

BRAND TRUST AND PERCEIVED VALUE ON BRAND LOYALTY AMONG SACHET WATER CONSUMERS IN MAKURDI METROPOLIS, NIGERIA

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ABSTRACT

The cross-sectional survey design was used to examine the influence of brand trust and perceived value on brand loyalty among sachet water consumers in Makurdi metropolis. The cluster sampling technique was used among 390 sachet water consumers in Makurdi metropolis. The Brand Trust Scale developed by Delgado-Ballester (2011), Customer Perceived Value Scale developed by Sweeney and Soutar (2001), and the Brand Loyalty Scale developed by Bobalca, Gatej and Ciobanu (2012) were used for data collection. The multiple linear regression were used to test the hypotheses. Hypothesis one revealed that, brand trust significantly influenced brand loyalty among sachet water consumers in Makurdi Metropolis [$R = .962$, $R^2 = .925$, $F(2, 387) = 238.56$, $P < .05$]. Hypothesis two revealed that, perceived value (quality, emotional, price and social value) significantly influenced brand loyalty among sachet water consumers in Makurdi Metropolis [$R = .986$, $R^2 = .873$, $F(2, 385)$, $P < .05$] and Hypothesis three when tested showed that brand trust and perceived value significantly and jointly influenced brand loyalty among sachet water consumers in Makurdi Metropolis [$R = .969$, $R^2 = .938$, $F(2, 387) = 2952.093$, $P < .05$]. In conclusion, both brand trust and perceived value significantly influenced brand loyalty among sachet water consumers in Makurdi Metropolis. It was recommended thus, Manufacturers should focus on quality assurance, ensuring consistent quality in sachet water production to build and maintain brand trust. Individuals themselves should learn to provide feedback to manufacturers and authorities regarding product quality and safety concerns, this which can help them improve quality and service delivery. Also, they should advocate for the promotion of trustworthy and high-value sachet water brands within the community to support local businesses and ensure consumer satisfaction.

Keywords: Brand Trust, Perceived Value, Brand Loyalty, Sachet Water, Consumers

INTRODUCTION

In the current competitive landscape of business, establishing and nurturing consumer loyalty towards a specific brand has become a critical concern for organizations engaged in production. Contemporary enterprises are dedicating substantial efforts to enhance consumer loyalty towards their products (Ribbink, Van Riel & Liljander, 2014). This trend is particularly evident in the bottled water industry in Nigeria, which has witnessed a surge in the number of portable water manufacturing units. Sachet water usage has become widespread across urban and rural areas, serving purposes such as drinking and cooking (Kim, & Xiang, 2018).

This underscores the importance of ensuring high-quality production and distribution of safe drinking water to the population. Despite the increasing number of water production facilities, consumers' unwavering desire for quality and safe water remains a top priority (Akın, & Erdoğan, 2015). As competition intensifies, strategies for building brand loyalty among consumers are crucial for retaining customers and securing consistent patronage, providing a competitive edge (Ribbink, Van Riel & Liljander, 2014). The brand loyalty model formulated by Deng, Lu, Wei, and Zhang (2010) comprises four fundamental stages of loyalty: cognitive, affective, conative, and action (behavioural) stages. These stages underscore the intricate interplay between attitudes and behaviours. Attitudinal loyalty encompasses cognitive, affective, and conative (behavioural intention) elements that evolve across three developmental stages. Cognitive loyalty emerges from consumers' knowledge about a brand's price and quality (Fournier, Dobs, & Kumar, 2019). This dimension of loyalty could be considered relatively fragile, as consumers might switch preferences if they encounter a brand offering lower prices (Kumar, & Advani, 2019). Conversely,

affective loyalty originates from the sense of satisfaction derived from product usage. It reflects the deeply contented feelings experienced by customers when utilizing a product. The conative loyalty dimension underscores the fusion of attitudinal loyalty with desire; consumers must possess a strong inclination to purchase a brand for loyalty to manifest. Behavioural loyalty represents the behavioural outcomes resulting from the synergy of the other three loyalty types. Water, being an essential component of bodily cells, tissues, and fluids, is indispensable for human survival (Gleick, 2016). Its significance to human existence is second only to oxygen. Throughout history, human settlements have often been shaped by water accessibility (Saleh, Jones & Wilson, 2021). Water, primarily packaged as bottled water and sachet water, serves diverse domestic needs.

