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TRUST AS A MEDIATING FACTOR BETWEEN COLLABORATIVE MARKETING AND ONLINE SHOPPING BEHAVIOUR IN SOUTH-SOUTH NIGERIA

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Abstract

This study examines the moderating role of trust in the relationship between collaborative marketing and online shopping in South-South Nigeria. As digital commerce and social media engagement continue to expand, businesses increasingly adopt collaborative marketing strategies such as content sharing, incentive-driven participation, and co-creation to influence consumers' purchasing behaviour. However, the effectiveness of these strategies depends greatly on the level of trust consumers place in both brands and their collaborative initiatives. Grounded in relationship marketing theory, this study employs a quantitative research design, using structured questionnaires administered to active online shoppers across selected cities in the South-South region. Data were analysed using bivariate Pearson correlation, partial correlation, and regression techniques to evaluate the extent to which trust amplifies or attenuates the impact of collaborative marketing on online shopping outcomes via brand loyalty. Findings indicate that trust significantly moderates this relationship, accounting for a substantial proportion of the variance in online shopping behaviours. The study underscores the critical importance of transparency, reliability, and customer-centred communication in cultivating trust that enhances collaborative marketing efforts. Practical implications are also offered for marketers seeking to strengthen brand loyalty and encourage repeat purchasing behaviour through trust-based digital engagement strategies.

Keywords: Content sharing, incentive sharing, co-creation, trust, online shopping, brand loyalty

Introduction

Online shopping has rapidly emerged as a dominant mode of retail consumption, transforming how consumers interact with products and services. This growing popularity has been consistently linked to several factors that collectively enhance the online purchasing experience. These include the perceived convenience and time-saving benefits of digital shopping, the appeal of competitive pricing, and the extensive variety of products available online compared to traditional brick-and-mortar stores (Pilik & Jurickova, 2016). Equally significant are the trust and privacy assurances provided by reputable platforms, along with high-quality website design and user experience features that facilitate seamless navigation and informed decision-making (Loiacono et al., 2002; Sonwaney & Chincholkar, 2019).

Additionally, the digital environment encourages active consumer participation through mechanisms such as product reviews, interactivity, and information sharing, which collectively reduce uncertainty and enhance confidence in purchasing decisions (Osatuyi, 2013). These interrelated drivers explain the growing preference for online shopping and reflect a broader shift in consumer expectations and behaviours in the digital economy.

In Nigeria, online shopping has witnessed substantial growth over the past decade. With over 103 million internet users as of early 2024, the country has achieved an internet penetration rate of 45.5% (GO-Globe, 2025), providing a large and dynamic customer base for online retailers. Nigeria is now positioned as one of Africa's leading e-commerce markets, with revenue projected to reach approximately $10 billion by 2027, representing a compound annual growth rate of 10.8% from 2023 to 2027 (Go-Globe, 2025). Mobile commerce dominates this landscape, accounting for over 70% of online transactions, underscoring the centrality of mobile platforms in the Nigerian market. Furthermore, 89% of internet users in Nigeria report engaging in online purchases, highlighting the widespread adoption of e-commerce among the connected population (Gwani, 2024).

Despite this impressive trajectory, several challenges continue to slow the expected growth of online shopping in Nigeria. Factors such as rising inflation, underdeveloped digital infrastructure, regulatory bottlenecks, security concerns, and limited internet access in rural areas constrain the reach of e-commerce platforms and exclude significant portions of the population from participating in online retail (Ayo et al., 2011; Umeh, 2024). These constraints underscore the urgent need to enhance online shopping uptake, which is directly tied to profitability for e-retailers. Yet, despite ongoing research to understand and promote online shopping, many Nigerians remain hesitant to fully embrace e-commerce, especially when compared with more advanced markets such as South Africa and Kenya.

To address this gap, scholars and practitioners alike have called for Nigerian e-retailers to adopt collaborative marketing strategies (Ateke & Kalu, 2016; Chikere & Coker, 2024) that actively involve consumers and strengthen trust in the digital shopping experience. Collaborative marketing is a customer-centric approach emphasising mutual value creation between businesses and consumers through engagement, information sharing, and co-creation (Martin & Lee, 2023). Unlike traditional marketing approaches that focus primarily on pushing products to customers, collaborative marketing empowers consumers to participate in shaping the market process—whether by sharing content, providing feedback, or co-developing offerings. This approach draws on principles of openness, interactivity, trust-building, and continuous dialogue, which are essential in online retail environments characterised by physical distance and limited face-to-face interaction (Sawney et al., 2005).

