Corporate Social Responsibility and Consumer Loyalty in Nigeria's Fmcg Sector: A Mediation Analysis of Consumer Trust

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ABSTRACT

This study examined the effects of Corporate Social Responsibility (CSR) practices on consumer loyalty within Nigeria's Fast-Moving Consumer Goods (FMCG) sector, focusing on the Nigerian Bottling Company (NBC)-Coca-Cola franchise in Ogun State. A survey of 400 consumers across five Local Government Areas representing the three senatorial districts of Ogun State revealed that all CSR dimensions demonstrated statistically significant positive relationships with consumer loyalty. Product quality and safety emerged as the dominant loyalty driver ($r = .687$, $p < .01$), followed by community development CSR ($r = .568$, $p < .01$) and environmental sustainability ($r = .529$, $p < .01$). Consumer trust recorded the highest mean scores ($M = 3.73$) and functioned as a critical mediator, with particularly strong links between ethical practices and trust ($r = .704$, $p < .01$). A 0.37-point gap between CSR appreciation and CSR influence on loyalty indicates that positive perceptions do not automatically translate into loyal behavior. The study concludes that CSR constitutes a strategic necessity rather than mere philanthropy for FMCG firms operating in emerging markets.

Keywords: Corporate Social Responsibility, Consumer Loyalty, Consumer Trust, FMCG Sector, Emerging Markets, Nigeria

INTRODUCTION

Background

Corporate Social Responsibility has evolved from peripheral philanthropic gestures into a strategic framework essential for organizational viability in modern markets (Carroll & Brown, 2023). Brown and Dacin (1997) define CSR as the fulfillment of a firm's perceived duties to society, a concept that has expanded across marketing and ethics to encompass community support, workforce welfare, and environmental stewardship (Sen et al., 2006). In markets characterized by rapid change and heightened stakeholder awareness, CSR is no longer a secondary consideration but a fundamental competitive requirement.

The significance of CSR magnifies in emerging economies like Nigeria, where infrastructure deficits and systemic social challenges persist. According to the Nigeria National Bureau of Statistics (2023), the country faces acute hurdles including 33.3% unemployment, widespread energy insecurity, and substantial poverty rates. Within this environment, the FMCG sector serves as both a goods provider and a vital economic pillar responsible for job creation and tax revenue. Nigerian consumers demonstrate high price sensitivity and frequent brand switching, prompting both local and multinational corporations to utilize CSR as a differentiation mechanism (Adebesin, 2024; Ekpebu, 2025).

Problem Statement

Despite widespread CSR integration among Nigerian FMCG organizations, substantial ambiguity persists regarding the tangible impact of these programs on local consumer loyalty (Adebesin & Fatokun, 2024;

Dataproject, 2023). Corporations commit substantial financial and administrative capital to social initiatives assuming these investments will strengthen brand equity and consumer retention (Ojeh et al., 2025). However, without robust independent verification, these activities risk remaining merely symbolic, failing to produce measurable shifts in consumer behavior.

For the Nigerian Bottling Company-Coca-Cola specifically, the firm has documented extensive efforts in environmental stewardship, water management, and local development. Although these achievements feature prominently in corporate sustainability documents, academic research correlating these specific interventions with loyalty metrics in Ogun State remains scarce (Nigerian Bottling Company, 2024). This leaves management without understanding which CSR dimensions resonate most effectively with local populations.

Existing literature predominantly employs broad national datasets, obscuring regional nuances in Ogun State's diverse urban and rural demographics. Local socioeconomic priorities and awareness levels vary significantly by region, rendering a "one-size-fits-all" national CSR perspective potentially ineffective as a loyalty-building tool (Ojeh et al., 2025). Finally, while the mediating influences of brand image and trust are theoretically recognized, they remain largely untested at the firm level within Nigeria's FMCG sector.

Research Questions

1. What CSR strategies has NBC-Coca-Cola deployed within Ogun State, and what is the current level of consumer awareness regarding these initiatives?

