

Consumers Purchasing Behavior, Advertising Mediums and Generational Differences amongst Civil Servants and Pensioners in Akwa Ibom State

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African Journal of Commercial Studies, 2025, 6(4), 22–31

DOI Link: <https://doi.org/10.59413/ajocs/v6.i4.3>

Abstract

This study determined the existence of a significant generational difference in consumer purchasing behavior and responsiveness to advertising mediums. To achieve the aim of the study, various generations—Boomers, Gen X, Millennials, and Gen Z—were investigated. The population of this study comprised of all twenty-nine thousand two hundred and fourteen (29,214) civil servants and sixteen thousand one hundred and eighty-one (16,181) pensioners in Akwa Ibom. The sample size of 800 (400 each for civil servants and pensioners, respectively) was selected using Taro-Yamane sample size determination techniques. A structured questionnaire titled: Consumer Purchasing Behavior, Advertising Mediums, and Generational Difference (CPAMG) was used for data collection. The data collected was analyzed using logistic regression, analysis of variance (ANOVA), and descriptive statistics. Findings from the study revealed that generational affiliation influences purchasing behavior, indicating significant differences across generations. Also, Boomers and Gen X showed strong affinity towards traditional media, while Millennials and Gen Z showed more affinity towards social media, with social media influencing Gen Z more than Millennials and Gen X.

Keywords: Advertising, Preference, Consumer, Purchasing, Generational, Nigeria

Article Info

Volume 6, Issue 4

Publication history:
Accepted on 1 July 2025;
Published: 7 July 2025

Article DOI:
[10.59413/ajocs/v6.i4.3](https://doi.org/10.59413/ajocs/v6.i4.3)

1. Introduction

Individuals of the same generation are said to be exposed to common social, cultural, historical and political events during their development and socialization stages, and hence exhibit similar attitudes and behaviors viz-a-viz their values, beliefs, and expectations. Thus, it is assumed that each generation has its own set of value judgments, which differ from the value judgments of previous generation groups (Ilhan, 2020).

The marketplace is in a constant state of change, with generational differences in consumer behavior being a primary catalyst for this change. Each generation holds a distinct set of values, objectives, and expectations that guide their purchasing decisions. In the current competitive climate, it is vital for businesses to understand the consumer habits and preferences specific to each generation. To maintain a competitive edge, firms must create marketing strategies tailored to capture the interest of all these diverse age groups.

It is important to understand consumer purchasing behavior across generational range because such understanding will help improve relations management. Furthermore, this approach contributes to more successful customer acquisition, increased profitability, and the establishment of a competitive advantage (Qiu, Lin, and Li 2014). An in-depth investigation of consumer purchasing behavior across generations can help organizations determine what products or services specific generations are acquiring and why (Renu and Vandana, 2020). Also, a study on consumer behavior and generational difference is quite novel as it will help to unravel the benefits of utilizing social/digital media and how other generations such as the X and Y can mitigate the risk associated with the usage. It will also help the government understand the generational differences for a better outreach.

1.2 Statement of the Problem

In recent times, a growing number of producers have adopted social media platforms to shape consumers' purchasing decisions. Businesses globally are increasingly leveraging networks like Facebook, Twitter, LinkedIn, YouTube, Google+, and others to interact with and build lasting connections with their customers. Despite this trend, the extent to which users and customers in Nigeria are influenced by social media remains unclear, given that it is still a relatively new advertising medium in the country. Business today finds it challenging to find the optimal advertising strategy mix appealing to all generation. While Generation Z, the post-millennials born within the period 1996 to 2012 are assumed to have strong affinity for technology and are easily influence by information on social media. Using emerging platforms like Facebook, YouTube, to do their research and to weigh their options before buying any goods or services. The Generation Y (Millennials) born between 1980 to 1995 are assumed to be very thoughtful and value oriented. Unlike the Generation Z, they are not easily swayed by social media marketing but are known to rely on brand and product recommendations by friends, family or experts. Generation X (born between 1965 and 1980) and Baby Boomers (born between 1946 and 1964) tend to exhibit strong loyalty to familiar and trusted brands, often resisting new alternatives unless their trust is compromised. These cohorts are more inclined to make purchases through traditional media channels rather than digital ones, particularly where they can access attractive offers like coupons and loyalty rewards. This research will therefore examine generational influence on purchasing behavior and determine if there is a significant difference across generations in Nigeria to both traditional and social media advertising. The findings of this study will help firms to be more efficient and cost effective in their advertising mix. The age category of majority of their customers and potential customers will determine the approach to adopt rather. This study is also of key importance to policy makers and government as it will enable them utilize the right mediums in reaching out to specific generation.

