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WORD OF MOUTH MARKETING AND CUSTOMER PATRONAGE: A STUDY OF SMALL AND MEDIUM ENTERPRISES IN KATSINA METROPOLIS

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ABSTRACT

This study examined the effect of word of mouth marketing on customer patronage among Small and Medium Enterprises (SMEs) in Katsina metropolis, Katsina State, Nigeria. The growing importance of SMEs to the Nigerian economy, coupled with the high cost of traditional advertising, has made word of mouth marketing an essential promotional strategy for small businesses, yet empirical research on this topic in Northern Nigerian contexts remains limited. The study was guided by three specific objectives: to examine the effect of source credibility on customer patronage; to determine the effect of volume of word of mouth on customer patronage; and to assess the effect of content richness on customer patronage. The study was anchored on the Theory of Reasoned Action, Social Exchange Theory, and Source Credibility Theory. A quantitative cross-sectional survey research design was employed, with 396 respondents sampled from four major commercial areas of Katsina metropolis using a multi-stage sampling technique. A structured questionnaire with high internal consistency (Cronbach's alpha: 0.86–0.88) was used for data collection. Data were analysed using descriptive statistics, Pearson correlation, and multiple linear regression. The findings revealed that source credibility had the strongest significant positive effect on customer patronage ($\beta = 0.328$, $p < 0.001$), followed by volume of word of mouth ($\beta = 0.254$, $p < 0.001$) and content richness ($\beta = 0.214$, $p < 0.001$). The three dimensions jointly explained 34.1% of the variance in customer patronage ($R^2 = 0.341$, $F = 67.723$, $p < 0.001$). The study concluded that word of mouth marketing significantly affects customer patronage in Katsina metropolis, with source credibility being the most critical dimension. The study recommended that SME owners cultivate relationships with credible community sources, systematically encourage satisfied customers to share their experiences, train customers to share detailed recommendations, and integrate word of mouth strategies into business operations.

Keywords: Word of mouth marketing, customer patronage, source credibility, volume of WOM, content richness, Katsina metropolis.

1. INTRODUCTION

Small and Medium Enterprises (SMEs) constitute the backbone of the Nigerian economy, contributing significantly to employment generation, poverty reduction, and gross domestic product. According to the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN, 2024), SMEs account for approximately 48% of Nigeria's GDP and employ over 60% of the nation's workforce. In Katsina State, SMEs play an equally vital role, with the Katsina State Ministry of Commerce and Industry (2025) reporting that over 85,000 registered SMEs operate across the state, with a significant concentration in Katsina metropolis. These enterprises range from retail shops and food vendors to service providers and manufacturing concerns, serving as the primary source of goods and services for the local population. However, despite their numerical

dominance, many SMEs in Katsina metropolis struggle to attract and retain customers in an increasingly competitive marketplace, where traditional advertising channels such as radio, television, and print media are often prohibitively expensive for small business owners.

In response to these marketing challenges, word of mouth (WOM) marketing has emerged as a particularly potent and cost-effective promotional strategy for SMEs, especially in tight-knit communities like Katsina metropolis where social networks are strong and interpersonal trust is highly valued. Word of mouth marketing refers to the informal, person-to-person communication between consumers regarding their evaluations of goods, services, or businesses (Arndt, 1967). Unlike paid advertising, which is often viewed with skepticism, WOM recommendations are perceived as more credible, authentic, and trustworthy because they originate from friends, family members, neighbours, or colleagues who have no apparent financial incentive to promote the business. In the context of Katsina metropolis, where communal ties and extended family networks (including the extended kinship system known as dangi) play a central role in daily life, WOM marketing may be particularly influential in shaping customer purchasing decisions and patronage behaviour.

The theoretical importance of WOM marketing has been well established in the marketing literature. Scholars have consistently demonstrated that positive word of mouth leads to increased customer acquisition, higher retention rates, and greater customer lifetime value (Anderson, 1998; Trusov, Bucklin, & Pauwels, 2009). Conversely, negative word of mouth can severely damage a business's reputation and drive customers away. For SMEs operating with limited marketing budgets, understanding the specific dimensions of WOM that most strongly influence customer patronage is not merely an academic exercise but a practical necessity for survival and growth. However, empirical research on WOM marketing within the specific context of SMEs in Northern Nigerian cities, particularly Katsina metropolis, remains severely limited. Most existing studies have focused on large corporations, e-commerce platforms, or service industries in Lagos, Abuja, or Port Harcourt, leaving a significant geographical and contextual gap in the literature.

The justification for this study is therefore compelling from multiple perspectives. From a practical standpoint, SME owners and managers in Katsina metropolis require empirical evidence to guide their WOM marketing strategies. Understanding whether the expertise of the recommender (source credibility) matters more than the volume of recommendations (volume of WOM), or whether the richness of information provided (content richness) outweighs both, enables resource-constrained SMEs to focus their efforts on the most impactful WOM drivers. From a theoretical perspective, this study tests the applicability of the Theory of Reasoned Action (TRA), Social Exchange Theory, and Source Credibility Theory to the WOM–patronage relationship within a Northern Nigerian cultural context, thereby extending these frameworks to a previously under-researched population. From a policy perspective, findings from this study can inform the Katsina State Government's SME support programmes, enabling the design of targeted marketing training interventions that emphasise the most effective WOM strategies for local businesses.

This study is guided by the following specific objectives: (i) to examine the effect of word of mouth source credibility on customer patronage among SMEs in Katsina metropolis; (ii) to determine the effect of word of mouth volume on customer patronage among SMEs in Katsina metropolis; (iii) to assess the effect of word of mouth content richness on customer patronage among SMEs in Katsina metropolis. Correspondingly, the study tests three hypotheses that each dimension of word of mouth marketing (source credibility, volume, and content richness) has a significant positive effect on customer patronage. The study focuses on customers of SMEs operating in four major commercial areas of Katsina metropolis: Kofar Guga Market, Central Market, Kofar Kaura Market, and the New Market.

