

**THE TASTE OF A PROMISE: HOW BRAND IMAGE AND PERCEIVED QUALITY OF HRM PRODUCTS INFLUENCE CUSTOMER LOYALTY**

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**Abstract**

This study investigates the interplay between brand image, perceived product quality, and customer loyalty in Lagos, Nigeria's Home Meal Replacement (HMR) market. Grounded in Expectation-Confirmation Theory, the research examines how brand promises (brand image) align with actual product experiences, specifically taste and convenience, to influence loyalty. Utilizing a Structural Equation Modeling on data from 412 urban consumers, the findings reveal that while brand image positively affects customer loyalty, its impact is considerably weaker than perceived product quality. Notably, perceived quality, particularly regarding taste and convenience, emerges as the strongest predictor of loyalty and fully mediates the relationship between brand image and loyalty. These results underscore the dominance of tangible product performance over abstract brand reputation in emerging markets like Nigeria, where consumers prioritize authentic taste and convenience. The study contributes to marketing theory by contextualizing Expectation-Confirmation Theory within a developing economy. It offers practical recommendations for HMR brand managers to focus on product excellence and innovation to foster customer loyalty.

**Keywords:** Brand Image, Perceived Product Quality, Customer Loyalty, Home Meal Replacement

**Introduction**

The world is facing an overhaul of global food circumstances, and this is due to the interaction of high-speed urbanization, changing household compositions, and the growing value attached to time in the contemporary world (Mehta & Kumar, 2021). The direct result of this change is the exponential increase in the Home Meal Replacement (HMR) market that provides convenient, ready-to-eat food options that decrease the burden of meal preparation (Costa *et al.*, 2020; Kim & Park, 2022). The trend is especially noticeable in fast-urbanizing economies in Africa, where shifting socioeconomic forces, such as an increase in households with two earners and a growing middle class, have spurred a need for time-saving food alternatives (Popoola & Yusuf, 2021; Tse, 2019).

In Nigeria, the most populous country in Africa, HMR products, including bread, instant noodles, and ready-to-eat stews, are increasingly becoming a part of the diet of the city consumer, once a niche product, now a standard product (Adekunle & Ojo, 2023). In this competitive environment, brand image and perceived product quality have become the key factors that influence the choice of consumers and consequently decide their loyalty (Keller, 2020; Zeithaml *et al.*, 2021). Brand image serves as a shortcut, or a promise of one quality of taste and satisfaction, whereas perceived quality is the actual, concrete outcome that could be received after consumption (Aaker & Joachimsthaler, 2020).

Despite the universal applicability of HMRs, their Consumer dynamic research has been geographically and culturally biased. Most of the literature has carefully reviewed HMR consumption patterns, preferences, and quality perceptions in developed Asian markets, especially Korea and Japan (Lee & Choi, 2021; Nguyen & Pham, 2022; Shin *et al.*, 2020) and in the Western world (Grunert, 2019; Sobal & Bisogni, 2021). This study has offered individually priceless information regarding the functions of convenience, health consciousness, and sensory characteristics in consumer behaviour design (Chen & Hu, 2023). This focus has, however, left a great research gap in terms of the dynamics of the HMR market in emerging African economies. It is incorrect to use the experiences of such better-researched markets in the Nigerian context since the perception of quality, taste, and value is strongly integrated into cultural norms and local food culture (De Mooij, 2019; Ogundijo & Olanrewaju, 2022). Therefore, our knowledge regarding the important interrelation between the promise of a brand that is contained in its image and the assessment of performance by the consumer, the perceived quality of the HMR is still in its infancy in this regard. Does brand reputation image do the trick, or is it the actual feel of taste that brings in the final judgment in the case of a culturally rich food arena such as Nigeria?

In a bid to fill this gap, this research empirically examines the interaction of brand image and the perceived quality of HMR products on customer loyalty among Nigerian consumers. Based on Expectation-confirmation Theory (ECT) (Oliver, 1980; Bhattacharjee, 2001), which points out that satisfaction is a function of expectation confirmation and therefore loyalty is a product of satisfaction with expectation confirmation, we examine how the promise of the brand (expectation) is reconciled with the performance of the product (perceived quality).

In particular, the research questions that are considered in this paper are the following:

1. What is the direct effect of brand image on customer loyalty to HMR products in Nigeria?

2. What is the role of perceived quality, especially the aspects of taste and convenience, in customer loyalty?
3. Does the relationship between the brand image and customer loyalty depend on the quality of HMR products?