1.3 Objectives of the study

The main objective of this study is to investigate if there exist a significant generational difference in consumer purchasing behavior and responsiveness to advertising mediums. Specifically, the study shall;

- i. Analyze generational influence on purchasing behavior and determine if there is a significant difference across generations.
- ii. Determine which advertising medium influences each generational class (Boomers, Gen X, Millennials and Gen Z) the most.
- iii. Examine the extent to which advertising mediums influences consumer behavior and the optimal medium that relatively influences all generation.

2. Literature Review

2.1. Theoretical Literature Review

Consumer purchasing behavior encompasses the choices, preferences, and decision-making activities individuals or groups engage in when selecting, buying, using, and discarding products or services. Several theoretical frameworks explain this behavior:

Theory of Planned Behavior (TPB):

Proposed by Ajzen (1991), TPB suggests that purchasing decisions are influenced by attitudes toward the behavior, subjective norms (social influences), and perceived behavioral control (ability to perform the behavior). For civil servants and pensioners, attitudes toward products (e.g., affordability, quality) and social pressures (e.g., peer influence) shape their purchasing decisions.

Consumer Decision-Making Model

Engel, Kollat, and Blackwell's model (1968) outlines five stages of consumer decision-making: problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior. Civil servants, with stable incomes, may prioritize quality and convenience, while pensioners, often on fixed incomes, may focus on affordability and necessity.

Generational Cohort Theory:

This theory posits that individuals born in the same time period share similar values, preferences, and behaviors due to shared socio-economic experiences. In Akwa Ibom State, civil servants (likely spanning Millennials and Generation X) and pensioners (likely Baby Boomers) exhibit distinct purchasing behaviors due to differences in income, technology adoption, and life stage.

2.2. Advertising Medium

Advertising mediums influence consumer purchasing behavior by shaping perceptions and preferences. Key theories include:

Media Richness Theory: Daft and Lengel (1986) suggest that richer media (e.g., television, social media with visuals) are more effective for conveying complex messages, while leaner media (e.g., print, radio) suit simpler messages. Civil servants, being younger and more tech-savvy, may respond better to digital and social media ads, while pensioners may prefer traditional mediums like radio and newspapers.

Elaboration Likelihood Model (ELM): Petty and Cacioppo (1986) propose two routes to persuasion—central (high involvement, e.g., detailed product reviews) and peripheral (low involvement, e.g., celebrity endorsements). Pensioners, with limited budgets, may rely on central route processing for high-involvement purchases, while civil servants may be swayed by peripheral cues in social media ads.

2.3. Generational Differences

Generational differences influence how consumers respond to advertising and make purchasing decisions:

Baby Boomers (1946–1964)

Pensioners in Akwa Ibom State likely belong to this cohort. They prioritize value, reliability, and familiarity, often preferring in-store shopping and traditional advertising (e.g., TV, radio) due to lower digital literacy.

Generation X (1965–1980): Many civil servants fall into this cohort. They are career-focused, value convenience, and are moderately tech-savvy, engaging with both traditional and digital advertising (e.g., online ads, email marketing).

Millennials (1981–1996): Younger civil servants may be Millennials, who are digital natives, prioritize sustainability, and are influenced by social media, influencer marketing, and peer reviews.

Generation Z (born between 1997 and 2012), unlike older cohorts, are digital natives who have grown up with technology and are highly comfortable navigating online spaces. In Akwa Ibom State, members of this generation are more responsive to interactive, visual, and fast-paced content delivered through social media platforms such as Instagram, TikTok, and YouTube.

2.4. Empirical Literature Review

Adiele and Opara (2014) conducted a study in Nigeria on consumer behavior and found that income levels significantly influence purchasing decisions. Civil servants in Akwa Ibom State, with regular salaries, may prioritize quality and brand loyalty, while pensioners, with fixed pensions, focus on cost-effective options.

