



Brand Personality and Customer Loyalty of Soft Drink Industries in Rivers State

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Abstract: This study investigates brand personality and customer loyalty of soft drink industries in Rivers State, with the purpose of establishing if brand personality had affects on customer loyalty. This study adopted survey research design. Based on the research questions, hypotheses were formulated. 108 copies of questionnaire were distributed to the 36 selected registered soft drink firms and dealers Port Harcourt, however only 102 were useful for the analysis. Pearson Product Moment Correlation Coefficient was used in testing the hypotheses with the aid of SPSS version 23.0. The findings revealed that brand personality has a strong positive association with customer loyalty of soft drink industries in Rivers State. We therefore recommend that soft drink firms/dealers should maintain the policy of aligning their brand position to reflect brand personality.

Key words: Brand Personality, Customer Loyalty, Brand Sincerity, Brand Competence, Brand Excitement, Customer Satisfaction, Customer Loyalty, Port Harcourt, Rivers State, Nigeria.

Introduction

In today's competitive environment, companies are trying to retain their existing customers; this is because finding new customers can be expensive. In order to achieve this goal, having a deep and strong relationship with consumers is so important. The warm climate in Nigeria is compatible with cool drink consumption, but with soft drinks per capita consumption of just a little under 35 liters, there is considerable untouched potentials. Soft drinks also make up the bulk of commercial food and beverages in the country and now account for around 6.5 of every 10 liters of beverages traded up from 5.5 liters ten years ago (Corbett, 2009 cited in Micheal & Ogwo, 2013). This has led to competition between major industry actors like Nigerian Bottling and 7-Up Bottling Companies and other local players (Michael & Ogwo, 2013). It is not easy for Soft drink industries to attract and retain existing customers as a result negligence of the role brand plays. The brand needs to deliver what it has promised to deliver. This can be achieved through the establishment of brand personality.

Brand is a sign for every product that can protect loyalty of customers of that product against the competitors. Products can become popular via a strong brand and they can be increasingly interesting for customers. Countless of firms are making a brand with a special personality. They believe that brands have personality like human beings. Brand personality creates a long-term relationship between the customer and the brand on the one hand and make a distinction from other existing brands on the other hand (Kumar, Lemon, & Parasuraman, 2006). Brand personality is a prospective marketing strategy to amplify customers' loyalty towards a specific brand. Many customers are interested in a brand due to the similarity between their own personality and the brand. Brand personality is effective on sales volume and customer loyalty improvement (Lin & Huang, 2012; Vallete et al., 2011).

Any brand personalities that can be shaped customer experiences or the corporate marketing activities tend to influence customer preferences. A good solution for making brand superiority is through brand personality (Author's Observation, 2020). Sticking to brand personality helps in making a different identity and then end to better desirability for consumers. It helps ignite interest inside the consumers. Thus; each brand has its own distinct personality which in different and various situations will rise at consumer's view (Chi, et al. 2009).

Brand Personality is used as one of such tools to convey consumers' emotional responses to a brand. It also helps in distinguishing it from others beyond attractive functional characteristics. With the explosion of brands in different industries of the Nigerian market, brands of distinguishing features are available based on our choice, taste and culture. Ranging from the car we drive to the food we take, we demand varying attributes in every brand (Author's Observation, 2020). These personalities that the brands hold make them appear in a different way in different situations. A successful brand is the one which creates a long term bonding with the consumers by evoking a sense of interest with its personality. The companies should diligently work towards sustaining the bonding created by the brand's personality and image with the customers as the long term vision of a company is not just to generate a single sale contract but to be on the top of the customer's recall list (Pahwa, 2018).

Brand personality is a skeleton that helps a company or organization to configure the way customers feel about their product, service or mission. The personality of a company's brand provokes an emotional response in a specific consumer segment, to encourage positive actions that benefit the company. Customers are more likely to purchase a brand if its personality is similar to their characteristic (Lim, 2019). From the consumer point of view, brand personality is a way for them to express their personalities and define their lifestyle through material possessions. So, if these points fit with them, they will repurchase. On the other hand, creating some customer loyalty can get positive emotional experience because a loyal customer can be the promoters of its organization (Shaw & Hamilton, 2016).

Customers' loyalty is important for the continued growth of every industry. The concepts of customer loyalty have been in existence for years and many purposeful researches have been carried out in this area. Customer loyalty is defined as committed customers who repurchase their needs (products and services) from a company or a special brand and suggest these products and services to their friends (Chi, et al. 2009). In reality, companies attempt to have customers who recognize and believe a brand personality and to reinforce the relationship between the brand and customer in order to increase the brand loyalty. Consumers perceive the brand on dimensions that typically capture a person's personality and extend that to a domain of brands (Rajagopal, 2008).

Plethoras of brand scholars have done justice on brand personality. Brand Personality research got momentum after Aaker (1997) has developed a scale to measure it. He identified five brand personality dimensions and 15 facets: Sincerity (down to earth, honest, wholesome and Cheerful); Excitement (daring, spirited, imaginative and up to date); Competence (reliable, intelligent and successful); Sophistication (upper class and charming) and Ruggedness (outdoorsy and tough). Yeoh et al. (2014), opine that brands have been attributed to individual personality, for example, Campbell (sincerity), Porsche (excitement) IBM (competence), Revlon (Sophistication), Levi's (Ruggedness), and the list goes on. No research has been done on soft drink industries in Rivers State, Nigeria. Against this backdrop, the researcher sought work on Sincerity, Competence and Excitement as the dimensions of brand personality. The study therefore wishes to investigate the impact of brand personality on customer loyalty of soft drink industries in Rivers State.

