Product Branding and Consumer Loyalty in Nigeria: An Empirical Study of Registered Bakery Firms in Delta North Senatorial District, Delta State

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Abstract
This study examined product branding and consumer loyalty in registered bakery firms in Delta North Senatorial District, Delta State Nigeria. The main objective of this study was to examine product branding and consumer loyalty in registered bakery firms in the selected area. The instrument used in generating data was questionnaire administered on one hundred and thirty (130) respondents as Analysis of Variance (ANOVA) was the statistical tool used for data analysis. The stated hypotheses used in eliciting information from respondents were tested using linear regression through SPSS as it was more appropriate in testing results of the samples collected. The findings revealed that product branding within the scope of brand equity, brand image, brand name, and brand association have positive significant impact on consumer loyalty. In the light of the above, it was recommended that bakery firms should embrace the practice of product branding as the benefits are overwhelming from the findings of this research. Again small and medium scale enterprises development agencies of Nigeria (SMEDAN) should carryout regular sensitization programs on the need for product branding among bakeries and other firms in the SMEs industry amongst others.

Key Words: Product Branding, Consumer Loyalty, Bakery Firms, Brand Equity, Product Branding

Introduction
Considering the trend of changes in human philosophy in this 21st century, most especially in the marketing world, there’s a ton of pressure to always be making headway in the areas of growth and acquisition, and it’s easy to get caught up solely in metrics focused on new customer/consumer acquisition. Turning your customers into lifetime brand loyalists has the potential to dramatically increase customer lifetime value, which in turn will increase revenue at a much more cost-effective rate. It is in the ability of bakery firms/enterprises in Delta State to create attractive brand equity, image, name and association for its products before the target market and the general public at large that will generate its capability to earn consumer/customer loyalty. A sustainable brand loyalty is usually created out of the strengths, opportunities, capabilities and competences of the firm over its competitors.

According to Iyadi and Edeme (2022), it is important to note that in a globalized and digitally connected world of business where numerous brands are available to customers both in the bakery industry and other sectors in Nigeria, it has become more sophisticated for enterprises (companies or firms) and their marketers
to retain customers or win the loyalty of consumers from the potency (efficacy) of their products and business strategies. This makes the need for consumer loyalty a major concern and pivotal part of the marketing plan of any of the enterprises in the bakery industry. Yet, it cannot be successfully earned without the firm or enterprise employing its resources in tackling the growth challenges, changes in consumers' diversities in choice of numerous product substitutes available to them, the competitive forces arising from emerging bakery firms in this 21st century and developing strategic measures from its core competence to gain competitive advantage and earn consumer loyalty for its brands.

The reality in the business world today is that an enterprise which fails to realized the efficacy of branding early and fast enough will in a short time, fade out of business because, all industries today are highly tensed with market forces of competition. It is therefore paramount from the bakery enterprise’s perspective to develop powerful and attractive brands for all its products (Farris, Neil & David, 2021). According to Chen and Chang (2020) and Adnan, Khan and Hayee (2021), a powerful brand when purchasing goods and services, increases customer’s confidence and helps them to better understand the intangible value factor of the product. This shows that a powerful brand is an important asset for the enterprise.

Dick and Basu (2022), stated that if the brand value is high, especially in the light of its existence, the enterprise can reduce the cost of marketing because customers are loyal to it and the buyers also add to its range of products to trust. Clotey, Collier and Stodnick (2018) emphasized that high brand value can compete against the prices of products and makes the defence enterprise to require less promotion efforts as they are willing to pay more to take advantage of their favourite brand quality. Yet, can an enterprise earn consumer loyalty without building up a quality brand?

Itunuoluwa, Ayodele, Adesuyi and Ayo (2021), defined a brand as a promise: the promise of what an enterprise or product will provide to the people who interact with it. According to Kim, Morris, and Swait (2020), a brand consists of all the features that distinguish the goods and services of one seller from another: name, term, design, style, symbols, customer touch-points, etc. Rubio, Villaseñor and Yague (2021), added that all elements of the brand work as a psychological trigger or stimulus that causes an association to all other thoughts we have about this brand. According to Lee, Moon, Kim and Mun (2015) and Kotler and Armstrong (2015), brand encompasses visual design elements (i.e., logo, colour, typography, images, tagline, etc.), distinctive product features (i.e. quality, design sensibility, etc.), and intangible aspects of customers’ experience with a product or company (i.e. reputation, customer experience, etc.).

In marketing, consumer loyalty refers to a consumer’s commitment to repurchase or otherwise continue using a particular brand by repeatedly buying a product or service (Farris, et al, 2021). According to Jones, Mothersbaugh and Beatty, (2019), consumer loyalty could also be seen as the measure or an act of repurchase of same brand product by a consumer. It is actually a tendency to retain the repeated response from customers. Apart from a consumer’s ability to repurchase a brand, Keller (2017) stated that true brand loyalty exists when the customer is committed to the brand, and the customers have a high relative attitude toward the brand, which is then exhibited through repurchase behaviour.

The American Marketing Association (2021), defined brand loyalty as the situation in which a consumer generally buys the same manufacturer-originated product or service repeatedly over time rather than buying from multiple suppliers within the category (sales promotion definition). The association also referred to it as a degree to which a consumer consistently purchases the same brand within a product class. According to Gil, Fray and Martinez (2017), brand loyalty status indicates the possibility of joining a rival brand if the customer,
especially when the price of the brand or product characteristics changes. This variable is defined by criteria such as their tendency to repeat purchase, recommend the brand to others, commitment to the brand, and so on used (Maduka, 2016). Olusegun, Oyebamiji and Oke (2019) posited that consumer loyalty can be seen as the amount of positive attitude that a customer has towards a brand, the degree of his commitment to the brand and the intention to continue buying in the future; but the definition also exists in the view of loyal allegiance to the premier's strong commitment to repurchase a product or a service in the future thereof. Loyalty to the brand is directly affected by the satisfaction or dissatisfaction of the brand that has been collected over time and is influenced by the quality of the product. This study is therefore centred on product branding and consumer loyalty; aiming at identifying the possible effect that product branding can make on the capability of enterprises or firms in the bakery industry to earn consumer loyalty in the available market of bakery products in Delta North Senatorial District, Delta State and Nigeria at large.

