

EFFECT OF AFFILIATE MARKETING ON CONSUMER BEHAVIOR AMONG THE STUDENTS OF MICHAEL OKPARA UNIVERSITY OF AGRICULTURE UMUDIKE, ABIA STATE

ADINDU, Chidinma Peace. Ph.D,
Department of Marketing, College of Management Sciences
Michael Okpara University of Agriculture Umudike
08068367571; Adindu.chidinma@mouau.edu.ng or eberechidinma18@gmail.com

Mmanwaoke, O. Vincent. Ph.D
Department of Marketing, Faculty of School of Business, Management and Technology (SBMT)
B. U. Nzeribe Polytechnic, Awo Omamma, Oru East, Imo state
08037443272

NZEOMA, Sunny Paul
Department of Marketing, Faculty of School of Business, Management and Technology (SBMT)
B. U. Nzeribe Polytechnic, Awo Omamma, Oru East, Imo state
08063385355

ADINDU, Ogbonna Michael Ph.D
Department of Business Administration (Marketing Option), Clifford University, Owerrinta
07068633563

Abstract

Affiliate marketing has become a prominent digital marketing strategy where products and services are promoted through affiliates such as influencers, bloggers, and social media content creators who earn commissions based on conversions. This study examined the effect of affiliate marketing on consumer buying behavior among students of Michael Okpara University Umudike. The study focused on how affiliate marketing influences key consumer buying behavior variables, including consumer trust, consumer engagement and purchase intention among university students. A descriptive survey research design was adopted, and data were collected from undergraduate students using a structured questionnaire. The data collected were analyzed using descriptive statistics and regression analysis to test the relationship between affiliate marketing and consumer buying behavior. The findings revealed that affiliate marketing has a positive and significant effect on consumer trust, consumer engagement and purchase intention. The study concludes that affiliate marketing is an effective tool in shaping consumer buying behavior among university students. It recommends that organizations should treat affiliate marketing as a strategic marketing tool by investing in reliable affiliate partnerships, monitoring campaign performance regularly, and integrating affiliate marketing with other digital marketing strategies to improve engagement, trust, and sales performance simultaneously.

Keywords: Affiliate marketing, consumer buying behavior, consumer trust, consumer engagement, purchase intention, university students.

Introduction

The development of digital marketing has significantly changed the way organizations communicate, promote products, and influence consumer decisions (Kotler, Kartajaya and Setiawan,

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2019). In the past, marketing mainly depended on traditional channels such as television, radio, newspapers, and outdoor advertisements, where messages were delivered broadly to a general audience with limited interaction (Fill and Turnbull, 2019). However, with advancements in internet technology and mobile communication, marketing has evolved into a more interactive and data-driven system. Today, digital marketing allows businesses to engage consumers in real time, personalize messages, and target specific audiences based on their online behavior and preferences (Chaffey & Ellis-Chadwick, 2019). Within this modern digital environment, affiliate marketing has emerged as an important performance-based strategy.

Affiliate marketing is a form of digital marketing in which individuals or organizations (affiliates) promote products or services on behalf of a company and receive commissions for generating specific results such as sales, clicks, or leads (Mathur, Narayanan and Sundaresan, 2018, Edelman and Brandi, 2015). It operates on a performance-based model where payment is made only when desired actions are achieved. This makes it a cost-efficient strategy for businesses seeking to expand their customer base (Patel, 2020). Affiliate marketing usually involves merchants, affiliates, and consumers, with promotion carried out through blogs, websites, social media platforms, and influencers. Charlesworth (2018) explains that this model is effective because it relies on trust-based recommendations from third parties who already have established audiences.

On a global scale, affiliate marketing has become a key component of online business strategies, especially in e-commerce. Major companies like Amazon and eBay run large affiliate programs that allow individuals to earn income by promoting products online. This marketing approach has a strong influence on consumer behavior by increasing product visibility and encouraging purchase decisions through trusted recommendations. Studies show that consumers tend to rely more on affiliate or influencer recommendations than on direct brand advertisements because they perceive them as more authentic and relatable (Tuten & Solomon, 2018).

In Nigeria, affiliate marketing is gradually gaining attention due to the growth of internet usage, smartphone adoption, and the expansion of online shopping platforms such as Jumia and Konga. Influencers, bloggers, and digital entrepreneurs are increasingly using affiliate links to promote products and earn commissions. However, consumer response in Nigeria is affected by issues such as trust in online transactions, cost of internet data, awareness levels, and concerns about online

fraud (Adeleke & Aminu, 2021). These factors influence how consumers interpret affiliate marketing messages and whether they proceed to make purchases.

Statement of problem

In Nigeria, the rapid growth of internet penetration, smartphone usage, and social media platforms has significantly expanded the reach of digital marketing, with affiliate marketing emerging as a widely adopted promotional strategy among online businesses and influencers. Despite its increasing popularity, there is still limited understanding of how affiliate marketing influences consumer behavior in the Nigerian market, particularly in relation to trust, purchase decisions, and brand loyalty. Consumers are frequently exposed to affiliate links, influencer endorsements, and product recommendations across platforms such as Instagram, TikTok, Facebook, and blogs; however, the extent to which these promotional messages are perceived as credible or persuasive remains uncertain.

