User Generated Content and Customer Loyalty of Selected Marketing Firms in Delta State, Nigeria

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Abstract

The study examined user generated content and customer loyalty of marketing firms in Delta State, Nigeria. The specific objectives are to: evaluate the effect of traditional reference group on customer loyalty of selected online marketing firms in Nigeria and ascertain the effect of post purchase experience on customer loyalty of selected online marketing firms in Nigeria. This study used a cross-sectional survey research design method. A total of 150 respondents were chosen as the sample size. Stratified random sampling technique was used for the study. A structured questionnaire served as the study's research instrument. A test-retest reliability technique was used to determine the instrument's reliability. Descriptive statistics, correlation and multiple regressions were used to analyze the data collected for the study. Findings showed that traditional reference group (ß = 0.187, p<0.05) and post purchase experience (ß = 0.245, p<0.05) had significant positive effect customer loyalty of online marketing firms in Delta State, Nigeria. The study concluded that user generated content had significant positive effect on customer loyalty of marketing firms in Delta State Nigeria. The study recommended that marketing firms should address and focus on the benefits of reference groups and its informational influence on product selection. Managers can use different promotional campaigns by integrating information for family and relatives as well. In addition, they can utilize regular customers/subscribers to participate in promoting brands by talking and advising friends, relatives and neighbors

Key Words: User Generated Content, Post-Purchase Experience, Traditional Reference Group, Brand Loyalty and Online Marketing Firms

Background to the Study

In recent years, internet usage has grown dramatically on a global scale. The more people who have access to the internet, the more businesses are using it to market their products and services. This is corroborated by the apparel industry's 111% growth rate from 2020 to 2014. To be more precise, there were 12200 webshops by 2020 compared to just 5770 in 2014 (webwinkelsucces.nl, 2020). Because more and more business-to-consumer (B2C) interactions are happening online, a company's success now depends on how customers perceive its website. A bad user experience on a website is likely to make visitors frustrated, which will make for a bad user experience. Conversely, a high level of user experience can be attributed to a website's user experience. Usability Geek creator Justin Mifsud (the UXschool, 2017) claims that 88% of online buyers said they wouldn't visit a website again after a negative user experience.

Additionally, marketing has changed from one-to-many to many-to-many since the advent of web 2.0 technology. Wikis, blogs, online forums, file sharing websites (photo and video sharing websites), and the Facebook, Twitter, and LinkedIn networks are examples of media for many-to-many marketing communication. The power of word-of-mouth has been enormously increased by the internet. Brands and branding are crucial in today's marketing. Although traditional brand communication methods like public relations and television advertising have undoubtedly been very successful, their efficacy is drastically decreasing in the customer-dominated business world of today (Wright, Khanfar, Harrington & Kizer, 2020). With consumer interaction, social media networks may reach a significantly larger audience at a lower cost. On social media platforms, word-of-mouth advertising is more effective and less costly (Bruyn, 2018; Hennig-Thurau, 2024). Thus, enhancing the customer experience has emerged as a crucial idea for companies. "All the feelings, thoughts, sensations, and actions of engaging in some activity" is the definition of user experience design. According to the International Organization for Standardization (2010), it is "a person's perceptions and responses that result from the use or anticipated use of a product, system, or service" (ISO, 2021). Accordingly, it looks at a person's complete experience with a product, including the ideas, emotions, and impressions that result from that experience, such as when they shop online (Albert & Tullis, 2023). One key idea in user experience is human-centeredness. Prioritizing people and designing user experiences that uplift and delight them are key components of human-centeredness. The reputation of the product, the customer's desire to buy, their inclination to return, their level of happiness and loyalty, and the website's credibility can all be enhanced by a positive user experience. Conversely, a bad user experience would have negative effects on the product's reputation, decrease the customer's desire to buy and return, and decrease their level of satisfaction with it (Lui, 2022).

Brands can profit greatly from the internet. Fournier and Avery (2021), Muniz and Schau (2021), and Ulusu (2020) assert that user-generated content contributes to increased sales, customer involvement in the brand-creation process, brand recognition, more favorable connotations, and brand loyalty. Businesses that use this kind of communication power can quickly draw in a large number of customers who, after being moved by a viral message, may decide to support the brand or organization or participate in the information-dissemination process. Thus, social media gives customers the ability to influence brand equity in both positive and bad ways. As a result, it's critical for businesses to understand how to control social media communication in order to

increase brand equity and influence consumer purchasing decisions. Given the recent rise of social media, the primary goal of this study is to learn more about how online content creation, specifically user-generated content (UGC) concerning different online information, affects customer loyalty.

