

**BRAND LOYALTY AND CUSTOMER RETENTION STRATEGY IN THE
FASHION INDUSTRY**

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**A PROJECT WORK PRESENTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE AWARD OF BACHELOR OF SCIENCE (B.Sc) DEGREE
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BENIN, BENIN CITY**

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DECLARATION

I hereby declare that this research project titled “Brand Loyalty And Customer Retention Strategy In The Fashion Industry” is my original work carried out in the Department of Marketing, Faculty of Management Sciences, University of Benin, Benin City, under the supervision of Mrs. Jennifer Erukaye.

This work has not been submitted in part or full for the award of any degree or certificate in any other institution. All sources of information used have been duly acknowledged.

I take full responsibility for any error or omission that may be found in this research work.

Lorha Jeroma UKUNYON

CERTIFICATION

This is to certify that this research project titled “Brand Loyalty And Customer Retention Strategy In The Fashion Industry” was carried out by Lorha Jeroma UKUNYON (Matric No: MGS2207452) of the Department of Marketing, Faculty of Management Sciences, University of Benin, Benin City, Nigeria, under my supervision.

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Date

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Date

Dr. Samuel J. Osifo

(Head of Department)

Date

DEDICATION

This project work is dedicated to the Almighty God, whose guidance and blessings illuminated my path even in the darkest moments.

To my beloved parents, Mr. and Mrs. Ukunyon, your unwavering love, prayers, and support have been the pillar of my strength throughout this journey.

With heartfelt gratitude, I dedicate this work as a testament to the power of faith, family, and perseverance.

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ABSTRACT

This study examined the influence of brand loyalty factors on customer retention strategies in the fashion industry in Delta State, Nigeria. Four major determinants of brand loyalty brand communication, social influence, service innovation, and loyalty programmes were analysed to assess their impact on customers' continued patronage of fashion brands. Data were obtained through structured questionnaires administered to 200 respondents and analysed using descriptive statistics, correlation, and multiple regression techniques. The findings revealed that social influence ($\beta = 0.319$, $p < 0.001$) and loyalty programmes ($\beta = 0.305$, $p < 0.001$) exerted the strongest effects on customer retention, while service innovation ($\beta = 0.290$, $p < 0.001$) and brand communication ($\beta = 0.271$, $p < 0.001$) also had significant positive impacts. An adjusted R^2 of 0.869 indicated that the model effectively explained customer retention outcomes among fashion consumers. The study concludes that effective social engagement, innovative service delivery, and well-structured loyalty initiatives are key to sustaining long-term customer relationships in the fashion sector. It recommends that fashion brands integrate communication, innovation, and loyalty-driven strategies to improve retention and competitiveness. The research expands knowledge on consumer behaviour in emerging markets and offers strategic insights for fashion marketers and brand managers.

Keywords: Brand communication, social influence, service innovation, loyalty programmes, customer retention, fashion industry, Delta State, Nigeria.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Brand loyalty reflects a customer's emotional attachment to a brand, often driven by satisfaction and trust, leading to repeated purchases and referrals. It provides companies with stability in competitive markets by encouraging long-term engagement (Viriri, Muranda, Chavunduka, & Chimwanda, 2025). Loyal customers increase revenue and reduce marketing costs compared to acquiring new ones (Rather, 2017). When loyalty is strong, customers often act as brand advocates, enhancing brand equity and long-term growth. Customer retention complements brand loyalty. It focuses on maintaining relationships through satisfaction, personalised experiences, and reliable service. Retaining existing customers is more cost-effective than acquiring new ones and helps ensure predictable revenue (Seridaran & Mohd Noor, 2021). Tactics like loyalty programs, responsive customer service, and targeted communication are now essential for maintaining engagement (Zikienė, Kyguolienė, & Kisieliauskas, 2024).

Effective brand communication plays a central role in strengthening loyalty. Clear, consistent messaging that aligns with customer values builds trust and encourages repeated engagement (Rather, 2017; Viriri, Muranda, Chavunduka, & Chimwanda, 2025). Aligned messaging also improves brand credibility, especially in digital spaces where customers can easily compare options (Seridaran & Mohd Noor, 2021). Social influence is increasingly relevant. Peer recommendations, online reviews, and influencer marketing shape brand perceptions and loyalty. Active brand presence and community engagement foster deeper emotional connections that support retention (Rather, 2017; Zikienė, Kyguolienė, & Kisieliauskas, 2024). Service innovation also encourages loyalty. Brands that regularly introduce useful, quality-enhancing

features—especially digital tools—stand out and meet evolving customer needs (Viriri, Muranda, Chavunduka, & Chimwanda, 2025). Personalised services, loyalty apps, and integrated technologies increase engagement (Seridaran & Mohd Noor, 2021). Pricing supports loyalty when tied to perceived value. Discounts alone may not sustain retention; emotional satisfaction and service quality are more reliable drivers of long-term loyalty (Hofman-Kohlmeyer, 2016; Rather, 2017).

In fashion, where trends shift quickly and choices are abundant, retaining customers is challenging. Yet, fashion brands that offer distinct identities, consistent quality, and targeted engagement can strengthen loyalty. This study focuses on how communication, social factors, service innovation, and pricing influence brand loyalty and customer retention in the fashion industry. It offers strategic insights to help fashion brands build lasting customer relationships in competitive environments.

1.2 Statement of the Research Problem

The fashion industry in Nigeria, while experiencing significant growth, faces challenges in retaining customers amidst intense competition, shifting consumer behaviors, and the rise of digital platforms. Despite the recognised importance of customer retention in sustaining business success, there is a noticeable research gap regarding the specific determinants of customer retention in the Nigerian fashion industry. Existing studies have predominantly explored factors like brand communication, social influence, service innovation, and loyalty programs in other sectors (Leckie, Nyadzayo, & Johnson, 2017; Khadim, Hanan, Arshad, Saleem, & Khadim, 2018; Vinerean, & Opreana, 2018), but these determinants have not been fully examined within the Nigerian fashion context. Given the unique socio-economic and cultural dynamics in Nigeria, it is crucial to understand how these global factors influence consumer loyalty and retention in the

local fashion market. Nigerian consumers' purchasing behaviors and decision-making processes are shaped by distinct cultural and economic conditions, which existing literature does not adequately address, leaving a gap in knowledge.

Also, while global studies have shown the impact of brand communication, social influence, service innovation, and loyalty programs on customer retention, there is limited exploration of these factors in the Nigerian fashion sector. For instance, brand communication that aligns with customer values has proven to foster loyalty, but its application in Nigeria's fashion market remains under-researched (Hofman-Kohlmeyer, 2016). Similarly, social influence, including peer recommendations and influencer marketing, has been widely recognised for its impact on brand loyalty (Rather, 2017), but its influence in Nigeria's fashion industry has not been explored. Service innovation and loyalty programs, key drivers of customer retention in other industries (Zikienė, Kyguolienė, & Kisieliauskas, 2024), have also not been systematically studied in the context of Nigerian fashion brands. This study aims to bridge these gaps by analysing how these determinants impact customer retention in the Nigerian fashion industry, providing valuable insights for local brands seeking to enhance loyalty and compete in a growing market.

1.3 Research Questions

The following research questions guides this study;

- i. How does brand communication influence customer retention in the fashion industry, in Delta State?
- ii. What is the relationship between social influence and customer retention in the fashion industry, in Delta State?

- iii. In what ways does service innovation impact the ability of fashion businesses, in Delta State to retain their customers?
- iv. How effective are loyalty programmes in enhancing customer retention in the fashion industry, in Delta State?

1.4 Objectives of the Study

The broad objective of the study is to examine how brand loyalty factors influence customer retention strategies in the fashion industry, in Delta State. Specifically, this study seeks to;

- i. evaluate the relationship between brand communication and customer retention in the fashion industry, in Delta State
- ii. ascertain the relationship between social influence and customer retention in the fashion industry, in Delta State
- iii. determine the relationship between services innovation and customer retention in the fashion industry, in Delta State
- iv. find out the relationship between loyalty programmes and customer retention in the fashion industry, in Delta State

1.5 Research Hypothesis

The following null hypothesis guides this study

- i. Ho1: There is no significant relationship between brand communication and customer retention in the fashion industry, in Delta State
- ii. Ho2: There is no significant relationship between social influence and customer retention in the fashion industry, in Delta State
- iii. Ho3: There is no significant relationship between services innovation and customer retention in the fashion industry, in Delta State

- iv. Ho4: There is no significant relationship between loyalty programmes and customer retention in the fashion industry, in Delta State

1.6 Scope of the Study

This study looks at how brand communication, social influence, service innovation, and loyalty programmes affect customer retention in the fashion industry. It explores the role these factors play in keeping customers loyal to both local and international fashion brands. The research focuses on fashion consumers from different backgrounds across Delta State. The study will take place over six months during the 2025 academic year. The aim is to offer practical advice to help improve customer retention strategies in the fashion sector.

1.7 Significance of the Study

This study is significant for several key stakeholders, including fashion brands, marketers, consumers, policymakers, and academic researchers. Each of these groups stands to gain valuable insights that can help drive improvements in customer retention strategies, marketing practices, and overall business performance in the rapidly growing Nigerian fashion market.

Fashion brands: Fashion brands will gain insights into how brand communication, social influence, service innovation, and loyalty programs affect customer retention. These insights can guide the design of strategies that build stronger customer relationships, reduce churn, and improve profitability.

Marketers: Marketers will benefit from an improved understanding of consumer behavior in the Nigerian fashion context. The study offers direction on how to craft culturally relevant campaigns and innovations that align with customer expectations.

Consumers: These stand to enjoy better brand experiences through more personalized communication, effective loyalty programs, and improved service delivery, leading to increased satisfaction and trust in fashion brands.

Policymakers: They can draw from the findings to support consumer-focused regulations and business policies that promote innovation and sustainable growth in the fashion sector.

Academic researcher: These lot will find this study valuable for expanding literature on customer retention and brand loyalty within emerging markets like Nigeria.

1.8 Limitation of the Study

This study is limited in several ways. First, it focuses solely on the fashion industry in Delta State, which may not fully represent customer behavior in other parts of Nigeria with different market dynamics or consumer preferences. The study also relies on self-reported data from respondents, which may be affected by response bias or inaccurate recall. Additionally, the research captures customer perceptions at a single point in time, making it difficult to assess long-term loyalty behavior. Factors such as brand quality, economic conditions, or external influences, though relevant, are not extensively covered, as the study is restricted to examining brand communication, social influence, service innovation, and loyalty programs. Time constraints and limited resources may also affect the sample size and the generalisability of the findings. Despite these limitations, the study provides focused insights into the relationship between brand loyalty factors and customer retention within a defined context.

1.9 Definition of Terms

Brand Communication: Brand communication refers to the strategies and methods through which a brand conveys its messages, values, and identity to its target audience.

Customer Retention: Customer retention is the process of keeping existing customers engaged with a brand, encouraging repeat business, and fostering long-term loyalty.

Brand Loyalty: Brand loyalty is the degree to which consumers consistently prefer and purchase products from a specific brand over time, often due to positive experiences, trust, and emotional attachment to the brand

Social Influence: Social influence refers to the impact that other people, such as family, friends, or social media influencers, have on an individual's purchasing decisions.

Service Innovation: Service innovation involves the introduction of new or significantly improved services or service processes that enhance customer satisfaction, add value, and differentiate a brand from competitors.

Loyalty Programs: Loyalty programs are marketing strategies that reward customers for their repeated purchases or engagement with a brand.

