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INFLUENCE OF CORPORATE IMAGE, PERCEIVED VALUE, AND SERVICE QUALITY ON CUSTOMER LOYALTY TO INDIGENOUS BRANDS IN NIGERIA

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ABSTRACT
This study examines the influence of corporate image, perceived value, and service quality on customer loyalty to indigenous brands in Nigeria. In an increasingly competitive market, indigenous brands face significant pressure from local and international competitors. Sustaining customer loyalty is therefore essential for their survival, growth, and contribution to national economic development. A quantitative research design employing a cross-sectional survey approach was adopted. The target population comprised customers of selected indigenous brands in the fast-moving consumer goods (FMCG) and household wear sectors in Surulere, Lagos State. Using stratified random sampling, 375 respondents were selected. Data were collected through a structured Corporate Image, Perceived Value, and Service Quality Questionnaire (CIPVSQ), validated by experts and tested for reliability using the split-half method and Pearson Product Moment Correlation Coefficient. Descriptive statistics, mean scores, standard deviation, chi-square, regression analysis were used to test the hypotheses. Findings revealed that corporate image, perceived value, and service quality each significantly influence customer loyalty, with corporate image emerging as the strongest predictor. The regression analysis underscored that loyalty cannot be explained by a single factor but results from a combination of functional value (perceived value), relational trust (service quality), and symbolic appeal (corporate image**)**. The study concludes that strengthening corporate image, delivering high perceived value, and ensuring consistent service quality are critical strategies for enhancing loyalty to indigenous brands. Recommendations include sustained brand reputation management, value-driven product delivery, and improved customer service practices.

Keywords: Corporate Image, Perceived Value, Service Quality, Customer Loyalty
JEL Code: M13, L15, D12.

1. INTRODUCTION
In highly competitive marketplaces, securing and sustaining market share depends critically on customer loyalty. For indigenous brands operating in Nigeria, loyalty drives repeat purchases, positive word-of-mouth, lower customer acquisition costs, and resilience against regional and international competitors (Okocha & Anyanwu, 2022).Yet many locally produced brands lose market ground not necessarily because of inferior products, but because managerial strategies insufficiently account for how corporate image, perceived value, and service quality shape customer loyalty. Adeniji, Osibanjo and Ojo (2021) identified corporate image as the aggregate perception of a brand's reputation, trustworthiness, and social responsibility to influence consumers' preference and repurchase decisions. They maintained that perceived value captures customers' evaluation of benefits relative to cost (including functional, emotional, and

social dimensions). Additionally, service quality (commonly measured by the SERVQUAL dimensions: tangibles, reliability, responsiveness, assurance, and empathy) shapes satisfaction and reinforces or undermines perceived value (Hammanjoda, Safiyanu & Usman, 2023). More so, Nwachukwu, et al. (2025) maintained that cooperate societies significantly contribute to poverty alleviation, and have an even stronger effect on entrepreneurial business growth. These findings they believe underscore the critical influence of cooperative societies in promoting sustainable economic development in south west Nigeria. These constructs therefore jointly determine whether customers develop strong attitudinal and behavioural loyalty toward indigenous products.

Although prior studies have explored these constructs in service industries and selected product markets in Nigeria, there is limited empirical evidence on their combined effects specifically for product-based indigenous brands. Existing work is often sector-specific and does not consistently model direct and indirect pathways (for example, how service quality may enhance perceived value which then drives loyalty). This fragmentation constrains managers who need targeted, evidence-based strategies to retain customers in the face of growing foreign competition.

This study therefore, examines how corporate image, perceived value, and service quality influence customer loyalty to indigenous brands in Nigeria. Specifically, it seeks to: determine the effect of corporate image on customer loyalty to indigenous brands in Nigeria, assess the influence of perceived value on customer loyalty to indigenous brands and evaluate the impact of service quality on customer loyalty to indigenous brands.

