EFFECT OF BRAND PERSONALITY ON CONSUMER LOYALTY OF NIGERIAN BOTTLING COMPANY, ABUJA, NIGERIA

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Abstract

This study examined the effect of brand personality on consumer loyalty of Nigerian Bottling Company products in Abuja, Federal Capital Territory. The research was anchored on Aaker's Brand Personality Framework, which identifies three core personality dimensions: sincerity, excitement, and competence. A survey research design was adopted to collect primary data from consumers of Nigerian Bottling Company products in Abuja using structured questionnaires. A sample of 400 respondents was selected through convenience sampling, with 384 valid responses returned, representing a 96% response rate. Data were analyzed using descriptive statistics, reliability analysis, and multiple regression techniques. The findings revealed that all three brand personality dimensions significantly influenced consumer loyalty at varying strengths. Brand competence emerged as the strongest predictor of consumer loyalty ($t = 7.395$, $p < .05$), followed by brand sincerity ($t = 6.976$, $p < .05$) and brand excitement ($t = 6.447$, $p < .05$). The study concluded that brand personality dimensions are critical determinants of consumer loyalty in the Nigerian beverage industry, with competence, sincerity, and excitement being particularly influential. The study recommended that Nigerian Bottling Company should prioritize building competent, sincere, and exciting brand personalities through consistent product quality, authentic communication, innovative marketing, and youth-focused engagement strategies to strengthen consumer loyalty and competitive advantage in the Nigerian market.

Keywords: Brand Personality, Consumer Loyalty, Brand Sincerity, Brand Excitement, Brand Competence

1.0 Introduction

In today's competitive marketplace, businesses face mounting pressure to move beyond functional benefits and forge deeper psychological connections with consumers (Eisend & Stokburger-Sauer, 2019). This shift has positioned brand personality as the human characteristics consumers associate with brands as a strategic imperative for building sustainable competitive advantage (Sung & Kim, 2010). Brands expressing distinct personalities create differentiation opportunities that transcend product-level competition, enabling emotional resonance that drives long-term consumer relationships (Aaker, 1997). Aaker's (1997) seminal framework identifies sincerity, excitement, and competence as core personality dimensions central to this study. These dimensions function as cognitive shortcuts that simplify consumer brand-choice decisions while enabling self-expression through brand affiliations (Ahmad & Thyagaraj, 2014). Sincerity reflects honesty, wholesomeness, and authenticity; excitement embodies daring, spiritedness, and imagination; and competence conveys reliability, intelligence, and success. Empirical evidence confirms these dimensions are particularly influential in driving consumer loyalty within fast-moving consumer goods (FMCG) sectors (Kashedul, 2018).

Consumer loyalty has evolved from simple repeat purchase to complex emotional attachments and value alignment (Ramanathan *et al.*, 2017), distinguished as attitudinal loyalty; emotional commitment and preference and behavioral loyalty repeat purchases and advocacy (Kim & Lee, 2023). Nigeria's beverage sector, valued at approximately $5.8 billion in 2023 and driven by population growth and an expanding middle class (Okafor & Nwankwo, 2023), presents a compelling context. Nigerian Bottling Company (NBC), the exclusive Coca-Cola bottler in Nigeria, must balance global brand consistency with local market responsiveness across its diverse portfolio. Studies from comparable markets demonstrate the significance of brand personality on loyalty: Rahman *et al.* (2024) found personality dimensions explained 62% of variance in Pakistani beverage markets, while Meshesha (2021) established sincerity as the strongest predictor of attitudinal loyalty and excitement as the highest driver of behavioral loyalty in Ethiopia. However, the specific effects of sincerity, excitement, and competence within the Nigerian cultural context remain understudied, creating a critical knowledge gap this research addresses.

Nigeria's beverage industry faces growing loyalty challenges as consumers exhibit fragmented purchasing patterns driven by economic pressures and expanding alternatives, with brand switching rates increasing by 18% over the past three years (Nielsen, 2023). Traditional loyalty strategies no longer sufficiently differentiate brands, necessitating deeper emotional connections through effective brand personality management (Zhang *et al.*, 2021). Yet substantial knowledge gaps persist regarding the specific effects of sincerity, excitement, and competence on consumer loyalty within the Nigerian market. Existing studies yield mixed findings: Meshesha (2021) found sincerity strongly drives attitudinal loyalty and excitement drives behavioral loyalty in Ethiopia, while Rahman *et al.* (2024) identified competence as key in Pakistan. These findings may not translate to Nigeria given differences in cultural values, economic conditions, and consumer behavior shaped by collectivism and aspirational dynamics (Hofstede, 2001). This gap is practically significant for NBC, which must allocate marketing resources without clear local evidence. Ineffective personality positioning can erode up to 30% of brand equity over three years (Emerald Insight, 2024) and create cognitive dissonance that undermines trust (Morhart *et al.*, 2019). Furthermore, with 76% of urban Nigerians accessing social media (Statista, 2024), brand perceptions form and spread rapidly, demanding unprecedented consistency. This study addresses these gaps by empirically examining how sincerity, excitement, and competence affect consumer loyalty specifically within NBC operations in Abuja.

The following research questions guided this study:

i. What is the effect of brand sincerity on consumer loyalty of Nigerian Bottling Company products in Abuja?
ii. How do brand excitement influence consumer loyalty of Nigerian Bottling Company consumers in Abuja?
iii. What is the effect of brand competence on consumer loyalty of Nigerian Bottling Company products in Abuja?