Fashion Industry: The fashion industry encompasses businesses involved in the design, production, and distribution of clothing, accessories, and footwear.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews literature on brand loyalty and customer retention in the fashion industry. It provide comprehensive review of conceptual, theoretical and empirical literature related to brand loyalty and customer retention in the fashion industry

2.2 Review of Dependent Variable

2.2.1 Customer Retention

Customer retention is widely regarded as a fundamental marketing objective and a strategic imperative for long-term business sustainability. It refers to an organisation's ability to maintain its customer base by encouraging repeat patronage over a given period. Zhang, Ghosh, and Ali (2024) define customer retention as the process of cultivating continuous consumer relationships through personalised service, satisfaction enhancement, and long-term loyalty efforts. Rather than focusing solely on attracting new customers, this approach emphasises maintaining and deepening existing customer relationships, which has proven to be more cost-effective and sustainable in competitive markets.

Aspinall, Nancarrow, and Stone (2001) argue that retention is not merely a marketing tool but a strategic function rooted in understanding consumer needs, behaviour, and satisfaction. They emphasise the need to measure customer retention both in behavioural terms (repeat purchase) and attitudinal terms (commitment to a brand), acknowledging that both are critical in maintaining long-term relationships. Ahmad and Buttle (2001) further expand on this by viewing customer retention as a dynamic process requiring continuous engagement through loyalty programs, excellent service, and trust-building measures.

The significance of customer retention lies in its financial and relational benefits. According to Sharma (2012), retaining customers can significantly increase a firm's profitability, as loyal customers tend to spend more over time and are less sensitive to price fluctuations. They also serve as brand advocates, reducing the need for high marketing expenditures. Nasir (2017) supports this view, noting that customer retention strategies contribute directly to customer lifetime value and reduce churn rates, especially in highly saturated industries.

Effective retention strategies depend on key variables such as customer satisfaction, perceived value, and service quality. Kanwal and Rajput (2014) highlight that retention is deeply influenced by a brand's ability to personalise services, maintain convenience, and build community around the brand. These elements are essential in fostering emotional attachment and minimizing switching behaviour. Furthermore, Ahmad and Buttle (2002) caution that while general retention strategies exist, they must be context-specific, adapting to the business environment, market conditions, and customer expectations.

2.3 Review of Independent Variable

2.3.1 Brand Loyalty

Brand loyalty is a multidimensional concept in marketing that reflects a consumer's consistent preference and commitment to a specific brand over time. This commitment is often rooted in emotional, attitudinal, and behavioural connections. According to Mellens, DeKimpe, and Steenkamp (1996), brand loyalty is defined as a biased behavioural response expressed over time by a decision-making unit toward one or more brands, stemming from a psychological decision-making process (Ishak and Ghani, 2013). This definition emphasises both the cognitive and emotional elements of loyalty.

Jacoby and Kyner's early conceptualization laid the groundwork by proposing six essential criteria that characterize loyalty behaviour, including non-random, repeated purchases and psychological involvement with a brand (Tarpey, 1974). More recently, researchers have explored loyalty not just through consistent buying behaviour but as a psychological attachment that influences repurchase intentions and resistance to switching even when faced with alternatives.

Russell-Bennett and Parkinson (2015) emphasised two main approaches to brand loyalty: attitudinal loyalty, which relates to emotional attachment and preference, and behavioural loyalty, which focuses on actual repeat purchase actions. Attitudinal loyalty is typically stronger and more predictive of long-term brand-consumer relationships.

In recent studies, the psychological dimensions of brand loyalty have gained traction. Patil, Stalin, Jain, Varghese, and Varghese, (2025) found that emotional attachment, trust, perceived brand quality, and customer satisfaction significantly impact consumer loyalty. These psychological determinants often serve as stronger predictors of loyalty than transactional factors like pricing alone.

Furthermore, Damaschi *et al.*, (2025) noted that brand loyalty influences consumers' willingness to pay more for their preferred brands and is strongly linked to personality traits such as conscientiousness and openness. They also highlighted how the nature of the product (e.g., low- vs. high-cost) mediates the type of loyalty exhibited habitual versus evaluative (Damaschi *et al.*, 2025).

With respect to this study, four determinants of brand loyalty (brand communication, social influence, service innovation and loyalty programs) will be explored.

2.3.1.1 Brand communication

Brand communication refers to the deliberate messaging and media strategies that firms use to shape consumer perceptions of a brand. It plays a central role in establishing the personality, values, and credibility of a brand in a competitive market. Švrakić and Arslanagić-Kalajdžić (2023) define brand communication as a set of controlled and uncontrolled interactions used by organisations to influence customer perceptions and build loyalty. Controlled communication includes advertising and public relations, while uncontrolled communication involves word-of-mouth and consumer-generated content. Their findings showed that effective communication enhances key brand personality dimensions like competence and sophistication, which in turn influence loyalty outcomes (Švrakić and Arslanagić-Kalajdžić, 2023).

Brand communication is not only about informing the customer but also building trust. Zehir *et al.* (2011) emphasised that communication, when combined with service quality, builds brand trust and eventually enhances loyalty. Their research suggests that clear, consistent, and honest messaging strengthens consumer trust in a brand, making it more likely for customers to develop long-term attachments. Chinomona (2016) examined the South African market and confirmed that brand communication is a key antecedent of brand trust and loyalty. His findings indicate that communication not only helps in conveying brand attributes but also in fostering a positive image and emotional connection between the consumer and the brand (Chinomona, 2016).

Effective brand communication is critical in digital contexts as well. Anisimova, Weiss, and Mavondo (2019) explored how corporate brand attributes conveyed through both controlled and uncontrolled communication influence consumer satisfaction and loyalty. Their analysis found that uncontrolled communication, such as media coverage and user-generated content, had a

significant influence on loyalty outcomes, highlighting the growing power of peer influence and earned media in the digital age.

2.3.1.2 Social influence

Social influence plays a significant role in shaping consumer decisions, especially in the context of brand loyalty and customer retention. Scholars have defined social influence as the impact of peers, social groups, and broader societal norms on individual behaviours and preferences (Jayasingh, 2019). It encompasses mechanisms such as informational influence where people accept information from others as evidence about reality and normative influence where people conform to expectations to gain social approval or avoid disapproval (Hartanto, 2021).

As digital environments expand, the concept of social influence has become closely associated with social media interactions. Davidavičienė and Davidavičius (2022) observed that social media platforms facilitate direct and indirect interactions that foster brand attachment, trust, and repeated engagement. This interaction shapes consumers' perceptions of brands, especially when endorsements or evaluations come from peers, influencers, or user communities. Research shows that engagement in online brand communities significantly strengthens brand commitment and loyalty by creating a shared identity and perceived credibility of brand-related content (Helme-Guizon and Magnoni, 2019).

Putra and Dermawan (2023) confirm that social media marketing, when aligned with authentic engagement and influencer credibility, can strengthen brand loyalty. Similarly, Ahmed *et al.* (2024) demonstrate that influencer homophily similarity between the influencer and followers enhances emotional engagement and loyalty by promoting relatable brand messages. This effect is even stronger when influencers share content that resonates with the audience's identity or aspirations.

The behavioural outcomes of social influence are not merely limited to loyalty; they extend to advocacy and reduced switching behaviour. Rai and Dahal (2024) emphasise that social media's credibility and informativeness increase trust and satisfaction, which are foundational to loyalty. Wang *et al.* (2017) further found that social media platforms explain nearly half the variance in brand loyalty outcomes due to their ability to create and reinforce perceived value through shared experiences.

2.3.1.3 Service innovation

Service innovation is a critical concept in marketing and service management, particularly in its relationship with customer loyalty and retention. Scholars define service innovation as the introduction of new or improved services that add value to the customer experience and enhance satisfaction. Wu (2014) categorizes service innovation into several dimensions including technology leadership, service leadership, customization, and brand equity, all of which are significantly related to consumer loyalty. The study emphasises that innovations in how services are delivered, not just what is delivered, are instrumental in influencing consumer loyalty outcomes.

Chaudhary *et al.* (2025) examined the telecommunications industry in Nepal and found that service innovation directly improves customer satisfaction and significantly influences loyalty. Their research confirms that updated, high-quality, and efficient service innovations can enhance loyalty by increasing customer satisfaction, though the relationship is not entirely mediated by satisfaction alone.

Further, Awuku, Agyei, and Gonu (2023) explored service innovation in Ghana's telecommunication industry and established a strong correlation between innovative practices and customer loyalty. Their findings revealed that process improvements, the introduction of

new service technologies, and customer-centric service designs significantly contribute to loyalty, demonstrating that innovation fosters more than satisfaction—it also creates emotional and behavioural commitment.

Moreover, Yeh (2019) asserts that service innovation enhances relational aspects of customer experience, including trust, value perception, and satisfaction, which are all fundamental to loyalty. The study demonstrates how quality interaction and the integration of customer feedback in innovation processes result in stronger customer bonds.

2.3.1.4 Loyalty Programs

Loyalty programs are structured marketing strategies designed to encourage customers to continue buying from or engaging with a brand. Defined broadly, they reward loyal behaviour by offering incentives such as discounts, points, exclusive offers, or enhanced services. According to Süphan Nasir (2017), loyalty programs aim to maintain relationships with value-adding customers, reduce defection rates, and improve long-term retention by reinforcing satisfaction and trust in the brand.

Magatef and Tomalieh (2015) studied Jordanian consumers and found that loyalty programs significantly impact customer retention, with tiered reward systems being particularly effective. They argue that structured rewards, especially those based on customer tiers or paid VIP memberships, instill a sense of progression and exclusivity that fosters repeat behaviour. Similarly, in a more recent study by Harsandaldeep Kaur (2024), tiered and personalised loyalty schemes were shown to enhance emotional connection and encourage frequent purchases, especially when integrated with data-driven personal experiences.

Loyalty programs are not equally effective across all business models. Research by Rese, Hundertmark, Schimmelpfennig, and Schons. (2013) indicates that stand-alone programs (those

operated by individual firms) outperform multi-vendor programs in generating customer retention, as they better reinforce brand-specific relationships. Further, the study by Shipola and Mwanza (2025) on The Foschini Group in Zambia demonstrates that overall program satisfaction especially related to the value and variety of rewards is a critical determinant of customer loyalty. Their findings caution against over-relying on financial incentives and emphasise the importance of quality experiences and service as loyalty enhancers.

2.4 Relationship between Brand Communication and Customer Retention

The relationship between brand communication and customer retention remains central to strategic marketing practice. Brand communication, which encompasses all the messages and media used by firms to interact with customers, significantly influences how consumers perceive and engage with brands. Effective communication ensures the transmission of brand values, product information, and emotional narratives that not only shape brand identity but also strengthen consumer attachment over time. When executed consistently and credibly, this process contributes to higher customer trust and loyalty, two essential precursors to retention.

Brand communication is how a company carefully shares messages that show what the brand stands for and influence how customers see it. Zhang (2016) explained that it involves sharing a company's identity through different channels to raise awareness, build a good reputation, and create strong relationships with customers. When these messages match what customers expect and experience, they help build trust, which plays an important role in keeping customers loyal.

Clear and honest communication helps keep customers coming back. Thaichon and Quach (2015) found that when marketing messages build satisfaction, trust, and value, customers are more likely to make repeat purchases and stay loyal. Their study showed that strong brand communication shapes how customers see the brand and feel about it, which supports loyalty.

Trenggana and Cahyani (2019) discovered that regular, meaningful communication and commitment play a big role in keeping customers loyal. When messages feel personal and engaging, customers sense that the brand cares about them, which is important in competitive markets.

Chahal and Bala (2017) explained that offering special treatment, loyalty programmes, and personal interactions boosts brand value by making customers feel valued. Good communication helps companies create positive experiences, invite feedback, and build a sense of belonging. Kyguolienė and Aliukonis (2021) stressed that tailoring messages to customers' feelings and expectations improves how they experience a brand. This leads to higher satisfaction and trust in the brand's authenticity, encouraging customers to stick around. In digital spaces, storytelling and interactive messages help brands stay relevant and keep customers interested. Communication also helps protect a brand's reputation when things go wrong. Nwokah and Owuso (2016) showed that clear, honest communication builds trust, which makes customers more forgiving of mistakes and less likely to switch to competitors. This highlights the importance of being open and genuine in customer interactions.