Unexpectedly, there hasn't been enough research done on the connection between user-generated content and store loyalty, both in terms of quantity and scope. But in the current environment, when competition is growing, it might be difficult for businesses to boost client loyalty by offering superior service information and cultivating a positive company image. According to earlier studies, not enough research has been done in Africa on the various factors that user-generated content has an impact on. Therefore, the purpose of this study is to investigate how user-generated content affects customer loyalty and how this affects online marketing companies in Delta State.

Statement of Problem

Today's business world is incredibly fragmented, competitive, and volatile. Businesses strive to offer top-notch, high-quality content online, which helps them establish trustworthy relationships with their clients, win their loyalty to their brands, and establish their place in the market. Particularly for online marketing companies that are regularly condemned for unethical business tactics and poor information quality that impact client satisfaction and loyalty, trust is crucial.

Customers must do informational searches in order to find products that meet their needs, whether offline for example, through friends or online through user-generated content (UGC) platforms like online brand communities. Although user-generated content is becoming more and more popular, it is still not fully understood or investigated. For example, there is a dearth of study on Nigerian consumers' perceptions of and ability to adjust to content marketing, whether it involves user-generated or brand-generated content. To put it another way, how valuable and pertinent do consumers think the information or material that a company or individual shares online about a particular good or service is?

Thus, research should be done on the elements that affect the effectiveness of content marketing strategies as well as the effects of employing content marketing. Since user-generated content is a growing topic in the context of content marketing, it is also unclear how consumers can be influenced by user-generated online content in their decision-making process. This pertains to the problem of online content marketing and its application in the digital electronic market. Although there is a sizable body of research on user-generated material in internet marketing companies, there is little research on user-generated content in Nigeria's electronic sector. Therefore, this study must be addressed in order to address the dearth of user-generated material literature and expertise in Nigeria. Once the problem highlighted for the investigation has been explained, the purpose of the study must be justified.

Objectives of the Study

The study investigated how user-generated content affects the consumer loyalty of selected marketing firms in Delta State. The particular goals are to:

i. Analyze how post purchase experience affects customer loyalty of selected marketing firms in Delta State

ii. Assess how traditional reference group have effect on selected marketing firms in Delta State

Hypotheses for Research

For this investigation, the following null hypotheses were developed:

$H0_1$: post purchase experience does not have significant effect on customer loyalty of selected online marketing firms in Delta State.

$H0_2$: there is no significant effect between post purchase experience and customer loyalty of selected online marketing firms in Delta State

The study's importance and contribution

Knowledge of the Market:

The importance of this study stems from the lack of literature on user-generated content and consumer loyalty in the African market that explains the contributing elements and outcomes. Additionally, the majority of UGC literature concentrates on particular industries, like the banking, telecommunications, and tourism sectors. This study is important because it closes a gap in the literature from both an academic and business perspective.

Social media platforms and agencies:

This study will be very helpful to marketing agencies and social media companies that use online user-generated content, like advertising agencies or social media platforms, since they will know how to use and influence online-generated content to determine their future profits.

Researchers and Marketers:

Based on how customers respond to internet material, marketers will be better equipped to predict their loyalty and plan for business sales. A research approach must be used for this dissertation in order to guarantee that the study is pertinent to academics and marketers.

REVIEW OF RELATED LITERTAURE

User Generated Content

Media created or produced by the general population and mostly disseminated online is known as user-generated content (UGC) (Daugherty, Easten & Brignt, 2018). Travelers' decision-making as well as tourist operations and management have been significantly impacted by the spread of user-generated content (UGC) on social media. UGC study is still in its infancy, though, and there are still a number of topics that require investigation, including UGC's sources (Zeng & Gerritsen, 2014). Research on how UGC affects visitor perception and behavior is, nevertheless, lacking. The idea that the creation of a destination image is made up of two components—the cognitive process and the affective process—is supported by a large body of empirical research in tourist psychology studies (Crompton, 1979).A person's feelings and emotions toward a tourist destination are a representation of the affective process (Chen & Uysal, 2012; Kim & Richardson, 2023).

Accordingly, user-generated content (UGC) serves as both a source of information for purchasing decisions and a formative tool for establishing opinions about a location (Luo & Zhong, 2015). The types of user-generated content (UGC) related to tourism in this study are divided into two categories: factual and emotive. Tourist-generated factual information about a destination, such as ticket prices, travel routes, event details, and pertinent interpretations of picturesque locations, is known as factual user-generated content (UGC). This type of content provides travelers with

fundamental information and influences their cognitive perception of the destination (Li et al., 2008). Any content that may stimulate a traveler's imagination and affect their emotional perceptions of a place is referred to as emotional user-generated content (UGC). Examples of this type of content include well-known songs and movies that are mentioned in online UGC (Kim, 2012).