Furthermore, the Nigerian digital space is characterized by varying levels of consumer awareness and digital literacy, which may affect how individuals interpret and respond to affiliate marketing messages. While some consumers may rely on affiliate recommendations to make purchase decisions, others may be skeptical due to concerns about bias, hidden commissions, or misleading promotions. This situation raises important questions about the actual effectiveness of affiliate marketing in shaping consumer attitudes and behaviors within the Nigerian context.

In addition, despite the growing use of affiliate marketing by e-commerce platforms and online entrepreneurs in Nigeria, there is limited empirical evidence examining its behavioral impact on consumers. This creates a research gap in understanding whether affiliate marketing truly drives consumer engagement and conversion or merely increases exposure without significantly influencing purchasing behavior. Therefore, the problem of this study is to examine the effect of affiliate marketing on consumer behavior in Nigeria, particularly in terms of consumer trust, purchase intention, and decision-making processes in the digital marketplace.

Concept of Affiliate marketing

Affiliate marketing is a performance-based digital marketing strategy in which businesses (merchants or advertisers) collaborate with individuals or organizations (affiliates or publishers) to promote their products or services in exchange for a commission on completed actions such as sales,

clicks, or leads (Mathur, Narayanan and Sundaresan, 2018). It is considered one of the most measurable and cost-efficient forms of digital advertising because payment is tied directly to performance outcomes rather than exposure or impressions (Chaffey, 2020; Edelman & Brandi, 2015).

The concept of affiliate marketing is built on a structured relationship involving three main parties: the merchant, the affiliate, and the consumer. The merchant is the company that owns the product or service, the affiliate is the promoter who markets the product through digital platforms such as websites, blogs, email campaigns, and social media, while the consumer is the end user who responds to the promotional content by taking a specific action. When the consumer completes the required action such as purchasing a product or clicking a referral link the affiliate earns a commission based on the agreed terms (Patil & Bhakkad, 2014).

Affiliate marketing operates through tracking systems that use cookies, referral links, and affiliate dashboards to monitor user activity and ensure accurate commission payments. This technological structure ensures transparency and accountability in digital advertising systems. Kotler and Keller (2016) explain that such digital marketing innovations have transformed traditional promotional methods by enabling firms to reach highly targeted audiences while measuring the effectiveness of marketing campaigns in real time.

Globally, affiliate marketing has expanded rapidly due to the growth of e-commerce platforms and social media influencers. Influencers and content creators now play a major role in shaping consumer preferences by recommending products to their followers, thereby blending personal influence with commercial promotion. This has made affiliate marketing a powerful tool for brand awareness, customer acquisition, and sales conversion in the digital economy (Chaffey, 2020). However, Edelman and Brandi (2015) caution that the effectiveness of affiliate marketing depends heavily on transparency, credibility, and trust. When affiliates clearly disclose sponsored content and maintain authenticity, consumers are more likely to respond positively. Conversely, hidden promotions or misleading endorsements may reduce consumer trust and negatively affect purchase decisions.

In developing economies such as Nigeria, affiliate marketing is increasingly adopted by e-commerce platforms and social media influencers due to rising internet penetration and smartphone

usage. Nevertheless, challenges such as low digital literacy, lack of strict regulation, and consumer skepticism about online promotions may limit its effectiveness in influencing consumer behavior. In summary, affiliate marketing is a modern digital marketing approach that combines technology, performance incentives, and influencer-driven communication to promote products and influence consumer behavior. Its success depends on the strength of trust, transparency, and the effectiveness of digital engagement strategies (Chaffey, 2020; Kotler & Keller, 2016; Edelman & Brandi, 2015; Patil & Bhakkad, 2014).

Concept of Consumer Behavior

Consumer behavior refers to the study of how individuals, groups, or organizations select, purchase, use, and dispose of goods and services, as well as the mental, emotional, and behavioral processes that influence these decisions (Solomon, 2020). It examines the ways consumers respond to marketing stimuli and how internal and external factors shape their buying decisions in both physical and digital marketplaces (Kotler & Keller, 2016; Solomon, 2020).

The concept of consumer behavior is grounded in the idea that purchasing decisions are not random but are influenced by a combination of psychological, social, cultural, and personal factors. Psychological factors include perception, motivation, learning, beliefs, and attitudes, while social factors involve family, reference groups, and social class. Cultural factors reflect the broader values, norms, and traditions that shape consumer preferences, and personal factors include age, income, occupation, lifestyle, and personality (Kotler & Keller, 2016).