Statement of the Problem

In a contemporary business world where there is high cost of production, increasing rate of rivalry / competition, difficulty in meeting consumers’ demand, satisfying their quest for high quality at lower price and the presence of new substitutes created by emerging firms in the bakery industry, many enterprises have failed to meet up with the trend of change and advancement. They failed to understand that increasing rate of patronage is a function of the brand efficacy which can only be earned out of total commitment in creating and sustaining all the parts in a product.

Brands are exceedingly critical because of the reason it speaks to the firms’ responsibilities to their clients. As a result of this, most especially in this decade, advertisers have to understand the significance of making a solid brand to have the capacity to separate in a forceful market. Be that as it may, having a solid brand is not anymore enough to make due over the long haul and gain an extensive customer base. Particularly in the bakery industry where numerous items satisfy a similar requirement of the customer, made it necessary for companies to adjust to changes in the market and reach the attention of the market.

The current competition has changed the firms point of view in serving their markets. The demand for change is imperative, for only those who are ready to change can survive. Bakery firms must always anticipate the occurrence of a change, because changes create a new opportunity and the old to be left behind. The circumstance has prompted a wide assortment of brands that can be found and expanded rivalry.

Practically, the number of bakery brands within Delta North Senatorial District is increasing day by day while providing consumers with more brand choices. Eventually it has become far more difficult to gain customer loyalty towards one preferred brand specifically for a long time. Consequently, the customer-brand relationship has become a key factor for building a continuing relationship in the commercial world. Nowadays marketers are often well-structured to provide customers with a superior experience, in the expectation of affecting the customers’ choices and give them a rich client experience to reinforce the estimation of the brand.

Moderating factor as product branding is one of the most significant elements for bakery marketers due to its role in segmenting the whole market environment. With the intention of facing the intense competition, effective differentiation is essential in targeting consumers. Hence, to establish a long-term relationship with these factors that are important for marketers that are directed at understanding market preferences and gaining brand loyalty from their customers. It is on this ground that this research is tailored towards
examining product branding and consumer loyalty in registered bakery firms in Delta North Senatorial District, Delta State, Nigeria.

Objectives of the Study
The main objective of this study is to examine product branding and consumer loyalty in registered bakery firms in Delta North Senatorial District, Delta State. The specific objectives include to:

- determine the degree to which brand equity can affect consumer loyalty in Delta North Senatorial District, Delta State of Nigeria.
- examine the effect of brand image on consumer loyalty in Delta North Senatorial District, Delta State of Nigeria.
- ascertain the effect that brand name can make on building consumer loyalty in Delta North Senatorial District, Delta State of Nigeria.
- evaluate the extent to which brand association can affect consumer loyalty in Delta North Senatorial District, Delta State of Nigeria.

Research Questions

- To what degree can brand equity affect consumer loyalty on bakery products in Delta North Senatorial District?
- What effect does brand image have on consumer loyalty on bakery products in Delta North Senatorial District?
- What effect does brand name have on consumer loyalty on bakery products in Delta North Senatorial District?
- To what extent can brand association affect consumer loyalty on bakery products in Delta North Senatorial District?

Research Hypotheses

Ho1 There is no significant relationship between brand equity and consumer loyalty in Delta North Senatorial District.

Ho2 There is no significant relationship between brand image and consumer loyalty in Delta North Senatorial District.

Ho3 There is no significant relationship between brand name and consumer loyalty in Delta North Senatorial District.

Ho4 There is no significant relationship between brand association and consumer loyalty in Delta North Senatorial District.

Scope of the Study
This research covers firms in the bakery industry with the aim of examining product branding and consumer loyalty in Delta North Senatorial District. To achieve the objective of this study, the product branding was proxy by brand equity, brand image, brand association and brand name as against the dependent variable, consumer loyalty. It covers major bakery firms or enterprises in Delta North Senatorial District. The conclusions was based on the findings the researcher got from data collected from these firms studied. Despite the extensive research conducted on the importance of bakery industry across the globe, much is still unknown about how these businesses can strengthen their brand loyalty in an effort to achieve survival in the marketplace. This study attempted to address this limitation by examining the linkage between the determinants (i.e. brand equity, brand image, brand name and brand association) of consumer loyalty.
amongst enterprises in the bakery industry in a developing economy Nigeria. This study is also relevant as it will be an eye opening to business owners and marketers (especially those in the bakery industry) who are not yet enjoying the benefit of brand position in their business operations to learn how to create, maintain their brands, attract more customers from the driving force of their brand and gain global recognition.

**Review of Related Literature**

**Conceptual Review**

This section of this article encapsulates the basic concepts relating to product branding, and consumer loyalty.

**Product Branding and its Associate Variables**

In this study, the concept of product branding is evaluated using brand equity, image, name and association as different researchers has made much concentration on other variables (such as brand awareness, commitment, trust, etc.) in relation to consumer loyalty. Hence in attempt to bridge the gap in existing literatures, this study will conceptualise product branding from the dimension of brand equity, brand image, brand name and brand association.

According to Aobakwe (2020), product branding is a strategy that defines a unique set of marketing elements to differentiate a given product. It is an activity that defines the way the product’s image is communicated to its customers. It can also be seen as a commercial activity geared towards creating a brand.