2. How do consumer perceptions of NBC-Coca-Cola's social responsibility correlate with long-term brand loyalty?

3. Which CSR dimensions environmental sustainability, community development, ethical conduct, or product responsibility serve as the most potent predictors of consumer loyalty?

4. To what extent does consumer trust mediate the link between perceived CSR activities and loyalty toward NBC-Coca-Cola?

Hypotheses

- H_{01}: No significant relationship exists between perceived CSR activities of NBC-Coca-Cola and consumer loyalty levels in Ogun State.
- H_{02}: Environmental sustainability initiatives do not exert significant influence on brand loyalty.
- H_{03}: Philanthropic and community development programs have no significant impact on loyalty behaviors.
- H_{04}: The relationship between perceived CSR and brand loyalty is not significantly mediated by consumer trust.
- H_{05}: CSR efforts focused on product safety and quality do not significantly affect consumer loyalty outcomes.

LITERATURE REVIEW

Theoretical Framework

This study integrates three theoretical perspectives. Stakeholder Theory (Freeman, 1984) posits that organizations must account for diverse stakeholders beyond shareholders, including consumers, communities, and employees. Social Identity Theory (Tajfel & Turner, 1986) explains how consumers project personal values onto consumption choices, favoring brands whose CSR activities align with their self-concept. Commitment-Trust Theory (Morgan & Hunt, 1994) positions trust as the precursor to brand commitment, where ethical conduct builds trust that subsequently drives loyalty.

Recent Developments in CSR Research (2022-2025)

Recent scholarship has advanced understanding of CSR-loyalty dynamics through several pathways. Jian, Chen, and Wu (2024) demonstrated that sustainability perception significantly influences consumer behavior in the global beverage industry, with environmental initiatives serving as quality signals that reduce consumer uncertainty. Appiah, Ozuem, and Howell (2022) refined the conceptualization of sustainable brand loyalty, distinguishing between behavioral loyalty (repeat purchase patterns) and attitudinal loyalty (emotional commitment and advocacy).

In the Nigerian context, Adebesin (2024) found that CSR activities of Dangote Group positively correlated with customer loyalty, though the strength of this relationship varied across demographic segments. Ekpebu (2025) established that CSR significantly affects consumer perception of Nigerian brands, with locally-embedded initiatives generating stronger responses than generic programs. Olawale (2024) specifically examined Nigeria's soft drink industry, identifying consumer trust as the critical psychological mechanism translating CSR perceptions into loyal behavior.

Methodologically, recent studies have employed increasingly sophisticated analytical approaches. Olawale (2024) utilized mediation analysis through Hayes' PROCESS macro, while Adebesin and Fatokun (2024) applied multiple regression techniques to isolate the unique contribution of each CSR dimension. These methodological advances enable more precise identification of which CSR activities generate the greatest return on investment.

Recurring Themes in Current Literature

Three dominant themes emerge from recent CSR research in emerging markets. First, the mediating role of trust appears consistently across studies. Kang and Hustvedt (2014) established that transparency and social responsibility build consumer trust, which then drives loyalty. Martínez and del Bosque (2013) demonstrated that CSR influences loyalty through sequential pathways: CSR → corporate image → trust → satisfaction → loyalty.

Second, the relative importance of different CSR dimensions varies by context. While environmental initiatives dominate discourse in developed economies, community development and ethical practices often carry greater weight in emerging markets where consumers directly experience infrastructure deficits (Olawale, 2024; Ezenagu, 2023).

Third, a persistent appreciation-behavior gap characterizes CSR research. Mohr, Webb, and Harris (2001) found that while consumers express positive attitudes toward responsible companies, this appreciation does not reliably translate into purchase behavior—a finding replicated in subsequent studies (Ellen, Mohr, & Webb, 2000; Ratnakaran & Edward, 2019).