Statement of the Problem

Severe competition exists in Nigerian soft drink industry; and surviving in such harsh competitive business environment needs the adoption of certain marketing strategies via brand personality. In Nigeria however and especially in the Fast Moving Consumer Goods (FMCG) sector, there is the problem of poor brand identity, inadequate customer satisfaction, poor network service, poor coverage, high tariff charges, poor customer retention, frequent brand switching among others. Most brands have poor personality, sincerity in the sense that the brands don't actually perform what they

portray to be. These problems have indeed led to frequent brand switching behaviour among customers in the industry. Problems arising out of poor patronage from customers, poor customer mapping to determine what they want as a result brand loyalty and customer patronage will erode (Baines, 2013) These problems combine together to tarnish the image and good will and reputation of the organization, hence the fall in the desired level of performance (Baines, 2013). These problems therefore become issues of concern in considering the effective or effectual performance of the organization.

In recent times, most soft drink firms are creating brand personality to appeal to a wide range of customers. Nonetheless, firms cannot say for sure, the kind of impact brand personality has on customer loyalty, as no known study has been conducted on the subject matter, in Rivers State, Nigeria. It is against this premise that this study wants to find out the effects of brand personality on customer loyalty of soft drink industries in Rivers State.

Conceptual Framework

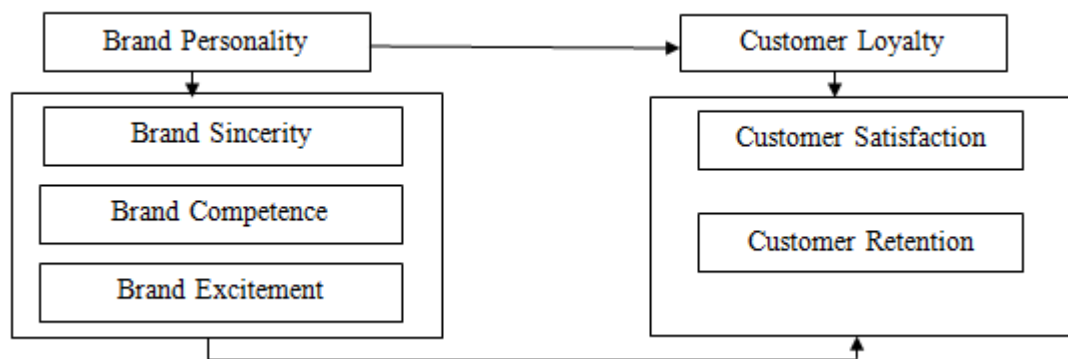


Fig. 1: Conceptual relationship between brand personality and customer loyalty

Source: Research Desk, (2020); as adopted from Aaker (1997), Ndubisi, Malhotra & Chan (2009), Kassim & Abdullah, (2010)

Objectives of the study

The aim of this study is to examine the relationship between of brand personality and customer loyalty of soft drink industries in Rivers State. Based on the statement of the problem and the aim of the study, specific objectives of the study were to:

- (i.) examine the extent of relationship between brand sincerity and customer loyalty.
- (ii.) ascertain the extent of relationship between brand competence and customer loyalty.
- (ii.) determine the extent of relationship between brand excitement and customer loyalty.

Research Questions

In respect of the above stated objectives, the following research questions are raised:

- a.) to what extent does brand sincerity relates with customer loyalty?
- b.) to what extent does digital brand competence relates with customer loyalty
- c.) to what extent does brand excitement relates with customer loyalty?

Research Hypotheses

Based on the research objectives and research questions stated above, the following hypotheses were formulated for the study:

H₀₁: There is no significant relationship between brand sincerity and customer satisfaction of soft drink industries in Rivers State.

H₀₂: There is no significant relationship between brand sincerity and customer retention of soft drink industries in Rivers State.

H₀₃: There is no significant relationship between brand competence and customer satisfaction of soft drink industries in Rivers State.

H₀₄: There is no significant relationship between brand competence and customer retention of soft drink industries in Rivers State.

H₀₅: There is no significant relationship between brand excitement and customer satisfaction of soft drink industries in Rivers State.

H₀₆: There is no significant relationship between brand excitement and customer retention of soft drink industries in Rivers State.

Review of related Literature

Theoretical framework

This study underpinned on the theory of self congruity. According to Aaker (1996) some brands tend to be used as vehicles to express a part of self identity. The theory of self congruity suggests that self concept image and brand image are described through shared constructs. Further expressed that, there can be a degree of congruence between self concept and product concept since consumers tend to choose products that reaffirm their self-schema (Sirgy, 1982). According to Hong & Zinkhan (1994), self-schema denotes a knowledge construct, which conceptually relates to information about oneself. External stimuli compatible with self-schema would tend to be willingly accepted and retained, in comparison with those external stimuli that are not compatible with self-schema.

Therefore, because of the influence of self-schema, the self identity of a consumer should be congruent with the personality of the brand they consume. Hence a brand with a reliable personality that is congruent to the personality of the consumer can play the role of a partner or a friend that the consumer is familiar and comfortable with (Phau & Lau, 2000). For example, consumers who possess a personality that reflects excitement will be more comfortable associating with friends who are exciting. In the same vein, brands with such a personality would also be a preferred companion. Schiffman & Kanuk (2000) support this theory by stating that: "Consumers have a variety of enduring images of themselves. These self-images, or perceptions of self, are very closely associated with personality in that individuals tend to buy products and services and patronize retailers whose images or personalities closely correspond to their own self-images. In essence, consumers seek to depict themselves in their brand choices.