The convenience, perceived purity, and quality of sachet water have led to its adoption in place of tap water (Doria, 2016). The availability of sachet water has become widespread, encompassing various brands, packaging designs, purification methods, and taste profiles. The consumption of sachet water has seen remarkable global and local growth, with an annual increase of 10% worldwide. This expansion is most pronounced in emerging markets across Asia, South America, and Africa (Gleick, 2014).

The demand for portable drinking water is emerging as a prominent concern in various regions of Nigeria (Nwaigwe, & Onyeka, 2020). Nigeria, as a developing nation, has experienced a rapid surge in the consumption of fast-moving consumer goods in recent years, notably sachet water products. Government initiatives aimed at industrialization and privatization in the manufacturing sector has attracted local and foreign investments, resulting in the establishment of numerous sachet water production facilities across the country (Yalew, 2014). In Benue state particularly, the sachet water market is rapidly expanding, representing one of the most dynamic segments within the beverage category (Njoku, & Nwabueze, 2021). Consequently, similar to any product, this market operates within a highly competitive environment, necessitating comprehensive research into consumer brand preferences to inform present and future marketing strategies (Quansah, Okpe & Angenu, 2015). The demand for sachet water has been fueled by public perceptions of tap water quality, economic shifts, demographic changes, and societal transformations throughout the nation (Matewos, 2014; Rahi, 2016). The expansion of sachet water companies further contributes to the escalating demand. Intense competition, characterized by product similarity, has prompted marketers to explore factors influencing consumers' brand selection. Addressing competitors, evolving consumer tastes, and preferences have become imperative. In the contemporary marketing landscape, consumer preferences are continually evolving, becoming increasingly diverse and unpredictable (Nakmongkol, 2019). In this dynamic context, firms must analyze the multifaceted consumer needs and tailor their products accordingly (Batra, 2015). The ability of producers to establish robust brands hinges upon a comprehensive grasp of customer profiles, elucidating why certain brands are favoured over others (Njuguna, 2014). Within the realm of marketing, a potent brand can serve as a formidable asset for upholding a competitive advantage (Rijal, 2013).

Companies armed with extensive brand insights can craft superior products and execute more effective marketing initiatives tailored to their customer base. While marketers adeptly plan and implement impactful brand-building strategies, the actual fruition of these efforts rests on how customers react to specific product brands vis-à-vis competitors. Diverse factors impacting brand loyalty may differ across product categories and contexts (Kumar, 2017). Product attributes such as quality, style, features, variations, colour, and customer service hold a correlation with brand excellence, potentially influencing a consumer's product selection (Nwachukwu, & Okafor, 2019). Devoted consumers exhibit a willingness to pay premium prices for brands they perceive as more significant than competing counterparts within the same product category (Henry, 2013). Moreover, positive brand perceptions lead to brand preference, thereby influencing repeat purchases (Andihka, 2016). A brand image that is well-established and trusted instills consumer

confidence in a product's reliability (Isik & Yasar, 2015). Customer satisfaction post-purchase stands as the paramount factor driving repeat purchases. The tendency of customers to repurchase a product serves as an indicator of loyalty. However, customer loyalty can fluctuate across product groups, shaped by varying influential factors.

To comprehensively analyze brand loyalty, it warrants examination from multiple dimensions (Chiu, Cheng, Huang, & Chen, 2013). Despite differing dimensions of brand loyalty, several factors emerge as significant determinants of customer loyalty to a particular brand. One speculated predictor of brand loyalty is brand trust (Thorbjornsen & Supphellen, 2014). Brand trust is considered central to a brand's success, defined as the inclination of customers to rely on a product's capability to fulfill its intended purpose. According to Chiu, Chang, Cheng, and Fang (2019), trust encompasses beliefs relating to the benevolence, competence, and integrity of another party. Benevolence encompasses the notion that the trustee (e.g., vendor) will not engage in opportunistic behaviour. Competence pertains to the belief that the trustee is competent in fulfilling its obligations as expected. Integrity denotes the trust in the trustee's honesty and commitment. Further, it tallies with the study of Liao (2015) who investigated the mediating effect of trust on brand loyalty and brand equity among cosmetics users in Taiwan. The research identified antecedent variables that influenced brand loyalty and brand equity and found that brand trust played a mediating role in these relationships (Odetunde, & Okonkwo, 2020).