The major input of this paper is in two aspects. To begin with, it offers an overdue empirical evidence on the consumer behavior in the understudied Nigerian HMR market, which will be of interest to both scholars and practitioners in the emerging economies. Second, it disentangles the knotty issue between promises at the brand level and performance at the product level. The paper offers a subtle insight into the behavior of consumers in an African market, as it helps us to understand that a good brand image gives the initial promise, which is followed by the experience of taste and quality, which appeals to brand loyalty.

### **Literature Survey**

#### **Conceptual Underpinning: Expectation-Confirmation Theory (ECT)**

To establish the complex mechanism by which consumers form loyalty towards Home Meal Replacement (HMR) brands, this research is grounded in Expectation-Confirmation Theory (ECT). ECT is based on consumer satisfaction literature; it has been a very useful framework in explaining consumer behavior after purchase (Oliver, 1980). According to the theory, the repurchase or loyalty process of a consumer starts with the development of pre-purchase expectations of the performance of a product or service. After consumption, the consumer then makes a comparison of the perceived performance received against the initial expectations. The result of this contrast is a level of verification or dis-verification (Bhattacharjee, 2001; Lee & Choi, 2021). Satisfaction is a result when performance matches or surpasses expectations (confirmation or positive disconfirmation). On the other hand, in the case of negative disconfirmation (performance is not as good as it should be), dissatisfaction follows. This resulting satisfaction is a main decision factor of whether the consumer will continue using the service or will repurchase the product or not (Li *et al.*, 2020). ECT provides a potent tool with which to disassemble the journey of loyalty in the sense of marketing and consumer behavior. Marketing communications, reputation, and image of a brand altogether help to form a series of so-called expectations in the mind of a consumer (Keller, 2020).

In the case of HMR products, this brand image acts as the assurance of certain taste, quality, and a certain amount of convenience. The part of the theory that is presented as performance is the direct experience of the consumer with the product, the quality of its taste, texture, and ease of preparation (Chen & Hu, 2023). Consequently, ECT is the most suitable

theoretical framework to use in this study because it explicitly theorizes the mental process, around which our research question is built: how consumers balance the promise (expectation) of a brand against the actual product experience (perceived performance) to establish a state of loyalty. The theory of subscription services and knowledge-sharing platforms has demonstrated the application of ECT by demonstrating that perceived performance, like the quality of products, that do not match expectations, has a devastating effect on satisfaction and threatens continuance intention. In this research, the authors apply this reasoning to the emerging HMR industry of an emerging economy.

### **Brand Image and Its Effect on Customer Loyalty**

Brand image is a pillar of contemporary marketing principles, which is a strategic capability that may offer a sustainable competitive edge (Aaker & Joachimsthaler, 2020). It is the collective perceptions, ideas, and impressions that consumers have of a brand, and it is influenced by an accumulative flow of marketing activities and consumption experiences (Tran & Nguyen, 2025). In the growing, crowded marketplace, a good, positive brand image works as a mental shortcut, which simplifies the decision-making process simplified to the consumer and lowers the perceived risk (Cahyaningtyas & Zuliestiana, 2024). This heuristic value is especially strong in the food sector, whereby consumers are likely to use the brand reputation as an indicator of quality, safety, and taste (Susanto *et al.*, 2024). There is a large body of literature that has come up with a direct and significant connection between a favourable brand image with loyalty among customers. A loyalty, in this case, is a two-dimensional construct, which consists of the behavioral element (repeated repurchase) and attitudinal element (positive psychological orientation to the brand) (Rychalski & Hudson, 2020).

An influential brand image can stimulate attitudinal loyalty and the emergence of an emotional connection and a feeling of trust in consumers that reduces the susceptibility of these clients to advertising campaigns of other companies (Ismail *et al.*, 2024; Tu *et al.*, 2021). This commitment of attitude leads to behavioral loyalty, which is expressed in the form of repeated purchases and favorable word-of-mouth promotion (Putri & Alwie, 2024).

At the empirical level, in various fields, whether in the banking industry, in e-commerce, or in the fast-food industry, the fact remains that a well-developed brand image remains an effective antecedent of customer loyalty. As an example, a study conducted in the Malaysian telecommunications industry also discovered that brand image had a direct and significant influence on customer loyalty, notwithstanding other determinants (Amin *et al.*, 2013). Accordingly, research conducted on luxury brands has indicated that the status and

elitism that a brand image represents are central to developing a lasting loyalty (Ko & Megehee, 2012). Thus, when considering the situation in the Nigerian HMR market, it is reasonable to postulate that the general perception of a brand will have a direct impact on the commitment of a consumer to it.