2.5 Relationship between Social Influence and Customer Retention

Social influence plays a critical role in shaping customer behaviour and, consequently, customer retention. It refers to the ways in which individuals are affected by the attitudes, opinions, or behaviours of others around them (Cialdini & Goldstein, 2004). Social influence is a multifaceted concept that includes direct interpersonal influence, such as recommendations from friends or family, and indirect influence, which is often mediated through digital platforms, including social media, online reviews, and influencer marketing (Dholakia, Bagozzi, & Pearo, 2004). Social influence significantly impacts customer decision-making, and its effect is not

confined to initial purchase decisions but extends to customer retention by influencing ongoing brand engagement and loyalty.

Social influence functions in both positive and negative forms, with the positive form often driving repeat purchases and enhancing customer retention. Studies suggest that customers who perceive their peers or influencers as endorsing a product are more likely to trust and remain loyal to the brand (Eckhardt *et al.*, 2018). The concept of social proof, which is the idea that people tend to follow the actions of others, especially in uncertain situations, underpins much of social influence in consumer behaviour (Cialdini & Goldstein, 2004). Research indicates that social proof, often seen in the form of customer reviews or social media posts, can strongly enhance customer retention by providing a sense of validation and trust in the product or service (Cheung, Lee, & Rabjohn, 2008).

The impact of social influence on customer retention can be seen in various industries, particularly in sectors where customer choice is driven by the opinions and behaviours of others. In the e-commerce industry, for instance, a study by Shin and Kang (2021) reveals that online customer reviews, driven by social influence, significantly impact not only the initial purchase decision but also the likelihood of repeat purchases. Customers are more likely to return to an online platform if they observe a consistent pattern of positive reviews from other users. This highlights the important role social influence plays in creating and maintaining long-term customer relationships.

Social media platforms further intensify the role of social influence by providing opportunities for customers to interact with brands and other consumers in real-time, thus shaping their purchasing behaviours. Research by Aral and Walker (2011) suggests that social media platforms amplify word-of-mouth influence by facilitating the rapid spread of information

among large groups of individuals, which in turn strengthens brand loyalty. Brands that handle their social media well can use it to keep customers loyal (Rai and Dahal, 2024). Talking and responding quickly to customers on social media helps solve problems right away and creates a feeling of community. This connection makes customers more likely to stay loyal over time.

Influencers also play a significant role in social influence, with the growing popularity of influencer marketing in recent years. Influencers, who are seen as trusted figures in specific niches, can sway their followers' opinions and behaviours. Research by Lee and Watkins (2016) highlights that consumers are more likely to remain loyal to a brand that is endorsed by an influencer they trust. The emotional connection formed through such endorsements can lead to sustained brand loyalty, which is critical for customer retention. Moreover, consumers' social media engagement with influencer content can further deepen their connection with the brand, creating opportunities for repeat interactions and continued engagement (De Veirman, Cauberghe, and Hudders, 2017).

The concept of reciprocity is another important aspect of social influence that contributes to customer retention. Studies have shown that customers are more likely to remain loyal to brands that offer value in exchange for their loyalty (Gwinner, Gremler, and Bitner, 1998). This reciprocity can take the form of rewards, loyalty points, or exclusive content, often promoted through social platforms. When customers feel they are receiving benefits from a brand in return for their loyalty, they are more likely to continue their relationship with the brand, as they perceive the exchange as fair.

The influence of social media extends beyond brand engagement to shaping customer perceptions and satisfaction. Social media platforms not only enable customers to express their opinions about brands but also allow them to observe the experiences of others. This communal

sharing of experiences helps build a narrative around a brand, affecting future customer behaviour. Research by Nisar, Prabhakar, and Strutton (2019) emphasises that brands that use social media platforms to encourage customer reviews and testimonials can create a feedback loop that strengthens customer retention.

2.6 Relationship between Service Innovation and Customer Retention Strategies

Service innovation can be broadly defined as the introduction of new or significantly improved services that add value to the customer experience and contribute to competitive advantage (Wahyudi, and Listiana, 2025). Service innovations are instrumental in enhancing customer satisfaction, engagement, and overall retention, particularly in service-dominant industries like telecommunications, banking, and hospitality (Dao and Yang, 2014). The underlying assumption is that customers who are exposed to innovative services are more likely to perceive added value, leading to sustained relationships with service providers.

Customer retention, defined as the ability of a business to keep its customers over time, is a key indicator of a company's success and competitiveness (Asante and Bayoh, 2017). Retained customers are more likely to repurchase, recommend services, and reduce churn, thus ensuring the long-term financial health of the business. Research has shown that service innovation directly influences customer retention by improving service delivery, enhancing customer satisfaction, and addressing evolving consumer needs (Kyei and Bayoh, 2017). In the telecommunications industry, for example, service innovation whether in the form of mobile apps, improved service channels, or customized service offerings has been directly linked to higher levels of customer retention (Bekyarova-Tokmakova and Mileva, 2024).

Service innovations can be categorized into interactive and supportive types, each affecting customer retention differently. Interactive innovations, such as personalised customer interactions

or user-friendly service interfaces, help build stronger emotional connections with customers. These innovations provide customers with the opportunity to engage more directly with the service, which can lead to a deeper sense of satisfaction and commitment to the service provider (Dao & Yang, 2018). On the other hand, supportive innovations like process improvements or backend system upgrades help ensure that customers experience seamless and efficient service, which reduces dissatisfaction and enhances loyalty (Fatima, Yaseen, & Iqbal, 2021). In both cases, the role of innovation is not only about providing a new service but about ensuring that the service consistently meets or exceeds customer expectations.

The process of service innovation is not static but requires continuous adaptation to the market's changing demands and technological advancements. As industries evolve, service providers are compelled to innovate and adapt their offerings to stay relevant. For example, in sectors like telecommunications and banking, companies often introduce innovations such as mobile banking, real-time customer support, or personalised loyalty programs to differentiate themselves from competitors and maintain customer interest. The effect of these innovations on customer retention is significant; research has shown that firms that continuously innovate their services experience lower customer churn and higher retention rates, as customers perceive ongoing value from the service (Paguio & Ali, 2011).

Customer involvement in service innovation has also been found to enhance retention. When companies actively involve their customers in the innovation process, they not only gain valuable insights into customer needs but also create a sense of ownership and loyalty among the customer base (Paasi, 2016). This co-creation of value enhances the relationship between the service provider and the customer, leading to greater satisfaction and long-term loyalty. In the

context of service innovation, customer involvement allows firms to better align their offerings with customer preferences, which directly impacts retention rates (Sarkindaji *et al.*, 2015).

Service innovation can help keep customers loyal, but it also comes with challenges. Companies need to make sure their new services not only use the latest technology but also match what customers really want (Ta & Tang, 2018). If they miss this, customers may become unhappy and even switch to other brands, therefore, businesses must also find the right balance between offering new features and keeping things simple. Mobile apps and online services can be very convenient but might put off customers who prefer traditional ways of dealing with a company. Making sure innovations suit the preferences of different customer groups is important for building loyalty over time (Kumar, 2013).

2.7 Relationship between Loyalty Programs and Customer Retention Strategies

Loyalty programmes have long been seen as an effective way to keep customers coming back, especially in competitive markets. They work by giving customers rewards or incentives when they keep buying from a business. The idea is straightforward: thank customers for their loyalty to encourage them to shop again, which builds a stronger connection between them and the brand. In today's fast-changing business world, keeping customers is more important than ever, and loyalty programmes play a big part in this. They benefit customers by offering rewards and businesses by boosting loyalty, increasing the value each customer brings over time, and helping brands stay competitive (Gupta & Srinivasan, 2019).

A growing body of research has emphasised the direct impact that loyalty programs have on customer retention. Loyalty programs often operate through a points-based system, where customers accumulate points with each purchase and can redeem these points for rewards. In other instances, tiered programs offer escalating rewards as customers increase their engagement

with the brand. Such structures serve to incentivize continued interaction with the brand, thereby reducing the likelihood of customers switching to competitors. According to Kaur (2024), loyalty programs that offer personalised rewards and tiered benefits tend to be the most effective in fostering customer loyalty and increasing retention. The personalization of these rewards is particularly important, as it creates a more meaningful connection between the customer and the brand, encouraging customers to continue their relationship over the long term.

Loyalty programs can enhance customer satisfaction by providing a sense of value for money. Customers who perceive that they are receiving tangible benefits in exchange for their loyalty are more likely to remain with the brand (Magatef & Tomalieh, 2015). The satisfaction derived from loyalty programs directly influences retention rates, as satisfied customers are less likely to seek alternatives. This aligns with the findings of Shipola & Mwanza (2025), who discovered that reward variety and customer satisfaction were key drivers of loyalty program success in their study of retail industries. The variety and relevance of rewards are crucial for maintaining customer engagement, as monotonous or irrelevant rewards can lead to dissatisfaction and eventual defection.

Sometimes, the success of loyalty programmes depends on how fair and clear the rewards system is seen to be. Customers tend to stay loyal to brands that offer straightforward, easy-to-understand, and fair rewards (Nasir, 2017). When customers believe the rewards are given out justly, it builds trust and makes them feel appreciated. On the other hand, complicated or unclear reward systems can cause frustration and reduce the effectiveness of the loyalty programme in keeping customers (Bahri-Ammari & Bilgihan, 2019). This is especially true in sectors like telecommunications and banking, where rewards often have many levels and ways to redeem

them. Khalil *et al.* (2021) found similar results in the Pakistani retail market, showing that customers stay loyal when they feel their efforts are fairly recognised.

Loyalty programmes also give companies valuable information about what customers like, how they behave, and their buying habits. This information helps businesses improve their marketing, adjust rewards, and make customer experiences more personal. The use of technologies such as artificial intelligence (AI) and machine learning is helping companies create loyalty programmes that are more tailored and effective (Kushnarevych, 2024). AI enables businesses to offer rewards that better match each customer's behaviour, making the incentives more relevant and helping to keep customers loyal.

It is also important to note that while loyalty programs can have a significant positive impact on retention, they are not a cure-all for customer churn. Loyalty programs must be part of a broader strategy that includes delivering high-quality products or services, effective customer service, and a positive overall customer experience. Without these foundational elements, even the most well-designed loyalty programs may fall short of their goals. This is evidenced in the findings of Shipola and Mwanza (2025), who noted that despite the introduction of loyalty programs, external challenges such as inflation and power outages still had a noticeable impact on customer retention.

2.8 Theoretical Review

This section presents theoretical foundations that explain consumer loyalty behaviour, focusing on frameworks that highlight the psychological and perceptual factors influencing brand commitment and customer retention

2.8.1 The Theory of Planned Behaviour

The Theory of Planned Behaviour (TPB) was introduced by Icek Ajzen in 1985 as an extension of the Theory of Reasoned Action developed earlier with Martin Fishbein. It was formulated to better account for situations where individuals may lack full control over their behaviour. TPB posits that behaviour is guided by three components: attitudes toward the behaviour, subjective norms, and perceived behavioural control. These components shape behavioural intentions, which in turn predict actual behaviour. The theory has become one of the most widely applied frameworks in psychology, marketing, and consumer research for understanding decision-making and behaviour patterns.

Theory of Planned Behaviour (TPB) is commonly used to explain why customers remain loyal. Azemi and Romle (2020) applied TPB to explore factors behind students' loyalty in higher education, showing that attitudes and social expectations influence their brand choices. Similarly, Wu *et al.* (2020) combined TPB with brand value ideas and found that social pressures and perceived control over behaviour significantly affect loyalty across different products.

Recent literature highlights the importance on how perceived behavioural control consumers' beliefs about their ability to stay committed to a brand interacts with social influence and attitudes to predict brand loyalty. Lodorfos, Mulvana, and Temperley (2017) studied brand choices in pharmaceutical markets using TPB and found that trust and subjective norms were key predictors of repeat purchases (Lodorfos *et al.*, 2017).