Trust beliefs can generate positive sentiments toward vendors, potentially enhancing consumers' intention to purchase or repurchase. Brand trust typically takes root and matures through direct consumer experiences. Thus, a firm's assurance of safety, integrity, and reliability in their products fosters the development of brand trust (Ohaedozie, & Okeke, 2022). Trust has long been acknowledged as a pivotal factor in explaining brand loyalty, repurchase behaviour, and word-of-mouth referrals in both traditional and online channels (Bart, Shankar, Sultan & Urban, 2015). Although numerous prior studies have centred on the direct impact of customer satisfaction on immediate behavioural intentions, a growing body of scholars underscores the influence of satisfaction on trust (Ribbink, Van-Riel & Liljander, 2014). Both trust and loyalty are intertwined with repurchase behaviour. Firms failing to convey a sense of trustworthiness may deter consumers from engaging in repeat patronage (Chiu et al., 2019; Zboja & Voorhees, 2016).

Trust also carries significance in the context of relationship building. Trust paves the way for commitment and loyalty (Kim, & Jang, 2017), integral for cultivating successful customer relationships. Consequently, brands instilling a high level of trust are poised to wield greater purchasing power, leading to elevated sales, revenue, and market share (Thorbjornsen & Supphellen, 2014). Dhurup, Schalkwyk, and Tsautse (2018) conducted a quantitative study to investigate the relationship between brand identification, brand trust, brand commitment, and brand loyalty in the context of supermarket store brands. The results showed strong positive correlations between brand identification, brand trust, and brand commitment with brand loyalty. Regression analysis indicated that brand identification, brand trust, and brand commitment significantly predicted brand loyalty (Lithopoulos, Evans, Faulkner, & Rhodes, 2021).

Furthermore, a brand must cultivate heightened emotional engagement to establish a meaningful connection with consumers (Barusman & Riorini, 2016). Moreover, Ahmed (2014) and Liao (2015) posit that brand trust serves as a positive determinant of brand loyalty. However, this relationship has yet to be established within the context of sachet water consumers in Makurdi metropolis. Another predictor of brand loyalty is perceived value. These expectations can vary in terms of purchase quantity, service quality, convenience throughout the purchasing process, and more.

Krisnanto (2017) emphasizes that customer value is the cornerstone of all organizational value, with creating robust customer value as a principal objective for every company. From the customer's standpoint, Chuah, Marimuthu, and Ramayah (2014) propose a value model grounded in functional value, monetary value, emotional value, adjustment value, and relational values. These predictors can influence various dimensions of customer loyalty to brands.

Furthermore, Rasheed and Abadi (2014) posit that service quality, trust, and value perception all contribute to loyalty. Value perception encompasses emotional value, social value, price value for money, and performance/quality value, all of which correlate with brand loyalty (Chang, 2015; Chua, Lee, Goh & Han, 2015). These studies support a loyalty model rooted in heuristics and rational perceived values. Moreover, research (Yeh, Wang & Yieh, 2016; Deghan, Alizadeh, & Alamouti, 2015) reveals that perceived values, including functional value, emotional value, social value, and brand identification, exert a positive influence on brand loyalty. In alignment with other scholars, Nikhashemi, Tarofder, Baur, and Haque (2016) as well as Rahmani, Rajbar, Nadigara, and Gorji (2017) conclude that creating customer value significantly impacts customer loyalty. However, the relationship remains to be established among sachet water consumers in Makurdi metropolis.

Given that a substantial portion of existing studies was conducted in foreign cultural contexts, an indigenous investigation is imperative to assess the predictive roles of brand trust and perceived value on brand loyalty within the specific consumer base of sachet water in Makurdi metropolis. Qiao, Yin, and Xing (2022) further explored the influence of product perceived value on customer-based brand equity, brand resonance, and customer affective commitment. They also investigated the mediating roles of brand resonance and customer affective commitment in the relationship between product perceived value and customer-based brand equity among branding product consumers in China. The study found that product perceived value positively influenced brand resonance and customer affective commitment. Both brand resonance and customer affective commitment were found to mediate the relationship between product perceived value and customer-based brand equity.