In marketing, a brand is a collection of feelings towards an economic producer. Feelings are created by the accumulation of experiences with the brand, both directly relating to its use, and through the influence of advertising, design, and media commentary. A brand is a symbolic embodiment of all the information connected to a company, product or service. A brand serves to create associations and expectations among products made by a producer. A brand often includes an explicit logo, fonts, and colour schemes, symbols, which are developed to represent implicit values, ideas, and even personality (Caurana, 2015).

The psychological aspect, sometimes referred to as the brand image, is a symbolic construct created within the minds of people and consists of all the information and expectations associated with a product or service. The nicest approach to brand building considers the conceptual structure of brands, businesses and people.

According to Goodie-Okio (2022), a brand is a name, term, sign, symbol or design or a combination of all these, that identifies the maker or seller of a product or service. Consumers view a brand as an important part of a product and branding can add value to a product. Consumers attach meanings to brands and develop relationships.

Brands are also more than just names and symbols; they are a key element in the company’s relationship with customers. For example Pepsi recently recreated the graphics on its soft drink cans as part of a broader effort to give the brand more meaning and social relevance to its youth audience. Also in its quest for refreshing and more relevant new look, Pepsi created not less than 35 new domestic and international can designs.

Many companies all over the world with strong brands in the market always have competitive advantage over those with weak brand or no brands at all. Most consumers get associated with companies with strong brands and not necessarily the benefit the brand will give to them. Some marketers distinguish the psychological aspect of a brand from the experimental aspect. The experimental aspect consists of the sum of all points of
contact with the brand and is known as the brand experience (Fernando, Kumara, Mendis, Wettawa & Samarasinghe, 2018).

1. **Brand Equity:** This refers to the market power, economic growth, and financial value inherent in the goodwill and reputation that a well-established brand name has built up over the period of its existence. Brand equity is an intangible asset that depends on associations made by the consumer. Its value is based on how much a customer is aware of a brand and is built-up in a brand over the period of its existence. The brand can add significant value when it is well recognized and has positive associations in the mind of the consumer. This concept namely, the positive associations of the brand in the mind of the consumer, is what is referred to as brand equity.

One of the main concerns for marketing managers, besides building strong brands, is measuring the health of their brand. This is done through “brand equity”. Brand equity is one of the most valuable assets an enterprise has; therefore, there is a need to develop measures of brand equity.

According to Solomon, Tijjani, Agbo and Ismail (2021), the Marketing Science Institute proposed five broad purposes for brand equity measures which include to:

(i) Guide marketing strategies and tactical decisions.
(ii) Assess the extendibility of a brand
(iii) Evaluate the effectiveness of marketing decisions
(iv) Track a brand’s health in comparison to competitors over time, and
(v) Assign a financial value to the brand in balance sheets and financial transactions.

To this end, two approaches to measure brand equity have been proposed: the first, producing measures for the firm, focuses on the monetary or financial value of the brand in the marketplace and the second refers to a multidimensional concept that involves the value added to a product or service by consumers’ associations and perceptions of a brand, normally conceptualized as consumer-based brand equity.

2. **Brand Image:** This is the overall perception of attributes, functions, and meanings that consumers associate with a brand (Raji, Rashid and Ishak, 2021). For the purpose of this study, brand image is measured as the evaluation of a brand’s offering in the minds of consumers. The goal of businesses is to create an enduring image that enables them to gain a competitive advantage. This means that brands need to develop a strong image with consumers by consistently providing quality offerings, emphasising their key features and benefits, and building an emotional bond with them (Aobakwe, 2020). Therefore, with a clear and powerful brand image, fast food brands are able to position their products as the first choice in consumers’ minds.

The creation of a solid image fosters customers’ trust in a brand by reducing risk perceptions and instilling confidence in its offerings. Previous studies of Chinomona (2016) and Erkmen and Hancer (2019) revealed that the cultivation of brand image can significantly impact brand trust. Han, Yu, Chua, Lee and Kim (2019) agree with this notion, pointing out that brand image can contribute positively to strengthening the level of brand trust in the marketplace. Thus, apparel brands should pay greater attention to creating a genuine image with their customers in an effort to build brand trust (Chinomona, 2016).
3. **Brand Name:** This is the public reputation that a product earned from its consumer which may be positive or negative depending on the degree of satisfaction or dissatisfaction that a consumer derived from the brand. A brand name identifies a specific company, product or service and differentiates it from similar brands within a category. Brand names are typically registered with Patent and Trademark Offices to protect their equity, and are often accompanied by a logo (Goodie – Okio, 2022).

The business brand name is the first thing potential customers see. It helps the business to create a lasting first impression. It helps the business enterprise to position its brand among those of its competitors. Basically, the first thing a good brand name should do is identify with the business’s overarching message, and it needs to be easily remembered. When people see the brand, it should be quickly recognized and trigger a positive emotional response.

According to Tran, Nguyen, Tran, Tran & Huynh (2019), a good brand name that can command consumer loyalty should be able to possess the following qualities:

(i) It should be easy to spell and pronounce.
(ii) It should be relevant or related to the business brand.
(iii) It should be a memorable name which consumers can easily remember.
(iv) It should be fresh and unique as unique names stand out from the crowd of competitors' brand names.

4. **Brand Association:** This is a mental connection a customer makes between a brand and a concept, image, emotion, experience, person, interest or activity. This association can be immediate positive or negative and it heavily influences purchasing decision (Itunuolua, Ayodele, Adesuvi, and Ayo, 2022).

It is everything associated in memory with a brand. It is divided into three categories: attitudes, benefits, and qualities. Attributes are the descriptive aspects that constitute a brand, such as what a customer believes a brand is or has, and what is involved in purchasing or consuming it. Benefits are the personal values that customers place on brand attributes, or what they believe the brand can do for them. Brand attitudes are defined as consumers’ overall impressions of a brand. Brand equity and brand association are intricately intertwined. Highly effective brand associations can be used to increase brand equity.