TPB remains relevant because it accounts for both rational decision-making and the impact of perceived external influences, making it particularly suitable for understanding why consumers stay loyal to certain brands in competitive markets.

2.8.2 Customer-Based Brand Equity (CBBE) Theory

The Customer-Based Brand Equity (CBBE) model, developed by Kevin Lane Keller in 1993, provides a framework for understanding how brand equity is built in the minds of consumers. According to the theory, brand equity develops when customers have strong, favorable, and unique associations with a brand. Keller's model is structured hierarchically, beginning with brand awareness and progressing through brand meaning, brand response, and brand resonance, which is the highest level of loyalty and attachment.

CBBE theory has been employed in various studies to explain how consumer perceptions influence brand commitment. Wu *et al.* (2020) demonstrated that brand awareness, perceived quality, and brand trust were significant antecedents to brand loyalty, emphasizing that loyalty emerges from a consumer's cumulative assessment of brand value over time (Wu *et al.*, 2020). In a different context, Slabá (2019) applied the CBBE model to the mobile phone market and found that positive past experience and perceived quality significantly influenced brand loyalty among Apple and Samsung users, regardless of price competition (Slabá, 2019).

In consumer research, CBBE is often linked to long-term brand retention strategies. Kasianova and But-Husaim (2022) emphasised how customer experience, trust, and emotional attachment, key components of the CBBE model, contribute to long-term consumer loyalty, which is increasingly seen as a strategic asset in marketing (Kasianova & But-Husaim, 2022).

The CBBE model provides a structure for understanding the consumer-brand relationship beyond transactions. It emphasises perception, emotion, and memory all critical factors in determining whether a customer continues to choose a brand repeatedly over competitors. Given its emphasis on consumer interpretation and value perception, CBBE remains one of the most widely adopted frameworks for studying brand loyalty in marketing research.

2.8.3 Relationship Marketing Theory (RMT)

Relationship Marketing Theory (RMT) developed in the late 1900s as an alternative to the traditional marketing approach that focused mainly on one-off sales rather than building ongoing connections with customers. Early work by Berry in 1983 emphasised the need to develop long term relationships to ensure customer loyalty and keep customers coming back. Tony Cram expanded on this idea in 1994, outlining practical ways organisations can build lasting bonds with customers by focusing on trust, open communication and commitment (Cram, 1994). Since then, the theory has been applied in many industries to show how maintaining strong customer relationships leads to better business results, including in areas like monetary policy where companies use relationship strategies to manage loyalty (Hussain *et al.*, 2024).

Key parts of relationship marketing such as trust, commitment, communication and handling disagreements play a major role in keeping customers loyal. Ndubisi (2007) showed that these factors greatly affect customer loyalty in banks, helping reduce customers leaving. This matches the findings of Duțu (2013) who said that customer satisfaction and loyalty gained through relationship marketing directly impact how long customers stay, how much they buy and how profitable a business is (Ndubisi, 2007; Duțu, 2013). These studies show how widely useful relationship marketing is for encouraging long term engagement beyond just one purchase.

In relation to brand loyalty and keeping customers in the fashion industry, relationship marketing offers useful lessons. Fashion brands that keep talking to customers and build emotional ties tend to get repeat business and stronger loyalty. Albérico and Casaca (2023) point out that strategies focusing on personalised communication and building trust help increase customer retention. This is especially important in fashion where trends and customer tastes change fast, so brands need to stay closely connected with their customers (Albérico & Casaca, 2023). Hussain *et al.*

(2024) also note that in tough markets, ongoing relationship marketing improves customer satisfaction, which helps link marketing efforts to keeping customers (Hussain *et al.*, 2024).

Relationship Marketing Theory also highlights the need to understand what customers want and to respond quickly. This matters a lot in fashion, where customers look for brands that match their identity and lifestyle. The focus on commitment and trust fits with the work of Jakada and Kasuwar Kuka (2014), who found that good communication and quality service strengthen loyalty in service industries (Jakada & Kasuwar Kuka, 2014). Additionally, Too, Souchon and Thirkell (2001) found that customers who believe retailers are investing in relationship marketing are more loyal and committed, a point that fits well with fashion retail where customer engagement drives repeat sales (Too, Souchon, & Thirkell, 2001).

Also, relationship marketing provides a strong framework for customer retention strategies in fashion. It shows that personal attention, rewards and building trust not only improve satisfaction but also create emotional bonds with brands. This emotional connection is key in fashion, where brand image often influences buying decisions. Hussain *et al.* (2024) explain that loyalty affects how well relationship marketing keeps customers, meaning brands that build trust and commitment are more likely to hold on to customers in competitive markets (Hussain *et al.*, 2024). This theory offers a solid base for fashion brands aiming to improve their customer retention through relationship marketing.

2.9 Theoretical Framework

This study is based on the Customer-Based Brand Equity (CBBE) theory developed by Kevin Lane Keller in 1993. The CBBE model explains how consumer perceptions shape brand equity and influence their decisions to remain loyal to a brand. At its core, the theory proposes that brand equity arises from customer knowledge of the brand, which includes brand awareness and

brand image. Keller's framework is built around four progressive stages brand identity, brand meaning, brand response, and brand resonance which collectively determine how consumers feel about and behave toward a brand. In the context of the fashion industry, where trends shift rapidly and brand perception plays a central role, this model is particularly relevant for understanding the mechanisms behind customer loyalty and retention.

The application of CBBE in fashion has gained increasing academic attention due to the symbolic and emotional weight attached to clothing and style. Dabija, Szentesi, and Pop (2014) emphasised that fashion brands with strong customer-oriented brand equity are better positioned to sustain consumer trust, preference, and repeated purchase behaviour. Their study found that retail fashion brands that maintain consistency in their brand communication and store experience are more likely to secure loyalty in a competitive market, particularly when customers perceive a strong alignment between their identity and the brand's image (Dabija *et al.*, 2014).

Other research has empirically validated the influence of CBBE on customer retention. Stahl, Heitmann, and Lehmann (2010), using brand equity measures across 39 automobile brands, demonstrated that customer mindset metrics such as perceived quality and emotional connection directly predict brand retention levels. This finding underlines how a customer's psychological association with a brand can have lasting behavioural implications, which is highly transferable to fashion, where emotional engagement is often more pronounced (Stahl *et al.*, 2010).

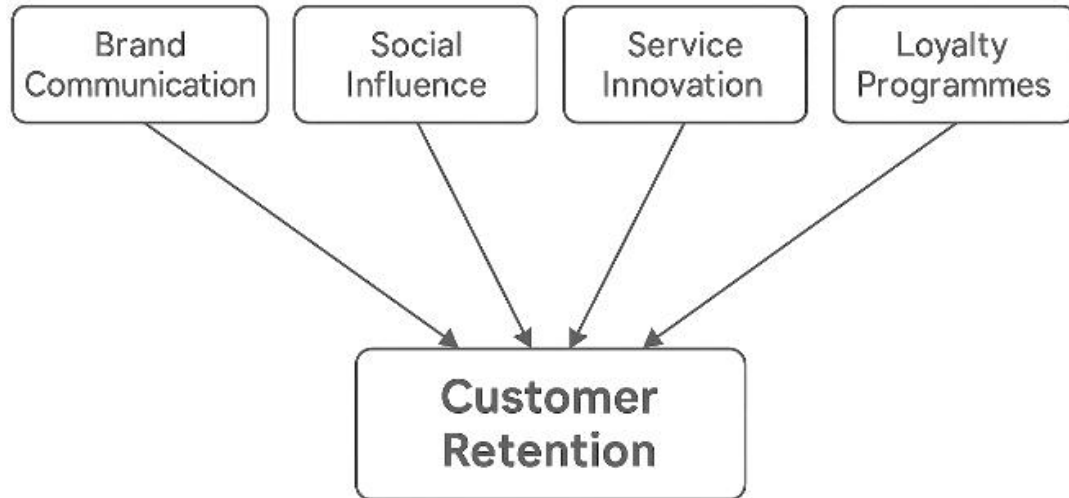
More recently, Ferreira, Faria, and Gabriel (2022) explored how emotional responses, such as brand love, mediate the relationship between brand experience and brand equity in retail fashion brands. Their study found that sensory, affective, and behavioural brand experiences reinforce emotional bonds, which in turn solidify loyalty. This emotional response, according to the

authors, is a pivotal driver of brand equity that builds resilience against competitors and encourages long-term retention (Ferreira *et al.*, 2022).

In practical terms, the CBBE framework offers fashion brands a structure to evaluate and strengthen the elements that influence customer retention. It emphasises the importance of building emotional engagement, consistent brand messaging, and meaningful experiences, which are especially important in fashion where consumer preference is often shaped by lifestyle alignment and identity. As competition intensifies in the industry, especially in rapidly urbanizing regions such as Nigeria, understanding how these brand equity dimensions' drive loyalty offers strategic insights for sustaining customer relationships.

2.10 Conceptual Framework

This study looks at how brand communication, social influence, service innovation and loyalty programmes affect customer retention in the fashion industry. Each factor plays a role in whether customers keep coming back. Brand communication helps build trust and familiarity, encouraging ongoing engagement. Social influence involves the effect of friends, online reviews and influencers on loyalty. Service innovation keeps customers interested by offering new and personalised experiences. Loyalty programmes reward repeat customers and strengthen their connection to the brand. Together, these factors help explain why customers stay loyal, forming the basis for the study's analysis and hypotheses. The relationship is diagrammatically represented in Figure 2.1 below;



Source: Researcher's computation, (2025)

2.11 Empirical Studies

Kunle, Ganiyu, and Nkechi (2020) examined the influence of brand equity dimensions on customer retention in the Nigerian telecommunications sector, focusing specifically on postpaid subscribers in Lagos State. Using a cross-sectional survey design, data were collected from 368 respondents through a structured questionnaire and analysed using correlation and regression analysis. The study investigated four main components of brand equity: brand awareness, brand association, perceived quality, and brand loyalty. The results showed that all four dimensions were positively interrelated and significantly predicted customer retention. Brand loyalty had the strongest predictive power, indicating that loyal customers were more likely to continue their patronage regardless of competitive options. The authors recommended that telecom providers enhance all four aspects of brand equity to improve retention, particularly by reinforcing customer trust and consistent service delivery. It was also suggested that telecom operators personalise customer experiences and foster deeper emotional brand connections to maintain subscriber loyalty.

Harcourt, Kayii, & Ikegwuru (2020) explored the relationship between brand personality and customer loyalty within beverage firms operating in Rivers State, Nigeria. The study focused on two primary dimensions of brand personality brand excitement and brand sophistication and their impact on customer loyalty, which was measured using customer service and customer relations. A stratified sampling method was used to select 295 respondents from three universities, with data collected via structured questionnaires. The data were analysed using descriptive statistics, simple regression, and Pearson Product Moment Correlation Coefficient. Findings revealed a strong positive relationship between brand excitement and both customer service and customer retention. Similarly, brand sophistication was found to have a significant and positive relationship with customer loyalty metrics. These results suggest that emotional and aspirational brand traits can directly influence consumers' long-term relationships with products. The authors recommended that beverage firms continue to align their branding strategies with excitement and sophistication traits to foster stronger customer loyalty and repeat purchases.

Ibrahim and Abubakar (2023) investigated how brand loyalty influences the relationship between service quality and customer satisfaction in the telecommunications industry in Northwest Nigeria. The study adopted a cross-sectional descriptive survey and applied the SERVPERF model to measure five dimensions of service quality: reliability, assurance, responsiveness, tangibility, and empathy. Structured questionnaires were administered to 768 customers of Airtel Nigeria, out of which 390 valid responses were used for analysis. The study employed SmartPLS 4 for structural equation modelling and hypothesis testing. Results revealed that reliability, assurance, responsiveness, and tangibility had significant and positive effects on customer satisfaction, whereas empathy did not show a significant impact. However, brand loyalty was found not to moderate the relationship between any of the service quality dimensions and

customer satisfaction. Based on these findings, the authors recommended that Airtel should focus on enhancing core service quality metrics rather than relying on brand loyalty as a buffer, while the Nigerian Communications Commission should enforce continuous service quality improvements through effective regulation.