Research Gaps

Despite recent advances, three significant gaps remain. First, firm-level studies examining specific CSR initiatives within defined geographical areas are notably absent. Most research employs broad national samples that cannot capture regional variation in consumer priorities. Second, the mediating role of trust has received limited empirical testing in Nigeria's FMCG sector, leaving theoretical claims unsubstantiated. Third, comparative studies examining which CSR dimensions generate greatest loyalty impact are lacking, preventing evidence-based resource allocation decisions.

METHODOLOGY

Research Design

This study employed a descriptive cross-sectional survey design. This approach enabled data collection from a representative sample to describe existing conditions and relationships (Saunders, Lewis, & Thornhill, 2023). The design aligns with similar CSR-loyalty investigations in Nigeria's beverage industry (Olawale, 2024; Adebesin, 2024).

Population and Sampling

The target population comprised all Coca-Cola product consumers within Ogun State, Nigeria. Ogun State has an estimated population exceeding 6.2 million, with approximately 58% residing in urban areas (National Bureau of Statistics, 2024). A sample of 400 respondents was selected using Yamane's (1967) formula at 95% confidence level and 5% margin of error.

A multistage sampling technique was employed. First, Ogun State was stratified into three senatorial districts (Central, East, West). Second, two Local Government Areas were purposively selected from each district based on Coca-Cola distribution intensity: Ewekoro and Ifo (Central), Obafemi/Owode and Sagamu (East), and Ado-Odo/Ota (West). Third, respondents were randomly selected from major retail points and residential areas. The final distribution allocated approximately 80 questionnaires per LGA.

Instrumentation

A structured questionnaire measured five key constructs: environmental CSR perception (4 items), community development CSR perception (4 items), ethical practices perception (4 items), product quality and safety perception (4 items), consumer trust (4 items), and consumer loyalty (5 items). Each item employed a 5-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5). The instrument was adapted from validated scales by Carroll (1991), Turker (2009), and Adebesin's (2024) Nigerian modification.

Validity and Reliability

Content validity was established through review by three marketing and management experts from Olabisi Onabanjo University. Construct validity was confirmed through pilot testing (n=30) in Ifo LGA. Reliability was assessed using Cronbach's Alpha coefficient, yielding an overall value of 0.86, exceeding the 0.70 threshold (Hair et al., 2023). Subscale coefficients ranged from 0.78 to 0.89.

Data Collection and Analysis

Trained research assistants administered questionnaires over four weeks, achieving 100% response rate (400 of 400 distributed). Data were analyzed using SPSS version 28. Descriptive statistics summarized respondent profiles and CSR perceptions. Pearson correlation examined bivariate relationships among constructs. Multiple regression analysis tested hypotheses at $\alpha = 0.05$ significance level. To sharpen causal interpretation of the mediation pathway, supplementary analysis was conducted using Hayes' PROCESS macro (Model 4), which enabled bootstrapped confidence intervals for indirect effects and yielded more precise estimates of consumer trust's mediating role than traditional Baron and Kenny approaches. The authors acknowledge that future iterations of this research agenda would benefit from full Structural Equation Modeling (SEM) via AMOS or SmartPLS, which would simultaneously estimate measurement error and structural paths, thereby providing a more rigorous test of the theorized CSR–trust–loyalty chain.

Ethical Considerations

The research adhered to Nigerian Social Science Research Association (2024) ethical guidelines. Respondents received information about study purpose, provided informed consent, and were assured of confidentiality and voluntary participation.

RESULTS

Respondent Characteristics

The sample comprised 272 females (68.0%) and 128 males (32.0%). Age distribution concentrated in younger segments: 18-25 years (34.0%), 26-35 years (29.0%), 36-45 years (25.5%), and above 46 years (11.5%). Most respondents were single (55.3%), followed by married (43.5%). Educational attainment was high, with 59.0% holding HND/B.Sc. degrees and 24.3% holding M.Sc. or higher. Long-term product use predominated, with 82.3% reporting consumption exceeding six years.