On this point, soft drink firms should affirm their brand personality to align with the consumer personality. This will boost the loyalty level of the firm's customers base.

Customer Loyalty

Customers simply mean those who frequently patronize a firm's offering (goods or services). In other words, a customer is a stakeholder of an organization who provides payment in exchange for the offer provided to him by the organization with the aim of fulfilling a need and to maximize satisfaction. A customer is a business or individual that buys the goods or services of another company (Bloomenthal (2019). Loyalty grows over time, as the customer gets experienced with the product. The customer would have got positive experiences with the product, which might also be the reason why the customer buys the product again. If customer's relationship length is higher, it shows that the customer is loyal. Hence, length of relationship will also have impact on brand loyalty.

Customer loyalty is the most important goal of implementing relationship marketing activities. Customer loyalty is becoming more intricate to achieve as a result of increased competition. That is why companies are trying hard to keep their customers loyal. For instance, a company will increase profit when loyal customers deliver free advertisement over positive word of mouth. Satisfied and happy customers recommend stores, products, or services to their family and friends, and they rebound and buy more. Besides buying more, they also work as a network to reach other potential customers by sharing experiences (Hague & Hague, 2016).

Customer loyalty can be interpreted as customer's commitment to repurchase the products and services offered by a company or a special brand and suggesting those services or products to one's friends or colleagues (Chi, Huery, & Ya, 2009). It contains relatively biased behavioral reactions in purchasing that is a function of people's spirit and this behavior causes a person to have a special interest in the brand and that name is created in his/her mind in the process of decision-making and assessment of brands (Chaudhuri & Holbrook, 2001). Allama & Aymanh (2001) described customer's loyalty as a strong commitment to repurchase a company's product or services despite potential distractions from competitors. In a more succinct sense, it is defined as a repeat buying behaviour of a product or brand. Abdulahi (2008; 2009) and Ibok (2012) described customer loyalty as an investment that has long term enduring effect on the performance of corporate organisations. Customer loyalty not only ensure repeat purchase and positive publicity with greater value in terms of reliability, it also lead to host of other significant benefit such as cross buying intention, exclusive and priority based preference to the company and it product/service , greater share of wallet and so on which provide a competitive edge to the company.

Walsh et al., (2008) define customer loyalty as a deeply held commitment to re-buy or re patronize a preferred product or service consistently in the future despite any situational influences and competitors marketing efforts that might cause switching behavior'. Building customer loyalty through brand personality is a business strategy not just a marketing program all business should seek to increase and maximize the stared customer.

Customer Satisfaction

The word satisfaction is "an important antecedent in fostering customer, as it can affect a buyer's decision to continue a relationship with the organization" (Ndubisi, Malhotra & Chan 2009). The challenge for businesses today is to move from product orientation to customer focus. Today's customers are more knowledgeable and demands for better value, hence businesses today due to competition strives to serve customer better to enable them become satisfy.

Customer satisfaction according to Keller and Kotler (2006) "is define as a person's feeling of pleasure or disappointment which resulted from comparing a product's perceived performance or outcome against his/ her expectations". Auka (2012) defined customer satisfaction as "the customer's post-purchase evaluation and affective (emotional) response to the overall product or service experience which is a measure of how customer's needs, wishes, desires or expectations have been met or exceeded". Liang & Zhang (2012) assert that "customer defined satisfaction as a good feel comes from them as a result of their perception of proper serve or product performance". This study aligns with the definition given by Liang & Zhang (2012) and defines customer satisfaction as good feelings customers get as a result of their perception of proper service or product performance.

Kenett & Silini (2011) opine that " every competitive firm should be interested in assessing the satisfaction level of its customers". Some of the reasons according to Leppänen (2016) "are that customer loyalty guarantees the continuity of the firm, loyal customers are promoters of the firm, and satisfied customers are more tolerant of the firm's mistakes and of choices such as changes in service levels or price increases".

According to Khan et al. (2013), 'customer satisfaction' can be understood as a feeling of contentment with received product or service. Some authors contend that customer satisfaction is a "response (cognitive or affective) that pertains to a particular focus (i.e. a purchase experience and/or the associated product) and occurs at a certain time (i.e. post-purchase, post-consumption)" (Giese & Cote, 2000). This is supported by Sureshchandar, Rajendran & Anantharaman (2002) who opined that consumer's level of satisfaction is determined by his or her cumulative experience at the point of contact with the supplier.

From a customer's point of view, customer satisfaction is a comparison between a desired product and the actual outcome of the product or service. The ability of a product or service to meet or surpass the expectations of their numerous customers and if the product or service does not fulfil customer expectations, they will be dissatisfied (Khan, Hussain, & Yaqoob, 2013) because

customers judgment regarding the product or service is based on experience and not on recommendation or brand name.

More so, satisfying customers should be the goal of every organization, no matter whether a profit or non-profit organization (Khan et al., 2013). According to Trif (2013), a high level of customer satisfaction helps to build a high level of customer commitment, which results in a high level of customer loyalty. Satisfied customers are likely to be or to become loyal customers (Akhtar, Latif, Ul-Ain & Ashraf, 2016; Sabir, Irfan, Sarwar, Sarwar, & Akhtar, 2013).

