CUSTOMER VALUE CREATION AND BRAND LOYALTY OF LOCAL RICE PRODUCTION IN TARABA STATE

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ABSTRACT: *This study examined the effect of customer value creation on brand loyalty of local rice producers in Taraba State, Nigeria. Specifically, it investigated how product quality and brand reputation influence brand loyalty among consumers of locally produced rice. A descriptive research design was adopted, and data were collected through structured questionnaires administered to 120 respondents. The reliability of the instrument was confirmed using Cronbach's alpha (0.81), indicating acceptable internal consistency. Data analysis involved correlation and regression techniques to assess the relationship between customer value dimensions and brand loyalty. Findings revealed that product quality significantly enhances brand loyalty by improving customer satisfaction, confidence, and repeat purchase behavior ($\beta = 0.362$, $p < 0.05$). Similarly, brand reputation positively influences brand loyalty by strengthening consumer trust and encouraging long-term patronage of locally produced rice ($\beta = 0.298$, $p < 0.05$). Collectively, these factors contribute to improved customer retention, stronger market positioning, and sustainable competitiveness for rice producers. The study contributes to the literature by providing empirical evidence from the agro-processing sector in Taraba State, highlighting the importance of delivering superior product quality and maintaining a credible brand reputation in strengthening customer loyalty. It recommends that local rice producers invest in improved processing technologies, quality control systems, and effective branding strategies to enhance customer trust and sustain long-term brand loyalty.*

KEYWORDS: Product Quality, Brand Reputation, Brand Loyalty, and Customer Value Creation.

INTRODUCTION

The growing demand for locally processed rice in Nigeria has intensified competition among agro-processing firms, particularly in emerging production hubs such as Taraba State. As consumers increasingly prioritize quality, safety, and affordability, rice processing and packaging firms must develop strategic approaches that deliver superior customer value to secure market relevance. Contemporary scholarship emphasizes that competitive advantage is no longer derived solely from production output but from the ability to create differential advantage through value-driven strategies (Ardley & Naikar, 2021; Qureshi, 2017). This shift places customer value delivery through product quality, brand reputation, and cost efficiency at the core of organizational competitiveness.

Product quality remains a critical determinant of customer satisfaction in agricultural and manufacturing sectors. Studies by Hoe and Mansori (2018), Adebayo (2024), and Khoironi et al. (2018) showed that superior product quality enhances customer loyalty, strengthens corporate reputation, and enables firms to differentiate themselves in competitive markets. For rice processors in Taraba State, product quality is influenced by factors such as grain purity, effective de-stoning, reduced breakage, hygienic packaging, and consistent processing standards. As consumers become more discerning, the ability to deliver high-quality rice directly contributes to competitive advantage and repeat patronage.

Brand reputation is another essential dimension of customer value delivery. Strong reputational capital reduces customer uncertainty, builds trust, and enhances market positioning. According to Sarjana and Khayati (2017), reputation functions as a strategic resource that improves long-term competitiveness, while Ouma and Bett (2016) assert that effective branding significantly increases sales performance. In the context of Taraba State, where local rice brands compete with more established national and imported varieties, building strong brand identities is vital for visibility and customer retention.

Statement of the Problem

Despite the growing importance of local rice production in Taraba State, many rice processing and packaging firms struggle to consistently deliver customer value, particularly in terms of product quality value and brand reputation. Weak quality control and limited branding practices have made it difficult for many firms to build strong customer trust and loyalty in the market.

Contemporary practices among many rice processing and packaging firms largely rely on basic milling procedures, informal quality checks, and minimal branding efforts to position their products in the market. These practices often focus on immediate production outcomes rather than on systematic approaches to enhancing product quality value and strengthening brand reputation. As a result, significant gaps exist between the quality standards expected by consumers and the actual products available in the market. Consumers frequently report problems such as the presence of stones, broken grains, poor polishing, and inconsistent packaging quality. These quality deficiencies weaken consumer trust, reduce satisfaction, and discourage repeat purchases, thereby diminishing the product quality value delivered to customers (Otegbayo et al. 2021). In addition, weak branding strategies, poorly designed labels, limited marketing communication, and lack of certification reduce brand recognition and credibility of local rice products (Astuti et al., 2020). Therefore, this study seeks to examine the role of product quality value and brand reputation in enhancing the competitiveness of local rice producers in Taraba State.

