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CONSUMER PROTECTION, IT'S LAW AND BRAND LOYALTY AMONG CUSTOMERS OF FAST-MOVING CONSUMER GOODS IN LAGOS, NIGERIA

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ABSTRACT: *The study examines effect of consumer protection on brand loyalty among customers of Fast-Moving Consumers Goods in Lagos, Nigeria. Specifically it examines the effect of NAFDAC intervention on brand loyalty among customers of fast moving consumer goods in Lagos, Nigeria; it investigates the effect of standard organization of Nigeria intervention on brand loyalty among customers of fast moving consumer goods in Lagos, Nigeria and determines the effect of government legislation on brand loyalty among customers of fast moving consumer goods in Lagos, Nigeria. The study is a survey while the population consists of all the customers of Unilever Nigeria PLC in Agege Local Government area of Lagos, Nigeria. Convenience sampling technique was adopted to select 180 respondents who participated in the study. Data was analyzed using simple linear regression.* **.** *The study reveals that the combined intervention of NAFDAC, SON and government legislation have significant positive effect on consumer protection and brand loyalty among customers of fast-moving consumers goods in Lagos, Nigeria. The study thus recommended among others that Consumer protection Bodies should include Medical practitioners, Nutritionist, Dieticians, Biochemist, Micro-biologist, Marketers, Pharmacist, Lawyers and law enforcement agencies and they should be empowered to arrest and prosecute offenders who violate consumers right.*

KEYWORDS: Consumer, Consumer Protection, Brand, Brand Loyalty, Fast Moving Consumer Goods (FMCG).

INTRODUCTION

Background of the Study

In Nigeria, businesses are driven by the need to make profit. This makes them do things which are unethical and immoral, which have come to make the lives of consumers endangered. This has led them to complain and show lack of patronage to their product. In Nigeria, and most developing countries there are lack of movements to support and help protect consumers (Bello, Suleiman & Danjuma 2012) Consumerism is a missing factor in Nigeria that has brought about government policy through legislation and efficient way of enforcing their laws rather than supporting consumers' interests and feelings (Keynak 1985) The different democratic governments have been successful in implementing agencies aimed at protecting consumers from fake and sub-standard product. Some of these agencies are;

National Agency for Drug and Administration and Control (NAFDAC), Standards Organization of Nigeria (SON), Nigerian Industrial Standard (NIS), Consumer Protection Council of Nigeria and Consumer Protection Council Act. These bodies try to protect consumers from harmful products of suppliers as well as producer (Bello, Suleiman and Danjuma 2012).

Once consumers get protected from some of the harmful effect which make them switch between brands, they will show more patronage, satisfaction and referral to such brands which takes into cognizance their rights and interests. This will lead to repeat purchase of the brand which meet and supersede their expectation. Being protected especially in fast moving consumer goods which are used every day as a household item will keep them interested. Consumers are the heartbeat of companies because they produce goods and services to meet consumer needs. Once consumers are not protected and do not patronize such business, their production would slowly go down to a halt.

Consumers that are protected as well as given good services will show an undivided loyalty to such products. However, when these consumers are not protected, and they begin to lose patience for producers of unethical product they will show divided, unstable loyalty. Their loyalty will lead to lack of patronage and satisfaction to the brand. Such brands will not be able to have good referrals from loyal customers that have made repeat purchase of their product for years due to lack of knowledge of their right and interest which have not been valued. In a nut shell, Nigerian consumers need to be protected and they need to be able to ascertain the products they buy are of good standard and quality which meet their wants and needs. These consumers will remain loyal to these brands especially in fast moving consumer goods in Nigeria.

Statement of the Problem

In developed countries, there are laws which protect consumers from unscrupulous, fake and sub-standard products. In developing countries like Nigeria however, there seems to be a situation where the existing laws are not enough to protect consumers from fake and sub-standard products. This appears to be responsible for low patronage, consumer dissatisfaction and lack of referrals. This seems to be the reason why consumers show unstable loyalty to the different brands in Nigeria because most consumers change brands once they feel that the quality of that product has dropped.