Customer Retention

Customer retention is the action or movement an organization undertakes for the main purpose of reducing consumers' anxiety and fear about a product or service in order to increase the lifespan of a customer. The success in achieving customers' retention begins with the needs identification (Kassim & Abdullah, 2010), the level of satisfaction which continues throughout the entire lifetime of a relationship (Kandampully & Suhartanto, 2000). The ability of every establishment of organization to entice, retain current customers and attract new customers is not only connected to its item for consumption or services, but essentially associated with the image and reputation it creates within and across the marketplace. Customer retention goes beyond satisfying the present expectations of the customers instead it is helpful in anticipating their expectations so that they become loyal supporters and promoters for the company's brand. To survive in a global and competitive environment, it becomes imperative for organizations to offer and deliver a consistent high standard of customer service.

Han, Kwornik & Wang (2008) posited that the simplest way to develop a business is to maintain and keep the customers. Business development and expansion is determined by how best an organization can keep and retaining their current customers (Gee, Coates & Nicholson, 2008). Ehigie (2006) asserted that customers retention will become a distant dream if the following are not taken into consideration: relieving customers from anxiety and fears (Naeem & Saif, 2009); demonstrate by actions that the organization cares for them (Lucas, 2005); paying urgent attention to customers' needs and requirements (Oyeniya & Abiodun, 2008); proving that the organization values, recognizes and respect them (Petasis & Opoku-Mensah, 2009); maintaining a consistent contact, paying quick attention to their complaints (Saunders & Petzer, 2010); acknowledging them and keeping them informed (Patterson, 2004); commitment to customer fulfilment by every member of staff (Lee & Hwan, 2005); dependable on-time delivery; error-free-delivery process and employing exceptional persons to deliver better customer service (Kassim & Abdullah, 2010), etc.

Zeithaml & Bitner (2003) stated that in retaining customers, it is important to deliver quality service that is distinct and consistent with the organizational value scheme and brand. Walsh, Groth & Wiedmann (2005) added that organization, who strives to retain and satisfy customers' requirements, will sure increase in profit. Uncles, Dowling & Hammond (2003) added that in a situation where an organization has an outsized number of customers with limited increase rate for customers' retention, there will still be a progression in the profit level. Hence, for every organization to survival the competitive world, it is important to develop an effective customer retention strategy that that will meets the needs, aspiration, demands and requirements of the customers.

Concept of Brand Personality

The American Marketing Association (AMA) defines brand as "a name, term, sign, symbol, or design, or a combination of them, intended to identify the goods and services of one seller or group of sellers and to differentiate them from those of competitors". De Chernatony & MacDonald (2003), posits that a brand goes beyond physical constituents and what it stands for, it has some additional attributes which although maybe intangible but are still important to consumers consideration. Personality is referred to as something dynamic, cumulative and above all durable and relatively stable overtime (Azoulay & Kapferer, 2003). According to the dictionary of fundamental psychology, personality is the set of relatively stable and generally dynamic, emotional and affective characteristics of an individual's way of being. It refers to an individual's way of reacting to a situation. Personality is more often than not described as a trait (Azoulay & Kapferer, 2003). They

are sets of human characteristics associated with a brand, which makes it unique, compared to other brands and is referred to as brand personality (Aaker, 1996).

A brand's personality embodies all of the qualities it has to offer over and above its primary attributes and its functional objectives" (Patterson, 1999). The ideas that brands possess some personality and that the relationship between consumers and brand personality is very significant for success are regarded as the most important concepts in the fields of marketing as a discipline (Freling & Forbes, 2005). Brand personality refers to a symbolic or self-expressive function for consumer (Keller, 1993) because human characteristics are reminded by a brand (Aaker, 1997). Aaker (1997) defined it as a set of human characteristics which cause someone to remember a brand. Besides, brand personality is associated with human personality traits which may be attributed a specific brand (Kotler, 2009). Lannon, (1993) stated that brand personality in an environment of symbolic consumption is known as differentiating factor, by which the consumers express their idea and appear their characteristics. So, brand personality has two aspects. One is the human characteristics which is associated with a special brand and the other is consumer's imagine about a brand personality.

According to Achouri & Bouslama (2010) brand personality is important for firms because they can be use as a strategic tool which reinforces the relationship between the brand and consumers. The reason can be the fact that consumers often like to choose a brand which is close to their personality (Park & John, 2011). It is in no doubt that brand personality describes a brand as possessing similar characteristics as a person and to buttress this fact. Frelings & Forbes (2005) explain that brand personality defines how an organization relates a brand with human personality traits for the purpose of creating symbolic relations that are strong, unique, distinct and consistent to the consumer. Kotler (2003) defined brand personality as a particular combination of human traits which might have been attributed to a specific brand. Anyhow, brand personality is affected by the interaction between two main factors: one is what the supplying firm tries to attribute to its brand as its personality; and the other is the customers' perceptions of the personality of a brand; which are not always necessarily the same (Mahbubeh & Mohammad, 2013). Brand personality, defined as all the personality traits of individuals associated with the brand, is a concept in the domain of relation-based marketing and helps to better understand, develop, and maintain the brand-customer relationships as well as explaining how such relationships affect the consumers' behaviors (Mahbubeh & Mohammad, 2013).

