

## AN INVESTIGATION ON THE DETERMINANTS OF BRAND LOYALTY IN COSMETICS PRODUCTS AMONG NIGERIAN FEMALE CONSUMERS

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#### **Abstract**

## An investigation on the determinants of brand loyalty in cosmetics products among Nigerian female consumers.

The purpose of this study was to investigate the factors that are most important in creating brand loyalty in cosmetics products among Nigerian female consumers. In addition, to evaluate the relationship between brand image, perceived use value, brand price and brand loyalty of cosmetic products in Nigeria. The author of this body of work adopted a descriptive survey research design (quantitative approach), where questionnaires were utilized to facilitate data collection. Data was obtained from the students of University of Lagos, Nigeria. The empirical study was conducted among a sample of 100 female customers who had regular interaction with a wide range of cosmetic products. For the statistical analysis of the data, Pearson Chi Square was applied to test the hypotheses and also to study the relationship between the variables in the research. This analysis studied the positive relationships between all the independent variables (brand name, brand image, brand price, perceived value, product quality, promotion, design, store environment, consumer satisfaction) with the dependent variable (brand loyalty). Furthermore, findings from the analysed data show amongst others that, there is a positive relationship between all brand variable determinants of the study and brand loyalty. Moreso, in terms of recommendations, the study advocate amongst others that, increase and sustained quality of a product is germane to customer's brand loyalty and that the quality of brand should not be compromised for an effective customer's brand determines loyalty to a particular product.

**Key words:** brand loyalty, brand image, brand price, perceived value.

#### **Declaration**

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## **Chapter 1- Introduction**

Khan & Mahmood (2012), coined a relevant definition of brand loyalty, as a customer's unconditional commitment and solid relationship with a brand that is unlikely to be affected under usual circumstances. Similarly, Wel et al (2011), opined that there are two components that describe brand loyalty which are; it involves the intention of customers to repurchase a brand and loyal consumers usually exhibit a degree of emotional connection towards the brand. The success and survival of a firm is highly dependent on its ability to attract customers towards patronizing its brands. Firms that have a larger population of loyal consumers sustain a competitive advantage over firms that don't. Mamun et al. (2014), posit that loyal customers are vital for companies to build brand equity and capture a good portion of market share. Likewise, Yoon & Tran (2011), highlighted that loyal customers are price insensitive to changes in price whereas, when making a decision to purchase, non-loyal customers are sensitive to price changes. Some important benefits of brand loyalty include:

- 1. It provides firms with trade leverage.
- 2. It serves as a solid entry barrier to the various competitors.
- 3. It provides valuable time for firms to respond to threats by competition.
- 4. It leads to improvement in organizational profitability, sales and revenue of the firms.
- 5. It results to less expenditure in attracting new consumers.

Sharma et al. (2018), indicated that cosmetics gained popularity over the last 3 - 4 decades and its use has surged exponentially in both genders i.e. male and female population. According to Khraim (2011), the study of non-industrial cultures highlighted that cosmetics are being used across every part of the world. Generally, cosmetics are referred to external preparations used on external parts of the body to condition and beautify the skin. This is achieved by cleaning, softening, colouring, or protecting the hair, nails, eyes, lips or skin. Popular wide range of cosmetic products include; skin-care creams, lipsticks, powders, lotions, nail polishes, deodorants, eye and face make up, sprays and hair colourants etc. The significant growth of the cosmetics and beauty products market is as a result of consumers becoming more conscious about their appearance, looks and taste of personal care products.

According to Euromonitor (2018), specifically in the premium sector, the Nigerian skin care market is dominated by international products. Popular cosmetic brands among consumers are Avon, Mary Kay, MAC, Olay, L'Oreal, Nivea and House of Tara International etc. The

demand for skin care, make up, fragrances and hair treatment products are very high among a large section of young and adult females, because they place great value on looking good. Available data from statista (2017), shows that the retail value for beauty and personal care products market in Nigeria rose from 1.07M euro in 2007 to 2.47M euro in 2017. Hence, it is evident why various companies are in stiff competition to establish their presence, business and increase brand loyalty among their customers, in the vibrant and expanding beauty industry.

Based on the nature of the cosmetics market, which is characterized by increasing competitive pressure and diminishing product differentiation, brand loyalty is inevitably very important. In this regard, brand loyalty is identified as the ultimate goal of marketing. Brand loyalty refers to a yardstick, for the attachment that various consumers have with a particular brand. Factors such as the consistent repurchasing of a favoured product or behaviours such as, recommending a product to friends/family through positive word of mouth are influenced by brand loyalty. In our society, it is a common fact that females tend to be very influential. For instance, some cosmetic brands use the influence of famous celebrities to set trends in the fashion industry. Also, women are known to be dominant in contributing to decision making and purchase involvement of cosmetic products. Thus, the correlation of how brand loyalty influences the perception, spending patterns and behaviour of female consumers towards buying cosmetic products, makes this topic worth investigating.

This study focuses on investigating the factors that influence brand loyalty of cosmetic products in Nigeria. In the past, a significant amount of international research has been carried out to explore the impact of brand loyalty on cosmetic products. This is evident from papers by Mwai et al. (2015), Madhumita & Vasantha (2015), Yee & Mansori (2016), Parmar (2014), Alhedhaif et al. (2016) and Joelle (2016) etc. However, after a critical review of literature, the author observed that little attention has been given to understand the significance of brand loyalty in the Nigerian cosmetic industry. This paper attempts to address this gap in the past literature, by examining which factors of brand loyalty have the most influence on Nigerian female consumers.

#### 1.1. STATEMENT OF PROBLEM

The research problem of this study stems from the lack of reported literature, which investigates the Influence that brand loyalty has on cosmetic product users in Nigeria. The unavailability of accurate information that can enlighten the academicians, marketers, international companies and foreign investors about the nature of the cosmetic industry in Nigeria, poses a serious challenge. For instance, because foreign companies lack knowledge about the psychological traits of the female consumers, they will find it difficult to develop innovative strategies to penetrate the industry. In addition, because marketers don't understand the buying patterns/behaviours of customers, when they are faced with similar variety of products in the market, adopting effective advertising campaigns to gain their trust will be challenging. Therefore, new businesses that intend to establish their presence are unlikely to last for long. Furthermore, the lack of knowledge about customers preferences, as to what factors of brand loyalty influence their buying behaviour, will result in poor profitability and organizational performance by various companies in the market.

Hence, the general aim of this research paper is to investigate the determinants of brand loyalty in cosmetics products among Nigerian female consumers. In addition, the objectives of this study are:

- 1. To understand which factors of brand loyalty, have the most influence on Nigerian female consumers in the cosmetics industry.
- 2. To understand how strong the brand loyalty effect is in purchasing of cosmetics products by women in Nigeria.
- 3. To understand if factors such as brand image, product value (perceived use value) or price impact brand loyalty of cosmetic products in Nigeria.

#### 1.2. IMPORTANCE OF STUDY

The results obtained from this research will be beneficial to the general academia, marketing professionals, cosmetic business owners and the cosmetics industry as whole. From the theoretical point of view, this study will add depth to the existing literature on brand loyalty and buyer behaviour, by providing adequate empirical evidence in the context of cosmetic products. As regards managerial implications, the outcome of this research will support companies in developing effective marketing strategies, that can strengthen the appeal of

their brands, increase customer satisfaction levels, maintain and improve the loyalty of consumers towards their brands.

#### 1.3. SCOPE OF THE STUDY

The author limits the scope of the work to determinants of brand of loyalty amongst female consumers of University of Lagos (UNILAG), Nigeria. The researcher chooses respondent age between 18-45 years. The study will identify the most influential factors of brand loyalty that affect the purchasing decisions of cosmetic products in the Nigerian markets.

#### 1.4. OVERVIEW OF STRUCTURE OF RESEARCH STUDY

#### <u>Chapter 1 – Introduction</u>

This chapter provides an overview of the research topic. The problem statement and significance of study are discussed. The gap in past literature is identified. In addition, the aim and objectives of this study are stated.

#### <u>Chapter 2 – Literature Review</u>

This chapter presents a review of relevant studies which are related to the concept of brand loyalty and determinants of brand loyalty. This chapter focuses on a critical review of past literature which have been performed surrounding the research topic.

#### <u>Chapter 3 – Methodology</u>

This chapter provides an overview of the methodological approach adopted by the researcher in carrying out this study. The chapter presents the research questions and objectives of the project. The research philosophy, research design, research methods and research approach along with the choice of utilizing questionnaires for data collection are presented. In addition, the data analysis, ethical consideration and limitation of the project will be discussed.

#### <u>Chapter 4 – Findings</u>

This chapter will emphasize the interpretations of the important information which was collected from the respondents of the study. This chapter outlines the results of the research study.

#### Chapter 5 – Discussion

This chapter discusses the key findings of the study based on the objectives of the research.

## <u>Chapter 6 – Conclusion and Recommendations</u>

This chapter outlines the conclusion of the research paper. In addition, the recommendation for future work will be discussed.

## **Chapter 2- Literature Review**

This chapter focuses on the conceptual and theoretical review of past literature in relation to brand loyalty, factors of brand loyalty and the cosmetic industry in Nigeria.

#### 2.1 OVERVIEW OF THE COSMETICS MARKET IN NIGERIA

The history of cosmetics dates back to the ancient times, i.e. at least 6,000 years ago. Today, the cosmetics industry has gained popularity as one of the most profitable industries in the world. According to Reuters (2018), the value of the global cosmetic products market was valued at \$532.43 billion in 2017 and is projected to attain a market value of \$805.61 billion by 2023. Although, there has been a lot of research conducted on the cosmetic market globally, there is limited literature on the Nigerian market. L'oreal Group (2017), indicated that the beauty and personal care market in Nigeria was worth an estimated €2.5 billion in 2017, making it a fast-rising sector in Sub-Saharan Africa. Also, Nwachukwu (2016), reported that sales in the Nigerian cosmetic sector rose from \$439.8M in 2006 to \$595M in 2011. The beauty market in Nigeria involves a mixture of both local and foreign brands. However, the market is dominated by a few well-known companies that control majority of the market share. Nevertheless, there is a presence of smaller companies who are competing for consumer loyalty and patronage. The attractiveness of the Nigerian beauty industry stems from the large population of the country which is an estimated 180 million. Based on the 2006 population census figures and growth trend, at least 35% of the citizens are within the age bracket of 15 -34 years old (Nwachukwu, 2016). Thus, this is the potential customer base that drives the demand for beauty products in the market.

The rapid growth of the economy has significantly impacted the culture and habits of the Nigerian women. The surge of the middle-class population with disposable income, increase in customer awareness and changes in lifestyle due to urbanization, has influenced the spending patterns of Nigerian women on cosmetic products. In their paper, Bechan & Hoque (2016), reported that, Nigerian women spend more money on cosmetics than French women. Today, it is a common trend for women in Ngeria to invest more on their looks and appearance. However, Nwachukwu (2016), stressed that pricing is a major factor considered by Nigerian consumers. Likewise, L'oreal Group (2017), was of similar opinion that,

Nigerian consumers usually demand products of high quality, which are affordable and reliable. Brand reputation was another important factor opined by Nwachukwu (2016), that serves as a guarantee of quality to the consumers. However, as a result of the rising number of internet users, web-based advertisement campaigns have become the major marketing strategy employed by companies in the industry.

#### 2.2 THE CONCEPT OF BRAND LOYALTY

Brand refers to a logo, mark, word, symbol, sentence or a combination of various items that companies employ to differentiate their products from similar ones in the market (Joelle, 2016). In the disparate industries across the world, firms strive to retain loyal customers because they are a source of profitability to them. Joelle (2016), reported that researchers and marketing practitioners accord that retaining customers is cheaper than acquisition of new customers, and that a loyal customer base of 5% can result to increase a firm's profit by up to 94%. In the marketing literature, the concept of brand loyalty has been acknowledged as a significant construct for at least four decades (Maheshwari et al, 2014). Based on its importance, a remarkable number of researchers, have attested to its various benefits for firms. For instance, Sutikno (2011), opined that through positive word of mouth, brand loyal customers assist companies in promoting their products and services. Kabiraj & Shanmugan (2011), stated that it improves profitability for businesses. Whereas, Iglesias et al. (2011), suggested that brand loyalty allows companies to gain a competitive advantage in the market. These few examples show the positive influence that, brand loyalty can have on the success and survival of firms in business.

Despite, the mutual agreement between researchers about the importance of brand loyalty, it is observed that academicians and marketing practitioners do not have a common definition of the concept. Investigation from past literature reveals that, most researchers believe brand loyalty can either be spurious or true (Iglesias et al, 2011; Maheshwari et al, 2014). Recent marketing literature by Bechan & Hoque (2016), Yee & Mansori (2016) and Alhedhaif (2016), reported that spurious loyalty is motivated by situational circumstances like price. Whereas, Gillani et al. (2013), Jawahar & Tamizhjyothi (2013) and Malik et al. (2013), suggested that true loyalty is driven by previous psychological and emotional attachment of consumers to a particular brand. Therefore, a brand loyal customer is one who is committed to a brand, while a spurious consumer lacks any form of attachment to a particular brand, i.e.

he/she can easily switch brands if another brand is more convenient to purchase or of better quality. However, other researchers like Khraim (2011) and Mohuiddin et al. (2014) argued that brand loyalty can be perceived from other dimensions such as value etc. Based on the investigated opinions, it is evident that brand loyalty is a multi-dimensional concept. Nonetheless, true and spurious brand loyalty remain the most acknowledged dimensions in recent marketing literature.