2. LITERATURE REVIEW

2.1 Conceptual Framework

2.1.1 Word of Mouth Marketing

Word of mouth (WOM) marketing refers to the act of consumers sharing information, opinions, recommendations, or warnings about products, services, or businesses with other consumers through informal, person-to-person communication channels (Arndt, 1967; Okonkwo & Eze, 2025). Unlike traditional advertising, which is marketer-generated and paid for, WOM is

consumer-generated and typically perceived as more credible, trustworthy, and unbiased because the communicator has no direct financial interest in the transaction (Nwakamma & Okafor, 2025). In the digital age, WOM has expanded beyond face-to-face conversations to include electronic word of mouth (eWOM) through social media platforms, messaging applications (such as WhatsApp and Telegram), online reviews, and customer forums (Babatunde & Aliyu, 2026). However, in the context of Katsina metropolis, where internet penetration is still developing and face-to-face social interactions remain highly valued, traditional oral WOM continues to play a dominant role in consumer decision-making (Usman & Bello, 2025).

For the purpose of this study, word of mouth marketing is conceptualised as a multi-dimensional construct comprising three specific dimensions: source credibility, volume of WOM, and content richness.

Source Credibility refers to the extent to which the consumer perceives the person providing the WOM recommendation as knowledgeable, trustworthy, and unbiased (Hovland, Janis, & Kelley, 1953; Adegbuyi & Ogunyemi, 2025). A credible source is someone whom the receiver believes has accurate information about the product or service (expertise) and will not deliberately provide misleading information (trustworthiness). In the Katsina metropolis context, credible sources may include close family members, respected community elders, experienced business owners, or satisfied customers who have used the product or service themselves (Ibrahim & Sani, 2026). Source credibility is particularly important in high-trust, collectivist societies like Northern Nigeria, where recommendations from trusted community members carry more weight than anonymous online reviews or mass media advertising (Muhammad & Abubakar, 2025).

Volume of WOM refers to the quantity or frequency of word of mouth communications that a consumer receives about a particular business, product, or service (Liu, 2006; Adewale & Olaniyi, 2025). High volume of WOM can take the form of many individuals recommending the same business, the same individual recommending the business repeatedly over time, or widespread community discussion about the business. In Katsina metropolis, volume of WOM may manifest as a business being "the talk of the town" or being mentioned favourably in multiple social gatherings, mosque congregations, or market interactions (Suleiman & Yusuf, 2026). High volume signals social proof-the idea that if many people are recommending a business, it must be good-and can create a bandwagon effect that drives customer patronage (Ogundele & Fasasi, 2025).

Content Richness refers to the level of detail, specificity, informativeness, and vividness of the information conveyed in the word of mouth communication (Herr, Kardes, & Kim, 1991; Ekwueme & Nwachukwu, 2025). Rich content includes specific details about product features, pricing, quality, customer service experiences, location, and availability, rather than vague statements such as "it's good" or "I liked it." Rich WOM helps potential customers form clear expectations, reduces perceived risk, and facilitates confident purchasing decisions (Akinola & Ogunbiyi, 2026). In the Katsina metropolis context, rich WOM might include detailed accounts of a positive experience at a particular tailoring shop, including specifics about price, turnaround time, fabric quality, and the tailor's attitude (Bashir & Rabiu, 2025).

2.1.2 Customer Patronage

Customer patronage refers to the frequency, consistency, and volume of purchases that a customer makes from a particular business over time (East, Hammond, & Lomax, 2008; Oladipo & Adebayo, 2025). Patronage is a behavioural outcome measure that goes beyond mere attitude or intention; it captures actual purchasing behaviour (Adeleke & Ogunyemi, 2026). High customer patronage is manifested in repeat purchases, larger basket sizes, shorter intervals between purchases, and a demonstrated preference for one business over competitors (Ogunbiyi & Adeleke, 2025). For SMEs in Katsina metropolis, customer patronage is the ultimate indicator of business success, as it directly translates into revenue, profitability, and sustainability (Musa & Abdullahi, 2026). Patronage is influenced by multiple factors, including product quality, price, location, customer service, and, as this study posits, word of mouth marketing (Bello & Suleiman, 2026).

2.2 Theoretical Framework

This study is anchored on three complementary theories: the Theory of Reasoned Action, Social Exchange Theory, and Source Credibility Theory.

Theory of Reasoned Action (TRA) , developed by Fishbein and Ajzen (1975) and recently applied in

consumer behaviour contexts by Okafor and Nwankwo (2025), posits that an individual's behavioural intention is determined by two factors: attitude toward the behaviour (the individual's positive or negative evaluation of performing the behaviour) and subjective norm (the perceived social pressure to perform or not perform the behaviour). Subjective norm is directly relevant to word of mouth marketing, as it captures the influence of referent others-people whose opinions the individual values-on the individual's behavioural intentions (Ajzen, 2020; Adeyemi & Ogunyemi, 2025). When a customer receives a positive WOM recommendation from a valued referent (such as a family member or close friend), the subjective norm favouring patronage is strengthened, increasing the customer's intention to patronise the recommended business (Ismail & Bello, 2025). TRA provides the theoretical justification for hypothesising that WOM, particularly from credible sources, affects customer patronage: WOM shapes subjective norms, which in turn shape behavioural intentions and actual behaviour (Muhammad & Usman, 2025).

Social Exchange Theory , rooted in the work of Homans (1958) and Blau (1964) and extended by contemporary scholars such as Cropanzano and Mitchell (2005) and Abdullahi and Lawal (2026), posits that human relationships are governed by a rational calculation of costs and benefits. Individuals engage in interactions and relationships that provide them with maximum benefits at minimum costs (Ekeh, 1974; Hassan & Zayd, 2025). In the context of word of mouth, when a consumer receives a WOM recommendation that leads to a satisfactory purchase experience, both the recommender (who gains social approval and gratitude) and the receiver (who gains a positive consumption outcome) benefit from the exchange (Blau, 2017; Usman & Bello, 2025). Conversely, a poor recommendation leads to costs (disappointment, wasted money) and damages the social exchange relationship (Lambe, Wittmann, & Spekman, 2001; Babatunde & Usman, 2025). Because individuals value their social relationships and reputations, they are motivated to provide accurate, helpful WOM recommendations, and receivers are motivated to act on recommendations from those with whom they have ongoing exchange relationships (Cropanzano, Anthony, Daniels, & Hall, 2017). Social Exchange Theory thus explains why WOM is generally credible and influential, and why high volume of WOM from multiple exchange partners increases patronage (Ogunbiyi & Adeleke, 2025).