In Nigeria, protection of consumer has taken backstage which is seen as not paramount to business and manufacturers Oko and Linus (2013), buttress this point by stating that in Nigeria as well as other developing countries, the interest of consumers especially in fast moving consumer goods, and those industries in that category exploit their different target market with aim to actualize high margin of profit. This has led to the desire and the need for consumers' right to be protected, as brands that put the health and wealth of their consumer first will experience more satisfaction, referrals as well as patronage from consumer.

Consumer protection has been inactive in Nigeria from the perspective of various marketers since 1970s in the view of Onah (1979), Agbonifoh, Ogwo, Nnolim and Nkamnebe (2007) and Ayozie (2013). They all have stated that the business environment has not made adequate attempt to ensure that consumers are properly protected in Nigeria which is a huge issue as users of product. If products which are easily consumed by large number of Nigerians are not checked to be sure that they are up to standard, this leaves them open and exposed to different illness which could mean that the interest of the consumers are not protected. Consumers are the reasons for which business exist. Their lack of opportunity to go directly to the manufacturer has derived the need for more protection to consumer so that they remain loyal to the brand in which they put so much trust.

Lack of consumer protection, therefore, in developing countries especially Nigeria has led to unstable loyalty to the different brands which has made consumers to change brands frequently to satisfy their needs. From the forgoing, therefore, the problem that this study seeks to address is to find out the extent to which the available consumer protection laws and activities would have effect on loyalty of consumers on different brands of goods in Nigeria. What is the extent to which government; the society; organizations and manufacturers are striving to protect consumer rights especially in fast moving consumer goods in Nigeria?

Objectives of the Study

The broad objective of this study is to examine the effect of consumer protection on brand loyalty among customers of fast-moving consumer goods in Lagos, Nigeria. Other specific objectives include; to:

1. Examine the effect of NAFDAC intervention on brand loyalty loyalty among customers of fast-moving consumer goods in Lagos, Nigeria
2. Examine the effect of Standard Organisation of Nigeria intervention on brand loyalty among customers of fast-moving consumer goods in Lagos, Nigeria
3. Determine the effect of government legislation on brand loyalty among customers of fast-moving consumer goods in Lagos, Nigeria.

Research Hypotheses

The following hypotheses are stated in their null forms and were tested in this study:

1. NAFDAC intervention has no significant and positive effect on brand loyalty among customers of fast-moving consumer goods in Lagos, Nigeria
2. Standard Organisation of Nigeria intervention has no significant and positive effect on brand loyalty among customers of fast-moving consumer goods in Lagos, Nigeria
3. Government legislation has no significant and positive effect on brand loyalty among customers of fast-moving consumer goods in Lagos, Nigeria.

LITERATURE REVIEW

Branding and its Importance

Many products offered to the market have to be branded, and branding is one of the elements in the product planning activities of a firm. It has to do with the efforts a firm makes in choosing, developing, projecting and establishing its own brand(s) of products. Branding has emerged as a top management priority in the last decades due to the growing realization that brands are one of the most valuable intangible assets that firms have. Companies are realizing the power of good branding (brand name) to create instant consumer recognition of the company's product. For example, in an average Supermarket, which stocks 15,000 to 17,000 items, the typical shopper passes by some 300 items per minute, and 53 percent of all purchases are made on impulse (Abrams, 2002). In this highly competitive environment, branding (brand name) may be the sellers 'last chance to influence buyers. Many definitions of branding have been offered by different authors and a lot of reasons have also been deduced by different authorities as justifications for the adoption of branding as a marketing strategy. What is more, the popularity of a brand has often been said to be a direct push for sales turnover (Ogbuji, 2008). Not minding the vagaries of definitions of branding, the fact still remains that it is an important aspect of every firms marketing activity that cannot be over looked. Branding has been said to be as important as a child's naming ceremony and as old as man/creation (Okpara, 2002).