Mashewari et al. (2014), highlighted that because brand loyalty was a multi-dimensional construct, it required a set of multivariate measurements for its evaluation. This is as a result of the subjective nature of the concept. For instance, a consumer might be loyal to a specific brand because of the perceived trust for the brand. Whereas, another consumer's brand loyalty might stem from the satisfaction derived from the product. However, examination of past literature revealed that, researchers are not in common agreement about the standard measurements to use. For example, Yee & Mansori (2016), Joelle (2016) and Ramiz (2014), suggested that high satisfaction levels among consumers has a positive influence on the repurchase intentions for a brand. This means that when customers are happy and satisfied with a particular brand, they are less likely to switch to other brands and they will inform their friends/families to purchase the product. Furthermore, authors such as Belanger et al. (2002), Chaudhuri & Holbrook (2001) demonstrated that trust plays a major role in the achievement of customer loyalty. To develop long lasting relationships with brands, consumers need to feel assured that the products they are buying are of good quality. Therefore, there is a direct link between brand loyalty and consumer trust. In contrast, Malik et al. (2013), Wel et. al., (2011) and Iglesias et al (2011) opined that brand loyalty can be measured in the context of consumers previous experiences and their commitment to repurchase a specific product consistently in future. From the literature, the researcher was able to identify a lack of agreement among scholars in relation to the definitions and measures of brand loyalty. However, based on the nature of the cosmetic market, measures such as brand trust, commitment, customer experience and satisfaction are important.

## 2.3 MOOLLA'S CONCEPTUAL FRAMEWORK FOR MEASURING BRAND LOYALTY

A researcher utilizes a conceptual framework in order to conceptualize the relationship between variables in a study and represent this relationship graphically. For the purpose of this research, Moolla's brand loyalty conceptual model will be used. Moolla (2010), carried

out a research to investigate the most important influences for creation and measurement of brand loyalty in the fast-moving consumer goods (FMCG) segment. After an extensive review of literature and historical brand loyalty models, Moolla & Bisschoff (2012), successfully identified the 12 most important influences of brand loyalty and developed the brand loyalty conceptual framework. The twelve identified factors to measure brand loyalty are shown in Figure 1. These include, culture, customer satisfaction, perceived value, brand trust, switching costs, commitment, involvement, relationship proneness, brand performance, repeat purchase, brand affect and brand relevance (Moolla, 2010). According to Moolla & Bisschoff (2013), the conceptual framework can assist marketing and brand managers to identify which set of brand loyalty influences have the most impact for their products and help them determine the weak areas of their products.

Moolla's conceptual framework is utilized in this research, because it is applicable to measure the strength of the factors of brand loyalty in the cosmetics industry. Based on the model developed by Moolla & Bisschoff (2013), there are a number of significant factors which influence the brand loyalty effect of cosmetic consumers towards certain products. For instance, factors such as perceived value, customer satisfaction, brand performance etc, are major determinants of brand loyalty among cosmetics consumers in the world today. Therefore, the researcher is positive that Moolla's model will be imperative for identifying, measuring and comparing the factors that result to brand loyalty in the Nigerian cosmetics industry.

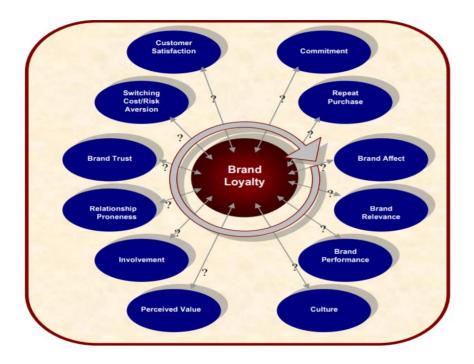


Figure 1: Moolla's brand loyalty conceptual framework. Source: Moolla (2010)

#### 2.4 FACTORS OF BRAND LOYALTY

Evidence from research has revealed that various factors influence consumers loyalty towards certain brands. The author studied the significant factors of brand loyalty stated by researchers such as Yee & Mansori (2016), Alhedhaif (2016), Khraim (2011) and Parmar (2014), which include brand image, brand name, perceived value, brand price, promotion, consumer satisfaction, product quality, product design and store environment.

#### **2.4.1 BRAND NAME**

Brand name is a significant factor which attracts consumers to purchase products and encourages repeat purchasing behaviour. According to Alhedhaif et al (2016), brand name is a complex symbol which represents various attributes that are associated with a particular product. As a result, Alhedhaif et al (2016), indicated that customers are likely to form complex attitudes towards specific brand names. For example, such attitudes can stem from the literal meaning of the brand name or how it sounds etc. Khraim (2011), opined that customers are more likely to trust major eminent brand names than unpopular ones. This is because consumers appreciate and admire brand names. After investigating the impact of brand loyalty on cosmetics buyer behaviour in Pakistan, Gillani et al (2013), affirmed that

brand name was the major factor of brand loyalty. Thus, brand names are important because they build the foundation of a brand's image and live in the minds of the consumers.

#### 2.4.2 BRAND IMAGE

Akram et al (2011), asserted that consumers refer to a global brand as one that is recognized and sold in different countries, whereas a local brand is manufactured domestically for a target national market, which is available only within that specific region. Kumar & Kim (2010), indicated that consumers identify with local brands to meet their local and cultural needs. Whereas, in both developed and developing countries, consumers perceive global brands to be of higher quality. The first image that comes to the mind of a consumer when a specific brand is mentioned is brand image. However, brand image can be damaged through negative word of mouth or media commentary. Lee et al. (2014) opined that before consumers form a purchasing decision for a certain product, they employ brand image to process and recall all the information about the brand. Therefore, firms must have a good brand image to differentiate, position and establish positive attitudes towards their brand to improve brand loyalty. In this regard, results from the study of Yee & Mansori (2016), revealed that brand image was a key factor that influenced brand loyalty to cosmetic products in Malaysia.

#### 2.4.3 BRAND PRICE

In the diverse industries across the world, price is a factor that consumers reflect before purchasing either an international or local product. Khraim (2011) indicated that price is usually the most important element for an average consumer, but consumers with high brand loyalty will typically pay a premium price for their preferred brand. Therefore, price does not easily affect the purchase intention of brand loyal customers. Likewise, Singh & Pattanayak (2014), pointed that brand loyal customers are willing to pay more for their preferred brand, even if the prices are increased. However, there is a strong belief among customers about the price and value of a brand. This results in them comparing and evaluating prices with alternative products before making purchase decision. Findings from the research of Mwai et al (2015), showed that brand price of cosmetic products was a driving factor in fostering customer brand loyalty in Nyeri, Kenya.

#### 2.4.4 PERCEIVED VALUE

In their study, Bechan & Hoque (2016), asserted that perceived value was the most important factor that influenced the decisions of Nigerian women when buying luxury cosmetic products. This is because they have a culture of perceiving well-known products to have high value and quality. Mwai et al (2015), referred to perceived customer value as a consumer's perception of the overall benefits gained from using a product after spending money to acquire the desired benefits. Similarly, Yousaf et al (2012), defined perceived value as the consumer's subjective evaluation of a product's superiority. Therefore, there is a significant relationship between brand loyalty and consumer's perception of quality. Wong & Sidek (2010), reported that consumers are more likely to repurchase a certain brand if it satisfies their needs, because they consider the product is high quality. Whereas, if a product doesn't meet the expectations of consumers, they may switch to other brands, because they believe the product is low quality. For instance, because cosmetics are used for leisure, work and various occasions, the functional attributes of these products such as durability, waterproof, lightweight and quick-dry are very important considerations for consumers when making a purchase. Thus, brands that offer superior quality will attract customers and sustain competitive advantage over rivals.

#### 2.4.5 PRODUCT QUALITY

Investigation from literature has revealed that product quality is an essential factor that consumers use for product evaluation. Gillani et al (2013), defined product quality as the unique features and characteristics of a product or service which influence consumers' purchase decisions. Alhedhaif et al (2016), stated that product quality refers to the ability of a product to satisfy the implied needs and expectations of the customers. Therefore, quality needs to be defined based on specific parameters, which depends on the type of product. Parmar (2014), pointed that to a large extent, the sale of a product is highly dependent on its quality. This is because based on the quality of the product sold, costumers may decide to repeat the purchase of a particular brand or switch to other brands.

Khraim (2011), stressed that material is an essential part of product quality because it affects customer interaction (hand feel), texture and various aspects of the performance of products. For instance, elements such as colour can determine if a consumer will purchase or reject a product. If the colour of a product is not attractive to the consumers, they will not patronize that specific product. Some examples of good functional attributes of cosmetic products are

breathable, long time stay, easy to apply, no allergic reaction, laboratory tested etc. The researcher observed the significance of product quality in the paper of Joelle (2016). Results from the study showed that, product quality and brand price were the key determinants of brand loyalty amongst women in Indonesia, when purchasing cosmetic products.

#### 2.4.6 PROMOTION

Clow (2010), stressed that promotion is an essential element of an organization's marketing strategy because, firms utilize this technique to interact with consumers as regards product offerings, in order to encourage them to purchase a product or service. The main aim of promotion is to raise consumer's awareness about a brand or product. Through promotion, firms inform consumers about the types of products they have for sale, what they are used for and why the products will be of value to them. Firms use promotion to attract and persuade suitable customers to buy their products. According to Lovelock (2010), promotion is a group of activities that involves the use of advertising, publicity and sales promotion of a product, which can significantly impact consumers' images, beliefs and attitudes towards a firm's products or services. Therefore, promotion influences consumers buying behaviour and assists them to differentiate the various brands in the market.

Hassali (2015), indicated that as a result of magazine advertisements, many local and international cosmetic brands have become famous worldwide today. Similarly, Vrancken (2015), stated that television advertisements were a powerful tool which Malaysian consumers used for influencing their decisions when buying new products. Additionally, Alhedhaif et al (2016), reported that promotion and service quality were the most important factors of brand loyalty among cosmetic consumers in Saudi Arabia.

#### **2.4.7 DESIGN**

Schielke (2015), indicated that appearance and design play a vital role in enhancing the brand image of cosmetic products. Design is described as the visual appearance of a product. It comprises components such as the shape and details of a product which influence consumers perception towards buying a brand. Firms that design products with stylish and appealing packaging attract customers who tend to be fashion conscious. For instance, cosmetics consumers use different make up designs for various occasions and they usually purchase trendy brands from stores that are highly fashionable.

Khraim (2011), pointed that consumers gain satisfaction from using the latest brands and designs in the market. According to Alhedhaif et al (2016), it is important for the product design to meet consumers expectations. For example, cosmetic products have several features such as weight, chemical composition, color, smell, expiry period, taste etc, which need to conform to the requirement specifications of the consumers. In addition, all cosmetic products have to adhere to health safety quality standards such as OSHA (Occupational Safety and Health Administration). Thus, it is necessary for firms to take these important aspects into consideration when designing products.

#### 2.4.8 STORE ENVIRONMENT

The store environment is one of the most significant factors that impacts successful retail marketing of cosmetic products. Khraim et al (2011), highlighted that customer brand loyalty can be positively influenced by features such as store location, store layout and in-store stimuli. In their study, Bechan & Hoque (2016), reported that women prefer to repeatedly buy their cosmetic products from beauty shops. Additionally, findings from the study of Khraim (2011), revealed that among UAE cosmetic consumers, the store environment was a relevant factor attributable to brand loyalty. This is because the location of stores and designation of various outlets is a powerful tool for altering consumers purchasing patterns.

According to Lovelock (2010), consumers may become loyal if the store locations are easily accessible and they are satisfied with the services and product assortment of the stores. The physical store environment consists of various elements which include lighting, smells, temperature, directional signage, layout, background music, shelf space, displays, human elements such as shoppers, salespeople etc. Gillani et al (2013), indicated that these elements affect the cognitive processes of customers when shopping. For instance, these include attention, perception and information processing in the stores. Thus, the store atmosphere is an imperative factor that influences customers when making purchase decisions.

#### 2.4.9 CONSUMER SATISFACTION

Based on investigations done by various researchers, there is adequate evidence that shows there is a positive relationship between satisfaction and customer loyalty. According to Ramiz (2014), customer satisfaction is defined as the post-consumption evaluation of a product or service. It is the customer's assessment of a brand based on their personal

experience. Satisfaction refers to when consumers expectations are matched by perceived performance of a product or service. Ramiz (2014), stated that when consumers are happy and satisfied with branded products, there is a low probability of them switching to other brands. Thus, consumer satisfaction significantly affects customer retention, repurchase intentions, behavioural intentions and customer loyalty. Furthermore, Yee & Mansori (2016), indicated that satisfaction is the key determinant of brand loyalty, because satisfied customers are the foundation of any successful business.

However, consumers tend to be dissatisfied when the performance of a product or service falls short of their expectations. Therefore, consumers who possess positive evaluations of a brand will likely repurchase the product again compared to those who have encountered negative experiences. Thus, satisfied customers remain brand loyal while dissatisfied consumers switch to other brands. Furthermore, customer satisfaction is important because it enhances positive word-of-mouth communication, which assists cosmetic firms to build a good image and reputation. For instance, satisfied customers of various cosmetic brands are likely to share their experiences with other people. In this regard, it is necessary for firms to strive to keep their customers happy.

#### 2.5 HYPOTHESES

This study concentrates on the factors which influence consumers' brand loyalty towards certain cosmetic brands. Based on the reviewed factors that impact brand loyalty, the following sets of hypotheses were derived.