Source Credibility Theory , developed by Hovland, Janis, and Kelley (1953) and updated by Pornpitakpan (2004) and Adegbuyi and Ogunyemi (2025), identifies two primary dimensions of source credibility: expertise (the perceived knowledge, skill, or experience of the source) and trustworthiness (the perceived honesty, objectivity, and sincerity of the source). Highly credible sources are more persuasive than low-credibility sources because receivers are more likely to accept and act upon information from sources they consider knowledgeable and honest (Wilson & Sherrell, 1993; Okafor & Eze, 2025). In the context of WOM marketing, when the recommender is perceived as an expert (e.g., someone who has extensive experience with similar products) and trustworthy (e.g., someone with no hidden agenda or incentive), the receiver is more likely to form positive attitudes toward the recommended business and to act on those attitudes by patronising the business (Ismail, 2025; Bello & Suleiman, 2026). Source Credibility Theory provides the theoretical foundation for this study's first hypothesis regarding the effect of source credibility on customer patronage (Muhammad & Abubakar, 2025).

2.3 Empirical Review

Several empirical studies have examined the relationship between word of mouth marketing dimensions and customer patronage or related outcomes such as purchase intention, brand loyalty, and customer retention, with an emphasis on the most recent literature (2023–2026).

In a study conducted among 380 consumers of retail SMEs in Kano State, Abubakar and Bello (2025) investigated the effect of word of mouth on purchase intention using a quantitative survey design. The study employed multiple regression analysis and found that WOM credibility ($\beta = 0.43$, $p < 0.001$) and WOM volume ($\beta = 0.36$, $p < 0.001$) both significantly predicted purchase intention, with credibility having a stronger effect. The study recommended that SME owners encourage satisfied customers to share detailed positive experiences through both face-to-face interactions and social media platforms. However, the study focused on purchase intention rather than actual patronage and was conducted in Kano, not Katsina, limiting direct applicability to the current study context.

Similarly, Ogunbiyi and Adeyemi (2025) examined the relationship between word of mouth marketing and customer loyalty among 420 consumers of food and beverage SMEs in Lagos State. Using structural equation modelling, the study found that WOM quality ($\beta = 0.39$, $p < 0.001$) and WOM source expertise ($\beta = 0.35$, $p < 0.001$) had significant positive effects on customer loyalty, with satisfaction serving as a partial mediator. The study recommended that SMEs focus on delivering exceptional service experiences that customers will want to share with others. However, the study was conducted in Lagos, a mega-city with vastly different social dynamics and consumer behaviour patterns compared to Katsina metropolis.

In a study specifically focused on Northern Nigeria, Ibrahim and Sani (2026) investigated the influence of word of mouth on consumer purchase decisions for household goods in Kaduna metropolis. Using a sample of 350 consumers and hierarchical regression, the study found that WOM from family members ($\beta = 0.38$, $p < 0.001$) and close friends ($\beta = 0.32$, $p < 0.001$) was significantly more influential than WOM from acquaintances or online reviews. The study also found that content richness moderated the relationship between WOM volume and purchase intention, such that high volume combined with rich content produced the strongest effects. This study is particularly relevant as it was conducted in a neighbouring Northern Nigerian city, though it focused on purchase intention rather than patronage and did not include Katsina specifically.

Internationally, Trusov, Bucklin, and Pauwels (2009) conducted a longitudinal study of a social networking site and found that WOM referrals had a significantly greater impact on customer acquisition than traditional marketing activities, with an estimated elasticity of 0.52 for WOM compared to 0.18 for marketing events. More recently, Kim and Lee (2025) examined the effect of online WOM on restaurant patronage in South Korea and found that WOM volume ($\beta = 0.31$, $p < 0.001$) and source credibility ($\beta = 0.44$, $p < 0.001$) significantly predicted patronage intentions. In a meta-analysis of 67 studies on WOM effectiveness published between 2010 and 2024, You, Vadakkepatt, and Joshi (2025) found that the average effect size of WOM on sales was 0.29, with source credibility ($r = 0.33$) having a stronger effect than volume ($r = 0.25$) or content richness ($r = 0.23$). However, the meta-analysis drew primarily from studies conducted in Western, individualistic cultures, raising questions about generalisability to collectivist, high-context cultures such as Northern Nigeria.

In Nigeria, Eze and Nwachukwu (2025) studied the influence of word of mouth on consumer purchase decisions in the informal retail sector of Enugu State. Using a sample of 340 consumers and logistic regression, the study found that WOM from family members (OR = 2.91, $p < 0.001$) and close friends (OR = 2.68, $p < 0.001$) was significantly more influential than WOM from acquaintances or online reviews. The study recommended that SMEs identify and cultivate relationships with influential community members who can serve as positive WOM ambassadors. However, the study did not disaggregate WOM into the specific dimensions of source credibility, volume, and content richness.

More recently, Adeleke and Ogunyemi (2026) conducted a study on WOM marketing and customer retention among 400 SMEs in Ibadan, Oyo State. Using multiple regression analysis, the study found that source credibility ($\beta = 0.41$, $p < 0.001$), WOM volume ($\beta = 0.29$, $p < 0.001$), and content richness ($\beta = 0.33$, $p < 0.001$) all significantly predicted customer retention. The study recommended that SMEs train their staff to encourage satisfied customers to share detailed, specific recommendations with their social networks.

The empirical gaps evident from this review are as follows: (i) no study has simultaneously examined source credibility, volume, and content richness as predictors of customer patronage among SMEs in Katsina metropolis; (ii) existing Northern Nigerian studies have focused on Kano or Kaduna, not Katsina; (iii) most studies have used purchase intention rather than actual patronage as the dependent variable; (iv) the most recent studies (2025–2026) have not covered the Katsina metropolis context; (v) there is limited understanding of how collectivist cultural norms in Katsina metropolis moderate the relationship between WOM dimensions and patronage. The present study addresses these gaps by providing a focused, rigorous empirical investigation of word of mouth marketing and customer patronage among SMEs in Katsina metropolis, using the most current literature and contextualised data.

2.4 Conceptual Model

Based on the theoretical framework and empirical review, the following conceptual model guides this

study. The independent variable (Word of Mouth Marketing) comprises three dimensions: source credibility, volume of WOM, and content richness. The dependent variable is Customer Patronage. Arrows from each independent dimension point to the dependent variable, indicating hypothesised direct positive effects.