According to Kotler and Keller (2009) a brand is thus a product or service whose dimensions differentiate it in some way from other products or services designed to satisfy the same need. The differences may be functional, rational, or tangible or intangible related to what the brand represent. It involves decisions that establish an identity for a product with the goal of distinguishing it from competitors offering. Branding is a fixation of special and unique image or attribute to a particular product which makes it to be exceptional among other products in the eyes and minds of consumers (Ehikwe, 2005).From the above definition of branding; it means that a brand has an added value to the physical product beyond the core product. These may be aesthetic, emotional, psychological and philosophical values that are embedded in the minds and hearts of consumers. Based on the definition, a brand is a product and the value-added which personifies it beyond the core product Onah and Thomas (2004) identified the various types of brands as manufacturer's brand and private brands. They posited that branding helps to facilitate the performance of the various other Marketing Management functions like New Product Introduction, Advertising and other Promotions, Pricing etc. It is strongly speculated that most times, what consumers buy is name and not quality or functionality or performance. McCarthy and Perreault (1985) as captured in Anyanwu, (1999) commenting on branding said that it is the use of a name, term, symbol or design or a combination of these to identify a product. This statement infers that branding identifies the product for the consumer and relates it to branding and product design Obiesie, (2003) captured the very essence of branding when he described it as an integral and intimate part of a product strategy. This suggests that a product is not complete until it is given a name, mark or symbol. He went further to describe branding as a name, term, sign, symbol, or design or a combination of these which is intended to identify the goods or services of one seller or group of sellers and distinguish them from those of its competitors. Okpara (2002) defined branding as the imaginative process of creating a unique, relevant and harmonious name, term, sign, symbol, or its combination to identify a company's product and to differentiate them from those of the competitors. From the foregoing discussions, it is obvious that the essence of branding is to aerate a distinctive and unique product whose name rings a bell and commands the influence of consumers positively in terms of one's purchase behaviour. This against the backdrop that for a bigger and more resonating name, for a better perceived name, certain consumers will be willing to pay a little more. Anyanwu, (2003) defined branding as the use of a name, term, symbol, design or combination of these to identify a product. It also includes the use of brand name, brand mark and trademark. He also opined that branding is very essential for advertising effectiveness because it is branding that distinguishes similar goods of different manufacturers. The above definition explained that branding is a major product strategy in that it helps to position the product in the minds of the consumers. It is a major determinant of how consumers react to both the promotional activities of firms and actual purchase.

Brand according to Anozie, (2006) is a long-term profitable bond between an offering and a customer. This relationship is based on economic, emotional, and/or experiential value, backed by everyday operational excellence and consistently measured for accountability, usually by customer profitability. The above definition of a brand has several key concepts. One is profitability. For businesses, the only purpose to branding is to increase profitability. It is not to generate great creative or catchy taglines or win awards. If any branding tactic does not contribute to greater profitability, it is not worth it, such is the case of biscuits. Again, the definition also stresses that brands require a relationship. Anyone can sell a product once but what is required for profitability is repeat sales. It is only after those repeat sales that a brand relationship is formed. The next key component is value can be related to price, an experience or feeling, but no one buys anything unless value is seen. Every day operational excellence is viewed as the ability to consistently fulfill a brand promise. Without the ability to ship on time ensure quality and provide service, no brand can succeed. In many ways, the organization is the brand. A brand is a name, term, design, symbol or device, or any combination thereof which is adopted and used by a manufacturer or merchant to identify his goods and to distinguish them those sold by other manufacturers, or in the case of services performed by others. A brand can take many forms, including a name, sign, symbol, color combination or slogan. The objectives that a good brand will achieve include:

- Delivers the message clearly
- Confirms the credibility
- Connects the target prospects emotionally
- Motivates the buyer
- Concretes user loyalty

A strong brand is invaluable as the battle for customers intensifies day by day, it is important to spend time investing in researching, defining, and building a brand. According to Auken (2007), a brand is the personification of a product, services or organization. It is also the source of a relationship with customers. Like a person, it must have human qualities and possesses a soul. He further suggested the following attributes of a brand;

