the objectives of this study are as follows; (1) To evaluate the factors that affect the use of digital relationship marketing technologies in the post-COVID-19 age by selected SMEs in Nigeria. (2) To examine the effectiveness of digital relationship marketing platforms in creating customer loyalty among selected SMEs in Nigeria. (3) To investigate other elements, besides digital relationship marketing, that affect customer loyalty in the post-COVID-19 age for selected SMEs in Nigeria.

Given the research question and research aims, the following hypotheses are presented for the study; (1) There is a substantial association between the adoption of digital relationship marketing tools and customer loyalty among selected SMEs in Nigeria. (2) The efficiency of digital relationship marketing platforms considerably influences customer loyalty among chosen SMEs in Nigeria. (3) Digital relationship marketing is a crucial factor determining customer loyalty in the post-COVID-19 age for chosen SMEs in Nigeria. (4) There are no major elements, outside of digital relationship marketing, that affect customer loyalty in the post-COVID-19 period for selected SMEs in Nigeria.

MATERIALS AND METHODS

Research Design

This study employed a descriptive correlational design technique to identify the association between digital relationship marketing and customer loyalty among selected SMEs in Nigeria. The justification for the chosen methodologies in this study is motivated by the research questions, hypotheses, and the need to acquire complete data to evaluate the influence of digital relationship marketing strategies on customer loyalty among SMEs in Nigeria. To address these study questions and hypotheses, a mixed-methods strategy was used. This technique combines qualitative and quantitative research approaches, enabling the acquisition of extensive and in-depth data from both customers and SMEs.

Study Population

The study population for this research comprised of customers from the ten selected SMEs in Nigeria. The customers of these SMEs shared insights regarding their attitudes, behaviors, and beliefs linked to customer loyalty and digital relationship marketing. The SMEs, on

the other hand, provided their thoughts and experiences in adopting digital relationship marketing methods to encourage customer loyalty.

Sampling Technique and Sample Size

The selection technique for this study uses a purposive sample approach to identify both the SMEs in Nigeria and their corresponding consumers. 388 samples (customers) and 10 SMEs, totalling 398 sample sizes, were employed for the study. Factors such as frequency of connection with the SMEs, level of loyalty, and involvement with digital marketing platforms were taken into account.

Research Instructions

A structured questionnaire was the study instrument utilized to acquire data. The questionnaire was meant to collect data on the attitudes, actions, and perceptions of customers and businesses around digital relationship marketing and customer loyalty for SMEs in Nigeria. The questionnaire featured multiple-option Likert scale questions and was designed to be self-administered by the respondents through an online form.

Methods of Data Presentation and Analysis

The data obtained in this study was presented in a systematic

and ordered manner to enable a clear explanation and interpretation of the outcomes. The data were evaluated using both descriptive and inferential statistical methods. To summarize the data and give a general understanding of the elements under consideration, descriptive statistics like mean, frequency and standard deviation were used. Regression analysis and correlation were used to evaluate the hypothesis and generate population predictions based on the sample data. Before the analysis began, the data was cleansed and inspected for flaws to guarantee the precision of the findings. The statistical investigation was carried out using the Statistical Package for the Social Sciences (SPSS) application. The study inquiries and hypotheses were taken into consideration when evaluating the findings.

Reliability and Validity Tests

The Cronbach’s alpha was used to determine the reliability and validity of the test. The Customer Loyalty scale, with 13 items, revealed a Cronbach’s alpha of 0.780, indicating a reasonably excellent level of internal consistency among the items as shown in Table 1. It implies that these questions tend to be positively associated with each other, supporting the hypothesis that they assess a comparable construct (customer loyalty) in a consistent manner.

Table 1: Results of Reliability Tests

Variables	Number of Items	Cronbach's Alpha
Customer Loyalty	13	0.780
Digital Relationship Marketing	13	0.823

Source: Author’s Computation using SPSS/Survey.

RESULTS AND DISCUSSION

Result

The descriptive analysis shows that the majority of participants fall within the 25–34 age range (mean = 2.72; SD = 0.471), with a moderate variation in gender representation (mean = 1.35; SD = 0.478). The average

educational attainment was a bachelor’s degree (mean = 3.04; SD = 0.555), and the respondents had been customers of the SMEs for 1–3 years on average (mean = 2.68; SD = 1.072), revealing various experiences throughout the sample as indicated in Table 2.

Table 2: Summary of Descriptive Statistics of Socio-demographic Characteristics of Respondents.

Socio-demographic characteristics		Age	Gender	Education Background	How Long have you known the brand
N	Valid	388	388	388	388
	Missing	0	0	0	0
Mean		2.72	1.35	3.04	2.68
Std. Deviation		0.471	0.478	0.555	1.072

Source: Author’s Computation using SPSS/Survey.

