



(MUDIMA)



The Impact of Brand Awareness on Customer Loyalty in Selected Food and Beverage Businesses in Lagos State Nigeria

Adeyemi Omolade Sunday¹, Olubiyi Timilehin Olasoji^{2*}

¹Department of Business Administration, Oduduwa University, Oyo State Nigeria

²Department of Business Administration & Marketing, School of Management Sciences, Babcock University, Ilishan-Remo, Ogun State

Corresponding Author: Olubiyi Timilehin Olasoji drtimiolubiyi@gmail.com

ARTICLE INFO

Keywords: Brand Awareness, Brand Impression, Competence, Customer Loyalty, Value

Received : 4 February

Revised : 17 February

Accepted : 17 March

©2023 Sunday, Olasoji: This is an open-access article distributed under the terms of the [Creative Commons Attribution 4.0 International](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

The pursuit of competitive advantage and increase in customer brand loyalty post-pandemic have compelled businesses to be strategic, particularly regarding brand awareness decisions. However, shaping brand management, increasing brand awareness development and adaptation which are critical activities in modern marketing has been an issue in developing nations like Nigeria. The purpose of this study is to examine effect of brand awareness on customer-loyalty in the food and beverage industry in Lagos State, Nigeria. This study used survey research design facilitated through a structured research instrument. Using quantitative method six hundred respondents from the selected food and beverage companies in Lagos state participated and data was collected using questionnaire. A total of 600 copies of questionnaire were administered to the respondents with a response rate of 100.00%. The collected data was analyzed and presented both in descriptive and inferential analysis. The findings of this study revealed that brand awareness have significant positive effect on customer loyalty. Based on the findings of this study it is concluded that brand awareness (brand impression, brand competence, and brand value) are a strategic tool for achieving customer loyalty in food and beverage industry in Lagos state, Nigeria and that brand awareness has significant effect on customer loyalty in food and beverage industry in Lagos state, Nigeria. Hence, this study recommends that the food and beverage industries in Lagos state, Nigeria should apply brand impression, competence, management and value in order to maintain customer brand loyalty and competitive advantage

INTRODUCTION

With the novel coronavirus (COVID-19) pandemic changes in consumer behaviour have been widely acknowledged. These drastic changes in economies, societies and businesses have been witnessed within a short period of time and post-pandemic has posed several challenges for businesses to stay relevant particularly with the change in consumer behaviour. The pandemic has not only altered people's social life but also brought about changes in consumer needs and behaviour. With the changes in consumer behaviour, one could argue that brand loyalty could be affected by changes in consumer behaviour, given the shortages of essential goods and limitations around business operations make it difficult for many businesses to conduct operations as usual (Krisinformation, 2021). Generally, product constituents and branding decisions constitute the basis for which organisations position themselves in a competitive surrounding and serve as a vital distinction element in what any organisation offers relative to its competitors. Thus, purchasing a particular brand may enable individuals not only to achieve maximum benefit by way of the brand's implemental meaning, but also to express their personalities through the product's symbolic meaning. It is a well-known fact that customer brands have significance that goes far beyond their utilitarian, functional, and commercial values. The point of concern is how to design market offers to satisfy customers with different preferences because satisfaction is the basis for customer brand loyalty (Hult, Sharma, Morgeson, Zhang, 2019; & Ledikwe, Roberts-Lombard, Klopper, 2019). Marketers have investigated customers' differences based on variations in traits and preferences that are significantly affecting marketing activities (Cho & Hwang, 2020). In such a situation, marketers are confused in shaping brands that are related marketing strategies and activities while having various gender-related theories (Chawla & Joshi, 2020; Machado, Vacas-de-Carvalho, Azar, André, & Dos Santos, 2019).

The concept of brand loyalty has become a focal point of interest for marketing researchers and