Ikramuddin, Adam, Sofyan, and Faisal (2017) evaluated the factors related to perceived value, service quality, brand trust, and brand loyalty in the mobile phone industry. It utilized a cross-sectional survey design with 333 mobile phone users and found that all examined variables were significant predictors of brand loyalty among mobile phone users. The study provided insights into the relationships between these variables in the context of mobile phones. Further, Igwe and Onyemali (2017) investigated the influence of value-in-use on customer loyalty in the context of GSM services. They found that hedonic, emotional, and social benefits/values played a significant role in driving customer loyalty. The study focused on the GSM industry and highlighted the importance of understanding customer values-in-use for fostering loyalty.

Objectives of the Study

- i. Ascertain the influence of brand trust on brand loyalty among sachet water consumers in Makurdi metropolis.
- ii. Examine the influence of perceived value on brand loyalty among sachet water consumers in Makurdi metropolis.
- iii. Determine the joint influence of brand trust and perceived value on brand loyalty among sachet water consumers in Makurdi metropolis.

Hypotheses

- i. There will be a significant influence of brand trust on brand loyalty among sachet water consumers in Makurdi metropolis.
- ii. There will be a significant influence of perceived value on brand loyalty among sachet water consumers in Makurdi metropolis.
- iii. There will be a significant joint influence of brand trust and perceived value on brand loyalty among sachet water consumers in Makurdi metropolis

METHODS

Design: This study used the cross-sectional survey design to examine the influence of brand trust and perceived value on brand loyalty among sachet water consumers in Makurdi metropolis.

Setting: This research was conducted in the Makurdi Metropolis only. Makurdi serves as the administrative center of Benue state and is also its primary commercial hub. The city has an approximate population of 422,159 individuals (Benue State Report, 2023). Predominantly composed of the Tiv, Idoma, and Iggede ethnic groups; geographically, Makurdi is situated between latitudes 70°40'N and 70°53'N and longitudes 80°22'E and 80°35'E, covering an area of 804km² in a circular radius of 16km. Makurdi's local government comprises eleven council wards: Mbalagh, Agan, North Bank I, North Bank II, Fiidi, Wailomayo, Baa, Modern Market, Ankpa/Wadata, Clerk Market, and Central/South Mission.

Participants: In details, participants for the study include males, 276(70.8%) and females are 114(29.2%). Age includes 27years=42(10.8%), 31years=38(9.7%), 33years=117(30%), 35years=38(9.7%), 37years=79(20.3%), 41years=38(9.7%), 45years=38(9.7%). As regard their religion, Christianity, 273(70%); Islam, 52(13.3%) and Traditionist, 65(16.7%); For Ethnic group, Tiv 199(51%), Idoma 98(25.1%), and Others 93(23.8%). Marital status, singles 143(36.7%), married 130(33.3%), divorced 39(10%), and separated 78(20.0%); For their Educational qualifications, primary 26(6.7%), secondary 143(36.7%), and tertiary 221(56.7%); Duration of sachet water consumption, 1-5years 208(53.3%), 6-10years 130(33.3%) and over 10years 52(13.3%).

Sample Size Determination

$$n = \frac{z^2 pq}{e^2}$$

where;

n=the sample size

z=the 95% level of confidence corresponding to a z value of 1.96

p=the estimated proportion of the population (0.5)

q=the inverse of p i.e. 1-p

e=the tolerated margin of error (.05 or 5%)

Therefore, the formula was applied as follows:

$$n = \frac{z^2 pq}{e^2}$$

$$n = \frac{(1.96)^2 0.5(0.5)}{(.05)^2}$$

$$n = \frac{3.84 \times 0.25}{0.0025}$$

$$n = \frac{0.96}{0.0025}$$

$$n = 384$$

Sampling Technique: In order to draw samples for the study, the researcher used the Cluster sampling technique in which the selected wards; North Bank I, North Bank II, Modern Market, Ankpa/Wadata, Clerk Market and Central/South Mission was considered as clusters for the study.