Aaker (1997) Developed a measurement scale for brand personality with five dimensions including: sincerity, excitement, competence, sophistication and ruggedness; while McCrae's (2002) "five-factor model of personality" divides personality characteristics of humans into five classes including extraversion, congruence, conscientiousness, experience, and neuroticism.

This study adopted Aaker's (1997) three- dimension of brand personality- brand sincerity, brand competence and brand excitement - as a "road map" to ascertain the association of brand personality with customer loyalty of soft drink industries in Rivers State.

Relationship between Brand Personality and Customer Loyalty

Brand personality is vital for brand managers to create a unique brand image. This is the idea of the brand's organizations, beliefs, or promise to provide customers with the quality and the brand represents. Brand personality, with the features, the proposition will help to establish the relationship between brands and customers (Bilgili & Ozkul, 2015). Consumers often make purchases on products that may provide a specific meaning. The meaning of a brand can be an essential factor in the consumer's purchasing. "The brand can satisfy the consumer's desire for sensory pleasure, and cognitive simulation generates an emotional value" (Ahmad & Tyagaraj, 2015). In the psychology view, such goods in addition to appearance create personality and confidence for the customer, so the customer is ready to pay a different price for it. Also, the top brand for customer subconsciously means a better quality product. The customer by buying a brand product believes that in front of his money has received a valuable thing (Taherkhani, Maleki, Najafi, & Shahrami, 2016).

Customers sometimes animate brands through endowing them all by personality traits and often marketers reinforce and create these mentioned perceptions by means of brand positioning (Ahmad & Tyagaraj, 2015). Brand personality according to Noffle & Shaver, (2006) is the key factor in building strong relationships with consumers, which translates into patronage of a brand. This is because branded offerings characterized by personality appeal to consumers before they are purchased (Aaker et al., 2004; Pollalis et al., 2011). According to Aggarwal (2004), brand personality has in recent times proven to be one of the means of improving customer loyalty, increase sales and profitability of a business organization.

Customers generally prefer those brands, which have self-concept analogy (Kotler & Keller, 2005). Plummer (2000) claimed that brand personality might be vital in understanding the choice of brand. Consumers are more inclined towards the usage of those brands and products, which matches their features of personality. Therefore, the marketing department focuses on making customers believe and recognize a brand personality, and enhancing the relation between the brand and the consumers to create an equity and brand loyalty (Govers & Schoormans, 2005).

Lin (2010) found that competence and sophistication brand personality have a significantly positive influence on affective loyalty and action loyalty. Agreeableness and openness personality trait have a significantly positive influence on affective loyalty and action loyalty. Achouri and Bouslama (2010) found that the existence of a link between the brand personality and the consumers self-image provides marketing executives with the opportunity to have a strategic tool which enables them to improve or strengthen mapping of their brands. Farhat and Khan (2011) found that customer loyalty might be strengthened or retained by keeping in consideration various other factors through communicating a good brand relationship by involving the concept of brand personality. Jafarnejad et al. (2012) found that brand personality has a significant impact on customer loyalty to the Mellat Bank brand in the Tehran Province.

Brand Sincerity and Customer loyalty

Sincerity it refers to what extent the brand has down to earth, Honest, wholesome and cheerful characteristics. Brand sincerity is viewed as being down-to-earth, wholesome and cheerful (Aaker, 1997). Brand sincerity symbolizes the idea a brand would like to signal to potential relationship partners (Aaker et al., 2004). Sincere brands are seen to appeal more to nervous consumers who are likely to be unflinching with their ideal self concept (Tuan et al., 2012). Sincere brands are good at establishing long-term relationships with consumers, built on trust and dependable behavior (Heding & Knudtzen, 2009). A sincere personality possesses the following traits; Down-to-earth, honest, wholesome, cheerful, family-oriented. It can be defined as down to earth, family oriented, genuine. The relationship might be similar to one that exists with a well-liked and respected member of family. If a customer feels the brand to be like a member of family, he/ she will be committed to the relationship.

Aaker et al. (2004) were of the opinion that consumers would prefer brands with which they share sincere characteristics, thereby increasing the chances of developing a relationship with the brand. Brand sincerity increases consumers' preference for a brand. Sincere brand personality templates merit attention in the light of its prominence in the marketing world (Aaker, Fournier & Brasel, 2004). Furthermore, brand sincerity is fundamental in the sense that it can capture the majority of variance in personality ratings for brands (Aaker, 1997), a finding that is robust across individuals, product categories and cultural contexts (Aaker, Benet-Martinez & Garolera, 2001).

Brand, unlike a person, is unable to respond to the consumers. It is questionable if there is a relationship between a brand and consumers. Nevertheless, some previous studies found that the concept of a brand-consumer relationship is a logical extension of sincere brand personality. It was suggested that brand sincerity possess some human characteristic (Aaker, 1991) and consumers are not difficult in thinking about them as human characters (Blackston, 1993; Levy, 1985). Consequently, if sincere brands can be personified, then consumers would not just perceive them, but would also have fall in love with them and remain loyal (Blackston, 1992; Kapferer, 1992). Swaminathan et al., (2009) conducted research to find out the role of consumer attachment on the

impact of brand personality. It concluded that in situations of high avoidance, consumers prefer exciting brands and in situations of low avoidance consumers prefer sincere brands. Sincerity is used to describe a brand that is honest and warm (Aaker, et al., 2001). Based on this foregoing, the following hypotheses are formed:

Ho₁: No significant relationship between brand sincerity and customer satisfaction of soft drink industries in Rivers State.