practitioners. Research scholars affirmed that brand loyalty becomes crucial for the survival of the firm in any competitive era as customers are getting plenty of brands available (Chinomona, 2016; Das, 2016; Mathew & Thomas, 2018; Tran, et al., 2019). It is important to enhance, develop and maintain a valuable brand especially in a complex environment surrounded by intensive rivalry. Brand managers pay immense attention, especially to customers' emotional feelings of love for brands that influences customers' purchase decisions significantly (Cho & Hwang, 2020; Fetscherin et al., 2019; Khan et al., 2020). Many firms in several business sectors in Nigeria have not effectively captured the essence of brand loyalty. Some organisations have widely believed that once customers are satisfied they will become loyal to the firm. To these companies, the goal of marketing was to create more customers and as well fulfill the customers stated needs. Most of these organisations failed to understand the role that brand personalities play on the loyalty of customers to brands. This situation is very obvious in the Nigerian food and beverage industry. The advent of fragmented markets is making many of these food and beverages firms change their marketing strategies from customer acquisition to customer loyalty which they see as superior. Since a relatively little is still known about extent of the use of brand awareness dimensions in building customer-brand loyalty in food and beverage industry in Nigeria, there is need for a study that will unravel the extent to which brand awareness affects customer-brand loyalty in food and beverage industry in Nigeria. Again, several factors may influence consumer brand loyalty in regards to the post pandemic, including changes in priorities, and the capacity of businesses to interact with consumers. Since there is not a great number of study or studies on this particular scenario post pandemic, this justifies for the need for this study.

The increase in customer loyalty for some brands against others in the Nigerian food and beverage industry has become a major challenge to companies nowadays. However, the purpose of this study is to examine the effect of brand awareness on

customer-loyalty in the food and beverage industry in Lagos State, Nigeria. The economic relevance of the study to the Nigerian food and beverage sector, coupled with the theoretical contribution to the body of corporate management knowledge makes this study a pressing research issue. The study will provide answers to the research questions: What is the effect of brand awareness on customer loyalty? The general objective of the study is to determine the effect of brand awareness on customer loyalty in the Food and Beverage Companies in the study area; and in examining the research objective, the hypotheses formulated for the study is: Brand awareness has no significant effect on customer loyalty in the food and beverage industry.

METHODS

The study was conducted in Lagos state, Nigeria, which is the commercial hub of the country and high degree of socio-cultural heterogeneity in the study area. The inhabitants of this area are known for their hard work and economic prowess, among other qualities. The people engaged in different forms of economic and business enterprises. This study also focused on Lagos state because the state has a significant share of the total population of customers. This study adopted survey research design which facilitated the use of a structured research instrument in obtaining data for the analyses because survey research focuses on the people, the vital facts of people and their beliefs, opinion, attitudes, motivation and behaviour. The use of this design was predicated on the work of Olubiyi, Egwakhe, Amos, and Ajayi (2019), Olubiyi, (2019), Olubiyi, Lawal, & Adeoye, (2022), Olubiyi, (2022) and Olubiyi, Jubril, Sojnu, and Ngari, (2022). Also, Survey design is appropriate for this study because it will also allow the researcher to explain and translate the feedback from respondents in determining the link between the dependent variable, customer loyalty and the independent variable, brand awareness dimensions (brand impression, brand competence, brand involvement, and brand value). The adoption of this design is consistent with the studies of (Awino, 2015; Olajide, 2015; Shabbir, 2018; Walala, Waiganjo & Njeru, 2015).

Population, Sample Size and Sampling Technique

Customers of food and beverage companies in Lagos state, Nigeria make up the population of this study. The population of all the customers of food and beverage companies in Lagos state according to Bureau of Statistics (BOS) report of year 2020. Multistage sampling procedure was used in selecting the sample size for the study. The state was divided into three sections based on the senatorial districts in Lagos State. The local government area (LGA) with the highest population were selected from each of the three senatorial districts in Lagos state using proportionate statistical technique. Bowley sampling technique was then used to derive the sample size from the population of the local government area (LGA) selected. The adoption of Bowley technique was due to its accuracy, reliability and effectiveness in sample estimation.

Sample Size

In order to compare the distribution of the sample size in the total population of the three local Government from each of the three senatorial districts equates to two million nine hundred and twenty-one thousand five hundred and fourteen. The Bowley technique was adopted in determining the sample size, given as Six hundred (600) with a confidence level of 95% and a margin error of 5%. Derived sample size is as follows:

$$S = \frac{X^2 NP (1-P)}{d^2 (N-1) + X^2 P (1-P)}$$

Where: S = is the required sample size

X = is the z value (i.e 1.96 for 95% confidence level)

N= is the population size

P = population proportion (expressed as decimal) (assumed to be 0.5 (50%))

d = is the degree of accuracy (5%) expressed as a proportion (0.04); it is margin error

$$S = \frac{(1.96)^2 2921514 \times (0.5)(1-0.5)}{(0.04)^2 (2921514-1) + (1.96)^2 (0.5)(1-0.5)}$$

$$S = \frac{(3.8416) 2921514 \times (0.5)(0.5)}{(0.0016)(2921513) + (3.8416)(0.5)(0.5)}$$

$$S = \frac{11223288.2 \times 0.25}{4674.4 + 0.9604}$$

$$S = \frac{2808822.04}{4675.4}$$

$$S = 600$$

Six hundred (600) copies of questionnaire were distributed in the study area which is Lagos State to customers and consumers of food and beverage.