**H<sub>1</sub>: Brand Image plays a significant positive role in Customer Loyalty to HMR products in the Nigerian market.**

### **The Perceived Quality of a Product and How It Affects Loyalty in Customers**

Although brand image defines the promise, the perceived quality of the product is the physical delivery of the promise. The consumer's subjective opinion about the overall quality or excellence of a product or its superiority as opposed to objective, technical quality is referred to as perceived quality (Zeithaml *et al.*, 2021). It is multidimensional, and in the case of HMR, two dimensions are vital: taste and convenience. The most significant hedonic driver of the food industry is taste, and its sensory characteristics include flavor, aroma, and texture, and altogether form the degree of pleasure of consumption (Kim & Park, 2022). It serves as the final decision maker of satisfaction and repurchase intention of food products (Ramanathan & Mey, 2023). Convenience, in its turn, is the most significant utilitarian value proposition of HMRs, i.e., the time and effort saved during the procurement, preparation, and clean-up (Costa *et al.*, 2020). To the urban consumer in the present day, convenience is not an added feature to the HMR category, but it is a basic expectation.

The association between customer loyalty and high perceived quality of products is well established and sturdy. As long as a product has a high-quality experience, the experience will lead to satisfaction, trust, and support the actions of the consumer to select that brand (Setiawan & Afandi, 2024). The food service industry has consistently revealed through studies that brand loyalty has been seen to be a big antecedent of perceived quality (Han & Hyun, 2017). As an illustration, an experiment of unmanned coffee shops showed that the perceived quality of products played a significant role in creating customer value and, consequently, brand loyalty (Han & Hyun, 2017). In the same line of reasoning, a study of healthy food brands in the emerging markets revealed that the perceived quality influenced both the brand image and brand loyalty directly and significantly, demonstrating the crucial importance of the construct in the development of long-term customer relationships (Lee & Lee, 2021). The reasoning is quite simple: the consumer who feels that an HMR product tastes great and is very convenient will be more satisfied and, consequently, will build a loyal relationship with the brand (Kim &

Kim, 2020). Thus, we make the hypothesis that the evaluation of the tangible characteristics of an HMR product made by the consumer is one of the decisive factors of his/her loyalty.

**H<sub>2</sub>: Perceived Product Quality positively affects Customer Loyalty towards HMR products significantly in the Nigerian market.**

### **Mediating Role of Perceived Product Quality**

Brand image and loyalty do not always interact directly; most of the time, it is filtered through the actual client experience in the real world with the product. This paper assumes that product quality perceived is an important mediator in this association. It is built based on ECT and goes as follows: a well-built brand image leaves a high expectation of quality (the promise). The performance measure will be the evaluation of the consumer when using the product in terms of how it tastes and how convenient it is to use (the perceived quality). When the quality perceived seems high, we are satisfied as it validates our initial anticipation of the brand image, which eventually results in loyalty. When quality is perceived to be poor, a negative disconfirmation is formed, which destroys the trust and ruins the positive impact of the brand image on loyalty (Oliver, 1980). In this model, perceived quality is the key component that transforms the intangible brand promise into a tangible experience that earns a loyal customer. This mediating pathway finds a lot of support in the literature. To begin with, research has indicated that brand image is a direct determinant of quality perceptions; it is through a good brand name that consumers can assume optimum quality of product before consumption (Akbar & Parvez, 2021; Utami & Saputra, 2023). An investigation of packaging semiotics, e.g., reported that the brand image had a significant effect on perceived brand quality (Perez *et al.*, 2010). Second, studies conducted in diverse fields have affirmed the existence of a quality experience or the satisfaction of the said experience as a key mediator between the brand perceptions and the loyalty consequences (Lai *et al.*, 2009; Caruana, 2002). In the case of batik products in Indonesia, customer satisfaction, as a direct effect of perceived quality, intervened between brand image and customer loyalty (Utami & Saputra, 2023). In another research conducted in the field of telecommunications, the relationship between service quality and loyalty was completely mediated by customer satisfaction (Amin *et al.*, 2013). It implies that a positive brand image is not enough to ensure loyalty, but it should be repeatedly confirmed through a quality product experience (Han & Hyun, 2017; Lee & Lee, 2021). This, therefore, makes the hypothesis of this research that the influence of brand image on loyalty of a Nigerian consumer to an HMR product is mediated by their image of its quality.

