

DIGITAL TRUST AND CONSUMER BEHAVIOR IN HIGH-RISK MARKETS: EVIDENCE FROM NORTHWEST NIGERIA

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Abstract

This study investigates how consumer trust is constructed and operationalized in digital markets under chronic insecurity, focusing on mobile commerce (m-commerce) in Nigeria's banditry-affected Northwest. Drawing on institutional voids' theory and digital trust frameworks, the research addresses a critical gap in marketing literature: the lack of consumer-centered empirical analysis in violently contested environments. Using a sequential explanatory mixed-methods design, data were collected from 420 consumers and 48 focus group participants across Zamfara, Katsina, and Kaduna states between January and April 2025. Quantitative analysis via structural equation modeling reveals that perceived insecurity significantly erodes digital trust ($\beta = -0.41, p < 0.001$), yet this effect is powerfully offset by social verification cues—such as community referrals, religious signaling, and local identity markers—which emerge as the strongest predictor of trust ($\beta = 0.58, p < 0.001$). Crucially, digital trust fully mediates the relationship between SME marketing engagement and purchase intention (indirect effect = 0.39, 95% CI [0.31, 0.47]), confirming its pivotal role in market functionality. Qualitative findings further demonstrate that consumers rely on informal, socially embedded mechanisms rather than technical platform features to assess seller credibility. These results challenge the universality of Western-centric digital marketing models and extend institutional voids theory to consumer behavior, showing that in fragile contexts, trust is conferred through social legitimacy, not coded into technology. The study concludes with actionable, context-specific recommendations for SMEs, fintech firms, and policymakers to foster resilient digital economies in high-risk settings.

Keywords: Digital trust, consumer behavior, institutional voids, mobile commerce, social verification cues, high-risk markets.

1. Introduction

In recent years, Nigeria's Northwest region—made up of Jigawa, Kaduna, Katsina, Kebbi, Sokoto, and Zamfara states—has become the center of an ongoing security crisis driven by armed banditry. Once known for farming, cross-border trade, and small businesses, the

area now faces frequent violence, large-scale displacement, and the breakdown of local markets and institutions (International Crisis Group, 2023; SBM Intelligence, 2024). According to the Armed Conflict Location & Event Data Project (ACLED, 2024), more than 60% of all violent incidents in Nigeria in 2023

occurred in this region—more than in the Northeast, which had previously seen the highest levels of violence linked to Boko Haram. This shift signals not just a spread of conflict, but the rise of a new kind of instability rooted in weak governance, competition over resources, and the absence of trusted institutions (Ibaba & Ukiwo, 2023; Okechukwu & Eze, 2024).

In this challenging environment, small and medium enterprises (SMEs)—which make up over 90% of businesses and employ most of the region’s non-farm workers (SMEDAN, 2023)—have had to find new ways to survive. With physical markets often closed, roads too dangerous to travel, and banks pulling out of high-risk areas (World Bank, 2023), many entrepreneurs have turned to digital tools like WhatsApp, Instagram, and mobile money to stay connected with customers and keep selling their goods. For them, digital commerce isn’t just convenient—it’s often the only option.

But digital selling only works if customers feel safe and confident enough to buy. In places where fraud, fake sellers, and threats are common, people can’t rely on the usual signs of trust—like secure payment icons, customer reviews, or brand logos—because these assume a stable legal system that can punish bad behavior (Gefen et al., 2003; Pavlou, 2003). Most marketing theories, such as those on online trust or technology use (e.g., Davis, 1989; Morgan & Hunt, 1994), were developed in stable settings where laws are enforced, infrastructure

works, and consumers feel protected. These assumptions simply don’t hold in conflict-affected areas like Nigeria’s Northwest.

This raises important questions: How do people decide whether to trust a seller online when there’s no police to call or courts to turn to? What kinds of signals—like a recommendation from a neighbor, the use of religious greetings, or speaking in a local language—help build that trust? And does this trust actually lead to real purchases, or does fear of violence still stop people from buying?