Model Specification

The variables in this study are brand awareness and customer loyalty with the view food and beverage companies in Lagos State. Hence, the general working hypothesis for this study is: (Null Hypothesis: Brand Awareness has no significant effect on customers' loyalty in Food and Beverage Companies in Lagos State). Regression model was used for this estimation. The description below depicts a summary of the research objectives, research questions, and hypothesis in this study as earlier stated.

$$Y = f(X)$$

Where:

Y = Dependent Variable

X = Independent Variables

Y = Customer Loyalty (CL)

X = Brand Awareness (BA)

X = (x₁, x₂, x₃)

Where:

X₁= Brand Impression (BI)

X₂= Brand Competence (BC)

X₃= Brand Value (BV)

The models formulated for each of the hypotheses are written as:

$$Y = f(x_1, x_2, x_3)$$

$$Y = \beta_0 + \beta_1BI + \beta_2BC + \beta_3BV + \epsilon_i$$

Table 1. Test of Reliability

Item	Cronbach's Alpha
Brand Impression	0.751
Brand Competence	0.595
Brand Value	0.874
Customer Loyalty	0.673

Researchers' Computation (2023)

Data Analysis and Discussion of Result

The researcher provided respondents with 600 copies of the questionnaire. 600 copies of the questionnaire that is the total copies of the

questionnaire were deemed useful for the study after data coding and verification. This represented a response rate of 100 percent. Table 2 displays the response rate results

Table 2. Response Rate

	Frequency	Percentage %
Completed usable copies of questionnaire	600	100%
Unreturned/Incomplete copies of questionnaire	0	0
Total received	600	100

Social Characteristics of Respondents

Table 3 shows the social characteristics of respondents. Social characteristics are unique membership or awareness of individuals that shapes

perception as well as consumption in sociocultural settings. Some of these attributes are biogenic while others are psychogenic. From this study, gender of respondents is fairly divided into about 52% male

and 48% female with a non-significant chi square statistic of 0.8, implying fairly equal distribution. Age is an important variable in almost all social science research especially studies along household and consumer surveys such as this study.

The distribution of respondents by age revealed that more than half of the total respondents belong to the youngest age group of 18-25 years. This age interval signifies active and high consuming category of respondents, either as married working class, unmarried working class, or unmarried non-

working category of respondents. Followed by those in the age group 26-35 years with 16.7% representation. Those in the age group 36-45 years account for 16% of the total respondent. The general observation in this study is that as age increases, representation decreases. The distribution by marital status revealed that nearly three quarter of the respondents are single, while about 25% are reported married. Those separated and widowed account for just 2% of the total respondents. The distribution by nationality revealed nearly all the respondents are Nigerian (99%).

Table 3. Social Characteristics of Respondents

Variable	Variable Categorization	Frequency	
		Absolute	Relative (%)
Gender	Male	311	51.8
	Female	289	48.2
	Total	600	100.00
Age (Years)	18-25	365	60.8
	26-35	100	16.7
	36-46	96	16.0
	47-60	34	5.7
	Above 60	5	0.8
	Total	600	100.00
Marital Status	Single	441	73.5
	Married	149	24.8
	Separated	6	1.0
	Widowed	4	0.7
	Total	600	100.00
Nationality	Nigerian	594	99.0
	Foreigner	6	1.0
	Total	600	100.00

Source: Field Survey, 2023

Brand Impression about products

Table 4 revealed the distribution of respondents by brand impression. The result indicated that majority of the respondents (90%) believed their preferred brand in the food and

beverage industry is reliable. In terms of effectiveness, only 56% of the respondents believed their brand is effective. In brand uniqueness, i.e., ability to stand out among products of other brands, nearly all the respondents (88%) indicated their

brand is uniqueness. Also, about 85% believed their brand is credible.