Ozo et al. (2014) examined consumer behavior in South-South Nigeria, including Akwa Ibom State, and found that cultural factors (e.g., communal values) and economic constraints shape purchasing decisions. Pensioners were more likely to buy locally produced goods due to ethnocentrism.

Kotler and Keller (2016) noted that psychological factors (e.g., motivation, perception) and social factors (e.g., family, reference groups) drive consumer behavior. In Akwa Ibom, civil servants may be influenced by workplace peers, while pensioners rely on family recommendations.

Chang (2011) highlighted that green advertising can create skepticism, particularly when brands engage in greenwashing. In Akwa Ibom, pensioners may be wary of exaggerated advertising claims, preferring trusted traditional media.

Okon and Umana (2019) studied advertising effectiveness in Akwa Ibom State and found that radio remains a dominant medium for reaching older consumers, while younger consumers prefer online platforms. This aligns with generational differences between pensioners and civil servants.

Xie and Madni (2023) found that social media advertising positively influences young consumers' purchase intentions in China, mediated by perceived value and trust. This suggests that civil servants in Akwa Ibom, especially Millennials, may respond to social media ads, while pensioners may be less engaged due to limited digital access.

Using descriptive statistics basically mean, standard deviation, kurtosis and skewness,

İlhan (2020) investigated intergenerational perceptions regarding workplace attitudes. Using a qualitative approach and semi-structured interviews, the study gathered insights from 38 employees from Generation X and Generation Y working

in two major food companies in Turkey. The findings revealed distinct generational views: Generation X viewed Generation Y as having low organizational commitment, whereas Generation Y saw Generation X as demonstrating strong commitment to their organizations.

Anute et al. (2021) studied consumer behavior in Nigeria and found that older consumers (e.g., pensioners) exhibit higher ethnocentrism, preferring local products, while younger consumers are more open to global brands. This is relevant for Akwa Ibom, where pensioners may support local markets.

OpenStax (2023) noted that Baby Boomers (pensioners) prioritize health-related products, household goods, and value-driven purchases, while Generation X (civil servants) favors convenience and premium brands. Millennials are drawn to sustainable and ethically produced goods. These findings are relevant to Akwa Ibom's diverse consumer base.

Mintel (2023) reported that Generation Z and Millennials in the UK are influenced by social media and demand transparency from brands. While younger civil servants in Akwa Ibom may share these traits, pensioners are less likely to engage with digital platforms, preferring face-to-face interactions or traditional media.

Vuković (2023) explored how generational differences impact behavioral factors related to real estate purchase intentions. Using survey data from 434 respondents in Croatia and analyzing it through Partial Least Squares Structural Equation Modeling (PLS-SEM), the study found that overconfidence in financial matters significantly interacted with generational affiliation—negatively affecting younger generations while positively influencing older ones.

Ballová (2023) examined generational differences in the professional competencies of teachers in Slovakia, using data from 462 participants. Teachers were categorized into generational cohorts: Baby Boomers (1946–1964), Generation X (1965–1980), Generation Y (1981–1996), and Generation Z (1997 and beyond). The study found notable generational gaps in professional competence, although motivation for teaching remained consistent across all age groups. It also highlighted varied preferences in teaching styles: while Baby Boomers, Gen X, and Gen Y shared a goal-oriented approach, Gen Z leaned more towards a management-focused teaching style, alongside preferences for leadership, supportiveness, and student-teacher accountability.

Mecredy and Stocchi (2024) investigated how consumer memory and advertising effectiveness vary across age groups. Using cross-sectional data from the US and New Zealand, they found that older consumers have lower brand association compared to younger ones, suggesting they are less influenced by modern advertising. Instead, older individuals tend to stick with familiar brands, showing limited responsiveness to new product promotions.

2.5. Summary of Literature Review

From the various strand of the literature examined it can be seen that there is generational difference, however while researches have been focused on generational differences in the work place and responses to leadership style, little or no attention have been paid on generational consumer behavior and responses to advertising mediums. This study however shall bridge the gap by analyzing generational influence on purchasing behavior and determine if there is a significant difference across generations. It shall also determine which advertising medium influences each generational class (Boomers, Gen X, Millennials and Gen Z) the most.