Erkmen and Hancer (2019) classified brand association into five (5) categories. The first is brand association based on attributes, which defines an attribute as a descriptive feature that characterizes a product or service and promotes distinguishing features about the product or service a company offers. The second category is benefits-based brand association, which discusses the link between brand associations and personal value or positive meaning that customers attach to a product or service. The third category is brand association based on attitudes, which indicates that a brand’s attitude is frequently dependent on its overall appraisal by consumers. This type of brand association is typically abstract, and it can be linked to both product qualities and advantages. The fourth category is brand association via interest, which is a basic criterion for appealing to a customer’s intellect or consciousness. Finally, celebrity brand association is the most popular sort of brand connection utilized to advertise items. The image of a celebrity is employed to push products into the minds of customers, resulting in increased sales.
Consumer Loyalty
In this dispensation where technological advancements, dynamic customer demands, globalization, the blurring of companies’ boundaries and competition are on the increase, organizational environments are becoming more turbulent and volatile than ever before. Since the last decade, companies are under mounting pressure to take responsibility for the effects of their corporate conduct on society, especially when these effects go beyond the firms’ direct commercial interests.

Today, firms are striving to improve their performance by using different techniques. One of these methods is to invest and develop the Quality Brands that are capable creating Consumer/Customer Loyalty. Brand is not only an efficient tool for managers in competitive markets, but also a strategic necessity that helps organizations in creating more value for customers and creates sustainable competitive advantages (Iyadi, Kifordu & Ofili, 2020).

Consumer Loyalty can therefore be referred to as the degree of belief, trust and recommendations a customer (or consumer) has for a firm/company which usually reflect on the patronage exercised towards a firm’s product at regular interval or repeated number of times.

Customer loyalty doesn’t just happen—it’s built, and strategically so. Some people call the blueprint for building loyalty the “brand continuum” or the “customer journey,” but jargon aside, the stuff that makes customers stick follows a path. And through smart, consistent marketing, business leaders can move customers swiftly through it (Young, 2018).

The resultant effect is that Repeat buyers and passionate loyalists will end up referring you to their networks. These are the holy grail of customers: After all, a mere 5 percent jump in customer retention can raise profits by up to 95 percent. But to move customers through the different stages of loyalty, you have to invest in marketing touch points at each juncture. That’s because while each stage has business benefits, it’s the step-by-step progression that yields the greatest Returns on Investment (ROI).

Product Branding and Consumer Loyalty
According to Iyadi and Egwuenu (2017), a brand which has built up trust in its customers over the years of existence tends to attract, appeal to and retain the loyalty of its consumers. At the initial stage of the brand and its consumers’ connectivity, there is always some vacuum of taste which the consumers hope to be met; and if the customers find the product has what it takes to meet their satisfactions, then they will be loyal to brands.

Considering the intensive competitive nature of businesses in this 21st century where numerous firms exist in the same industry, there is apparently the need to understand the behavioural pattern of the consumers in a target market, design brands that can attract their attention and render services that can make them loyal to the brand. In fact, it is a matter of necessity for companies (especially those in the bakery sub-sector of the food industry) in Nigeria to create these relationships with customers and work to maintain and grow the relationship (Iyadi, Kifordu & Ofili, 2020).

Assuredly, customers want to feel fulfilled, either because the product fills a need or because they feel loyal to it. As a manager or marketer of a firm, you might have both kinds of customers, and you must find ways to appeal to each type. Offer a product that meets your consumers’ needs and ensures it’s reliable and of the
highest quality. Marketers who realize this will be in a better position to retain customers and improve the perceptions of consumers who are unhappy with a brand’s service or product.

To this end, the relationship between brand and consumer is a unique one that can have positive outcomes for both parties and the organisation at large. This is due to the fact that as consumers develop relationships with brands and think of them as partners, brands become more human to consumers and obtain meaning and value. Consumers’ relationships with brands are not all that different from relationships with people. Hence, understanding the strength of the relationships that exists between brands and consumer loyalty is essential to making sure you know how to deal with your customers and create room for the firm’s growth and development.

In pursuance of the growth objectives of a firm, product branding and consumer loyalty have a role to play. This is because, a brand that has been able to win the loyalty of its consumers could afford the firm greater level of exclusive legal protection for its unique efforts and product features, from competitive parody; provide vital means of differentiating and serving market segments of various purses, purposes and personalities; facilitates the identification of a firm’s product on the retail shelves and provide a manufacturer with an avenue to escape the travails of price related competition.

According to Iyadi and Edeme (2022), the short run effect of these on the organisation is that there will be consistent increase in patronage which will in turn lead to increase in revenue and profit. While on the long run, it will create a larger share of the market for the firm, allows it gain competitive advantages over its competitors, become the market leader and expound beyond its expected business horizon. All of these will eventually lead to growth and development of the firm.

Conceptual Framework
The framework below shows the line between independent variables and dependent variables indication the relationship between brand equity, brand image, brand name, brand association and consumer loyalty.

Theoretical Framework
Theories are analytical tools for understanding, explaining and making predictions about a given subject matter. A Theory could be defined as: “A scientific ideational structure of broad scope, conceive by the human imagination that encompasses a family of empirical (experimental) laws regarding regularities existing in object and events, both observed and posited. A scientific theory is a structure suggested by these laws and is devised to explain them in a scientifically rational matter” (Encyclopedia Britannica, 2018).
In this project work, the theory adopted is the Theory of Planned Behaviour and Brand Relationship Theory as they are very much relevant for this study.

**Brand Relationship Theory**

This theory was advanced by Gummesson (2015) and pointed that there exist relationships among human beings. Consequently, consumers define the brand relationship from their own individual perspectives and the brand relationship and relational value are very much personalized in the minds of consumers. Customers generate individual relationships based on their individual perception of brand value, brand meaning and their experiences. That is, customers seem to personally create the brand through their communications across multiple contexts (Lindberg, 2015).