- 1. H1: There is a significant and positive relationship between brand name and brand loyalty.
- 2. H2: There is a significant and positive relationship between brand image and brand loyalty.
- 3. H3: There is a significant and positive relationship between brand price and brand loyalty.
- 4. H4: There is a significant and positive relationship between perceived value and brand loyalty.
- 5. H5: There is a significant and positive relationship between product quality and brand loyalty.

- 6. H6: There is a significant and positive relationship between promotion and brand loyalty.
- 7. H7: There is a significant and positive relationship between design and brand loyalty.
- 8. H8: There is a significant and positive relationship between store environment and brand loyalty.
- 9. H9: There is a significant and positive relationship between consumer satisfaction and brand loyalty

#### 2.6 CONCLUSION

This chapter covered existing literature on brand loyalty, the factors of brand loyalty and their effects in the cosmetic industry. The literature revealed that a lot of research has been carried out in the cosmetic field. It is observed that most of the studies discussed in the literature conducted research on cosmetic products outside Nigeria. There was a significant lack of existing literature which focused on the Nigerian market. However, after a thorough investigation, the researcher identified only one relevant paper that concentrated on the Nigerian cosmetics market. In their study, Bechan & Hoque (2016) focused on identifying the consumers buying patterns of luxury cosmetic products in Nigeria. The objective of the research was to understand the purchasing behaviours of the Nigerian luxury cosmetics users. The researchers performed a cross-sectional descriptive study by targeting a sample population of female consumers that purchase their luxury products from Estee Lauder stores in Nigeria. Estee Lauder is a popular luxury brand that produces both make-up and body care products.

Findings from the research indicated that the luxury female consumers were between 18 - 35 years old (educated millennial age group) and the consumers belonged to the emerging middle class with high income levels. This afforded them to be exposed to varieties of highend products which influenced their taste and purchasing habits. Most of the respondents (90%) indicated that their product usage timings were morning and night. The women ranked MAC, Estee Lauder and Bobbie Brown as their preferred luxury brands in Nigeria. Also, there was a high demand for whitening and lightening products among the consumers, because of the climate in Africa. In addition, 46% of the respondents reported that promotions influenced their purchasing decisions while 37% remained neutral. Furthermore, the results showed that 70% of the respondents spent between \$151 - \$350 to purchase their luxury cosmetic products.

After analysing the study of Bechan & Hoque (2016), it is observed that the researchers only focused on the luxury cosmetics segment in Nigeria. However, the global beauty market is divided into mass production and premium segments based on factors such as price, brand prestige etc. According to Lopaciuk and Loboda (2013), 72% of cosmetic sales consisted of mass products while 28% contributed to the luxury cosmetics. Therefore, to improve the work of Bechan & Hoque (2016) and address the lack of existing literature, the researcher is motivated to investigate the determinants of brand loyalty in the lucrative cosmetics sector in Nigeria. A detailed investigation will be carried out to identify and understand the influence of the factors of brand loyalty on Nigerian cosmetics users. This research work will provide value to the marketing academics and practitioners, to help them identify marketing opportunities to develop and implement effective marketing strategies to gain competitive advantage in the region.

## **Chapter 3- Methodology**

#### 3.1 INTRODUCTION

This study has been conducted with the aim of finding out the influence of brand loyalty in the cosmetics industry of Nigeria. This chapter presents a comprehensive overview of the methodological approach adopted by the author in performing the research. The chapter begins with the research design, research method, study population, sampling technique, sampling size and the research instrument utilized for data collection in the study. In addition, the data collection and procedure, data analysis, ethical considerations and limitations of the study are explained.

#### 3.2 RESEARCH DESIGN

Akhtar (2016), pointed that research design refers to the conceptual framework for conducting a research. It is a plan which helps the researcher to specify the methods and procedure for collection and analysis of the data required for the research (Akhtar, 2016). Thus, research design is imperative for planning in advance of the methods to be adopted for data collection and the techniques to be used for data analysis. There are four types of research design which include, exploratory, descriptive, causal and experimental.

Descriptive research is a statistical research design which studies the current phenomena in terms of beliefs, practices, processes, conditions, relationships or trends (Salaria, 2012). It is used for the identification and gathering of information on characteristics of specific issues such as community, groups or people etc (Akhtar & Islamia, 2016). This research design usually concerns itself with the attitudes or views of people towards anything such as social situations or social events etc. Descriptive research focuses on answering questions such as what, who, where, how and when. Salaria (2012), indicated that this type of research design not only involves the collection and tabulation of facts, but entails a comprehensive analysis, interpretation, identification of trends and relationships in the data. The methods of data collection are through questionnaires, observations, interviews or case study which allows respondents to express their opinions in relation to the research question (Akhtar & Islamia, 2016).

Descriptive design is appropriate for this study because it allows the researcher to accurately represent the characteristics or attitudes of participants in relation to the research question, from a population sample of Nigerian female consumers. Furthermore, the descriptive

research utilizes the application of scientific methods to critically analyze, examine and interpret collected data which facilitates accurate generalization of results. In addition, this design allows the researcher to understand the relationship that exists between the dependent and independent variables in the study. In the current investigation, the dependent variable is brand loyalty and the independent variables are the factors of brand loyalty i.e. brand name, brand image, perceived value etc. On the other hand, exploratory research is not suitable for this study because they have an unstructured research process and adopt non-probability sampling technique which does not allow accurate generalization of results. Also, causal research is not is suitable because the research question does not require testing cause and effect relationship.

#### 3.2.1 STEPS OF DESCRIPTIVE DESIGN

The steps of the descriptive design prepared for the research process are discussed.

- 1. Identification of research aim and objectives: The research question of this project is "what are the most influential factors related to brand loyalty of cosmetic products among female consumers in Nigeria?". The objectives of the study are:
- To understand which factors of brand loyalty have the most influence on female consumers in Nigeria: This objective seeks to decipher the major factors of brand loyalty that impact Nigerian women when purchasing cosmetic products. According to Joelle (2016), it is important for firms to understand how consumers respond to factors such as price, advertisements, product features etc, in order to sustain a competitive advantage. These factors affect consumers behaviour in terms of how they purchase, why they purchase, when and where they purchase their cosmetic products. In order to investigate this objective, the participants were asked questions on their opinions towards factors of brand loyalty.
- To understand how strong the brand loyalty effect is in purchasing of cosmetics products by women in Nigeria: Based on the reviewed literature, it is easier for firms to retain repeated buyers than acquiring new ones. This demonstrates the significance of brand loyalty, because it is a composite of behavioural and attitudinal properties. According to Rosenbaum-Elliott et al (2011), brand loyal customers find it hard to switch to other brands when they are satisfied and feel comfortable using a particular brand. Therefore, this objective seeks to understand the effect that "brand loyalty" has on the Nigerian women when purchasing their beauty products. To achieve this

- objective, the participants were asked questions related to their perception of the concept of brand loyalty.
- To understand if factors such as brand image, product value (perceived use value) or price impact brand loyalty of cosmetic products in Nigeria: This objective seeks to examine the variables used in the study. In their paper, Mwai et al (2015), reported that factors such as brand price and perceived value had a strong impact on strengthening consumer brand loyalty. Thus, to investigate this objective, the researcher used Pearson correlation to test if there was an existing relationship between the dependent variable (brand loyalty) and the independent variables (brand image, product value and price).
- **2. Determination of data collection method:** For the purpose of this study, questionnaires will be distributed and self-administered to the participants for data collection. The respondents will be asked close-ended questions which are simple and quick to answer. This method will help the researcher obtain actionable and quantitative data for statistical analysis of survey findings.
- 3. Selection of the sample: A simple random sampling technique will be adopted in this study. This is to ensure an unbiased random selection of a sample of participants from the population of cosmetics users in Nigeria. This will be a representative sample that will allow the researcher make generalizations from the results obtained in the study. The sample selected for this study consists of cosmetic consumers of UNILAG, Nigeria. The population consists of both full-time and part-time students enrolled for undergraduate and post-graduate degree programmes. Some of the students are in part-time employment. The rationale for the selection of this sample is because the respondents have high exposure to a wide range of cosmetic brands, strong educational background and availability of adequate income.
- 4. **Real collection of data:** During lecture contact sessions, questionnaires will be distributed and collected from the students on the UNILAG campus. A set of selected questions will be used for data collection from the participants in the sample population. To ensure a high success rate of data collection, a direct approach will be adopted which involves physically distributing the questionnaires, completing and collecting them at the school premises.
- 5. **Analysis of achieved conclusion:** In this final step, the researcher concludes the investigation through analysis of the data collected. The data gathered from the

questionnaires are quantitative. Descriptive statistics techniques will be used to analyse the data using Statistical package for social science (SPSS) software. Based on the nature of the data, Pearson Chi Square test will be appropriate for analysing the relationship between the variables in the study, which are both interval-scaled and ratio scaled. Pearson Chi Square will be used for testing the independent variables that impact consumer brand loyalty and also testing to understand if a relationship existed between the dependent variable (brand loyalty) and independent variables ((brand name, product quality, price, design, promotion, service quality and store environment).

#### 3.3 RESEARCH METHOD

Rajasekar et al (2013), defined research methodology as the procedures by which researchers employ to describe, explain and predict phenomena when carrying out research. It assists the researcher to decide on the appropriate data collection methods and find effective solutions to a problem. According to Quinlan (2011), data can be gathered through quantitative and/or qualitative methods.

### 3.3.1 QUANTITATIVE RESEARCH METHOD

According to Eyisi (2016), quantitative research is used when the researcher is interested in scientifically testing a hypothesis with the use of a definite set of numbers. This approach tends to be scientific in nature and quantitative data can be collected through experiments, questionnaires and surveys. Eyisi (2016), pointed that a significant advantage of quantitative approach was the utilization of statistical data as a tool which saves time and resources. For instance, data such as numbers, measurable figures and percentages can be calculated using statistical package for social science (SPSS) on a computer, which saves the researcher a lot of time and resources he would have invested in describing his results.

According to Cohen & Morrison (2011), quantitative approach makes generalization of results possible, because of the use of scientific techniques for analysis of large sets of data. This means that the results obtained from this approach are reliable and generalizable to a larger population. Furthermore, Lichtman (2013), highlighted that replicability was another significant benefit of quantitative approach. Because this approach is dependent on hypothesis testing, the researcher is just required to follow clear guidelines and instructions without having to make intelligent predictions about results. Projects which adopt this

research tool are conducted in a general fashion because they have clear objectives and guidelines. Thus, they can be repeated at any other place or time and the same results will still be produced.

#### 3.3.2 QUALITATIVE RESEARCH METHOD

According to Berg & Howard (2012), qualitative research is referred to as meanings, a concept, description and definition of things. This means that qualitative research entails all the significant instruments that can evoke recall which assists in solving problems. For instance, it concentrates on the quality of things such as "what is their nature and how can they be described?". Qualitative data collection instruments include in-depth interviews (audio or video), observation and focus group discussion, which are used to gather data from participants in their natural settings. The nature of the qualitative research methods creates an atmosphere for understanding behaviour. De Vaus (2014), stated that qualitative research enables the researcher to understand the feelings, behaviours and perceptions of people. Leedy & Ormrod (2014), pointed that this approach allows the experiences of participants to be easily understood even when there is inadequate information about them. Thus, qualitative research method produces surplus data about real life situations and people (Leedy & Ormrod, 2014).

Johnson and Christensen (2012), pointed that qualitative research methods had a unique system for data collection, which allowed the production of factual information. For instance, the fact that it assists researchers to obtain non-numerical primary data from respondents, which include words and pictures makes it appropriate for providing descriptive information. Eyisi (2016), reported that another characteristic of qualitative research approach is the emergence of theory from data. For example, various researchers use different phrases such as "investigative, do-it-yourself" etc, to interpret the independent nature and originality of the qualitative research approach (Maxwell, 2013). Thus, instead of researchers testing data generated elsewhere, they can construct and reconstruct theories where appropriate, based on the data they generate. Furthermore, based on in-depth investigation of phenomena, qualitative approach allows human behaviours such as reasoning, thought, interaction and norms etc, to be studied holistically. Thus, the participants are easily involved in shaping the research because of the close relationship that exists between them and the researcher (Lichtman, 2013).

#### 3.3.3 RATIONALE FOR QUANTITATIVE RESEARCH

The researcher felt quantitative research was the most significant method to answer the research question and meet the project objectives of this study. The justification for this choice is that quantitative research involves obtaining numeric data which can be quantified and subjected to statistical treatment for analysis. For example, based on the close-ended questions used in the research instrument, utilizing a statistical tool such as SPSS will be effective for analysing the data to obtain quantitative insights such as calculating the mean of the target population etc.

Christensen and Johnson (2012), described quantitative research as a structured approach with predetermined variables and design. This research method depends on hypotheses testing and allows the researcher to correlate the relationships, patterns and trends between variables using mathematical analysis methods. For example, based on the research question, the researcher can establish and understand the relationship between brand loyalty (dependent variable) and the determinants of brand loyalty (independent variables). Also, the researcher can observe how factors such as brand image, perceived value and price impact brand loyalty towards cosmetics use in Nigeria.

Furthermore, quantitative research is effective for conducting surveys on a large scale. Unlike the qualitative method, which is time consuming, the use of close-ended questions (multiple choice) are imperative to quickly gather facts from the respondents and take little time to answer. Thus, as a result of the large sample population of participants in UNILAG, this is the best approach to adopt. In similar regard, quantitative approach is best for sampling data from the participants that are representative of the entire population of cosmetics consumers in Nigeria. Therefore, it allows generalization of findings because it provides concrete and consistent information. For instance, the study of the influence of brand loyalty in cosmetic products within one specific area can be reflective of the wider society, in terms of the trends and patterns.