By enabling e-retailers to build stronger emotional connections, collaborative marketing facilitates long-term relationships, differentiates brands, and enhances competitiveness in an increasingly crowded marketplace (Ramaswamy & Ozcan, 2016; Yuncu & Yuncu, 2016). Specifically, it addresses critical consumer concerns such as trust, authenticity, and personalised service—factors that are instrumental in converting first-time visitors into repeat buyers (Chaffey, 2020). Empirical studies (Bleier & Eisenbeiss, 2015; Chikere & Coker, 2024;

Kumar et al., 2016) consistently demonstrate the role of collaborative marketing elements—information sharing, content co-creation, and personalisation—in improving online shopping outcomes. For example, information sharing through user-generated reviews and product recommendations reduces perceived risks and uncertainty, thereby increasing purchase intention (Osatuyi, 2013). Content sharing, especially through social media platforms, drives visibility and peer influence, increasing traffic and engagement on e-commerce platforms. Furthermore, personalisation significantly enhances customer satisfaction and loyalty by making the shopping experience more relevant to individual needs (Bleier & Eisenbeiss, 2015). Collectively, these elements create a cycle of value that boosts not only initial purchases but also repeat purchase intentions, customer satisfaction, and brand loyalty (Lemon & Verhoef, 2016).

Despite its demonstrated effectiveness, collaborative marketing remains underutilised among e-retailers in South-South Nigeria. Limited digital marketing expertise and the absence of tools and skills to implement collaborative strategies hinder their adoption (Eze et al., 2015). Many retailers continue to rely on outdated, one-way promotional tactics that fail to resonate with digitally savvy consumers. Moreover, fear of customer criticism discourages some businesses from encouraging open feedback or online reviews (Nwaiwu & Court, 2021). These firms worry that exposing negative opinions may damage their reputation, overlooking the fact that transparency often builds trust over time.

This reluctance to embrace collaborative marketing hampers the growth and competitiveness of e-retailers in the region. Without active consumer engagement, they struggle to build trust, attract repeat customers, and establish enduring brand loyalty, ultimately incurring higher customer acquisition costs and lower retention rates. In contrast, competitors in more adaptive markets have benefited from stronger trust-based and collaborative models.

Several studies have confirmed the relevance of collaborative marketing in influencing consumer behaviour, particularly in online retail contexts (Ramaswamy & Ozcan, 2016; Martin & Lee, 2023). Prior research has explored components of collaborative marketing such as content sharing (Kumar et al., 2016), incentive-based engagement (Chaffey, 2020), and co-creation (Prahalad & Ramaswamy, 2004) in shaping purchase behaviour and customer satisfaction. However, much of this literature originates from developed economies with advanced digital infrastructure and high levels of consumer digital literacy, which limits its applicability to developing contexts like Nigeria, especially the South-South region.

Moreover, although collaborative marketing has been linked to outcomes such as customer satisfaction, purchase intention, and engagement (Cheung & Thadani, 2012; Lemon & Verhoef, 2016), limited empirical research has examined its effect on brand loyalty—a critical outcome for sustaining competitive advantage in e-retailing. Few studies have systematically investigated the combined effects of content sharing, incentive sharing, and co-creation within a unified model to assess their individual and collective influence on consumer loyalty in online settings.

Another notable gap lies in the treatment of trust within the collaborative marketing–consumer behaviour nexus. While trust is widely recognised as a foundational element of online transactions (Gefen et al., 2003), its moderating role in shaping the relationship between collaborative marketing and online shopping outcomes, such as brand loyalty, remains underexplored in Nigeria. Most existing studies consider trust as a direct predictor rather than an enabling condition that can strengthen or weaken marketing strategy effectiveness.

Specifically in South-South Nigeria, very few empirical investigations have addressed how online trust influences consumer responses to collaborative marketing initiatives. Given the region's unique socio-economic and infrastructural dynamics—including digital scepticism and inconsistent delivery systems—understanding the interactive role of trust is vital for crafting effective e-retail strategies. Without such insight, attempts to boost customer retention and loyalty through collaboration may remain ineffective.

Accordingly, this study departs from existing literature by developing an integrated model examining the influence of collaborative marketing—operationalised as content sharing, incentive sharing, and co-creation—on brand loyalty among online shoppers in South-South Nigeria. It further introduces online trust as a moderating variable, offering a more nuanced understanding of how trust shapes the relationship between collaborative marketing and brand loyalty. This approach not only addresses theoretical and contextual gaps but also provides actionable insights for e-retailers seeking to thrive in under-researched and high-potential digital markets.

Literature Review

Collaborative Marketing

Collaborative marketing is a strategic relationship that fosters mutual benefit among involved parties (Ahammed, 2017). It involves firms actively working together with other non-competing businesses or customers to co-create value and achieve shared marketing goals (Martin & Lee, 2023). It is also regarded as an extension of relationship marketing (Sawhney, 2001). In relationship marketing, firms basically think of how to establish good relationship with customers (Castellano, 2019), while in collaborative marketing firms focuses on collaborating with customers and making them to be strategic partners when developing the marketing strategies (Sawhney, 2001). Thus, smart companies are beginning to shift from the practice of relationship marketing to collaborative marketing (Sawhney, 2001). The essence of the shift is to jointly create value for both parties and build brand relationship with customers.