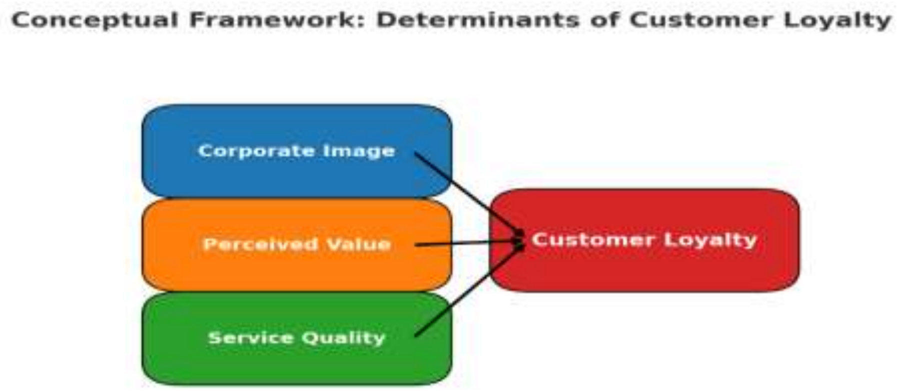
2. LITERATURE REVIEW

Corporate image denotes to stakeholders' collective perception of a brand or firm based on communications, reputation, and observed behaviour. Core dimensions relevant to this study include reputation, trustworthiness, perceived social responsibility, and communication consistency. In the indigenous-brand context, it reflects how customers perceive reliability, social responsibility, and ethical standards (Akintoye & Omotayo, 2021; Nguyen; Doney & Cannon 2021). Perceived value refers to the subjective tradeoff between utility received and costs incurred. It encompasses functional value (product quality, and performance), emotional value (affective benefits and brand experience), and social value (status or community ties). For indigenous brands, socio-cultural identity and affordability often shape perceived value (Ogunleye & Adebanjo, 2022; Okorie; Okafor, & Bello 2023).

Following SERVQUAL, service quality includes tangibles, reliability, responsiveness, assurance, and empathy. It is the degree to which a service meets or exceeds expectations. In product contexts, service quality may include after-sales service, distribution reliability, and staff competence. Studies using SERVQUAL show consistent links to satisfaction and loyalty, but adaptation of items for product markets is often inconsistent (Eze & Olamide, 2023).

Customer loyalty on the other hand is the consistent preference and commitment to a brand, reflected in repeat purchases, advocacy, and resistance to switching. It results from cumulative satisfaction and trust, sustaining long-term relationships (Ibrahim & Salawu, 2023). Loyalty has both behavioral (repurchase) and attitudinal (positive advocacy) dimensions and is measured in this study through behavioral intentions and actual purchase behavior. Empirical work supports loyalty as an outcome of perceived value, service quality, and corporate image, but integrated models for indigenous product brands are scarce (Okonkwo & Ogundipe, 2021).

Figure 1:



2.1 Theoretical Literature

This study is anchored on two key models: the SERVQUAL Model and the Customer Value-Satisfaction-Loyalty Model, which explain how corporate image, perceived value, and service quality influence customer loyalty toward Nigerian brand products.

SERVQUAL Model (Service Quality Model): Developed by Parasuraman, Zeithaml, and Berry (1985), the SERVQUAL model identifies five service quality dimensions: Tangibles (physical facilities, equipment, and staff appearance), Reliability (consistent, dependable service delivery), Responsiveness (promptness and willingness to assist customers), Assurance (staff knowledge, courtesy, and ability to inspire trust), and Empathy (personalized attention to customers).

In Nigerian brand products, consistent high-quality service strengthens perceived value and corporate image, driving loyalty. When expectations are met or exceeded, customers are more likely to repurchase and recommend the brand.

Customer Value-Satisfaction-Loyalty Model: Drawing from Woodruff, Zeithaml, and Oliver (1992), this model shows a sequential link: Perceived Value → Customer Satisfaction → Customer Loyalty**.** High perceived value (benefits vs. cost) increases satisfaction, which fosters loyalty behaviors such as repeat purchases, advocacy, and resistance to competitors. For Nigerian brands, perceived value is shaped by product quality, pricing, and brand experience. Together, these models form a robust theoretical base for evaluating how corporate image, perceived value, and service quality shape customer loyalty to Nigerian brand products.