### 3.4 TARGET POPULATION

The relevant target population of this study are full-time female students, aged 18-45 years, enrolled at University of Lagos, Nigeria. These female individuals interact with various

cosmetic products on a daily basis and have adequate knowledge about how they choose their products. The definition of the target population is as follows:

1. Element: Full-time undergraduate and post-graduate students.

2. Sampling Unit: Cosmetic users at University of Lagos, Nigeria.

3. Extent: Lagos, Nigeria.

4. Time: 2019

#### 3.4.1 SAMPLING TECHNIQUE

According to Shorten & Morley (2014), sample selection is a significant factor in research design which determines if the research questions of a project will be answered. In this study, a simple random technique (probability sampling) was used to select a sample that represents the population of cosmetics users in Nigeria. The justification for adopting this technique was because it allowed participants to be randomly selected, so each member of the population of cosmetics users had an equal chance of being selected in the sample. Therefore, eliminating the problem of selection bias. Furthermore, based on the representativeness of the sample produced by using this technique, generalizations were made from the results of the sample pertaining to the population.

#### 3.4.2 SAMPLE SIZE

According to Malhotra et al (2012), sample size refers to the number of participants which are to be involved in the research study. The researcher aimed at having a total of 150 participants for the project. However, only 100 respondents managed to participate in the study. A sample of 100 post-graduate and undergraduate students were randomly selected for the research. This sample was drawn from University of Lagos (UNILAG), Nigeria. The rationale for selecting this sample for the study was:

- They represent a segment of the emerging middle-class population in Nigeria, that
  have a wider choice of cosmetics products to consider when making purchasing
  decisions.
- 2. They represent a segment that is well informed about both local and international cosmetic products.
- 3. They represent a community that is able to understand and analyse their purchasing attitudes.

4. These participants would be able to comprehend the terminology stated in the questionnaire.

#### 3.4.3 QUESTIONNAIRE DEVELOPMENT

Moolla (2010), designed a questionnaire which indicated the importance of 12 factors of brand loyalty in the fast-moving consumer goods industry. For this study, the researcher customized the questionnaire to provide a better fit for the cosmetic industry. However, to ensure consistency, the core meaning of the questions were not changed. The items in the questionnaire consisted of close ended questions with five-point Likert scale ratings. The questionnaire was designed in such a way that selected respondents had to indicate the significance of the nine factors that influenced brand loyalty in cosmetic products. The technique involved a process where participants had to evaluate the significance of each factor of brand loyalty using a 5-point Likert scale. Syque (2010), pointed that Likert scales are a useful research instrument that provides various benefits. Firstly, the questions used produce consistent answers because they are usually simple to understand. Secondly, the responses obtained from the respondents can be captured, analysed and evaluated with ease.

The questionnaire was designed, and pilot tested among five consumers to test the understanding and flow of the questions. Also, adjustments were made to wording of questions. The questionnaire consisted of four sections. In section A, respondents were required to choose their preferred cosmetic products from the five main brands in Nigeria, which include, Dettol, Dove, Johnson, Nivea and Vaseline. Section B consisted of questions related to the consumers demographics such as age, marital status, education level, income and frequency of shopping. In section C, respondents were asked questions related to their brand loyalty to cosmetic products using five-point Likert scales for measurement, i.e. (from strongly loyal =5 to Not loyal =1). Whereas, section D focused on questions related to the factors of brand loyalty (independent variables) which are brand name, brand image, brand price, perceived value, customer satisfaction, product quality, promotion, design and store environment.

The questionnaire was developed and structured following the guidelines of Moolla (2010), who took into consideration the following important areas when developing the questionnaire.

1. Definition of the survey objectives.

- 2. Determination of the sample group.
- 3. Writing the questionnaire.
- 4. Administration of the questionnaire.
- 5. Results interpretation.

#### 3.4.4 DATA COLELCTION AND PROCEDURE

The researcher took a direct approach for distribution of the questionnaires to respondents. This was an appropriate method because the respondents of the study were available at lectures on the UNILAG campus. In order to explain the objectives of the study, the questionnaires were accompanied by a covering letter. The respondents who volunteered to participate in the study were given 30 minutes to complete the questionnaire. Adequate time was allotted for the distribution and collection of the questionnaires. A favourable questionnaire return rate of 100 % (100 out of 100) was achieved through the direct approach.

#### 3.4.5 DATA ANALYSIS

The Statistical Package for the Social Science (SPSS) was employed in this study. The Pearson Chi Square was particularly utilized based on testing the degree level of relationship between the various determinants of cosmetic brands in Nigeria. Pearson Chi Square was significantly used for testing the independent variables that impact consumer brand loyalty and also testing to understand if a relationship existed between the dependent variable (brand loyalty) and independent variables ((brand name, product quality, price, design, promotion, service quality and store environment).

#### 3.4.6 ETHICAL CONSIDERATIONS

According to Fouka & Mantzorou (2011), researchers must consider ethical issues before the initiation of a research. In this study, the ethical guidelines stated by the National College of Ireland were considered and carefully adhered to. The researcher obtained data through an official introductory letter, which was approved by the project supervisor prior to conducting the study. Participation in the research was voluntary. Participants were allowed to withdraw from the study, if they wished at any point in time without any penalty. All participants remained anonymous and their information was kept private and treated with confidentiality at all times.

#### 3.4.7 LIMITATIONS

The limitations encountered in the study include:

- Scope of study: The geographical focus of the study was limited to only Lagos state, in Nigeria. This limited the accuracy of the results obtained in describing consumers brand loyalty in cosmetics products in Nigeria, because there are 36 states in the country.
- Non-response: The scope of the research was affected as a result of lack of cooperation from respondents. This was because not all selected respondents were willing to disclose personal information which was important for the purpose of the study.
- 3. Research instrument: The structure of the questionnaire was another limitation of the study. Because some respondents might be dishonest in answering the questionnaire, this would affect the researcher from understanding deeper insights of consumers attitudes towards brand loyalty in cosmetic products.
- 4. Time and cost: As a result of the limited time frame and resources available, a wide range of respondents could not be reached. This limited the amount of information that was obtained in the study. Thus, the sample size of this research was only 100 respondents. Furthermore, this limited the study from having a general analysis of consumers' brand loyalty in the whole Nigeria.

# **Chapter Four Presentation of Data and Analysis**

#### 4.0 Introduction

Based on the study methodology, this chapter tends to demonstrate in data analytical format the various responses from the research sampled participants using the Statistical Package for Social Science (SPSS) analytical tool in line with the study objectives and hypotheses. The inquiry survey demographics include the following; age, marital status, educational distribution, monthly income of respondents and frequency of brand shopping by respondents.

**Table 1: Frequency Distribution of Age** 

**Distribution of Age** 

|         |          | Frequency | Percent | Valid Percent | Cumulative |
|---------|----------|-----------|---------|---------------|------------|
|         |          |           |         |               | Percent    |
|         | under 20 | 16        | 14.7    | 16.0          | 16.0       |
|         | 21-30    | 35        | 32.1    | 35.0          | 51.0       |
| Valid   | 31-40    | 37        | 33.9    | 37.0          | 88.0       |
|         | 41-50    | 12        | 11.0    | 12.0          | 100.0      |
|         | Total    | 100       | 91.7    | 100.0         |            |
| Missing | System   | 9         | 8.3     |               |            |
| Total   |          | 109       | 100.0   |               |            |

Source, Field work, (2019)

Figure (1): Pie Chart Representation of Age Distribution

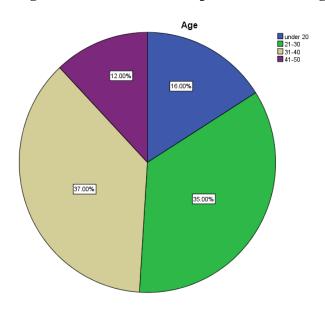


Table 1 and chart one of the survey indicates that 14.7% of the respondents are under 20 years of age, 32.1% respondents are between the ages 21 - 30, 33.9% of the respondents are between the ages 31 - 40 and 11.0% of the respondents are between the ages 41 and above. The above analysis shows that the respondents between the ages of 31 - 40 have the highest percentage.

**Table 2: Frequency Distribution of Marital Status** 

#### **Marital status**

|         |         | Frequency | Percent | Valid Percent | Cumulative<br>Percent |
|---------|---------|-----------|---------|---------------|-----------------------|
| Valid   | Single  | 72        | 66.1    | 72.0          | 72.0                  |
|         | Married | 24        | 22.0    | 24.0          | 96.0                  |
|         | Others  | 4         | 3.7     | 4.0           | 100.0                 |
|         | Total   | 100       | 91.7    | 100.0         |                       |
| Missing | System  | 9         | 8.3     |               |                       |
| Total   |         | 109       | 100.0   |               |                       |

Source, field work, (2019)

Figure (2): Pie Chart Representation of Marital Status Distribution

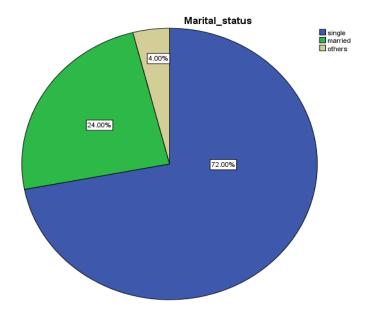


Table 2 and chart 2 of the survey of the respondents indicates that 66.1% of the respondents are of singles, 22.0% of the respondents are married while 3.7% of the respondents belongs to other categories. The above analysis shows that the respondents who are singles have the highest percentage.

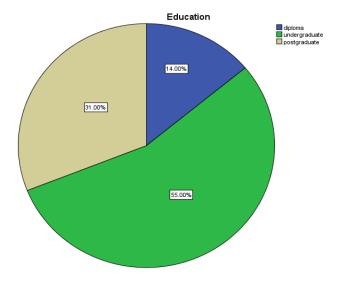
**Table 3: Frequency Distribution of Education** 

#### **Distribution of Education**

|         |               | Frequency | Percent | Valid Percent | Cumulative<br>Percent |
|---------|---------------|-----------|---------|---------------|-----------------------|
| Valid   | diploma       | 14        | 12.8    | 14.0          | 14.0                  |
|         | undergraduate | 55        | 50.5    | 55.0          | 69.0                  |
|         | postgraduate  | 31        | 28.4    | 31.0          | 100.0                 |
|         | Total         | 100       | 91.7    | 100.0         |                       |
| Missing | System        | 9         | 8.3     |               |                       |
| Total   |               | 109       | 100.0   |               |                       |

Source, field work, (2019)

Figure (3): Pie Chart Representation of Education Distribution



The table and pie chart above shows that 12.8% of the respondents are diploma holders, 50.5% undergraduates, 67.57% respondents are post graduates. Thus, the above analysis indicates that majority of the respondents are undergraduates.

**Table 4: Frequency Distribution of Monthly Income** 

**Monthly Income** 

|         |                                | Frequency | Percent | Valid Percent | Cumulative<br>Percent |
|---------|--------------------------------|-----------|---------|---------------|-----------------------|
|         |                                |           |         |               | i ercent              |
|         | below 10,000 naira             | 11        | 10.1    | 11.0          | 11.0                  |
|         | between 10,000-20,000<br>naira | 18        | 16.5    | 18.0          | 29.0                  |
| Valid   | between 20,000-50,000<br>naira | 39        | 35.8    | 39.0          | 61.0                  |
|         | above 50,000 naira             | 32        | 29.4    | 32.0          | 100.0                 |
|         | Total                          | 100       | 91.7    | 100.0         |                       |
| Missing | System                         | 9         | 8.3     |               |                       |
| Total   |                                | 109       | 100.0   |               |                       |

Source, field work, (2019)

Figure (4): Pie Chart Representation of Monthly Income Distribution

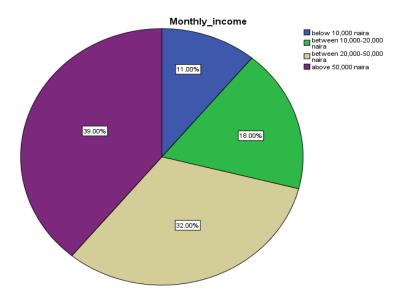


Table 4 and chart four of the survey indicates that 10.1% of the respondent's monthly income are below 10,000 naira, 16.5% of the respondents' monthly income are between 10,000-20,000 naira, 29.4% of the respondents monthly income are between 20,000-50,000 naira while 35.8% of the remaining respondents monthly income are above 50,000 naira. The above analysis shows that the respondents monthly income between 20,000-50,000 have the highest percentage.

**Table 5: Frequency Distribution of Frequency of Shopping** 

**Frequency of Shopping** 

|         |                         | <u>, '                                   </u> | 9       |               |            |
|---------|-------------------------|---|---------|---------------|------------|
|         |                         | Frequency                                     | Percent | Valid Percent | Cumulative |
|         |                         |   |         |               | Percent    |
|         | once a month            | 28  | 25.7    | 28.0          | 28.0       |
|         | twice a month           | 34  | 31.2    | 34.0          | 62.0       |
| Valid   | thrice a month          | 21  | 19.3    | 21.0          | 83.0       |
| valid   | more than three times a | 17  | 15.6    | 17.0          | 100.0      |
|         | month                   |   |         |               |            |
|         | Total                   | 100   | 91.7    | 100.0         |            |
| Missing | System                  | 9   | 8.3     |               |            |
| Total   |                         | 109   | 100.0   |               |            |

Source, field work, (2019)

Figure (5): Pie Chart Representation of Distribution of Frequency of Shopping

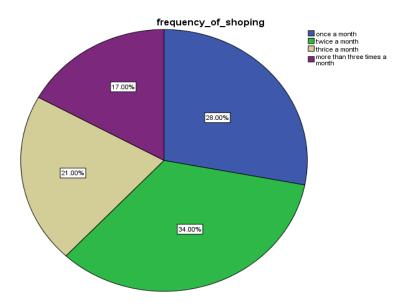


Table 5 and chart five of the survey indicates that 25.7% of the respondent's shops once a month, 31.2% of the respondents' shop twice a month, 19.3% of the respondents shop thrice a month and 15.6% of the respondents shop more than three times a month. The above analysis shows that the respondents with "twice a month" shopping have the highest

percentage, followed by "once a month" shopping respondents, then "thrice a month" respondents and lastly respondents with "more than three times a month".