By pooling resources, knowledge and expertise, collaborative marketing enables firms to extend their capabilities, enhance innovation and strengthen market presence. Perhaps, when businesses engage customers in the marketing process, the relationship evolves into co-creation, where customers contribute ideas, feedback, and content that help shape brand experiences (Prahalad & Ramaswamy, 2004). This not only promote deeper emotional connections between brands and consumers but also leads to more tailored and effective marketing strategies.

However, the benefits of collaborative marketing are multifaceted. It enhances credibility through association, reduce operational and promotional costs by sharing platforms and drives innovation by integrating diverse perspectives (Miles et al., 2014). In fact, through consumer-generated content and social engagement, firms can amplify their messages, gain real-time insights into customer preferences, and foster a more authentic brand community (Ashley & Tuten, 2015). In essence, collaborative marketing is not merely a tactical alliance, it represents a dynamic, value-driven approach that aligns partners and customers in a shared journey of growth and innovation.

Furthermore, collaborative marketing thrives on deep trust and mutual transparency between brands and consumers (Edelman, 2023). Trust serves as the foundation upon which lasting brand relationships are built, and this trust must be earned through consistent communication, product reliability and customer-centric behaviour (Morton, 2024). To foster such trust, brands must be open and transparent, clearly conveying brand values, responding authentically to feedback, and ensuring quality assurance at every touchpoint (Pilik & Jurickova, 2016).

One effective approach involves leveraging user-generated content, particularly customer reviews and testimonials, which often carry more weight than traditional advertising due to their perceived authenticity (Chevailier & Mayzlin, 2006). Additionally, endorsing the brand through trusted influencers or celebrities can bridge emotional and social gaps, making the brand more relatable and trustworthy to target audiences (Freberg et al., 2011).

Collaborative marketing is dynamic and could manifest in several strategic forms (Cook, 2014). These include information and content sharing, where firms and consumers engage in open dialogue about products and services (Bugshan & Attar, 2020; Chikere & Coker, 2024); personalization, where individual preferences are reflected in brand offerings (Ball et al., 2016); and incentive rewards, where loyal behaviour is acknowledged through tangible benefits (Burtch et al., 2018; Hailang et al., 2019). Other forms include collaborative pricing, risk-sharing, and resource pooling, which are particularly relevant in strategic alliances or co-marketing partnerships (Ateke & Kalu, 2016).

Further, collaborative marketing extends to co-branding, where two or more brands jointly deliver a product or experience, and cocreation, where customers actively participate in product development or innovation (Prahalad & Ramaswamy, 2004). Emerging models also include brand communities, affiliate marketing, joint promotions, knowledge sharing and crowdsourcing, each fostering deeper consumer engagement and mutual value creation (Cova & Pace, 2006). Thus, collaborative marketing is not just a strategy but a philosophy of inclusivity, where consumers are no longer passive recipients but active partners in shaping brand value.

Content Sharing

Content sharing refers to the process of distributing digital content such as text, images, videos, links or infographics across various platforms to engage, inform, or influence an audience (Pulizzi, 2014). In marketing, content sharing is a key strategy for building brand awareness, encouraging interaction, and fostering community among customers (Kaplan & Haenlein, 2010). It could be initiated by a brand or consumers themselves by reposting brand content or creating user-generated content. Content sharing enhances visibility, trust, and social proof in digital marketing environments (Mangold & Faulds, 2009).

Content sharing has become a major collaborative marketing communication technique that has provided the marketer with so many long-term benefits such as building good relationship with customers, engaging the customers and promoting accelerated brand loyalty (Ajina, 2019; Hollibeck, 2011; Plessis, 2017). It has been observed that consumers are only attracted by quality and valuable content that provide useful information to them (Andrew, 2012; Ramzan & Syed, 2018).

Previous empirical study carried out by Erdogmus and Cicek (2012) revealed that engaging customers with quality, attractive and participative content on digital platforms like social media promote brand loyalty. In a similar study conducted by Lou et al., (2019) in respect to multi-media sharing platforms on YouTube, they examined the relationship between content marketing and brand loyalty. Their finding revealed that repeated exposure (sharing) to video content give rise to stronger brand loyalty.

Based on the above discussion, we therefore, theorized the following proposition: H1: There is significant relationship between content sharing and brand loyalty.

