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Role of Digital Psychology on Purchase Decision of Jumia Customers in Ilaro, Ogun State

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Abstract: This study explored the influence of digital psychology on the purchase decision of Jumia customers in Ilaro, Ogun State. Employing a descriptive survey research design, the study examined the effects of web design/user experience and persuasive language on online purchase decisions. Primary data was collected from 384 respondents using a structured questionnaire, determined from an infinite population using the Cronbach formula. Regression analysis, specifically a multiple regression model, was employed for data analysis using SPSS Version 27. Results revealed a strong positive relationship between Digital Psychology components and Consumer Buying Behaviour. The model summary indicates a moderately strong relationship ($R = 0.717$) between web design/user experience and persuasive language, web design/user experience and consumer buying behaviour, with approximately 51.5% of the variance explained. The ANOVA results confirm the significance of the regression model ($F = 157.543$, $p < 0.001$), indicating the collective influence of web design/user experience and persuasive language on Consumer Buying Behaviour. Coefficients from the regression model highlight the significant effects of web design/user experience ($\beta = 0.535$) and persuasive language ($\beta = 0.265$) on Consumer Buying Behaviour. Businesses are recommended to emphasize understanding digital psychology principles and embrace web design/user experience components and persuasive language in their online marketing content to enhance consumer engagement and drive purchasing decisions in the digital marketplace.

Keywords: **Consumer, digital psychology, web design/user experience, purchasing decision, persuasive language, consumer buying behaviour, e-commerce**

1. INTRODUCTION

Recently, the rapid development of digital technologies has changed how businesses operate and interact with customers. E-commerce, driven by digital progress, has become a particularly influential area by offering consumers a convenient and easily accessible way to shop online (Kim & Park, 2019). Understanding consumer behavior in the digital space has become more important for businesses aiming to succeed in the highly competitive online market. This change has led to the rise of major e-commerce platforms like Jumia and Konga, which have established themselves as key players in Nigeria's retail industry.

Digital psychology, the application of psychological principles and techniques to digital media, is gaining increasing significance in the realm of e-commerce. Within this context, businesses leverage web design to construct visually attractive and user-friendly websites that not only captivate visitors but also motivate them to prolong their stay and complete a purchase. Additionally, the strategic use of persuasive language and emotional triggers becomes instrumental in shaping consumer decision-making processes (Chitturi, Raghunathan, & Mahajan, 2008).

Web design assumes a pivotal role in the field of digital psychology, particularly in the domain of e-commerce (Wang

& Wang, 2020). As consumers engage with e-commerce platforms, the design of the website emerges as a significant determinant of their behavior. Research indicates that a well-designed website positively influences consumer engagement, satisfaction, and overall sales. Conversely, a poorly designed website can lead to consumer frustration and a decline in sales. Ensuring a website's ease of navigation is essential, with a study by Nielsen Norman Group (2019) revealing that 76% of consumers prioritize usability over visual design. This underscores the critical role of usability and accessibility in web design, directly impacting a consumer's likelihood of making a purchase.

Visual cues and design elements are another crucial aspect of web design, guiding the consumer's attention to specific areas of the website. Contrasting colors, bold fonts, and directional cues can highlight vital information such as product features, discounts, and call-to-action buttons. Research by the University of Alberta (2015) indicates that websites employing visual hierarchy are perceived as more visually appealing and trustworthy by consumers. In the context of e-commerce, web design emerges as a fundamental component of digital psychology, wielding significant influence over consumer behavior and brand perception.

E-commerce platforms wield significant influence over consumer behavior by employing persuasive language, which involves using words or phrases with the intent to sway attitudes and actions (O'Keefe, 2002). In the realm of e-commerce, persuasive language becomes a powerful tool to prompt consumers to make purchases by highlighting product or service benefits and creating a sense of urgency. This practice is supported by various studies, such as the work of Fogg et al. (2002) and Park and Lee (2009). Fogg et al. (2002) discovered that the use of persuasive language, employing phrases like "limited time offer" or "act now," can lead to heightened purchase intentions. Similarly, Park and Lee's (2009) study demonstrated that persuasive language, including expressions like "must-have item" or "don't miss out," positively influences consumer behavior.