Factors Influencing Customer Loyalty

Identifying additional variables, beyond digital relationship marketing, that influence customer loyalty for the selected SMEs in the post-COVID-19 era was one of the study objectives. As a result, the impact of several aspects such as pricing, quality of products, reputation of the SMEs, customer care, and digital relationship marketing on customer loyalty in the post-COVID-19 period for chosen SMEs in Nigeria was measured and shown in Figure 1.

The data showed the participants’ perspectives of the impact of several factors on customer loyalty in the post-COVID-19 period for selected SMEs in Nigeria. Among the categories evaluated, ‘Quality of Products’ and ‘Customer Care’ were found to have the strongest positive impact on customer loyalty, with mean scores of 4.34 and 4.30, respectively, as shown in Table 3. Participants had a more neutral attitude on the impact of ‘Pricing’ on customer loyalty and it has a mean score



Figure 1: Impacts of Factors that influence customer loyalty

of 3.52. The factors ‘Reputation of SMEs’ and ‘Digital Relationship Marketing’ were likewise regarded positively, with mean scores of 4.10 and 4.12, respectively.

Using Online Relationship Marketing Techniques

From the in-depth interview data, there are a number of recurring themes which come up in regard to the use of

Table 3: Summary of Statistics of factors that affect Customer loyalty

Factors		Pricing	High-Quality Products	The Brand Reputation	Customer Service	Digital Relationship Marketing
N	Valid	388	388	388	388	388
	Missing	0	0	0	0	0
Mean		3.52	4.34	4.10	4.30	4.12
Std. Deviation		1.048	0.688	0.844	0.815	0.791

Source: Author’s Computation using SPSS/Survey.

digital relationship marketing tools for customer loyalty. These topics are grouped below along with pertinent quotes from the respondents.

Theme 1: Customer Loyalty Through Digital Marketing Strategies

SMEs have been using user generated content (UGC), interactive virtual events, social media participation, and tailored email marketing. “We run custom email campaigns which we use to make our customers feel valued and they are very engaged,” one of the experts claims.

Theme 2: Issues in Digital Marketing Techniques

Some of what SMEs in Nigeria reported is that they had insufficient digital knowledge, resource constraints, data privacy issues, and also competitiveness which impaired their adoption of digital strategies. One respondent stated, “We had to train our staff to get up to speed with the latest digital marketing techniques.”

Theme 3: How COVID-19 Affects Digital Marketing Initiatives and Customer Loyalty

The COVID-19 pandemic caused a large shift in consumer behavior to online purchases and remote services which also brought about an increase in the use of digital channels and online advertising. To sustain

that which they had lost customer interest in, SMEs had to change their strategies. The third interviewee stated that COVID-19 forced them to put online advertising forward and, at the same time, improve our website’s user friendliness.

Theme 4: Customer Loyalty Through Efficient Digital Marketing Channels

SMEs have reported that some digital marketing channels are very successful in terms of customer loyalty. Personalized email marketing, social media engagement, and interactive virtual events were proving to be great for long-term customer relationships. According to Interviewee 1, “We have loyal followers on social media who regularly interact with our posts and share their experiences.”

Theme 5: Metrics for Measuring Success in Customer Loyalty

SMEs look at key indicators which include customer retention rate, repeat purchase rate, Net Promoter Score (NPS), customer lifetime value (CLV), engagement metrics, customer comments and reviews, and referral metrics as they work to see how well their digital marketing is doing for customer loyalty. “We use Net Promoter Score (NPS) to determine customer loyalty and satisfaction,” they say.

Theme 6: Post-COVID-19 Developments in Digital Relationship Marketing Possibilities

SMEs are looking at new ways to improve customer loyalty through digital relationship marketing in the post-COVID-19 environment. Using an omnichannel strategy, gamification and rewards, chatbots and AI assistants, data-driven insights, encouraging sustainability and social responsibility, and creating creative loyalty programs are some strategies. “We plan to use chatbots and AI assistants to enhance customer loyalty and foster engagement,” as stated by Interviewee 3.

Hypothesis Testing

To evaluate the hypotheses correlation analysis and ordinal regression were used. The Pearson correlation study indicates a relatively positive and statistically significant association between customer loyalty (CL) and digital relationship marketing (DRM) ($r = 0.566$, $p < 0.01$). This implies that successful digital marketing tactics have a favourable influence on customer loyalty in SMEs following COVID-19.