Prior research has also explored the personal component of the relationship between a brand and its customers. Fornell, (2016) examined the nature of relationships that customers have as well as want to have—with companies. Fournier views brand relationship quality as multifaceted and consisting of six dimensions beyond loyalty or commitment along which consumer brand relationships vary: self-concept connection, commitment or nostalgic attachment, behavioural interdependence, love/passion, intimacy, and brand-partner quality.

She suggests the following typology of metaphors to represent common customer-brand relationships: arranged marriages, casual friends/buddies, marriages of convenience, committed partnerships, best friendships, compartmentalized friendships, kinships, rebounds/avoidance-driven relationships, childhood friendships, courtships, dependencies, flings, enmities, secret affairs, and enslavements. While this typology contains most positive relationships, it may overlook a range of possible negative (e.g., adversary) and neutral (e.g., trading partner) ones.

Aaker, (2016) conducted a two-month longitudinal investigation of the development and evolution of relationships between consumers and brands. They found that two factors experiencing a transgression and the personality of the brand had a significant influence on developmental form and dynamics.

**2.5 Empirical Review**

Kowo, et al (2021), examines the relationship between product branding and consumer loyalty in the Nigerian telecommunication industry. This research employed survey research design. Primary data was adopted with the aid of a questionnaire administered to the customers of three major telecommunication companies in Nigeria (MTN, AIRTEL and GLOBACOM) residing in Lagos State. The population of the study was 172, the sample size was 120, which were determined using the simple computation method. The study made use of statistical tools that include: analysis of variance (ANOVA), correlation efficient and Statistical Packages for Social Sciences (SPSS) Version 17.0. The study found out that there exists a significant relationship between product branding and consumer loyalty in the Nigerian telecommunication industry. Consequently, from the practical perspective, telecommunication firms should expand their network coverage, improve the quality of service and provide better access to other networks within and outside Nigeria.

Solomon, Tijjani, Agbo and Ismail (2021), assess the effect of brand equity on the performance of distributors in Flour Mills of Nigeria PLC focusing on the north central region of Nigeria. The study applied a survey research with data were collected using self-administered questionnaire, and the formulated hypotheses
tested using multiple regressions with the help of SPSS IBM 23. The findings of the study revealed that the level of performance of distributors in Flour Mills of Nigeria PLC is greatly influenced by factors such as Product’s brand acceptance and product perceive quality which increases market share of the company. The study concluded that the positive effect of brand equity on performance of distributors in Flour Mills of Nigeria PLC is very high.

Soomro (2019), conducted a research on the antecedents of brand loyalty in the fashion industry of Pakistan: moderating effect of individual-level collectivist values. The main purpose of this research was to find the moderation effect of individual level collectivist values on the antecedents of Brand loyalty (BL). What effect does consumer difference on low or high collectivist values have on the brand loyalty in the fashion apparels? It has been found that both groups of consumers have different choices while buying. To investigate this, Individual Level and three antecedent's promotion (PRO), perceived brand quality (PBQ), and brand trust (BT) were selected to check the effect on brand loyalty. The questionnaire was self-developed and distributed online on social networking sites through a non-restricted non-probability sampling technique among 201 Pakistani respondents. Path Analysis and SEM analysis was performed to check the moderation in AMOS. This study has developed and tested the theory by finding that individual-level collectivist values (ILCV) have a significant moderating effect on the relationship between PBQ and BL. The findings reveal that consumers low in ILCV become significantly more loyal to a brand, particularly when PBQ is relatively at high levels. The main contribution of the study is that it presents the validated brand loyalty model with the interaction of ILCV.

Tartaglione, Cavacece, Russo and Granata (2019), carried out a Systematic Mapping Study on Customer Loyalty and Brand Management in Italy. The aim of this paper is to provide scholars with a systematization and mapping of the contributions on this topic to develop an effective research road map for future research. A bibliometric analysis and a mapping study have been conducted on 337 publications on customer loyalty and brand management from 2000 to 2018. The results present the most cited works on the topic, an evaluation map showing the most frequent and cited words and six clusters of words based on their co-occurrence. From the analysis of the clusters, the most relevant research findings, trends, and issues emerge, suggesting interesting theoretical and practical implications.

Research on the determinants (such as brand equity, brand image, brand name and brand association) of brand loyalty within a developing country is limited. A review of the literature uncovered that most studies related to the interrelationship between brand equity, brand image, brand name, brand association and brand loyalty are concentrated on developed countries such as Vietnam, Turkey, and India (Erkmen & Hancer, 2019; Kaur & Soch, 2018; Tran, Nguyen, Tran, Tran & Huynh, 2019).

In addition, previous studies have explored the linkages between the determinants of brand loyalty in unique industry settings such as hotel, restaurant, and mobile technology, with little or no studies being conducted in bakery sub-sector of food industry. From a developing country perspective, literature review have discovered the association between relationship quality and brand loyalty in South Africa and Nigeria, with no previous research on Nigerian bakery sub-sector of food industry. With this in mind, the literature points out that none of the studies both in developed and developing nations have explored the theoretical connection between brand equity, brand image, brand name, brand association, and brand loyalty in the bakery sub-sector of food industry. These gaps in literature made it necessary for this study to investigate the determinants of brand loyalty in the bakery sub-sector of food industry in Nigeria.
Methodology
This study adopted a survey research design method with the aim of determining the relationship between product branding and loyalty from consumers of bakery products in Delta North Senatorial District. The population of the study consist of consumers of bakery products in the studied area.