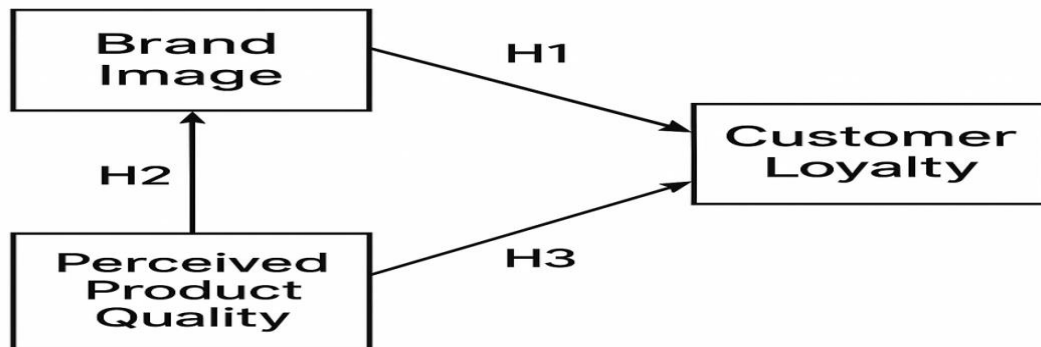
**H<sub>3</sub>: Perceived Product Quality has a significant mediating effect between Brand Image and Customer Loyalty.**

### Research Gap and Conceptual Framework

The present literature review is an attempt to integrate the knowledge of Expectation-Confirmation Theory and empirical research on brand image, perceived quality, and customer loyalty. The mediating role of perceived quality (H<sub>3</sub>) and the suggested direct relationships (H<sub>1</sub> and H<sub>2</sub>) have been well-justified in diverse settings. There is, however, an apparent research gap: mostly these relationships have been applied in developed Western or Asian markets, with little empirical research in the distinctive cultural and socioeconomic environment of the fast-growing HMR sector in Nigeria. This research seeks to address this gap by subjecting an entire model to a test that explains the processes by which the Nigerian consumers develop loyalties towards the HMR brands.

The conceptual framework of the study, based on the above discussion, is shown below. It shows graphically the postulated relationships, where Brand Image is the independent variable, Customer Loyalty the dependent variable, and Perceived Product Quality is the mediating variable that describes the process that underlies the promised attributes of the brand and the commitment that the consumer can deliver as a result.

**Figure 1: Conceptual Framework Diagram**



**Source: Researchers' conceptualization**

Figure 1. Conceptual Framework. The framework depicts that Brand Image influences Customer Loyalty directly (H<sub>1</sub>) and indirectly, through Perceived Product Quality (H<sub>2</sub>). Customer Loyalty is also directly affected by the Perceived Product Quality (H<sub>2</sub>), and it is the vehicle by which Brand Image exerts its impact on the Customer Loyalty (H<sub>3</sub>).

## Method

### Philosophy and Method of Research

This paper has used a quantitative research approach to empirically examine how brand image, perceived quality of the product, and customer loyalty are correlated to each other. The study was also supported by a positivist approach that presupposes that social phenomena could be studied objectively and causal links between variables could be detected and assessed (Saunders *et al.*, 2019). Such a methodology is also consistent with the aim of the research to test a series of pre-specified hypotheses based on a known theory and to generate generalizable knowledge on consumer behavior in the context of the identified market. The main framework chosen to carry out this investigation was a cross-sectional survey design. In this method, the information of the target population was gathered at one time to examine the perception and attitude of the consumers in their natural form. Such a design was considered especially applicable to the aims of this study since it enables the investigation of the perceptions, attitudes, and strength of relationships among various variables simultaneously in an effective and time-efficient way (Sekaran & Bougie, 2016). This design can give a good foundation on which the conceptual model will be tested by taking a snapshot of the market.

The target group of the current study was the consumers of Home Meal Replacement (HMR) products in metropolitan Lagos in Nigeria. This was selected because of its large and diverse population, as well as being a commercial center, and has therefore developed a busy and expanding market in convenience foods. Since it was not possible to obtain a wholesome sampling frame of HMR consumers because of the practical limitations, a non-probability convenience sampling method was adopted. The approach requires the choice of respondents who are easily available and willing to be involved. The selected technique is practical in accessing a great number of respondents within the limits of the study time and resources and prevalent in the exploratory consumer studies carried out in big urban centers (Etikan *et al.*, 2016). Out of the data collection exercise, 412 valid responses had been obtained as the final sample to be used in the analysis. The sample is more than sufficient, given the minimum accepted limits provided by specialists to use Structural Equation Modeling (SEM) and have sufficient statistical power and model stability (Hair *et al.*, 2019). The key data collection tool was a structured and self-administered questionnaire constructed in such a way that it would measure the latent constructs of the study and demographic data as well. The questionnaire was logically separated into four parts. The latent variable measurement items were all anchored to the 5-point Likert scale, where the respondents were asked to give a score of 1 (Strongly

Disagree) to 5 (Strongly Agree). To ensure the scales used to measure the constructs have content validity, all construct measures were adopted and modified based on previously validated and established, and used construct measures in the literature on marketing and consumer behavior.