2.2 Empirical Studies

Empirical evidence from Nigeria demonstrates that corporate image, perceived value, and service quality are critical determinants of customer loyalty to indigenous brands. In the road transport sector, Ikenna, Uche, and Agu (2020) found that service quality dimensions such as reliability, tangibles, and responsiveness significantly predicted passenger loyalty, with reliability exerting the strongest influence. Their study suggests that consistency and the ability to address customer concerns promptly remain indispensable for fostering long-term patronage in indigenous transport firms. Similarly, in the post-COVID e-commerce market, Ojochide et al. (2023) reported that responsiveness, fulfillment, information privacy, and compensation were significant drivers of loyalty among Jumia and Konga customers. The study highlights that in digital service environments, timely responsiveness and dependable order fulfillment underpin consumer trust and repeat patronage. Together, these two studies reinforce the argument that responsiveness whether in physical or digital service contexts forms a backbone of loyalty outcomes in Nigeria.

Beyond service quality, perceived value has also been shown to influence loyalty to indigenous brands. In the sachet water market of Makurdi, Onah, and Ugwuibe (2022), working in line with earlier studies such as Okoh, Anyanwu, and Okocha (2021), established that perceived value dimensions like quality, price, and social value significantly predicted brand loyalty. Their findings demonstrate that consumers' loyalty extends beyond functional attributes, encompassing emotional satisfaction, affordability, and social acceptance of indigenous products. This suggests that indigenous producers must balance product quality with competitive pricing and emotional connection to sustain consumer commitment. Corporate image also emerges as a crucial predictor of loyalty. Adeniji, Osibanjo, and Ojo (2021) emphasized that a favorable corporate image, encompassing organizational reputation, physical environment, and identity, is a strategic asset for enhancing customer loyalty and profitability. Also, an empirical work by Hammanjoda; Safiyanu, and Usman, (2023) on service quality in hotels further affirmed that service quality and guest satisfaction significantly determined customer loyalty, while perceived value played a less consistent role. These findings imply that while value perceptions can fluctuate with context, a strong and positive corporate image consistently anchors customer relationships and sustains loyalty in indigenous service firms.

Taken together, these studies indicate that customer loyalty to indigenous brands in Nigeria is multidimensional, driven by the interplay of reliable service quality, favorable corporate image, and perceived value across quality, price, and social dimensions. These insights point to the need for indigenous brands to adopt an integrated loyalty strategy that aligns service quality, value creation, and corporate image management to thrive in competitive markets.

In summary, while existing scholarship has advanced our understanding of customer loyalty in Nigeria, most studies have disproportionately emphasized service-based sectors and multinational corporations, leaving indigenous product-based brands relatively underexplored. This imbalance has created a contextual gap, particularly in understanding how corporate image, perceived value, and service quality influence loyalty in local consumer markets. Furthermore, methodological shortcomings persist, as prior research has leaned heavily on association-based techniques such as Chi-square, which, though useful, do not fully capture the strength, direction, and predictive capacity of relationships between brand-related factors and customer loyalty. Addressing these gaps, the present study seeks to provide empirical evidence on indigenous Nigerian brands and employ multiple regression analysis to more rigorously evaluate how corporate image, perceived value, and service quality shape consumer loyalty. This focus not only enriches the literature but also informs actionable strategies for strengthening the competitiveness of indigenous firms in Nigeria's dynamic retail landscape.

3. METHODOLOGY

3.1 Theoretical Framework

This study adopts the Customer Value–Satisfaction–Loyalty Model as its guiding framework. The model, advanced by Woodruff, Zeithaml, and Oliver (1992), establishes a sequential relationship where perceived value leads to customer satisfaction, which in turn fosters customer loyalty. In the context of Nigerian brand products, this model is especially relevant; indigenous brands often compete with foreign alternatives, making perceived value a critical determinant of consumer preference. If Nigerian brands deliver strong value and consistently satisfy customers, loyalty will follow, enabling them to withstand competitive pressures. By grounding the study in the Customer Value–Satisfaction–Loyalty Model, the research can effectively explain how corporate image, perceived value, and service quality interact to drive customer loyalty, thereby providing actionable insights for managers of Nigerian brands.