Names and Location of Registered Bakery Firms in Delta North Senatorial District, Delta State, Nigeria

<table>
<thead>
<tr>
<th>Location</th>
<th>Total Population</th>
<th>Name of Registered Bakery Firms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ogwashi-uku</td>
<td>2</td>
<td>Foster’s Cup Cake; and Harrison Bakery Industry</td>
</tr>
<tr>
<td>Kwale</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Agbor</td>
<td>2</td>
<td>Meris Bread Nigeria Limited; and Angelos Food Court.</td>
</tr>
</tbody>
</table>

This study covered the twenty-six (26) registered bakery firms spreading across Asaba, Ogwashi-uku, Kwale, Agbor (being the urban communities in Delta North Senatorial District of Delta State, Nigeria). Questionnaire was administered to the staff through the research assistant. Using the bakery firms in the study area. one hundred and thirty (130) staff of the chosen registered firms were randomly selected as sample size of the study. Questionnaire was administered on the staff to generate information on the subject matter through research assistant.

The study applied analysis of variance (ANOVA) and linear regression as statistical tools. The regression analysis was used to find the relationship between the dependent variable (consumer loyalty) and the determinants of the independent variable (product branding) in order to achieve the main objective which was to measure the factors influencing consumer loyalty on bakery firms in the studied area. The regression analysis is useful in estimating the contributions of each variable to the dependent variable to determine the best variable predictive of consumer loyalty and effects. The model is specified as linear consumer loyalty function as follows:

\[ Y = f(\alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \ldots + \beta_9 X_9 + e) \]

Where:
- \( Y \) = Consumer loyalty in bakery firms
- \( f \) = Function
- \( X_1 \) = Age (in years)
- \( X_2 \) = Marital status (Single = 1 Married = 2)
- \( X_3 \) = Educational status (No. of years spent in school)
\( X_4 = \text{Working Experience (No. of Years spent in bakery firms)} \)
\( X_5 = \text{Brand Equity (5- point Likert scale)} \)
\( X_6 = \text{Brand Image (5 – point Likert scale)} \)
\( X_7 = \text{Brand Name (5- point Likert scale)} \)
\( X_8 = \text{Brand Association (5- point Likert scale)} \)

\( \beta_1 - \beta_9 = \text{regression coefficients} \)
\( \alpha = \text{Constant} \)
\( e = \text{error term} \)

**Data Analysis**

In this section of the study, analyses were carried out to capture the hypotheses in order to facilitate the validation or test the formulated hypotheses. The data collected through the field survey were qualitative information which was subjected to five point Likert scale. The value generated was further subjected to regression analysis using SPSS statistical software. The results of the regression analysis are reflected on the table below.

**Table 4.1a Model Summary (Brand Equity and Consumer Loyalty)**

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R. Square</th>
<th>Adjusted R Square</th>
<th>Std error</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.891</td>
<td>.794</td>
<td>.175</td>
<td>.01327</td>
</tr>
</tbody>
</table>

*Source: Researcher Computation 2023.*

**Table 4.1b Coefficient (Brand Equity and Consumer Loyalty)**

<table>
<thead>
<tr>
<th>Constant</th>
<th>( B )</th>
<th>( \text{Std. Error} )</th>
<th>( \text{Beta} )</th>
<th>( T )</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.895</td>
<td>0.667</td>
<td></td>
<td></td>
<td>2.983</td>
<td>0.005</td>
</tr>
<tr>
<td>Brand equity is an intangible asset that depends on associations made by the consumer.</td>
<td>0.348</td>
<td>0.121</td>
<td>0.323</td>
<td>2.879</td>
<td>0.005</td>
</tr>
<tr>
<td>The value of brand equity is based on how much a consumer is aware of a brand.</td>
<td>0.237</td>
<td>0.106</td>
<td>0.251</td>
<td>2.225</td>
<td>0.030</td>
</tr>
<tr>
<td>Brand equity is built-up in a brand over the period of its existence.</td>
<td>0.316</td>
<td>0.125</td>
<td>0.332</td>
<td>2.811</td>
<td>0.005</td>
</tr>
</tbody>
</table>
The brand can add significant value when it is well recognized and has positive associations in the mind of the consumer. 

Table 4.1a shows the result of the regression analysis capturing the effect that brand equity has on consumer loyalty. The result shows that brand equity exact 79.4% effect on consumer loyalty as evidenced by the value of the $R^2$.

Table 4.1b on the other hand shows the values of the coefficients of the measures of brand equity. The results reveal that the independent variable is positively correlated with the dependent variable. This implies that the measures of brand equity have direct and positive relationship with consumer loyalty in Delta North Senatorial District, Delta State of Nigeria. This is evidenced by the beta values of the standardized coefficients where all the values are positive signal ($P>0$). The result also revealed that brand equity is statistically significant as shown by the value of the statistic and the probability. The variable perceived quality have positive effect on the consumer loyalty has a $t$-value of 2.438 and a probability or significant value of 0.022 ($P<0.05$).

### Table 4.2a Model Summary (Brand Image and Consumer Loyalty)

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R. Square</th>
<th>Adjusted R Square</th>
<th>Std. error</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.969</td>
<td>0.939</td>
<td>0.222</td>
<td>0.26971</td>
</tr>
</tbody>
</table>


### Table 4.2b Coefficients (Brand Image and Consumer Loyalty)

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>Constant</td>
<td>1.082</td>
<td>0.759</td>
<td>1.425</td>
<td>0.159</td>
</tr>
<tr>
<td>Consumers prefer the brand of a firm that is publicly well spoken of.</td>
<td>0.086</td>
<td>0.133</td>
<td>0.650</td>
<td>0.518</td>
</tr>
<tr>
<td>The structure of the product redirects the consumers’ perception about a brand.</td>
<td>0.436</td>
<td>0.169</td>
<td>2.580</td>
<td>0.012</td>
</tr>
</tbody>
</table>
Most consumers don’t buy products that are not well known.

<table>
<thead>
<tr>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>0.087</td>
</tr>
</tbody>
</table>

The images in the product appeal to the perception of the consumer about a brand.