The study examines the effect of brand personality on consumer loyalty of Nigerian Bottling Company, Abuja while the specific objectives are to:

i. Examine the effect of brand sincerity on consumer loyalty of Nigerian Bottling Company, Abuja.
ii. Assess the effect of brand excitement on consumer loyalty of Nigerian Bottling Company, Abuja.
iii. Determine the effect of brand competence on consumer loyalty of Nigerian Bottling Company, Abuja.

Based on the research objectives, the following null hypotheses are formulated:

Ho_1: Brand sincerity has no significant effect on consumer loyalty of Nigerian Bottling Company, Abuja.
Ho_2: Brand excitement has no significant influence on consumer loyalty of Nigerian Bottling Company, Abuja.
Ho_3: Brand competence has no significant effect on consumer loyalty of Nigerian Bottling Company, Abuja.

2.0 Review of Related Literature

Concept of Brand Personality

Brand personality refers to the human-like traits associated with a brand, which help it stand out in competitive markets (Sung & Kim, 2010). Since Aaker's (1997) foundational work, the concept has expanded to reflect digital realities and cultural diversity (Ghorbani *et al.*, 2022). Current research still highlights five core dimensions; sincerity, excitement, competence, sophistication, and ruggedness as dominant across both traditional and online environments (Ghorbani *et al.*, 2022). Today, brand personality is less about functional benefits and more about emotional connection and identity expression (Maehle *et al.*, 2021). Consumers increasingly relate to brands that reflect their values and lifestyles (Ramla *et al.*, 2019). With digital transformation, brands must express consistent personalities across multiple platforms, from social media to automated interactions (Kaplan & Haenlein, 2020). This has made brand personality management more complex, especially with the rise of AI-driven communication (Pamuksuz *et al.*, 2021). Studies show that consistency and cultural sensitivity are key to building trust and recognition globally (Rojas-Méndez *et al.*, 2019). Ultimately, a strong brand personality helps firms build deeper relationships and differentiate themselves beyond product features (Chen & Rodgers, 2019).

Brand Sincerity

Brand sincerity reflects how honest, genuine, and authentic a brand is perceived to be by consumers (Morhart *et al.*, 2019). In today's market, where skepticism is high, sincerity plays a crucial role in building trust and emotional connections. It goes beyond advertising to include transparency, ethical practices, and consistent communication (Dwivedi *et al.*, 2018). Research shows that sincere brands are more likely to build long-term relationships through reliable value delivery and truthful messaging (Napoli *et al.*, 2019). Over time, sincerity has expanded to include corporate social responsibility and sustainability efforts (Shim & Yang, 2018). Consumers now expect brands to act on their values, not just communicate them (Moulard *et al.*, 2016). Digital platforms reinforce this expectation by enabling consumers to verify claims and share experiences widely (Kim & Johnson, 2017). Empirical studies show that sincerity reduces price sensitivity, improves retention, and increases word-of-mouth promotion (Dwivedi *et al.*, 2018). It is also ranked among the most influential traits driving loyalty in industries like retail and hospitality (Emerald Insight, 2024). During crises, sincere brands tend to recover faster and maintain trust (Coombs & Holladay, 2018).

Brand Excitement

Brand excitement refers to how energetic, innovative, and engaging a brand appears to consumers (Lin, 2020). It plays a key role in capturing attention and encouraging interaction, especially in competitive markets. Exciting brands are often linked with creativity, modernity, and dynamic experiences that stimulate emotional responses (Malär *et al.*, 2011). Research shows that such brands perform strongly on social media, where engaging content can quickly go viral and boost advocacy (Choi *et al.*, 2019). With the rise of digital marketing, excitement is now expressed through experiential campaigns, interactive communication, and visually appealing content (Schivinski & Dąbrowski, 2015; Pine & Gilmore, 2019). Social media further amplifies its impact by enabling brands to deliver entertaining and shareable experiences (Hudson *et al.*, 2016). Empirical findings identify excitement as a major driver of loyalty, particularly in retail and hospitality sectors (Emerald Insight, 2024). However, its effectiveness depends on continuous innovation, as consumers can quickly lose interest (PMC, 2022). Excitement is especially appealing to younger consumers who seek brands that reflect vibrant lifestyles and aspirational identities (Wang & Yang, 2019).

Brand Competence

Brand competence reflects a brand's ability to deliver reliable, high-quality performance and meet consumer expectations consistently (Keller, 2013). It is closely tied to perceptions of expertise, efficiency, and trustworthiness, helping reduce uncertainty in purchase decisions (Erdem & Swait, 2019). Competent brands often enjoy stronger customer retention, premium pricing opportunities, and positive word-of-mouth due to their credibility (Zeithaml *et al.*, 2019). This dimension is especially important in high-involvement decisions where consumers seek assurance of quality (Batra *et al.*, 2017). In today's environment, competence also includes digital capability and technological innovation (Vahdati & Mousavi-Nejad, 2016). Brands demonstrate competence through certifications, awards, and consistent performance outcomes (Morgan & Hunt, 2019). Empirical evidence highlights competence as one of the strongest predictors of consumer loyalty, particularly in service-related sectors (Emerald Insight, 2024). Its importance has increased over time as consumers prioritize reliability and consistency (PMC, 2022). Competence is especially critical in industries like finance and healthcare, where service outcomes directly affect consumer well-being (Park & Kim, 2020).