Ho₂: No significant relationship between brand sincerity and customer retention of soft drink industries in Rivers State.

Brand Competence and Customer Loyalty

Brand competence refers to what extent the brand has reliable, intelligent and successful characteristics. Brand competence is exuding traits of a brand such as reliability, intelligence and success (Aaker, 1997). In essence, brand competence entails that a brand had proven, to consumers, its ability to deliver time and time again. It manifests the expertise power of the individual's personality. If an individual is competent, people rely on him/ her on the basis of his/ her competence.

A strong brand personality leads to brand competence that is favourable, unique, strong and congruent in the minds of consumers (Aaker, 1999). An organization as part of its personality traits must be able to align itself to depict a quality of reliability, intelligence and success. This creates a level of satisfaction to consumers who patronize such business organization. Brand competence plays an enormous role in brand differentiation in manufacturing industries such as soft drink firms. It is a major factor or traits in differentiating items (Aaker, 1999). Reliable, intelligent, successful are the characteristics of brand competence. Erdem & Swait (1998) define brand competence as "the believability and reliability of the product position information contained in a brand, which entails consistently delivering what is promised". Focusing on brand competencies create a unique integrated system that reinforces fit among a company's diverse production and technology skills – a systemic advantage that competitors cannot copy and which consistently ring like a bell in the customer's hears.

A competent brand is one that has the capability to interpret customers 'trouble and to meet the needs (Butler & Cantrell, 1984; Butler, 1991 cited in Pornsiri, 2016). Brand competence is also a considerable manner which develops consumer trust in brand. A brand must have some characteristics that satisfy consumers' needs (Hasan and Muhammad, 2010). All organizations want to build their competence in few key areas and to deal with their brand within these domains. It is a duty of every marketer to meet exact demands of their customers who are related to their products. Organizations would not create suspicion in the consumers' mind about brand competence. Consumers must be persuaded to obtain a relation to the brand competence.

Marketers should make good decision and use key opinion leaders, which are viewed as authorities in particular areas, to present them personas of the brand. Competent brand consists of crucial elements for solving consumers' issues. Utilization of brand is only one way to be brand competency (Lau, & Lee, 1999; Christou, 2004). Consumers can find out brand's competency through directly using or word-of mouth. Good brands are able to satisfy customer needs and their attributes must be compatible with customer needs.

Prahalad & Hamel (1990) define three steps in a company's core brand competencies process. The first step is *clarify core brand competencies*. Clarification within a company starts with articulating a strategic intent that defines the company and its markets, and concludes with an identification of core competencies that support that intent. The second step is *build core brand competencies*. After identification of the core competencies, they need to be enhanced by (1) investing in needed technology, (2) infusing resources throughout business units, and (3) forcing strategic alliances and collaborations. The third and last step is to *cultivate a core competencies mindset*. Based on this assertion, the following hypotheses are formed:

Ho₃: No significant relationship between brand competence and customer satisfaction of soft drink industries in Rivers State.

Ho₄: No significant relationship between brand competence and customer retention of soft drink industries in Rivers State.

Brand Excitement and Customer Loyalty

Brand excitement refers to daring, spirited, imaginative and up to date characteristics account for the brand to be excited. Brand excitement means spirited, young, up to date, outgoing personality (Aaker, 1997). If a customer feels himself/herself having spirited, young, up to date, outgoing personality would like to associate with such brand that provides these personality characteristics. Although excitement personality relates to youth, it does not mean that only young customers would like such brands. Old people would also have such personality and continuously buy such brand. Excitement captures a brand that is high energy, whereas competence indicates a brand that is dependable (Aaker, et al., 2001).

Brand excitement possesses the following traits; Young, exciting, daring, trendy, spirited, imaginative, up-to-date. Chu et al., (2009) analyzed the brand personality of China. The results suggest three dimension of Chinese brand personality including and excitement and additional traits like traditionalism, joyfulness and trendiness. Brand personality tends to be constructed in the minds of consumers. When a consumer is trying to recall a brand they something has to got him/or her excited.

Brand excitement personality is created in order to make customers feel lively and energetic while thinking about the brand. For instance, soft drink firms should incorporate brand personality traits that position the spirited, young and up-date customers during brand decision making and positioning. This will create loyalty to the brand. A typical example was coca cola brand using customer's name at their label. This action got some young and old individual customers excited. Meaning the brand has recognised them thus, lead to positive word mouth advocacy, satisfaction, retention, commitment and repurchase intention. Firms that fail to incorporate these traits lead to customer switching to the competitors brand. This will affect their usual returns via sales volume and profitability etc. Based on this background, the following hypotheses are formed:

Ho₅: No significant relationship between brand competence and customer satisfaction of soft drink industries in Rivers State.

Ho₆: No significant relationship between brand competence and customer retention of soft drink industries in Rivers State.

Empirical review

Teimouri, Fanae, Jenab, Khoury, & Saeid, (2016) Conducted a research titled "Studying the Relationship between Brand Personality and Customer Loyalty: A Case Study of Samsung Mobile Phone" with the purpose of exploring the relationship between brand personality and customer loyalty. Quantitative approach was used and 150 questionnaires were administered among customers of Samsung Mobile Phone in Isfahan, Iran. After, completion of data collection, in order to testing hypotheses of the study; (Teimouri, Fanae et al. 2016) utilized structural equation modeling (SEM) through Analysis of Moment Structure (AMOS) Program. Findings of their study revealed that there is a significant relationship among brand personality dimensions and customer loyalty

Bouhleb et al. (2011) studied 380 participants to identify if brand personality influences brand loyalty trust and commitment, using two of Aaker's personality dimensions: competence and sincerity. The result showed that brand personality influences customer loyalty and attachment as well as commitment for sincere and competent brand.