<table>
<thead>
<tr>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>0.410</td>
</tr>
</tbody>
</table>

Analysis result revealed in table 4.3.2a and 4.2b captures the effect of brand image on consumer loyalty. Table 4.2a shows that the model brand image has a high predictive power as evidenced by the value of the R. Square (0.939). It implies that brand image accounts for 93.9% of consumers’ willingness to be loyal to a brand. The implication of this is that for a firm to earn consumer loyalty, it will require about 94% of the brand’s image. Table 4.2b shows the results of the parameter estimates of the coefficients of the independent variables. The results revealed that all measures of brand image are statistically significant. The T-square and the significant values also prove to be statistically significant of such variables as the use of brand image is employed by companies (0.002) at 0.05 level of significance or 95% confidence interval. In the same vein the inter variable relationships established by the result of table 4.2b shows that all the measurements of brand image were positively related with the measure of consumer loyalty as evidenced by the beta values of the standardized coefficients.

Table 4.3a Model Summary (Brand Name and Consumer Loyalty)

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R. Square</th>
<th>Adjusted R Square</th>
<th>Std. error</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.836a</td>
<td>0.699</td>
<td>0.331</td>
<td>0.29978</td>
</tr>
</tbody>
</table>


Table 4.3b Coefficients (Brand Name and Consumer Loyalty)

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
</tr>
<tr>
<td></td>
<td>2.102</td>
<td>0.474</td>
</tr>
<tr>
<td>The name should be easy to spell and pronounce.</td>
<td>0.393</td>
<td>0.123</td>
</tr>
<tr>
<td>The name should be relevant or related to the business brand.</td>
<td>0.058</td>
<td>0.063</td>
</tr>
<tr>
<td>The name should be a memorable name which consumers can easily remember.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The name should be fresh and unique as unique names stand out from the crowd of competitors’ brand name.

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R. Square</th>
<th>Adjusted R Square</th>
<th>Std error</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.879</td>
<td>0.773</td>
<td>.375</td>
<td>0.31327</td>
</tr>
</tbody>
</table>

*Source: Researcher computation 2023.*

The results of Analysis in table 4.3a and 4.3b relate to the regression measure for the degree to which brand name can affect consumer loyalty. The results show that brand awareness accounts for about 56% of influence on the consumer loyalty as revealed by the value of the R Square (0.699).

Table 4.3.6 relates the parameter estimates of the coefficients of the independent variable brand name measured. The result reveals that all the measure of the independent variable (brand name) influences are positively correlated with the measure of consumer loyalty as shown by the beta values of the standardized coefficients (β>0).

### Table 4.4a Model Summary (Brand Association and Consumer Loyalty)

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R. Square</th>
<th>Adjusted R Square</th>
<th>Std error</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.879</td>
<td>0.773</td>
<td>.375</td>
<td>0.31327</td>
</tr>
</tbody>
</table>

*Source: Researcher Computation 2023.*

### Table 4.4b Coefficient (Brand Association and Consumer Loyalty)

<table>
<thead>
<tr>
<th>B</th>
<th>Std. Error</th>
<th>Beta</th>
<th>T</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>1.984</td>
<td>0.686</td>
<td>2.892</td>
<td>0.005</td>
</tr>
</tbody>
</table>

Consumers tend to remember most of the characteristics of a brand.

<table>
<thead>
<tr>
<th>B</th>
<th>Std. Error</th>
<th>Beta</th>
<th>T</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.348</td>
<td>0.121</td>
<td>0.323</td>
<td>2.879</td>
<td>0.005</td>
</tr>
</tbody>
</table>

Consumers do easily remember the symbol and logo of the brand.

<table>
<thead>
<tr>
<th>B</th>
<th>Std. Error</th>
<th>Beta</th>
<th>T</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.237</td>
<td>0.106</td>
<td>0.251</td>
<td>2.225</td>
<td>0.030</td>
</tr>
</tbody>
</table>
Most consumers seem to be loyal to a leading brand in the market.  

<table>
<thead>
<tr>
<th></th>
<th>0.237</th>
<th>0.106</th>
<th>0.251</th>
<th>2.225</th>
<th>0.030</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumers tend to be loyal to a brand that offers a variety of price ranges.</td>
<td>0.237</td>
<td>0.106</td>
<td>0.251</td>
<td>2.225</td>
<td>0.030</td>
</tr>
</tbody>
</table>


Table 4.4 shows the result of the regression analysis capturing the effect of brand association on consumer loyalty. The result shows that brand association exact 77.3% effects on consumer loyalty as evidenced by the value of the R square.

Table 4.4b on the other hand shows the values of the coefficients of the variable measures of brand association. The results reveal that the independent variables are positively correlated with the dependent variable. This implies that the measures of brand association have direct and positive relationship with consumer loyalty in Delta North Senatorial District, Delta State of Nigeria. This is evidenced by the Beta values of the standardized coefficients where all the values are positive signal (P>0).

The result also revealed that the measure for brand association is statistically significant as shown by the value of the statistic and the probability. The variable, brand association have positive effect on consumer loyalty has a t-value of 2.225 and a probability or significant value of 0.030 (P<0.05)

Test of Hypotheses
The hypotheses formulated were tested in this section using the results from our regression analysis.

Test of Hypothesis 1

$H_0$: There is no significant relationship brand equity and consumer loyalty in Delta North Senatorial District.

The above hypothesis desires to test as to whether measures of brand equity have effect on the consumer loyalty in Delta North Senatorial District, Delta State of Nigeria. From the results of the regression analysis on the effect of brand equity on consumer loyalty, it was established that measures of brand equity have positive correlation with the dependent variable consumer loyalty as evidenced by the beta values of the standardized coefficients ($\beta>0$). The results also revealed that the measure of brand equity effects are statistically significant as established by the value of the statistic and significant value at 95% confidence interval (P<0.05).