Traditional Reference Group

The reference group, according to Dhurup et al. (2013) and Iyadi (2023), is a person or group of people who significantly influence people's behaviors within a social circle, such as friends, family, peer groups, coworkers, etc., and whose opinions are significant and crucial in people's decisions, including those pertaining to consumers. According to marketing theory, a reference group is a group that serves as a basis for an individual's decision-making while making purchases or consumption choices in order to minimize the selection of inappropriate products. The consumer's family, friends, social circles, and trade and professional associations are examples of traditional reference groups that have a significant impact on the selection of particular brands (Iyadi & Sado, 2023). Conventional reference groups typically have an impact on other people's behavior and worth (Kotler & Keller, 2006). Four categories of reference groups were distinguished by Schiffman and Kanuk (2010): avoidance, disclaimant, aspirational, and contractual groups. One who is a member of a contractual group or often interacts with it in person endorses its norms, values, and attitudes. While there is no actual membership or in-person interaction, the goal of an aspirational group is to become a member. A disclaimant group is one in which a person is a member or interacts with the group in person but disagrees with its beliefs, attitudes, and conduct. One does not belong to an avoidance group, does not interact with its members in person, and disapproves of its beliefs, attitudes, and actions (Iyadi, 2023).

Post Purchase Experience

Because there may be confusion between these concepts, the distinction between user experience and customer experience is explained. One idea is not always more important than the other; they are connected (Engelbrecht, 2016; Iyadi & Oruakpor, 2023). In general, user experience refers to how simple it is to utilize a website, an application, or another online or offline platform. "Everything that influences a user's behavior and interaction with a product or service" is how Iyer (2016) defines user experience. It all comes down to the user's feelings, comprehension, and perception of a product (par. 3). Customers can find information quickly and easily when they have a great user experience. A small part of the concept of customer experience is user experience. Customer experience includes the entire encounter process, whereas user experience concentrates on a specific element (Jadnanasing, 2015; Iyadi, & Ojumude, 2023). "The sum of all experiences a customer has with a brand, over the duration of their relationship with them" is the definition of customer experience (Hueffner, 2020; Iyadi & Itimi, 2023). For instance, a consumer feels positively about a fashion brand's sustainable advertising, which is a component of the customer experience. When the consumer arrives at the business's website (which is a component of user experience), she discovers that she is unable to navigate the site, which aggravates her and causes her to leave. Despite the positive customer experience, the consumer's overall impression of the website has been negatively impacted by the unfavorable user experience. It is doubtful that the

customer will tell others about this brand (Iyadi, 2023). This demonstrates how a negative user experience can result in a negative overall consumer experience, highlighting the importance of focusing on specifics like a website's user experience in addition to the overall experience (Kifordu, et al, 2022).

User Generated Content and Customer Loyalty

Both scholars and industry professionals acknowledge the significance of user-generated content (UGC) in creating a destination's image (Burgess et al., 2011; Stankov et al., 2010). An experiment with over 190 participants demonstrated the impact of user-generated content (UGC) on tourists' cognitive formation of destination image (Amaral et al. 2014), and Marchiori and Cantoni (2015) found that UGC increased tourists' positive beliefs about a destination, particularly those related to value for money and weather. Furthermore, some researchers have looked favorably at how UGC influences travelers' sentiments and emotions about places. For instance, Serna et al. (2016) discovered that the underlying feelings evoked by user-generated content (UGC) significantly influenced how tourists perceived the destination.

Kim and Stepchenkova (2015) looked into how photos on travel blogs influenced travelers' opinions of Russia as a place to visit. They found that while photos did not persuade travelers to go there, they did give them the impression that Russia was a friendly, safe, and clean place. Tourists' shared experiences on social media platforms encompass not only informational elements, like product prices, weather conditions, and details about nearby tourist attractions, but also emotional, imaginative, and fantasistic communication about a destination's features.

Michelle (2018) investigated the impact of user-generated content (UGC) on young consumers' purchase loyalty in the Philippines, concentrating on six elements and how they affect consumer choices: customer reviews, reviewer characteristics, website presentation characteristics, interpersonal influence, product review characteristics, and environment influence. 337 college students from Surigao del Sur State University in the Philippines provided the data. The findings showed that the elements of UGC had a favorable effect on the purchase loyalty of young customers. Furthermore, the primary determinant of young consumers' purchasing loyalty was customer reviews.