Table 4. Perception of Respondents About the Impression of Their Preferred Brand

Statements	Figures in cells are percentages (n = 600)				
	SA	A	N	D	SD
My brand is reliable	36.8	53.5	7.3	1.2	1.2
My brand is effective	0.2	55.7	9.0	26.5	8.7
My brand is unique	41.5	46.2	8.7	1.7	2.0
My brand is credible	36.3	49.0	11.8	1.8	1.7
My brand is consistent	32.5	55.3	7.8	1.5	2.8

Source: Field Survey, 2023

Brand competence of products

Table 5 shows the summary distribution of respondents by brand competence. The result shows that majority of the respondents (87%) agreed that their preferred brand is honest in terms of product. Similarly, about 84% also agreed that their brand is

authentic in terms of symbol. Not less than 80% also believed in the genuineness in terms of quality and pleasure. In terms of taste and diversity, nearly all the respondents (91%) agreed that their brand is important. Also, about 80% were recorded to believe that their preferred brand is profitable

Table 5. Perception of Respondents on Competence with Their Preferred Brand

Statements	Figures in cells are percentages (n = 600)				
	SA	A	N	D	SD
My brand is honest in terms of product	35.3	52.3	10.3	0.2	1.8
My brand is authentic in terms of symbol	32.2	52.2	12.5	0.7	2.5
My brand is genuine in terms of quality and pleasure	36.0	51.3	9.8	0.0	2.8
My brand is important in terms of taste and diversity	40.5	50.5	6.8	0.3	1.8
My brand is profitable	33.5	47.2	15.7	1.5	2.2

Source: Field Survey, 2023

Brand Value of Products in the Food and Beverage Industry

Table 6 summarizes the percentage distribution of respondents in terms of brand value.

The result shows that not less than 80% of the respondents agreed that their preferred brand is valued in terms of the following: identity, durability, distinctiveness, taste and competitiveness

Table 6. Perception of Respondents About the Brand Value of Their Preferred Brand

Statements	Figures in cells are percentages (n=600)				
	SA	A	N	D	SD
My brand is easy to identify	28.5	55.7	11.5	2.2	2.2
My brand is durable in terms of quality	33.0	58.8	5.3	0.3	2.5
My brand is stable in terms of distinctiveness	27.2	59.2	9.5	0.7	3.5
My brand is meet customers' taste	36.8	52.2	7.7	0.5	2.8
My brand is competitive	34.2	54.0	7.2	1.2	3.5

Source: Field Survey, 2023

Customer Loyalty

Table 7 shows the result of analysis on loyalty towards their product brands in the food and beverage industry. The result shows that over 70% of the respondents revealed that they are can recommend their brand to other intending customers/prospects. Further analysis also revealed

that majority of the respondents (74%) that they will continue to use this brand even if it is hard to get. However, about half of the respondents (57%) have tendency to switch to other competitive brand while another 65% believed they can stay loyal to the brand even if the other brands profess to be better.

Table 7. Perception of Respondents About Loyalty of Their Preferred Brand

Statements	Figures in cells are percentages (n = 600)				
	SA	A	N	D	SD
I can recommend my brand to others	42.8	51.0	4.3	0.7	1.2
I will purchase my packages always at all cost	28.8	49.5	13.5	4.7	3.5
I will continue to use this brand even if it's hard to get	24.3	50.0	16.7	6.8	2.2
I can switch to another competitive brand	17.2	40.7	21.7	18.0	2.5
I can stay loyal to the brand even if other brands profess to be better	16.2	49.3	21.7	8.8	4.0

Source: Field Survey, 2023

RESULTS AND DISCUSSION

To determine the effect of brand awareness on customer loyalty in the Food and Beverage Companies in the study area. The *Model Summary* table gives the R, R-square and adjusted-R values, which are measures of predictability of the model, using all the predictors simultaneously R = 0.594, and the R-Square value is 0.353 and adjusted R square is 0.346 meaning that about 35% of changes in customer loyalty can be predicted from the predictors in this model. The remaining 65% are due

to various other factors that influence customer's loyalty, some of which have been discussed exhaustively by several others authors. The *Coefficients* table supplies the significance coefficient of each of the factors considered in the model. From this table the *Beta* coefficient gives a rank value of significance from factor to the other. However, all the predictors indicated a significant impact on respondent's loyalty such as brand impression, and brand competence. As for brand

value, we do not have enough evidence to suggest a significant relationship/association with respondent's loyalty (Sig = 0.702).