While the use of persuasive language in e-commerce proves effective in shaping consumer behavior (Nguyen, Dejean & Melewar, 2021), ethical considerations are crucial. E-commerce platforms must ensure that the language they use is truthful and not misleading, providing consumers with accurate information about products or services (De Vries, Gensler & Leeflang, 2022). Transparency plays a vital role, and e-commerce platforms should provide reliable details about their offerings to build trust with customers (Wang & Wang, 2020). By following guidelines from the Federal Trade Commission on internet advertising and marketing, businesses must make sure their claims are truthful and backed by evidence (Federal Trade Commission, 2021).

The increasing use of digital psychology techniques in the online realm has sparked concerns regarding their potential impact on consumer behavior. While these methods offer new possibilities for businesses to expand their reach and boost sales, there are also worries about consumer protection and the ethical implications of employing psychological tactics to influence purchasing decisions. Consequently, there is an immediate need for research to explore the potential benefits and drawbacks of digital psychology in e-commerce, with the goal of establishing approaches that advocate for the ethical and responsible application of these methods.

The proliferation of e-commerce platforms such as Jumia and Konga has led to a significant increase in the number of online consumers in Nigeria. While this has created new opportunities for businesses to broaden their audience and enhance sales, it has also raised concerns about the factors influencing consumer behavior in the digital environment.

Businesses express significant concerns about how web design and user experience impact consumer attitudes toward online commerce. Previous research (Chen & Li, 2018; Hong, Thong & Tam, 2020) has emphasized the importance of visually appealing and user-friendly website design in shaping consumer perceptions. However, there is a shortage of studies specifically examining the correlation between attitudes and site design/user experience in the context of online purchasing. To construct effective online platforms that positively influence consumer perspectives, businesses must thoroughly understand how website elements like layout, navigation, aesthetics, and functionality impact consumer attitudes. Exploring this relationship can provide businesses with insights into optimizing web design strategies that enhance consumer attitudes, resulting in improved engagement and conversion rates.

Due to its ability to influence consumer behavior, the use of persuasive language in digital marketing has gained significant attention. Previous research (Lim & Ting, 2019; Yun, Jeon & Lee, 2021) indicates that persuasive language can effectively impact consumer motivation and the intention to engage in desired behaviors. However, further research is needed to clarify the precise mechanisms through which persuasive language influences consumer motivation. Marketing professionals can gain valuable insights into crafting persuasion-inducing messages by understanding the persuasive strategies and language components that successfully impact consumer motivation. Investigating the link between persuasive language and consumer motivation can assist marketers in creating more compelling marketing campaigns that influence customers to engage in desired behaviors.

Against this backdrop, this study seeks to investigate the impact of digital psychology on consumer buying behavior within the context of online shopping for Jumia products in Yewa South Local Government.

Objectives of the Study

The main objective of this study is to examine the effect of digital psychology on consumer buying behavior. The specific objectives are to;

i. Evaluate the influence of web design/user experience on the consumer consumer buying behavior of Jumia pick-up station, Federal Poly Ilaro.

ii. Access the effect of persuasive language on the consumer buying behavior of Jumia pick-up station, Federal Poly Ilaro.

2. Literature Review

2.1 Conceptual Review

2.1.1 Digital Psychology

Cyberpsychology, synonymous with digital psychology, explores the intersection of psychology and technology within the digital realm (Kim & Park, 2019). Crafting digital interfaces, products, and services that captivate users, influence their behaviors, and impact their emotions and thoughts necessitates the application of psychological principles and methodologies (Wang & Wang, 2020). While digital psychology holds promising potential, it raises significant issues that require careful consideration.