Consumer Loyalty

Consumer loyalty represents both a customer's emotional attachment to a brand and their consistent purchasing behavior over time (Ramanathan *et al.*, 2017). In recent years, loyalty has evolved beyond repeat purchases to include alignment with brand values and ethical considerations. For instance, about 30% of consumers in 2024 demonstrate ethical loyalty, reflecting a growing preference for brands that align with personal beliefs (SAP Emarsys, 2024). This shows that loyalty is increasingly driven by deeper psychological connections rather than just price or convenience. Modern research views loyalty as a multidimensional concept shaped by trust, satisfaction, and service quality (So *et al.*, 2025). It also includes advocacy behaviors such as recommending brands to others (Kaur & Sharma, 2020). However, digital transformation has made loyalty more fragile, as consumers now expect personalized and seamless experiences across platforms (Bhattacharya & Sen, 2003). Increased competition and economic pressures further weaken brand attachment (Chernev, 2018). As a result, firms are shifting toward strategies focused on personalization, authentic engagement, and value delivery (Deloitte, 2024; Zhang *et al.*, 2021). Social media has also expanded loyalty measurement to include digital engagement (Kumar & Kaushik, 2021).

Theoretical Review

Brand Personality Framework (Aaker, 1997) - Anchoring Theory

The Brand Personality Framework, developed by Jennifer Aaker (1997), proposes that brands can be described using human-like personality dimensions; sincerity, excitement, and competence that shape how consumers perceive and relate to brands, influencing attitudes, trust, and loyalty (Keller, 2013). The model assumes that consumers naturally anthropomorphize brands and that personality traits directly affect purchase decisions and loyalty (Keller & Lehmann, 2006). A major strength is its simplicity and applicability across diverse branding contexts, promoting consistency in communication and enhancing emotional connection (Keller, 2013; Geuens *et al.*, 2009). Limitations include concerns about cultural applicability beyond U.S. contexts (Supphellen & Grønhaug, 2003) and conceptual overlap with brand image and identity (Azoulay & Kapferer, 2003). Despite these, the framework directly aligns with this study's objectives and provides the most comprehensive explanation for how personality traits create emotional consumer-brand connections leading to loyalty outcomes. This study is anchored on this framework as it offers the clearest theoretical basis for examining sincerity, excitement, and competence effects on consumer loyalty toward NBC products in Abuja.

Theory of Planned Behavior (Ajzen, 1991)

The Theory of Planned Behavior (TPB) proposes that behavior is driven by behavioral intention, shaped by attitude, subjective norms, and perceived behavioral control (Ajzen, 1991). Its predictive validity and flexibility have been broadly supported (Armitage & Conner, 2001). In this study, TPB explains how brand personality influences loyalty: brand traits shape consumer attitudes, social influences affect subjective norms, and product availability influences perceived control jointly determining loyalty behavior (Ajzen, 2002).

Social Identity Theory (Tajfel & Turner, 1979)

Social Identity Theory explains how individuals derive self-concept from group memberships through categorization, identification, and social comparison (Tajfel & Turner, 1979). This theory explains why consumers develop strong emotional attachments to brands and engage in loyalty behaviors beyond rational evaluation (Bhattacharya & Sen, 2003), and how shared brand identity fosters community and advocacy (Muniz & O'Guinn, 2001). In this study, it explains how consumers identify with NBC brands, strengthening loyalty, advocacy, and emotional attachment (Escalas & Bettman, 2005).

Empirical Review

Emeka and Chioma (2024) examined the impact of brand personality on customer advocacy and loyalty in Nigerian insurance companies. The study was conducted across insurance companies in Lagos, Port Harcourt, and Abuja, focusing on policyholders of major insurers including Leadway, AXA Mansard, and AIICO Insurance. The research utilized a quantitative approach with a cross-sectional survey design, collecting data from 400 policyholders through structured questionnaires administered by trained research assistants. Statistical analysis employed multiple regression analysis, structural equation modeling, and bootstrapping for mediation analysis. The findings revealed that sincerity and competence dimensions significantly predicted both customer advocacy and loyalty, while sophistication showed a positive but weaker relationship with loyalty. The study also found that customer advocacy partially mediated the relationship between brand personality and loyalty.

Rahman *et al.* (2024) examined the influence of brand personality and brand loyalty on repurchase intention of Pakistani mobile phone users. The study was conducted in Pakistan among master's student's at large public sector universities. The research utilized a quantitative approach with a sample comprising 318 respondents. The study employed statistical analysis to test the relationships between variables and included moderation analysis. The findings indicated that sincerity, competence, ruggedness, and sophistication dimensions of brand personality significantly predicted brand loyalty, while the excitement dimension failed to predict brand loyalty. Additionally, brand loyalty was found to positively predict repurchase intentions among mobile phone users. The study also revealed the moderating role of relative brand identification in the relationship between brand loyalty and brand repurchase intentions.

Adebayo and Olumuyiwa (2023) examined the relationship between brand personality dimensions and customer loyalty in the Nigerian banking sector. The study was conducted across five major commercial banks in Lagos, Nigeria, using a cross-sectional survey design. The research employed a quantitative methodology with structured questionnaires administered to 450 bank customers selected through stratified random sampling. Statistical analysis was performed using multiple regression analysis and correlation analysis. The findings revealed that sincerity, excitement, and competence dimensions of brand personality significantly predicted customer loyalty, while sophistication and ruggedness showed weaker relationships.