3.2 Research Design

This study employed a quantitative, cross-sectional survey design and regression analysis to investigate the influence of corporate image, perceived value, and service quality on customer loyalty to indigenous brand products in Nigeria. The survey approach was deemed appropriate because it enabled the collection of standardized data from a large population within a relatively short period, thereby allowing statistical analysis of relationships among variables (Creswell & Creswell, 2022). The population of the study consisted of customers of indigenous brands in Nigeria, with the accessible population drawn from consumers in Surulere, Lagos State, specifically within the fast-moving consumer goods (FMCG) and household wear sectors. These sectors were purposively chosen due to their strong indigenous representation and wide consumer patronage. The sampling frame included customers reached through selected markets, retail outlets, and brand-specific stores in Surulere. Eligible respondents were individuals aged 18 years and above who had purchased and used indigenous brand products for at least six months. A stratified random sampling technique was applied to guarantee balanced representation across demographic subgroups, particularly gender (adult males and females) within the two product sectors. From each stratum, respondents were proportionately drawn to reflect the actual distribution of customers in FMCG and household wear markets. The sample size of 375 was determined using Cochran's formula for sample-size calculation at a 95% confidence level and a 5% margin of error estimation in infinite populations, ensuring statistical adequacy:

$$\mathbf{n_0 = Z^2\, p\, (1-p) / e^2}$$

Where:

Z = 1.96 corresponding to the desired confidence level of 95%,

p = 0.5 estimated response proportion of 50%,

e = 0.05 acceptable margin of error of 5%,

n_0 is the number of respondents (sample)

Therefore, the computation gives: n_0 = 1.962 × 0.5 (1-0.5) / 0.052

= 3.8416 × 0.25 / 0.0025

= 384.16

However, a total of 9 invalid responses and total of 375 valid responses were recorded hence, the sample size of 375 was adopted for the study. This aligns with the accessible study population of FMCG and household wear sectors in Surulere, which was estimated at approximately 4,800 unique customers (120 retail shops × average 40 unique customers per day). Given that Cochran's formula already assumes an infinite or very large population, and that the accessible population far exceeds the minimum threshold for the approximation to hold, a sample size of 375 respondents was deemed sufficient and adopted for this study. Data were collected using a structured instrument titled the Corporate Image, Perceived Value, and Service Quality Questionnaire (CIPVSQ), designed to capture the perceptions of customers regarding the independent and dependent variables of the study. To establish construct validity of the instrument, an Exploratory Factor Analysis (EFA) was conducted on pilot data collected from respondents outside the study area, confirming the underlying factor structure of the items. Reliability of the instrument was assessed using Cronbach's alpha coefficient, which yielded value above the 0.70 benchmark across the scales, thereby confirming strong internal consistency and stability of the measures. For data analysis, Descriptive Statistics were employed to summarize demographic characteristics, while Chi- Square and Multiple Regression Analysis was conducted to assess the individual and combined influence of corporate image, perceived value, and service quality on customer loyalty. The choice of regression analysis was based on its suitability for measuring the relative predictive power of multiple independent variables on a dependent variable, in line with the guiding theoretical model. This approach provided a robust basis for testing the hypothesized relationships and for drawing empirical conclusions about the determinants of customer loyalty to indigenous brands in Nigeria.