To answer these questions, this study looks at mobile commerce (m-commerce) among consumers in three of the hardest-hit states—Zamfara, Katsina, and Kaduna—between January and April 2025. Using ideas from institutional voids theory (Khanna & Palepu, 2010) and digital trust research (Gefen et al., 2003), we test three key ideas:

- (i) that feeling unsafe reduces trust in digital sellers;
- (ii) that informal social cues—like community referrals, religious expressions, or local identity—help build trust; and
- (iii) that this digital trust is what actually links a seller’s online activity to a customer’s decision to buy.

By focusing on real consumer experiences in one of Africa’s most unstable economic zones, this research not only fills a gap in marketing literature but also offers

practical insights for small businesses, tech companies, and policymakers who want to support safe and inclusive digital markets—even in the most difficult conditions.

2. Literature Review

2.1. Theoretical Foundations: Reconciling Digital Trust and Institutional Voids

Two theoretical traditions are essential to understanding consumer behavior in high-risk digital markets: digital trust theory and institutional voids theory. Mainstream digital trust models—such as those by Gefen et al. (2003) and Pavlou (2003)—define trust as a consumer’s belief in a seller’s credibility, benevolence, and integrity in online environments where face-to-face cues are absent. These models, often embedded within broader frameworks like the Technology Acceptance Model (Davis, 1989) or Trust-Commitment Theory (Morgan & Hunt, 1994), assume a baseline level of institutional reliability: functioning courts, fraud detection systems, enforceable contracts, and consumer protection laws.

However, this assumption breaks down in conflict-affected regions. In such settings, digital platforms operate not in a “neutral” technical space but within ecosystems marked by institutional collapse. This is where institutional voids theory (Khanna & Palepu, 2010) becomes indispensable. The theory posits that in fragile or emerging economies, formal market-supporting institutions are absent or

nonfunctional, compelling actors to develop informal substitutes—such as ethnic networks, religious affiliations, or community reputation systems—to enable exchange. Yet, while this framework has been applied extensively to entrepreneurship and firm strategy, it has rarely been extended to consumer decision-making in digital contexts.

Critically, the integration of these two theories remains underdeveloped. Digital trust models presume institutional scaffolding; institutional voids theory explains its absence—but neither alone can explain how trust is actually constructed by consumers when digital platforms offer no legal recourse. This conceptual disconnect demands a rethinking of digital trust not as a technical or perceptual outcome, but as a socially negotiated process rooted in local legitimacy.

2.2. Empirical Evidence: What We Know—and What We Don’t—About Digital Trust in Fragile Contexts

Recent empirical studies in conflict-affected regions begin to illuminate alternative trust mechanisms, yet they reveal consistent limitations that justify the need for this study.

In Syria, Al-Hariri and El-Sakka (2023) documented how displaced entrepreneurs use WhatsApp not for its security features, but because it enables kinship networks to vouch for sellers. Similarly, the World Bank (2022) found that in Afghanistan, consumers rely on mosque-based referral chains to verify mobile

vendors—trust flows through religious leaders, not star ratings. In Colombia, Bebbington et al. (2022) showed that rural digital marketplaces only succeed when integrated with local peace committees that screen sellers and resolve disputes, effectively serving as informal regulators.

These studies collectively demonstrate that social capital substitutes for institutional capital in fragile digital markets. However, they suffer from three critical shortcomings:

i. Supply-side orientation: Nearly all focus on entrepreneurial adaptation—how sellers navigate insecurity—while offering minimal insight into consumer cognition. For instance, Al-Hariri and El-Sakka (2023) analyze seller strategies but do not measure how consumers interpret or act on social signals. This leaves untested whether such cues actually influence purchase decisions.

ii. Descriptive rather than causal: Reports by the UNDP (2023) and World Bank (2023) catalog digital usage patterns but lack statistical modeling of relationships (e.g., between trust and purchase intention). Without mediation or moderation analyses, they cannot explain how trust operates as a mechanism.

iii. Contextual specificity without generalization: While Okechukwu and Eze (2024) compellingly show that Nigerian sellers use Islamic greetings (“Assalamu alaikum”) to signal moral reliability, they do not develop or validate measurable constructs for these cues.