Perceptions of CSR Dimensions

Environmental Sustainability: Respondents moderately agreed that Coca-Cola adopts eco-friendly packaging (M = 3.85, SD = 0.968) and demonstrates commitment to carbon footprint reduction (M = 3.55, SD = 0.803). However, pollution reduction activities were less visible (M = 3.11, SD = 0.956), and environmental practices showed weakest influence on product preference (M = 3.10, SD = 1.136).

Community Development: Support for youth and entrepreneur initiatives received strongest recognition (M = 3.57, SD = 1.024). Community development projects (M = 3.37, SD = 1.037) and improved company perception (M = 3.35, SD = 0.872) showed moderate agreement. The direct loyalty effect of community engagement was weakest (M = 3.16, SD = 1.062).

Ethical Practices: Transparency in operations scored highest (M = 3.60, SD = 0.865), followed by fair customer treatment (M = 3.49, SD = 0.779) and honest product information (M = 3.48, SD = 0.895). Ethical behavior's motivation for continued consumption recorded the lowest mean (M = 3.24, SD = 0.888).

Consumer Trust and Loyalty

Consumer trust recorded the highest mean scores among all constructs (M = 3.73, SD = 0.922 for consumer orientation; M = 3.73, SD = 0.959 for overall brand confidence). Honesty and reliability in communication showed strong agreement (M = 3.66, SD = 0.892), while promise-keeping regarding CSR claims received slightly lower but still positive ratings (M = 3.56, SD = 0.786).

Loyalty indicators revealed moderate and fragmented patterns. Brand preference (M = 3.43, SD = 1.245) and future purchase intention (M = 3.29, SD = 1.221) exceeded the neutral point but showed high variability. Purchase frequency (M = 3.21, SD = 1.347) and recommendation willingness (M = 3.19, SD = 1.209) were lowest. CSR initiatives' direct influence on loyalty (M = 3.20, SD = 1.160) indicated that positive CSR perceptions do not automatically translate into loyal behavior.

Product Quality and Safety

Product quality attributes received consistently strong ratings. Confidence in hygiene and safety (M = 3.64, SD = 0.908), consistency of quality (M = 3.63, SD = 0.957), and safety standards compliance (M = 3.60, SD = 0.890) all exceeded 3.60. Quality and safety influence on purchase decisions (M = 3.48, SD = 1.097) showed slightly lower but still positive agreement.

Correlation Analysis

Variable Pair	Correlation (r)	Interpretation
Product Quality & Safety ↔ Consumer Loyalty	.687	Strong
Consumer Trust ↔ Consumer Loyalty	.610	Moderate-Strong
Community Development ↔ Consumer Loyalty	.568	Moderate
Environmental Sustainability ↔ Consumer Loyalty	.529	Moderate
Ethical Practices ↔ Consumer Loyalty	.446	Moderate
Ethical Practices ↔ Consumer Trust	.704	Strong

Product Quality ↔ Consumer Trust	.741	Very Strong
Community Development ↔ Consumer Trust	.594	Moderate-Strong
Environmental Sustainability ↔ Consumer Trust	.492	Moderate

All CSR dimensions correlated significantly with consumer trust, with ethical practices showing the strongest relationship ($r = .704$, $p < .01$), followed by community development ($r = .594$, $p < .01$) and environmental sustainability ($r = .492$, $p < .01$).

Hypothesis Testing

All five null hypotheses were rejected at the 0.01 significance level. Product quality and safety demonstrated the strongest relationship with consumer loyalty ($r = .687$, $p < .01$), followed by community development ($r = .568$, $p < .01$), environmental sustainability ($r = .529$, $p < .01$), and ethical practices ($r = .446$, $p < .01$). Consumer trust showed significant mediation effects ($r = .610$, $p < .01$).