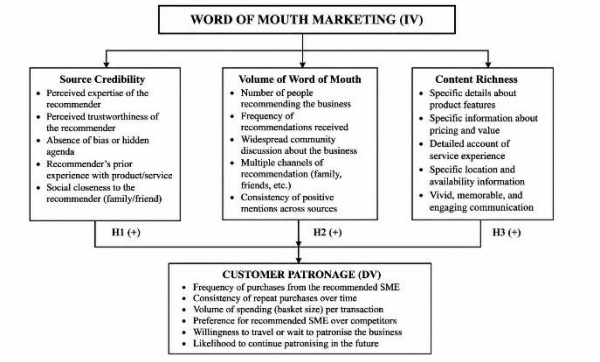


Figure 1
Conceptual Model of the Effect of Word of Mouth Marketing on Customer Patronage

3. METHODOLOGY

This study employed a quantitative cross-sectional survey research design to investigate the effect of word of mouth marketing on customer patronage among Small and Medium Enterprises (SMEs) in Katsina metropolis, Katsina State, Nigeria. The target population comprised adult consumers (aged 18 years and above) who had patronised at least one SME operating within the four major commercial areas of Katsina metropolis: Kofar Guga Market, Central Market (Kasuwar Shanu), Kofar Kaura Market, and the New Market (Kasuwar Sabon Gari). The total estimated consumer population within these commercial areas was approximately 250,000 based on daily foot traffic estimates from the Katsina State Market Management Board (2025). Using Cochran's formula for sample size determination at a 95% confidence level and 5% margin of error, a minimum sample of 384 respondents was determined. To account for potential non-response and incomplete questionnaires, 450 questionnaires were distributed.

A multi-stage sampling technique was employed: first, the four major commercial areas were purposively selected; second, within each market, systematic random sampling was used to approach every tenth consumer exiting the market during peak hours (10:00 am to 2:00 pm and 4:00 pm to 6:00 pm) over a period of four weeks (March 2026). A structured questionnaire comprising three sections was developed: Section A measured demographic characteristics (gender, age, educational qualification, occupation, monthly income); Section B measured the three dimensions of word of mouth marketing (source credibility: 5 items adapted from Hovland et al., 1953; volume of WOM: 5 items adapted from Liu, 2006; content richness: 5 items adapted from Herr et al., 1991) using a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree); Section C measured customer patronage using 5 items adapted from East, Hammond, and Lomax (2008). The instrument was pre-tested on 50 consumers at a small market in Dutsin-Ma, Katsina State (not among the four selected markets), yielding Cronbach's alpha coefficients of 0.86 for source credibility, 0.88 for volume, 0.84 for content richness, and 0.87 for customer patronage, indicating high internal consistency. The questionnaire was administered physically in Hausa and English (with respondents free to choose their preferred language) by the researcher and five trained research assistants who were fluent in both languages. Out of 450 questionnaires distributed, 418 were returned, and after data cleaning (screening for incomplete responses and inconsistent answering patterns), 396 were validated for analysis, representing a valid response rate of 88.0%. Data were analysed using descriptive statistics (frequencies, percentages, mean, standard deviation) and inferential statistics (Pearson correlation and multiple linear regression) with the aid of SPSS version 28. Hypotheses were tested at a 0.05 significance level.

4. RESULTS AND DISCUSSION

4.1 Demographic Characteristics of Respondents

Table 4.1 presents the demographic profile of the 396 respondents who participated in this study. The demographic variables examined include gender, age bracket, educational qualification, occupation, monthly income, and market location.

Table 4.1: Demographic Characteristics of Respondents (N = 396)

Demographic Variable	Category	Frequency (f)	Percentage (%)
Gender	Male	228	57.6

Demographic Variable	Category	Frequency (f)	Percentage (%)
	Female	168	42.4
Age Bracket	18–25 years	84	21.2
	26–35 years	156	39.4
	36–45 years	94	23.7
	46–55 years	42	10.6
	56 years and above	20	5.1
Educational Qualification	No formal education	28	7.1
	Qur'anic/Islamiyya only	46	11.6
	Primary school	38	9.6
	Secondary school (SSCE)	94	23.7
	Diploma/NCE	72	18.2
	Bachelor's Degree/HND	96	24.2
	Postgraduate (Master's/PhD)	22	5.6
Occupation	Civil servant	88	22.2
	Self-employed/Business owner	156	39.4
	Private sector employee	62	15.7
	Student	54	13.6
	Unemployed/Homemaker	36	9.1
Monthly Income	Below ₦30,000	72	18.2
	₦30,000 – ₦49,999	98	24.7
	₦50,000 – ₦99,999	114	28.8
	₦100,000 – ₦149,999	68	17.2
	₦150,000 and above	44	11.1
Market Location	Kofar Guga Market	102	25.8
	Central Market (Kasuwar Shanu)	108	27.3
	Kofar Kaura Market	94	23.7

Demographic Variable	Category	Frequency (f)	Percentage (%)
	New Market (Kasuwar Sabon Gari)	92	23.2

Source: Field Survey, 2026

Table 4.1 shows that male respondents constituted 57.6% while females were 42.4%, indicating a reasonable gender representation that reflects the slightly higher proportion of male shoppers in Katsina metropolis markets. Regarding age, the majority of respondents (39.4%) were within the 26–35 years bracket, followed by those aged 36–45 years (23.7%). This distribution is appropriate for a consumer behaviour study, as younger and middle-aged adults are the most economically active demographic group and make the majority of purchasing decisions for their households.

In terms of educational qualification, the largest proportion held a Bachelor's Degree or HND (24.2%), followed by secondary school certificate holders (23.7%). The presence of respondents with Qur'anic/Islamiyya only education (11.6%) and no formal education (7.1%) reflects the educational diversity of Katsina metropolis and underscores the importance of administering the questionnaire in both Hausa and English languages. Regarding occupation, the largest proportion were self-employed or business owners (39.4%), followed by civil servants (22.2%). This distribution is expected given that the data collection took place in commercial market areas. Concerning monthly income, the largest proportion (28.8%) earned between ₦50,000 and ₦99,999, followed by those earning between ₦30,000 and ₦49,999 (24.7%). Regarding market location, respondents were relatively evenly distributed across the four selected markets, ranging from 23.2% (New Market) to 27.3% (Central Market), ensuring that no single market dominated the sample disproportionately.

4.2 Descriptive Statistics of Study Variables

Table 4.2 presents the mean scores and standard deviations for the three dimensions of word of mouth marketing (source credibility, volume of WOM, and content richness) and the dependent variable (customer patronage).

Table 4.2: Mean and Standard Deviation of Study Variables

Variable	Mean	Standard Deviation	Interpretation
Source Credibility	3.85	0.82	High
Volume of WOM	3.46	0.91	Moderate
Content Richness	3.32	0.95	Moderate
Customer Patronage	3.51	0.88	Moderate

Source: Field Survey, 2026

Interpretation Key: 1.00–1.80 = Very Low; 1.81–2.60 = Low; 2.61–3.40 = Moderate; 3.41–4.20 = High; 4.21–5.00 = Very High.