The normality tests reported that, that is, CL and DRM did not follow a normal distribution ($p > 0.05$); as such, ordinal regression was employed. The model did, in fact, show a large degree of fit (Chi Square 158.836, $p < 0.001$) and was reported to explain 33.7% of the variance in CL (Nagelkerke R square 0.337). There was a significant correlation between DRM and CL ($B = 2.341$, $p < 0.001$) and an odds ratio of 10.388. What was found was that higher DRM scores correlated with greater customer loyalty.

According to the Pearson correlation study, there is a moderately positive relationship between customer loyalty and digital relationship marketing, which is at 0.566. The results support the premise that there is a significant association between customer loyalty and the use of digital relationship marketing tools among a group of Nigerian SMEs. The impact of digital relationship marketing channels on customer loyalty was verified through in-depth interviews. The discussion of the themes surrounding the adoption of digital relationship marketing strategies, however, made it evident that, according to the interviewees, customer loyalty was positively impacted by the use of user-generated content, social media engagement, interactive virtual events, and personalised email campaigns. This provides qualitative evidence in favour of the premise that the effectiveness of digital relationship marketing channels has a significant impact on customer loyalty among a subset of chosen SMEs in Nigeria.

In the post-COVID-19 era, the ordinal regression analysis supports that digital relationship marketing does play a role in the issue of customer loyalty for Nigerian SMEs. Many variables played a role in the determination of customer loyalty in the data study which included price, product quality, small business reputation, customer service, and digital relationship marketing. It was determined that ‘Quality of Products’ and ‘Customer Care’ had the largest

positive effect on customer loyalty. Also, we found out that there are other key factors besides digital relationship marketing which play a role in customer loyalty in the post COVID-19 era for a sample of SMEs in Nigeria. Thus, the theory that customer loyalty in the post COVID-19 era is a result of digital relationship marketing alone is refuted for Nigerian SMEs.

Discussion

The present study reports on what we feel is important new info regarding the relationship between customer loyalty and Digital Relationship Marketing (DRM) in Nigerian SMEs as we see in the post-COVID-19 environment for businesses. According to this study, consumer loyalty is greatly impacted by DRM tactics like social media interaction, personalised email marketing, and interactive virtual events. We support this with both quantitative and qualitative data. These results are in line with earlier research, including that of Rosário & Dias (2023), which indicates that data-driven, tailored marketing campaigns improve customer retention and engagement. But what this study does do is to put the results in the context of the very particular issues which Nigerian SMEs had to deal with post COVID-19 which in turn brings to light both the pros and cons of this digital marketing shift.

Quality of Products and ‘Customer Care’ as other factors that influence customer loyalty is consistent with the findings of Rane *et al.* (2023), who pointed out that product quality and excellent customer service are fundamental to building strong customer relationships, even in digital contexts. Although Nigerian consumers are price sensitive, the perceived value of high-quality goods and customer service outweighs this sensitivity. The focus on customer service is especially crucial for SMEs because it demonstrates that, even in a world that prioritises digitalisation, individualised service remains a crucial differentiator in building loyalty. This calls into question the idea that digital interaction is enough on its own.

Themes gleaned from in-depth interviews shed light on the prospects and difficulties of adopting DRM. In line with previous research by Radicic & Petković (2023), which discovered that SMEs in developing economies frequently lack the resources and skills necessary to fully capitalise on digital marketing technologies, limited digital expertise, resource constraints, and data privacy concerns were identified as major barriers. We report now that there is a greater opportunity post COVID-19 to use digital technologies like chatbots, AI assistants, and gamification for improved consumer engagement as corroborated by Mitra *et al.* (2025), who found that there is a correlation between gamification intensity and brand loyalty in young adult demographics.

CONCLUSION

The research looked at what digital relationship marketing does for customer loyalty in Nigerian SMEs. Given that traditional marketing techniques are no longer as successful, it demonstrates how crucial digital marketing

has become to retaining customers. The main finding of the study shows a strong link between using digital marketing tools and keeping customers loyal. The data suggests that small businesses that use digital channels like personalized emails, social media interactions, and online events see higher customer loyalty. For many companies, digital marketing is a must-do rather than a nice-to-do. While digital is key, it does have to be backed by great products and services, which the study also brings to light as very important for customer retention. These results have wider application than the specific case of Nigerian SMEs. The research's results can be used as a guide for similar businesses in different geographies and economic settings which may see a shift toward digital marketing. In order to do well in a very competitive market, SMEs must put digital relationship marketing at the heart of what they do. Going forward, studies must examine how emerging technologies can be incorporated into Nigerian SMEs' marketing strategies as well as the long-term impacts of digital marketing on customer loyalty across a range of industries. Building strong customer relationships through digital marketing is not just a fad; rather, it is a fundamental change that will shape how successful businesses operate in the future.

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