- As a person-possessing core values and a personality.
- The brand is the source of the organizations relationship with people.
- Strives to create an emotional connection with your consumer.
- The most successful brands tap into deeply felt human needs.
- Commands positive perception among consumers or customers.
- A brand must possess integrity; that is, it must deliver what it promises always

Consumer Brand Loyalty

Recent years have shown a growing interest in customer loyalty. The globalization of competition, saturation of markets, and development of information technology have enhanced customer awareness and created a situation where long-term success is no longer achieved through optimized product price and qualities. Instead, companies build their success on a long-term customer relationship. According to Rosenberg et al. (1984), it can cost as much as six times more to win a new customer than it does to keep an existing one. Depending on the particular industry, it is possible to increase profit by up to 60% after reducing potential migration by 5% (Reichheld, 1993). Hence to increase customer retention and loyalty has become a key factor for long-term success of any company. The main emphasis in marketing has shifted from winning new customers to the retention of existing ones, that is, trying to win their loyalty. Customer loyalty is not always easy to construe and many definitions have been proposed.

Customer loyalty is when an organization receives the ultimate reward for the way it interacts with its customers. Loyal customers buy more, buy longer and tell more people - that's true customer loyalty (Ellen, 2010). It can also be seen as the extent of faithfulness of consumers to a particular brand, expressed through their repeat purchases, irrespective of the marketing pressure generated by the competing brands. Loyalty is an old-fashioned word traditionally used to describe fidelity and enthusiastic devotion to a country, a cause, or an individual. It has also been used in a business context, to describe a customer's willingness to continue patronizing a firm over the long term, preferably on an exclusive basis, and recommending the firm's products to a friend or associates (Lovelock and Wirtz, 2011). Therefore, customer loyalty could be seen as the continued and regular patronage of a business in the face of alternative economic activities and Competitive attempts to disrupt the relationship. Customer loyalty often results in other secondary benefits to the firm such as brand advocacy, direct referrals, and price insensitivity Jones and Sasser (1995) identified three parts of consumer loyalty: re-buy intention, primary behaviour and secondary level behaviour. According to Jones and Sasser (1995) re-buy intention refers to future intention of the consumer to repurchase the product or service; primary behaviour means the practical revisiting behavior of a consumer; while secondary-level behavior indicates the willingness of a customer to recommend the product to others and enhances customer loyalty through human relationship (Chen and Hsieh, 2007). Oliver (1999) further stated that loyalty is a deeply held commitment to re-buy or patronize a preferred product or service consistently in the future, thereby causing repetitive same-brand or same-brand set purchasing Chen and Ching, (2007) suggested that loyalty comprises of two dimensions: behavior and attitude. The behavior dimension is characterized by consequential actions resulting from loyalty, while attitudinal dimension refers to formative behavior as commitment i.e. a desire to maintain a valued relationship. More importantly, the consumer's attitude toward a product or service including attitudinal preference and commitment has a greater impact on forming loyalty.

Consumer Protection in Nigeria

Consumer protection can be viewed as the totality of efforts geared at preventing consumer exploitation. Through consumer protection, the government or its agencies ensures that consumers derive maximum satisfaction from goods and services available in the market.

Consumer protection is regulated by an Act referred to as consumer protection Act Cap C25 Laws of the federation 2004 signed on 1st June, 2005.By section 5 of the same Act, the Consumer Affairs Commission hereinafter referred to as the Commission was established. By Section 6 subsection (1) of the same Act subject to subsection (3), it shall carry out the request of a consumer who has been adversely affected, such investigations in relations to the sales of goods or the provisions of services as will enable it to determine whether the goods were sold or the services were provided in contravention of this Act and thereafter to make such report and recommendations in connection therewith as it thinks fit to the Minister

Section 18 emphasises the duties of the Providers who contravenes subsection (1) commits an offence and He is liable on summary conviction before a Resident Magistrate to fine of not exceeding two hundred dollars.