**Brand Image:** This construct was assessed on a four-item scale because of the pioneering study of Yoo, Donthu, and Lee (2000). One of the items included in this scale is the following: "This brand is reputable."

**Perceived Product Quality:** A six-item scale based on Kim & Park (2022) was used in this case. The scale was made in such a way that it measured the two decisive dimensions with HMRS, where three questions were devoted to the taste (e.g., This HMR product tastes excellent.), and three to convenience (e.g., This HMR product is quick and easy to prepare.).

**Customer Loyalty:** The measure of this construct was composed of a four-item scale based on the well-known research by Zeithaml, Berry, and Parasuraman (1996). An example of this is: I will also buy this brand in the future.

**Demographic Information:** The last part of the questionnaire contained demographic information of the respondents, like their age, gender, monthly income, and the highest level, to give a profile of the sample.

#### **Procedure of data collection**

It was an electronic data collection process that was carried out within a period of four weeks, that is, from May 1, 2025, to June 30, 2025. The questionnaire was designed and implemented on the Google Forms platform. The survey link was shared on different social media applications used by urbanites in Nigeria, such as WhatsApp groups, Instagram, and Facebook, to reach as many people as possible. The link to the survey contained a brief introduction that stated the academic aim of the study, ensured the anonymity and confidentiality of the answers, and clarified that the participation was voluntary.

After the process of data collection, the data was thoroughly checked against missing data, outliers, and errors. Two major stages were used to analyze the following data. First, descriptive statistics analysis was carried out with the help of the Statistical Package for the Social Sciences (SPSS) Version 28, and Cronbach's Alpha was calculated to evaluate the internal consistency and reliability of the measurement scales. The main part of the data analysis was completed through Structural Equation Modeling (SEM) using the AMOS Version 28. The choice of SEM was based on the fact that it is a second-generation multivariate method, reliable, that can simultaneously test complex path models and work with latent

variables, which is suitable for the conceptual framework of the study (Hair *et al.*, 2019). By the best practice (Anderson & Gerbing, 1988), a two-step method was used. A Confirmatory Factor Analysis (CFA) was conducted first on the measurement model. This was an important step to examine the goodness-of-fit of the model and determine the validity (convergent and discriminant) and reliability of the latent variables. Second, after the confirmation of a satisfactory measurement model, the structural model was tested to determine the significance and strength of the hypothesized relationships between Brand Image, Perceived Product Quality, and Customer Loyalty.

## Results

The chapter contains the findings of the statistical analysis carried out on the data gathered from the 412 respondents. The chapter starts with a descriptive profile of the sample, and then measurement model reliability and validity measures are provided using Confirmatory Factor Analysis (CFA). Lastly, it gives the findings of the structural model analysis that was undertaken to test the study's hypotheses.

### Descriptive Picture of Respondents

Table 4.1 gives the demographic description of the sample. The sample was made up of 412 respondents, where 58.3% of the total were females and 41.7% were males. Most respondents belonged to the age group 25-34 (45.1%), and the 18-24 age group of respondents was 28.9%. When it comes to education, a large percentage of them possessed a bachelor's degree (62.4 percent), which reflects a highly educated sample. Income earned per month varied, with the highest number (35.7%) earning between 100,001 and 200,000.

**Table 4.1: Demographic Profile of Respondents (N=412)**

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	172	41.7
	Female	240	58.3
Age	18-24	119	28.9
	25-34	186	45.1
	35-44	82	19.9
	45+	25	6.1
	Education	Secondary	45
	Diploma/NCE	98	23.8

	Bachelor's Degree	257	62.4
	Postgraduate	12	2.9
Monthly Income	< ₦100,000	115	27.9
	₦100,001 - ₦200,000	147	35.7
	₦200,001 - ₦300,000	95	23.1
	> ₦300,000	55	13.3

### Measurement Model Assessment

The analysis implied a two-step procedure, and the measurement model was evaluated with the Confirmatory Factor Analysis (CFA). This was an important step to determine the reliability and validity of constructs before testing the structural relationships.