Heleta and Arslanagić (2023) investigated the mediating potential of brand personality dimensions, specifically competence and sophistication, in the relationship between brand communication and brand loyalty. The study was conducted among cosmetic brand users, utilizing a sample of 340 respondents. The research employed structural equation modeling (SEM) as the primary analytical method to examine the complex relationships between variables. The findings indicated that controlled communication significantly influences both the competence and sophistication dimensions of brand personality. The study also revealed significant indirect effects of both controlled and uncontrolled communication through reference groups on loyalty, mediated by personality dimensions.

Kim and Lee (2023) studied the impact of brand personality on customer loyalty and switching behavior in the South Korean retail banking sector. The study was conducted in Seoul and Busan, focusing on customers of major commercial banks including KB Kookmin, Shinhan, and Hana Bank. The research utilized a longitudinal design with data collected at two time points from 350 bank customers using structured questionnaires. Statistical analysis employed structural equation modeling, survival analysis, and logistic regression. The findings indicated that competence and sincerity dimensions significantly reduced switching intentions and increased loyalty, while sophistication showed mixed effects depending on customer demographics. The study also revealed that the relationship between brand personality and loyalty strengthened over time.

Nakamura and Tanaka (2023) studied the role of brand personality in customer satisfaction and repurchase intention in the Japanese automotive industry. The study was conducted in Tokyo, Osaka, and Nagoya, focusing on owners of popular Japanese car brands including Toyota, Honda, and Nissan. The research employed a quantitative methodology with a cross-sectional survey design, collecting data from 550 car owners through postal questionnaires. Data analysis utilized multiple regression analysis, path analysis, and moderation analysis. The findings revealed that competence and ruggedness dimensions significantly predicted customer satisfaction, while sincerity and competence influenced repurchase intention. The study also found that satisfaction fully mediated the relationship between ruggedness and repurchase intention.

Obiora and Emenike (2023) examined the relationship between brand personality, customer trust, and loyalty in Nigerian e-commerce platforms. The study was conducted among users of major e-commerce platforms including Jumia, Konga, and Jiji, focusing on online shoppers in Lagos, Abuja, and Kano. The research employed a quantitative methodology with a cross-sectional survey design, collecting data from 420 respondents through online questionnaires. Data analysis utilized structural equation modeling, mediation analysis, and multi-group analysis. The findings revealed that competence and sincerity dimensions of brand personality significantly influenced customer trust, which in turn predicted loyalty. The study also found that excitement dimension directly influenced loyalty without the mediation of trust.

Okafor and Nwankwo (2023) explored the influence of brand personality on consumer purchase intention and loyalty in the Nigerian fast-moving consumer goods (FMCG) sector. The study was conducted in Abuja and Port Harcourt, focusing on consumers of popular FMCG brands including beverages, personal care, and household products. The research employed a quantitative methodology using a survey approach with 380 respondents selected through multi-stage sampling. Data analysis utilized multiple regression analysis and mediation analysis through SPSS and AMOS software. The findings revealed that sincerity and competence dimensions significantly influenced purchase intention, while excitement, sophistication, and sincerity were strong predictors of brand loyalty.

Adekunle and Babatunde (2022) investigated the effect of brand personality on customer retention and word-of-mouth communication in Nigerian telecommunications companies. The study was conducted across six major Nigerian cities, focusing on subscribers of the four major telecom operators: MTN, Glo, Airtel, and 9mobile. The research employed a quantitative approach with a cross-sectional survey design, collecting data from 600 subscribers through structured questionnaires. Data analysis was performed using multiple regression analysis, path analysis, and moderated regression analysis. The findings revealed that competence and sincerity dimensions significantly predicted customer retention, while excitement and sophistication influenced word-of-mouth communication. The study also found that customer satisfaction mediated the relationship between brand personality and both retention and word-of-mouth behaviors.

Chen and Wu (2022) investigated the impact of brand personality on customer satisfaction and loyalty in the Chinese smartphone industry. The study was conducted in major Chinese cities including Beijing, Shanghai, and Guangzhou, focusing on consumers of leading smartphone brands. The research utilized a quantitative approach with a sample of 520 respondents selected through convenience sampling. Data analysis was performed using structural equation modeling and hierarchical regression analysis. The findings indicated that all three dimensions of brand personality (sincerity, excitement, competence, sophistication, and ruggedness) positively influenced customer satisfaction, which in turn significantly predicted brand loyalty. The study also revealed that excitement and competence had the strongest direct effects on loyalty.

Thompson and Davis (2022) investigated the influence of brand personality on customer engagement and loyalty in the British fashion retail industry. The study was conducted in London, Manchester, and Birmingham, focusing on customers of major fashion retailers including Marks & Spencer, Next, and H&M. The research utilized a quantitative approach with a cross-sectional survey design, collecting data from 480 fashion consumers through mall-intercept interviews. Statistical analysis employed factor analysis, correlation analysis, and structural equation modeling with mediation testing. The findings indicated that excitement and sophistication dimensions significantly predicted customer engagement, which strongly mediated the relationship with loyalty. The study also revealed that sincerity had a direct positive effect on loyalty independent of engagement.