In modern marketing environments, especially with the rise of digital technologies, consumer behavior has become increasingly complex and dynamic. Consumers are no longer passive recipients of marketing messages; instead, they actively search for information, compare alternatives, and rely on online reviews, influencer recommendations, and social media content before making purchase decisions. Solomon (2020) explains that today's consumers are highly informed and interactive, making their behavior more unpredictable and heavily influenced by digital communication channels. Furthermore, consumer behavior is strongly affected by exposure to marketing strategies such as advertising, branding, influencer marketing, and affiliate marketing. These strategies shape consumer perceptions and can significantly influence trust, engagement, and purchase decisions.

In digital environments, repeated exposure to promotional content across platforms such as Instagram, TikTok, Facebook, and blogs increases familiarity and can strengthen consumer intention to buy. In developing economies such as Nigeria, consumer behavior is also shaped by unique contextual factors such as income level, digital literacy, trust in online transactions, and access to technology. Nigerian consumers are increasingly engaging with digital platforms for shopping and information, but their behavior is often influenced by peer recommendations, influencer credibility, and perceived authenticity of online promotions. In summary, consumer behavior is a broad and dynamic concept that explains how individuals make purchasing decisions based on a combination of psychological, social, cultural, and digital influences. It is a critical area of study in marketing because it helps businesses understand how to effectively design strategies that attract, engage, and convert consumers in both traditional and digital markets (Kotler & Keller, 2016; Solomon, 2020). However, consumer behavior components used in this research are trust, engagement, and purchase intention.

i. Consumer trust

The confidence and belief that consumers have in a brand, service, product, or marketing message's reliability, honesty, and integrity is known as consumer trust. It reflects the extent to which consumers feel assured that a company or promoter will act in their best interest, deliver promised value, and provide accurate information during the decision-making and purchasing process (Morgan & Hunt, 1994; Kotler & Keller, 2016). The concept of consumer trust is a fundamental element in marketing relationships because it reduces uncertainty and perceived risk in transactions, especially in environments where consumers cannot physically inspect products before purchase, such as online and digital markets. Morgan and Hunt (1994) emphasize that trust is a central component of successful relationship marketing, as it fosters long-term commitment between businesses and consumers.

Consumer trust is influenced by factors like brand credibility, communication transparency, product quality consistency, and the perceived authenticity of promotional messages in digital marketing contexts. According to Edelman and Brandi (2015), trust in performance-based marketing systems like affiliate marketing is heavily influenced by the credibility of the influencer or affiliate who is delivering the message. When consumers perceive affiliates as honest and knowledgeable,

they are more likely to accept recommendations and engage in purchasing behavior. Consumer trust is also shaped by previous experiences, word-of-mouth communication, online reviews, and social influence. In online environments, trust becomes even more critical due to the presence of information asymmetry, where consumers rely heavily on third-party opinions and digital content before making purchase decisions (Kotler & Keller, 2016).

In developing economies such as Nigeria, consumer trust is influenced by additional factors such as exposure to online fraud, inconsistent product delivery, and low regulatory enforcement in digital markets. As a result, consumers may exhibit skepticism toward online promotions, particularly affiliate marketing content, unless it is perceived as authentic and transparent. Because of this, trust is a big factor in how consumers in Nigeria react to digital marketing strategies. In a nutshell, the degree to which people are willing to rely on brands, marketers, or affiliates when making purchase decisions is determined by the psychological factor known as consumer trust. According to Morgan & Hunt (1994), Edelman & Brandi (2015), and Kotler & Keller (2016), it plays a crucial role in shaping engagement, reducing perceived risk, and influencing purchase intention in both traditional and digital marketing environments.

ii. Consumer engagement

Consumer engagement refers to the degree of emotional, cognitive, and behavioral interaction that occurs between consumers and a brand, product, or marketing content across various touch points, particularly in digital environments. It captures how actively consumers participate in brand-related activities such as liking, commenting, sharing, clicking on promotional links, and interacting with online content (Brodie *et al.*, 2011; Dessart, Veloutsou & Morgan-Thomas, 2015). The concept of consumer engagement extends beyond simple exposure to marketing messages; it emphasizes active participation and meaningful interaction. Brodie *et al.* (2011) define consumer engagement as a psychological state that arises from interactive, co-creative experiences between consumers and brands. This means that engagement is not only behavioral but also involves emotional attachment and cognitive involvement with marketing content.

In digital marketing environments, consumer engagement is strongly influenced by the quality, relevance, and attractiveness of content shared through platforms such as social media, blogs, and websites. High-quality content that is relatable, informative, and entertaining tends to generate

higher engagement levels. Dessart, Veloutsou, and Morgan-Thomas (2015) further explain that consumer engagement in online brand communities strengthens relationships between consumers and brands, leading to increased trust and loyalty over time.

Consumer engagement is also a key indicator of marketing effectiveness, particularly in strategies such as influencer marketing and affiliate marketing. In these contexts, engagement reflects how well consumers respond to promotional messages and whether they are motivated to take further actions such as visiting a website or making a purchase. High engagement increases brand visibility and enhances the likelihood of conversion, while low engagement suggests limited consumer interest or weak message effectiveness.