Incentive Sharing

The term incentive implies anything that motivates someone to perform an action. Thus, incentive sharing entails the process of exchanging relevant and valuable promotional rewards to relationship partners in order to achieve positive outcomes (Schmitt et al., 2011). In e-marketing, the ultimate consideration in attracting consumers to collaborate with the firm to share brand information, content, reviews, or comments rest on designing effective incentive plans that would impact positively on the market (Chen, Zhang, Yang, Wang & Chen, 2014). A carefully designed sharing incentive plan can help companies overcome the information asymmetry because customers often have more information than the firm about their friends and families (Van den Bulte et al., 2018). In fact, it has been observed that most firms that operate on digital platforms had increased their customers' base by effectively sharing the right incentives like free delivery, price discount and other financial rewards to online consumers (Yip & Law, 2002). Indeed, with the right incentive, the company can realize more sales as incentives are being shared to consumers who are willing to partner with the company (Pfeiffer & Zhekva, 2012).

It has been proven in several studies (Chen, Hu & Huang, 2019; Liu & Feng, 2021; Wang et al., 2012) that incentive sharing most especially monetary rewards increases consumers' engagement, effort towards content contributions and volume of consumers' reviews which in turn resulted to online purchase and brand loyalty. Liu and Feng (2021) argued that whenever there is no monetary contribution in terms of incentive sharing, the money-driven contributors will not contribute by sharing content, information or knowledge in digital platforms; thereby affecting product sales (Wang et al., 2012).

Based on the above discussion, we theorize the following proposition:

H2: There is significant relationship between incentive sharing and brand loyalty.

Co-Creation

Co-creation is a term used to describe a new pattern of business practices in which companies jointly work with consumers with other participants in the value chain through collaboration in design, production, specification and support of product and services in order to create value in marketing exchange (Prahalad & Ramaswamy, 2004). This facilitated process has resulted to a vigorous form of interaction and exchange between firms and consumers, instead of active firm and inactive consumer interactions (De Koning, Crul & Wever, 2016). These interactions help consumers to co-create unique experiences which the company seeks to enjoy by gaining competitive advantage that explains why the value should be jointly created (Prahalad & Ramaswamy, 2004).

Consequently, co-creation has become a generally used term in marketing to describe the paradigm shift in thinking from the firm as a definer of value to a more collaborative process where individuals and firms co-jointly develop ideas for meaningful production (Ind & Coates, 2012). Several studies (Brakus et al., 2009; Kumar & Kaudoi, 2016; Sahin et al., 2011) have proven that co-creation stimulates consumers' brand engagement and that the brand experiences created through customers' engagement with the brand influence brand satisfaction and brand loyalty. For instance, Nysveen (2013) carried out an empirical study to ascertain the impact of co-creation on brand satisfaction and brand loyalty using brand experience as mediating variable. The finding revealed that cocreation has direct and indirect positive influence on brand satisfaction and brand loyalty as well as brand experience mediating the relationship.

Based on the above premise, we theorize the following proposition that:

H3: There is significant relationship between co-creation and brand loyalty.

Online Shopping

Online shopping refers to the digital process through which consumers purchase goods and services via the internet (Wang et al., 2022). Much like traditional in-store shopping, this process typically unfolds in five stages such as problem recognition, information search, evaluation of alternatives, purchase decision and post-purchase behaviour (Kotler & Keller, 2016). However, the online environment introduces new dynamics that enhance consumer autonomy and access to information. In the digital marketplace, marketers can strategically influence the early decision-making stages by deploying quality brand content, which helps consumers identify their needs and recognize the relevance of a particular product or service.

When a consumer becomes aware of a need, they typically begin to search online for information to fulfill that need. This search is heavily influenced by electronic word-of- mouth (eWOM), such as reviews, comments, and testimonials shared by others. Perhaps scholars argue that online consumers often place more trust in the opinions of their peers on social networking sites than in promotional messages from companies themselves (Cheung et al., 2009; Erkan & Evans, 2016). These peer-generated contents serve as critical reference points, guiding potential buyers towards making informed and confident purchase decisions.

Compared to traditional shopping, online shopping offers numerous advantages. It allows consumers to make purchases conveniently from any location, at any time, without being restricted by store hours or geographical limitations. Online platforms also present a broader array of product choices and enable users to effortlessly navigate through user-friendly interfaces designed to enhance shopping satisfaction (Dennis et al., 2010). Additionally, time savings and the ability to access international markets are among the key benefits that continue to fuel the growth of e-commerce globally (Laudon & Traver, 2021).

To understand consumer engagement with online shopping, scholars have proposed several measures which include attitudes toward online shopping, which capture consumers' general evaluations of online shopping experiences; online shopping intention, which reflects consumers' likelihood to engage in digital purchases; actual purchase behaviour; repeat purchase intentions; and the development of brand loyalty (Pappas et al., 2017). These dimensions collectively provide insight into how consumers interact with digital platforms and how marketers can tailor strategies to enhance the online shopping experience.