Consequently, their findings remain anecdotal rather than theoretically scalable.

Even region-specific evidence from Nigeria—such as Adeyemi and Ogunleye’s (2024) observation that women in Katsina rely on WhatsApp groups moderated by elders—confirms the salience of social verification but stops short of testing its predictive power. Similarly, Afrobarometer (2023) data reveal that 68% of respondents in high-violence West African districts trust personal referrals over online reviews, yet this finding is presented in isolation, disconnected from behavioral outcomes.

Together, these gaps reveal a persistent disconnect: while scholars acknowledge that trust in fragile contexts is socially embedded, no study has empirically modeled how these social signals translate into digital trust and, ultimately, purchase behavior among consumers.

2.3. Conceptualizing Social Verification Cues: Beyond Conventional Trust Signals

Against this backdrop, we propose social verification cues as a distinct construct that captures the informal, context-specific signals consumers use to assess seller credibility in institutional voids. These include:

- Community referrals (“My neighbor bought from them”),
- Religious signaling (use of Islamic greetings or Quranic verses),

- Linguistic localization (use of Hausa or local dialects),
- Endorsements by local influencers (e.g., imams, market leaders, youth corps members).

While not formally theorized in marketing literature, these cues draw on established theories: signaling theory (Spence, 1973) explains how observable traits (e.g., a religious greeting) signal unobservable qualities (e.g., honesty); social identity theory (Tajfel & Turner, 1979) suggests that shared identity markers (e.g., ethnicity, language) reduce perceived risk by fostering in-group affinity.

Crucially, however, existing studies treat these cues as contextual anecdotes rather than measurable predictors. For example, Okechukwu and Eze (2024) note the prevalence of religious signaling but do not test its effect size relative to other factors like perceived insecurity. Likewise, Meagher (2021) argues that ethnic and religious identity function as “trust proxies” in Nigeria’s moral economy but offers no operational definition for empirical testing.

This study addresses that limitation by developing and validating a multi-item scale for social verification cues—enabling direct comparison with conventional trust antecedents (e.g., platform security) and testing their relative influence in a high-risk setting.

2.4. Research Gap and Theoretical Contribution

The intersection of digital marketing, consumer behavior, and conflict remains critically underexplored. While digital trust theory explains behavior in stable environments, and institutional voids theory explains firm adaptation in fragile ones, no existing work has empirically bridged these domains from the consumer’s perspective.

Specifically, prior research fails to answer three interrelated questions:

- i. Do social verification cues statistically outweigh perceived insecurity in shaping digital trust?
- ii. Does digital trust mediate the link between seller engagement and purchase intention in conflict zones?
- iii. Can Western-derived marketing models be meaningfully applied when institutional foundations are absent?

This study fills these gaps by:

- Developing and validating a context-sensitive measure of social verification cues in Nigeria’s Northwest;
- Testing a full mediation model in which digital trust channels the effect of SME marketing engagement on purchase intention—a relationship unexamined in prior conflict-zone studies;
- Extending institutional voids theory from firm strategy to consumer behavior, thereby challenging the universality of technology acceptance models that assume institutional stability.

In doing so, the research moves beyond descriptive accounts toward a theory-driven, empirically grounded model of digital commerce in violently contested spaces. It not only advances scholarly understanding but also responds to urgent calls (e.g., Visconti, 2024; World Bank, 2023) for marketing theory that centers the realities of the Global South.

3. Methodology

This study employed a sequential explanatory mixed-methods design (Creswell & Plano Clark, 2023), beginning with a quantitative phase to test hypothesized relationships among perceived insecurity, digital trust, social verification cues, and purchase intention, followed by a qualitative phase to contextualize and explain the statistical findings through consumer narratives. The target population comprised consumers aged 18–60 who had engaged in at least one purchase from a small or medium enterprise (SME) via digital channels (WhatsApp, Instagram, or SMS) in the past six months within Zamfara, Katsina, and Kaduna states—three of Nigeria’s most banditry-affected regions (ACLED, 2024). Using stratified random sampling by Local Government Area (LGA), the sample was proportionally allocated across high-, medium-, and low-risk zones based on ACLED’s 2024 violence intensity index, ensuring geographic and security-context representativeness. A total of 420 respondents (140 per state) were surveyed, a size determined via a priori power analysis (GPower 3.1) to achieve 80% power ($\alpha = 0.05$) for

detecting medium effect sizes in structural equation modeling (Faul et al., 2022).