In the context of affiliate marketing, consumer engagement is particularly important because it determines how consumers interact with affiliate-generated content. Engagement can be influenced by factors such as influencer credibility, content authenticity, entertainment value, and perceived usefulness of information shared. In developing economies such as Nigeria, consumer engagement is heavily driven by social media usage and influencer activity. Platforms like Instagram, TikTok, Facebook, and YouTube play a major role in shaping how consumers interact with digital content. However, engagement does not always translate into purchase unless trust and perceived value are also present. Therefore, consumer engagement is a multidimensional concept that reflects the depth of consumer interaction with brands and marketing content. It plays a critical role in influencing brand perception, strengthening relationships, and increasing the effectiveness of digital marketing strategies such as affiliate marketing (Brodie *et al.*, 2011; Dessart *et al.*, 2015).

iii. Consumer Purchase Intention

Consumer purchase intention refers to the likelihood or willingness of a consumer to buy a particular product or service in the future. It represents a key stage in the consumer decision-making process, where individuals form a conscious plan or desire to make a purchase based on their evaluation of available information, attitudes, and external influences (Kotler & Keller, 2016). The concept of purchase intention is widely used in marketing research as a strong predictor of actual buying behavior. According to Fishbein and Ajzen (1975), purchase intention is shaped by three major factors: attitude toward the behavior, subjective norms, and perceived behavioral control. This means that consumers are more likely to intend to purchase a product when they have a positive evaluation

of it, perceive social approval, and believe they have the ability and resources to complete the purchase.

Kotler and Keller (2016) further explain that purchase intention is influenced by marketing stimuli such as advertising, branding, product reviews, and promotional messages. In digital marketing environments, consumers are frequently exposed to online advertisements, influencer endorsements, and affiliate marketing content, all of which contribute to shaping their intention to buy. In the context of online and social media marketing, purchase intention is strongly affected by trust, perceived value, and credibility of information sources. When consumers perceive a product recommendation as trustworthy and useful, their likelihood of forming a positive purchase intention increases significantly. Conversely, misleading or unclear promotional messages can reduce intention and delay decision-making.

Affiliate marketing plays a particularly important role in influencing purchase intention because it relies on third-party recommendations. Edelman and Brandi (2015) note that consumers are more likely to develop purchase intentions when recommendations come from credible and relatable influencers or affiliates, especially when there is transparency in promotional content. In developing economies such as Nigeria, consumer purchase intention is shaped by additional factors such as income level, affordability, peer influence, and trust in online transactions. Exposure to social media influencers and affiliate marketers has significantly increased awareness of products, but actual purchase intention may still depend on perceived authenticity and financial capability.

In summary, consumer purchase intention is a critical psychological construct in marketing that reflects the likelihood of a consumer making a purchase decision. It is influenced by attitudes, social influence, perceived control, and marketing communication, and it serves as a strong indicator of actual consumer behavior in both traditional and digital markets (Fishbein & Ajzen, 1975; Kotler & Keller, 2016; Edelman & Brandi, 2015).

Akpan, Ibok, Etuk, and Attih (2026) examined the dimensions of influencer marketing including source credibility, brand awareness, and expertise and their effects on customer buying behaviour. The study confirmed that trustworthy and knowledgeable influencers significantly predict customer purchase behavior, similar to how influencers drive product engagement and conversions in affiliate marketing.

Prasetyo *et al.* (2025) investigated the relationship between affiliate marketing, live streaming, and impulsive buying among Generation Z consumers. Using survey data, the study found that affiliate marketing has a significant positive effect on consumer purchase decisions, particularly when combined with interactive features such as live streaming, which enhances engagement and urgency. Piliana and Maradona (2024) carried a research on Strategy to increase consumer trust in affiliate links on social media. The research result showed that factors such as affiliate reputation, honesty in communication, and content transparency significantly improve consumer trust in affiliate marketing on social media platforms. Their findings suggest that consumers are more likely to trust affiliate links when the promoter is perceived as genuine and credible.

Sun *et al.* (2024) did a work on disclosure compliance and consumer trust in influencer marketing ecosystems. The study used quantitative analysis of influencer marketing content across YouTube, focusing on compliance with disclosure regulations. It was revealed that non-disclosure of affiliate relationships significantly reduced consumer trust in influencer recommendations. Based on this they concluded that transparency is essential for maintaining credibility in affiliate marketing systems and recommended for strict enforcement of disclosure regulations across social media platforms.

Jyotsna *et al.* (2024) analyzed the impact of affiliate marketing on consumer behavior and found that affiliate marketing significantly influences consumers through multiple channels such as blogs, websites, and social media platforms. The study emphasized that affiliate marketing enhances product awareness and shapes consumer perception, ultimately influencing buying decisions. Mathur, Narayanan, and Chetty (2018) conducted an empirical analysis of affiliate disclosures on social media platforms using content analysis and user behavior tracking. The study found that many affiliate promotions lack proper disclosure leading to reduced consumer trust and possible misinformation. Based on the findings, they concluded that lack of transparency negatively affects consumer perception and weakens the effectiveness of affiliate marketing and recommended mandatory disclosure policies for affiliate content creators to improve transparency and trust

Edelman and Brandi (2015) carried a work on role of affiliate marketing systems in shaping purchase intention. The study used conceptual and analytical review methods to examine affiliate marketing incentive structures. Affiliate marketing was found to increase purchase intention by

providing personalized and relevant product recommendations. Based on the findings they concluded that purchase intention increases when consumers perceive affiliate recommendations as useful and trustworthy. They recommended for stronger transparency and disclosure mechanisms in affiliate marketing systems.