3.3 Regression Model Specification

The study employs a multiple regression model to estimate the effect of corporate image, perceived value, and service quality on customer loyalty. The functional form is specified as:

$$CLi=\beta 0+\beta 1CIi+\beta 2PVi+\beta 3SQi+\epsilon i \quad \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots \text{(i)}$$

Where:
CLi = Customer Loyalty score
CIi= Corporate Image score
PVi= Perceived Value score
SQi= Service Quality score
β0 = Constant (intercept) term
β1, β2, β3 = Regression coefficients representing the magnitude and direction of influence of the independent variables on customer loyalty
ϵi = Error term capturing unobserved influences

4. RESULTS AND DISCUSSION OF FINDINGS

4.1 Summary of Major Findings

Table 1: Demographic Profile of Respondents

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	197	52.53
	Female	178	47.47
Age	20 - 35 years	132	35.20
	Above 35 years	243	64.80
Education Level	SSCE	114	30.40
	Bachelor’s Degree/ others	261	69.60

Source: Field Survey (2025)

The demographic results indicate a fairly balanced gender distribution, with most respondents aged 35 years and above holding at least a Bachelor’s degree.

Table 2: Descriptive Statistics

Variable	N	Mean	Std. Deviation	Remark
Corporate Image	375	3.21	0.234	Strongly Consistent
Perceived Value	375	3.02	0.415	Consistent
Service Quality	375	3.10	0.423	Moderately Consistent

Source: Field Survey (2025)

All variables recorded mean scores above 2.5 on a 4-point Likert scale, suggesting respondents generally agree and are consistent with the positive statements about the influence of corporate image, perceived value, and service quality on customer loyalty.

Table 3: Chi-Square Analysis Output

F	DF	Sig. Level	X^2 Cal.	X^2 Crit.
375	9	0.05	110.8	16.92

Source: Field Survey (2025)

Table 4: Regression Analysis

Multiple Regression Predicting Customer Loyalty from Corporate Image, Perceived Value, and Service Quality

Predictor	B	SE B	Β	t	P
Constant	1.245	0.312	–	3.99	< .001
Corporate Image (CI)	0.284	0.072	.261	3.94	< .001
Perceived Value (PV)	0.316	0.085	.298	3.72	< .001
Service Quality (SQ)	0.405	0.067	.377	6.04	< .001
R^2 = .482	**Adjusted R^2 = .476**		**F(3, 371) = 114.79, p < .001**		

Source: Field Survey (2025)

As shown in Table 8, corporate image, perceived value, and service quality were all significant positive predictors of customer loyalty. The regression model explained approximately 48% of the variance in customer loyalty (R2=.482R^2 = .482), indicating that these three factors collectively play a substantial role in shaping consumers' commitment to indigenous brand products. Notably, service quality emerged as the strongest predictor (β=.377, p<.001\beta = .377, p < .001), followed by perceived value (β=.298, p<.001\beta = .298, p < .001) and corporate image (β=.261, p<.001\beta = .261, p < .001).

4.2 Discussion of Findings

The demographic profile (Table 1) indicates a near-equal gender distribution, enhancing the representativeness of the findings. Respondents above 35 years dominated, suggesting inputs from experienced consumers who are more likely to display stable loyalty behaviors. With most respondents holding at least a bachelor's degree, the data reflects an informed customer base that is analytical in evaluating quality and corporate reputation. This aligns with prior studies (Ogunleye & Adebanjo, 2022) showing that educated consumers are more critical of service delivery and brand reputation when forming loyalty judgments.

From the descriptive statistics (Table 2), corporate image (Mean = 3.21, SD = 0.234) emerged as the strongest driver of loyalty. This reflects cultural factors in the Nigerian context, where symbolic values such as reputation, trust, and social responsibility strongly influence customer allegiance. Consumers often associate indigenous brands with community identity and cultural pride, reinforcing corporate image as a loyalty determinant (Obasi & Chukwu, 2022). Perceived value (Mean = 3.02, SD = 0.415) ranked next, reflecting the price–quality sensitivity prevalent in Nigeria's inflationary economy. Variation in responses suggests income-level differences and varying expectations across customer groups, consistent with Ahmed & Okonkwo (2021), who noted that affordability and durability are crucial for loyalty in low–middle-income markets. Service quality (Mean = 3.10, SD = 0.423) also influenced loyalty, confirming Chinwe & Olaoye (2024) that promptness, courtesy, and after-sales services are central to consumer retention.