Uchechukwu, Agu, Chizobam, Ikenna, & Ogugua, (2024) examined how branding contributes to customer loyalty in the Nigerian telecommunication sector. The study employed a cross-sectional survey design and gathered data using structured questionnaires distributed to 400 customers of MTN, GLOBACOM, AIRTEL, and 9MOBILE in Imo State. The analysis was carried out using regression techniques to assess the influence of five brand-related constructs brand identity, brand personality, brand image, brand benefits, and brand satisfaction on customer loyalty. Results indicated that all five constructs had a statistically significant and positive effect on customer loyalty. The study particularly highlighted that customers' perception of quality and satisfaction with the brand played a crucial role in building loyalty, especially in a highly competitive environment like telecommunications. Based on these findings, the authors recommended that telecommunication firms focus more on enhancing their brand image and aligning service delivery with customer expectations to strengthen loyalty and retain existing subscribers.

Ademola and Karaduman (2020) studied the link between product awareness, customer retention, and loyalty in the Nigerian banking sector, using Wema Bank as the focus. The study used a quantitative approach and employed a questionnaire to gather data from selected customers. Multistage sampling was applied in selecting respondents, and data analysis was carried out using descriptive statistics, reliability tests, factor analysis, correlation tests, and regression analysis. The study found that customer satisfaction had a strong positive effect on customer

retention, while positive word-of-mouth also significantly influenced retention. Interestingly, product awareness had a negative and statistically insignificant relationship with customer retention. Meanwhile, customer satisfaction showed a positive and highly significant impact on customer loyalty. These results suggest that merely being aware of a product is not enough to retain customers, especially if satisfaction levels are not met. The study recommended that banks should focus more on improving service efficiency and customer engagement, as these contribute more meaningfully to retention and loyalty.

Toyese (2014) investigated the impact of customer relationship management on customer loyalty within the Nigerian telecommunications industry. The study used a structured questionnaire to collect primary data from a sample of 140 respondents selected across four telecommunication companies. A random sampling technique was adopted, and the analysis was carried out using descriptive statistics and variance estimation techniques. The research focused on understanding how key customer relationship strategies like promotional activities, fast service delivery, and personal interaction with clients influenced retention and loyalty. The results showed that customer relationship management significantly contributed to customer retention and competitive advantage. It was noted that customers responded more positively when firms demonstrated clear understanding of their needs. The findings also highlighted that relationship management practices were more effective than price-based strategies in building loyalty. The author recommended that telecom firms should invest in systems that allow for faster service resolution, personalised offers, and regular customer follow-up to sustain long-term loyalty.

Iribhogbe (2019) conducted a study to determine the key factors that influence brand loyalty among Nigerian female consumers of cosmetic products. The research adopted a descriptive survey design with a quantitative approach, and data were collected through a structured

questionnaire administered to 100 female students at the University of Lagos who regularly used various cosmetic products. The study measured several independent variables including brand image, perceived use value, product quality, price, design, promotion, and store environment, with brand loyalty serving as the dependent variable. Pearson Chi Square was used to test the relationship between these variables. Findings revealed that all the brand-related variables studied had positive relationships with brand loyalty. Among them, product quality and brand image had the strongest influence on loyalty levels. Based on the outcomes, the author recommended that cosmetic companies in Nigeria should consistently maintain high product quality and strengthen brand image in order to attract and retain loyal female customers.

Aronu, (2014) investigated whether there was a significant difference in customer loyalty between two commercial banks in Anambra State, Nigeria. The study focused on comparing the loyalty levels of customers across the two institutions to see if either one had a stronger customer base. Primary data were collected through the administration of questionnaires, and responses were analysed using the permutation method for Hotelling T Squared test. This statistical tool was chosen to evaluate the equality of means in multivariate data. Findings revealed that there was no statistically significant difference in customer loyalty between the two banks. This result was attributed to improved supervision and standardisation by the Central Bank of Nigeria, which ensured a more uniform customer experience across financial institutions. The study recommended future research into long-term customer value and retention strategies in the banking industry, as these factors are vital for sustained performance and building deeper customer relationships in Nigeria's evolving financial landscape.

Efayena, Olele and Buzugbe (2021) explored the key drivers of brand loyalty among firms within the Nigerian telecommunication sector. The study recognised the highly competitive

nature of the industry and aimed to identify which variables had the most significant impact on customer loyalty. Using data collected through a structured questionnaire, the authors applied partial least squares structural equation modelling to test the proposed relationships. The study focused on six drivers: communication, cooperation, trust, product quality, value for money, and service quality. Results showed that communication, cooperation, and trust had significant and positive effects on brand loyalty. On the other hand, product quality, service quality, and value for money did not show a significant impact on loyalty. This finding suggested that interpersonal and relational strategies had more influence on customer loyalty than transactional features. The authors recommended that firms should invest more in building trust-based relationships and effective communication with their customers to maintain and grow brand loyalty.

Akhigbe and Olokoyo (2019) examined the effect of corporate social responsibility on brand loyalty in Nigeria's telecommunication industry. The study aimed to determine whether engaging in socially responsible practices could influence consumer loyalty toward telecom brands. Data were collected using structured questionnaires distributed to 386 customers of the four largest mobile network providers in Nigeria. The analysis was conducted using simple linear regression to test the formulated hypothesis. The findings revealed that corporate social responsibility had no significant direct effect on brand loyalty. Instead, respondents placed more emphasis on price fairness, service quality, and effective customer care as the main factors driving their loyalty to telecom providers. Despite this, the authors encouraged firms to still integrate corporate social responsibility into their operations as it builds long term goodwill. They also recommended that companies ensure their initiatives are visible and clearly communicated to customers to avoid assumptions that no responsible efforts are being made.

Nwabuzo, Oditia and Olannye (2023) explored how brand advocacy influences customer loyalty within selected banks in Delta State, Nigeria. The study focused on two core variables, brand advocacy and online customer reviews and examined how they affect customer loyalty in the banking sector. Using a cross-sectional survey design, data were collected from 237 respondents across five deposit money banks located in Asaba. A stratified random sampling technique was used, and the research instrument was a structured questionnaire tested for both content validity and reliability through a test retest method. The data were analysed using descriptive statistics, correlation analysis, and multiple regression. Results showed that brand advocacy had a significant positive effect on customer loyalty with a coefficient value of 0.106 and a p value of 0.044. Online customer reviews also had a stronger positive effect with a coefficient of 0.252 and a p value of 0.000. Based on these findings, the study recommended that banks should monitor customer reviews closely and respond promptly to both positive and negative feedback, as doing so fosters transparency and increases the likelihood of customer loyalty.

Yusuff and Odubanjo (2020) investigated the impact of social media marketing and human relations management on brand loyalty in Nigeria's telecommunication industry. The study was aimed at understanding how digital engagement and interpersonal customer service influence the loyalty of telecom users who engage with brands online. The target population consisted of 814 staff of the Federal Polytechnic Ilaro who were identified as active customers of telecommunication companies and users of their social media platforms. Survey research was adopted, and data were collected through structured questionnaires. Regression analysis was used to test the hypotheses. The results revealed that social media marketing practices had a significant effect on brand loyalty. Specifically, the way companies advertised and engaged with users on social platforms played a vital role in encouraging loyalty. Human relations practices,

such as effective customer interaction through social media, also showed a positive influence. The study recommended that telecom brands should continue to invest in engaging content and responsive online customer service, as both significantly enhance customer attachment and loyalty.

Gorondutse (2015) examined the relationships among service quality, customer satisfaction, and customer loyalty in the Nigerian leather industry, with a focus on building lasting customer relationships. The study adopted a survey method and collected data using a structured questionnaire distributed to 182 valid respondents from Kano State. Respondents were selected using a random sampling technique. The data were analysed using SPSS version 18.0 and AMOS 16.0 for structural equation modelling. The variables measured in the study included service quality, customer satisfaction, and loyalty, supported by theoretical frameworks from previous studies. The findings showed that service quality had a significant and positive effect on customer satisfaction. In turn, customer satisfaction had a strong positive influence on customer loyalty. The study also highlighted that retaining customers was more cost effective than acquiring new ones, and even a small increase in retention could lead to a large gain in profit. It was recommended that leather firms in Nigeria should focus more on improving service quality and customer satisfaction as a strategic way to build and maintain loyalty.

Inegbedion and Obadiaru (2019) carried out a study to model brand loyalty patterns in the Nigerian telecommunications industry, with specific attention on customer retention across major service providers. The study used a conclusive research design and employed a time varying Markov chain analysis to estimate transition probabilities between different telecom brands over time. Data were gathered using structured questionnaires from 7600 respondents across seven universities and twenty organisations spread across Nigeria's six geopolitical zones.

Out of the total, 4736 completed responses were retrieved. The findings showed that if current patterns persisted, 21 percent of subscribers would remain loyal to MTN, 27 percent to Airtel, 35 percent to Globacom, 16 percent to 9Mobile, and 1 percent to other providers. These projections indicated potential retention gaps across providers. The authors recommended that telecom companies prioritise customer service improvements, better pricing models, and brand repositioning strategies to enhance loyalty. The study also emphasised the need for customer-specific retention efforts as a strategic tool for long term brand sustainability.

Ibok and George (2015) explored the relationship between brand identity and customer loyalty in the Nigerian telecommunications industry. The research was conducted in Akwa Ibom State and focused on the four major telecom companies operating in the area. Using a mixed sampling method, the study surveyed 207 customers through the administration of structured questionnaires. The analysis was carried out using both descriptive and inferential statistics, including correlation and regression analysis. The results showed a strong and significant positive relationship between brand identity and customer loyalty. Customers who identified strongly with a brand were more likely to remain loyal, continue usage, and recommend the service to others. The study highlighted that brand elements such as logos, colours, and consistent messaging contributed to stronger identity formation and customer connection. Based on the findings, the authors recommended that telecom firms prioritise identity management and offer promotional packages that reinforce their brand in order to improve long term loyalty among consumers.

Madziga (2013) conducted a qualitative investigation into the nature of consumer brand relationships and loyalty within Nigeria's mobile telecommunication sector. The research focused on understanding the emotional and relational factors that drive Nigerian consumers to

remain loyal to specific mobile service providers. The study used an exploratory and phenomenological design, collecting data through seven in depth interviews and one focus group discussion involving mobile subscribers. Thematic analysis was used to interpret the data. The findings revealed that two main factors, brand performance and relational disposition were key in developing and sustaining consumer loyalty. Participants indicated that when brands consistently delivered on performance and engaged customers in meaningful relationships, loyalty was more likely to develop. The study proposed a conceptual framework where relationships served as antecedents to loyalty. Based on these insights, the author recommended that telecom providers in Nigeria should strengthen relational engagement with customers and ensure consistent service performance in order to gain a long lasting competitive advantage in a highly dynamic market.

Marshal (2017) explored how product branding influences customer loyalty within the Nigerian banking sector. The study focused on twenty two commercial banks and aimed to understand how brand strength could help banks differentiate themselves in an environment where products and services are largely similar and easily replicated. The study adopted a descriptive survey method and used secondary data collected from the Central Bank of Nigeria's statistical bulletin. Quarterly data covering the period from 2009 to 2014 were analysed using descriptive statistics such as mean, median, graphs, and pie charts. Findings revealed that high quality product and service branding had a strong positive influence on customer satisfaction and involvement, which in turn supported long term customer loyalty. The research showed that quality and consistency in brand messaging made customers more likely to stay with a bank. The study recommended that banks should invest in strengthening their product brand identity and ensure that their services meet customer expectations in order to build sustainable loyalty.