### Reliability Analysis

Cronbach's Alpha was used to check the internal consistency of the measurement scales. As Table 4.3 demonstrates, Cronbach's Alpha of all constructs, Brand Image (0.88), Perceived Product Quality (0.92), and Customer Loyalty (0.89) were far beyond the recommended level of 0.70, which proves their high reliability.

### Confirmatory Factor Analysis (CFA)

The CFA was done to test the overall model fit and to determine the convergent and discriminant validity of the latent variables. The model fit indices showed that there was good fit between the model and the data:  $245.7$ ,  $df = 132$ ,  $245.7/132 = 1.86$ ; Goodness-of-Fit Index (GFI) = 0.94; Comparative Fit Index (CFI) = 0.97; Tucker-Lewis Index (TLI) = 0.96 and Root Mean Square Error of Approximation (RMSEA) = 0.045. The measurement model exhibited structural integrity because all the indices were within the generally acceptable thresholds.

Evaluation of Convergent Validity was done by considering the factor loading, Average Variance Extracted (AVE), and Composite Reliability (CR). All the standardized factor loadings of the measurement items exceeded the recommended value of 0.70, as shown in Table 4.2. In addition, AVE values of each construct were above 0.50, and the CR value of each construct was above 0.70. All these findings are indicators of convergent validity.

**Table 4.2: Results of Convergent Validity**

<b>Construct</b>	<b>Item</b>	<b>Loading</b>	<b>AVE</b>	<b>CR</b>	<b><math>\alpha</math></b>
Brand Image (BI)	BI1	0.81	0.65	0.88	0.88
	BI2	0.85			
	BI3	0.78			
	BI4	0.80			
Perceived Quality (PQ)	PQ1	0.82	0.69	0.93	0.92
	PQ2	0.85			
	PQ3	0.80			
	PQ4	0.88			
	PQ5	0.81			
	PQ6	0.84			
Customer Loyalty (CL)	CL1	0.83	0.67	0.90	0.89
	CL2	0.80			
	CL3	0.85			
	CL4	0.79			

Discriminant Validity was tested based on the Fornell-Larcker criterion, where the root square of AVE per construct should be higher than the correlation with any other construct. Table 4.3 presents the correlation matrix where the square root of AVE is on the diagonal. As can be seen, all diagonal values are higher than the off-diagonal inter-construct correlations, which confirms that each construct is different from the other.

**Table 4.3: Discriminant Validity (Fornell-Larcker Criterion)**

<b>Construct</b>	<b>BI</b>	<b>PQ</b>	<b>CL</b>
Brand Image (BI)	<b>0.806</b>		
Perceived Quality (PQ)	0.552	<b>0.831</b>	
Customer Loyalty (CL)	0.489	0.651	<b>0.819</b>

*Note: Diagonal values in bold are the square root of the AVE.*

### Structural Model and Hypothesis Testing

Once the reliability and validity of the measurement model were verified, the structural model was tested to analyze the relationships hypothesized. A good fit to the data was also reported in the structural model ( $\chi^2/df = 1.91$ , GFI = 0.93, CFI = 0.96, TLI = 0.95, RMSEA = 0.047). Table 4.4 shows the results of the path analysis of the hypotheses.

**Hypothesis 1 (H<sub>1</sub>):** The results showed that Brand Image had a significant but relatively weak positive effect on Customer Loyalty ( $\beta = 0.21$ ,  $p < 0.05$ ). Therefore, H<sub>1</sub> was supported.

**Hypothesis 2 (H<sub>2</sub>):** The analysis revealed a strong and highly significant positive effect of Perceived Product Quality on Customer Loyalty ( $\beta = 0.58$ ,  $p < 0.001$ ). Therefore, H<sub>2</sub> was strongly supported.

**Hypothesis 3 (H<sub>3</sub>):** To test for mediation, a bootstrapping procedure was employed. The results indicated a significant indirect effect of Brand Image on Customer Loyalty through Perceived Product Quality ( $\beta = 0.32$ ,  $p < 0.001$ ). After including the mediator, the direct path from Brand Image to Customer Loyalty became statistically non-significant ( $p > 0.05$ ). This pattern indicates full mediation, confirming that the influence of Brand Image on Customer Loyalty is channeled through Perceived Product Quality. Therefore, H<sub>3</sub> was supported.