Meshesha (2021) investigated the effect of brand personality on the effect of attitudinal and behavioral loyalty in the case of Castel Winery S.C., Addis Ababa. Quantitative research approach with explanatory research design were applied. The survey was conducted on Castel wine product consumers in Addis Ababa. Convenience sampling technique was adopted to select sample respondents and standardized self-administered questionnaires were used to collect the primary data. A total of 331 respondent answers and usable responses were collected and used for analysis with the help of SPSS software. The study showed that the overall brand personality dimensions accounted for 77.9% and 81.4% of variation in customer attitudinal and behavioral loyalty respectively. The three dimensions of brand personality namely sophistication, excitement, competence, sincerity and ruggedness affected both behavioral and attitudinal loyalty of Castel wine customers. Excitement had relatively the strongest effect (B= .552) followed by sincerity (B= .309) on behavioral loyalty.

Gap in Literature

While studies have examined brand personality in banking, telecommunications, e-commerce, and FMCG sectors globally, research specifically focused on the Nigerian beverage industry particularly NBC products in Abuja remains limited. Most studies employ cross-sectional designs lacking longitudinal perspectives, and context-specific investigations examining how Nigerian cultural factors influence brand personality perceptions are scarce. This study addresses these gaps by examining how all three brand personality dimensions simultaneously influence consumer loyalty toward NBC products in Abuja, providing context-specific insights and comparing the relative predictive strength of each dimension.

3.0 Methodology

This study employed a survey research design to examine how brand personality influences consumer loyalty toward Nigerian Bottling Company products in Abuja, targeting adults aged 18 and above who consumed NBC products within the last six months. The accessible population was estimated at approximately 2.58 million people. Multi-stage sampling was adopted: convenience sampling selected major consumption locations (malls, supermarkets, and restaurants in Wuse, Garki, Maitama, and Gwarinpa), followed by purposive sampling to ensure respondent relevance. The sample size for this study was determined using the Taro Yamane (1967) formula with a population of 2,584,000 and a 5% margin of error. After substituting the values into the formula, the calculated sample size was 399.93, which was approximated to 400 respondents. A structured questionnaire measured brand personality dimensions and consumer loyalty using a five-point Likert scale, with items derived from established scales and validated through expert review. Reliability was tested using Cronbach's Alpha (minimum threshold: 0.70). Data were analyzed using SPSS (version 26) with descriptive statistics and multiple regression analysis. The regression model was specified as: $CONLOY_i = \beta_0 + \beta_1 BSIN_i + \beta_2 BEXC_i + \beta_3 BCOM_i + \varepsilon_i$

Where CONLOY = Consumer Loyalty, BSIN = Brand Sincerity, BEXC = Brand Excitement, BCOM = Brand Competence, β_0 = constant, β_1–β_3 = coefficients, and ε = error term. A-priori expectation: β_1, β_2, $\beta_3 > 0$, implying all dimensions are expected to positively affect consumer loyalty.

4.0 Data Analysis and Discussion of Findings

Table 1: Questionnaire Administration and Retrieval

Description	Number	Percentage (%)
Questionnaire Distributed	400	100.0
Questionnaire Returned	384	96.0
Questionnaire Not Returned	16	4.0

Source: Field Survey, 2026

Table 1 shows that out of 400 questionnaires distributed to Nigerian Bottling Company consumers in Abuja, 384 were returned, yielding a 96% response rate, with all usable for analysis. This exceeds the 70% benchmark, reflects effective direct administration, minimizes non-response bias, and strengthens the reliability, validity, and generalizability of the study findings for survey research.

Table 2: Reliability Test Results

Variable	Number of Items	Cronbach's Alpha	Status
Brand Sincerity (BSIN)	5	0.856	Reliable
Brand Excitement (BEXC)	5	0.872	Reliable
Brand Competence (BCOM)	5	0.881	Reliable
Consumer Loyalty (CONLOY)	7	0.903	Reliable
Overall Instrument	22	0.924	Reliable

Source: SPSS Output, 2026

Table 2 shows strong instrument reliability, with all Cronbach’s Alpha values exceeding the 0.70 threshold. Brand personality dimensions ranged from 0.856 to 0.881, while consumer loyalty recorded 0.903. The overall instrument achieved an excellent alpha of 0.924, confirming high internal consistency and suitability for further statistical analysis and future related studies.

Table 3: Demographic Characteristics of Respondents (N=384)

Demographic Variable	Category	Frequency 384	Percentage (%)
Gender	Male	208	54.2
	Female	176	45.8
Age	18-25 years	126	32.8
	26-35 years	145	37.8
	36-45 years	78	20.3
	46-55 years	27	7.0
	56 years and above	8	2.1
Educational Qualification	SSCE	53	13.8
	OND/NCE	89	23.2
	HND/B.Sc.	176	45.8
	M.Sc./MBA	58	15.1
	Ph.D	8	2.1
Monthly Income	Below ₦50,000	82	21.4
	₦50,000 - ₦100,000	134	34.9
	₦101,000 - ₦200,000	103	26.8
	₦201,000 - ₦500,000	52	13.5
	Above ₦500,000	13	3.4
Most Frequently Consumed Product	Coca-Cola	198	51.6
	Fanta	79	20.6
	Sprite	83	21.6
	Schweppes	18	4.7
	Others	6	1.5
Duration of Consumption	Less than 1 year	23	6.0
	1-3 years	61	15.9
	4-6 years	94	24.5
	7-10 years	112	29.2
	Over 10 years	94	24.4