Gawuna, Rahman and Isa (2019) explored how customer experience can serve as a predictor of customer loyalty in the Nigerian hospitality industry. The study was driven by the increasing decline in hotel patronage and the need to identify reliable strategies for retaining customers in a competitive and uncertain business environment. A review of existing literature was conducted to evaluate the connection between customer experience and loyalty, particularly within the hotel industry in Nigeria. Although the study was theoretical in nature and did not involve the collection of primary data, it drew on previous empirical evidence from both local and international contexts. The literature consistently showed that a positive and memorable customer experience significantly influences loyalty decisions. The authors proposed that hotels in Nigeria should embrace customer experience as a deliberate business strategy to gain competitive advantage and foster long term commitment from guests. They also encouraged further empirical studies to validate these insights in the Nigerian setting.

Abubakar (2014) examined the key factors that influence brand loyalty among Nigerian consumers, with particular focus on products used across different sectors. The study adopted a descriptive research design and reviewed previous literature to develop a framework connecting brand loyalty with variables such as customer satisfaction, product involvement, perceived quality, and brand trust. While no primary data were collected, the study relied on the synthesis of earlier empirical findings to build a conceptual model that explains how these factors jointly shape loyalty behaviours in the Nigerian market. The review highlighted that customer satisfaction and brand trust were the strongest drivers of loyalty, followed by perceived quality and product involvement. These variables were shown to reinforce one another and influence long term consumer commitment. The study concluded that businesses aiming to strengthen brand loyalty should consistently deliver high quality products, build trust through reliability,

and enhance customer engagement. It recommended that firms align marketing efforts with these loyalty factors to sustain competitive advantage.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter discusses the research design, population, sampling technique, data collection methods, operationalization of variables, model specification, instrument validity and reliability, and data analysis techniques.

3.2 Research Design

This study adopts a survey research design to collect quantitative data from fashion consumers in Warri, Delta State. The survey design allows for efficient data collection from a broad sample and is suitable for examining relationships between variables. A structured questionnaire was used as the primary research instrument. This design was selected for its cost-effectiveness and ability to capture opinions across a defined population.

3.3 Population of the Study

The population for this study comprises fashion consumers who patronize both local and international fashion brands in Warri, Delta State. These individuals represent diverse demographic groups including various age ranges, genders, and income levels. The population is considered infinite since it is impractical to determine the exact number of fashion consumers in Warri. Therefore, the study treats the target population as large and undefined, warranting the use of a sample size determination method for infinite populations.

3.4 Sample Size and Sampling Technique

To determine an appropriate sample size for this research, the **Cochran (1977) formula** for sample size calculation in an infinite population is used:

$$n_0 = \frac{Z^2 \times p \cdot q}{e^2}$$

Where

n_0 = required sample size

Z = Z-value at 95% confidence level = 1.96

p = estimated proportion of the population = 0.5 (assumes maximum variability)

$q = 1 - p = 0.5$

e = margin of error = 0.07 (chosen for feasibility and based on researcher constraints)

Substituting values:

$$n_0 = \frac{(1.96)^2 \times 0.5 \times 0.5}{(0.07)^2} = \frac{3.8416 \times 0.25}{0.0049} = \frac{0.9604}{0.0049} \approx 196$$

To allow for possible non-response or incomplete questionnaires, the sample size was rounded up slightly to 200 respondents.

3.4.1 Sampling Technique

The study employs a convenience sampling technique, which allows the researcher to select participants based on accessibility and willingness to participate. This method is practical under limited time and resource constraints and enables the researcher to reach a diverse cross-section of fashion consumers within Warri.

3.5 Sources of Data

Primary Data: Collected using structured questionnaires focused on customer perceptions of brand communication, social influence, service innovation, loyalty programs, and retention.

Secondary Data: Sourced from academic journals, previous research, and publications relevant to brand loyalty and customer retention in the fashion industry.

3.6 Research Instrument

The main tool used for collecting data is a structured questionnaire that is divided into three sections. Section A focuses on demographic data such as age, gender, education level and occupation, which helps to understand the personal and social background of each respondent. Section B contains questions on brand loyalty, exploring how frequently customers choose the same brand, their feelings towards it, and whether they are likely to recommend it to others. Section C includes questions on customer retention, examining how long customers have stayed with a brand, how often they return, and the factors that influence their continued loyalty.

The questionnaire were designed using a 5-points likert scale with response options ranging from strongly agree (5), Agree (4), undecided (3), Disagree (2) and Strongly Disagree (1)

3.7 Method of Data Analysis

Data will be analyzed using descriptive statistics (mean, frequency, standard deviation) and inferential statistics, specifically multiple regression analysis, to test the hypotheses. The analysis will be conducted using SPSS version 23 to ensure accuracy and interpretability of results.

3.8 Operationalization and Measurement of Variables

Variable	Description	Measurement Scale
Gender	Respondent's sex	2-point scale
Age	Respondent's age group	4-point scale
Marital status	Respondent's marital status	4-point scale
Religion	Respondent's religion	3-point scale
Education	Highest level of education completed	5-point scale
Brand Communication	Effectiveness, consistency, and clarity of brand messaging	5-point Likert scale
Social Influence	Impact of peers, reviews, influencers on brand preference	5-point Likert scale
Service Innovation	New service features, digital enhancements, personalization	5-point Likert scale
Loyalty Programs	Reward systems, discount schemes, exclusive benefits	5-point Likert scale
Customer Retention	Frequency of repeat purchases, brand commitment, resistance to switching	5-point Likert scale

Source: Researcher's Compilation, 2025

3.7 Model Specification

The study applies a multiple regression model to examine the effect of brand loyalty factors on customer retention.

Let:

CRN = Customer Retention

BCN = Brand Communication

SOI = Social Influence

SVI = Service Innovation

LOP = Loyalty Programs

Functional Form:

$$CR = f(BCN, SOI, SVI, LOP) \quad (3.1)$$

Linear Form:

$$CRN = \beta_0 + \beta_1 BCN + \beta_2 SOI + \beta_3 SVI + \beta_4 LOP + \varepsilon \quad (3.2)$$

Where:

- β_0 is the intercept
- $\beta_1 - \beta_4$ are the coefficients of the independent variables
- ε is the error term

A priori expectation: $\beta_1, \beta_2, \beta_3, \beta_4 > 0$

3.8.1 Validity of the Research Instrument

To ensure the validity of the questionnaire, two types of validity were assessed: **face validity** and **content validity**. Face validity involves a subjective evaluation of whether the questionnaire items appear to effectively measure the intended constructs, such as brand communication, social influence, service innovation, loyalty programs, and customer retention. Content validity, on the

other hand, evaluates the comprehensiveness of the questionnaire, ensuring that all relevant dimensions of each variable are adequately captured. This was achieved through expert review by lecturers in the Department of Marketing, Faculty of Management Sciences, University of Benin. Their feedback, insights, and recommendations were instrumental in refining the questionnaire to enhance its accuracy and relevance.

3.8.2 Reliability of the Research Instrument

To assess the reliability of the instrument, Cronbach's Alpha was employed as the measure of internal consistency. This reliability test determines whether the questionnaire produces stable and consistent results across multiple applications. Following the recommendations of Mugenda and Mugenda (2003), a Cronbach's Alpha coefficient of 0.7 or above is considered acceptable for ensuring reliability in social science research. Cooper and Schindler (2006) also support this benchmark, suggesting that while some level of random error is inevitable, instruments with alpha values ≥ 0.7 demonstrate good reliability. Conversely, alpha values around 0.6 are deemed indicative of poor reliability. After distributing to twenty (20) respondents who were not part of the population of the study, the computed reliability coefficient for the current study was 0.786 and when compared against this benchmark to confirm the internal consistency of the instrument it was found to be acceptable.

CHAPTER FOUR

INTERPRETATION OF RESULTS

4.1 Introduction

This chapter presents the analysis and discussion of the results obtained from the study on Brand Loyalty and Customer Retention Strategy in the Fashion Industry in Delta State. It explains the findings based on the responses gathered from fashion consumers through the questionnaire. The chapter focuses on how brand communication, social influence, service innovation, and loyalty programmes influence customer retention in the fashion industry. It uses descriptive statistics, correlation, and regression analysis to explore the nature and strength of these relationships. The goal is to understand which factors most significantly affect customer loyalty and the likelihood of continued patronage in a competitive fashion market. The results are presented in a clear and organised manner to support interpretation and guide practical recommendations for fashion brands aiming to improve their customer retention strategies.

4.2 Demographic Representation

This section presents the demographic characteristics of the respondents who took part in the study. The demographic profile provides insight into the composition of the sample and helps to explain differences in responses among participants. Factors such as gender, age, marital status, religion, and educational qualification are highlighted to show the background of those involved in the study.

Table 4.1: Analysis of Demographic Characteristics of Respondents

Items	Options	Frequency	% of Response
Gender	Male	84	42.0%
	Female	116	58.0%
	Total	200	100%
Age Group	20 – 30	97	48.5%
	31 – 40	48	24.0%
	41 – 50	34	17.0%
	51 and above	21	10.5%
	Total	200	100%
Marital Status	Single	118	59.0%
	Married	78	39.0%
	Widowed	2	1.0%
	Total	200	100%
Religion	Christian	173	86.5%
	Muslim	27	13.5%
	Total	200	100%
Educational Qualification	SSCE or GCE	18	9.0%
	OND or NCE	36	18.0%
	B.Sc. or HND	108	54.0%
	M.Sc. or Ph.D	38	19.0%
	Total	200	100%

Source: Fieldwork, 2025

The data in Table 4.1 shows that female respondents were slightly more than male respondents. This suggests that more women participated in the study than men, which reflects an active presence of female consumers in the fashion sector (Koca & Koc, 2023). Most respondents were between 20 and 30 years, followed by those aged 31 to 40. Those aged 51 and above were the smallest group. This age distribution supports earlier findings that younger age groups form the

most active base of fashion consumers (Alooma & Lawan, 2012). On marital status, most of the respondents were single, showing a strong interest in fashion among unmarried individuals. Most of the participants identified as Christians, which is in line with the religious demographics of southern Nigeria. In terms of education, over half of the respondents had either a B.Sc. or HND, while nearly one-fifth had postgraduate qualifications, indicating that many fashion consumers are educated and aware of quality preferences.