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Objectives of the Study

The broad objective of this study is to examine the effect of customer value creation on brand loyalty of local rice production in Taraba State. The specific objectives are to:

i. To determine the effect of product quality on customer value creation on brand loyalty of local rice production in Taraba State.

ii. To examine the influence of brand reputation on brand loyalty of local rice production in Taraba State.

Research Questions

These objectives translate into the following research questions:

i. What is the effect of product quality on customer value creation and brand loyalty of local rice production in Taraba State?

ii. How does brand reputation influence brand loyalty of local rice production in Taraba State?

Research Hypotheses

The study hypothesized that:

H0.1: There is no significant positive effect of product quality and brand loyalty of local rice production in Taraba State.

H0.2: Brand reputation does not have any significant positive influence on brand loyalty of local rice production in Taraba State.

REVIEW OF RELATED LITERATURE

Conceptual Review

Customer Value Creation

Customer value creation is a fundamental concept in marketing and strategic management that focuses on how organizations deliver benefits that satisfy customer needs and expectations. It refers to the process through which firms design, produce, and deliver products or services that provide superior value to customers compared with competing alternatives. According to Philip and Kevin (2016), customer value represents the difference between the total benefits a customer receives from a product and the total costs incurred in acquiring and using that product. When customers perceive that the benefits exceed the costs, they are more likely to develop satisfaction and maintain long-term relationships with the brand.

Customer value creation requires organizations to understand customer expectations and continuously improve their offerings in order to meet those expectations. Hoe and Mansori (2018) define customer value as the consumer's overall assessment of the utility of a product based on perceptions of what is received and what is given. This means that customers evaluate value by comparing product attributes such as quality, reliability, and brand reputation with the

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price paid and the effort required to obtain the product. When the perceived benefits are greater than the sacrifices made, customers perceive higher value and are more likely to remain loyal.

Product Quality

Product quality refers to the attributes and characteristics of a product that enable it to satisfy customer needs and expectations. It reflects the ability of a product to perform its intended function effectively and consistently. According to Hoe and Mansori (2018), product quality represents the set of features and performance standards that allow a product to meet or exceed customer requirements. When customers perceive that a product performs well and meets expected standards, they tend to attach higher value to it.

In addition to influencing customer satisfaction and loyalty, product quality also contributes to the reputation and market position of firms. Adebayo (2024) notes that organizations that consistently deliver high-quality products are more likely to build strong corporate reputations and maintain a favorable position in competitive markets. High product quality signals reliability and professionalism, which enhances customer confidence and strengthens the overall brand image of the firm.

Brand Reputation

Brand reputation refers to the overall perception that customers and other stakeholders hold about a company or its products based on past experiences, product performance, and information available in the market. It reflects how customers evaluate a firm in terms of trustworthiness, credibility, reliability, and consistency in delivering quality products. According to Sarjana and Khayati (2017), brand reputation represents the level of confidence customers have in a brand based on its perceived reliability and integrity over time. A positive reputation indicates that customers believe the brand consistently fulfills its promises and meets their expectations.

Brand reputation plays an important role in shaping consumer attitudes and purchasing behavior. Ouma and Bett (2016) argue that a strong brand reputation enhances customer confidence and significantly influences purchase decisions. When consumers trust a brand, they are more likely to choose it over competing alternatives, even when other products are available at similar or lower prices. This trust reduces perceived risk during purchase and strengthens the emotional connection between the customer and the brand.

Brand Loyalty

Brand loyalty refers to the commitment of customers to consistently purchase and support a particular brand over time, even when alternative products are available. Loyal customers tend to repurchase the same brand, recommend it to others, and resist switching to competing brands. In competitive markets such as agricultural food products, brand loyalty plays a crucial role in sustaining market share and ensuring long-term business performance. Research shows that brand loyalty develops when customers perceive a brand to consistently deliver superior value, credibility, and reliability (Desveaud, Mandler & Eisend, 2024).