Ethical concerns surrounding the use of psychological techniques in the digital domain are a key area of focus (Nguyen et al., 2021). Persuasive strategies such as personalization, gamification, and behavioral nudges have the capacity to exploit user vulnerabilities and shape behavior (De Vries et al., 2022). Barrera, Garcia-Murillo, and Sanz-Blas (2020) highlight that personalized advertising based on personal data may pose privacy concerns and infringe upon consumers' freedom. Striking a balance between the benefits of digital psychology and ethical constraints is crucial to safeguard consumers' privacy and well-being (Ajzen, 2021).

Moreover, the effectiveness of digital psychology techniques in achieving their desired objectives is not always guaranteed (Ajzen & Fishbein, 2019). While certain persuasion techniques have demonstrated positive impacts on customer behavior, their efficacy may vary based on the situation and user group (Fogg, 2021). User responses to digital psychological interventions are influenced by factors such as cultural differences, individual traits, and the nature of the product or service (Tussyadiah & Fesenmaier, 2018). Therefore, a comprehensive understanding of user diversity and context-specific issues is essential to ensure the effectiveness and ethical use of digital psychological techniques (Chandon, Wansink & Laurent, 2000).

Concerns about the impact on individuals' well-being and mental health arise from the increasing reliance on digital platforms for social connections (Hagger et al., 2020). Excessive engagement in social media, online gaming, or other digital activities may contribute to issues such as addiction, social isolation, and cyberbullying (Kuss, Griffiths, & Binder, 2013). Digital psychology strategies aimed at maintaining user interest may inadvertently exacerbate these negative effects (Kim, Fiore & Lee, 2021). Given the potential risks associated with prolonged digital exposure, striking a balance between creating engaging experiences and promoting users' well-being is imperative (Kotler, Keller & Brady, 2022).

2.1.2 Web Design/User Experience

User experience (UX) and web design are essential factors in determining how successful websites and digital platforms are (Smith et al., 2022). Web design includes a website's visual appeal, structure, and functioning, whereas UX focuses on giving users a seamless and enjoyable experience (Tussyadiah & Fesenmajer, 2018). Both ideas are related since user-friendly web design enhances the online experience (Hassenzahl, 2018).

The basis for building aesthetically pleasing and useful websites is web design. According to Lidwell, Holden, and Butler (2019), it involves factors including colour palettes, typography, graphics, and overall layout. Users are more engaged with websites when they have visually appealing designs (Tuch, Roth, Hornbaek, & Opwis, 2012). Usability and usefulness are equally significant; but, aesthetics alone are insufficient.

On the other side, user experience focuses on the total interaction that users have with a website or digital platform (Lazar, Feng & Hochheirser, 2017). It includes features like responsiveness, clear information hierarchy, easy navigation, and intuitive interaction design (Norman, 2013). A good UX guarantees that users may successfully complete their tasks, locate pertinent information, and have a smooth and enjoyable experience when interacting with the website (Hassenzahl, 2018). For websites to draw in and keep people, effective web design and UX are essential (Norman, 2013). According to research (Fogg, Soohoo, Danielson, Marable, & Stanford, 2003), people make snap decisions about a website's legitimacy and trustworthiness based on its design and UX. A poorly designed website can result in high bounce rates, user annoyance, and irritation (Lazar, Feng, & Hochheiser, 2017). These factors can ultimately cause users to leave.

The constantly changing nature of technology and consumer expectations is another difficulty (Saffer, 2019). As technology develops, new platforms and devices appear, necessitating the adaptation of design strategies to guarantee consistent experiences across various contexts and screen sizes (Lim, Stolterman, & Tenenberg, 2008). In addition, as users grow accustomed to smooth and customised digital experiences, their expectations also continue to change. Additionally, accessibility is a crucial component of online design and user experience. All users, including those with disabilities, should be able to access websites. According to the World Wide Web Consortium (2018), this necessitates following accessibility standards, offering alternative text for images, maintaining accurate colour contrast, and integrating assistive technologies. Not only does ignoring accessibility exclude a sizable percentage of the population, but it also presents moral dilemmas.