4.3 Section B (Independent Variables)

Table 4.2: Brand Communication Section

S/N	Statement	SA (%)	A (%)	U (%)	D (%)	SD (%)	Mean	Std. Dev.	Decision
1	The brand communicates its values clearly across all platforms.	65 (32.5%)	74 (37.0%)	14 (7.0%)	18 (9.0%)	29 (14.5%)	3.64	1.21	Accepted
2	I find the brand's advertising consistent and easy to understand.	68 (34.0%)	76 (38.0%)	22 (11.0%)	18 (9.0%)	16 (8.0%)	3.81	1.12	Accepted
3	The brand's messages reflect values I relate to.	75 (37.5%)	55 (27.5%)	24 (12.0%)	14 (7.0%)	32 (16.0%)	3.54	1.31	Accepted
4	I trust the information the brand shares about its products.	65 (32.5%)	70 (35.0%)	16 (8.0%)	16 (8.0%)	33 (16.5%)	3.60	1.28	Accepted
5	I stay with brands that communicate clearly and consistently.	76 (38.0%)	69 (34.5%)	16 (8.0%)	20 (10.0%)	19 (9.5%)	3.72	1.19	Accepted

Cluster Mean = 3.70

Criterion Mean = 3.00

Source: Field Survey, 2025

Table 4.2 above shows an average mean of 3.70 out of the maximum of 5, which is a strong indication that brand communication influences customer retention in the fashion industry. It also clearly shows that a significant proportion of respondents, 71.5 percent, out of which 34.9 percent strongly agreed and 36.6 percent agreed, affirmed that brand communication affects their level of loyalty to fashion brands. On the other hand, 9.8 percent expressed disagreement, while 9.2 percent remained undecided, and only 8.8 percent strongly disagreed. This implies that

customers in the fashion industry are highly responsive to how brands communicate their values, products, and identity. The findings suggest that clear, consistent, and relatable brand messages help build stronger relationships with customers, improve trust, and encourage repeat patronage. This supports the view that effective communication is central to customer loyalty and long-term retention in competitive fashion markets

Table 4.3: Social Influence

S/N	Statement	SA (%)	A (%)	U (%)	D (%)	SD (%)	Mean	Std. Dev.	Decision
6	I consider friends/family opinions before buying fashion.	71 (35.5%)	63 (31.5%)	18 (9.0%)	24 (12.0%)	24 (12.0%)	3.66	1.26	Accepted
7	Online reviews influence my fashion brand choices.	73 (36.5%)	67 (33.5%)	20 (10.0%)	14 (7.0%)	26 (13.0%)	3.73	1.21	Accepted
8	Social media influencers affect my brand perception.	56 (28.0%)	72 (36.0%)	18 (9.0%)	26 (13.0%)	28 (14.0%)	3.51	1.28	Accepted
9	I remain loyal to brands recommended by someone I trust.	69 (34.5%)	60 (30.0%)	30 (15.0%)	18 (9.0%)	23 (11.5%)	3.68	1.24	Accepted
10	Online brand communities increase my attachment.	68 (34.0%)	49 (24.5%)	22 (11.0%)	12 (6.0%)	29 (14.5%)	3.28	1.32	Accepted

Cluster Mean = 3.57

Criterion Mean = 3.00

Source: Field Survey, 2025

Table 4.3 above shows an average mean of 3.57 out of the maximum of 5, which is a clear indication that social influence affects customer retention in the fashion industry. It also shows that a significant proportion of respondents, 68.1 percent, out of which 33.7 percent strongly agreed and 34.4 percent agreed, affirmed that social factors influence their loyalty and purchasing behaviour toward fashion brands. On the other hand, 9.8 percent expressed disagreement, while 10.8 percent remained undecided, and 11.3 percent strongly disagreed. This implies that customers are largely influenced by social connections such as family, friends, and online reviews when making fashion-related decisions.

The result indicates that recommendations and opinions from trusted individuals, as well as social media engagements, play an important role in shaping customer loyalty.

Table 4.4: Service Innovation

S/N	Statement	SA (%)	A (%)	U (%)	D (%)	SD (%)	Mean	Std. Dev.	Decision
11	I value brands that introduce new styles often.	96 (48.0%)	59 (29.5%)	23 (11.5%)	16 (8.0%)	6 (3.0%)	4.11	1.02	Accepted
12	I stay loyal to brands with digital tools (e.g. apps).	78 (39.0%)	61 (30.5%)	20 (10.0%)	14 (7.0%)	27 (13.5%)	3.75	1.19	Accepted
13	I prefer fashion brands that personalise shopping.	82 (41.0%)	54 (27.0%)	22 (11.0%)	7 (3.5%)	35 (17.5%)	3.71	1.32	Accepted
14	Brands that adapt to preferences retain my loyalty.	74 (37.0%)	66 (33.0%)	14 (7.0%)	18 (9.0%)	28 (14.0%)	3.70	1.25	Accepted
15	I consider service improvements when staying with a brand.	70 (35.0%)	61 (30.5%)	27 (13.5%)	11 (5.5%)	31 (15.5%)	3.63	1.28	Accepted

Cluster Mean = 3.78

Criterion Mean = 3.00

Source: Field Survey, 2025

Table 4.4 shows an average mean of 3.78 out of 5, which strongly indicates that service innovation has a significant influence on customer retention in the fashion industry. A total of 78.5% of respondents agreed that innovative service delivery encourages them to remain loyal to their preferred fashion brands. Specifically, 40.0% strongly agreed and 38.5% agreed, while 10.8% remained neutral, 7.0% disagreed, and 3.7% strongly disagreed.

This result implies that customers in the fashion industry value brands that consistently introduce new styles, adopt modern technologies, and improve service quality. It shows that personalisation, digital shopping tools, and constant adaptation to customer needs are essential drivers of loyalty. In other words, service innovation plays an important role in strengthening brand-customer relationships and ensuring long-term retention within the competitive fashion market.

Table 4.5: Loyalty Programmes

S/N	Statement	SA (%)	A (%)	U (%)	D (%)	SD (%)	Mean	Std. Dev.	Decision
16	I prefer brands that reward frequent purchases.	68 (34.0%)	72 (36.0%)	18 (9.0%)	26 (13.0%)	16 (8.0%)	3.75	1.13	Accepted
17	Loyalty points/discounts increase my commitment.	70 (35.0%)	63 (31.5%)	20 (10.0%)	18 (9.0%)	29 (14.5%)	3.64	1.23	Accepted
18	I recommend brands with loyalty rewards.	73 (36.5%)	57 (28.5%)	25 (12.5%)	12 (6.0%)	33 (16.5%)	3.63	1.27	Accepted
19	I feel appreciated by personalised incentives.	79 (39.5%)	60 (30.0%)	19 (9.5%)	14 (7.0%)	29 (14.5%)	3.73	1.23	Accepted
20	Loyalty programmes keep me returning to a brand.	77 (38.5%)	60 (30.0%)	22 (11.0%)	10 (5.0%)	31 (15.5%)	3.65	1.25	Accepted

Cluster Mean = 3.69**Criterion Mean = 3.00****Source:** Field Survey, 2025

Table 4.5 shows an average mean of 3.69 out of 5, indicating that loyalty programmes significantly influence customer retention in the fashion industry. A total of 75.5% of respondents agreed that loyalty-based initiatives such as reward points, discounts, and personalised incentives affect their continued patronage of fashion brands. Specifically, 36.7% strongly agreed and 38.8% agreed, while 10.4% remained neutral, 8.6% disagreed, and 10.5% strongly disagreed.

This implies that fashion consumers place considerable importance on brands that recognise and reward their loyalty through exclusive benefits. It shows that loyalty programmes foster emotional attachment and encourage repeat purchases, as customers feel appreciated and valued by the brand. Reward systems, therefore, play a vital role in improving customer satisfaction and strengthening retention, helping fashion brands sustain long-term relationships and maintain a competitive edge in the market.

4.4 Section C (Dependent Variable)

Table 4.6: Customer Retention

S/N	Statement	SA (%)	A (%)	U (%)	D (%)	SD (%)	Mean	Std. Dev.	Decision
21	I frequently buy from brands I am loyal to.	79 (39.5%)	63 (31.5%)	23 (11.5%)	12 (6.0%)	23 (11.5%)	3.82	1.18	Accepted
22	I would continue buying even with similar competitor products.	74 (37.0%)	64 (32.0%)	19 (9.5%)	17 (8.5%)	26 (13.0%)	3.72	1.22	Accepted
23	I feel emotionally connected to my fashion brands.	69 (34.5%)	67 (33.5%)	23 (11.5%)	14 (7.0%)	27 (13.5%)	3.68	1.24	Accepted
24	I rarely switch brands once satisfied.	75 (37.5%)	60 (30.0%)	24 (12.0%)	16 (8.0%)	25 (12.5%)	3.74	1.22	Accepted
25	Overall brand experience influences my loyalty.	80 (40.0%)	55 (27.5%)	20 (10.0%)	15 (7.5%)	24 (12.0%)	3.63	1.26	Accepted

Cluster Mean = 3.72

Criterion Mean = 3.00

Source: Field Survey, 2025

Table 4.6 shows an average mean of 3.72 out of 5, indicating that customer retention has a significant impact on the success of fashion brands. A total of 76.5% of respondents agreed that their continued patronage is influenced by satisfaction, trust, and emotional attachment to their preferred brands. Specifically, 37.7% strongly agreed and 38.8% agreed, while 10.9% remained neutral, 7.4% disagreed, and 12.7% strongly disagreed.

This implies that customers tend to stay loyal to fashion brands that meet their expectations and offer satisfying brand experiences. The result shows that emotional connection and consistent brand performance play a major role in encouraging repeat purchases and long-term loyalty. In essence, customer retention contributes to brand stability, profitability, and sustained growth, making it a vital factor in the long-term success of fashion businesses in a competitive marketplace.

4.5 Hypothesis Testing

Correlation Matrix

Table 4.7: Correlation Analysis

	BC	SI	SIv	LP	CR
BC	1				
SI	0.874	1			
SIv	0.821	0.859	1		
LP	0.804	0.832	0.816	1	
CP	0.861	0.877	0.846	0.869	1

Source: Fieldwork (2025)

Table 4.7 presents the correlation analysis between the independent variables, Brand Communication (BC), Social Influence (SI), Service Innovation (SIv), and Loyalty Programmes (LP), and the dependent variable, Customer Retention (CR). The results indicate strong positive relationships between all the variables. Brand Communication (BC) is positively correlated with Customer Retention (CR) at 0.861, while Social Influence (SI) shows the strongest correlation with CR at 0.877. Service Innovation (SIv) and Loyalty Programmes (LP) also exhibit strong positive correlations with CR at 0.846 and 0.869, respectively. These results imply that effective brand communication, social influence, service innovation, and loyalty initiatives all contribute significantly to sustaining customer retention in the fashion industry. This means that the more effectively these strategies are implemented, the more likely customers are to remain loyal to fashion brands in Delta State.

Diagnostic Statistics

Table 4.8: Diagnostic Statistics

Independent Variable	Collinearity Statistics	
	Tolerance	VIF
BC	.062	16.258
SI	.075	13.351
Siv	.153	6.534
LP	.148	6.742

Source: Fieldwork (2025)

Table 4.8 shows that the tolerance values for the independent variables range from 0.062 to 0.153, while the Variance Inflation Factor (VIF) scores range from 6.534 to 16.258. According to Hair et al. (2010), tolerance values below 0.10 and VIF values above 5 may indicate multicollinearity.

Based on this, Brand Communication and Social Influence show higher VIF values, indicating some degree of multicollinearity, while Service Innovation and Loyalty Programmes remain within acceptable limits. Although multicollinearity is present in some predictors, the overall model remains statistically interpretable.

Table 4.9: Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.061	.085		.718	.323
BC	.271	.070	.268	3.871	.000
SI	.319	.065	.311	4.907	.000
Siv	.290	.054	.287	5.370	.000
LP	.305	.052	.298	5.865	.000
Durbin-Watson	R Square	Adjusted Square	RStd. Error	F	Sig.
1.562	.872	.869	.259	658.213	.000 ^b

Source: Authors| Fieldwork (2025)

Table 4.9 presents the multiple regression results examining the influence of Brand Communication, Social Influence, Service Innovation, and Loyalty Programmes on Customer Retention in the fashion industry in Delta State.

The model has an R-square value of 0.872 and an adjusted R-square of 0.869, which means that about 87.2% of the variation in customer retention is explained by the four independent variables.

The model is statistically significant, with an F-value of 648.213 ($p < 0.001$).

All predictors have significant positive effects on customer retention. Specifically, Social Influence ($B = 0.319$, $p < 0.001$) and Loyalty Programmes ($B = 0.305$, $p < 0.001$) show the strongest effects, followed closely by Service Innovation ($B = 0.290$, $p < 0.001$) and Brand Communication ($B = 0.271$, $p < 0.001$).

The Durbin-Watson statistic of 1.562 indicates no autocorrelation in the residuals, suggesting that the model is stable and well-fitted.

Hypothesis One (H₀₁):

There is no significant relationship between brand communication and customer retention in the fashion industry in Delta State.

Brand Communication ($B = 0.271$, $t = 3.871$, $p = 0.000$) has a significant positive effect on customer retention since the p-value is less than 0.05. Therefore, the null hypothesis (H₀₁) is rejected, indicating a significant relationship between brand communication and customer retention.

Hypothesis Two (H₀₂):

There is no significant relationship between social influence and customer retention in the fashion industry in Delta State.