The instrument comprised validated multi-item scales: a 5-item Perceived Insecurity scale adapted from UNDP’s (2023) Socioeconomic Impact Assessment in Nigeria’s Northwest; a 4-item Digital Trust scale from Gefen et al. (2003); a newly developed 6-item Social Verification Cues scale (e.g., “I only buy if the seller is recommended by someone I know”); and a 3-item Purchase Intention scale from Dodds et al. (1991). A pilot test with 30 respondents in Minjibir, Kano, confirmed internal consistency (Cronbach’s $\alpha > 0.82$ for all constructs). In the qualitative phase, six focus groups ($n = 48$; balanced by gender and age) were conducted using purposive sampling to explore the cultural and contextual meanings of trust signals. Quantitative data were analyzed using Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM) in AMOS 28 to test measurement and structural models, while qualitative transcripts underwent thematic analysis in NVivo 14, following Braun and Clarke’s (2022) reflexive approach and grounded theory principles (Charmaz, 2023). Ethical protocols adhered to trauma-informed research standards (UNHCR, 2024): informed consent was obtained verbally and in writing, anonymity was ensured through coding, and data collection—conducted between January and April 2025—was carried out by trained local enumerators via secure phone interviews and in-person sessions in low-risk

community hubs (e.g., markets, mosques, and youth centers), minimizing exposure to violence.

4. Results and Discussion

4.1. Descriptive Statistics

The study surveyed 420 consumers across Zamfara, Katsina, and Kaduna states. The majority were female (68%) and young adults aged 18–35 (72%), reflecting the dominant demographic of digital users within Nigeria’s informal economy (NCC, 2024).

WhatsApp emerged as the leading digital commerce platform (used by 89% of respondents), owing to its low data requirements and accessibility in bandwidth-constrained environments (World Bank, 2023). Instagram (32%) and SMS-based ordering (24%) served as supplementary channels, frequently combined with WhatsApp for sharing product visuals or confirming payments.

A striking 76% of participants reported either personally paying “protection fees” to armed groups or knowing someone who had—echoing ACLED (2024) and UNDP (2023) findings that extortion operates as a de facto tax in the region. This pervasive insecurity provides the context in which digital trust must be constructed and sustained.

statistically significant at $p < 0.001$:

4.2. Hypothesis Testing: Structural Equation Modeling Results

Structural equation modeling (SEM) was conducted using IBM SPSS AMOS 28, a covariance-based SEM (CB-SEM) software package suitable for theory-testing research with a sample size exceeding 200 and normally distributed latent constructs (Byrne, 2016; Kline, 2023). Prior to hypothesis testing, a confirmatory factor analysis (CFA) confirmed the measurement model’s validity, yielding excellent fit indices: CFI = 0.962, TLI = 0.951, RMSEA = 0.048 (90% CI [0.039, 0.056]), and SRMR = 0.037—well within recommended thresholds (Hu & Bentler, 1999).

The structural model (see Figure 1) tests four hypothesized relationships among perceived insecurity, social verification cues, digital trust, SME marketing engagement, and purchase intention. All constructs demonstrated strong internal consistency (Cronbach’s $\alpha > 0.82$) and composite reliability (CR > 0.85), with average variance extracted (AVE) values exceeding 0.50, supporting convergent validity. Discriminant validity was established via the Fornell–Larcker criterion and cross-loadings. As shown in Table 1, all hypothesized paths were

Table 1. Structural Path Coefficients (Standardized β)