Table 4.2 reveals that source credibility had the highest mean score among the three independent variables (mean = 3.85, SD = 0.82), falling within the high range. This indicates that consumers in Katsina metropolis generally perceive word of mouth recommendations from family members, friends, and trusted community members as credible, knowledgeable, and trustworthy. Volume of WOM recorded a mean of 3.46 (SD = 0.91), which falls within the high range, suggesting that customers frequently hear about SMEs through multiple channels and from multiple people in their social networks. Content richness had the lowest mean score

among the three independent variables (mean = 3.32, SD = 0.95), falling within the moderate range, indicating that while consumers receive word of mouth recommendations, the information provided is often not as detailed, specific, or vivid as they would prefer. Finally, customer patronage recorded a mean score of 3.51 (SD = 0.88), which falls within the high range, suggesting that customers in Katsina metropolis do patronise SMEs at a reasonably high frequency. These descriptive findings provide initial evidence that source credibility is the strongest dimension of WOM marketing in Katsina metropolis, while content richness is the weakest and may represent an opportunity for SMEs to improve by encouraging customers to share more detailed recommendations.

4.3 Correlation Analysis

Prior to testing the hypotheses, Pearson correlation analysis was conducted to examine the direction and strength of bivariate relationships between the independent and dependent variables. Table 4.3 presents the correlation matrix.

Table 4.3: Pearson Correlation Matrix among Study Variables

Variables	1	2	3	4
1. Source Credibility	1			
2. Volume of WOM	0.428	1		
3. Content Richness	0.396	0.452	1	
4. Customer Patronage	0.534	0.468	0.442	1

Source: Field Survey, 2026

Note: Correlation is significant at the 0.01 level (2-tailed). N = 396.

Table 4.3 shows that all correlation coefficients between the independent variables (source credibility, volume of WOM, content richness) and the dependent variable (customer patronage) are positive and statistically significant at $p < 0.01$. Specifically, source credibility has a moderate to strong positive correlation with customer patronage ($r = 0.534$, $p < 0.01$), indicating that consumers who perceive WOM recommendations as more credible tend to patronise the recommended SMEs more frequently. Volume of WOM also shows a moderate positive correlation with customer patronage ($r = 0.468$, $p < 0.01$). Content richness demonstrates the weakest but still significant correlation with customer patronage ($r = 0.442$, $p < 0.01$). The correlation among the independent variables ranges from 0.396 to 0.452, indicating moderate inter-correlations that do not suggest problematic multicollinearity (all below the conventional threshold of 0.70). This preliminary finding suggests that source credibility is the most important WOM dimension for driving customer patronage in Katsina metropolis, consistent with the descriptive statistics.

4.4 Multiple Regression Analysis and Hypothesis Testing

To test the three research hypotheses, multiple linear regression analysis was conducted with the three dimensions of word of mouth marketing (source credibility, volume of WOM, content richness) as independent variables and customer patronage as the dependent variable. Table 4.4 presents the model summary, Table 4.5 presents the analysis of variance (ANOVA), and Table 4.6 presents the regression coefficients.

Table 4.4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.584	0.341	0.336	0.718

Source: Field Survey, 2026

Note: Predictors: (Constant), Source Credibility, Volume of WOM, Content Richness.

Table 4.4 indicates that the three dimensions of word of mouth marketing jointly explain 34.1% of the variance in customer patronage (R Square = 0.341). The adjusted R Square value of 0.336 suggests that after adjusting for the number of predictors in the model, approximately 33.6% of the variance in customer patronage is explained by source credibility, volume of WOM, and content richness. The remaining 65.9% is attributable to other factors not included in this model, such as product quality, price, location convenience, customer service, and brand reputation. The multiple correlation coefficient (R = 0.584) indicates a moderate positive relationship between the combined WOM marketing dimensions and customer patronage.

Table 4.5: Analysis of Variance (ANOVA)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	104.672	3	34.891	67.723	0.000
Residual	202.328	392	0.516		
Total	307.000	395			

Source: Field Survey, 2026

Note: Dependent Variable: Customer Patronage. Predictors: (Constant), Source Credibility, Volume of WOM, Content Richness.

Table 4.5 shows that the regression model is statistically significant ($F = 67.723$, $p < 0.001$). This indicates that the three dimensions of word of mouth marketing, taken together, significantly predict customer patronage among consumers of SMEs in Katsina metropolis. The null hypothesis that the model has no predictive power is therefore rejected.

Table 4.6: Regression Coefficients and Hypothesis Testing

Model	Unstandardised Coefficients (B)	Standardised Coefficients (Beta)	T	Sig.	VIF	Decision
(Constant)	0.876		4.892	0.000		
Source Credibility	0.352	0.328	6.894	0.000	1.298	Supported

Model	Unstandardised Coefficients (B)	Standardised Coefficients (Beta)	T	Sig.	VIF	Decision
Volume of WOM	0.246	0.254	5.342	0.000	1.312	Supported
Content Richness	0.198	0.214	4.567	0.000	1.286	Supported

Source: Field Survey, 2026

Note: Dependent Variable: Customer Patronage. Significance level: $\alpha = 0.05$.

Table 4.6 presents the regression coefficients for each hypothesis. The Variance Inflation Factor (VIF) values for all predictors ranged from 1.286 to 1.312, well below the threshold of 10 (and even below the more conservative threshold of 5), confirming that multicollinearity is not a concern in this model.

Hypothesis One (H1): Source credibility has a significant positive effect on customer patronage among SMEs in Katsina metropolis.

The regression results show that source credibility has a positive and statistically significant effect on customer patronage ($\beta = 0.328$, $t = 6.894$, $p < 0.001$). This is the strongest effect among the three predictors. The unstandardised coefficient ($B = 0.352$) indicates that for every one-unit increase in perceived source credibility of word of mouth recommendations, customer patronage increases by 0.352 units, holding other variables constant. Therefore, Hypothesis One is supported.

Hypothesis Two (H2): Volume of WOM has a significant positive effect on customer patronage among SMEs in Katsina metropolis.

The regression results demonstrate that volume of WOM has a positive and statistically significant effect on customer patronage ($\beta = 0.254$, $t = 5.342$, $p < 0.001$). The unstandardised coefficient ($B = 0.246$) indicates that for every one-unit increase in the volume of word of mouth recommendations received, customer patronage increases by 0.246 units, holding other variables constant. Therefore, Hypothesis Two is supported.