Brand Loyalty

Brand loyalty refers to customer behaviour that demonstrates an ongoing commitment towards a brand, evidenced through repeat purchases, advocacy, co-creation, and relationship-building beyond transactional exchanges (Kumar & Prasad, 2022). Keller (2008) describes brand loyalty as the final component of consumer brand resonance, which represents the major relationship and extent of identifying with the brand. In other words, when a customer is said to be loyal to a brand, the customer will be committed to such brand and even if the price changes and competitors try to convince the customer to switch, the customer would not switch but remain loyal to the brand, contribute to brand equity by creating awareness, spreading word of mouth and re-assurance for potential new customers (Hoogma, 2015).

Brand loyalty could be measured in two ways such as behavioural and attitudinal loyalty (Hoogman, 2015; Bisschoff, 2020). Attitudinal loyalty could be described as loyalty demonstrated by customers when they continuously buy brands they know and trust the brand; their regular attitudes lead to habitual buying behaviour; while behavioural loyalty refers to customers who are loyal to a brand out of habit.

Trust

Trust is defined as the eagerness of an individual to rely on the ability of the other party to perform as expected (Rehan, 2019). Morgan and Hunt (1994) conceptualized trust as a situation whereby an individual demonstrate confidence in an exchange partner's integrity and reliability. It is acknowledged that trusted behaviour grows over long time periods, this is because individuals learn to trust each other by observing individual behaviour. Trust plays significant role in businesses, most especially in online business because it inspires consumers to purchase products online and help to reduce uncertainty as well as information asymmetry by making customers feel comfortable with the brands (Laroche et al., 2012; Ramzan & Syed, 2018). Perhaps when customers have developed trust in specific brand, they are more likely to have confidence to spread the brand to others as well as collaborating with the brand and maintain long time relationship with the brand (Ramzan & Syed, 2018).

Studies (Hashin & Tan, 2015; Irshad, Ahmad & Malik, 2020) have suggested that consumers are unwilling to develop positive behavioural intentions if they perceive that the other party is being opportunistic and fail to keep to promises. Egger (2006) and Shahzad (2015) argue that for individual customers or firms to develop positive behavioural intentions in terms of purchasing online, sufficient level of online trust and security has to be established before one would have confidence to place an order online and provide financial information as well. Indeed, Yoruk, Dundar, Morgan and Mihaele (2011) demonstrated that lack of online trust and security are the major factors responsible for consumers' inability to patronize e-stores. Based on the discussion, we theorize the following propositions that:

H4: Trust moderates the link between collaborative marketing and online consumer shopping behaviour.

3. Methodology

Research Design

This study employed a quantitative research approach, adopting a cross-sectional survey design. This design was deemed appropriate as it enabled the collection of data from a large sample within a specific time frame using a structured questionnaire. Additionally, to determine the nature and strength of the relationships between the study variable, a correlational design was also incorporated.

Population and Sampling Procedure

The target population for this study comprises active online shoppers of Jumia and Konga, two leading e-commerce platforms in Nigeria. These platforms have a combined customer base exceeding four (4) million active users, representing a diverse demographic spread across the country.

Given the impracticability of surveying the entire population, a sample size of 400 respondents was determined, following the recommendation of Crouch and Housden (2003), who suggest that a minimum of 300-400 participants is adequate for shopper surveys to ensure representativeness and reliability of findings.

To ensure broad geographic representation and efficient coverage, a cluster sampling technique was adopted. This involved dividing the population into clusters (Kiabel, 2020) based on Nigeria's six geopolitical zones. From the South-South zone, a selection of frequent online shoppers in collection centers in major cities was selected to participate in the study.

Sources of Data

The study utilized both primary and secondary data. The primary data were collected through a structured questionnaire distributed to 400 active online shoppers of Jumia and Konga. A total of 316 responses were retrieved, yielding a response rate of 79%. The questionnaire was designed to capture key elements of collaborative marketing and its effects on online shopping behaviour, particularly brand loyalty.

Secondary data were sourced from relevant academic journals, books, and online publications to support the theoretical framework and contextual background of the study.

Instrumentation and Measurement

The research instrument was developed using validated scales adapted from existing literature on collaborative marketing, trust, online shopping behaviour, particularly brand loyalty. The questionnaire consisted of two sections: Section A captured demographic information, while section B focused on the study variables.

All items in section B were measured using a five-point Likert scale, ranging from strongly agree (5) to strongly disagree (1). This scale allowed for the collection of ordinal data to assess respondents' perceptions and attitudes towards the constructs under investigation. The measurement scales were adapted from the works of various scholars as detailed below:

Content sharing was measured with 5-items scale adapted from Erdogmus & Cicek, (2012); Poturak & Softic (2019); Ramzan & Syed (2018) such as: I receive and share brand content that is relevant to me. I like sharing new product content. I like sharing sales promotional content. I share content for usage tips. I share video, audio, text or picture content concerning my shopping experience.