3. Research Methodology

3.1. Research Design

The study employed a combination of descriptive survey and ex post facto research designs. As defined by Nworgu (2006), a descriptive survey involves gathering and analyzing data from a sample that represents a larger population, typically using questionnaires. The ex post facto design, according to Lord (1973), is a causal-comparative approach used to investigate cause-and-effect relationships where variables cannot be manipulated directly.

3.2. Population of the Study

The population of this study comprised of all twenty-nine thousand two hundred and fourteen (29,214) civil servant and sixteen thousand one and eighty-one pensioners (16,181) pensioners in Akwa Ibom (BudgetIT, 2022).

3.3. Sample and Sampling Procedure

The sample size for the known finite population, was determined by employing the Taro-Yamane (1967) sample size formulae. Based on the formula a sample size of 800 (400 each for civil servants and pensioners respectively) will be selected.

3.4. Research Instrument

A structured questionnaire titled: Consumer Purchasing Behavior, Advertising Mediums and Generational difference (CPAMG) was used to elicit responses from the study respondents.

Validation of Instrument

To verify the instrument validity, the questionnaire was given to measurement and evaluation experts as well as experts from the department of economics to ascertain that the instrument accurately captures the objectives and can elicit the required responses needed to actualize the aim of the study. These experts shall go through the instrument item by item, make modifications, indicate the usefulness of the items, the terms used, arrangement of the items in logical and chronological sequence. Before making the final text, their comments, recommendations, shall be taken into account.

Reliability of instrument

A test re-test to ensure reliability of the instrument was done using 20 respondents, 10 each from civil servants and pensioners respectively. The data collected shall be subjected to Cronbach's Alpha statistical analysis. According to Olaitan and Nwoke (2000) Cronbach's Alpha gives a more accurate reliability compared to other approaches.

3.5. . Model Specification and Method of Analysis

Given the study which entail determining which advertising medium influences each generational class (Boomers, Gen X, Millennials and Gen Z) the most as well as the extent to which advertising mediums influences consumer behavior and the optimal medium that relatively influences all generation, the core analytical tools that will be employed are the logit regression model, the Independent T-Test and Descriptive statistics

The logit model is presented as:

$$\ln\left(\frac{P_i}{1-P_i}\right) = \sum_{k=0}^{k=n} \beta_k \times ik \dots\dots\dots (3.2)$$

Where $\ln\left(\frac{P_i}{1-P_i}\right)$ is an unobserved, continuous, underlying tendency behind the observed ordinal response (rating), consumer purchasing behavior (CPB).. The x_k represent the independent variables, while the β_k represent the associated parameters

Adapting the subjective component of the TRA theory to the influence's consumer behavior, the model is specified as follows:

$$\hat{L}_i = \ln\left(\frac{P_i}{1-P_i}\right) = \hat{\beta}_0 + \hat{\beta}_1 Price + \hat{\beta}_2 Taste + \hat{\beta}_3 Income + \hat{\beta}_4 P.E + \hat{\beta}_5 Trad + \hat{\beta}_6 Soc + \hat{\beta}_7 Gen + u_i \dots\dots\dots (3.3)$$

- Where: Price = Price of the product or Quantity Discount
- Taste = Taste of Respondent
- Income = Income level of Respondent
- P.E = Planned Expenditure irrespective of medium
- Trad = Traditional media Triger
- Soc = social media Triger
- GEN = Different Generation of consumers

In the above equation (3.3), while the dependent variable is dichotomous, consumer purchasing behavior (CPB). The equation enabled the researcher to examine impact of advertising medium generational differences as well as income, taste, on consumer purchasing behavior (CPB) in Akwa Ibom State.

3.6. Data Collection Procedures

For civil servants and pensioners to be reached easily and be able to turn in the questionnaire conveniently, the instruments was administered digitally via the google form. Research assistant aided the sharing of google link to the potential respondents.

3.7. Data Analysis

To estimate the data obtained for objective one, the Chi-Square Test of Independence was employed, Analysis of Variance (Anova) was employed for objective two, while the logistic regression and descriptive statistics will be utilized in estimating objectives three.

4. Results and Discussion

This section presents the empirical findings of the study, analyzed according to the research objectives.