Abdulsamie and Mahrous (2013) explored the relationship between affiliate marketing and consumer trust. The study adopted a quantitative research design using structured questionnaires distributed to online travel website users. Data were analyzed using regression analysis to determine the relationship between website characteristics and consumer trust. Findings revealed that website quality, ease of navigation, and information reliability significantly influence consumer trust. Higher trust levels were found to increase customer loyalty and purchase intention. The study concluded that trust is a key determinant of consumer behavior in affiliate-based online platforms. The authors recommended that affiliate marketers improve website usability, transparency, and information accuracy to strengthen consumer trust.

Overall, the literature review suggests that affiliate marketing plays a significant role in influencing consumer buying behaviour. The studies indicate that well-implemented affiliate marketing strategies can drive website traffic, generate leads, and increase conversions. Trust and credibility are crucial factors in determining the effectiveness of affiliate marketing, with consumers relying on recommendations from trusted affiliates. The impact of affiliate marketing extends to various aspects of consumer behaviour, including decision-making processes, product selection, and purchasing behaviour. Affiliates, particularly those who specialize in specific industries or niches, have the power to shape consumer preferences and influence buying decisions. The influence of affiliate marketing extends beyond individual transactions, with the potential to accelerate decision-making time and open opportunities for cross-selling and upselling. In conclusion, the literature review demonstrates that affiliate marketing has a significant impact on a variety of consumer buying patterns. It emphasizes the importance of trust, credibility, targeted strategies, incentives, and effective use of social media platforms in maximizing the effectiveness of affiliate marketing. Understanding these factors can help businesses optimize their affiliate marketing efforts to engage consumers, drive sales, and foster long-term customer relationships. Despite the growing evidence of

affiliate marketing's effect on consumer behavior, there remains limited focused empirical research on affiliate marketing effects specifically in the Nigerian context.

Objectives of the study

The main objective is to analyze the effect of affiliate marketing on consumer behavior, while the specific objectives are:

- i. examine the effect of affiliate marketing on consumer trust
- ii. examine the effect of affiliate marketing on consumer engagement
- iii. examine the effect of affiliate marketing on consumer purchase intention.

Hypotheses

The hypotheses were stated in null forms thus:

H0₁: affiliate marketing does not have any significant effect on consumer trust

H0₂: affiliate marketing does not have any significant effect on consumer engagement

H0₃: affiliate marketing does not have any significant effect on consumer purchase intention

This work was anchored on Theory of Reasoned Action. In 1975, Fishbein and Ajzen developed the Theory of Reasoned Action (TRA). A useful framework for explaining how affiliate marketing influences Nigerian consumer behavior is provided by this theory. The theory posits that an individual's behavior is determined by their behavioral intention, which is influenced by two key factors: attitude toward the behavior and subjective norms (Fishbein & Ajzen, 1975). In the context of affiliate marketing, TRA explains how Nigerian consumers process and respond to promotional messages shared by affiliates such as influencers, bloggers, and content creators.

Attitude and Affiliate Marketing: Attitude refers to the consumer's positive or negative evaluation of purchasing a product. In affiliate marketing, this attitude is shaped by factors such as: Perceived credibility of the affiliate, quality and relevance of the content and perceived usefulness of the product. In Nigeria, where social media usage is rapidly growing, affiliate marketers often promote products through platforms like Instagram and TikTok. According to Adedokun *et al.* (2024), consumers are more likely to make a purchase when they believe these advertisements to be trustworthy and informative. Furthermore, studies have shown that Nigerian consumers tend to rely on recommendations from influencers they trust, which significantly shapes their attitudes and purchase intentions (Omoera *et al.*, 2020).

Social Influence and Subjective Norms: Subjective norms are the perceived social pressure to act or not act. In affiliate marketing, subjective norms are influenced by: Peer recommendations, online reviews and ratings and social media engagement (likes, shares, comments). In the Nigerian context, social influence plays a crucial role in consumer decision-making. Products that are endorsed by people in their social networks or by well-known influencers are more likely to be purchased by consumers. This is particularly evident among younger consumers who are highly active on digital platforms (Njoku & Nkamnebe, 2023). By utilizing influencers and referral networks, affiliate marketing takes advantage of these social dynamics to build a sense of acceptance and approval for a product. As a result, consumers may be more likely to make a purchase because they are motivated to conform to these social expectations. According to TRA, attitude and subjective norms jointly determine behavioral intention, which ultimately leads to actual behavior. In affiliate marketing positive attitudes toward affiliate content and strong social influence from peers and influencers lead to higher purchase intention and eventual buying behavior. In Nigeria, this relationship is evident as consumers increasingly depend on online recommendations before making purchasing decisions. Affiliate marketing thus serves as a powerful tool for shaping consumer intention and driving sales (Adaba *et al.*, 2025). This theory was chosen because it provides a strong theoretical basis for understanding how affiliate marketing affects Nigerian consumer behavior through psychological and social mechanisms.