Social Influence ($B = 0.319$, $t = 4.907$, $p = 0.000$) shows a strong positive relationship with customer retention. Since the p-value is less than 0.05, the null hypothesis (H_{02}) is rejected. This means that social influence significantly affects customer loyalty and retention.

Hypothesis Three (H_{03}):

There is no significant relationship between service innovation and customer retention in the fashion industry in Delta State.

Service Innovation ($B = 0.290$, $t = 5.370$, $p = 0.000$) indicates a significant positive effect on customer retention. Since the p-value is below 0.05, the null hypothesis (H_{03}) is rejected, confirming that innovative service practices enhance customer loyalty and long-term retention.

Hypothesis Four (H_{04}):

There is no significant relationship between loyalty programmes and customer retention in the fashion industry in Delta State.

Loyalty Programmes ($B = 0.305$, $t = 5.865$, $p = 0.000$) have a strong positive relationship with customer retention. As the p-value is less than 0.05, the null hypothesis (H_{04}) is rejected, implying that loyalty programmes play a vital role in sustaining customer loyalty and retention.

Discussion of Findings

Influence of Brand Communication on Customer Retention

The regression analysis shows that brand communication has a statistically significant influence on customer retention ($B = 0.271$, $p = 0.000$). This indicates that clearer and more consistent brand messages positively affect customers' decisions to remain loyal. This finding agrees with Prayudi, Fatonah, and Wahyudi (2025), who concluded that brand communication through digital platforms like social media enhances brand credibility and customer engagement in the

fashion sector. Similarly, Conti et al. (2020) emphasised that recognisable storytelling and visual identity foster stronger brand-customer relationships, which are crucial for retention.

Relationship Between Social Influence and Customer Retention

Social influence demonstrated the strongest statistically significant relationship with customer retention ($B = 0.319$, $p = 0.000$). This means that recommendations from friends, online reviews, and influencer opinions play a critical role in shaping customer loyalty. This finding agrees with Nawastha and Alversia (2020), who found that social influence, especially through social media engagement, directly builds brand intimacy and long-term attachment. It also aligns with Ozuem and Willis (2021), who observed that online brand communities and trusted social interactions contribute significantly to loyalty in the luxury fashion sector.

Impact of Service Innovation on Customer Retention

Regression analysis reveals that service innovation significantly affects customer retention ($B = 0.290$, $p = 0.000$). This means that brands introducing new digital tools, personalisation, and updated service processes retain more customers. This finding is consistent with Fatima et al. (2021), who found that interactive and supportive service innovations enhance value creation and directly improve customer retention when coupled with customer participation. Similarly, Othman et al. (2021) showed that after-sales service and service process innovation significantly influenced retention in China's fashion retail sector, highlighting the critical role of innovation in maintaining brand loyalty.

Effectiveness of Loyalty Programmes on Customer Retention

Loyalty programmes showed a significant impact on customer retention ($B = 0.305$, $p = 0.000$), confirming that reward-based strategies are effective in promoting long-term customer loyalty in the fashion industry. This finding agrees with the study by Showrav, Iqbal, and Chowdhury

(2020), who found that customer perception of brand rewards, loyalty benefits, and shopping experience significantly influenced customer retention at Aarong, a leading fashion brand. It also aligns with the insights of Goldberg (2024), who reported that gamified loyalty systems helped South African fashion retailers create emotional bonds and habitual purchasing behaviors, leading to improved retention.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary, conclusion, and recommendations derived from the study on brand loyalty and customer retention strategies in the fashion industry within Delta State. It highlights the key findings from the preceding chapters, linking them to the study objectives. The chapter also draws conclusions based on the empirical evidence obtained and provides practical recommendations for fashion brands seeking to strengthen customer loyalty and retention. Finally, it offers suggestions for future research to enhance understanding of the factors influencing consumer behaviour in the dynamic fashion sector.

5.2 Summary of Findings

This study investigated the impact of brand loyalty determinants on customer retention strategies in the fashion industry in Delta State. The independent variables were Brand Communication, Social Influence, Service Innovation, and Loyalty Programmes, while the dependent variable was Customer Retention.

A quantitative survey design was adopted using a structured questionnaire administered to 200 fashion consumers in Warri, Delta State. Descriptive statistics, correlation analysis, and multiple regression analysis were used to analyse the data, supported by SPSS software.

The descriptive results showed that respondents agreed that all four variables influenced their loyalty and continued patronage of fashion brands. Correlation analysis revealed strong positive relationships between each of the independent variables and customer retention. The regression results indicated that all four variables had statistically significant positive effects on customer

retention. Social Influence and Loyalty Programmes were the strongest predictors, followed by Service Innovation and Brand Communication.

The model explained 87.2% of the variation in customer retention, highlighting the critical importance of these brand loyalty factors in shaping long-term consumer behaviour in the fashion industry of Delta State.

5.3 Conclusion

Customer retention is driven by more than just product quality, it depends on the overall brand experience, including how well a brand communicates, connects socially, innovates, and rewards loyalty. In today's competitive market, consumers are more likely to remain loyal to brands that communicate consistently, reflect their values, and engage them through trusted social networks. Service innovation, especially through digital tools and personalised experiences, has become a vital expectation. Loyalty programmes that offer tangible and emotional rewards further deepen commitment. Businesses that understand and integrate these elements are more likely to build lasting relationships with their customers, increase repeat patronage, and achieve long-term growth. Retention, therefore, is not accidental, it is the result of intentional, value-driven strategy.

5.4 Recommendations

Based on the findings, the following recommendations are proposed for fashion brands operating in Delta State and beyond:

1. **Enhance Brand Communication Strategies:** Fashion brands should ensure that their messages are consistent, clear, and emotionally resonant across all platforms, especially social media, websites, and advertising. This builds brand credibility and strengthens customer trust.

2. **Leverage Social Influence for Loyalty:** Brands should partner with trusted influencers and encourage satisfied customers to share reviews. Building online communities and engaging consumers in brand conversations will enhance peer-driven loyalty and drive word-of-mouth advocacy.
3. **Prioritise Service Innovation:** Fashion brands must continuously introduce new styles and incorporate technology into service delivery. Mobile apps, online shopping tools, and personalised services should be tailored to meet the changing expectations of digitally inclined consumers.
4. **Design Effective Loyalty Programmes:** Brands should implement well-structured loyalty programmes offering rewards for repeat purchases, exclusive discounts, and personalised offers. Customers should feel appreciated and recognised to remain loyal.
5. **Adopt Integrated Retention Strategies:** Rather than relying on a single loyalty factor, brands should combine brand communication, social influence, service innovation, and loyalty programmes in a cohesive strategy. This holistic approach is more likely to ensure sustained customer retention and long-term profitability.

5.5 Contribution to Knowledge

This research deepens the understanding of how brand communication, social influence, service innovation, and loyalty initiatives shape customer retention in the fashion industry within Delta State. The findings reveal that customer loyalty emerges from a combination of clear brand messaging, socially driven engagement, innovative service delivery, and rewarding customer experiences. These insights extend existing theories on brand loyalty by positioning emotional connection and customer participation as central to sustained patronage in competitive markets.

The research also enhances awareness of the growing significance of social influence in consumer decision-making, demonstrating that recommendations, online communities, and influencer interactions now serve as powerful drivers of loyalty. Equally, the evidence that service innovation and technology integration promote stronger relationships offers a valuable perspective on the evolution of customer expectations in the digital era.

This work therefore enriches marketing scholarship and practice through its contextual focus on an emerging economy, offering a framework that connects consumer psychology with strategic brand management. Its insights provide a foundation for future exploration of loyalty-building approaches within dynamic and culturally diverse markets.

5.6 Suggestions for Further Study

Further investigations could examine brand loyalty and customer retention strategies across diverse regions and industries within Nigeria to uncover differences arising from cultural, economic, and demographic contexts. A comparative analysis involving both local and international fashion brands would provide a broader understanding of how market maturity and brand positioning influence customer relationships. Research could also focus on the growing role of digital branding, influencer marketing, and social commerce in shaping customer loyalty. Exploring how online interactions, virtual brand communities, and mobile shopping experiences contribute to long-term retention would help capture the evolving dynamics of consumer engagement in the digital era. Longitudinal studies would be valuable for observing changes in customer loyalty over time, especially as consumers respond to technological innovations, sustainability practices, and shifting fashion trends. Employing mixed-method approaches that integrate surveys, interviews, and behavioural analytics could generate deeper insights into both the emotional and rational aspects of loyalty.

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APPENDIX I

QUESTIONNAIRE

**DEPARTMENT OF MARKETING
FACULTY OF MANAGEMENT SCIENCES
UNIVERSITY OF BENIN, UGBOWO, BENIN**

Dear Respondent,

I am an undergraduate, finals student conducting a research study titled “**Brand Loyalty and Customer Retention Strategy in the Fashion Industry**”, as part of the requirements for the award of my degree.

The purpose of this questionnaire is to collect data from fashion consumers to understand how brand communication, social influence, service innovation, and loyalty programs influence customer retention. Your honest and thoughtful responses will be of immense value to this study. Please note that all information provided will be treated with strict confidentiality and used solely for academic purposes. You are not required to provide your name or any identifying information. Participation is voluntary, and you may choose to withdraw at any time.

Thank you for your time and valuable contribution.
Researcher

SECTION A: Demographic Characteristics of Respondents

Please tick (✓) where appropriate.

Gender: Male Female

Age Group: 20–30 31–40 41–50 51 and above

Marital Status: Single Married Widowed Separated

Religion: Christian Muslim Others (specify): _____

Educational Qualification: SSCE/GCE OND/NCE B.Sc./HND M.Sc./Ph.D

SECTION B: Brand Loyalty Determinants and Customer Retention

Please indicate your level of agreement using the scale:

SA – Strongly Agree **A** – Agree **U** - Undecided **D** – Disagree **SD** – Strongly Disagree

Brand Communication

S/N	Statement	SA	A	U	D	SD
1	The brand communicates its values clearly across all marketing platforms.					
2	I find the brand’s advertising consistent and easy to understand.					
3	The brand’s messages reflect values I personally relate to.					
4	I trust the information the brand shares about its products.					
5	I am more likely to stay with brands that communicate clearly and consistently.					

Social Influence

S/N	Statement	SA	A	U	D	SD
6	I often consider my friends' or family's opinions before purchasing fashion items.					
7	Online reviews influence my choice of fashion brands.					
8	Social media influencers affect my perception of fashion brands.					
9	I am likely to remain loyal to a brand recommended by someone I trust.					
10	Being part of a brand's online community increases my attachment to the brand.					

Service Innovation

S/N	Statement	SA	A	U	D	SD
11	I value fashion brands that introduce new styles and collections frequently.					
12	I stay loyal to brands that offer convenient digital tools (e.g., apps, online ordering).					
13	I prefer fashion brands that personalize the shopping experience.					
14	Brands that adapt to my changing preferences are more likely to retain my loyalty.					
15	I consider service quality improvements when deciding to continue patronizing a brand.					

Loyalty Programmes

S/N	Statement	SA	A	U	D	SD
16	I prefer fashion brands that reward frequent purchases.					
17	Loyalty points or exclusive discounts increase my commitment to a brand.					
18	I am more likely to recommend a brand that offers loyalty rewards.					
19	I feel appreciated when a brand offers personalized incentives based on my purchase history.					
20	Brands with strong loyalty programs keep me coming back more than those that don't.					

Customer Retention

S/N	Statement	SA	A	U	D	SD
21	I frequently buy from fashion brands I am loyal to.					
22	I would continue buying from a brand even if competitors offer similar products.					
23	I feel emotionally connected to my preferred fashion brands.					
24	I rarely switch brands once I find one that meets my expectations.					
25	My loyalty to a fashion brand is influenced by the overall experience, not just the product.					

APPENDIX II

Reliability

ALL VARIABLES

Case Processing Summary

	N	%
Cases		
Valid	20	100.0
Excluded ^a	0	.0
Total	20	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha ^a	N of Items
.786	20