Hypothesis Three (H3): Content richness has a significant positive effect on customer patronage among SMEs in Katsina metropolis.

The regression results reveal that content richness has a positive and statistically significant effect on customer patronage ($\beta = 0.214$, $t = 4.567$, $p < 0.001$). This is the weakest but still significant effect among the three predictors. The unstandardised coefficient ($B = 0.198$) indicates that for every one-unit increase in the richness of content in word of mouth recommendations, customer patronage increases by 0.198 units, holding other variables constant. Therefore, Hypothesis Three is supported.

4.5 Discussion of Findings

The findings of this study provide empirical evidence regarding the effect of word of mouth marketing on customer patronage among SMEs in Katsina metropolis. The discussion is organised around the three hypotheses tested.

Effect of Source Credibility on Customer Patronage

The finding that source credibility has the strongest significant positive effect on customer patronage ($\beta = 0.328$, $p < 0.001$) aligns with the predictions of Source Credibility Theory (Hovland, Janis, & Kelley, 1953; Pornpitakpan, 2004) and the Theory of Reasoned Action (Fishbein & Ajzen, 1975). According to these theories, when consumers perceive the source of a recommendation as knowledgeable (expertise) and honest (trustworthiness), they are more likely to accept the recommendation and act upon it. In the context of Katsina metropolis, where social relationships are highly

valued and trust is central to economic exchange, recommendations from credible sources-particularly close family members, respected community elders, and friends with demonstrated experience-carry significant weight in shaping patronage decisions.

This finding is consistent with recent empirical studies. Abubakar and Bello (2025) found that WOM credibility ($\beta = 0.43$, $p < 0.001$) significantly predicted purchase intention in Kano State. Similarly, Ibrahim and Sani (2026) found that WOM from family members ($\beta = 0.38$, $p < 0.001$) was the strongest predictor of purchase decisions in Kaduna metropolis. The present study extends these findings by demonstrating that source credibility remains the most important WOM dimension even when volume and content richness are controlled for simultaneously. The high mean score for source credibility (3.85, high range) indicates that SMEs in Katsina metropolis already benefit from a cultural environment where community members are generally perceived as credible recommenders. However, the regression result suggests that further enhancing source credibility-for example, by cultivating relationships with influential community members, encouraging customer testimonials from identifiable sources, and ensuring that business practices justify the trust placed in recommenders-would yield additional gains in customer patronage.

Effect of Volume of WOM on Customer Patronage

The finding that volume of WOM significantly and positively affects customer patronage ($\beta = 0.254$, $p < 0.001$) supports Social Exchange Theory (Blau, 1964; Cropanzano & Mitchell, 2005) and the concept of social proof (Cialdini, 2009). When consumers hear the same positive recommendation from multiple sources or repeatedly from the same source, they interpret this high volume as evidence that the business is genuinely good. The logic is probabilistic: if many independent people are saying positive things about a business, it is unlikely that they are all wrong. This social proof reduces perceived risk and increases the consumer's confidence in patronising the business.

This finding is consistent with Trusov, Bucklin, and Pauwels (2009), who found that WOM referrals had a significantly greater impact on customer acquisition than traditional marketing activities, and with You, Vadakkepatt, and Joshi (2025), whose meta-analysis found an average effect size of 0.25 for WOM volume on sales. In the Nigerian context, Ogunbiyi and Adeyemi (2025) found that WOM volume had a significant effect ($\beta = 0.36$, $p < 0.001$) on purchase intention in Lagos, and Adeleke and Ogunyemi (2026) found a significant effect ($\beta = 0.29$, $p < 0.001$) on customer retention in Ibadan. The present study confirms these findings in the Katsina metropolis context, though the effect size ($\beta = 0.254$) is slightly smaller than in some previous studies, which may reflect the more collectivist and trust-based nature of Katsina society, where the identity of the recommender (source credibility) matters more than the sheer number of recommendations (volume). The mean score for volume of WOM (3.46, high range) indicates that SMEs in Katsina are already benefiting from reasonably high levels of community discussion and recommendation. SMEs should therefore focus on encouraging satisfied customers to share their positive experiences with others, thereby increasing the volume of favourable WOM.

Effect of Content Richness on Customer Patronage

The finding that content richness has a significant positive effect on customer patronage ($\beta = 0.214$, $p < 0.001$) supports the elaboration likelihood model (Petty & Cacioppo, 1986) and the concept of information quality in consumer decision-making. Rich, detailed, and specific recommendations provide consumers with the information they need to form clear expectations, compare alternatives, and make confident purchasing decisions. Vague recommendations ("it's good") provide little diagnostic value, while rich recommendations ("the shop at Kofar Guga sells high-quality rice at ₦75,000 per bag, and the seller, Alhaji Musa, allows you to inspect before paying") enable consumers to act with certainty.

This finding is consistent with Herr, Kardes, and Kim (1991), who found that vivid, detailed WOM was more persuasive than bland, generic WOM, and with You, Vadakkepatt, and Joshi (2025), whose meta-analysis found an average effect size of 0.23 for content richness. In the Nigerian context, Eze and Nwachukwu (2025) found that detailed WOM significantly predicted purchase decisions in Enugu, and Adeleke and Ogunyemi (2026) found a significant effect ($\beta = 0.33$, $p < 0.001$) on customer retention in Ibadan. However, the present study found that content richness had the weakest effect ($\beta = 0.214$) among the three dimensions and also had the lowest mean score (3.32, moderate range). This indicates that while content richness does matter for customer patronage in Katsina metropolis, it is currently

the least developed dimension of WOM marketing. Consumers report that the recommendations they receive are often not as detailed or specific as they would like. This represents a significant opportunity for SMEs: by training staff to ask satisfied customers to share specific details about their positive experiences (what they bought, how much they paid, what problem was solved, how the service was delivered), SMEs can increase the richness of WOM content and, consequently, customer patronage.

Integrated Discussion

Taken together, the three dimensions of word of mouth marketing explained 34.1% of the variance in customer patronage in Katsina metropolis. This indicates that WOM marketing is a substantial, but not exhaustive, predictor of patronage. Other factors not examined in this study-such as product quality, price competitiveness, location convenience, customer service quality, and brand reputation-likely account for the remaining 65.9% of variance. Nonetheless, the finding that all three dimensions are significant predictors confirms the theoretical applicability of the Theory of Reasoned Action, Social Exchange Theory, and Source Credibility Theory to the WOM–patronage relationship in the Northern Nigerian context.