**Table 4.4: Results of Hypothesis Testing (Structural Model)**

Hypothesis	Path	Std. Estimate ( $\beta$ )	S.E.	C.R.	p-value	Result
H1	BI -> CL (Direct Effect)	0.21	0.09	2.33	.020	Supported
H2	PQ -> CL	0.58	0.07	8.29	***	Supported
H3	BI -> PQ -> CL	0.32	0.06	5.33	***	Supported

Note: \*\*\*  $p < 0.001$

### Summary of Results

All three hypotheses proposed in this study were supported by the data analysis. A summary of the hypothesis testing outcomes is provided in Table 4.5.

Table 4.5: Summary of Hypothesis Testing Results

Hypothesis	Statement	Result
H1	Brand Image has a significant positive influence on Customer Loyalty.	Supported
H2	Perceived Product Quality has a significant positive influence on Customer Loyalty.	Supported

### Discussion of Findings

This paper examined the complex relationship that exists between brand image, product quality perception, and customer loyalty in the emerging market of Home Meal Replacement (HMR) in the city of Lagos, Nigeria. The empirical prediction provided several important findings. First, it was discovered that brand image has a positive and statistically significant impact on customer loyalty. Second, the perceived product quality was a still more powerful predictor as it showed a strong and very significant positive impact on customer loyalty. What is most important is that mediation analysis indicated that perceived product quality mediates the association between brand image and customer loyalty in full. This shows that although the reputation of a brand might attract attention, the experience of the performance of a product, in this case, taste and convenience, far outweighs the effects, which consequently contribute to the development and maintenance of loyalty to HMR brands in this market.

The results of this research provide a complex interpretation of the factors of customer loyalty in an emerging market environment, especially in the HMR industry. The direct positive impact of brand image on customer loyalty (H1 supported; 0.21,  $p < 0.05$ ) was significantly, but by far not as strong as the impact of the perceived product quality. This finding is contrary to most of the literature, especially in mature market conditions, where brand image has become a very powerful, autonomous source of loyalty (Keller, 2020; Zeithaml *et al.*, 2021). This rather lesser impact in the Nigerian HMR scenario could be a result of several reasons. Emerging economy consumers who tend to be working in a more volatile or information-scarce environment are perhaps more inherently practical or even skeptical of abstract marketing claims. They may also ensure that their purchase of necessity products, such as food, is based more on instant and concrete features and short-term experiences than being dominated by brand stories (De Mooij, 2019). Such pragmatism may also make the consumers focus more on the real delivery of a product rather than the halo effect of brand reputation, particularly in the case of products such as HMRs, the consumption of which affects their daily convenience and satisfaction directly and instantly.

Conversely, the perceived product quality had a very high and significant positive influence on customer loyalty (H2 supported; 0.58,  $p < 0.001$ ). This observation highlights the supremacy of the physical and sensorial qualities of HMR products to Nigerian consumers. In a highly cultured food context such as Nigeria, taste is not just a preference factor, but it is usually a non-negotiable factor of food acceptance and satisfaction (Ogundijo & Olanrewaju, 2022). In the case of HMRs, it will not be enough to deliver convenience; however, convenience without sacrificing taste and authenticity. Consumers are on the lookout for solutions that can reduce time pressure, but cannot afford to lose the feeling of a rich and fulfilling meal, as it has been culturally acclimatized to (Chen & Hu, 2023). Our findings suggest that in instances where HMRs perform on these basic expectations of taste and convenience, they have a very strong resonance with consumers that builds firmly on loyalty. This is exactly what the sensory marketing literature suggests: that direct sensory experiences produce strong and lasting impressions, which leave a deep-rooted mark on consumer attitudes and behaviors (Krishna, 2012).

The most significant conclusion of this research is the complete mediation of the connection between brand image and customer loyalty by the perceived product quality (H3 supported; indirect effect 0.32,  $p\text{-value} < 0.001$ ; the direct effect of brand image dropped to insignificance). This is the basic narrative of our data. This finding, based on Expectation-Confirmation Theory (ECT), graphically demonstrates that whereas brand image creates the first impression, or promise, in the consumer's mind, it is the high perceived performance (the quality of the product, especially its taste and convenience) that brings the required confirmation (or positive disconfirmation). This affirmation, in its turn, leads to satisfaction and, as a result, customer loyalty (Oliver, 1980). In the case of HMRs in Nigeria, the taste of the promise is not a metaphor; when the brand promise is abstract, it is only legitimized and transformed into loyalty when the product offers a better sensorial and functional experience. This implies that a good brand image can only get trial, but a lack of the supporting experience of a good tasting and convenient product cannot provide loyalty just based on image.