The chi-square test (Table 3) further confirms the collective significance of corporate image, perceived value, and service quality (X^2 Cal. = 110.8 > X^2 Crit. = 16.92, $p < 0.05$). This underscores a multidimensional framework of loyalty, where image fosters trust, value drives repeat purchases, and service ensures consistent satisfaction. This is in line with the findings of Nwachukwu, et al. (2025) that cooperate societies significantly contribute to poverty alleviation, and have an even stronger effect on entrepreneurial business growth. These findings they believe underscore the critical influence of cooperative societies in promoting sustainable economic development in south west Nigeria.

The analytical model was justified by employing chi-square analysis, which is suitable for categorical data and testing independence between observed variables. This estimation procedure ensured robustness by validating that associations among corporate image, perceived value, service quality, and loyalty are not by chance but statistically significant.

The regression analysis (Table 4) revealed that all three predictors' corporate image, perceived value, and service quality had positive and significant effects on customer loyalty. Corporate Image which shows a positive and significant coefficient (β=0.261,p<.001\beta = 0.261, p < .001) suggests that indigenous brands with a strong and reputable corporate image are more likely to retain loyal customers. This finding supports prior studies by Obasi and Chukwu (2022) that highlight reputation and trust as vital factors influencing consumer commitment in the Nigerian marketplace. Equally important, the results showed that Perceived Value was a strong predictor of loyalty. This also significantly influenced customer loyalty (β=0.298, p<.001\beta = 0.298, p < .001). Customers who believe that indigenous products deliver good value relative to price are more inclined to remain loyal. This aligns with Ahmed and Okonkwo (2021), who reported that consumers' assessment of value-for-money strongly predicts repeat purchases, especially in markets with price-sensitive consumers. However, Service quality was found to be the strongest predictor (β=0.377, p<.001\beta = 0.377, p < .001), indicating that responsive, courteous, and reliable service delivery enhances loyalty. This finding corroborates Chinwe & Olaoye (2024), who emphasized that indigenous firms can achieve competitive advantage through improved service responsiveness and after-sales support. Taken together, the study underscores that loyalty cannot be explained by a single factor but results from a combination of functional value (perceived value), relational trust (service quality), and symbolic appeal (corporate image). For practitioners, this means that indigenous brands seeking to thrive must adopt a multi-pronged strategy that integrates these three dimensions, thereby creating a holistic consumer experience that fosters loyalty and competitive resilience.

5. CONCLUSION AND POLICY RECOMMENDATIONS

5.1 Conclusion

The study concludes that customer loyalty to indigenous brands in Nigeria is shaped by corporate image, perceived value, and service quality. In an era where foreign brands dominate market share, indigenous Nigerian firms must strategically strengthen their reputational capital, balance affordability with quality, and deliver consistently high service standards to remain competitive.

5.2 Recommendations

Based on the findings, the following targeted recommendations are advanced:

1. Agencies such as Standard Organization of Nigeria (SON) and Federal Competition and Consumer Protection Commission (FCCPC) are required to collaborate with indigenous firms to promote transparent practices and quality certification, while firms should prioritize Corporate Social Responsibility (CSR) initiatives that emphasize local development and cultural heritage to strengthen consumer trust.
2. To enhance perceived value, The Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) and Bank of Industry (BoI) are expected to support cost-efficient production methods that ensure affordability without compromising quality, and brands are encouraged to adopt loyalty programs and value-added services to reward and retain customers.
3. Service quality improvement requires collaboration with Nigerian Institute of Management (NIM) and professional training bodies to equip staff with courtesy, responsiveness, and problem-solving skills, alongside institutionalized feedback

systems and the adoption of International Organization for Standardization (ISO) 9001 frameworks to standardize delivery.

4. Indigenous brands should also leverage social media, e-commerce, and mobile applications to engage digital consumers, with National Information Technology Development Agency (NITDA) supporting SMEs in building digital branding capabilities.
5. Managers are expected to integrate corporate image, perceived value, and service quality into a unified strategy, while future research should extend the model to include trust, satisfaction, and digital engagement, and conduct comparative studies across African countries for broader generalizability.

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