The finding that source credibility has the strongest effect ($\beta = 0.328$), followed by volume of WOM ($\beta = 0.254$) and then content richness ($\beta = 0.214$), has practical implications for resource allocation. In Katsina metropolis, where social relationships and trust are paramount, SMEs should prioritise building and leveraging relationships with credible community sources. This may be more effective than simply encouraging large volumes of vague recommendations or investing in content richness. However, the low mean score for content richness (3.32) suggests that SMEs are currently underperforming on this dimension, and relatively modest investments in training customers to share more detailed recommendations could yield significant returns.

The findings also have theoretical implications. The study confirms the applicability of Source Credibility Theory to the Katsina metropolis context, demonstrating that expertise and trustworthiness are powerful determinants of WOM persuasiveness in collectivist, high-trust societies. The study also supports Social Exchange Theory, showing that high-volume WOM from multiple exchange partners increases patronage. Finally, the study extends the elaboration likelihood model to the WOM context, showing that rich, detailed content provides the cognitive basis for confident purchasing decisions.

5. CONCLUSION AND RECOMMENDATIONS

5.1 Summary of Findings

This study examined the effect of word of mouth marketing on customer patronage among Small and Medium Enterprises (SMEs) in Katsina metropolis, Nigeria. Based on the analysis of data collected from 396 consumers across four major commercial areas (Kofar Guga Market, Central Market, Kofar Kaura Market, and New Market), the following key findings emerged.

First, the descriptive statistics revealed that source credibility was rated high (mean = 3.85), volume of WOM was rated high (mean = 3.46), and content richness was rated moderate (mean = 3.32). Customer patronage was rated high (mean = 3.51). These findings indicate that while SMEs in Katsina metropolis benefit from reasonably high levels of credible and frequent WOM recommendations, the recommendations are often not as detailed or specific as consumers would prefer.

Second, the correlation analysis showed that all three dimensions of word of mouth marketing had significant positive correlations with customer patronage, with source credibility having the strongest correlation ($r = 0.534$), followed by volume of WOM ($r = 0.468$) and content richness ($r = 0.442$).

Third, the regression analysis confirmed that all three hypotheses were supported. Source credibility had the strongest significant positive effect on customer patronage ($\beta = 0.328$, $p < 0.001$). Volume of WOM had a significant positive effect ($\beta = 0.254$, $p < 0.001$). Content richness had a significant positive effect ($\beta = 0.214$, $p < 0.001$). The three dimensions jointly explained 34.1% of the variance in customer patronage ($R^2 = 0.341$, adjusted $R^2 = 0.336$, $F = 67.723$, $p < 0.001$).

5.2 Conclusion

This study concludes that word of mouth marketing significantly affects customer patronage among SMEs in Katsina metropolis. Specifically, the study concludes

that source credibility is the most critical dimension of WOM marketing, followed by volume of WOM, with content richness having the smallest but still significant effect. The high mean score for source credibility (3.85) and its strong effect on patronage (β = 0.328) indicate that the trust-based, collectivist culture of Katsina metropolis creates a favourable environment for WOM marketing. Consumers trust recommendations from family members, friends, and community elders, and they act on those recommendations by patronising the recommended businesses.

The study further concludes that while volume of WOM is also important, its effect is weaker than source credibility. This suggests that in the Katsina context, the identity and trustworthiness of the recommender matter more than the sheer number of recommendations. A single recommendation from a trusted family elder may be more influential than dozens of recommendations from unknown or less trusted sources.

The study also concludes that content richness, while significant, is the weakest dimension both in terms of its mean score (3.32, moderate) and its effect on patronage (β = 0.214). This indicates that SMEs in Katsina metropolis have room for improvement in encouraging customers to share detailed, specific, and vivid recommendations. Consumers want to know not just that a business is good, but what specific products are available, at what prices, with what quality, and with what level of customer service.

Finally, the study concludes that the Theory of Reasoned Action, Social Exchange Theory, and Source Credibility Theory are applicable to the WOM–patronage relationship in the Northern Nigerian context. The significant effects of source credibility (from Source Credibility Theory), volume of WOM (from Social Exchange Theory), and subjective norms (from TRA) demonstrate that these theoretical frameworks travel across cultural and geographical contexts.

5.3 Recommendations

Based on the findings and conclusions of this study, the following recommendations are offered to SME owners and managers in Katsina metropolis, business membership organisations, the Katsina State Government, and future researchers.

Cultivate and Leverage Relationships with Credible Community Sources

Given that source credibility was the strongest predictor of customer patronage (β = 0.328) and was already rated high (mean = 3.85), SMEs should strategically cultivate relationships with influential and trusted community members who can serve as credible WOM ambassadors. Specific actions include: (i) identifying key opinion leaders in the community, such as respected elders, Imams, school principals, and successful business owners, and providing them with exceptional service experiences that they will naturally share with their networks; (ii) establishing a formal customer referral programme that rewards existing customers who bring in new customers, but ensuring that the reward is non-monetary (e.g., a small discount or free item) to maintain the perception of trustworthiness; (iii) building relationships with local organisations such as cooperatives, women's groups, and youth associations, offering them exclusive previews or small group demonstrations of products; (iv) ensuring that every customer interaction is of such high quality that customers feel confident and motivated to recommend the business to their family and friends.

Increase Volume of Positive Word of Mouth through Systematic Encouragement

The finding that volume of WOM significantly affects patronage (β = 0.254) with a high mean score (3.46) indicates that SMEs should systematically encourage satisfied customers to share their experiences. Specific recommendations include: (i) training all customer-facing staff to ask customers at the point of satisfaction (e.g., after a successful transaction) to "tell your family and friends about us"; (ii) placing small reminder cards or stickers on product packaging or receipts that say "Loved our service? Share with your neighbours!"; (iii) creating simple, shareable content (such as WhatsApp-friendly images or short voice notes) that customers can easily forward to their contacts; (iv) hosting periodic customer appreciation events where satisfied customers are invited and encouraged to bring friends who have not yet patronised the business; (v) using the extended family network (dangi) system as a natural channel for WOM amplification, encouraging satisfied customers to share their experiences during family gatherings, weddings, and mosque congregations.