2.1.3 Persuasive Language

Advertising, business, politics, and ordinary conversation all use persuasive language, which is a potent instrument (Petty &

Cacioppo, 2020). It includes the tactful use of language, rhetoric, and other linguistic strategies to sway, persuade, or manipulate the opinions, attitudes, and actions of others (Resnik, 2017). While persuasive language can be used morally to educate and engage audiences, it also raises questions about its vulnerability to trickery and manipulation (Hastings, Stead & Webb, 2019).

A key component of persuasive language is its capacity to evoke emotions. In order to influence people's beliefs or motivate desired behaviour, emotional appeals try to arouse particular emotions like joy, fear, or empathy (Gass & Seiter, 2020). Advertisements frequently use emotive language to link the product or service to pleasant emotions and link those emotions to the intended outcomes that consumers are looking for (Fennis & Stroebe, 2015). However, using emotional appeals can also be manipulative, preying on people's weaknesses or instilling fear in order to influence them to act impulsively or irrationally (Cialdini, 2020).

Reliance on persuasion strategies or rhetorical devices is another important characteristic of persuasive language. These techniques include scarcity, authority, repetition, and social proof, among others. Repeating a message can help people remember it and strengthen its persuasive effect (Chaiken & Eagly, 2019). In order to influence people's attitudes and behaviours, social proof takes use of people's propensity to imitate the actions or ideas of others (Cialdini & Goldstein, 2004). In order to prevent missing out, people feel pressured to act quickly when there is a shortage (Lynn & Mynier, 2013). Authority appeals take use of people's propensity to defer to authorities or those in powerful positions (Petty & Cacioppo, 2020). These strategies can be successful in changing behaviour, but when they prey on cognitive biases or force people to make choices they might not have otherwise taken, they create ethical questions.

2.2 Theoretical Framework

This research is grounded in Social Cognitive Theory developed by Albert Bandura. The theory emphasises the reciprocal interactions between people, their behaviours, and their surroundings (Kotler, Keller & Brady, 2022). According to SCT, knowledge, attitudes, and behavioural patterns are acquired through observation and imitation (Solomon, 2021). This theory contributes to the understanding of how consumer interactions with digital platforms, such as social media, online reviews, and customised marketing messages, influence their behaviours and attitudes (Dolan, 2016).

In the context of digital psychology, elements like online feedback, gamification, and digital nudges can have an impact on how customers self-regulate. Consumers can control their behaviour and make wise judgements by using real-time feedback on purchases, such as ratings and reviews. Digital nudges can influence consumers' self-regulatory processes and influence their purchasing intentions. Examples include reminders, personalised recommendations, and scarcity techniques (Bandura, 1986).

3. Methodology

The research design selected for this study is the descriptive survey research design. The study is conducted within the vicinity of the Federal Polytechnic Ilaro (FPI), focusing specifically on users of the Jumia platform. The choice of this area is influenced by the presence of a Jumia office facilitating the handling of purchased goods in the locality. The assumption made by the researcher is driven by the difficulty in accurately estimating the overall number of e-commerce users within the study area. Regarding the targeted population, the study concentrates on users of the Jumia e-commerce service provider. However, determining the precise number of Jumia users in Yewa South Local Government was not feasible during the research period, leading to the characterization of the population as infinite. The sample size for the study was determined using the Cochran method, resulting in an estimated 384 respondents. Data collection was accomplished through the administration of a questionnaire. The chosen method for data analysis was regression analysis, employing the Multiple Regression Model. The analysis was conducted using the Statistical Package for Social Sciences (SPSS Version 27).

4. Results and Discussion

The results of this study are based on the analysis obtained from the multiple regression model.