Brand Loyalty and Product Quality

Product quality is one of the most significant drivers of brand loyalty. When customers consistently experience high-quality products, they develop satisfaction and trust in the brand,

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which encourages repeat purchase behavior. A study by Khair, Tirtayasa, and Yusron (2023) indicates that perceived product quality positively influences customer loyalty both directly and indirectly through customer satisfaction.

Similarly, recent research by Alfionita et al. (2025) confirms that product quality strengthens customer loyalty by improving customer satisfaction and brand perception. High-quality products create positive customer experiences, which reinforce commitment to the brand and reduce the likelihood of switching to competing alternatives.

Brand Loyalty and Brand Reputation

Brand reputation also plays a crucial role in influencing brand loyalty. Brand reputation refers to the overall perception customers have about a company based on its credibility, reliability, and past performance. A positive brand reputation builds trust among consumers and reduces perceived risk when purchasing products. Research shows that firms with strong brand reputations are more likely to build customer satisfaction and trust, which ultimately leads to higher levels of brand loyalty (Ali, 2022).

Theoretical Framework

Customer Value Theory

Customer Value Theory explains how consumers evaluate and choose products based on the value they perceive relative to the sacrifices they make. The theory is widely associated with proponents such as Arch, Francesca, and Michael (2015), who argue that customer value is derived from the trade-off between the benefits obtained from a product and the costs incurred in acquiring and using it. These benefits may include product quality, performance, reliability, and satisfaction, while the sacrifices may involve price, time, effort, and risk.

The theory is built on several fundamental assumptions. First, it assumes that customers are value maximizers, meaning they evaluate products by comparing perceived benefits with the costs required to obtain them (Slater, 2017). Second, the theory assumes that value perception is subjective, as different customers may perceive the value of the same product differently depending on their needs, experiences, and consumption contexts. According to Paananen and Seppänen (2013), this subjectivity means that value is shaped by individual preferences and situational factors. Third, the theory assumes that customer value is dynamic, meaning it changes over time due to evolving consumer lifestyles, technological developments, and market conditions (Sun & Su, 2012). Fourth, Customer Value Theory assumes that firms that effectively understand and respond to customer expectations are more likely to achieve competitive advantage and customer loyalty (Woodside et al., 2015). Finally, the theory acknowledges that modern consumer preferences are increasingly influenced by external factors such as digital information, market competition, and economic disruptions, as observed by Kim and Chang (2024).

Empirical Review

An empirical study by Asemah and Nwammuo (2015) examined the relationship between perceived product quality and brand loyalty among consumers in Lokoja, Nigeria. The study, anchored on the Theory of Reasoned Action, adopted a survey design and collected data through questionnaires from 280 respondents. The findings revealed that perceived product

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quality significantly influences brand loyalty, indicating that customers are more likely to remain loyal to brands that consistently deliver high-quality products. However, the study also observed that product quality alone does not fully determine brand loyalty, as other factors such as price, packaging, brand trust, corporate reputation, and customer satisfaction also contribute to loyalty behaviour.

Sambo et al. (2022) investigated the impact of product quality on customer satisfaction and loyalty within Adama Beverages Ltd. The study adopted a survey research design, targeting the entire population of 264 staff as respondents, and employed questionnaires to collect data. Analysis using linear regression revealed that product quality is a major determinant of customer satisfaction, with variations in quality directly affecting both satisfaction and customer loyalty. Specifically, inconsistent product quality was associated with declines in satisfaction, which subsequently undermined loyalty. The study highlights the critical role of monitoring and maintaining product quality, suggesting that firms should implement interactive metrics to track quality based on customer perceptions.