Table 8. Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.594 ^a	0.353	0.346	2.483

Researchers' computation from (2023)

a. Predictors: (Constant), Brand Impression, Brand Value, Brand Competence

b. Dependent Variable: Customer Loyalty

Table 9. ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	1990.230	3	331.705	53.811	0.000 ^b
Residual	3655.435	596	6.164		
Total	5645.665	599			

Researchers' Computation from (2023)

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Brand Impression, Brand Value, Brand Competence

Table 10. Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	8.097	1.203		6.728	0.000		
Brand Impression	-0.179	0.042	-0.219	4.245	0.000**	0.410	2.436
Brand Competence	0.362	0.050	0.414	7.237	0.000**	0.333	3.000
Brand Value	-0.038	0.051	-0.041	0.743	0.458	0.352	2.837

Researchers' Computation from (2023)

a. Dependent Variable: Customer Loyalty

CONCLUSION

The study was carried out to investigate the impact of brand awareness as a strategic tool for achieving customer brand loyalty in food and beverage industry in Lagos state, Nigeria. In order to attain the study objective the concepts of the constructs of the independent as well as the dependent variables were reviewed. The literature review showed how each of the constructs were statistically related and served as the major determinant of brand awareness and customer loyalty in food and beverage industry in Lagos state, Nigeria. Also, from the empirical findings, this study concluded that brand awareness (brand impression, brand competence, and brand value) as a strategic tool for achieving customer loyalty in food and beverage industry in Lagos state, Nigeria. These findings are supported by the findings of various research scholars in the area of brand awareness and customer brand loyalty in food and beverage industry in Lagos state, Nigeria.

However based on the findings of this study and the findings of previous research scholars reviewed this study established the assertion that brand awareness has significant effect on customer loyalty in food and beverage industry in Lagos state, Nigeria.

REFERENCES

- Aaker, D. A. (2004). Leveraging the corporate brand. *California management review*, 46(3), 6-18.
- Adetayo, J.O. (2012). *Marketing Management*. Yemthom Resource Ventures, Osun, Nigeria.
- Ajay, K. (2018). Story of Aaker's brand awareness scale criticism, *Spanish Journal of Marketing-ESIC*, 22(2), 203-230.
- Albert, N., & Merunka, D. (2013). The role of brand love in customer-brand relationships. *Journal of Customer Marketing*, 30(3), 258–266.
- Chacha, M. (2015). *Customer relationship marketing and its influence on customer retention: A case of commercial banking industry in Tanzania* [Paper presentation]. Proceedings of the Third Middle East Conference on Global Business, Economics, Finance and Banking, Dubai, United Arab Emirates.
- Chawla, D., & Joshi, H. (2020). The moderating role of gender and age in the adoption of mobile wallet. *Foresight*, 22(4), 483–504.
- Chinomona, R. (2016). Brand communication, brand image and brand trust as antecedents of brand loyalty in Gauteng Province of South Africa. *African Journal of Economic and Management Studies*, 7(1), 124–139. <https://doi.org/10.1108/AJEMS-03-2013-0031>
- Cho, E., & Hwang, J. (2020). Drivers of customer-based brand equity: A two-country analysis of perceived brand origin and awareness expressiveness. *International Marketing Review*, 37(2), 241–259.
- Das, G. (2016). Antecedents and consequences of trust: An e-tail branding perspective. *International Journal of Retail & Distribution Management*, 44(7), 713–730. <https://doi.org/10.1108/IJRDM-06-2015-0089>
- Erciş, A., Ünal, S., Candan, F. B., & Yıldırım, H. (2012). The effect of brand satisfaction, trust and brand commitment on loyalty and repurchase intentions. *Procedia-Social and Behavioural Sciences*, 58, 1395–1404.
- Fetscherin, M., Guzman, F., Veloutsou, C., & Cayolla, R. R. (2019). Latest research on brand relationships: Introduction to the special issue. *Journal of Product & Brand Management*, 28(2), 133–139.