Incentive sharing was measured with 4-items scale adapted from Hailiang et al., (2019), Huang et al., (2018), Pfeiffer and Zhekva (2012) and Sun et al., (2019) such as: I am self-motivated to make positive brand reviews. I receive commission for making referrals. I do receive prizes for sharing product content. I receive discount for sharing testimonies.

Co-creation was measured on 5-items scale adapted from the work of Chan, Yim and Lam (2010) such as: I often suggest how e-retailers will improve their services. I often find solution with e-retailers to solve my problem. I often express my personal needs to e-retailers. I participate in decision making on how e-retailers offer its services. I am actively involved when new solution is developed for me.

Trust was measured with 5-items scale adapted from Pappas (2018) and Pavlou (2003) such as; I count on e-retailers to do what is right. I always have interest to buy online because e-retailers do what they say. I buy online because e-retailers know how to handle online transactions. I have confidence in e-retailers because they keep to their promise. I buy online because e-retailers are honest.

Brand loyalty was measured with 4-items scale adapted from the works of Brakus et al (2009) and Nysveen and Pedersen (2013) such as; I am always willing to buy from my e-retailers. I intend to stay loyal and buy in the future because I am rewarded for buying. I intend to recommend their brand to others because I am satisfied with the brands. I have developed positive feelings for my e-retailers' brands.

Validity and Reliability

In order to validate the instrument to ensure the accuracy and consistency, both validity and reliability tests were conducted. The content validity was established through expert review, ensuring that all items adequately represented the constructs of collaborative marketing, trust and brand loyalty. Construct validity was assessed by aligning the questionnaire items with established theoretical definitions and prior empirical studies.

A pilot study was conducted with 20 respondents to test the clarity and relevance of the items. Based on the feedback, minor adjustments were made to enhance comprehension.

Reliability was measured using Cronbach Alpha, with all constructs meeting the acceptable threshold of 0.70 (Hair et al., 2010), indicating a high level of internal consistency.

Table 1: Summary of Reliability Statistics

S/No.	Variables	No. of Items	Cronbach Alpha
1.	Content sharing	5	0.749
2.	Incentive sharing	4	0.719
3.	Co-creation	5	0.767
4.	Trust	4	0.807
5.	Brand Loyalty	4	0.746

Source: SPSS Output, 2025.

Data Analysis Techniques

Data collected were analyzed using both descriptive and inferential statistical techniques. Univariate analysis was employed to summarize demographic characteristics and responses on individual variables. Bivariate analysis, including Pearson correlation, was used to examine the relationships between pairs of variables. However, to test the moderating effect, partial correlation analysis was conducted. Additionally, multivariate analysis techniques were applied to explore the combined influence of multiple independent variables on the dependent variable, providing a deeper understanding of the study relationships.

4. Results and Findings

Test of Hypotheses Results of Descriptive Statistics and Bivariate Pearson Correlation

Table 3: Summary of Descriptive Statistics and Pearson Correlation

Variables	Mean (M)	Standard Deviation (SD)	Correlation (r)	Significance Level P< 0.05
Content sharing	3.0335	0.86175	.323**	.000 (significant)
Incentive sharing	2.4462	0.82464	.245**	.000 (significant)
Co-creation	2.8728	0.88408	.247**	.000 (significant)
Trust	3.4090	0.93171	.537**	.000 (significant)
Brand loyalty	3.176	0.62451		

Source: SPSS Result, 2025.

In table 3, the descriptive analysis shows that trust recorded the highest mean score (M=3.41, SD=0.93), indicating that respondents generally trust online platforms. Brand loyalty also showed a moderately high mean score (M=3,18, SD= 0.62), suggesting a fair level of customer retention and repeat purchase intentions.

Among the collaborative marketing variables, content sharing had the highest mean score (M=3.03, SD= 0.86), implying that respondents moderately agree that content shared by retailers influences their shopping behaviour. Perhaps, co-creation followed closely (M=2.87, SD= 0.88), indicating a fair engagement in joint value creation activities. However, incentive sharing had the lowest mean score (M=2.45, SD= 0.82), suggesting that promotional rewards and incentives are less frequently experienced or valued by respondents.

However, the results from the bivariate Pearson correlation revealed that all the correlation values are statistically significant at $P < 0.05$ levels, N= 316, apart from trust showing strong correlations with brand loyalty. This suggests that higher levels of trust are associated with increased brand loyalty among online shoppers. Meanwhile, content sharing showing moderate and statistically significant relationship with brand loyalty, implying that the more relevant content shared by e-retailers, the greater the loyalty from customers. Surprisingly, incentive sharing and co-creation both showed weak but positive relationships with brand loyalty, suggesting that while these strategies contribute to loyalty, their influence is less pronounced compared to trust and content sharing.