Ajijola and Aromaradu (2025) examined brand reputation management in Nigeria, emphasizing its importance for organizational success and stakeholder relationships. The study adopted a conceptual research design, relying on a desk review of existing literature to define key concepts such as brand equity, brand image, and brand identity, and to explore their role in shaping perceptions and promoting organizational success. The study highlighted that effective brand reputation management is critical for fostering customer loyalty and attracting talent, particularly in competitive business and educational environments. It further emphasized that consistent communication, credibility, and alignment between organizational practices and stakeholder expectations are essential for building and sustaining a strong brand reputation.

A study by Inegbedion and Obadiaru (2019) examined brand loyalty in the Nigerian telecommunications industry. The study aimed to determine the retention capacity of major and other telecom service providers in Nigeria by applying a time-varying Markov chain analysis. A conclusive research design was adopted, targeting customers of MTN, Airtel, Globacom, 9Mobile, and other providers across several universities, Kaduna State University, Ambrose Ali University, University of Benin, University of Abuja, University of Lagos, University of Ilorin, and University of Port-Harcourt, as well as online respondents from 20 organizations across Nigeria's six geopolitical zones. Out of a total sample of 7,600 respondents, 4,736 (62.3%) completed and returned the questionnaires. The findings revealed that, if current patterns of retention and loss persist, long-term loyalty among GSM subscribers would distribute as follows: 21% to MTN, 27% to Airtel, 35% to Globacom, 16% to 9Mobile, and 1% to other providers.

RESEARCH METHODOLOGY

This study adopts a quantitative survey research design to examine the effect of customer value creation on brand loyalty of local rice production in Taraba State. The survey design is considered appropriate because it enables the systematic collection of primary data from respondents in order to analyze the relationship among the variables of product quality, brand reputation, and brand loyalty. The population of the study consists of local rice producers in Taraba State, particularly those involved in rice processing, milling, and packaging activities

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within the state. Because the total number of rice producers is relatively large and not easily determined with precision, the study determines the sample size using the Cochran (1977) sample size determination formula for large populations. The formula is expressed as:

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

Where n represents the required sample size, Z represents the standard normal deviation corresponding to the desired confidence level (1.96 for a 95% confidence level), p represents the estimated proportion of the population possessing the attribute of interest (0.5), $q = 1 - p$ and e represents the acceptable margin of error (0.05).

Substituting these values into the formula yields a sample size of 384 respondents, which is considered sufficient to ensure statistical reliability and representativeness. The respondents are selected using a simple random sampling technique, which provides each rice producer within the study area an equal opportunity of being included in the sample.

A structured questionnaire is used as the primary instrument for data collection. The questionnaire is designed to obtain information regarding the perceptions of rice producers on issues relating to product quality, brand reputation, and brand loyalty of locally produced rice in Taraba State. The questionnaire items are structured using a five-point Likert scale ranging from strongly disagree to strongly agree, allowing respondents to express varying levels of agreement with the statements presented. To ensure the validity and reliability of the instrument, the questionnaire is reviewed by experts in business administration and marketing, while a pilot study is conducted to test the internal consistency of the measurement items.

The data collected from the field are analyzed using both descriptive and inferential statistical techniques with the aid of the Statistical Package for Social Sciences (SPSS). Descriptive statistics such as frequency distributions, percentages, means, and standard deviations are used to summarize the demographic characteristics of the respondents and their responses to the questionnaire items. Inferential statistics, specifically multiple regression analysis, are employed to test the formulated hypotheses and determine the effect of the independent variables on the dependent variable. In this study, brand loyalty represents the dependent variable, while product quality and brand reputation constitute the independent variables. The regression model used in the study is expressed as:

$$BL = \beta 0 + \beta 1PQ + \beta 2BR + \varepsilon$$

BL represents Brand Loyalty (list the regression models explicitly). For example: BL = β0 + β1PQ + β2BR + ε, where BL = Brand Loyalty, PQ = Product Quality, and BR = Brand Reputation.

The regression model enables the study to determine the magnitude and direction of the influence of product quality and brand reputation on brand loyalty of locally produced rice in Taraba State. The hypotheses are tested at a 0.05 level of significance, and decisions are made based on the probability (p-value) obtained from the regression results.