Methodology

This study adopts a descriptive survey research design. The design is appropriate because it enables the researcher to collect data from a large number of respondents and describe the relationship between affiliate marketing and consumer behavior. The survey design is widely used in marketing research because it facilitates the collection of standardized data and allows for statistical analysis of relationships among variables (Saunders, Lewis, & Thornhill, 2019). The population of the study comprises undergraduate students of Michael Okpara University of Agriculture Umudike (MOUUAU) who engage in online shopping and are exposed to affiliate marketing platforms in Nigeria. This includes users of digital platforms such as Instagram, Facebook, and TikTok, where affiliate marketing activities are prevalent. Students were chosen because they are digitally active, socially influenced, accessible, and highly engaged with affiliate marketing platforms. These characteristics

make them suitable for examining how affiliate marketing affects consumer behavior in Nigeria. Due to infinite nature of the population, Cochran formula was used to determine sample size giving 384 students. The study adopted a convenience sampling technique to select respondents from eleven colleges in MOUAAU. A total sample size of 384 students was distributed across the colleges using proportionate allocation. Within each college, respondents were selected based on their availability and willingness to participate. Data were collected from students in lecture halls, libraries, and other common areas until the required sample size for each college was achieved. Although the technique is non-probabilistic, efforts were made to ensure diversity among respondents in terms of gender, level of study, and academic discipline. Source of data was primary data. Primary data were collected through the use of structured questionnaire administered to respondents, designed using a 5-point Likert scale, ranging from Strongly Agree (5) to Neutral (1). The questionnaire was subjected to face and content validity through expert review by specialists in marketing and research methodology. Their feedback ensured that the instrument adequately covers all relevant variables. Test-re-test reliability was conducted in the study with fifty (50) students to assess the clarity and reliability of the questionnaire. Based on the feedback received, minor modifications were made to improve the questionnaire's validity and reliability. Reliability was assessed using Cronbach's Alpha, which measures internal consistency. The coefficients obtained ($\alpha = 0.88, 0.79, 0.82, 0.82$) indicate that the instrument is reliable.

Data collected are analyzed using both descriptive and inferential statistics. Descriptive statistics such as Mean and standard deviation were used to summarize the demographic characteristics of the respondents and also responses on the variables from the students, while inferential statistics such as simple regression analysis were used to test the hypotheses. However, the decision rule was to reject the null hypothesis if the P-value is less than 0.05 and we accept the alternate hypothesis, but where P-value is greater than 0.05, we accept the null hypothesis and reject the alternate hypothesis.

Data Analysis

Out of 384 questionnaires distributed, 352 (92%) were returned, 32 (8%) were not returned. However, the analysis of data for this study was therefore based on the sample of 352 students. The result of descriptive analysis of the independent variable (affiliate marketing) is shown in table 1 below:

Table 1: Descriptive analysis of the independent variables scores (affiliate marketing)

S/No	Statements	Mean	Std Deviation
Affiliate Marketing			
1	I frequently see affiliate marketing promotions online	4.08	0.98
2	Affiliate links are easy to access and use	4.04	1.00
3	Affiliate marketing provides useful product information	3.99	1.02
4	I often encounter affiliate promotions on social media	4.09	0.97
5	Affiliate marketing messages are clear and understandable	4.02	1.01
6	Affiliate marketers present products in an appealing way	3.99	1.03
7	I consider affiliate marketing as a reliable source of information	3.92	1.05
8	Affiliate promotions influence my awareness of new products	4.05	1.00

Table 1 above shows the mean values and the values of standard deviation of independent variable. The descriptive statistics show that the cluster mean of 4.02 which indicates a high level of agreement among respondents regarding the presence and effectiveness of affiliate marketing. Respondents generally agree that affiliate marketing is visible, accessible, and informative. The highest mean (4.09) suggests that affiliate promotions are frequently encountered on social media. The slightly lower mean (3.92) indicates that trust in affiliate marketing is present but not very strong. Overall, this implies that affiliate marketing is well-established and influential among consumers in Nigeria, particularly in creating awareness and providing product information.

Testing of Hypotheses

Three hypotheses were projected for this study and were tested as follows:

Test of Hypothesis 1

Test 1 is based on hypothesis 1 projected in null form thus:

H₀₁: affiliate marketing does not have any significant effect on consumer trust

This test was executed using the simple (regression) linear model. The result is shown on table 2 below:

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	4.472	.450		5.488	.000
Affiliate marketing	.824	.070	.473	.5178	.002

Dependent variable: Consumer trust

Affiliate marketing was taken in this study as the independent variable used to test the effect of affiliate marketing on consumer trust. From table 2, it is discerned that when affiliate marketing increases by one unit, consumer trust increases by 82.4 %. It can be seen from the result that the affiliate marketing has significant effect on consumer trust as the p-value is less than 0.05 indicating statistical significance. Regression analysis led us to reject the null hypothesis which states that affiliate marketing has no effect on consumer trust and we concluded that affiliate marketing has a significant effect on consumer trust.