Conceptual Framework

The relationship between the two variables customer loyalty as the dependent variable and user-generated content as the independent variable is shown in the graphic below.
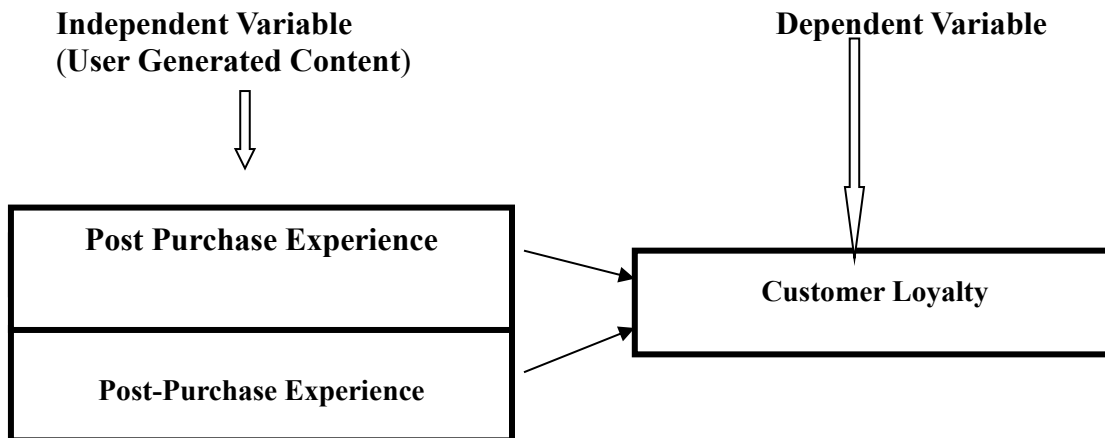
Independent Variable
(User Generated Content)

Dependent Variable

Post Purchase Experience
Post-Purchase Experience

Customer Loyalty

Fig 2.1: Conceptual Framework of the Study
Source: Researchers' Model (2024)

Review of Theory

Theory of Attribution (AT)
According to Kelley (2003), attribution theory studies how people draw conclusions about why a communicator holds a specific opinion or behaves in a specific way. When consumers receive persuasive communications, they often associate them with either non-product stimulus (communicator attributes or situations) or product stimulus (product performance) (Mizerski, 2002). This theory states that consumers will find the communicator more credible, have greater faith in the message's accuracy, believe the product actually possesses the attributes mentioned, and be more persuaded by the message if they believe the message is truly related to the product stimulus. If consumers believe the message is influenced by non-stimulus factors (personal incentives, bias), they will discount the message's accuracy and the product's actual performance. They will also perceive the communicator as biased, and they will be less convinced by both the communicator and the message. This final phenomenon is known as the discounting principle of attribution theory.
According to the researcher's understanding, this explanation explains every independent variable found in the study; when consumers come across negative evaluations for experiential products, they ignore the veracity of the reviews and attribute them to the personal motives of the reviewers. The study found that the attribution process can be influenced by a number of factors, including platforms, reviewer kinds, and source credibility. According to the attribution hypothesis, sources or platforms like other customers and non-commercial or third-party review websites are more reliable than experts or retailer websites since they do not endorse the company's product or receive rewards for doing so. Customers will therefore believe negative online reviews from the former and take them into account when making a purchase.
Review of Empirical Studies
Han Xua, Cheungb, Jon, Xialei, and Qing (2023) investigated the structural connections between

destination image, satisfaction, intention to return, and word-of-mouth (WOM) publicity in order to better understand how user-generated content (UGC) affects tourist loyalty behavior. Information was gathered from domestic visitors to China's Gulangyu World Heritage Site. The results of this study show that UGC influences destination image and satisfaction, which in turn influences tourist loyalty behavior. Furthermore, the findings show that both factual and emotional user-generated content (UGC) have a beneficial impact on travelers' perceptions of the destination's worth, with emotional UGC having a stronger effect.

First, Shuaib and Mahmoud (2023) examined the relationship between reference group brand association and advertisement informativeness with self-brand connection. Secondly, they examined the role of self-brand connection as a mediator in the relationship between reference group brand association and advertisement informativeness with brand loyalty. All car brand owners living in the Kingdom of Saudi Arabia made up the study's population. Snowball sampling is the sampling technique used, and 339 answers from car owners in two Saudi Arabian regions were gathered. Using structural equation modeling, the study hypotheses were tested. The study's findings demonstrated that there were statistically significant positive correlations between the self-brand connection and both reference group brand association and advertisement informativeness. Additionally, brand loyalty was found to be strongly and favorably correlated with the self-brand link. The relationship between reference group brand association and advertisement informativeness and brand loyalty was found to be fully mediated by self-brand connection.

Nerissa and Tantri (2022) investigated the connection between staff service experience and customer satisfaction. This study aims to ascertain how customer satisfaction affects service personnel. Customers that prefer shopping online at marketplaces like Tokopedia, Shopee, and Lazada as well as offline at actual stores or shopping centers are the focus of this study. This study employs a convenience sampling technique with a sample of 200 respondents and a quantitative methodology employing a questionnaire measuring instrument. Multiple linear regression and the univariate cell-mean test were employed in the data analysis. The study's findings indicated that employees have little bearing on the clientele's experience. According to the findings of this study, customers will be more likely to return to businesses with excellent service.