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RESULT AND FINDINGS

A total of three hundred and eighty-four (384) copies of the questionnaire were distributed to rice producers involved in processing, milling, and packaging activities in Taraba State. However, three hundred and sixty-two (362) copies were correctly filled and returned, representing a response rate of approximately 94.3%, and were therefore used for the final analysis.

Descriptive Statistics of Respondents

Table 2: Descriptive Statistics of Study Variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Product Quality	362	1.00	5.00	3.85	0.74
Brand Reputation	362	1.00	5.00	3.79	0.81
Brand Loyalty	362	1.00	5.00	3.91	0.70

Source: *Author's Computation Using SPSS Version 26.*

The descriptive statistics show that product quality, brand reputation, and brand loyalty all recorded mean values above 3.5, indicating that respondents generally agree that these factors are important determinants of customer value creation and loyalty toward locally produced rice in Taraba State. The relatively low standard deviation values suggest that there is moderate dispersion in respondents' opinions, meaning that the responses are fairly consistent among the rice producers surveyed.

Regression Results

Table 3: Coefficients of the Regression Model

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Beta	t	Sig.
(Constant)	1.087	0.294	—	3.70	0.000
Product Quality	0.362	0.087	0.338	4.16	0.000
Brand Reputation	0.298	0.082	0.301	3.63	0.001

Dependent Variable: Brand Loyalty

Source: *Author's Computation Using SPSS Version 26.*

The regression results indicate that product quality has a positive and statistically significant effect on brand loyalty ($\beta = 0.362$, $p < 0.05$). This implies that improvements in the quality of locally produced rice, such as cleaner grains, better processing, and improved packaging, contribute significantly to increased customer loyalty toward local rice brands. Similarly, brand reputation also demonstrates a positive and significant influence on brand loyalty ($\beta = 0.298$, $p < 0.05$). This suggests that rice producers who maintain a trustworthy brand image, reliable product standards, and recognizable branding are more likely to achieve higher levels of customer loyalty.

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Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.486	0.236	0.231	0.762

Predictors: (Constant), Product Quality, Brand Reputation

Dependent Variable: Brand Loyalty

The model summary shows that the correlation coefficient (R) is 0.486, indicating a moderate positive relationship between the independent variables (product quality and brand reputation) and the dependent variable (brand loyalty). The R^2 value of 0.236 implies that 23.6% of the variation in brand loyalty is explained by product quality and brand reputation, while the remaining 76.4% is influenced by other factors not included in the model.

Based on the regression results obtained from the analysis, the estimated regression model for the study can be rewritten using the unstandardized coefficients (B) from the coefficients table (Table 3 above).

The general regression model specified earlier was:

$$BL = \beta 0 + \beta 1PQ + \beta 2BR + \mu$$

From the regression output:

- Constant (β_0) = 1.087
- Product Quality, PQ (β_1) = 0.362
- Brand Reputation, BR (β_2) = 0.298

Therefore, the estimated regression equation becomes:

$$BL = 1.087 + 0.362PQ + 0.298BR + \mu$$

The regression model indicates that brand loyalty (BL) is positively influenced by both product quality (PQ) and brand reputation (BR). Holding other factors constant, a one-unit increase in product quality leads to an increase of 0.362 units in brand loyalty, while a one-unit increase in brand reputation results in an increase of 0.298 units in brand loyalty. The constant value of 1.087 represents the baseline level of brand loyalty when both product quality and brand reputation are held constant.

DISCUSSION OF FINDINGS

The regression results indicate that product quality ($\beta = 0.362$, $p < 0.05$) and brand reputation ($\beta = 0.298$, $p < 0.05$) both have a positive and statistically significant effect on brand loyalty of locally produced rice in Taraba State. This implies that improvements in rice quality, such as cleaner grains, reduced impurities, proper polishing, and improved packaging, significantly enhance customer confidence and encourage repeat patronage. Similarly, strong brand reputation through effective labeling, recognizable packaging, and consistent product standards improves customer trust and strengthens long-term relationships between rice processors and

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consumers. The model's explanatory power ($R^2 = 0.236$) further suggests that while product quality and brand reputation play a significant role in influencing brand loyalty, other factors such as pricing strategies, distribution efficiency, marketing communication, and customer satisfaction may also contribute to loyalty behavior in the rice market.