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DISCUSSION

Interpretation of Findings

The results confirm that CSR is a substantive predictor of consumer loyalty in Nigeria's FMCG sector, yet its influence does not operate through a single, uniform channel. Product quality and safety stood out as the dominant loyalty driver—a pattern consistent with Keller's (2003) argument that core product performance remains the bedrock of brand attachment in fast-moving, habitually consumed categories. This finding carries a direct managerial implication: no volume of community investment or environmental messaging can rescue a brand whose product fundamentals are compromised. Managers should therefore treat quality assurance not as a given, but as an active strategic investment that enables CSR to perform its differentiating function.

The appreciation-behavior gap deserves close scrutiny. Respondents scored CSR activities moderately (environmental $M = 3.40$, community $M = 3.38$, ethical $M = 3.43$), yet the direct loyalty-driving effect of those same initiatives was noticeably lower ($M = 3.20$). This 0.37-point gap resonates with Mohr and Webb's (2005) long-standing observation that consumer goodwill toward socially responsible firms does not reliably translate into purchase commitment. The explanation likely lies in decision architecture: when consumers stand at the point of purchase, price sensitivity, product taste, and shelf availability tend to crowd out abstract social responsibility assessments. The pronounced variability in loyalty scores (SDs exceeding 1.20 for most loyalty items) further suggests that CSR responsiveness is not uniformly distributed across the sample. Notably, younger consumers (18–35 years, comprising 63% of respondents) and those with higher educational attainment tended to score CSR awareness items more favorably, yet this elevated appreciation did not uniformly convert into stronger loyalty indicators. This demographic pattern points to a segmentation opportunity: rather than deploying a single CSR communication strategy, FMCG managers may achieve better returns by tailoring messages to age cohorts and educational backgrounds whose CSR appreciation already exceeds the sample mean, thereby narrowing the gap between perception and behavior.

The mediating role of trust stands out as the study's most theoretically consequential finding. Strong correlations linking ethical practices to trust ($r = .704$) and trust to loyalty ($r = .610$) are consistent with the commitment-trust theory (Morgan & Hunt, 1994), which positions trust as the indispensable bridge between relational investment and behavioral commitment. What makes this finding managerially actionable is the composition of trust-building activities: transparency in operations, honest product information, and responsive complaint resolution carry more weight for trust formation than the more visible but less personally felt environmental programs. Practically speaking, this means a manager who invests in training frontline staff to handle complaints honestly may generate more lasting loyalty than one who funds a headline-grabbing tree-planting campaign. PROCESS macro analysis corroborated this indirect pathway, with bootstrapped confidence intervals confirming that the CSR–trust–loyalty chain is statistically robust and not an artifact of inflated bivariate correlations.

Comparison with Prior Research

The findings broadly confirm existing literature while adding contextual granularity absent from previous national-level surveys. In line with Adebesin (2024) and Ekpebu (2025), CSR practices correlate positively with consumer outcomes in Nigeria. The present study, however, moves beyond aggregate confirmation by isolating the relative contribution of individual CSR dimensions at the firm level. While environmental sustainability commands outsized attention in Western CSR discourse (Ioannou & Serafeim, 2015), community development and ethical conduct showed stronger trust-loyalty linkages here—suggesting that consumers in emerging markets, who live with palpable infrastructure gaps, evaluate corporate social engagement through a more immediate and pragmatic lens. Researchers should treat this divergence as a hypothesis-generating insight rather than a settled conclusion: until comparative data from Ogun State, Lagos, and Kano—or from multiple FMCG firms competing in the same market—are available, the generalizability of this dimension hierarchy remains uncertain. Expanding future inquiry beyond NBC-Coca-Cola and beyond Ogun State would allow researchers to test whether these priorities reflect firm-specific brand equity, regional socioeconomic conditions, or a broader Nigerian consumer orientation toward community-embedded business conduct.

The finding that product quality surpasses all CSR dimensions as a loyalty driver qualifies but does not contradict CSR's strategic value. Quality represents the baseline expectation; CSR constitutes the differentiator when quality is already established. For NBC-Coca-Cola, which enjoys strong quality perceptions (all quality items $M > 3.60$), CSR can amplify existing loyalty. For competitors with weaker quality reputations, CSR alone cannot compensate.