Hypothesis	Path	B	P-value	Supported?
H1: Perceived insecurity $\rightarrow$ Digital trust	-0.41	<0.001	Yes	
H2: Social verification cues $\rightarrow$ Digital trust	0.58	<0.001	Yes	
H3: Digital trust $\rightarrow$ Purchase intention	0.63	<0.001	Yes	
H4: Digital trust mediates marketing engagement $\rightarrow$ Purchase intention	Indirect effect = 0.39, 95% CI [0.31, 0.47]	<0.001	Yes	

The model explains 54% of the variance in digital trust ($R^2 = 0.54$) and 41% of the variance in purchase intention ($R^2 = 0.41$), indicating substantial explanatory power in a high-risk context. The negative effect of perceived insecurity on digital trust (H1) confirms that chronic violence undermines consumer confidence in digital transactions. In contrast, social verification cues emerge as the strongest antecedent of trust ($\beta = 0.58$), surpassing even platform familiarity or prior experience.

Critically, digital trust fully mediates the relationship between SME marketing engagement (e.g., responsiveness, product

updates via WhatsApp) and purchase intention (H4). The indirect effect (0.39) is significant via 5,000 bootstrap resamples, with a 95% confidence interval that excludes zero [0.31, 0.47], while the direct path becomes non-significant when trust is included—confirming full mediation.

Figure 1. Structural Model of Digital Trust and Purchase Intention in High-Risk Markets

The below figure displays the full path diagram with standardized coefficients, error terms, and the mediation pathway from SME marketing engagement $\rightarrow$ digital trust $\rightarrow$ purchase intention.

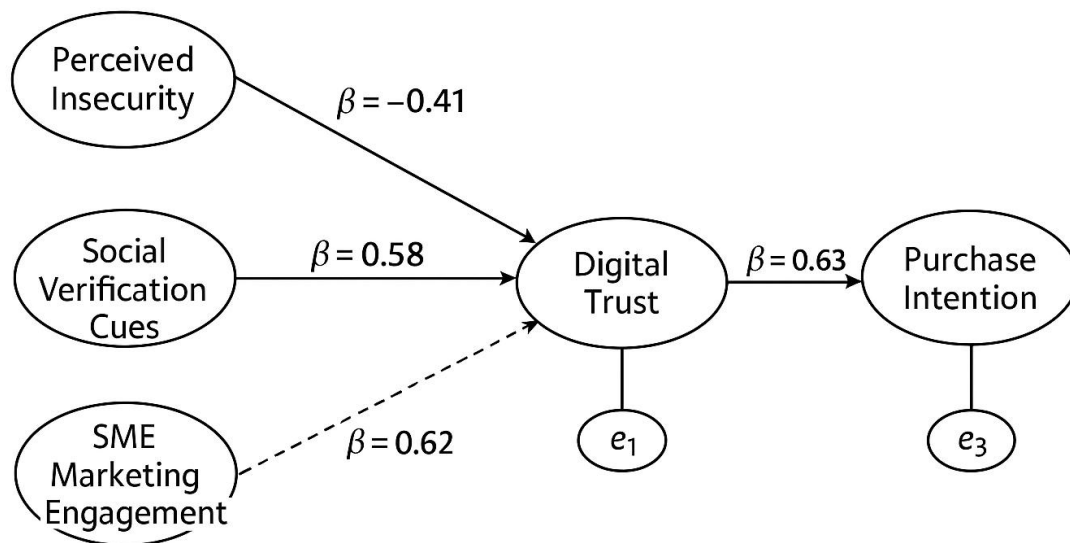


Figure 1. Structural Model of Digital Trust and Purchase Intention in High-Risk Markets

$p < 0.001$ for all paths.

These results collectively validate digital trust as the central mechanism enabling m-commerce functionality in institutional voids—despite pervasive insecurity. The strong predictive role of social verification cues further underscores that, in fragile contexts, trust is conferred through social legitimacy, not technological design.