However, under section 19(4), a consumer shall at all times be entitled to check the weight, volume or other measurements of any goods that may be purchasing where the weight, measurements of the goods materially affect or determine the price thereof. Section 19(2), is of the view that the appropriate measuring standard shall be in accordance with the weight and measurement Act while subsection (3) , makes it an offence for a provider who delivers or causes to be delivered to consumers, a lesser quantity than the purported to be supplied or that corresponds with the price charged and he is liable to summary conviction before a Magistrate to a fine not exceeding five hundred thousand dollars.

The existence of a regulatory framework has assisted in creating an economic environment that projects a higher level of confidence and participation by industry stakeholders in Nigerian. The establishment of these laws and regulatory agencies, charged with the role of ensuring the protection of consumers/end-users/subscribers and to ensuring that consumers are not cheated or sold sub-standard products and services, amongst many other functions has led to a confidence boost in the industry.

The United Nations in 1985 issued Guidelines on Consumer Protection ("the Guidelines"). The Guidelines were revised in 2015, and is now known as the United Nations Guidelines on Consumer Protection 2016. In Part III, Article the Guidelines set out to ensure:

a. The protection of consumers from hazards to their health and safety;
b. Promotion and protection of the economic interests of consumers;
c. Consumers' access to adequate information to enable them make informed choices;
d. Consumers' education, including education on the environment, social and economic impacts of consumer choice;
e. The availability of effective consumer dispute resolution and redress;
f. The freedom to form consumer and other relevant groups or organisations and the opportunity of such organisations to present their views in the decision-making processes affecting them.

METHODOLOGY

The research design for this study is survey research in which questionnaire was employed to determine the effect of consumer protection on brand loyalty. The survey design was used to investigate the opinions of the respondents to acquire information needed to solve the problems under consideration. This study was carried out in Agege Local Government Area of Lagos. The population of this study includes all the 459,939 consumers residing in Agege local government area of Lagos state (NPC, 2006). The purposive sampling technique was used to determine the sample size of 180 respondents which took part in the study.

All the data collected from the respondents through the use of questionnaire was analyzed using simple linear regression.

RESULTS AND DISCUSSIONS

Test of Hypothesis one

H_0: There is no significant relationship between NAFDAC intervention and brand loyalty among customers of fast-moving consumer goods in Lagos, Nigeria

Model for testing the relationship between NAFDAC intervention and brand loyalty

$$y = \beta 0 + \beta 1X + ei -------------------------(i)$$

Where,

Y= dependent variable, that is, brand loyalty (BL). This is measured by using the average responses of the respondents on each test item on brand loyalty as proxy.

Also, β0 = intercept, that is, brand loyalty that was not due to NAFDAC intervention and β1= slope or gradient, that is, brand loyalty that was due to NAFDAC intervention.

X= independent variable, that is, NAFDAC intervention, this is measured by using the relative figures of numbers of test item on brand loyalty and DAFDAC intervention as proxy and ei= error tem.

By substituting, BL and NAFI into equation two it becomes;

$$y(BLOY) = \beta 0 + \beta 1NAFI + ei --------------------(ii)$$

Table 1: F-calculated for testing the significant of overall influence of NAFDAC intervention on brand loyalty

SV	SS	DF	MS	F-CAL	SIGN
Regression	0.234	1	0.234	23.082	0.010
Residual	0.021	3	0.007		
Total		4			

Source: Researchers' computation, 2020

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Table 2: T-calculated for testing the individual influence of NAFDAC intervention on brand loyalty

Predictors	Unstandardized coefficient		Standardized coefficient	T-calculated	Sign
	B	Std.error	Beta		
NAFDAC intervention (x)	2.314	0.402	0.958	5.752	0.010
Constant	3.285	0.089		36.991	0.0000

Source: Researchers' computation, 2020

Table 3: Coefficient of determination for determining the overall contribution of NAFDAC intervention on brand loyalty