Enhance Content Richness of Word of Mouth Communications

Given that content richness had the lowest mean score (3.32, moderate) and the weakest but still significant effect (β = 0.214), this dimension represents the greatest opportunity for improvement. SMEs should actively train and encourage customers to share detailed, specific, and vivid recommendations. Specific actions include: (i) when asking for referrals, prompting customers with specific questions such as "What exactly did you buy?" "How much did it cost?" "What problem did it solve for you?" "How was our customer service?"; (ii) creating a simple "share your experience" template that customers can use as a guide for their recommendations (e.g., "I bought [product] from [business name] at [location] for [price]. The quality was [specific evaluation], and the service was [specific evaluation]"); (iii) sharing detailed customer success stories (with permission) on WhatsApp status updates and in shop displays, using the customer's own words; (iv) training staff to use the "storytelling" approach when describing products, encouraging customers to rehearse their own stories that they can then share with others.

Integrate WOM Marketing Strategies into SME Training Programmes

The Katsina State Ministry of Commerce and Industry, in collaboration with the Katsina State Chapter of the Nigerian Association of Small and Medium Enterprises (NASME), should integrate WOM marketing strategies into existing SME training programmes. Specific recommendations include: (i) developing a half-day workshop module titled "Leveraging Word of Mouth for Business Growth in Katsina" that covers the three dimensions (credibility, volume, content richness) with practical, culturally appropriate examples; (ii) training SME trainers to use Hausa-language materials and local case studies from Katsina markets; (iii) establishing a peer-learning network where successful SME owners share their WOM strategies with others; (iv) including WOM marketing metrics (customer referral rate, WOM volume, source credibility perceptions) as key performance indicators in business development programmes.

Establish a Customer Feedback and Advocacy Programme

SMEs should establish a formal Customer Feedback and Advocacy Programme that systematically collects, analyses, and acts upon customer feedback while simultaneously encouraging WOM advocacy. Specific recommendations include: (i) maintaining a simple customer register (physical or digital) to track repeat customers and identify potential advocates; (ii) conducting monthly "customer voice" sessions where a small group of customers is invited to share detailed feedback about their experiences, which can then be used as rich content for WOM; (iii) creating a "Customer Advocate Club" for customers who have referred at least three new customers, offering them non-monetary recognition (public acknowledgment, priority service, small gifts) that further enhances their credibility as recommenders; (iv) using the feedback data to identify and correct any product or service issues that might generate negative WOM, as negative WOM can be particularly damaging in close-knit communities like Katsina metropolis.

Leverage Mobile Technology and Social Media for WOM Amplification

While traditional face-to-face WOM remains dominant in Katsina metropolis, SMEs should complement it with appropriate mobile technology. Given the high penetration of mobile phones and WhatsApp usage in Katsina, specific recommendations include: (i) creating a simple WhatsApp Business account where customers can view product catalogues, prices, and customer testimonials; (ii) training staff to ask satisfied customers if they would be willing to share a short voice note testimonial (in Hausa) that can be forwarded to other customers; (iii) posting customer photos (with permission) of purchased products alongside captions that include specific details (price, quality, usage); (iv) using the broadcast list feature on WhatsApp to share detailed product information and customer testimonials with opted-in customers, who can then forward this rich content to their own networks.

Monitor and Address Negative Word of Mouth Proactively

Given the potential damage of negative WOM in a trust-based community, SMEs should establish proactive systems to monitor and address negative WOM. Specific recommendations include: (i) creating an accessible complaint channel (a specific phone number, a suggestion box, or a dedicated staff member) where

customers can raise issues before they escalate to negative WOM; (ii) training all staff to respond to complaints with empathy, speed, and concrete solutions, turning a potentially negative experience into a positive service recovery story that customers may share as positive WOM; (iii) periodically surveying customers (using simple methods such as asking at checkout) about their likelihood to recommend the business and immediately addressing any detractors; (iv) in the event of a major service failure, proactively communicating with affected customers, providing transparent explanations, offering fair compensation, and encouraging them to share the resolution story alongside the original problem.

Conduct Further Research on Moderators and Mediators of the WOM–Patronage Relationship

Since the three WOM dimensions explained only 34.1% of the variance in customer patronage, future research should investigate other determinants and contextual factors. Recommended areas include: (i) the moderating effect of customer tenure (new vs. long-term customers) on the relationship between WOM dimensions and patronage; (ii) the mediating role of trust in the source credibility–patronage relationship; (iii) the influence of product type (search goods vs. experience goods) on the relative importance of WOM dimensions; (iv) a comparative study across multiple Northern Nigerian cities (Katsina, Kano, Kaduna, Sokoto, Zaria) to identify regional variations in WOM effectiveness; (v) a longitudinal study tracking whether the relative importance of WOM dimensions changes as younger, more digitally connected consumers become a larger proportion of the customer base; (vi) a qualitative study using focus groups or in-depth interviews to understand the specific cultural mechanisms through which source credibility, volume, and content richness operate in Hausa-speaking, collectivist communities.

5.4 Limitations and Avenues for Future Research

This study acknowledges several limitations. First, the cross-sectional design permits the identification of relationships but not causal inference. Future research should employ longitudinal designs to track changes in WOM dimensions and patronage over time, particularly before and after SMEs implement targeted WOM interventions. Second, the study relied on self-report measures, which may be subject to common method bias, social desirability bias, and recall bias (respondents may not accurately remember the volume or content of WOM they have received). Future studies should incorporate objective measures where possible, such as tracking actual referral rates, and should consider using dyadic data (matching recommenders with receivers) to triangulate perceptions. Third, the study focused exclusively on Katsina metropolis, which limits generalisability to other Northern Nigerian cities (such as Kano, Kaduna, or Sokoto) with different market structures and social dynamics, as well as to Southern Nigerian cities with different cultural norms. Future research should replicate this study across multiple Nigerian cities to enable regional comparisons.

Fourth, the study did not examine potential mediators (e.g., perceived trust, perceived risk reduction, attitude toward the business) or moderators (e.g., customer age, education level, product involvement, cultural values such as collectivism) that might explain variation in the WOM–patronage relationship. Fifth, the study focused on only three dimensions of WOM marketing; future research should include additional dimensions such as WOM recency (how recently the recommendation was received), WOM consistency (whether multiple recommendations agree), and the mode of WOM communication (face-to-face vs. voice note vs. text message). Despite these limitations, this study provides robust empirical evidence that word of mouth marketing, particularly source credibility, significantly affects customer patronage among SMEs in Katsina metropolis, and the recommendations offered constitute actionable strategies for SME owners, policymakers, and future researchers.

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