These findings are consistent with previous empirical studies reviewed in the literature. For instance, Asemah and Nwammuo (2015) found that perceived product quality significantly influences brand loyalty, as customers tend to remain loyal to brands that consistently deliver reliable and satisfactory products. Similarly, the findings support the work of Sambo et al. (2022), who reported that consistent product quality enhances customer satisfaction and subsequently strengthens loyalty behavior.

The results also align with previous research regarding brand reputation and customer loyalty. For example, Ajijola and Aromaradu (2025) emphasized that effective brand reputation management strengthens customer trust and enhances organizational performance by encouraging long-term customer commitment. Similarly, Ali (2022) and Tania et al. (2025) highlighted that credible brand reputation reduces consumer uncertainty and encourages repeat purchasing behavior. In the context of local rice production in Taraba State, this implies that rice processors who invest in branding, certification, quality assurance, and effective market communication are more likely to attract and retain loyal customers.

From a theoretical perspective, the findings strongly support Customer Value Theory, which argues that customers evaluate products based on the perceived benefits they receive relative to the costs incurred. In this study, product quality and brand reputation represent key value elements that increase the perceived benefits associated with locally produced rice. When rice processing firms deliver clean, well-processed, and properly packaged rice while maintaining trustworthy brand identities, customers perceive greater value in purchasing these products.

However, several operational challenges may limit the ability of rice processing firms in Taraba State to fully leverage these value-creation strategies. First, many processors face technological and mechanization constraints, which make it difficult to maintain consistent product quality during milling and polishing processes. Second, limited branding expertise and marketing capacity may hinder the development of strong brand identities and market recognition. Third, infrastructural challenges, including unreliable electricity supply and poor transportation networks, increase operational costs and reduce efficiency in processing and distribution.

Contribution to Knowledge: This study contributes to knowledge by providing empirical evidence that product quality and brand reputation significantly influence brand loyalty within the context of local rice production in Taraba State. While previous studies have largely focused on manufacturing and service sectors, this research extends the application of customer value concepts to the agro-processing industry, particularly local rice production. It also reinforces Customer Value Theory by demonstrating that value elements such as quality and brand credibility significantly shape consumer loyalty behavior.

Contributions to Organizations: For rice processing and packaging firms, the study highlights the strategic importance of maintaining consistent product quality and developing strong brand reputation to improve customer retention and competitiveness. It also suggests that producers should adopt improved processing technologies, implement strict quality control measures, and invest in attractive packaging and branding strategies to strengthen market

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positioning. By focusing on these value-enhancing practices, rice producers can increase customer satisfaction, encourage repeat purchases, and enhance long-term profitability.

CONCLUSION

This study concludes that customer value creation plays a crucial role in strengthening brand loyalty among local rice producers in Taraba State. The findings reveal that both product quality and brand reputation positively and significantly influence brand loyalty. This indicates that rice processing and packaging firms that consistently deliver high-quality rice and maintain credible brand identities are more likely to attract and retain loyal customers. Therefore, improving product quality standards and strengthening branding practices are essential strategies for enhancing competitiveness and sustaining growth within the local rice production sector.

Recommendations

Based on the findings, the following recommendations are proposed:

1. Rice processing firms should prioritize product quality improvement by adopting better milling technologies, ensuring proper grain cleaning and polishing, and maintaining hygienic processing conditions.
2. Producers should strengthen brand reputation through effective branding strategies, including improved packaging, labeling, certification, and consistent marketing communication to enhance consumer trust.

Suggestions for Future Studies

Future research should explore additional determinants of brand loyalty in the rice production sector, such as pricing strategy, distribution efficiency, customer satisfaction, and marketing communication. Further studies could also expand the scope beyond Taraba State by examining multiple rice production clusters across different regions of Nigeria, which would enhance the generalizability of the findings and provide broader insights into customer value creation in the agro-processing industry.

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