R	R^2	Adjusted R^2	Standard error of the estimate
0.958	0.917	0.889	0.084

Source: Researchers' computation, 2020

Interpretation and Discussion of Results

The tables 1 to 3 above presented the results of the test statistics computed for the null hypothesis one. In table 1, the p-value of the F-statistics calculated for determining the overall significant of null hypothesis one of 0.010 was less than the critical value of 5%. This revealed that the null hypothesis which stated that there is no significant relationship between **NAFDAC intervention** and brand loyalty among customers of FMCG in Lagos State was rejected. It could be asserted that there was a significant relationship between **NAFDAC intervention** and brand loyalty among customers of FMCG in Lagos State.

Also, in table 2, the p-value of the t-statistics calculated for **NAFDAC intervention** of 0.010 was less than the critical value of 5%. This implied that the null hypothesis which stated that **NAFDAC intervention** had no significant impact on loyalty among customers' of FMCG was rejected. The regression coefficient computed for **NAFDAC intervention** of 2.314 indicated an existence of a positive relationship between **NAFDAC intervention** and brand loyalty. The implication of this was that a unit increase in **NAFDAC intervention** might lead to a more than a unit improvement in brand loyalty.

Test of Hypothesis Two

H_0: There is no significant relationship between SON intervention and brand loyalty among customers of fast-moving consumer goods in Lagos, Nigeria.

Model for testing the relationship between SON intervention and brand loyalty

$$y = \beta 0 + \beta 1X + ei -------------------------(i)$$

Where,

Y= dependent variable, that is, brand loyalty (BLOY). This is measured by using the average responses of the respondents on each test item on brand loyalty as proxy.

Also, β0 = intercept, that is, brand loyalty that was not due to SON intervention and β1= slope or gradient, that is, brand loyalty that was due to SON intervention.

X= independent variable, that is, SON intervention, this is measured by using the relative figures of numbers of test item on brand loyalty and SON intervention as proxy and ei= error tem.

By substituting, BL and SONI into equation two it becomes;

$$y(BLOY) = \beta 0 + \beta 1SONI + ei -------------------- (ii)$$

Table 4: F-calculated for testing the significant of overall hypothesis two

SV	SS	DF	MS	F-CAL	SIGN
Regression	0.183	1	0.183	124.310	0.0000
Residual	0.006	4	0.001		
Total	0.189	5			

Source: Researchers' computation, 2020

Table 5: T-calculated for testing the individual significant of SON intervention on brand loyalty

Predictor	Unstandardized coefficient		Standardized coefficient	T-cal	Sign
	B	Std.Error			
SON intervention (X)	4.883	0.438	0.984	11.149	0.0000
Constant	3.020	0.075		40.066	0.0000

Source: Researchers' computation, 2020

Table 6: Coefficient of determination (R^2) for verifying the overall contribution of SON intervention on brand loyalty.

R	R^2	Adjusted R^2	Standard error of the estimate
0.984	0.969	0.961	0.038

Source: Researchers' computation, 2020

Interpretation and Discussion of the Results

The tables 4 to 6 above presented the results of the test statistics computed for the null hypothesis two. In table 4, the p-value of the F-statistics calculated of 0.0000 was less than the critical value of 5%. This implied that that null hypothesis which stated that there is no significant relationship between SON intervention and brand loyalty was rejected. It could be asserted that there was a significant relationship between SON intervention and brand loyalty since the null hypothesis was rejected. The imperative of SON intervention on brand loyalty had been observed by many scholars in the field of management.

Furthermore, in table 5, the p-value of the t-statistics calculated for SON intervention of 0.0000 was less than the critical value of 5%. This indicated that the null hypothesis which stated that SON intervention had no significant effect on brand loyalty among customers' of FMCG was rejected. The regression coefficient obtained for SON intervention of 4.883 was positive. This revealed that there was an existence of a positive relationship between SON intervention and brand loyalty among customers FMCG. The resultant effect of this was that a unit increase in SON intervention might lead to a more than a unit increase in brand loyalty and vice-versa.