The reasons could be that many online customers are not actively involved in co-creation activities and e-retailers' incentive schemes may be poorly communicated or not compelling enough to influence online customer repeat purchase behaviour or advocacy.

Overall, the theorized hypotheses, H_1, H_2, H_3 and H_4 are all supported, which means that all the independent variables were positively related to brand loyalty, but some are weak.

The Multiple Regression Analysis

The multiple regression analysis was conducted to verify the proposed relationships and assess how the predictor variables such as content sharing, incentive sharing, co-creation and trust jointly influence brand loyalty. Building on the Pearson correlation results, this analysis determined the combined and individual effects of the predictors. It confirmed that multiple variables significantly affect the criterion variable, with trust emerging as the strongest contributor to brand loyalty. The summary of the results is presented below:

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.597[a]	.357	.347	.50484

a. Predictors: (Constant), Trust, Incentive sharing, Co-creation, Content sharing.

Table 5: ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	43.846	5	8.769	34.407	.000[b]
1	Residual	79.009	310	.255		
	Total	122.855	315			

a. Dependent Variable: Brand loyalty.
b. Predictors: (Constant), Trust, Incentive sharing, Co_creation, Content_sharing

Table 6: Coefficients[a]

Model		Unstandardized Coefficients		Standardize d Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
	(Constant)	2.329	.143		16.337	.000		
	CS	.186	.045	.257	4.140	.000	.538	1.860
1	IS	.080	.039	.105	2.058	.040	.792	1.263
	CO	.050	.042	.070	1.177	.240	.584	1.712
	T	.290	.036	.432	7.946	.000	.700	1.428

a. Dependent Variable: BL.

The results from the multiple regression statistics in table 6 shows that content sharing has a positive and significant impact on brand loyalty (B= 0.186, t= 4.140, p < 0.001). In addition, incentive sharing also positively affects brand loyalty and is statistically significant (B= 0.080, t= 2.058, p= 0.040), though its impact is smaller compared to content sharing. Again, co-creation shows a positive but non-significant relationship with brand loyalty (B= 0.050, t= 1.177, p= 0.240), indicating it does not have a meaningful predictive effect in this model. Meanwhile, trust has the strongest positive and significant effect on brand loyalty (B= 0.290, t= 7.946, p< 0.001), suggesting that trust is the most influential factor driving brand loyalty among the variables studied.

Therefore, three of the predictor variables (content sharing, incentive sharing and trust) showed significant positive effects on brand loyalty in both bivariate Pearson correlation and multiple regression analysis, supporting the theorized relationships. However, cocreation, while showing a positive but weak correlation at the bivariate level, did not have a significant impact in the regression model, suggesting it may not be a strong predictor of brand loyalty in this context.

However, table 5 shows that the model explains approximately 35.7% (R^2 = 0.357) of the variance in brand loyalty, with an adjusted R^2 of 0.347, indicating a good fit. The overall model is statistically significant (F= 34.407, p< 0.001), confirming that the combined predictors reliably explain brand loyalty.

Therefore, the multiple linear regression equation to predict online shopping, particularly brand loyalty (BL) is illustrated below:

$$BL = \beta + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X_4 + \ldots\ldots\ldots\ldots \beta nXn$$

$$BL = 2.329 + 0.186X_1 + 0.080\ X_2 + 0.050\ X_3 + 0.290X_4$$

Where, $X_{1,}$ $X_{2,}$ $X_{3,}$ and X_4 represent content sharing, incentive sharing, co-creation and trust respectively. Thus, the coefficient of $X_{1,}$ $X_{2,}$ $X_{3,}$ and X_4 means that for every one-unit increase in any of the variables, brand loyalty increases by 0.186, 0.080, 0.050, or 0.290 units respectively, holding other variables constant.

The results from the multiple correlation coefficient table 5 indicated that the variance inflation factors (VIF) are not greater than 5 and the tolerance level is not less than 0.2 or 0.1, which implies that there are no multi-collinearity challenges.

Partial Correlation Analysis

The partial correlation statistical test was carried out to examine the moderating influence of trust (T) on the relationship between the collaborative marketing (CM) and online shopping. The results are displayed in table 7 below: **Table 7: Partial Correlations**

Control Variables			CM	BL
Trust	Collaborative Marketing	Correlation	1.000	.443
		Significance (2-tailed)	.	.000
		Df	0	313
	Brand Loyalty	Correlation	.443	1.000
		Significance (2-tailed)	.000	.
		Df	313	0

Source: SPSS Results, 2025.