Table 1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.717[a]	.515	.512	.42539

a. Predictors: (Constant), Persuasive Language, Web Design/User Interface

Source: Extracted from SPSS Version 27

Table 1 above presents a comprehensive overview of the regression model, showcasing key statistics that illuminate the relationship between digital psychological factors, measured by Persuasive Language and Web Design/User Interface, and their impact on Consumer Buying Behavior. The multiple correlation coefficient (R) is found to be 0.717, indicating a moderate positive correlation between the predictors and the dependent variable. This signifies that as Persuasive Language and Web Design/User Interface improve, there is a corresponding positive influence on Consumer Buying Behavior.

The coefficient of determination (R Square) in this model is 0.515, revealing that approximately 51.5% of the variability observed in Consumer Buying Behavior can be explained by the inclusion of Persuasive Language and Web Design/User Interface as predictors. This suggests a noteworthy level of explanatory power, though it's essential to delve into the adjusted R Square to account for the number of predictors.

The adjusted R Square, standing at 0.512, reflects a slight adjustment for the model complexity. It indicates that while the model explains a substantial portion of the variance, there is a careful consideration of potential overfitting or inclusion of unnecessary predictors. This metric underscores the reliability and generalizability of the model, balancing complexity with explanatory power.

The standard error of the estimate (0.42539) signifies the average distance between observed and predicted values. A lower value is indicative of a better fit, and in this case, it suggests that the model's predictions are relatively close to the actual consumer buying behavior. This strengthens the confidence in the model's ability to capture and explain the nuances of the relationship under investigation.

Table 2: Analysis of Variance (ANOVA)[a]

Model		Sum of Squares	Df	Mean Square	F
1	Regression	57.017	2	28.508	157.543
	Residual	53.744	297	.181	
	Total	110.761	299		

a. Dependent Variable: Consumer Buying Behavior

b. Predictors: (Constant), Persuasive Language, Web Design/User Interface

Source: Extracted from SPSS Version 27

Table 2 provides a critical assessment of the overall significance of the regression model in elucidating the variations in Consumer Buying Behavior. The F-statistic, a pivotal metric in ANOVA, is prominently high at 157.543. This statistic assesses whether the inclusion of Persuasive Language and Web Design/User Interface as predictors yields a model that is statistically different from a model with no predictors. In this context, the elevated F-statistic suggests a substantial impact of the predictors on Consumer Buying Behavior.

Equally significant is the associated p-value (Sig.), which is impressively low at .000. This low p-value indicates a high level of statistical significance, providing strong evidence against the null hypothesis. In practical terms, it suggests that the observed relationship between Persuasive Language, Web Design/User Interface, and Consumer Buying Behavior is unlikely to be a result of random chance. Therefore, the low p-value reinforces the assertion that the model, as defined by these predictors, is indeed meaningful and contributes significantly to explaining the variability in Consumer Buying Behaviour.

In conclusion, the combination of a high F-statistic and a low p-value in Table 2 affirms the statistical significance of the regression model. The results strongly support the hypothesis that Persuasive Language and Web Design/User Interface are influential factors in understanding and predicting Consumer Buying Behavior within the digital context. These findings bolster the confidence in the reliability and validity of the regression analysis, emphasizing the importance of these digital psychological elements in shaping consumer decision-making processes.

Table 3: Regression Coefficients

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1.236	.150		8.262	.000
	Web Design/User Interface	.475	.043	.535	11.011	.000
	Persuasive Language	.217	.040	.265	5.452	.000

a. Dependent Variable: Consumer Buying Behavior

Source: Extracted from SPSS Version 27

Table 3 outlines the regression coefficients for the variables in the model, shedding light on the individual impact of Web Design/User Interface and Persuasive Language on Consumer Buying Behaviour.

Constant: The constant term, representing the intercept, has a coefficient (B) of 1.236 with a standard error of .150. The associated t-value is 8.262, and the p-value (Sig.) is .000. This indicates that when both Web Design/User Interface and Persuasive Language are zero, the estimated mean value of Consumer Buying Behavior is significantly different from zero. The low p-value suggests the constant term is statistically significant.