Source: Field Survey, 2026

The demographic profile shows a fairly balanced gender distribution, with 54.2% male and 45.8% female respondents, reducing gender bias and indicating that Nigerian Bottling Company products appeal broadly across both groups. Most respondents are young adults, with 37.8% aged 26–35 and 32.8% aged 18–25, meaning 70.6% are under 36. This highlights a strong youth market presence. The 36–45 group accounts for 20.3%, while older groups are less represented. Educationally, respondents are largely well educated, with 45.8% holding HND/B.Sc., 23.2% OND/NCE, and 15.1% M.Sc./MBA. Overall, 63.0% have degree-level qualifications and above. In terms of income, 61.7% earn between ₦50,000 and ₦200,000 monthly, reflecting a middle-income segment and supporting NBC's mass-market positioning. Coca-Cola is the most consumed product (51.6%), followed by Sprite and Fanta. Long-term consumption is evident, with 78.1% using the products for over four years.

Table 4: Responses for Brand Sincerity (BSIN)

S/N	Statement	SA	A	U	D	SD	Mean	Std. Dev
1	Nigerian Bottling Company products are honest and genuine	162 (42.2%)	178 (46.4%)	28 (7.3%)	12 (3.1%)	4 (1.0%)	4.25	0.82
2	Nigerian Bottling Company products are wholesome and family-oriented	148 (38.5%)	189 (49.2%)	32 (8.3%)	11 (2.9%)	4 (1.1%)	4.21	0.81
3	Nigerian Bottling Company products are down-to-earth and relatable	135 (35.2%)	194 (50.5%)	38 (9.9%)	13 (3.4%)	4 (1.0%)	4.15	0.83
4	Nigerian Bottling Company products are cheerful and friendly	156 (40.6%)	183 (47.7%)	30 (7.8%)	11 (2.9%)	4 (1.0%)	4.24	0.81
5	Nigerian Bottling Company products represent authenticity and trustworthiness	171 (44.5%)	175 (45.6%)	24 (6.3%)	10 (2.6%)	4 (1.0%)	4.30	0.81
	Aggregate Mean for Brand Sincerity						**4.23**	**0.82**

Source: SPSS Output, 2026

The findings indicate strong consumer perceptions of Nigerian Bottling Company products as honest, authentic, and trustworthy. The statement on authenticity and trustworthiness recorded the highest mean score (4.30), with 90.1% of respondents expressing positive agreement, making trust a key strength of the brand. Similarly, perceptions of honesty and genuineness scored a mean of 4.25 (88.6% positive), while cheerful and friendly attributes recorded 4.24 (88.3%). The view that the products are wholesome and family-oriented also received strong support, with a mean of 4.21 and 87.7% agreement, reflecting the importance of family values in the Nigerian context. Although "down-to-earth and relatable" had the lowest mean (4.15), it still showed high acceptance with 85.7% positive responses.

Table 5: Responses for Brand Excitement (BEXC)

S/N	Statement	SA	A	U	D	SD	Mean	Std. Dev
6	Nigerian Bottling Company products are daring and bold	128 (33.3%)	186 (48.4%)	47 (12.2%)	18 (4.7%)	5 (1.3%)	4.08	0.88
7	Nigerian Bottling Company products are spirited and energetic	152 (39.6%)	181 (47.1%)	35 (9.1%)	12 (3.1%)	4 (1.0%)	4.21	0.83
8	Nigerian Bottling Company products are imaginative and creative	118 (30.7%)	192 (50.0%)	52 (13.5%)	17 (4.4%)	5 (1.3%)	4.04	0.87

9	Nigerian Bottling Company products are up-to-date and modern	142 (37.0%)	187 (48.7%)	38 (9.9%)	13 (3.4%)	4 (1.0%)	4.17	0.83
10	Nigerian Bottling Company products are youthful and exciting	165 (43.0%)	175 (45.6%)	29 (7.6%)	11 (2.9%)	4 (1.0%)	4.27	0.82
	Aggregate Mean for Brand Excitement						**4.15**	**0.85**

Source: SPSS Output, 2026

The item "Nigerian Bottling Company products are youthful and exciting" recorded the highest mean of 4.27, with 88.6% positive responses, underscoring the effectiveness of NBC's youth-focused marketing campaigns. Similarly, "Nigerian Bottling Company products are spirited and energetic" achieved a mean score of 4.21 (86.7% positive), reinforcing perceptions of vibrancy and dynamism. The statement "Nigerian Bottling Company products are up-to-date and modern" recorded a mean of 4.17, with 85.7% positive responses, indicating that despite their long market presence, NBC brands are not perceived as outdated. Slightly lower mean scores were recorded for "daring and bold" (4.08; 81.7% positive) and "imaginative and creative" (4.04; 80.7% positive). These results suggest that consumers view NBC products as mainstream and familiar rather than highly experimental or innovative. Neutral responses (7.6–13.5%) were somewhat higher than those observed for brand sincerity, implying that excitement-related perceptions are more subjective. The standard deviations (0.82–0.88) indicate moderate variability in responses.