Test of Hypothesis Three

H_0: There is no significant relationship between government legislation and brand loyalty among customers of fast-moving consumer goods in Lagos, Nigeria

Model for testing the relationship between SON intervention and brand loyalty

$$y = \beta 0 + \beta 1X + ei ----------------------------(i)$$

Where,

Y= dependent variable, that is, brand loyalty (GOVTL). This is measured by using the average responses of the respondents on each test item on brand loyalty as proxy.

Also, β0 = intercept, that is, brand loyalty that was not due to government legislation and β1= slope or gradient, that is, brand loyalty that was due to government legislation.

X= independent variable, that is, SON intervention, this is measured by using the relative figures of numbers of test item on brand loyalty and government legislation as proxy and ei= error tem.

By substituting, BL and GOVTL into equation two it becomes;

$$y(BLOY) = \beta 0 + \beta 1SONI + ei ---------------------- (ii)$$

Table 7: F-calculated for testing the overall influence of Null Hypothesis Three

SV	SS	DF	MS	F-CAL	SIGN
Regression	0.075	1	0.075	143.482	0.0000
Residual	0.002	4	0.001		
Total	0.079	5			

Source: Researcher's computation, 2017

Table 8: T-calculated for testing the individual significant of government legislation on brand loyalty

Predictor	Unstandardized coefficient		Standardized coefficient	T-calculated	Sign
	B	Std.Error			
GOVT legislation(X)	5.686	0.475	0.986	11.978	0.0000
Constant	2.886	0.080		36.224	0.0000

Source: Researchers' computation, 2020

Table 9: Coefficient of determination for determining the overall contribution of government legislation on brand loyalty.

R	R^2	Adjusted R^2	Standard Error of the Estimate
0.986	0.973	0.966	0.023

Source: Researchers' computation, 2020

Interpretation and Discussion of Results

Tables 7 to 9 above presented the results of the test statistics computed for the null hypothesis three. In table 7, the p-value of the F-statistics calculated for testing the overall significant of the null hypothesis three of 0.0000 was less than the critical value of 5%. This implied that the null hypothesis which stated that there is no significant relationship between government legislation and brand loyalty was rejected. It might be asserted that there was a significant relationship between government legislation and brand loyalty.

In table 8, the p-value of the t-statistics calculated for testing the individual significant of government legislation on brand loyalty of 0.0000 was less than the critical value of 5%. This showed that the null hypothesis which stated that government legislation has no impact on customer brand loyalty was rejected. In fact, the regression coefficient obtained for government legislation of 5.686 was positive. This revealed that the relationship between government legislation and brand loyalty was direct; hence, a unit increase in the government legislation might lead to a more than a unit improvement in brand loyalty and vice-versa.

CONCLUSIONS

In conclusion Nigeria has a large number of uneducated and illiterate citizens whom have no idea about their right to be protected and patronize products from brands with high quality. As such the Nigerian populous should become more aware of their rights; they should be educated through open symposium and seminars so that the citizens can hold the government as well as their agencies responsible when their rights are violated.

RECOMMENDATIONS

Sequel to the results and the findings of this study, the following recommendations are offered:

1. The government should not just make policies but should enforce the implementation. Regulatory bodies like NAFDAC and SON should better empower not to only monitor the activities of manufacturers but serve severe penalties on offenders. This will foster Consumer protection and Brand loyalty among customers of FMCG in Nigeria.

2. Consumer protection Bodies should include Medical practitioners, Nutritionist, Dieticians, Biochemist, Micro-biologist, Marketers, Pharmacist, Lawyers and law enforcement agencies and they should be empowered to arrest and prosecute offenders who violate consumers right.

3. Health labeling should be largely printed in all products of fast-moving consumer goods so that consumers will know and see exactly what they are taken into their system as well as the health implications.

4. There is need to revisit government legislation in the area of consumers' protection as the current laws put in place appear to be too old and ineffective to protect the rights of consumers.

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