Web Design/User Interface: The coefficient (B) for Web Design/User Interface is .475, with a standard error of .043. The standardized coefficient (Beta) is .535. The t-value is 11.011, and the p-value (Sig.) is .000. This implies that for a one-unit increase in Web Design/User Interface, Consumer Buying Behavior is expected to increase by .475 units. The high t-value and low p-value underscore the statistical significance of Web Design/User Interface, suggesting a substantial impact on Consumer Buying Behavior.

Persuasive Language: The coefficient (B) for Persuasive Language is .217, with a standard error of .040. The standardized coefficient (Beta) is .265. The t-value is 5.452, and the p-value (Sig.) is .000. This indicates that a one-unit increase in Persuasive Language is associated with a .217 unit increase in Consumer Buying Behavior. The t-value and p-value highlight the statistical significance of Persuasive Language as a predictor of Consumer Buying Behavior.

In summary, each variable—Constant, Web Design/User Interface, and Persuasive Language—contributes uniquely to the model. The significant coefficients (B) and low p-values

for each variable reinforce their importance in influencing Consumer Buying Behavior. Web Design/User Interface and Persuasive Language, in particular, stand out as impactful predictors, emphasizing their role in shaping consumers' decision-making processes in the digital landscape.

5. Conclusion and Recommendations

This study aimed to investigate the impact of digital psychology on consumer buying behavior, specifically focusing on the web design/user experience and the role of persuasive language. Through a comprehensive analysis of the data, several key insights have emerged.

Firstly, the findings underscore the significance of web design/user interface in shaping the attitudes of online consumers at Jumia pick-up station, Federal Poly Ilaro. The positive and statistically significant relationship between web design/user interface and consumer buying behavior indicates that a well-crafted digital environment can significantly influence consumers' perceptions and preferences. As evidenced by the high standardized coefficient (Beta) and the low p-value, the importance of an intuitive and visually appealing online platform cannot be overstated.

Secondly, the study sheds light on the compelling influence of persuasive language on the motivation of online consumers. The positive association between persuasive language and consumer buying behavior, as indicated by the substantial coefficient (B) and low p-value, highlights the role of effective communication strategies in driving consumer motivation. Persuasive language, strategically employed in digital interfaces, emerges as a potent tool in guiding consumers through their purchasing journey, fostering motivation, and influencing their ultimate buying decisions.

Collectively, the results of this study provide valuable insights for businesses, especially those operating in the digital realm. Acknowledging the pivotal role of web design and persuasive language in shaping consumer attitudes and motivations can empower organizations to optimize their digital strategies. Tailoring web design to enhance user experiences and employing persuasive language strategically can lead to more favorable consumer outcomes.

Based on the findings of the study, the following recommendations are proposed for businesses, particularly those operating in the digital domain, to leverage digital psychology effectively and enhance consumer buying behavior:

i. Optimize Web Design and User Interface: It is crucial for businesses to invest in optimizing their web design and user interfaces. The study highlights the significant impact of a user-friendly and visually appealing online environment on consumer attitudes. Therefore, companies should regularly assess and enhance their websites to ensure a seamless and engaging user experience. Consideration should be given to factors such as ease of navigation, responsive design, and aesthetically pleasing layouts.

ii. Strategic Implementation of Persuasive Language: Businesses should recognize the power of persuasive language in motivating online consumers. Strategic implementation of compelling and persuasive language in product descriptions, calls to action, and promotional materials can positively influence consumer motivation. Tailoring language to resonate with the target audience and employing psychological triggers can enhance the persuasive impact of digital communication.

iii. Continuous Consumer Feedback and Testing: To adapt to evolving consumer preferences and behaviors, companies should establish mechanisms for continuous feedback and testing. Regularly seeking input from users and conducting usability testing can provide valuable insights into the effectiveness of web design and persuasive language. This iterative approach allows businesses to refine their digital strategies based on real-time feedback, ensuring relevance and resonance with the target audience.

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