Rajagopal, (2008) studied the interdependence of personality and brand identity in measuring brand performance, using brand personality, brand image, brand reputation and brand trust as independent variables, and brand performance as dependent variable. The result showed that brand personality

influences consumer buying decision by tremendously increasing the persuasive appeal of the product on consumers.

In a study on "brand personality, brand loyalty, brand quality rating in the contact lens perspective", Yeoh et al., (2014) adopted Aaker's five dimensions of brand personality: brand competence, sophistication, sincerity, excitement and ruggedness to measure consumers attitudinal and longitudinal loyalties (brand loyalty). Data were gathered from 238 management students in Malaysian public university using stratified random sampling method, and the result showed that sincerity, excitement and competence of brand significantly affect brand loyalty.

Swaminathan et al. (2009) study examines whether interpersonal attachment styles will moderate the brand personality effects. Three between-subjects designs were conducted to measure outcome variables: brand attachment, purchase likelihood and brand choice, with 200, 179 and 124 participants in each study. Brand personality was manipulated as sincere vs exciting. A consumer's attachment style moderates the effect of brand personality on marketing outcomes (ie brand attachment, purchase likelihood and brand choice).

Research Gaps

The literature review has demonstrated that many studies have examined the relationship between implementing different sets of brand personality and different measures of customer loyalty. A substantial amount of research has been dedicated to assessing the brand personality in terms of personality characteristics such as Aaker (1997) Developed a measurement scale for brand personality with five dimensions including: sincerity, excitement, competence, sophistication and ruggedness; while McCrae's (2002) "five-factor model of personality" divides personality characteristics of humans into five classes including extraversion, congruence, conscientiousness, experience, and neuroticism. In addition, none of the earlier studies has investigated the implementation of these practices on customer loyalty in soft drink industries in Rivers State, Nigeria.

This research is an attempt to fill these gaps and provide new insights on how organizations can satisfy the brand needs of their stakeholders, as theorized by Aaker (1997) while at the same time improving the overall performance. It is on this ground that the researcher tend to investigate the influence of brand personality on customer loyalty of soft drink industries in Rivers State.

Methodology

Methodology is a vital process of carrying out empirical studies. It forms the background in which the procedures employed in carrying out a research are designed. This study employed the survey method of research, which investigates the behavior, opinion or other manifestations of a group of people by questioning them (Anyanwu, 2000). This was done through the use of questionnaire.

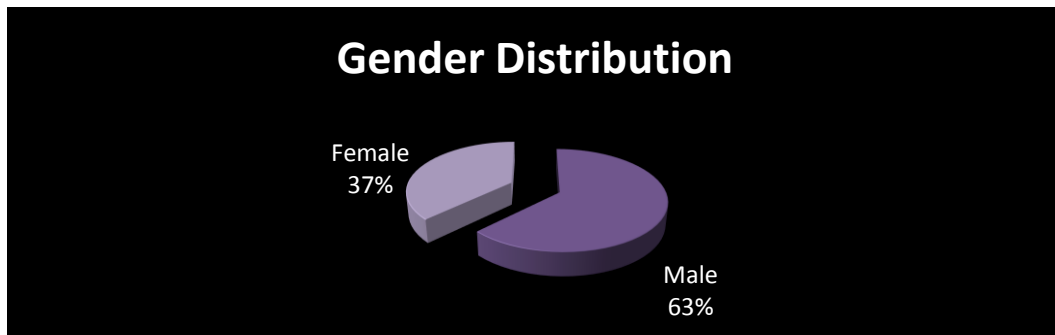
Fundamentally, the population of this study will comprise consumers of the forty (40) registered soft drink manufacturing/dealers firms in Rivers State as enlisted in Rivers State Yellow Page, 2013/2014 edition, page 128-129 (see Appendix 2). The sample size will be adopted using Taro Yamen sample size determination techniques at 0.05 level of significant as shown below: $n = \frac{N}{1+N(e)^2}$ and we have

36. Hence, following this result and using convenience sampling procedure to select the respondents, thirty-six (36) soft drink manufacturing firms/dealers will be simple randomly selected and 3 copies of questionnaire were given to each firms making it one hundred and eight (108) total number of copies distributed to only customers. The questionnaire was structured using a five-point likert scale from SA=Strongly Agree (5), A=Agree (4), U=Undecided (3), Disagree (2), Strongly Disagree (1). Pearson Product Moment correlation coefficient was used to test if the independent variables are associated with the dependent variables.