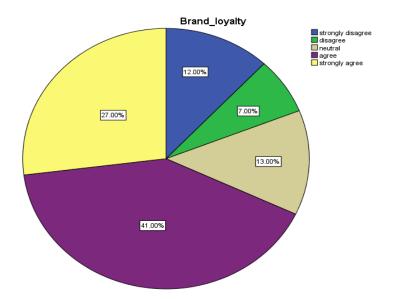
**Table 6: Frequency Distribution of Brand Loyalty** 

**Brand loyalty** 

|         |                   | Frequency | Percent | Valid Percent | Cumulative<br>Percent |
|---------|-------------------|-----------|---------|---------------|-----------------------|
|         | strongly disagree | 12        | 11.0    | 12.0          | 12.0                  |
|         | Disagree          | 7         | 6.4     | 7.0           | 19.0                  |
| Valid   | Neutral           | 13        | 11.9    | 13.0          | 32.0                  |
| Valid   | Agree             | 41        | 37.6    | 41.0          | 73.0                  |
|         | strongly agree    | 27        | 24.8    | 27.0          | 100.0                 |
|         | Total             | 100       | 91.7    | 100.0         |                       |
| Missing | System            | 9         | 8.3     |               |                       |
| Total   |                   | 109       | 100.0   |               |                       |

Source, field work, (2019)

Figure (6): Pie Chart Representation of Brand Loyalty



From the sampled population in table and figure (6) in the field survey indicates that is based on the brand loyalty, 11.0% of the respondents strongly disagreed that the brand is reputable, 6.4% of the respondents disagreed that the brand is reputable, 11.9% were undecided in their decision, 37.6% of the respondents agreed that the brand is reputable and 24.8% of the respondents strongly agree to the fact that the brand is reputable.

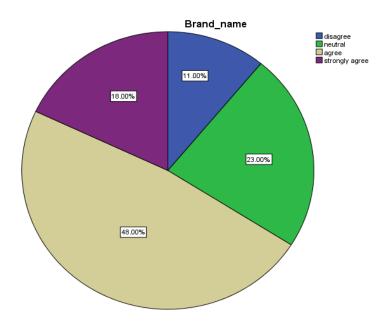
**Table 7: Frequency Distribution of Brand Name** 

#### **Brand Name**

|         |                | Frequency | Percent | Valid Percent | Cumulative<br>Percent |
|---------|----------------|-----------|---------|---------------|-----------------------|
|         | Disagree       | 11        | 10.1    | 11.0          | 11.0                  |
|         | Neutral        | 23        | 21.1    | 23.0          | 34.0                  |
| Valid   | Agree          | 48        | 44.0    | 48.0          | 82.0                  |
|         | strongly agree | 18        | 16.5    | 18.0          | 100.0                 |
|         | Total          | 100       | 91.7    | 100.0         |                       |
| Missing | System         | 9         | 8.3     |               |                       |
| Total   |                | 109       | 100.0   |               |                       |

Source, field work, (2019)

Figure (7): Pie Chart Representation of Brand Loyalty



The sampled population in table and figure (7) above indicates that 10.1% of the respondents disagree that brand name magnetize them to purchase the product, 21.1% of the respondents were undecided in their decision, while 44.0% and 16.5% of the respondents respectively agreed and strongly agree that brand name magnetize them to purchase the product.

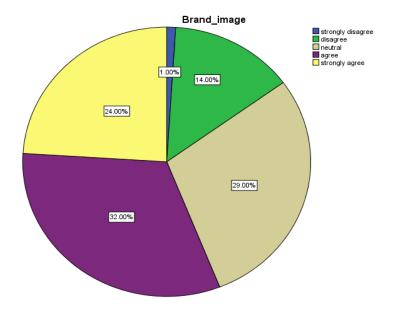
**Table 8: Frequency Distribution of Brand Image** 

**Brand Image** 

|          |                   | Frequency | Percent | Valid Percent | Cumulative<br>Percent |
|----------|-------------------|-----------|---------|---------------|-----------------------|
|          | strongly disagree | 2         | 1.8     | 2.0           | 2.0                   |
|          | Disagree          | 7         | 6.4     | 7.0           | 9.0                   |
| ام الاما | Neutral           | 22        | 20.2    | 22.0          | 31.0                  |
| Valid    | Agree             | 54        | 49.5    | 54.0          | 85.0                  |
|          | strongly agree    | 15        | 13.8    | 15.0          | 100.0                 |
|          | Total             | 100       | 91.7    | 100.0         |                       |
| Missing  | System            | 9         | 8.3     |               |                       |
| Total    |                   | 109       | 100.0   |               |                       |

Source, field work, (2019)

Figure (8): Pie Chart Representation of Brand Image



The population sampled in table and figure (8) above, question brand image in the field survey indicates that 1.8% of the respondents strongly disagreed that the brand image influence them to purchase the product, 6.4% of the respondents disagreed that the brand image influence them to purchase the product, 20.2% of the respondents were indecisive in their decision to ascertain if brand image influence them to purchase the product, 49.5% of

the respondents agreed that the brand image influence them to purchase the product and 13.8% of the respondents strongly agree to the fact that the brand image influence them to purchase the product.

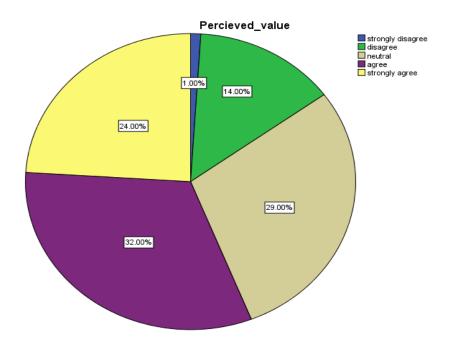
**Table 9: Frequency Distribution of Perceived Value** 

#### Perceived value

|         |                   | Frequency | Percent | Valid Percent | Cumulative<br>Percent |
|---------|-------------------|-----------|---------|---------------|-----------------------|
|         | strongly disagree | 1         | .9      | 1.0           | 1.0                   |
|         | Disagree          | 14        | 12.8    | 14.0          | 15.0                  |
| \       | Neutral           | 29        | 26.6    | 29.0          | 44.0                  |
| Valid   | Agree             | 32        | 29.4    | 32.0          | 76.0                  |
|         | strongly agree    | 24        | 22.0    | 24.0          | 100.0                 |
|         | Total             | 100       | 91.7    | 100.0         |                       |
| Missing | System            | 9         | 8.3     |               |                       |
| Total   |                   | 109       | 100.0   |               |                       |

Source, field work, (2019)

Figure (9): Pie Chart Representation of Perceived Value Distribution



The population sampled in table and figure (9) above indicates that 0.9% of the respondents strongly disagreed that the perceived value of the product influences them to purchase the product, 12.8% of the respondents disagreed that the perceived value of the product

influences them to purchase the product, 26.6% of the respondents were indecisive on the issue that the perceived value of the product influences them to purchase the product, 29.4% of the respondents agreed to the fact that the perceived value of the product influences them to purchase the product and 22.0% of the respondents strongly agreed to the fact that the perceived value of the product influences them to purchase the product.

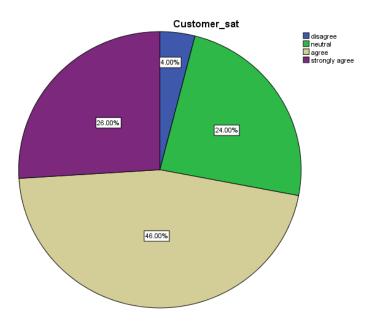
**Table 10: Frequency Distribution of Customer Satisfaction** 

#### **Customer Satisfaction**

|         |                | Frequency | Percent | Valid Percent | Cumulative |
|---------|----------------|-----------|---------|---------------|------------|
|         |                |           |         |               | Percent    |
|         | Disagree       | 4         | 3.7     | 4.0           | 4.0        |
|         | Neutral        | 24        | 22.0    | 24.0          | 28.0       |
| Valid   | Agree          | 46        | 42.2    | 46.0          | 74.0       |
|         | strongly agree | 26        | 23.9    | 26.0          | 100.0      |
|         | Total          | 100       | 91.7    | 100.0         |            |
| Missing | System         | 9         | 8.3     |               |            |
| Total   |                | 109       | 100.0   |               |            |

Source, field work, (2019)

Figure (10): Pie Chart Representation of Customer Satisfaction



The question on customer satisfaction from the sampled population in table and figure (10) above shows that 3.7% of the respondents disagreed to the fact that their satisfaction from the product influences them to purchase it, 22.0% was of neutral opinion, 42.2% agreed that their satisfaction from the product influences their purchase while 23.9% of the respondents

strongly agreed with the assertion that their satisfaction from the product influences them to purchase it.

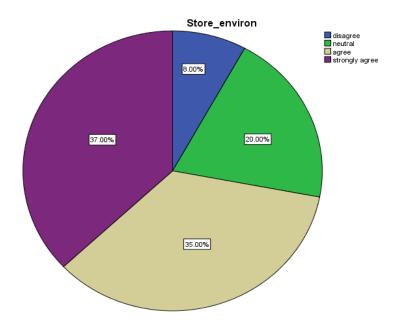
**Table 11: Frequency Distribution of Store Environment** 

#### **Store Environment**

|         |                | Frequency | Percent | Valid Percent | Cumulative |
|---------|----------------|-----------|---------|---------------|------------|
|         |                |           |         |               | Percent    |
|         | Disagree       | 8         | 7.3     | 8.0           | 8.0        |
|         | Neutral        | 20        | 18.3    | 20.0          | 28.0       |
| Valid   | Agree          | 35        | 32.1    | 35.0          | 63.0       |
|         | strongly agree | 37        | 33.9    | 37.0          | 100.0      |
|         | Total          | 100       | 91.7    | 100.0         |            |
| Missing | System         | 9         | 8.3     |               |            |
| Total   |                | 109       | 100.0   |               |            |

Source, Field work, (2019)

Figure (11): Pie Chart Representation of Store Environment



The population sampled in table and figure (11) above and question on store environment in the field survey indicates that 7.3% of the respondents disagreed that the store environment affect their loyalty to the product, 18.3% of the respondents were indecisive in the quest to ascertain if store environment affect their loyalty to the product, 32.1% of the respondents agreed that the store environment affect their loyalty to the product and 33.9% of the respondents strongly agreed to the fact that the store environment affects their loyalty to the product.

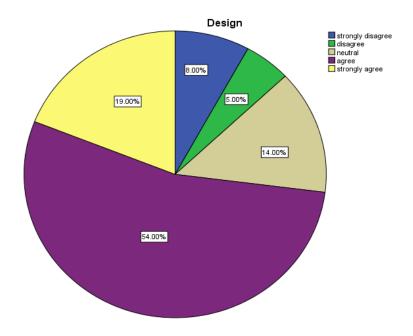
**Table 12: Frequency Distribution of Design** 

Design

|         |                   | Frequency | Percent | Valid Percent | Cumulative<br>Percent |
|---------|-------------------|-----------|---------|---------------|-----------------------|
|         | strongly disagree | 8         | 7.3     | 8.0           | 8.0                   |
|         | Disagree          | 5         | 4.6     | 5.0           | 13.0                  |
| Valid   | Neutral           | 14        | 12.8    | 14.0          | 27.0                  |
| valiu   | Agree             | 54        | 49.5    | 54.0          | 81.0                  |
|         | strongly agree    | 19        | 17.4    | 19.0          | 100.0                 |
|         | Total             | 100       | 91.7    | 100.0         |                       |
| Missing | System            | 9         | 8.3     |               |                       |
| Total   |                   | 109       | 100.0   |               |                       |

Source: Field work, (2019).

Figure (12): Pie Chart Representation of Design



The sampled population in table and figure (12) above and question on design in the field survey indicates that 7.3% of the respondents strongly disagreed that brand design is a determinant factor in consumers loyalty, 4.6% of the respondents disagree that brand design is a determinant factor in consumers loyalty, 12.8% were neutral on the issue of brand design as a determinant of consumers loyalty, while 49.5% and 17.4% of the respondents

respectively agreed and strongly agree that brand design is a determinant factor in consumers loyalty.