Sugito (2021) examined the impact of reference groups on Medan City's modern retail image, the impact of organized retail on Medan City's modern retail image, the impact of reference groups on Medan City's retail marketing performance, the potential impact of organized retail on Medan City's retail marketing performance, the impact of modern retail image on Medan City's modern retail image, the impact of reference groups on Medan City's modern retail image on its retail marketing performance, and the impact of organized retail on Medan City's retail marketing performance. With a sample size of 204 respondents, the study's population consists of customers who buy at contemporary Medan City merchants Alfa Mart, Alfa Midi, and Indomaret. Taking into account the goals of the study, this research is both descriptive and verifiable. The goal of descriptive study is to describe the retail organization and variable reference group. Verification research, on the other hand, uses statistical computations to test hypotheses and ascertain the relationship between variables. The study's findings indicate that (1) reference groups significantly and favorably affect the variable of modern retail image. (2) Modern retail image is positively and

significantly impacted by organized retail; (3) Medan City's retail marketing performance is positively and significantly impacted by reference groups; and (4) Medan City's retail marketing performance is positively and significantly impacted by organized retail. (5) Medan City's retail marketing performance is positively and significantly impacted by modern retail image. (6) Through contemporary retail image characteristics, the Ariabel reference group indirectly and significantly improves the performance of retail marketing. (7) Through contemporary retail image variables, retail variables are arranged in an indirect manner that significantly and favorably affects the effectiveness of retail marketing.

Hala, Hamad, and Ghaith (2021) looked into how traditional reference groups and user-generated content (UGC) after a purchase affected young Jordanian customers' intents to buy electronic products (e-products). In order to accomplish this, 450 Jordanian university and college students were given a five-point Likert scale questionnaire as part of a quantitative approach and survey strategy that combined a descriptive technique. Statistical analyses were performed on 400 filtered and screened copies. The data was described and analyzed using SPSS version 21. The findings showed that young consumers' inclinations to buy e-products were significantly impacted by post-purchase user-generated content. The findings also showed that young consumers' purchase intentions are less significantly impacted by traditional reference groups, suggesting that they rely more on online communities than on friends, family, coworkers, and other social groups. The results are examined in light of their implications and suggestions for additional study.

Research Methodology

Research Design

Kothari (2012) postulates that a research design is a detailed outline of how an investigation will take place which includes the method of collecting data, the instruments that were employed, the manner in which the instruments are used and the means for analyzing the data collected. This study applied survey research design. This design allowed the assortment of unique or essential information implied for portraying enormous populace with people as units of investigation.

Population of the Study

Population as a group of people who meets a well- defined set of eligibility criteria for a study. Population of the study represents a large collection or aggregation of elements, objects, events or all members of any well-defined class of people that are alike in one or more characteristics that the researcher wants to study for a particular purpose and about which conclusion is to be drawn on the basis of a smaller group (sample) drawn from the population (Peretomode & Peretomode, 2014). The population of the study was the selected online firms in Delta State which are Konga, Jumia, and Jiji in Warri, Asaba and Sapele. According to statista online (see statistia.com, 2024), there are approximately 3000 visits per second to an online shopping malls in Nigeria. But 95% of these visits are from major online traffic cities in Nigeria. These cities include Lagos, Port Harcourt, Abuja, Kano,Ibadan, Aba and Onitsha among others. Based on convenience and low cost of data collection, the study focused on online shopping customers in Asaba, Warri, and Sapele, Delta state.

Sample Size

A sample is a fraction or segment of the total population whose characteristics is used to represent the entire population (Vincent et al., 2010). A sample is a small part of anything or one of a number intended to show the quality, style, or nature of the whole specimen (Olannye, 2017). For the purpose of this study, a sample of 150 respondents which represents 5% usage of mobile devices to access selected online marketing firms in Delta State drawn from the population of online users to proxy the total in Warri, Asaba and Sapele Delta State. The choice of this sample size was deemed necessary to achieve the objectives of the study. This is determined as follows:

Sampling Technique

The judgmental sampling was adopted by the researcher in determining the specific users to be included in the sample. The choice of this sampling technique was based on the availability and willingness to participate in the survey. However, for the purpose of this study, the location for questionnaire distribution in Asaba, Warri and Sapele, Delta State was selected using the simple random sampling technique. Here, the researcher was able to achieve this by making a list of locations into two strata with emphasis on work environment and residential environment.