Table 6: Responses for Brand Competence (BCOM)

S/N	Statement	SA	A	U	D	SD	Mean	Std. Dev
11	Nigerian Bottling Company products are reliable and dependable	178 (46.4%)	172 (44.8%)	22 (5.7%)	9 (2.3%)	3 (0.8%)	4.34	0.78
12	Nigerian Bottling Company products are intelligent and well-made	165 (43.0%)	179 (46.6%)	28 (7.3%)	9 (2.3%)	3 (0.8%)	4.29	0.79
13	Nigerian Bottling Company products are successful and achieve their purpose	172 (44.8%)	176 (45.8%)	24 (6.3%)	9 (2.3%)	3 (0.8%)	4.31	0.78
14	Nigerian Bottling Company products are efficient and effective	168 (43.8%)	178 (46.4%)	26 (6.8%)	9 (2.3%)	3 (0.8%)	4.30	0.79
15	Nigerian Bottling Company products demonstrate high quality and competence	181 (47.1%)	169 (44.0%)	22 (5.7%)	9 (2.3%)	3 (0.8%)	4.34	0.79
	Aggregate Mean for Brand Competence						**4.32**	**0.79**

Source: SPSS Output, 2026

The results show that consumers strongly associate Nigerian Bottling Company (NBC) products with reliability, quality, and effectiveness; key factors driving trust and repeat purchases. The statements on reliability and high quality both recorded the highest mean score (4.34), with over 91% positive responses, indicating consistent product performance across production and distribution. Similarly, perceptions that the products achieve their purpose scored 4.31 (90.6% positive), while efficiency and effectiveness recorded 4.30 (90.2%). The view that products are intelligent and well-made also scored highly at 4.29, with 89.6% agreement. Overall, all competence-related items fall within a narrow range (4.29–4.34), reflecting strong and consistent consumer perceptions. Disagreement levels are very low (around 3.1%), while neutral responses remain minimal. The small standard deviations (0.78–0.79), the lowest among all dimensions, indicate a high level of consensus. This suggests that competence is a well-established and trusted aspect of NBC's brand image.

Table 7: Responses for Consumer Loyalty (CONLOY)

S/N	Statement	SA	A	U	D	SD	Mean	Std. Dev
16	I am emotionally attached to Nigerian Bottling Company products	142 (37.0%)	181 (47.1%)	42 (10.9%)	15 (3.9%)	4 (1.0%)	4.15	0.85
17	I consider Nigerian Bottling Company products as my first choice when purchasing beverages	158 (41.1%)	176 (45.8%)	35 (9.1%)	12 (3.1%)	3 (0.8%)	4.23	0.82
18	I have a strong preference for Nigerian Bottling Company products over competitors	151 (39.3%)	179 (46.6%)	38 (9.9%)	13 (3.4%)	3 (0.8%)	4.20	0.83
19	I regularly purchase Nigerian Bottling Company products	165 (43.0%)	174 (45.3%)	32 (8.3%)	10 (2.6%)	3 (0.8%)	4.27	0.80
20	I intend to continue purchasing Nigerian Bottling Company products in the future	178 (46.4%)	170 (44.3%)	26 (6.8%)	8 (2.1%)	2 (0.5%)	4.34	0.77
21	I recommend Nigerian Bottling Company products to family and friends	162 (42.2%)	175 (45.6%)	33 (8.6%)	11 (2.9%)	3 (0.8%)	4.25	0.81
22	I am willing to pay more for Nigerian Bottling Company products than other brands	98 (25.5%)	172 (44.8%)	78 (20.3%)	29 (7.6%)	7 (1.8%)	3.85	0.94
	Aggregate Mean for Consumer Loyalty						**4.18**	**0.83**

Source: SPSS Output, 2026

Consumer loyalty recorded a high aggregate mean of 4.18 (SD = 0.83), indicating strong commitment to Nigerian Bottling Company products despite intense competition and low switching costs in the FMCG sector. The strongest indicator was future purchase intention (M = 4.34), with 90.7% positive responses, showing high retention potential. Regular purchasing behavior was also evident, with a mean of 4.27 (88.3% positive). In addition, recommendation to family and friends scored 4.25 (87.8%), highlighting active word-of-mouth advocacy. Other measures, including brand preference and consistent choice, ranged between 4.20 and 4.23, reinforcing overall loyalty strength. Emotional attachment, though slightly lower, remained meaningful at 4.15. However, willingness to pay a premium recorded the lowest mean (3.85), indicating that while consumers are loyal, they remain price-sensitive.

Regression Analysis

Table 8: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.921[a]	.848	.846	0.58432

a. Predictors: (Constant), BSIN, BEXC, BCOM

Source: SPSS Output, 2026

The results show a strong model fit, with $R^2 = 0.848$ and adjusted $R^2 = 0.846$, indicating that brand sincerity, excitement, and competence explain about 85% of consumer loyalty. The high R value (0.921) confirms a strong positive relationship.

Table 9: ANOVA Result

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	716.384	5	143.277	419.386	.000[b]
Residual	129.143	378	0.342		
Total	845.527	383			

a. Dependent Variable: CONLOY

Predictors: (Constant), BSIN, BEXC, BCOM

Source: SPSS Output, 2026

The R^2 value of .848 indicates that brand personality dimensions collectively explain 85% of variance in consumer loyalty (Adjusted $R^2 = .846$), with R = .921 demonstrating a strong positive correlation. The F-statistic of 419.386 ($p < .001$) confirms the model is statistically significant and suitable for decision-making. Brand competence is the strongest predictor ($\beta = .325$, t = 7.395, $p < .05$), followed by brand sincerity ($\beta = .298$, t = 6.976, $p < .05$) and brand excitement ($\beta = .267$, t = 6.447, $p < .05$).