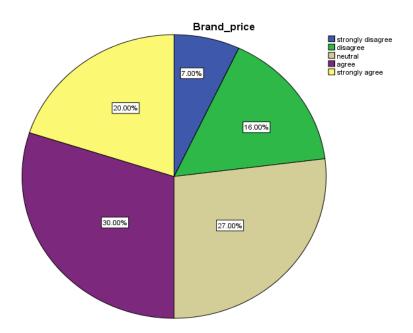
**Table 13: Frequency Distribution of Brand Price** 

#### **Brand Price**

|         |                   | Frequency | Percent | Valid Percent | Cumulative<br>Percent |
|---------|-------------------|-----------|---------|---------------|-----------------------|
|         | strongly disagree | 7         | 6.4     | 7.0           | 7.0                   |
|         | Disagree          | 16        | 14.7    | 16.0          | 23.0                  |
| \       | Neutral           | 27        | 24.8    | 27.0          | 50.0                  |
| Valid   | Agree             | 30        | 27.5    | 30.0          | 80.0                  |
|         | strongly agree    | 20        | 18.3    | 20.0          | 100.0                 |
|         | Total             | 100       | 91.7    | 100.0         |                       |
| Missing | System            | 9         | 8.3     |               |                       |
| Total   |                   | 109       | 100.0   |               |                       |

Source: Field work, (2019).

Figure (13): Pie Chart Representation of Brand Price



The sampled population in table and figure (13) above and question on price in the field survey indicates that 6.4% of the respondents strongly disagreed that brand price is a determinant factor in consumers loyalty, 14.7% of the respondents disagree that brand price is a determinant factor in consumers loyalty, 24.8% were neutral on the issue of brand price as a determinant of consumers loyalty, while 27.5% and 18.3% of the respondents

respectively agreed and strongly agree that brand price is a determinant factor in consumers loyalty.

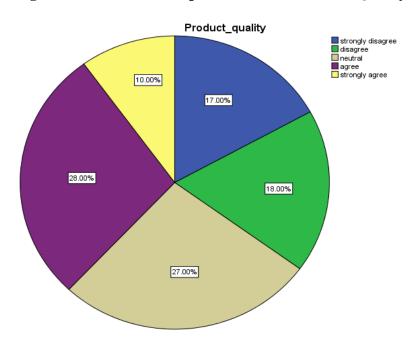
**Table 14: Frequency Distribution of Product Quality** 

**Product Quality** 

|         |                   | Frequency | Percent | Valid Percent | Cumulative |
|---------|-------------------|-----------|---------|---------------|------------|
|         |                   |           |         |               | Percent    |
|         | strongly disagree | 17        | 15.6    | 17.0          | 17.0       |
|         | Disagree          | 18        | 16.5    | 18.0          | 35.0       |
| Valid   | Neutral           | 27        | 24.8    | 27.0          | 62.0       |
| Valid   | Agree             | 28        | 25.7    | 28.0          | 90.0       |
|         | strongly agree    | 10        | 9.2     | 10.0          | 100.0      |
|         | Total             | 100       | 91.7    | 100.0         |            |
| Missing | System            | 9         | 8.3     |               |            |
| Total   |                   | 109       | 100.0   |               |            |

Source: Field work, (2019).

Figure (14): Pie Chart Representation of Product Quality



The sampled population also in table and figure (14) above and the question on product quality in the field survey indicates that 15.6% of the respondents strongly disagreed that brand product quality is a determinant factor in consumers loyalty, 16.5% of the respondents disagree that brand product quality is a determinant factor in consumers loyalty, 24.8% were

neutral on the issue of brand product quality as a determinant of consumers loyalty, while 25.7% and 9.2% of the respondents respectively agreed and strongly agree that brand product quality is a determinant factor in consumers loyalty.

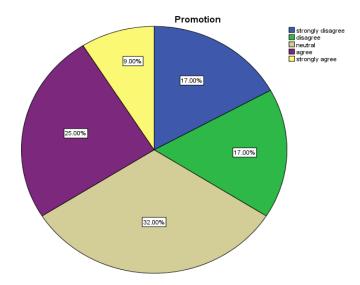
**Table 15: Frequency Distribution of Promotion** 

#### **Promotion**

|         |                   | Frequency | Percent | Valid Percent | Cumulative |
|---------|-------------------|-----------|---------|---------------|------------|
|         |                   |           |         |               | Percent    |
|         | strongly disagree | 17        | 15.6    | 17.0          | 17.0       |
|         | Disagree          | 17        | 15.6    | 17.0          | 34.0       |
| Valid   | Neutral           | 25        | 22.9    | 32.0          | 66.0       |
| Vallu   | Agree             | 32        | 29.4    | 25.0          | 91.0       |
|         | strongly agree    | 9         | 8.3     | 9.0           | 100.0      |
|         | Total             | 100       | 91.7    | 100.0         |            |
| Missing | System            | 9         | 8.3     |               |            |
| Total   |                   | 109       | 100.0   |               |            |

Source: Field work, (2019).

Figure (15): Pie Chart Representation of Promotion



The sampled population also in table and figure (15) above and the question on product promotion in the field survey indicates that 15.6% of the respondents strongly disagreed that brand product promotion is a determinant factor in consumers loyalty, 15.6% of the respondents disagree that brand product promotion is a determinant factor in consumers loyalty, 22.9% were neutral on the issue of brand product promotion as a determinant of

consumers loyalty, while 29.4% and 8.3% of the respondents respectively agreed and strongly agree that brand product promotion is a determinant factor in consumers loyalty.

### 4.1 Hypotheses Testing

#### **Hypothesis 1:**

H<sub>R</sub>: There is a significant and positive relationship between brand name and brand loyalty.

Ho: There is a no significant and positive relationship between brand name and brand loyalty.

**Chi-Square Tests** 

|                    | Value  | df | Asymp. Sig. (2-sided) |
|--------------------|--------|----|-----------------------|
| Pearson Chi-Square | 5.181a | 9  | .818                  |
| Likelihood Ratio   | 6.431  | 9  | .696                  |
| Linear-by-Linear   | .000   | 1  | .985                  |
| Association        |        |    |                       |
| N of Valid Cases   | 100    |    |                       |

a. 8 cells (50.0%) have expected count less than 5. The minimum expected count is 1.32.

The P value (5.181), at degree of freedom (9) is more than 0.05 as the maximum degree error. That is to say that data is statistically significant. Thus, we accept Hr and reject Ho. Hence, according to the above statistical output, there exist a positive significant relationship between brand name and brand loyalty. Consequently, Nigeria female beauty customers are relatively affected by brand name in the determinant of their loyalty towards various cosmetic brands in Nigeria.

#### **Hypothesis 2:**

H<sub>R</sub>: There is a significant and positive relationship between brand image and brand loyalty.

Ho: There is a no significant and positive relationship between brand image and brand loyalty.

**Chi-Square Tests** 

|                    | Value  | df | Asymp. Sig. (2-sided) |
|--------------------|--------|----|-----------------------|
| Pearson Chi-Square | 9.960a | 12 | .619                  |
| Likelihood Ratio   | 12.435 | 12 | .411                  |
| Linear-by-Linear   | .132   | 1  | .717                  |
| Association        |        |    |                       |
| N of Valid Cases   | 100    |    |                       |

a. 12 cells (60.0%) have expected count less than 5. The minimum expected count is .24.

The P value (9.960), at degree of freedom (12) is more than 0.05 as the maximum degree error.

That is to say that data is statistically significant. Thus, we accept Hr and reject Ho. Hence, according to the above statistical output, there exist a positive significant relationship between brand image and brand loyalty. Consequently, Nigeria female beauty customers (under the age; 21 - 30 and 31 - 40) are mostly affected by brand image in the determinant of their loyalty towards various cosmetic brands in Nigeria.

#### **Hypothesis 3:**

H<sub>R</sub>: There is a significant and positive relationship between brand price and brand loyalty.

Ho: There is a no significant and positive relationship between brand price and brand loyalty.

**Chi-Square Tests** 

|                    | Value   | df | Asymp. Sig. |
|--------------------|---------|----|-------------|
|                    |         |    | (2-sided)   |
| Pearson Chi-Square | 12.740a | 12 | .388        |
| Likelihood Ratio   | 14.309  | 12 | .281        |
| Linear-by-Linear   | .320    | 1  | .572        |
| Association        |         |    |             |
| N of Valid Cases   | 100     |    |             |

a. 12 cells (60.0%) have expected count less than 5. The minimum expected count is .84.

The P value (12.740), at degree of freedom (12) is more than 0.05 as the maximum degree error.

That is to say that data is statistically significant. Thus, we accept Hr and reject Ho. Hence, according to the above statistical output, there exist a positive significant relationship between brand price and brand loyalty. Consequently, Nigeria female beauty customers (under the age; 21 - 30 and 31 - 40) are mostly affected by brand image in the determinant of their loyalty towards various cosmetic brands in Nigeria.

#### **Hypothesis 4:**

H<sub>R</sub>: There is a significant and positive relationship between perceived value and brand loyalty.

Ho: There is a no significant and positive relationship between perceived value and brand loyalty.

**Chi-Square Tests** 

|                    | Value   | df | Asymp. Sig. (2-sided) |
|--------------------|---------|----|-----------------------|
| Pearson Chi-Square | 13.863a | 12 | .310                  |
| Likelihood Ratio   | 14.566  | 12 | .266                  |
| Linear-by-Linear   | .904    | 1  | .342                  |
| Association        |         |    |                       |
| N of Valid Cases   | 100     |    |                       |

a. 12 cells (60.0%) have expected count less than 5. The minimum expected count is .12.

The P value (13.863), at degree of freedom (12) is more than 0.05 as the maximum degree error.

That is to say that data is statistically significant. Thus, we accept Hr and reject Ho. Hence, according to the above statistical output, there exist a positive significant relationship between brand perceived value and brand loyalty. Consequently, Nigeria female beauty customers (under the age; 21 - 30 and 31 - 40) are mostly affected by brand perceived value in the determinant of their loyalty towards various cosmetic brands in Nigeria.

#### **Hypothesis 5:**

H<sub>R</sub>: There is a significant and positive relationship between product quality and brand loyalty.

Ho: There is a no significant and positive relationship between product quality and brand loyalty.

**Chi-Square Tests** 

|                    | Value   | df | Asymp. Sig. (2-sided) |
|--------------------|---------|----|-----------------------|
| Pearson Chi-Square | 14.913a | 12 | .246                  |
| Likelihood Ratio   | 16.639  | 12 | .164                  |
| Linear-by-Linear   | 1.989   | 1  | .158                  |
| Association        |         |    |                       |
| N of Valid Cases   | 100     |    |                       |

a. 12 cells (60.0%) have expected count less than 5. The minimum expected count is 1.20.

The P value (14.913), at degree of freedom (12) is more than 0.05 as the maximum degree error.

That is to say that data is statistically significant. Thus, we accept  $H_R$  and reject Ho. Hence, according to the above statistical output, there exist a positive significant relationship between brand product quality and brand loyalty. Consequently, Nigeria female beauty customers (under the age; 21-30 and 31-40) are mostly affected by brand product quality in the determinant of their loyalty towards various cosmetic brands in Nigeria.

#### **Hypothesis 6:**

H<sub>R</sub>: There is a significant and positive relationship between promotion and brand loyalty.

Ho: There is a no significant and positive relationship between promotion and brand loyalty.

**Chi-Square Tests** 

| - On               | 1-5quare 1 | CD CD |             |
|--------------------|------------|-------|-------------|
|                    | Value      | df    | Asymp. Sig. |
|                    |            |       | (2-sided)   |
| Pearson Chi-Square | 13.252a    | 12    | .351        |
| Likelihood Ratio   | 14.771     | 12    | .254        |
| Linear-by-Linear   | .462       | 1     | .497        |
| Association        |            |       |             |
| N of Valid Cases   | 100        |       |             |

a. 11 cells (55.0%) have expected count less than 5. The minimum expected count is 1.08.

The P value (13.252), at degree of freedom (12) is more than 0.05 as the maximum degree error.

That is to say that data is statistically significant. Thus, we accept  $H_R$  and reject Ho. Hence, according to the above statistical output, there exist a positive significant relationship between brand promotion and brand loyalty. Consequently, Nigeria female beauty customers (under the age; 21-30 and 31-40) are mostly affected by brand promotion in the determinant of their loyalty towards various cosmetic brands in Nigeria.

#### **Hypothesis 7:**

H<sub>R</sub>: There is a significant and positive relationship between design and brand loyalty.

Ho: There is a no significant and positive relationship between design and brand loyalty.

**Chi-Square Tests** 

|                    | n bquare r         |    |                       |
|--------------------|--------------------|----|-----------------------|
|                    | Value              | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 7.895 <sup>a</sup> | 12 | .793                  |
| Likelihood Ratio   | 9.501              | 12 | .660                  |
| Linear-by-Linear   | .098               | 1  | .754                  |
| Association        |                    |    |                       |
| N of Valid Cases   | 100                |    |                       |

a. 13 cells (65.0%) have expected count less than 5. The minimum expected count is .60.

The P value (7.895), at degree of freedom (12) is more than 0.05 as the maximum degree error.

That is to say that data is statistically significant. Thus, we accept  $H_R$  and reject Ho. Hence, according to the above statistical output, there exist a positive significant relationship between brand design and brand loyalty. Consequently, Nigeria female beauty customers (under the age; 21 - 30 and 31 - 40) are mostly affected by brand design in the determinant of their loyalty towards various cosmetic brands in Nigeria.

#### **Hypothesis 8:**

H<sub>R</sub>: There is a significant and positive relationship between store environment and brand loyalty.

Ho: There is no significant and positive relationship between store environment and brand loyalty.

**Chi-Square Tests** 

|                    | Value              | Df | Asymp. Sig. (2-sided) |
|--------------------|--------------------|----|-----------------------|
|                    |                    |    | ,                     |
| Pearson Chi-Square | 6.103 <sup>a</sup> | 9  | .730                  |
| Likelihood Ratio   | 6.164              | 9  | .723                  |
| Linear-by-Linear   | .164               | 1  | .686                  |
| Association        |                    |    |                       |
| N of Valid Cases   | 100                |    |                       |

a. 8 cells (50.0%) have expected count less than 5. The minimum expected count is .96.