Research Instrument

Questionnaire was the instrument employed for the purpose of data collection. Olannye (2017) defined a questionnaire as an instrument for gathering data from respondents to aid in finding a solution to research problems. The closed- ended questionnaire types were physically distributed to the users who were selected as part of the sample. The survey questionnaire was partitioned into two distinct portions, section A and section B. Section A encompasses the profile of the respondents, while section B encompasses the questions pertaining the constructs of user generation content in 5 point Likert scaling questions ranging from 1 (strongly disagree) to 5(strongly agree).

Validity of Research Instrument
To establish validity of the questionnaire, content validity estimates were employed for the study, face and sampling validity to ensure that the research problem or population were adequately measured and sampled. Content validity (face and sample validity) ensures the suitability and appropriateness of the questionnaire for the study. It also allows the researchers to verify whether the questionnaire measures the objectives (intent, scope) of the study.

Reliability of Research Instrument

To establish the reliability of the research instrument, the Cronbach's alpha was used as a basis of judgment. The Cronbach's alpha is a measure of internal consistency, that is, how closely related a set of items are as a group. It is considered to be a measure of scale reliability. As the average inter-item correlation increases, Cronbach's alpha increases as

well (holding the number of items constant) method was employed. In this study, the researcher relied on a Cronbach alpha score of at least 70% with three items per variable. The reliability scores are presented on the table 1 below:

Table 1: Summary of Reliability Test Scores

Variables	Cronbach's Alpha	N0. of Items
Traditional Reference Group (TRG)	.817	4
Post Purchase Experience (PPE)	.768	4
Customer Loyalty (CL)	.812	4

Source: Summarized from SPSS output (2024)

Sources of Data

Primary data for this study were generated using questionnaire. Primary data are information collected or obtained by the researcher from a group of people or a sampling unit. The secondary source of data was through intensive review of literature. This source of data was used in order to augment the information from the primary source of data and enabled the researcher to gather corroborative information in order to make objective analysis. The secondary source of data include: textbooks, journals found at the library of the organization under study, newspaper articles, magazines, conference papers, empirical review, and unpublished works that relate to the topic of study and extracts from the internet.

Technique for Data Analysis

The statistical instrument or procedures used in processing the data obtained to arrive at accurate findings are referred to as data analysis methods/techniques (Elikwu, 2018). The computation for descriptive data will be done with the software known as statistical package for social science (SPSS). Statistical Package for Social Science (SPSS) as a statistical tool is useful for analyzing descriptive data which include tabular analysis on frequency, percentage and means on demographic information as well as responses on questionnaire. To test the hypotheses, regression analysis was employed with a significance level of 0.05. Data collected on respondent's profile and response on the subject matter were analyzed using descriptive analysis while the four hypotheses were tested using multiple regression analysis. Multiple regression technique accommodates two or more variables in a single analysis with the estimation of their separate's effects on the depended variables. It also helps to quantify the impacts of various simultaneous influences upon the single dependent variable. The researcher tested the effects of the four sub variables of the independent variables on the single dependent variable (Customer Loyalty).

Results and Discussion

Using the data that was provided and assessed for this study, three sections were produced: the first is a descriptive analysis of the respondent profile using percentage weighting. Correlating the research questions with the variables they are related to and performing multiple regression analysis constitute the second phase. Testing the study's hypotheses is the third phase.

Table 2 Response Rate

Pattern focused	Number administered	Number returned	Unused copy	Number used	Response rate
Employees	150	150	1	149	99.3%

Source: Distributed Questionnaire

After being disseminated, a total of 150 copies of the questionnaire were collected. Although one questionnaire was not completed to the fullest extent possible, the 149 whole copies might still be valuable. Consequently, the research conducted in this chapter was based on a sample size designed to produce a 99.3% response rate.

Table 3: Analysis of Respondents Profile

S/N	Variables	Frequency	Percentage (%)
1	Gender: Male Female Total	106 43 149	71.1 28.8 100
2	Age Range: Below 30 years 31-40 years 41years and above Total	63 66 20 149	42.2 42.9 13.4 100
3	Marital Status: Single Married Divorced Total	81 68 - 149	54.3 45.6 - 100
4	Educational Qualification OND/NCE HND/B.Sc. Postgraduate Degree Total	43 90 16 149	28.8 60.4 10.7 100
5	Years of Job Experience Below 5years 5-10years 11 years and above Total	68 58 23 149	45.6 38.9 15.4 100

Source: Field Survey, 2024.