4.1. Objective One: Generational Influence on Purchasing Behavior

The primary objective was to determine if a significant generational difference exists in consumer purchasing behavior. Descriptive statistics indicated that of the 800 respondents, 572 (71.5%) reported engaging in purchasing behavior, whereas 228 (28.5%) did not. To test the association between generational cohorts and this behavior, a Chi-Square Test of Independence was performed.

Table 1: Cross-tabulation of GEN and CPB

		CPB		Total	
		NO	YES		
GEN	Boomer	Count	59	41	100
		% within CPB	25.9%	7.2%	12.5%
	Millennial	Count	68	232	300
		% within CPB	29.8%	40.6%	37.5%
	GEN X	Count	44	106	150
		% within CPB	19.3%	18.5%	18.8%
	GEN Z	Count	57	193	250
		% within CPB	25.0%	33.7%	31.3%
Total		Count	228	572	800
		% within CPB	100.0%	100.0%	100.0%

Source: Field Work (2025)

From Table 1, Millennials reported the highest incidence of purchasing behavior, with 232 out of 300 respondents (77.3%) confirming activity. Generation Z followed closely, with 193 out of 250 respondents (77.2%) engaging in purchasing behavior. Baby Boomers exhibited the lowest purchasing behavior, with only 41 out of 100 respondents (41.0%) reporting activity.

The Chi-Square Analysis (Table 2), yielded a statistically significant association: $\chi^2(3) = 54.698$, $p < .001$. This result indicates that generational affiliation is a significant factor in consumer purchasing behavior. The findings demonstrate that significant generational differences affect purchasing behavior. Younger cohorts, specifically Millennials and Gen Z, are more active consumers than their Boomer counterparts. This aligns with Ajzen’s (1991) Theory of Planned Behavior, which posits that behavioral intentions are shaped by attitudes, subjective norms, and perceived behavioral control—factors that are pronounced among younger, digitally-native generations. The results also corroborate the Generational Cohort Theory, which posits that distinct life experiences lead to unique behavioral patterns across generations.

Table 2: Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	54.698 ^a	3	.000
Likelihood Ratio	49.723	3	.000
Linear-by-Linear Association	18.748	1	.000
N of Valid Cases	800		

Source: Field Work (2025)

4.2. Objective Two: Advertising Medium Influence by Generation

To ascertain the primary advertising medium that influences each generational cohort, a One-Way ANOVA was conducted. The analysis revealed significant generational differences in responsiveness to both traditional and social media advertising. Traditional Media: $F(3, 796) = 699.39$, $p < .001$. Social media: $F(3, 796) = 592.50$, $p < .001$.

Table 3: One-Way Anova

		Sum of Squares	df	Mean Square	F	Sig.
Trad	Between Groups	892.979	3	297.660	699.392	.000
	Within Groups	338.776	796	.426		
	Total	1231.755	799			
Social	Between Groups	808.485	3	269.495	592.503	.000
	Within Groups	362.054	796	.455		
	Total	1170.539	799			

Source: Field Work (2025)

The Post hoc analysis using the Tukey HSD test in Table 4 and 5 respectively provided the specific differences: The Boomers demonstrated the highest mean responsiveness to traditional media (M = 4.42), followed by Gen X (M = 3.97). Gen Z was the least responsive to traditional media (M = 1.54) but was the most responsive to social media (M = 4.61). Millennials showed a balanced, though moderate, responsiveness to both traditional (M = 3.21) and social media (M = 3.95).

Table 4: Tukey HSD Post Hoc (Traditional)

GEN	N	Subset for alpha = 0.05			
		1	2	3	4
GEN Z	250	1.54			
Millennial	300		3.21		
GEN X	150			3.97	
Boomer	100				4.42
Sig.		1.000	1.000	1.000	1.000

Source: Field Work (2025)

These results are consistent with Media Richness Theory and the Elaboration Likelihood Model. These theories argue that media preference is determined by factors such as content complexity and personal involvement, which differ across generations. The findings also align with empirical studies by Okon and Umana (2019), which show a clear demarcation between younger consumers' preference for social media and older consumers' continued reliance on traditional platforms.