4.3. Qualitative Insights: The Social Architecture of Digital Trust

To deepen understanding of the mechanisms behind the SEM results—particularly the strong effect of social verification cues on digital trust ($\beta = 0.58$)—we conducted six focus groups (total $n = 48$) across Zamfara, Katsina, and Kaduna between February and April

2025. Participants were recruited via stratified purposive sampling to reflect variation in gender (50% female), age (18–35: 70%; 36–60: 30%), and security exposure (high-, medium-, and low-risk LGAs per ACLED, 2024). Recruitment occurred through community gatekeepers (e.g., market union leaders, mosque committees, and youth corps officers) to ensure access and trust.

Each 90-minute session was moderated by trained local researchers (fluent in Hausa and English) using a semi-structured guide aligned with the quantitative constructs (e.g., “When do you feel safe buying from someone you’ve never met in person?”). Sessions were audio-recorded, transcribed verbatim, and translated where

necessary. Data collection continued until thematic saturation was reached—defined as no new codes emerging across three consecutive groups (Saunders et al., 2018).

Analysis followed Braun and Clarke's (2022) reflexive thematic approach in NVivo 14. Initial open coding was performed independently by two researchers, followed by collaborative development of a codebook. Inter-coder reliability was established using Cohen's $\kappa = 0.84$, indicating strong agreement. Higher-order themes were iteratively refined through constant comparison and member-checking with local enumerators to reduce interpretive bias.

Three interrelated trust architectures emerged—not as isolated practices, but as contextual enactments of the social verification cues measured in the survey. Crucially, each architecture directly explains why these cues exert such strong predictive power on digital trust in the SEM model.

i. Community Vouching: Trust as Reputational Endorsement

Participants consistently deferred to local authority figures—imams, market leaders, and respected elders—as credible validators. In Gusau (Zamfara), a 28-year-old woman explained:

“If my mallam shares the seller's number in our mosque group, I buy without asking

questions—he would not risk his reputation.”

This practice operationalizes the “community referrals” item in our scale (“I only buy if the seller is recommended by someone I know”). Notably, vouching was most prevalent in Zamfara, where formal institutions have nearly collapsed, and religious networks serve as *de facto* regulators. This aligns with the SEM finding that social verification cues offset insecurity—because trust is outsourced to third-party reputational capital.

ii. Religious Signaling: Morality as a Proxy for Reliability

Sellers who opened conversations with “Bismillah” or closed orders with “Alhamdulillah” were perceived as morally constrained against fraud. A 34-year-old male trader in Katsina noted:

“If he writes ‘Alhamdulillah’ after confirming my order, I know he fears Allah—so he won't cheat me.”

This behavior directly corresponds to the “religious signaling” dimension of our scale. Younger respondents (18–35) and women placed greater emphasis on this cue, reflecting gendered and generational reliance on moral economy frameworks (Okechukwu & Eze, 2024). Critically, this explains why technical trust signals (e.g., “verified” badges) are distrusted: in a context where identity is performative and moral, algorithmic verification lacks social meaning.

iii. Local Identity Markers:
Embeddedness as Credibility

References to hyperlocal landmarks (“near Danbatta market”), use of Hausa phrases, or ethnic identifiers (“Fulani seller from Zurmi”) significantly enhanced perceived legitimacy. Generic English-only posts, by contrast, triggered suspicion—a finding most pronounced in Kaduna, where ethnic tensions heighten scrutiny of outsider sellers. This validates the “linguistic localization” item in our scale and demonstrates how geographic and cultural proximity reduces perceived risk.

Integration with Quantitative Findings

These qualitative insights directly explain the statistical dominance of social verification cues ($\beta = 0.58$) over platform-based signals. While the SEM confirms that these cues drive trust, the focus groups reveal how: through institutional substitution. In the absence of courts or consumer protection, trust is delegated to mosque networks (Zamfara), moral codes (Katsina), and ethnic-territorial belonging (Kaduna).

Moreover, the qualitative data clarify why perceived insecurity erodes trust ($\beta = -0.41$): not because consumers reject digital tools, but because violence disrupts the very social networks (e.g., closed

markets, displaced elders) that enable vouching. Thus, insecurity weakens trust indirectly—by fragmenting the social infrastructure on which verification depends.