From the table 3, on gender of respondents, it shows that 106(71.1%) respondents were male, which 43(28.8%) were female. On age distribution of respondents, 63(42.2) respondents were below 30 years, 66(42.9%) respondents were with the age range of 31-40 years, and 20(13.4%)

respondents were above 40 years. On marital status of respondents, 81(54.3) respondents were single, while 68(45.6%) respondents were married. On educational qualification, 43(28.8%) respondents had OND/NCE qualifications, 90(60.4%) respondents had B.Sc./HND qualifications and 16(10.7%) respondents had postgraduate degrees. On job experience, 68(45.6) respondents had below 5 years experience, 58(38.9%) respondents had 5-10 years work experience and 23(15.4) respondents, had above 10 years work experience.

Analysis of Other Research Data

In order to draw a conclusion and generalisations, further research data were analysed in this section, and previously put out hypotheses in chapter one were assessed.

Table 4 Inter-Correlations of Study Variables

S/N	Variables	1	2	3	4	5
1.	Traditional Reference Group	1				
2.	Post Purchase Experience	0.378**	1			
3.	Customer Loyalty	0.634**	0.312**	1		

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (1-tailed).

Table 5: Regression Analyses of User Generated Content and Customer Loyalty

Coefficients[a]

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	T	Sig.	Collinearity Statistics Tolerance	VIF
1 (Constant)	.420	1.354		.310	.757		
Traditional Reference Group	.191	.062	.187	3.054	.003	.552	1.813
Post Purchase Experience	.252	.059	.245	4.298	.000	.634	1.577

a. Dependent Variable: Customer Loyalty

Table 6: Fitness of the Model

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	379.798	4	94.950	77.374	.000[b]
	Residual	214.752	175	1.227		
	Total	594.550	179			

a. Dependent Variable: Customer Loyalty
b. Predictors: (Constant), Traditional Reference Group, Post Purchase Experience

Table 7: Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.799[a]	.639	.631	1.108

a. Predictors: (Constant), Traditional Reference Group, Post Purchase Experience

Test of Hypotheses

The multiple regression analysis was adopted as an analytical technique for testing the hypotheses. The p-values reported in the regression coefficient tables were used for testing the study hypotheses.

The Decision Rule

If the critical value is found to be greater than the probability level of significance, the null hypothesis will be accepted and the alternative hypothesis will be rejected, and vice versa. The results are statistically significant when the null hypothesis is refuted, and vice versa (Gandhi & Porter, 2009).

Hypothesis One

$H0_1$: traditional reference group content does not have significant effect on customer loyalty

Tables 8: Traditional Reference Group and Customer Loyalty

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.188[a]	.035	.030	1.7245

a. Predictors: (Constant), Traditional Reference Group
Computation of Field Analysis (2024).

Table 9: Traditional Reference Group and Customer Loyalty

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	21.271		21.271	7.153	.008[b]
	Residual	579.897	149	2.974		
	Total	601.168	149			

a. Dependent Variable: Customer Loyalty
Predictors: (Constant), Traditional Reference Group

Table 10: Traditional Reference Group and Customer Loyalty

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	13.269	.993		13.364	.000
	Traditional Reference Group	.159	.059	.188	2.674	.008

a. Dependent Variable: Customer Loyalty
Source: Computation of Field Analysis (2024).

In tables the above, even when the p-value is greater than 0.005 (p= .008). It still shows a positive Beta value of .188 (18.8%), which shows that traditional reference group has a significant effect on customer loyalty (i.e. p> .005). With these statistics, we reject the null hypothesis and state here that traditional reference group significantly has effects on customer loyalty.

Hypothesis Two
$H0_2$: post purchase experience content does not have significant effect on customer loyalty

Tables 11: Post Purchase Experience and Customer Loyalty
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.186[a]	.039	.044	1.8345

a. Predictors: (Constant), Post Purchase Experience
Computation of Field Analysis (2024).

Table 12: Post Purchase Experience and Customer Loyalty
ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	24.273		25.251	8.103	.006[b]
	Residual	719.897	149	3.974		
	Total	611.168	149			

a. Dependent Variable: Customer Loyalty
Predictors: (Constant), Post Purchase Experience

Table 13: Post Purchase Experience and Customer Loyalty
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	15.269	.998		13.364	.000

Post Purchase Experience	.159	.059		.193	2.674	.007

a. Dependent Variable: Customer Loyalty
Source: Computation of Field Analysis (2024).