The P value (6.103), at degree of freedom (9) is more than 0.05 as the maximum degree error.

That is to say that data is statistically significant. Thus, we accept  $H_R$  and reject Ho. Hence, according to the above statistical output, there exist a positive significant relationship between store environment and brand loyalty. Consequently, Nigeria female beauty customers (under the age; 21-30 and 31-40) are mostly affected by store environment in the determinant of their loyalty towards various cosmetic brands in Nigeria.

#### **Hypothesis 9:**

H<sub>R</sub>: There is a significant and positive relationship between customer satisfaction and brand loyalty.

Ho: There is no significant and positive relationship between customer satisfaction and brand loyalty.

**Chi-Square Tests** 

|                    | Value   | Df | Asymp. Sig. |
|--------------------|---------|----|-------------|
|                    |         |    | (2-sided)   |
| Pearson Chi-Square | 16.055a | 9  | .066        |
| Likelihood Ratio   | 16.325  | 9  | .060        |
| Linear-by-Linear   | 4.962   | 1  | .026        |
| Association        |         |    |             |
| N of Valid Cases   | 100     |    |             |

a. 8 cells (50.0%) have expected count less than 5. The minimum expected count is .48.

The P value (16.055), at degree of freedom (9) is more than 0.05 as the maximum degree error.

That is to say that data is statistically significant. Thus, we accept  $H_R$  and reject Ho. Hence, according to the above statistical output, there exist a positive significant relationship between customer satisfaction and brand loyalty. Consequently, Nigeria female beauty customers (under the age; 21-30 and 31-40) are mostly affected by customer satisfaction in the determinant of their loyalty towards various cosmetic brands in Nigeria.

# **Chapter Five**

# **Discussion of Findings**

The objective of this research is focused on the determinants of brand loyalty. A Brand comprises the logo, the pictorial representation of the company or organization, the signature of the company. According to the American Marketing Association a 'brand' is a name, term, sign, symbol or design or a combination of them intended to identify the goods and services of one seller or group of sellers and to differentiate them from those of competitors (Keller, 1998). In the contemporary age, a brand is also represented by a personality and a signature tune to capture the hearts of consumers and keep them loyal. Brand loyalty represents a combination of positive attitude and consistent and repeated purchase of a single brand over time (Day, 1969; Assael, 1987, Dick and Basu, 1994). It is a customer's unconditional commitment and solid relationship with a brand that is unlikely to be affected under usual circumstances (Khan and Mahmood, 2012). Jacoby et al. (1978) gave an elaborate definition of brand loyalty as they define it as "the biased, behavioral response, expressed over time, by some decision, making unit, with respect to one or more alternative brands out of set of such brand, and is a function of psychological process" (Jacoby et al., 1978). Thus, the study seeks to establish what determines the positive attitude and consistent and repeated purchase of a single brand over time by a consumer or customer.

In the quest to complete the research, quantitative research methodology was conducted in the form of questionnaire with the help of Google Forms as Google forms were more used and was easier to create this form considering the fact that the target population or study was conducted among the learned students in Nigeria university (University of Lagos) who computer literate and has access to internet service. The aim of administering the questionnaire was to elicit responses from the participants that would answer the research objectives under consideration in order to address the key aim of this study - An Investigation on the Determinants of Brand Loyalty in Cosmetics Products among Nigerian Female Consumers.

Out of all the questionnaires sent out and collected over different locations the total number of responses received back are 100. The questionnaire was administered and collected through the link send by email and posted online. Overall 100 questionnaires were collected fully completed. The researcher used questionnaire survey to investigation on the

determinants of brand loyalty in cosmetics products among Nigerian female consumers of different age groups and different courses of study and different background which can be seen as important variables to the study. The survey questionnaire was mainly focused on participants within the ages of 18 and above, however, less than 18 years of age options was also included (considering the fact that tertiary institution age in Nigeria begins from 16 years) by the researcher to avoid the bias factor. The 100 participants surveyed in the study were females. More so, the majority of the respondents agreed to the statement that the brand under study is reputable and hence encourage brand loyalty. The discussion of findings of this study is discussed based on the determinants of brand loyalty.

#### **Determinant 1: Brand Name and Brand Loyalty**

The findings of the study reveal that 10.1% of the respondents disagree that brand name magnetize them to purchase the product, 21.1% of the respondents were undecided in their decision, while 44.0% and 16.5% of the respondents respectively agreed and strongly agree that brand name magnetize them to purchase the product. In other words, brand name is vital to brand loyalty which magnetize customers to purchase the product. There is a causal relationship between brand name and brand loyalty. Brand name was considered to be influenced by such factors as brand reputation, brand predictability, company reputation, and peer influence and switching cost. Brand names are important because they build the foundation of a brand's image and live in the minds of the consumers. The study establishes the influence that brand reputation has on brand loyalty in cosmetic products. The study posited that there exists a positive significant relationship between brand name and brand loyalty. Accordingly, Nigeria female cosmetic customers are relatively affected by brand name in the determinant of their loyalty towards various cosmetic brands in Nigeria. The findings of this study affirm Alhedhaif et al (2016) position that brand name is a complex symbol which represents various attributes that are associated with a particular product. And as a such, it indicates that customers are likely to form complex attitudes towards specific brand names. For example, such attitudes can stem from the literal meaning of the brand name or how it sounds etc. Khraim (2011), opined that customers are more likely to trust major eminent brand names than unpopular ones. This is because consumers appreciate and admire brand names. After investigating the impact allegiance of consumers as regards branding of cosmetics products in Pakistan, Gillani et al (2013), affirmed that the name associated with the product was key to patronage. Thus, the study reveals that a brand name has enormous influence on customers loyalty to a product.

#### **Determinant 2: Brand Image and Brand Loyalty**

The field survey indicates that 1.8% of the respondents strongly disagreed that the brand image influence them to purchase the product, 6.4% of the respondents disagreed that the brand image influence them to purchase the product, 20.2% of the respondents were indecisive in their decision to ascertain if brand image influence them to purchase the product, 49.5% of the respondents agreed that the brand image influence them to purchase the product and 13.8% of the respondents strongly agree to the fact that the brand image influence them to purchase the product. Image is considered to influence customers' minds as a result of combined effect of physical evidence, word of mouth and their actual experiences with the goods and services (Andreassen & Lindestad, 1998). Keller (1993), posited that the image of a brand is customers' perceptions of the brand as reflected by the brand associations held in consumers' memory.

Lee et al. (2014) opined that before consumers form a purchasing decision for a certain product, they employ brand image to process and recall all the information about the brand. Therefore, firms must have a good brand image to differentiate, position and establish positive attitudes towards their brand to improve brand loyalty. In this regard, results from the study of Yee & Mansori (2016), revealed that brand image was a key factor that influenced brand loyalty to cosmetic products.

To establish if a relationship exists between brand image and brand loyalty, the study reveals that there exists a positive significant relationship between brand image and brand loyalty. Consequently, Nigeria female beauty customers (under the age; 21 - 30 and 31 - 40) are mostly affected by brand image in the determinant of their loyalty towards various cosmetic brands in Nigeria. It therefore means according to the study that brand image influences customer's brand loyalty.

#### **Determinant 3: Brand Price and Brand Loyalty**

According to the field survey, 6.4% of the respondents strongly disagreed that brand price is a determinant factor in consumers loyalty, 14.7% of the respondents disagree that brand price is a determinant factor in consumers loyalty, 24.8% were neutral on the issue of brand price as a determinant of consumers loyalty, while 27.5% and 18.3% of the respondents respectively agreed and strongly agree that brand price is a determinant factor in consumers loyalty. It is evident from the study that brand price is a determinant factor in consumers brand loyalty. Consumers with high brand loyalty are willing to pay a premium price for their

favored brand, so, their purchase intention is not easily affected by price. Keller (2003), argued that customers have a strong belief in the price and value of their favorite brands so much so that they would compare and evaluate prices with alternative brands.

More so, the study hypothesized that there exists a positive significant relationship between brand price and brand loyalty. According to Yoon & Kim (2000), customers who have been in patronage with a particular product for a long time, are willing to purchase a particular product irrespective of changes in price.

#### **Determinant 4: Brand Perceived Value and Brand Loyalty**

Perceived customer value is that consumer's perception of the net benefits gained in exchange for the costs incurred in obtaining the desired benefits. The study indicates that 0.9% of the respondents strongly disagreed that the perceived value of the product influences them to purchase the product, 12.8% of the respondents disagreed that the perceived value of the product influences them to purchase the product, 26.6% of the respondents were indecisive on the issue that the perceived value of the product influences them to purchase the product, 29.4 % of the respondents agreed to the fact that the perceived value of the product influences them to purchase the product and 22.0% of the respondents strongly agreed to the fact that the perceived value of the product influences them to purchase the product. The study also establishes that there exists a positive significant relationship between brand perceived value and brand loyalty among cosmetics customers in Nigeria. Perceived value is linked through the use to some product, service or object; perceived value is something subjectively perceived by consumers rather than objectively determined, and perceived value typically involves a tradeoff between what the consumer receives and gives to acquire and use a product or service. A customer perceived value is the pivot in relationship to customer loyalty; therefore, the role of value in consumer loyalty receives significant attention. Wong & Sidek (2010), reported that consumers are more likely to repurchase a certain brand if it satisfies their needs, because they consider the product is high quality. Whereas, if a product doesn't meet the expectations of consumers, they may switch to other brands, because they believe the product is low quality. Perceived value of a product is an important criterion in customer brand loyalty.

#### **Determinant 5: Product Quality and Brand Loyalty**

Again, from the study, another vital determinant of brand loyalty is product quality. The field survey indicates that 15.6% of the respondents strongly disagreed that brand product quality

is a determinant factor in consumers loyalty, 16.5% of the respondents disagree that brand product quality is a determinant factor in consumers loyalty, 24.8% were neutral on the issue of brand product quality as a determinant of consumers loyalty, while 25.7% and 9.2% of the respondents respectively agreed and strongly agree that brand product quality is a determinant factor in consumers loyalty. Parmar (2014), pointed that to a large extent, the sale of a product is highly dependent on its quality. This is because based on the quality of the product sold, costumers may decide to repeat the purchase of a particular brand of product or switch to other brands. The study indicates that there exists a positive significant relationship between brand product quality and brand loyalty. In other words, a strong nexus exists between brand product quality and brand loyalty. Brand product affects or influences customer's loyalty to a particular product.

#### **Determinant 6: Promotion and Brand Loyalty**

Promotion is an essential element of an organization's marketing strategy to raise consumer's awareness and consciousness about a brand product which influences customer's brand loyalty. The survey indicates that 15.6% of the respondents strongly disagreed that brand product promotion is a determinant factor in consumers loyalty, 15.6% of the respondents disagree that brand product promotion is a determinant factor in consumers loyalty, 22.9% were neutral on the issue of brand product promotion as a determinant of consumers loyalty, while 29.4% and 8.3% of the respondents respectively agreed and strongly agree that brand product promotion is a determinant factor in consumers loyalty. Lovelock (2010), promotion is a group of activities that involves the use of advertising, publicity and sales promotion of a product, which can significantly impact consumers' images, beliefs and attitudes towards a firm's products or services. Thus, promotion influences consumers buying behaviour and assists them to differentiate the various brands in the market. The study establishes that there exists a positive significant relationship between brand promotion and brand loyalty. In other words, promotion of a product or brand is a key determinants of brand loyalty amongst women cosmetic users in Nigeria.

#### **Determinant 7: Design and Brand Loyalty**

According to the study survey, 7.3% of the respondents strongly disagreed that brand design is a determinant factor in consumers loyalty, 4.6% of the respondents disagree that brand design is a determinant factor in consumers loyalty, 12.8% were neutral on the issue of brand design as a determinant of consumers loyalty, while 49.5% and 17.4% of the respondents

respectively agreed and strongly agree that brand design is a determinant factor in consumers loyalty. To Alhedhaif et al (2016), it is important for the product design to meet consumers expectations. For example, cosmetic products have several features such as weight, chemical composition, color, smell, expiry period, taste etc, which need to conform to the requirement specifications of the consumers. Khraim (2011), observed that consumers gain satisfaction from using the latest brands and designs in the market. To ascertain if there is a linkage between product design and brand loyalty, the study posited that there exists a positive significant relationship between brand design and brand loyalty. Design as the visual appearance of a product determines the brand loyalty. Schielke (2015), affirmed that appearance and design play an essential role in attracting the brand image of cosmetic products to customers.

#### **Determinant 8: Store Environment and Brand Loyalty**

Store environment is one of the major components that determines customer's loyalty to a particular brand of product. The field survey indicates that 7.3% of the respondents disagreed that the store environment affects their loyalty to the product, 18.3% of the respondents were indecisive in the quest to ascertain if store environment affects their loyalty to the product, 32.1% of the respondents agreed that the store environment affect their loyalty to the product and 33.9% of the respondents strongly agreed to the fact that the store environment affects their loyalty to the product. Khraim et al (2011), confirmed that customer brand loyalty can be positively influenced by features such as store location, store layout and in-store stimuli. Gillani et al (2013), indicated that these elements affect the cognitive processes of customers when shopping. In their study, Bechan & Hoque (2016), argued that women prefer to repeatedly buy their cosmetic products from beauty shops. The study further posited that there exists a positive significant relationship between store environment and brand loyalty. This indicated that customers are influenced by store environment in the determinant of their loyalty towards various cosmetic brands in Nigeria.