Table 5: Tukey HSD Post Hoc (Social)

GEN	N	Subset for alpha = 0.05			
		1	2	3	4
Boomer	100	1.43			
GEN X	150		3.03		
Millennial	300			3.95	
GEN Z	250				4.61
Sig.		1.000	1.000	1.000	1.000

Source: Field Work (2025)

4.3. Objective Three: Predictive Influence of Advertising and Generational Factors

To assess the influence of advertising mediums and other factors on consumer purchasing behavior, the Binary Logistic Regression was employed. The result of Table 6 shows that the model was statistically significant, $\chi^2(7) = 40.911$, $p < .001$, and correctly classified 73.6% of cases. The model explained 7.1% of the variance in purchasing behavior (Nagelkerke $R^2 = .071$).

Table 6: Binary Logistic Regression Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	915.271 ^a	.050	.071
	Chi-square	df	Sig.
Step 1	40.911	7	.000

Source: Field Work (2025)

Table 7 revealed that social media has a statistically significant positive influence on CPB, particularly for Gen Z, following the coefficients and prob-values, $B = 0.191$, $p = .046$. Generational differences also significantly predict purchasing behavior. This conforms to the findings of Xie & Madni (2023) who emphasize the rising impact of digital media on younger consumers.

Table 7: Binary Logistic Regression (Variables in the Equation)

Step 1a		B	S.E.	Wald	df	Sig.	Exp(B)
	Trad	.045	.104	.185	1	.667	1.046
	Social	.191	.096	3.989	1	.046	1.211
	Price	.035	.098	.123	1	.725	1.035
	Taste	.047	.106	.197	1	.657	1.048
	Income	.113	.107	1.103	1	.294	1.119
	P.E	.154	.105	2.169	1	.141	1.167
	GEN	.289	.115	6.369	1	.012	1.336
	Constant	-1.863	.719	6.706	1	.010	.155

Source: Field Work (2025)

4.4. Policy Implications

The findings revealed that Traditional media remains effective for Boomers and Gen X, while social media is optimal for reaching Millennials and Gen Z. Policymakers and marketers should employ a segmented advertising approach. Considering the influence of Social media on Gen Z's, Public institutions should utilize social media for youth engagement (e.g., civic awareness, public health), while maintaining traditional media campaigns for older demographics. The findings also revealed the need for digital literacy and inclusion programs, particularly among pensioners, to close the media access gap. As such a hybrid media mix is recommended. Social media should be leveraged for reach and interaction, while traditional media should be used for trust-building and depth, especially for high-value or essential goods.

5. Summary, Conclusion, and Recommendations

5.1. Summary

Summary of Major Findings:

- i. A statistically significant generational difference in consumer purchasing behavior exists. Younger generations (Millennials and Gen Z) are demonstrably more likely to engage in purchasing behavior than older generations.
- ii. Advertising medium effectiveness is generation-dependent. Traditional mediums strongly influence Boomers and Gen X, while Gen Z responds most significantly to social media.
- iii. Social media influence and generational affiliation are statistically significant predictors of purchasing behavior. Factors related to income, such as taste and planned expenditure, are also significant behavioral determinants.

5.2. Conclusion

This study affirms that generational differences are critical in shaping consumer purchasing behavior and advertising responsiveness within Akwa Ibom State. While older generations exhibit loyalty to traditional media, younger consumers are more influenced by digital interaction and peer influence. A nuanced understanding of these generational distinctions is crucial for designing effective and inclusive advertising strategies and public policies.

5.3. Recommendations

- i. Advertising campaigns should be generationally customized to ensure message relevance and optimize effectiveness.
- ii. Firms should increase their digital footprint with authentic, interactive content specifically designed to engage Gen Z and Millennial consumers.
- iii. Government agencies must utilize dual communication channels—maintaining traditional media for older citizens while leveraging digital platforms to reach younger demographics.
- iv. Product branding, marketing, and pricing strategies should be aligned with the tastes and economic realities of the target generation.
- v. Future research should incorporate qualitative methodologies to gain a deeper understanding of the motivations and preferences that drive media engagement across generations.

Conflict of Interest

The authors declare that they have no conflicting interests

Funding

This research did not receive any specific grant from funding agencies in the public, commercial, or not-for-profit sectors.

Data Availability statement

The data used to support the findings of this study are available from the corresponding author upon request.

Ethical considerations

The article followed all ethical standards appropriate for this kind of research.

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