In tables the above, even when the p-value is greater than 0.005 (p= .007). It still shows a positive Beta value of .193(19.3%), which shows that post purchase experience has a significant effect on customer loyalty (i.e. p> .005). With these statistics, we reject the null hypothesis and state here that post purchase experience significantly has effects on customer loyalty

Discussion of Results
The discussion of the study's findings is given here, in line with the data analysis
Traditional Reference Group and Customer Loyalty
Traditional reference group had significant positive effect on customer loyalty ($ß = 0.187$, $p<0.05$). Test of hypothesis three showed that traditional reference group had significant positive effect on customer loyalty of online marketing firms in Nigeria ($0.003 < 0.05$). The result agreed with Nugraha (2021), examined the influence of lifestyle, reference group, and brand image towards brand loyalty on Nike shoes product. This type of research is explanatory research. This research conducted on Nike shoes users. This questionnaire has been distributed 150 randomly to every consumer who has bought Nike shoes product. The sampling technique used purposive sampling and the research instruments were tested using the validity test, reliability test, and classical assumption test. The hypothesis used partial (t-Test). Results of the data analysis from multiple regression showed that lifestyle, reference group, and brand image have a significant effect partially to brand loyalty by consumers. From the test results, the dominant test show that variables reference group has a dominant to influence on brand loyalty. The results from this study can be applied to marketing strategy for companies and interested parties for enhancing and maximizing lifestyle, reference group, and brand image to get a positive effect that can lead to brand loyalty.

Post Purchase Experience and Customer Loyalty
Post purchase experience had significant positive effect customer loyalty ($ß = 0.245$, $p<0.05$). Test of hypothesis four showed that post purchase experience had significant positive effect on customer loyalty of online marketing firms in Nigeria ($0.000 < 0.05$). This finding is in conformity with Nobar and Rostamzadeh (2018) investigated the impact of customer satisfaction, experience, and loyalty on brand power in the Hotel industry. This study used a descriptive-survey research design based on the correlation method. The selected populations were Pars Hotels' customers. Sample size was 384, based on Krejcie and Morgan's sampling table. The structural equation modeling was used to evaluate the causal simulation and to examine the reliability and validity of the measuring model. The research results showed that customer expectation has the most impact on customer satisfaction with path coefficient of 0.74. On the other hand, customer loyalty, with path coefficient of 0.65, is known as an influential factor. This study helps to understand that customer satisfaction and customer expectations are positive drivers of customer loyalty. Customer loyalty also is a strong predictor of brand power in hoteling and tourism industry. By strengthening

that part, which you have better resources, you can have a better supply and thus, there would be more opportunities in establishing reputation and increasing visibility.

Findings

The research has investigated the effect of user generated content and customer loyalty based on the perspectives of marketing firms in Delta State, Nigeria. Research questions and objectives were created in order to fulfill the purpose of this investigation. In addition, the research result derived from multiple analyses is believed to have generated a contribution in terms of both practicality and theory. Therefore, this study hopes to help brands and marketers shape a strong relationship with customers and spread out positive vibes and brand image not only to current customers but also to the potential as well. As digital platforms are dominating the marketing community with their huge range of useful and convenient features, companies are eager to gain deep understandings and utilize the best of social networks to communicate with their consumers. The findings from the analysis of the study were highlighted as follows:

   i.   results indicated that traditional reference group enhanced customer loyalty of online firms in Nigeria ($\beta = 0.187$, $p<0.05$).
   ii.   the results demonstrated that post purchase experience significantly improved customer loyalty ($\beta = 0.245$, $p<0.05$).

Conclusion

The study examined user-generated content on the customer Loyalty of marketing firms in Delta State, Nigeria. The study results revealed that user generated content play a significant role for customers to review online product purchases. The reviews and comments of online, it is trustworthy source that are comprehensible and reliable on reviews influence their faith and self-assurance about the different products and lead to procure the product. The study found that customers are searching for information at the time of pre-purchase and post purchase behaviour through an online platform. The study also originated that the reviews practices familiarize buying decision online among the customers in Delta State, Nigeria.

Based on the results of this study, it can be concluded that post purchase experience have significant effect on customer loyalty. Every company will prioritize customer satisfaction over customers experience even though both are quite important to improve the quality of service which is highlighted in every store. The use of customer post purchase experience is part of customer experience, where customer experience is everything that happens at every stage in the customer cycle from before the purchase to after the purchase and may include interactions that go beyond the product itself.

Recommendations

Based on the results of this research the following were recommended:

   i.   it is recommended that marketing firms should address and focus on the benefits of reference groups and its informational influence on product selection. Managers can use different promotional campaigns by integrating information for family and relatives

as well. In addition, they can utilize regular customers/subscribers to participate in promoting brands by talking and advising to friends, relatives and neighbors

ii. post-purchase service and customer feedback system should be implemented and addressed in a timely manner. If frustrated customer can get their messages to service provider and received proper support, they may retain or even feel delighted. The customer feedback system helps increase customer loyalty, guide service recovery and create post-service pleasure.

Future Research

Future research can undertake a comparative analysis of different factors affecting the customer loyalty of young consumers, to determine the relative importance of different elements. The same methods could also be used to study other markets and products, to compare the results and to understand variations (if any) based on market features and product categories.

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