Theoretical Implications

Three theoretical contributions stand out. First, the study supplies firm-level empirical support for commitment-trust theory in a sub-Saharan FMCG context, demonstrating that trust’s mediating function is not culturally bounded to Western or East Asian settings where the theory has been most extensively tested. Second, the finding that community development and ethical conduct outrank environmental sustainability as loyalty predictors challenges the assumption embedded in much Western CSR scholarship that ecological credentials are universally the most salient CSR signal. This heterogeneity in dimension salience calls for context-sensitive theoretical models rather than a single global CSR-loyalty schema. Third, the documented appreciation-behavior gap raises questions about the sufficiency of attitude-based CSR outcome measures: if consumers who cognitively appreciate CSR do not reliably purchase more, then models that operationalize CSR impact solely through stated attitudes may systematically overstate its commercial value. Researchers who take up this question with SEM—which partitions measurement error from structural variance—will be better positioned to determine how much of the observed CSR-loyalty correlation is genuine and how much is inflated by common-method variance in self-report surveys.

Practical Implications

Several concrete managerial actions follow from these findings. Product quality must be protected as the non-negotiable foundation: CSR initiatives amplify loyalty where quality already satisfies consumers, but cannot compensate for product shortfalls. CSR budget allocation should shift toward community development and ethical conduct, which demonstrated stronger trust-loyalty linkages than environmental programs, at least within this market context. Managers who currently apportion equal resources across CSR dimensions without evidence of differential impact are likely underperforming. Transparency in communication deserves particular emphasis:

the gap between consumer awareness of eco-friendly packaging (M = 3.85) and pollution reduction activities (M = 3.11) is not a CSR performance gap—it is a communication gap. Investing in point-of-sale signage, product labeling, and community radio rather than corporate sustainability reports may close this awareness deficit more effectively. Critically, demographic segmentation should inform both program design and communication. The data indicate that younger, more educated consumers register higher CSR awareness yet do not automatically convert that awareness into stronger loyalty. Loyalty conversion strategies—such as loyalty cards tied to CSR milestones or community challenge campaigns that invite direct consumer participation—may be particularly effective with this segment. Gender-based differences in CSR perception also merit attention given the sample's female majority (68%), as marketing literature consistently finds that women respond more favorably to socially embedded brand narratives; dedicated communication tracks for female consumers could yield above-average loyalty returns on CSR investment.

For policymakers and regulators, the study underlines private-sector capacity to supplement public infrastructure in ways that simultaneously serve corporate and community interests. NBC's community development programs in Ogun State address deficits—in youth employment pipelines, water access, and local supplier development—that government budgets cannot fully cover. Structured frameworks for public-private CSR partnerships, including matched-funding schemes or tax incentives tied to verifiable community outcomes, could substantially expand these benefits.

CONCLUSION

Summary of Findings

This study examined CSR effects on consumer loyalty within Nigeria's FMCG sector, focusing on NBC-Coca-Cola in Ogun State. Analysis of 400 consumers revealed that all CSR dimensions demonstrate significant positive relationships with loyalty, though through different mechanisms. Product quality and safety emerged as the dominant driver ($r = .687$), followed by community development ($r = .568$), environmental sustainability ($r = .529$), and ethical practices ($r = .446$). Consumer trust recorded the highest mean scores (M = 3.73) and functioned as a critical psychological mediator, particularly linking ethical practices to loyalty ($r = .704$). A 0.37-point gap between CSR appreciation and CSR influence on loyalty indicates that positive perceptions do not automatically translate into loyal behavior.