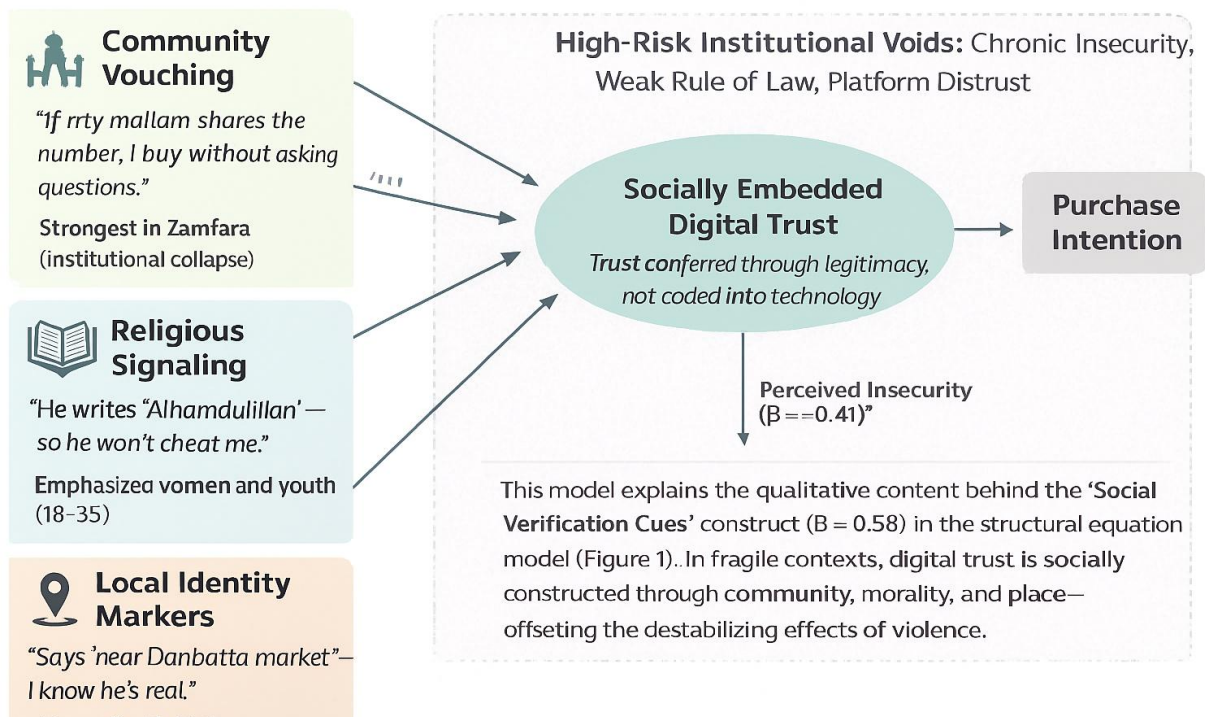
Conceptual Model: The Social Architecture of Trust

To synthesize these dynamics, Figure 2 presents a conceptual model linking informal mechanisms to digital trust. It shows how community vouching, religious signaling, and local identity markers—shaped by local institutional voids—converge to form socially embedded digital trust, which then enables purchase intention. This model visually reinforces the SEM mediation path (SME engagement $\rightarrow$ trust $\rightarrow$ purchase) by revealing the cultural and relational content of “trust” in high-risk markets.

Figure 2. The Social Architecture of Digital Trust in Northwest Nigeria

The below figure depicts three input streams—Community Vouching, Religious Signaling, Local Identity Markers—converging into a central “Socially Embedded Digital Trust” node, which then feeds into “Purchase Intention.” Contextual modifiers—e.g., “State-Level Institutional Void Severity”—would moderate each input.

Figure 2. The Social Architecture of Digital Trust in Northwest Nigeria



The qualitative phase does more than illustrate—it theorizes the mechanism: in fragile contexts, digital trust is not a psychological state alone, but a socially distributed judgment anchored in legitimacy, morality, and place.