Instruments: Brand trust was measured using the Brand Trust Scale developed by Delgado-Ballester (2011). The 11-item scale is measured on a 5-point format of 1 (strongly disagree) to 5 (strongly agree). The scale has 2 dimensions; Fiability (items 1-5) and Intentionality (items 6-11). The author reported a reliability coefficient of .84 for the overall scale and .75 and .68 for the dimensions respectively. The overall score on the scale is obtained by summing individual scores

on each item. Sample of items include: "There is a brand of water that never disappoints me", "I can rely on some brand of water for certain needs".

Perceived value was measured using the Customer Perceived Value Scale developed by Sweeney and Soutar (2001). The 19-item scale is measured on a 5-point Likert format of 1 (strongly disagree) to 5 (strongly agree) and has four dimensions; Quality of value (items 1-6), Emotional value (items 7-11), Price value (items 12-15) and Social value (items 16-19). The authors obtained alpha coefficients ranging from .80 to .94, while total scale reliability was .96. The overall score on the scale is obtained by summing individual scores on each item. Sample of items include; "Some sachet water products are well made", "Sachet water is reasonably priced". Brand loyalty was measured using the Brand Loyalty Scale developed by Bobalca, Gatej and Ciobanu (2012). The 15-item scale is measured on a 5-point Likert format of 1 (strongly disagree) to 5 (strongly agree). The scale has four dimensions; Cognitive loyalty (items 1-5, $\alpha=.80$), Affective loyalty (items 6-10, $\alpha=.92$), Conative loyalty (items 11-12, $\alpha=.65$) and Action loyalty (items 13-15, $\alpha=.83$). The overall score on the scale is obtained by summing individual scores on each item. Sample of items on this scale include: "I prefer to use the products of a single water factory", "I buy a sachet water brand because I really like it".

Pilot Study: The result indicated that the participants comprised of 27(45%) male and 33(55%) female consumers. Their ages ranged from 17-47 years with a mean age of 33.83 (SD=10.47). Amongst them, 49 (81.7%) were Christians, 7(11.7%) were Muslims while 4 (6.6%) were practicing other religions. As for their ethnic groups, 27(45%) were Tiv, 12(20%) were Idoma while 21(35%) were from other ethnic groups. Considering their marital status, 36(60%) were single, 8(13.3%) were married, 9(15%) were divorced while 7(11.7%) were separated. In terms of their educational qualification, 10(16.7%) had only primary education, 20 (33.3%) had only secondary education, and 30 (50%) had tertiary education. As for their durations of consuming sachet water, 14 (23.3%) used sachet water for 1-5 years, 23 (38.3%) used it for 6-10 years and another 23 (38.3%) also used the product for over 10 years.

The result further indicated that the Brand Trust Scale had an overall alpha coefficient of .91, while the dimensions had .82 and .86 for the "Fiability" and the "Intentionality" dimensions respectively. The item total correlation indicated that item 5 had the highest correlation of .97 while item 10 had the lowest correlation of .41. These scores are above the minimum figure of .30 as recommended by Nunnally and Bernstein (1994). The result also indicated that the Perceived Value Scale had an overall alpha coefficient of .72, while the dimensions had .64, .64, .76 and .95 for the Quality, Emotional, Price and Social values" dimensions respectively. The item total correlation indicated that item 6 and 8 had the highest correlation of .87 while item 19 had the lowest correlation of .31. These scores are above the minimum figure of .30 as recommended by Nunnally and Bernstein (1994).

The result further indicated that the Customer Loyalty Scale had an overall alpha coefficient of .88, while the dimensions had .79, .84, .78 and .64 for the "Cognitive, Affective, Conative and Action dimensions respectively. The item total correlation indicated that item 6 had the highest correlation of .95 while item 14 had the lowest correlation of .32. These scores are above the minimum figure of .30 as recommended by Nunnally and Bernstein (1994). This indicates that all the tested scales are fit for use in the main study.