In the light of the above, results given that the measures of brand equity will then reject the null hypothesis and conclude that there is significant relationship brand equity and consumer loyalty in Delta North Senatorial District.

Test of Hypothesis 2

$H_0$: There is no significant relationship between brand image and consumer loyalty in Delta North Senatorial District.

The above hypothesis intends to secure if brand image do have significant effect on consumer loyalty. However, the results of analysis on the effect of brand image on consumer loyalty has established that the measures of brand image were positively related with the measure of consumer loyalty reveals that the beta
values of the parameters estimate of the standardized coefficients were greater than zero (β>0). The result also established that all measures of brand image were statistically significant.

Thus, in the light of the above results which established that the measures brand image was statistically significant, we will then reject the null hypothesis and conclude that there is significant relationship between brand image and consumer loyalty.

**Test of Hypothesis 3**

**Ho:** There is no significant relationship between brand name and consumer loyalty in Delta North Senatorial District.

The intention of the above hypothesis is to test if measures of brand name do affect consumer loyalty. The regression analysis on the effect of brand name and consumer loyalty has established that the measure of brand awareness influences are positively correlated with consumer loyalty as revealed by the estimated values of the standardized coefficients in table 4.3.6 where the beta values are all greater than zero (β>0).

In the light of the established result above which reveals that all other measures of brand name influences were statistically significant, the null hypothesis will then be rejected and conclude based on established results that there is significant relationship between brand name and consumer loyalty in Delta North Senatorial District, Delta State of Nigeria.

**Test of Hypothesis 4**

**Ho:** There is no significant relationship between brand association and consumer loyalty in Delta North Senatorial District.

The above hypothesis desires to test as to whether the measures of brand association do affect consumer loyalty. From the results of the regression analysis on the degree of the effect that brand association have on consumer loyalty in Delta North Senatorial District, Delta State of Nigeria, it was established that measures of brand association have positive correlation with the dependent variable consumer loyalty as evidenced by the beta values of the standardized coefficients (β>0). The results also revealed that the measures of brand association influences are statistically significant as established by the value of the statistic and significant value at 95% confidence interval (P<0.05).

In the light of the above, results given that the measures of brand association influences will then reject the null hypothesis and conclude that there is significant relationship between Brand Association and Consumer Loyalty in Delta North Senatorial District, Delta State of Nigeria.

**Discussion of Findings**

In the case of the first objective which aimed at determining the degree to which brand equity can affect consumer loyalty in Delta North Senatorial District, Delta State of Nigeria, the results of the regression analysis established that measures brand equity have positive correlation with the dependent variable consumer loyalty as evidenced by the beta values of the standardized coefficients. This agreed with the finding of Tartaglione, et al (2019) and Soomro (2019) who carried out similar study on company’s brand and consumer loyalty. In the light of this finding, one can confidently conclude that there is significant relationship between brand equity and consumer loyalty in Nigeria.

The result from the test of the second hypothesis which aimed at determining the effect of brand image on consumer loyalty, it was found that the measures of brand image were positively related with the measure of
consumer loyalty; and also established that all measures of brand image were statistically significant. This agreed with the findings of Kowo, et al (2021) and Djumarno, et al (2017) who carried out similar study on product branding and consumer loyalty. Thus, we will conclude that brand equity have significant effect on consumer loyalty in Nigeria.

Similarly, both brand name and brand association parameters used in the study revealed that there is strong positive significant relationship between brand name, brand association and consumer loyalty in Delta North Senatorial District, Delta State of Nigeria. This agreed with the findings of Solomon, et al (2021), Rajesh (2021) and Tartaglione, et al (2019) who carried out similar study on product branding and consumer loyalty. Thus, we will conclude that both brand name and brand association have significant effect on consumer loyalty in Nigeria.

Hence, from the discussion of findings above, it has been empirically ascertained that product branding have strong positive relationship with consumer loyalty using the case of selected bakeries in Delta North Senatorial District, Delta State of Nigeria. This agreed with the findings of Kowo (2021) who carried out similar study on product branding and consumer loyalty in a contemporary business environment.

### Conclusion

This study is carried out to examine “product branding and consumer loyalty in registered bakery firms in Delta North Senatorial District of Delta State, Nigeria”. The instrument used for data collection was questionnaire which was administered to one hundred and thirty one (130) respondents and were fully retrieved. The statistical tool used for data analysis is Analysis of Variance (ANOVA). Hypothesis testing was done using Linear Regression through SPSS as it is appropriate for testing the results of the samples collected. The findings reveal that product branding within the scope of brand equity, brand image, brand name and brand association have strong positively significant effect on the consumer loyalty.

### Recommendations

Based on the findings of this research work, the following recommendations were made:

- Bakery firms should embrace the practice of product branding as the benefits are overwhelming from the findings of this research work.
- Small and medium-scale enterprises development agency of Nigeria (SMEDAN) should carryout regular sensitization programs on the need for product branding among bakeries and other firms in the SMEs industry.
- Government should provide special fund for bakery firms to help them carryout regular branding activities.
- Similar researches should be carried out on product branding within the scope of SMEs.

### Contributions to Knowledge

This research work has been able to bridge the gap in literature as it has been able to consider product branding and consumer loyalty in the context of bakery firms as many researchers failed to consider the necessity of product branding for bakery firms. Hence, this study will be an eye opening most especially to owners of bakery firms and other stakeholders in the food and beverage industry who are not yet enjoying the benefits of product branding and consumer loyalty in their business operations in Delta State and Nigeria at large. This study has also contributed significantly to the improvement in current literatures as
well as pave way to researchers to concentrating their research work at grass root level in order to gain absolute facts about how branding can facilitate the growth of bakery firms in Nigeria.

References

57. Rijkers et al (2018). Which Firms create the most Jobs in Developing Countries? Labour Economics, 31(1), 84–102