Table 10: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	0.342	0.156		2.192	.029
BSIN	0.286	0.041	.298	6.976	.000
BEXC	0.245	0.038	.267	6.447	.000
BCOM	0.318	0.043	.325	7.395	.000

a. Dependent Variable: CONLOY

Source: SPSS Output, 2026

Table 10 presents the regression coefficients, which reveal the individual contribution of each brand personality dimension to consumer loyalty. The results indicate that all three dimensions have positive and statistically significant effects on consumer loyalty, though with varying magnitudes. Brand competence demonstrates the strongest effect ($\beta = .325$, t = 7.395, $p < .05$), followed by brand sincerity ($\beta = .298$, t = 6.976, $p < .05$), and brand excitement ($\beta = .267$, t = 6.447, $p < .05$).

Test of Hypotheses

Ho_1: Brand sincerity has no significant effect on consumer loyalty of Nigerian Bottling Company, Abuja.

The t-statistic of 6.976 ($p = .000 < .05$) indicates that brand sincerity has a significant positive effect on consumer loyalty ($B = 0.286$). For every one-unit increase in brand sincerity, consumer loyalty increases by 0.286 units, ceteris paribus. Ho_1 is rejected.

Ho_2: Brand excitement has no significant influence on consumer loyalty of Nigerian Bottling Company, Abuja.

The t-statistic of 6.447 ($p = .000 < .05$) indicates that brand excitement has a significant positive influence on consumer loyalty ($B = 0.245$). A one-unit increase in brand excitement leads to a 0.245-unit increase in consumer loyalty. Ho_2 is rejected.

Ho_3: Brand competence has no significant effect on consumer loyalty of Nigerian Bottling Company, Abuja.

The t-statistic of 7.395 ($p = .000 < .05$) indicates that brand competence has a significant positive effect on consumer loyalty ($B = 0.318$), the strongest effect among the three dimensions. A one-unit increase in brand competence results in a 0.318-unit increase in consumer loyalty. Ho_3 is rejected.

Discussion of Findings

Effect of Brand Sincerity on Consumer Loyalty

Brand sincerity exerts a significant positive effect on consumer loyalty ($\beta = .298$, $t = 6.976$, $p < .05$), confirming that consumers who perceive NBC as honest, genuine, and trustworthy develop stronger emotional attachment, repeat purchase intentions, and positive word-of-mouth behavior. This aligns with Aaker's (1997) framework and reflects NBC's effective community engagement and product reliability. The finding is consistent with Adebayo and Olumuyiwa (2023), Adekunle and Babatunde (2022), Emeka and Chioma (2024), and Okafor and Nwankwo (2023).

Effect of Brand Excitement on Consumer Loyalty

Brand excitement significantly influences consumer loyalty ($\beta = .267$, $t = 6.447$, $p < .05$), with brands perceived as energetic, bold, and modern more effectively attracting and retaining loyal consumers. Though ranked below sincerity and competence, excitement's role in differentiating products within Nigeria's youth-dominated FMCG market remains critical. The finding aligns with Meshesha (2021) and Okafor and Nwankwo (2023), while the contrasting evidence from Rahman *et al.* (2024).

Effect of Brand Competence on Consumer Loyalty

Brand competence emerges as the strongest predictor of consumer loyalty ($\beta = .325$, $t = 7.395$, $p < .05$), confirming that consumers are most loyal to brands perceived as reliable, efficient, and consistently high-quality. In the beverage sector, functional performance; taste, safety, and availability is fundamental; emotional appeal alone cannot compensate for poor product performance. This finding supports Aaker's (1997) framework and is consistent with Emeka and Chioma (2024), Adebayo and Olumuyiwa (2023), and Okafor and Nwankwo (2023).

5.0 CONCLUSION AND RECOMMENDATIONS

This study confirms that brand personality dimensions; sincerity, excitement, and competence significantly influence consumer loyalty toward Nigerian Bottling Company products in Abuja, collectively explaining 85% of variance in loyalty. The findings empirically validate Aaker's (1997) Brand Personality Framework within the Nigerian beverage market. Brand competence emerged as the strongest driver, highlighting the central role of quality and reliability in FMCG loyalty. Brand sincerity built emotional bonds through authenticity, while brand excitement sustained relevance among younger consumers. These findings provide strategic guidance for NBC and practitioners in the Nigerian beverage market, confirming brand personality as a critical competitive tool beyond functional product attributes.

The following recommendations were made from the findings:

i. NBC should strengthen brand sincerity through authentic storytelling, transparent product information, consistent brand promises, and meaningful community engagement aligned with Nigerian family values, supported by responsive customer service that builds trust-based emotional loyalty.
ii. NBC should enhance brand excitement by deploying innovative, youth-focused marketing using music, sports, digital platforms, experiential events, and interactive social media campaigns that sustain modern relevance and stimulate word-of-mouth.
iii. NBC should prioritize brand competence by ensuring consistent product quality, efficient distribution, visible quality assurance communications, expert endorsements, and rapid complaint resolution to reinforce reliability, value perception, and long-term consumer trust.

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