Procedure: This study was carried out in Makurdi metropolis among selected wards which includes; North Bank I, North Bank II, Modern Market, Ankpa/Wadata, Clerk Market and Central/South Mission. The researcher obtained a letter of introduction from the Head of Psychology Department which was used to introduce the researcher to community heads and potential respondents. The researcher sought the consent of every respondent before engaging them in filling the questionnaire. They were assured that the study was harmless, results was be

confidential, finding was be used solely for the purpose of the research and that they are free to withdraw from participation. A total number of 390 copies of the questionnaire were prepared for administration. The researcher visited the selected wards in Makurdi metropolis where customers patronize the purchase of sachet water. Those who upon understanding the nature of the study, willingly consents to participate were issued a copy of the questionnaire and instructed on how to complete it. After the administration, the collected copies were considered for data analysis.

Data Analysis: Multiple linear regressions was used to test hypotheses one and two while multiple regression analysis was used to test hypothesis three

RESULTS

Hypothesis 1: This hypothesis stated that, there will be a significant influence of brand trust on brand loyalty among sachet water consumers in Makurdi Metropolis. The hypothesis was tested using multiple linear regression and the result is presented in table 1.

Table 1: Multiple linear regression showing the influence of brand trust on brand loyalty among sachet water consumers in Makurdi Metropolis

Variables	R	R ²	F	β	t	P
Constant	.962	.925	238.56		8.550	.000
Fiability				.865	61.488	.000
Intentionality				.550	39.085	.000

R = .962, R² = .962, Adjusted R = .924

The result presented in table 1 showed that, there was a significant influence of brand trust (fiability and intentionality) on brand loyalty among sachet water consumers in Makurdi Metropolis [R = .962, R² = 925, F (2, 387) = 238.56, P<.05]. The results also revealed that brand trust (fiability and intentionality) accounted for 92.5% of the total variance in brand loyalty among sachet water consumers in Makurdi Metropolis.

Hypothesis 2: This hypothesis stated that, there will be a significant influence of perceived value on brand loyalty among sachet water consumers in Makurdi Metropolis. The hypothesis was tested using multiple linear regressions and result is presented in table 2

Table 2: Multiple linear regression showing the influence of influence of perceived value on brand loyalty among sachet water consumers in Makurdi Metropolis

Variables	R	R ²	F	β	t	P
Constant	.986	.973	224.88		4.868	.000
Quality Value				.021	2.003	.046
Emotional Value				.144	4.757	.000
Price Value				.333	24.354	.000
Social Value				.754	26.648	.000

R = .986, R² = .973, Adjusted R = .973

The result presented in table 2 showed that there was a significant influence of perceived value (quality, emotional, price and social value) on brand loyalty among sachet water consumers in Makurdi Metropolis [R = 986, R² = 873, F (2, 385), P <.05]. The result also revealed that perceived value quality, emotional, price and social value) accounted for 87.3% of total variance in brand loyalty. Furthermore, the result indicated the independently, social value (β = .754, P<.00), price value (β = .333, P<.00), emotional value (β = .144, P<.046), and quality value (β = .021, P<.00 made significant contribution to the variance in brand loyalty among sachet water consumers in Makurdi. Based on this result, the hypothesis is confirmed.

Hypothesis three: This hypothesis stated that, there will be a significant joint influence of brand trust and perceived value on brand loyalty among sachet water consumers in Makurdi Metropolis.

Table 3: Multiple linear regression showing the joint influence of brand trust and perceived value on brand loyalty among sachet water consumers in Makurdi Metropolis

Variables	R	R ²	F	β	t	P
Constant	.969	.938	2952.093		10.133	.000
Brand Trust				1.196	46.306	.000
Perceived Value				-10.466	-10.466	.000

R = .969, R² = .938, Adjusted R = .938

The result presented in table 3 showed that there was a significant joint influence of brand trust and perceived value on brand loyalty among sachet water consumers in Makurdi Metropolis [R = .969, R² = .938, F (2, 387) = 2952.093, P<.05]. The result revealed that, brand trust and perceived value accounted for 93.8% of the total variance in brand loyalty. Furthermore, the result indicated that independently, brand trust (β = 1.196, P<.00) and perceived value (β = -10.466, P<.00) made significant contributions to the influence in brand loyalty among sachet water consumers in Makurdi Metropolis. Based on this result the hypothesis is confirmed.