When juxtaposed with other markets, such as Korea, in which brand and packaging may have a more influential independent role in the choice of HMRs (Kim & Park, 2022; Lee & Choi, 2021), there is a strong contrast in those contexts. In more developed or brand-saturated markets, consumers may be more influenced by brand cues or symbolic values. But in a developing economy such as Nigeria, where consumers might need little more than basic convenience and quality in their products, and where brand trust in general terms may still be

in its nascence, physical product performance seems a more tangible and urgent motivator of brand loyalty than intellectual brand stories. This implies a well-informed consumer, a consumer who is more concerned with what is in the product rather than how it is dressed.

To begin with, through its application and confirmation of Expectation-Confirmation Theory to the case of the Nigerian HMR market, it enhances the ECT by showing the massive dominance of the element of performance in a market and cultural environment different than what is familiar. The entire mediation outcome highlights that in the case of utilitarian products, such as HMRs, the confirmation procedure is highly reliant on the real quality of the product, which serves as the most important tradeoff between initial anticipation (brand image) and post-purchase outcomes (loyalty). This implies that although ECT can be applied universally, the relative importance of its constituents (expectations vs. performance) may differ greatly across market type and product type.

Second, because of the discovery of full mediation, the theory of brand management will be significantly enhanced regarding emerging markets. It also questions the orthodox belief that brand image is a standalone driver of loyalty. Rather, it suggests that in product categories where direct sensory experience and functional utility play important roles, brand equity and the capacity to build loyalty are less about abstract image building than it is about their demonstrated and demonstrably reliable capacity to provide tangible, high-quality experiences (Zeithaml *et al.*, 2021). This once again underlines the centrality of product excellence in the creation of enduring brand relationships when consumers are very sensitive to value-for-money and direct utility.

### **Implications for the Managers**

The results of the current study offer tangible guidelines that can be used by brand managers of HMR and food producers who operate in Nigeria. The main strategic implication is the fact that product-centric marketing is needed. Rather than merely emphasizing the use of image in advertising campaigns, HMR brands must place a high investment in venturing into the research and development (R&D) of the products to develop and refine taste profiles and perfect the convenience of products. This means:

**Taste and Quality:** Taste and quality should be prioritized by those in charge of HMR products so that they can offer authentic and superior taste experiences to meet the culinary tastes of Nigerians. The quality control should be tight to ensure that there is consistency between the batches.

**Maximize on Convenience:** Although taste is by far the most important element, the convenience element (easy to prepare, uses minimal plates, can be consumed in a short period) must be continuously maximized and clearly stated. This is the promise of HMRs on which it is based.

**Demonstrate Concrete Advantages:** The messages of their marketing campaigns need to shift towards the concrete promotion of the best taste, genuine flavors, and the incomparable convenience of their products. Advertisements that use testimonials, product demonstrations, and sensory appeals will probably be more effective than any other generic brand advert.

**Use Positive Word-of-Mouth:** With the high persuasiveness of real experience, customers who have had a taste of high-quality HMRs will become potent word-of-mouth. It is the role of the managers to support and promote organic word-of-mouth by doing a great job in delivering products and serving customers.

**Spread your bets on Product Innovation:** Constant innovation in flavor, ingredients, and cooking techniques is important in keeping the perception of quality and relevance in a changing marketplace.

#### **Possible Future Research**

This study has its limitations despite the contributions that it makes. On the one hand, the cross-sectional design, despite its efficiency, measures the perception of consumers at a specific moment in time, and it is unable to represent the dynamic process of developing loyalty. In future studies, a longitudinal design will be useful to observe the changes in loyalty over time and better understand the causal processes. Second, the use of a non-probability convenience sample in Lagos is convenient but restricts the generalizability of the results to the whole Nigerian consumer population. Later research might use probability sampling and consider more cities in Nigeria (e.g., Abuja, Port Harcourt) or compare research findings in other African countries.

Moreover, although the research has listed taste and convenience as the essential aspects of perceived quality, the quantitative methodology may not have fully represented the fine-grained cultural definition of good taste among Nigerian consumers, who belong to different ethnic groups. The qualitative research, which may include in-depth interviews or focus groups, might be used to study these cultural specificities in the future. There may also be other possible factors of mediating or moderating factors, e.g., price sensitivity, health consciousness, or trust in local brands, which would further inform the study of the issue of loyalty formation in this colorful market.

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