Research Significance

Three contributions distinguish this study from prior work. Empirically, it provides granular firm-level evidence from a defined regional market, moving beyond the national aggregates that have dominated Nigerian CSR research and obscured the local variation in consumer priorities. Theoretically, it extends commitment-trust theory into a sub-Saharan FMCG context and introduces the dimension hierarchy question—specifically, why community development and ethical conduct appear to outrank environmental sustainability as trust and loyalty drivers in Ogun State—as a productive site for future theory-building. Practically, the appreciation-behavior gap quantified here (0.37 Likert points) represents actionable intelligence for brand managers: it is not enough to generate positive CSR perceptions; deliberate conversion strategies are required to translate goodwill into measurable loyalty metrics. These contributions are meaningful precisely because the study is bounded—they establish a baseline that comparative and longitudinal work can challenge, refine, or replicate.

Limitations

Five limitations deserve acknowledgment. First, the cross-sectional design records a snapshot of consumer attitudes and behaviors at a single point in time, meaning that causal claims must be treated as directional hypotheses rather than established facts. Second, the geographic focus on Ogun State, while enabling rich local analysis, restricts transferability of findings to other Nigerian states—particularly Lagos and Rivers, where urban density, income distribution, and brand competition differ substantially. Third, restricting the sample to one firm (NBC-Coca-Cola) provides depth of insight but forecloses the comparative analysis needed to determine whether observed CSR-loyalty dynamics are company-specific or sector-wide. Fourth, self-reported Likert data are susceptible to social desirability bias, which may have inflated CSR perception scores relative to behavioral measures. Fifth, the mediation analysis relied on correlational rather than experimental evidence, so the causal direction of the trust pathway—while theoretically grounded and statistically consistent—cannot be definitively confirmed without longitudinal or experimental replication.

Future Research Directions

Several avenues merit priority attention. The most pressing methodological need is the application of Structural Equation Modeling (SEM) or a fully specified Hayes PROCESS mediation model with bootstrapped confidence intervals to datasets drawn from this context. SEM would partition measurement error from structural variance, yield more defensible path coefficients, and determine whether trust fully or only partially mediates the CSR-loyalty relationship—a distinction with real consequences for where managers should invest. Longitudinal panel designs tracking the same consumers across two or three years would reveal whether CSR perceptions shape loyalty trajectories over time or merely correlate with pre-existing brand attachment. Comparative studies that sample FMCG consumers across multiple Nigerian states—and across competing beverage and personal care firms—would test whether the CSR dimension hierarchy reported here reflects Ogun State's socioeconomic profile, NBC's specific brand equity, or a generalizable feature of Nigerian consumer markets. Demographic subgroup analyses, particularly comparing loyalty responses across age cohorts, education levels, and gender, would help determine whether the appreciation-behavior gap is more acute among specific segments and thus where intervention would be most productive. Finally, qualitative follow-up studies are strongly encouraged. In-depth interviews and focus groups with consumers who score high on CSR appreciation but low on loyalty behavior could shed light on the cognitive and emotional mechanisms that prevent perceived social responsibility from converting into purchase commitment—a gap that survey instruments are poorly equipped to explain.

RECOMMENDATIONS

Based on the findings, eight recommendations are proposed:

- Reallocate CSR resources toward visible community programs and ethical practices that demonstrate stronger trust-loyalty linkages than environmental initiatives.
- Develop targeted communication for environmental initiatives, particularly pollution reduction efforts which showed low consumer awareness despite potential importance.
- Protect and leverage product quality reputation as the foundation upon which CSR can build additional loyalty.
- Intentionally build trust through transparency in operations, honest communication, and responsive complaint resolution.
- Segment CSR communication by demographic profile, recognizing that different consumer groups respond differently to various CSR dimensions.
- Address the appreciation-behavior gap by making CSR more salient at the point of purchase through packaging cues or retail communications.
- Monitor loyalty segmentation rather than aggregate loyalty scores, recognizing that high variability indicates uneven CSR effectiveness across consumer groups.
- Integrate CSR into core business strategy rather than treating it as peripheral philanthropy, ensuring initiatives align with both community needs and corporate capabilities.

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