From table 7, the result shows that there is moderate-to-strong positive significant effect (r= .443) of trust on the relationship between collaborative marketing and online shopping in South-South, Nigeria. Thus, hypothesis (H_4) is supported. Therefore, the coefficient of determination shows that 44.3% of trust influences the relationship between collaborative marketing and online consumer shopping behaviour in the aspect of brand loyalty, which implies that trust accounts for nearly half (44.3%) of the effect collaborative marketing has on online shopping. Thus, without trust, the effect of collaborative marketing on online shopping would be significantly weaker.

Discussion of Findings

This study examined the role of trust in influencing the relationship between collaborative marketing and online shopping in SouthSouth, Nigeria. From the first hypothesis (H1), it was revealed that there is a moderate, positive and significant correlation between content sharing and brand loyalty. This finding is in agreement with the studies conducted by Erdogmus and Cicek (2012), Murtiningsih and Ali-Murad (2016) and Ramzan and Syed (2018) where they discovered that relevant and popular content shared on social media among friends and families increases trust, which in turn positively impact on brand loyalty.

The result of hypothesis two (H2) revealed that there is weak positive significant link between incentive sharing and brand loyalty. This implies that incentive sharing slightly predict brand loyalty. This finding is surprising because studies have suggested that novel incentives can significantly improve consumer's motive to purchase and equally influence the consumer to make referrals (Sun et al., 2019). It was found that e-retailers have not been able to provide adequate incentives for online consumers. And the incentives provided are not compelling enough to influence online customers to give testimonials or referrals. Most of the online consumers share brand content, make comments, and provide testimonies on shopping experience for the sake of fun and helping others, and not for economic gains. This finding concurs with that of Chen, Hu and Huang (2019) that monetary incentive increases consumers' engagement as well as effective in improving the level of content contributions and generating more interest from the community, but it gives rise to neither better nor worse stock recommendations in social media.

The result of hypothesis three (H3) revealed that there is no statistically significant relationship between co-creation and brand loyalty. This finding is surprising because several studies (Grisseman and Stockburger-Sauer, 2013; Nysveen, 2013) have proven that co-creation has a great influence on brand loyalty. The reason for this interesting finding is that most of the respondents were of the view that e-retailers do not involve online consumers in co-creation activities like jointly make decisions on how to improve service quality, jointly solve problems that affects them, and they are not actively involved when new solutions that affects them are developed. Perhaps in co-creation, customers are meant to actively participate in the creation and evaluation of ideas at all stages of service or product development process. Thus, this finding is in disagreement with the finding of Nysveen (2013) that co-creation participation directly or indirectly influenced brand satisfaction and brand loyalty.

Hypothesis four (H4) was proposed to ascertain whether trust significantly moderates the relationship between collaborative marketing and online shopping. The finding revealed that trust significantly moderate the relationship between collaborative marketing and online shopping. This means that trust moderate the relationship between collaborative marketing and online consumer shopping behaviour in South-South, Nigeria. These findings aligned with the findings from past studies (Al-Shukri & Udayanan, 2019; Castellano, 2019).

5. Conclusion and Recommendations

This study investigated the influence of trust on the relationship between collaborative marketing and online shopping in SouthSouth, Nigeria. The findings from the Pearson correlation and multiple regression analyses revealed that content sharing, incentive sharing, and trust have positive and statistically significant relationship with brand loyalty, supporting the proposed theoretical relationship. Notably, trust emerged as the strongest predictor of brand loyalty.

Conversely, while co-creation showed a weak positive correlation, it did not have a statistically significant effect in the regression model, suggesting it may not directly influence brand loyalty within this study context.

Overall, the study concludes that collaborative marketing practices particularly those that build trust and encourage content and incentive sharing enhance brand loyalty among online consumers. These insights are valuable for e-retailers seeking to strengthen customer retention through interactive and value-driven marketing strategies.

Based on the conclusion, we therefore recommend the following:

1. E-retailers should enhance website security, improve transparency in transactions, and ensure reliable customer support to build and maintain consumer trust.

2. E-retailers should encourage customers to share reviews, testimonials and product experiences by integrating social media and interactive features on their platforms.

3. Develop targeted and personalized incentives such as discounts, loyalty points, or referrals rewards to motivate repeat purchases and enhance brand loyalty.

4. Reassess the methods of involving customers in product or service development to ensure alignment with customer preferences and better communication of co-creation benefits.

Practical Implications

1. The evidence shows that e-ratilers who invest in trust-building mechanisms are more likely to achieve sustained consumer engagement.

2. The study indicates that customer-generated content and peer reviews are particularly influential in shaping online shopping behaviour.

3. The result show that incentive-based engagement, such as discount and loyalty rewards, is more persuasive when consumer trust the brand, highlighting trust as a key enabler of value-driven marketing interactions.

4. The findings suggest that strategies like content sharing and co-creation are more effective when consumers perceive the brand as trustworthy, thereby enhancing the impact of collaborative marketing efforts.

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