Discussion

This study shows that consumer trust in Nigeria is positively impacted by affiliate marketing, which is statistically significant. According to Hair, Black, Babin, & Anderson (2019), the regression results show that this is the case because the coefficient of affiliate marketing is positive and the p-value is less than the 0.05 level of significance, which indicates statistical significance. The positive coefficient implies that an increase in affiliate marketing activities leads to a corresponding increase in consumer trust. This suggests that as consumers are more exposed to affiliate marketing through influencer recommendations, product reviews, and referral links their level of trust in promoted products and brands improves (Adelakun *et al.*, 2024).

The fact that the result is statistically significant indicates that the observed relationship is not the result of chance but rather a genuine and significant effect within the population that was studied. Consequently, the null hypothesis, which states that affiliate marketing has no significant effect on consumer trust, is rejected, while the alternative hypothesis is accepted (Gujarati & Porter, 2009). The significance of credibility and transparency in affiliate marketing can be attributed to this finding. When affiliates provide honest reviews, clearly disclose partnerships, and maintain authenticity, consumers are more likely to perceive the information as reliable, thereby increasing trust (Omoera

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et al., 2020). Additionally, Njoku & Nkamnebe (2023) found that regular exposure to affiliate content across digital platforms increased familiarity with and confidence in promoted goods. The result is consistent with prior empirical studies, which emphasize that trust is a critical factor influencing consumer responses to digital marketing strategies (Chaffey & Ellis-Chadwick, 2019). Additionally, it is in line with the Theory of Reasoned Action, which asserts that trust and purchase intention are influenced by positive attitudes formed by reliable information sources (Fishbein & Ajzen, 1975).

Test of Hypothesis 2

Test 2 is based on hypothesis ii projected in null form thus:

H0₂: affiliate marketing does not have any significant effect on consumer engagement

This test was executed using the simple (regression) linear model. The result is shown on table 3 below:

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.449	.530		847	.398
Affiliate marketing	.646	.045	.159	3.023	.003

Consumer engagement

Affiliate marketing was taken in this study as the independent variable used to test the effect of affiliate marketing on consumer engagement. From table 3, it is discerned that when affiliate marketing increases by one unit, consumer engagement increases by 64.6%. It can be seen from the result that the affiliate marketing has significant effect on consumer engagement as the p-value is less than 0.05 indicating statistical significance. Regression analysis led us to reject the null hypothesis which states that affiliate marketing has no effect on consumer engagement and we concluded that affiliate marketing has a significant effect on consumer engagement.

Discussion

Affiliate marketing has a positive and statistically significant effect on consumer engagement in Nigeria, according to this study's findings. The results of the regression show that the effect is statistically significant because the coefficient of affiliate marketing is positive and the p-value is less than the 0.05 level of significance (Hair, Black, Babin, & Anderson, 2019). The positive coefficient

suggests that an increase in affiliate marketing activities leads to a corresponding increase in consumer engagement. According to Chaffey & Ellis-Chadwick (2019), this indicates that exposure to affiliate content like influencer promotions, referral links, product reviews, and social media endorsements encourages consumers to interact more actively with brands through likes, comments, and clicks. The statistical significance of the result indicates that the observed relationship is not due to chance, but reflects a true effect within the population studied. Therefore, the null hypothesis, which states that affiliate marketing has no significant effect on consumer engagement, is rejected, while the alternative hypothesis is accepted (Gujarati & Porter, 2009). The interactive and personalized nature of affiliate marketing, which enables customers to interact directly with content creators and brands, is to blame for this finding. The widespread use of digital platforms like Instagram and TikTok in Nigeria has made it simpler for affiliate marketers to produce content that resonates with target audiences and is engaging and relatable. As a result, consumers are more likely to participate in discussions, follow affiliate links, and engage with promotional content (Njoku & Nkamnebe, 2023).

Furthermore, this result is consistent with prior empirical studies. For instance, Adelokun, Yakubu, and Bello (2024) found that digital marketing strategies, including affiliate marketing, significantly enhance customer interaction and engagement with brands. In a similar vein, Omoera, Olufayo, and Bulugbe (2020) reported that affiliate marketing raises consumer responsiveness and participation, particularly among young people and populations who are active online. The finding also aligns with the Social Cognitive Theory, which emphasizes that individuals learn and engage by observing others within their social environment (Bandura, 1986). When consumers observe influencers or peers interacting with affiliate content, they are more likely to replicate such behavior, leading to increased engagement.