- Hult, G. T. M., Sharma, P. N., Morgeson, F. V., & Zhang, Y. (2019). Antecedents and consequences of customer satisfaction: Do they differ across online and offline purchases? *Journal of Retailing*, 95(1), 10–23.
- Keller, K.L. (1993). Conceptualizing, measuring, and managing customer-based brand equity. *Journal of Marketing*, 57(1), 1-22.
- Keller, K. L. & Lehmann, D.R. (2013). Brands and branding: research findings and future priorities. *Marketing Science*. 25(6), 740-759.
- Keller, K.L. (2012). Strategic brand management: building, measuring, and managing brand equity (4th Edition). Essex, England: Pearson.
- Kennedy, E., & Guzmán, F. (2020). No matter what you do, I still love you: An examination of customer reaction to brand transgressions. *Journal of Product & Brand Management*. Vol. ahead-of-print No. ahead-of-print. <https://doi.org/10.1108/JPBM-07-2019-2450>
- Khan, A., Mohammad, A. S., & Muhammad, S. (2020). An integrated model of brand experience and brand love for halal brands: Survey of halal fast food customers in Malaysia. *Journal of Islamic Marketing*. Vol. ahead-of-print No. ahead-of-print. <https://doi.org/10.1108/JIMA-11-2019-0236>
- Krishnamurthi, L., & Raj, S. P. (1991). An Empirical Analysis of the Relationship between Brand Loyalty and Consumer Price Elasticity, *Journal of Marketing Science*, 10 (2), 172-183
- Krisinformation.se, (2021). “Restrictions and prohibitions”. [Online] Available at: <https://www.krisinformation.se/en/hazards-and-risks/disasters> and incidents/2020/official-information-on-the-new-coronavirus/restriktioner-och-forbud
- Ledikwe, A., Roberts-Lombard, M., & Klopper, H. B. (2019). The perceived influence of relationship quality on brand loyalty: An emerging market perspective. *African Journal of Economic and Management Studies*, 10(1), 85–101.
- Machado, J. C., Vacas-de-Carvalho, L., Azar, S. L., André, A. R., & Dos Santos, B. P. (2019). Brand gender and customer-based brand equity on Facebook: The mediating role of customer-brand engagement and brand love. *Journal of Business Research*, 96, 376–385.
- Malhotra, N. K. (2008). Marketing research: An applied orientation (5ed.). Pearson Education: India.
- Mathew, V., & Thomas, S. (2018). Direct and indirect effect of brand experience on true brand loyalty: Role of involvement. *Asia Pacific Journal of Marketing and Logistics*, 30(3), 725–748. <https://doi.org/10.1108/APJML-08-2017-0189>
- Matzler, K., Grabner-K, S., & Bidmon, S. (2016). The Value Brand Trust Brand Loyalty Chain: an Analysis of Some Moderating Variables. *Journal of Innovative Marketing*, 2(2)17-32
- Olubiyi, T. O., Egwakhe, J., & Akinlabi, B. H, (2019). Knowledge Management and Family Business Continuity: The Moderating Effect of Length of Time in Existence. *Global Journal of Management and Business Research*, 19(5).29-35.

- Olubiyi, T. O. (2019). Knowledge Management Practices and Family Business Profitability: Evidence from Lagos State, Nigeria. *Global Journal of Management and Business Research*, 19(A11), 21–31. Retrieved from <https://journalofbusiness.org/index.php/GJMBR/article/view/2872>
- Olubiyi, O.T., Lawal, A, T., & Adeoye, O.O. (2022). Succession Planning and Family Business Continuity: Perspectives from Lagos State, Nigeria. *Organization and Human Capital Development*, 1(1), 40–52. <https://doi.org/10.31098/orcadev.v1i1.865>
- Olubiyi, T.O., (2022). Measuring Technological Capability and Business Performance Post-COVID Era: Evidence from Small and Medium-Sized Enterprises (SMEs) in Nigeria, *Management & Marketing Journal*, vol xx (2), 234- 248
- Olubiyi, T.O., Jubril, B., Sojину, O.S., & Ngari, R. (2022). Strengthening Gender Equality in Small Business and Achieving Sustainable Development Goals (SDGs), Comparative Analysis of Kenya and Nigeria, *Sawala Jurnal Administrasi Negara*, 10(2) 168-186.
- Reicheld, F. F., Markey, R. G., & Hopton, C. (2000). The Loyalty Effect-The Relationship between Loyalty and Profits. *European Business Journal*, 12, 134–139.
- Saavedra, J. L. (2004). Brand capital from a consumer perspective, *Venezuelan Management Magazine* 9(27), 508-530.
- Setiawan, H., & Sayuti, A. J. (2017). Effects of service quality, customer trust and corporate image on customer satisfaction and loyalty: An assessment of travel agencies customer in South Sumatra Indonesia. *IOSR Journal of Business and Management*, 19(5), 31–40.
- Song, H., Wang, J., & Han, H. (2019). Effect of image, satisfaction, trust, love, and respect on loyalty formation for name-brand coffee shops. *International Journal of Hospitality Management*, 79, 50–59.
- Tran, V. T., Nguyen, N. P., Tran, P. T. K., Tran, T. N., & Huynh, T. T. P. (2019). Brand equity in a tourism destination: A case study of domestic tourists in Hoi An city, Vietnam.
- Zineldin, M. (2016). The royalty of loyalty: CRM, quality and retention. *Journal of customer marketing*, 23(7), 430-437.