#### **Determinant 9: Consumer Satisfaction and Brand Loyalty**

There is adequate evidence that shows there is a positive relationship between satisfaction and customer loyalty. Customer satisfaction from the sampled population in table and figure (10) above shows that 3.7% of the respondents disagreed to the fact that their satisfaction from the product influences them to purchase it, 22.0% was of neutral opinion, 42.2% agreed that their satisfaction from the product influences their purchase while 23.9% of the respondents strongly agreed with the assertion that their satisfaction from the product

influences them to purchase it. Ramiz (2014), observed that customer satisfaction is the post-consumption evaluation of a product or service. It is the customer's assessment of a brand based on their personal experience. Satisfaction refers to when consumer's expectations are matched by perceived performance of a product or service. He argued further that when consumers are happy and satisfied with branded products, there is a low probability of them switching to other brands. Thus, consumer satisfaction significantly affects customer retention repurchase intentions, behavioural intentions and customer loyalty. Furthermore, Yee & Mansori (2016), indicated that satisfaction is the key determinant of brand loyalty, because satisfied customers are the foundation of any successful business.

## **Chapter Six**

# **Summary, Conclusion and Recommendation**

#### **6.1** Summary and Conclusion

The study seeks investigate the determinants of brand loyalty in cosmetics products among Nigerian female consumers. To understand which factors of brand loyalty, have the most influence on Nigerian female consumers in the cosmetics industry and how strong the brand loyalty effect is in purchasing of cosmetics products by women in Nigeria. The study evaluates the relationship between brand image, perceived use value, brand price, customer satisfaction, store environment, brand design, product quality and promotion leads to brand loyalty of cosmetic products in Nigeria. The author of this body of research work adopted a descriptive survey research design (quantitative approach), where questionnaires were utilized to facilitate data collection. Data was obtained from the students of University of Lagos, Nigeria. The empirical study was conducted among a sample of 100 female customers who had regular interaction with a wide range of cosmetic products. The overall impression of the respondents is that brand name, brand satisfaction, brand price, perceived value, customer satisfaction, store environment, brand design, product quality and promotion influence their cosmetic products buying decisions among women in Nigeria's beauty market. From the research conducted, the university students sampled considered brand design as the most influential factor in determining brand loyalty at 66.9% level of agreement. Customer brand satisfaction as a factor determining brand loyalty to the cosmetic brand was rated the second highest at 66.1% agreement level. Store environment was third in determining brand loyalty at 66.0%, brand image followed at 63.3%, the next on the determinant hierarchy of the study was brand name at 60.5%, perceived value of the brand by the customer in the study was 51.4%, brand price was rated 45.8%, the survey evaluated promotion at 37.7% while brand quality was the lowest factor at 34.9%. With many of the factors scoring more than 50% level of agreement it is an indicator that all the factors have an influence on the brand loyalty of cosmetic products with the degree of influence varying amongst the different factors. The study also establishes that there is a positive relationship between all brand variable determinants and brand loyalty. The findings and implications drawn are based on the outcome of the analysis of research instrument for data collection. The inferences and submissions are geared towards improving the customer's brand loyalty

for optimum effective purchase of the company's product while making consciousness to future researchers in relation to likely gaps in the study.

In conclusion customer brand loyalty is of prime importance for business organizations. The results of study conclude that factors such as brand image, perceived use value, brand price, customer satisfaction, store environment, brand design, product quality and promotion of a cosmetic product play a very important role in strengthening customer brand loyalty. Long-term success and sustainable reputation of an organization depends on customer loyalty. This study supports the view that brand trust, brand perceived value, brand satisfaction and price should remain prime focus for the organization to maintain market share in competitive business environment of today's world. The business whose customers are not loyal with them cannot enjoy a respectable position in the market.

Based on this study, brand perceived value and brand satisfaction have the highest rating as determinants of brand loyalty in cosmetic products. The analysis indicated that brand loyalty has a positive influence on the purchasing behavior of the customers and customers are likely to purchase products which they are accustomed to through a strong image and exceeding their expectations. The analysis also indicated that customers were more willing to talk to other customers about the products they have used and were satisfied with their results and thus word of mouth form of spreading positive information and thus creating a good avenue for companies seeking to market their cosmetic products in salons and other places.

This study concludes that if a cosmetic business wants to enjoy good profits globally in general and in Nigeria in particular, it should work hard to increase customer brand loyalty through brand satisfaction, strong brand perceived value, trustworthiness and competitive pricing in the market place. It will help the business to increase customer retention and decrease the customer defection. The study further implies that brand image, perceived use value, brand price, customer satisfaction, store environment, brand design, product quality and promotion affects consumers purchasing behaviour thus creating a pattern of patronage.

#### **6.2** Further Study Areas

The research study examines a number of areas on the determinants of customer brand loyalty but could not fully investigate them due to the constraints of finance, time and other factors. Areas covered by the study include how brand image, perceived use value, brand price, customer satisfaction, store environment, brand design, product quality and promotion have strong influence in determining the brand loyalty of customers in cosmetic products and

the needs to promote optimum organization product and brand. Other important areas to be investigated are other determinants that may influence brand loyalty. More so, it will be imperatively informative to further research on the customer's level of commitment that is associated with brand image, perceived use value, brand price, customer satisfaction, store environment, brand design, product quality and promotion as well as comparing it to brand loyalty in order to understand which one is more effective in increasing customer's satisfaction and company's quality performance. Also by conducting this study qualitatively, further research can assess customer's feelings and their real thoughts about the subject matter.

This may give the researcher's the amply opportunity to observe customer's and analyze their emotions and body language which might say more than what they just answer in the questionnaire. Studies can be done on measurement of level of influence brand image, perceived use value, brand price, customer satisfaction, store environment, brand design, product quality and promotion has on brand loyalty and its effects on customer's satisfaction of the firm's product.

#### **6.3** Research Prospects

The prospect of this study relies in the use of a well-structured selection process in its data collection on brand name, brand satisfaction, brand price, perceived value, customer satisfaction, store environment, brand design, product quality and promotion serves as a determinant to brand loyalty of cosmetic products in Nigeria and so the findings of the research can be generalized and serve as a tool for prediction and recommendation. The research states the content and application of the survey research instrument used in this study for future research. The data is consistent, precise and reliable, and was moderately easy to analyse. Furthermore, the study can be replicated in different population to verify the reliability and validity of the findings. Also, the study gives future investigators a good understanding of how to advance what has already been done.

#### 6.4 Recommendations

It is based on the findings of this research study that the following recommendations were made:

• Increase and sustained quality of a product is germane to customer's brand loyalty.

- The quality of brand should not be compromised for an effective customer's brand determines loyalty to a particular product.
- Price consistency, dependability and uniformity across the country will sustain customer's brand loyalty
- The company should adopt an effective and efficient market strategy in creating awareness and sensitization of their product for continuous loyalty of the product or brand.
- The company should make their products readily available to customer's reach.

#### 6.5 Research Inquiry Reflection

The study establishes a positive relationship between brand name, brand satisfaction, brand price and perceived value, customer satisfaction, store environment, brand design, product quality and promotion and customers brand loyalty. It indicates as I have learned that brand name, brand satisfaction, brand price and perceived value, customer satisfaction, store environment, brand design, product quality and promotion serves as strong determinants to brand loyalty. As a way of further exploration if given much time, the researcher would have been thrilled in investigating on socio-economic environment as an extrinsic factor of brand loyalty and satisfaction which can also affect customer's level of loyalty to a brand and the company's product quality, image, value and performance. If given the chance, having done this study in terms of data gathering via survey, I would have like to further broaden the scope of my research to cover if not all the regions in Nigeria but most. Furthermore, on advice to other researchers starting their projects, I would concisely say that, they first draw out an achievable outline that will enable them navigate through their inquiry including a research methodology that will assist them in data gathering and analysis which is vital to carry out intellectual inquiry of this nature. I reflected amongst others that, investing in brand name, brand satisfaction, brand price and perceived value, customer satisfaction, store environment, brand design, product quality and promotion are key to consumer's brand loyalty of a firm's product. Despite the knowledge of the research subject matter, I have also learnt so much about empirical data gathering. I noticed that, empirical data aid in the authentication of information.

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#### Appendix A

# NATIONAL COLLEGE OF IRELAND MSc IN MANAGEMENT

Dear Sir / Madam,

# REQUEST FOR YOUR CO - OPERATION IN COMPLETING THIS QUESTIONNAIRE

I am a Postgraduate Student of the above-mentioned University. As part of the programme, I am presently conducting a research on the topic "An investigation on the determinants of brand loyalty in cosmetics products among Nigerian female consumers". This questionnaire is therefore designed to collect the relevant data for the study. Your response to the questions will not be used for any other purpose other than the one stated above.

Furthermore, you are kindly requested to respond as sincerely as possible to all the questions as stated in the questionnaire. Please, tick ( $\sqrt{\ }$ ) in the space provided in the most appropriate column on each of the item.

Thank you for your cooperation.

#### Joseph Iribhogbe

#### **SECTION A: BIODATA**

Please, kindly tick the box that best fit the information given below:

- 1. Age: Under 20 years ( ), 21 30 ( ), 31 40 ( ), 41 50 ( )
- 2. Marital Status: Single ( ), Married ( ), Others ( )
- 3. Educational qualification: Secondary ( ), Diploma ( ) Undergraduate ( ), Postgraduate ( ), Others ( )
- 4. Average Monthly Income: Below 10,000 Naira ( ), 10,000 20,000 Naira ( ), 20,000 50,000 Naira ( ), Above 50,000 Naira ( ).
- 5. Frequency of shopping: Once a month ( ), Twice a month ( ), Three times a month ( ), More than three times a month ( ).

# **SECTION B:**

Please, tick the space that best fit your view.

1=strongly Disagree, 2=Disagree, 3=Undecided, 4=Agree, 5=Strongly Agree

| S/ | STATEMENT   | 5        | 4          | 3             | 2        | 1        |
|----|---|----------|------------|---------------|----------|----------|
| N  | D IV D  | en 1     | T 14       |               |          |          |
| 1  | Brand Name as Determinant o   | I Brand  | Loyalt     | <b>y</b><br>I |          |          |
| 2  | The brand is reputable  |          |            |               |          |          |
| 2  | Brand name and image magnetize me to purchase                                 |          |            |               |          |          |
| 3  | Brand reflects my own personality.  |          |            |               |          |          |
|    | Perceived Value as Determinant of   | of Brand | Loyalt     | y             |          |          |
| 4  | Consistency in quality affects brand loyalty                                  |          |            |               |          |          |
| 5  | Attractive packaging affects perceived value of a cosmetic brand.             |          |            |               |          |          |
| 6  | Past usage experiences influences brand loyalty.                              |          |            |               |          |          |
|    | Consumers Satisfaction as Determina   | nt of Br | and Lo     | valtv         | 1        | 1        |
| 7  | Past interaction with a cosmetic product                                      |          |            | J - J         |          |          |
|    | influences brand loyalty.   |          |            |               |          |          |
| 8  | Peer approval affects brand loyalty in a cosmetic product.                    |          |            |               |          |          |
| 9  | Perceived quality influences brand loyalty in                                 |          |            |               |          |          |
|    | a cosmetic product.   | D        | 14         |               |          |          |
| 10 | Brand Price as Determinant of I   | Brang L  | oyaity<br> |               | <u> </u> | <u> </u> |
| 10 | Cost effectiveness of a cosmetic product price affects brand loyalty.         |          |            |               |          |          |
| 11 | Price consistency of a cosmetic product influences the loyalty to it.         |          |            |               |          |          |
| 12 | Competing brand price affects brand loyalty.                                  |          |            |               |          |          |
|    | Product Quality as Determinant of   | of Brand | Lovalt     | V             | 1        | 1        |
| 13 | Durability in cosmetic brand affects its loyalty.                             |          |            |               |          |          |
| 14 | Utilization of natural materials in cosmetic brands affects consumer loyalty. |          |            |               |          |          |
| 15 | Superior quality of the brand affects   |          |            |               |          |          |
|    | consumers loyalty.  Promotion as Determinant of B                             | Prond I  | oveoltve   |               |          |          |
| 16 | Ads of the brand is striking, thus affecting                                  | i anu L  | yaity      |               |          |          |
| 10 | customers loyalty   |          |            |               |          |          |
| 17 | Ads of the brand attracts me to buy   |          |            |               |          |          |
| 18 | Window outlooks are attractive  |          |            |               |          |          |
|    | Store Environment as Determinant  | of Bran  | d Loya     | lty           |          |          |
| 19 | The brand has good store locality.  |          |            |               |          |          |
| 20 | The brand has adequate outlets  |          |            |               |          |          |
| 21 | The interior display is good  |          |            |               |          |          |
| _  | Design as Determinant of Bra  | and Loy  | alty       |               |          |          |
| 22 | The brand provides broad range of design                                      |          |            |               |          |          |
| 23 | Design of the brand are appropriate for me                                    |          |            |               |          |          |

| 24 | Designs of the brand are stylish and      |        |     |  |  |
|----|---|--------|-----|--|--|
|    | fashionable                               |        |     |  |  |
|    | Image as Determinant of Branch            | d Loya | lty |  |  |
| 25 | The image of the brand increase brand     |        |     |  |  |
|    | loyalty.                                  |        |     |  |  |
| 26 | The brand image is reputable              |        |     |  |  |
| 27 | The cosmetic brand maintains high quality |        |     |  |  |
|    | products thus positively affecting their  |        |     |  |  |
|    | image.                                    |        |     |  |  |

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