Test of Hypothesis 3

Test 3 is based on hypothesis ii projected in null form thus:

H0₃: affiliate marketing does not have any significant effect on consumer purchase intention

This test was executed using the simple (regression) linear model. The result is shown on table 4 below:

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	9.887	.998		9.907	.000
Affiliate marketing	.583	.040	.567	9.675	.000

Consumer purchase intention

Affiliate marketing was taken in this study as the independent variable used to test the effect of affiliate marketing on consumer purchase intention. From table 4, it is discerned that when affiliate marketing increases by one unit, consumer purchase intention by 58.3%. It can be seen from the result that the affiliate marketing has significant effect on consumer purchase intention as p-value is less than 0.05 indicating statistical significance. Regression analysis led us to reject the null hypothesis which states that affiliate marketing has no effect on consumer purchase intention and we concluded that affiliate marketing has a significant effect on consumer purchase intention

Discussion

This study shows that affiliate marketing has a positive and statistically significant impact on Nigerian consumers' intentions to make a purchase. This implies that that affiliate marketing strategies play an important role in influencing consumers' willingness and readiness to buy products or services. Affiliate marketing involves the use of third-party promoters such as bloggers, influencers, website owners, and content creators who recommend products to their audience in exchange for commission on sales generated. Because these affiliates are often trusted by their followers, their recommendations tend to increase awareness, credibility, and confidence in the advertised product. The positive effect means that as businesses increase the use of affiliate marketing campaigns, consumers become more interested in purchasing the promoted products. The fact that this relationship has a significant effect proves that it is statistically significant and not just chance. In practical terms, affiliate marketing serves as an effective digital marketing tool that can persuade customers, especially in the online environment where trust and product visibility are essential.

This result is consistent with the findings of Okafor and Eze's (2022) investigation of digital marketing strategies among Lagos State online shoppers. Their study revealed that affiliate promotions through influencers and referral websites significantly increased customers' intention to purchase fashion and electronic products. Before making a purchase decision, the researchers

discovered that many Nigerian consumers rely on recommendations from social media personalities. Similarly, Adebayo *et al.* (2023) studied e-commerce users in Abuja and Port Harcourt and reported that affiliate links shared through blogs and Instagram pages positively influenced impulse buying and repeat purchase intention. Their findings showed that trust in the affiliate source was a key factor driving purchase intention. Also, Chen and Wang (2020) in China discovered that affiliate recommendations through influencers positively affected online shoppers' trust and buying intentions, especially among younger consumers.

According to the Source Credibility Theory, which states that consumers are more likely to accept messages from sources they perceive as reliable and knowledgeable, these findings lend credence to the theory. Affiliates often function as credible intermediaries between businesses and customers. Therefore, it can be concluded that affiliate marketing is a powerful strategy for increasing consumer purchase intention both in Nigeria and globally. Firms that partner with credible affiliates and influencers are more likely to attract customer interest, build trust, and increase sales.

Conclusion

Affiliate marketing is an effective modern marketing strategy for influencing consumer behavior, as evidenced by the findings that it has a positive and significant effect on consumer engagement, consumer trust, and consumer purchase intention. It shows that when businesses collaborate with credible affiliates such as influencers, bloggers, publishers, and referral partners, consumers are more likely to interact with brand content, develop trust in the promoted products or services, and eventually make purchase decisions. Consumer engagement increases because affiliate marketing creates interactive and relatable promotional content that attracts attention and encourages participation. Consumer trust improves because consumers often perceive affiliate sources as more authentic and reliable than direct advertisements. As trust and engagement grow, purchase intention also rises. As a result, businesses looking to expand their market reach, build stronger relationships with customers, and boost sales performance in the digital marketplace now rely heavily on affiliate marketing.

Recommendations

Based on the findings, we recommend that:

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- i. In order to increase customer participation, attention, and connection with the brand, businesses ought to collaborate with affiliates who are capable of producing content that is interactive and appealing. Examples of such content include product reviews, live sessions, polls, and discussions on social media.
- ii. Companies should work with credible and transparent affiliates who provide honest product information, genuine recommendations, and clear disclosure of sponsored promotions so as to strengthen consumer confidence in the brand.
- iii. Firms should support affiliate marketing campaigns with persuasive offers such as discounts, referral bonuses, promo codes, and easy purchase links to encourage consumers to make buying decisions.
- iv. Management should treat affiliate marketing as a strategic marketing tool by investing in reliable affiliate partnerships, monitoring campaign performance regularly, and integrating affiliate marketing with other digital marketing strategies to improve engagement, trust, and sales performance simultaneously.

Managerial Implications

For managers, the findings imply that affiliate marketing should be treated as a strategic component of the overall marketing plan rather than a minor promotional activity. Marketing managers need to allocate adequate budget and resources to develop effective affiliate networks. Key performance indicators like click-through rates, engagement levels, conversion rates, customer trust ratings, and return on investment should be the primary focus of managers. Partnerships with affiliates that are in line with the company's values and brand identity must be prioritized by brand managers. Data analytics should also be used by managers to find the best affiliates and improve campaign performance. Furthermore, managers must understand that building trust through transparent and authentic affiliate relationships can lead to long-term customer loyalty and sustainable competitive advantage.

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