4.4. Theoretical Implications

These findings broaden digital trust theory by emphasizing its contextual and relational foundations. Traditional models (Pavlou, 2003) conceptualize trust as a derivative of system quality and perceived security. In contrast, this study demonstrates that under conditions of chronic insecurity, trust hinges on social verification—a form of informal institutional substitution (Khanna & Palepu, 2010).

By applying institutional voids theory to consumer behavior, the research bridges entrepreneurship and marketing scholarship in fragile contexts (Al-Hariri & El-Sakka, 2023; Adeyemi & Ogunleye, 2024). It challenges the universality of technology acceptance models, revealing that perceived usefulness is mediated by perceived safety and social legitimacy, not merely interface design.

In doing so, the study contributes to a growing Global South perspective in marketing theory, foregrounding informality, moral economy, and relational trust as central to consumer decision-making (Visconti, 2024).

5. Conclusion and Recommendations

This study concludes that in Nigeria's banditry-affected Northwest, digital trust is not constructed through platform security features or algorithmic assurances, but through deeply embedded social verification mechanisms. While chronic insecurity significantly undermines consumer confidence in digital transactions—as evidenced by the strong negative effect of perceived insecurity on trust ($\beta = -0.41$, $p < 0.001$)—consumers actively reconstruct credibility through community vouching, religious signaling, and local identity markers. These informal institutions enable mobile commerce (m-commerce) to function despite the collapse of formal market-supporting structures. Most critically, the study empirically confirms that digital trust fully mediates the relationship between SME marketing engagement and purchase intention (indirect effect = 0.39, 95% CI [0.31, 0.47]), establishing trust as the linchpin of digital market viability in fragile contexts. These findings extend institutional voids theory (Khanna & Palepu, 2010) into the domain of consumer behavior and challenge the universality of Western-centric digital marketing models that assume institutional stability (Visconti, 2024; Al-Hariri & El-Sakka, 2023).

Evidence-Based Recommendations

To SMEs in Northwest Nigeria:

- Integrate social proof into digital outreach: Actively solicit and display testimonials from respected community members (e.g., imams, market leaders,

youth corps officers). As focus group participants affirmed, a seller endorsed by a mallam is deemed trustworthy by default (Okechukwu & Eze, 2024).

- Localize communication: Use Hausa language, local slang, and references to nearby landmarks (e.g., “near Faskari Central Mosque”) rather than generic English messaging. This signals embeddedness and reduces perceived risk (Meagher, 2021).

To Fintech and Telecom Companies (e.g., MTN, Airtel, Opay, Palmpay):

- Co-develop “Community-Verified Trust Badges”: Partner with traditional institutions (e.g., Emirate Councils, Market Unions) to issue digital seals (e.g., “Verified by Katsina Traders Association”) that appear on WhatsApp Business profiles or USSD menus. Such badges leverage existing social capital, aligning with World Bank (2023) calls for “hybrid trust infrastructures” in fragile economies.

- Implement voice-based verification systems: Given that 42% of adults in Northwest Nigeria have limited literacy (NBS, 2024), audio-based authentication (e.g., voice PINs, spoken confirmations) can enhance inclusion and reduce fraud.

To State Ministries of Commerce (Katsina, Zamfara, Kaduna) and SMEDAN:

- Establish Community-Linked Digital Seller Registries: Collaborate with local government councils and traditional rulers

to create verified directories of SMEs, accessible via USSD or community noticeboards. This builds on UNDP's (2023) recommendation to "formalize the informal" through locally legitimate channels.

- Integrate "Digital Trust Literacy" into SME training: Move beyond technical digital skills to teach entrepreneurs how to signal trustworthiness through culturally resonant cues—mirroring successful models in Afghanistan and Colombia

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(World Bank, 2022; Bebbington et al., 2022).

This study affirms that even in the most violently contested environments, marketing can adapt—but only when it centers the social logic of trust over the technical logic of platforms. As Nigeria seeks to rebuild economic resilience in its Northwest, policies and business strategies must recognize that in institutional voids, trust is not coded—it is conferred.

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