DISCUSSIONS AND CONCLUSION

Hypothesis one revealed that, brand trust significantly influenced brand loyalty among sachet water consumers in Makurdi Metropolis. It tallies with the study of Liao (2015) who investigated the mediating effect of trust on brand loyalty and brand equity among cosmetics users in Taiwan. The research identified antecedent variables that influenced brand loyalty and brand equity and found that brand trust played a mediating role in these relationships. Also, Dhurup, Schalkwyk, and Tsautse (2018) conducted a quantitative study to investigate the relationship between brand identification, brand trust, brand commitment, and brand loyalty in the context of supermarket store brands. The results showed strong positive correlations between brand identification, brand trust, and brand commitment with brand loyalty. Regression analysis indicated that brand identification, brand trust, and brand commitment significantly predicted brand loyalty.

Hypothesis two revealed that, perceived value (quality, emotional, price and social value) significantly influenced brand loyalty among sachet water consumers in Makurdi Metropolis. This finding agrees with the study of Qiao, Yin, and Xing (2022) who explored the influence of product perceived value on customer-based brand equity, brand resonance, and customer affective commitment. They also investigated the mediating roles of brand resonance and customer affective commitment in the relationship between product perceived value and customer-based brand equity among branding product consumers in China. The study found that product perceived value positively influenced brand resonance and customer affective commitment. Both brand resonance and customer affective commitment were found to mediate the relationship between product perceived value and customer-based brand equity (Rahi, 2016). It also tallies with Ikramuddin, Adam, Sofyan, and Faisal (2017) who evaluated the factors related to perceived value, service quality, brand trust, and brand loyalty in the mobile phone industry. It utilized a cross-sectional survey design with 333 mobile phone users and found that all examined variables were significant predictors of brand loyalty among mobile phone users. The study provided insights into the relationships between these variables in the context of mobile phones. Further, Igwe and Onyemali (2017) investigated the influence of value-in-use on customer loyalty in the context of GSM services. They found that hedonic, emotional, and social benefits/values played a significant role in driving customer loyalty. The study focused on the GSM industry and highlighted the importance of understanding customer values-in-use for fostering loyalty.

Hypothesis three when tested showed that brand trust and perceived value significantly influenced brand loyalty among sachet water consumers in Makurdi Metropolis. This tallied with the study of Alhaddad (2015) who examined the connections between perceived quality, brand image, brand trust, and brand loyalty. The findings revealed significant relationships: perceived quality's impact on brand image, brand image's influence on brand loyalty, and the combined effect of perceived quality and brand image on brand loyalty among students (Nwokoye, & Onyeaka, 2017). Further, Ahmed, Rizwan, Ahmad, and Haq (2014) investigated the influence of service quality, perceived quality, perceived value, brand trust, and customer satisfaction on brand loyalty. The study revealed both independent and combined effects of these variables on brand loyalty. Further, Surapto (2019) explored the impact of brand trust, brand loyalty, and brand image on service quality. The findings demonstrated significant effects: service quality's influence on brand image and brand trust, and service quality's effect on brand loyalty (Odetunde, & Okonkwo, 2020).

Recommendations

Manufacturers should focus on quality assurance, ensuring consistent quality in sachet water production to build and maintain brand trust. Also, they should invest in marketing communications, by highlighting the reliability and safety of their products to reinforce brand trust. Further, while maintaining quality, they can also explore ways to offer competitive prices to enhance perceived value.

Individuals themselves should learn to provide feedback to manufacturers and authorities regarding product quality and safety concerns, this which can help them improve quality and service delivery. Also, they should advocate for the promotion of trustworthy and high-value sachet water brands within the community to support local businesses and ensure consumer satisfaction.

Further, government can enforce regulations and specific standards to ensure the quality and safety of sachet water products. They can launch campaigns to educate consumers about the importance of quality and safety when choosing sachet water brands.

Managers of sachet water companies should collaborate with academic institutions and research organizations to conduct further studies on consumer behaviour, brand loyalty, and market trends in the sachet water industry. Partner with relevant stakeholders, such as government agencies and consumer advocacy groups, to address industry challenges and improve consumer confidence.

Also, there is need to investigate the effectiveness of various marketing strategies, product innovations, and quality assurance measures in enhancing brand loyalty in the sachet water market.

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