Data Analysis and Results

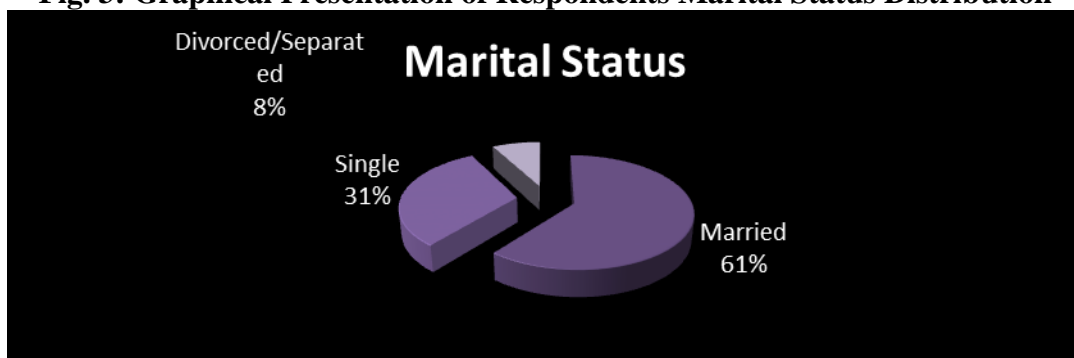
One hundred and eight (108) copies of questionnaire were distributed amongst the 36 selected registered soft drink manufacturing/dealers firms in Port Harcourt. 102(94.4%) copies were accurately filled while the remaining 6(5.6%) contained certain inconsistencies, and thus not valid for analysis. Therefore, the analysis was based on 102 copies accurately filled.

Fig. 2: Graphical Presentation of Respondents Gender Distribution



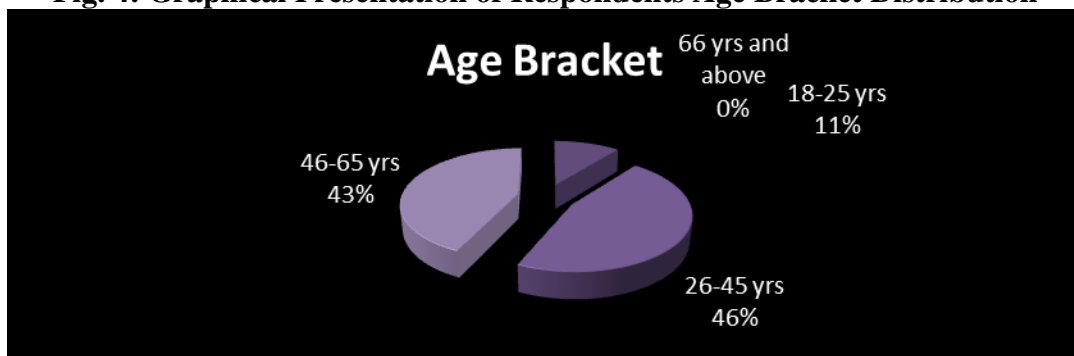
Based on the figure above, majority of the survey’s respondent were males with 64(62.7%) while the remaining with 38(37.3%) were females. Since it was not about household product, majority of the decision making were made by males. Besides that, compared to female, male were more interested with this product so on.

Fig. 3: Graphical Presentation of Respondents Marital Status Distribution



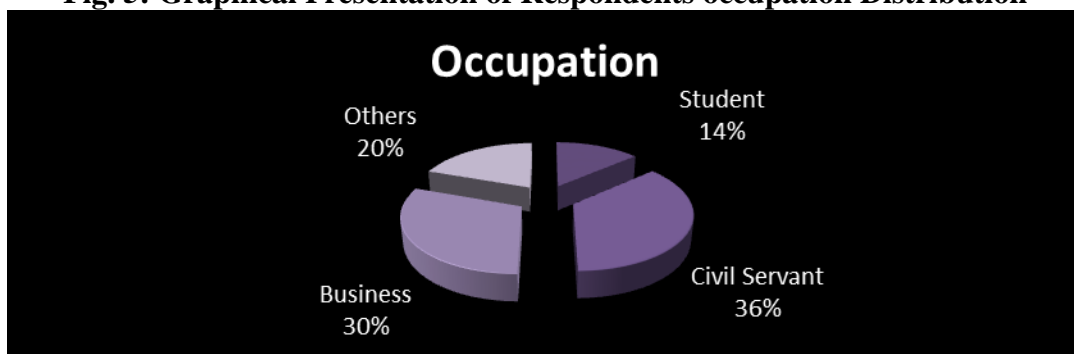
Based on the figure above, majority of the respondent were married with 62(61%), next were single respondents with 32(31%) while the remaining with 8(8%) were divorced/separated.

Fig. 4: Graphical Presentation of Respondents Age Bracket Distribution



Based on the figure above, 11(11%) respondents fell within the age bracket of 18-25 years, 47(46%) respondents fell within the age group of 26-45 years, 44(43%) respondents fell within age bracket of 46-65 years while none was recorded within 66 years and above.

Fig. 5: Graphical Presentation of Respondents occupation Distribution



Based on the figure above, 14(14%) respondents were students, 37(36%) respondents were civil servants, and 31 (30%) respondents were businessmen and women while 20 (20%) respondents had other occupations not aforementioned therein.

Table 1: Reliability Test

Instruments	Cronbach Alpha results
Brand sincerity	0.791
Brand competence	0.781
Brand excitement	0.811
Customer satisfaction	0.795
Customer retention	0.827

Source: Cronbach Alpha Report, 2020

Reliability analysis shows the value of Cronbach’s alpha as 0.791 for brand sincerity, 0.781 for brand competence, 0.811 for brand excitement, 0.795 for customer satisfaction and 0.827 for customer retention which lies between the accepted range of .05 to .09. Hence the questionnaire administered has enough reliability to proceed further for analysis

Table 2: Conditions for Decision Rule

Decision	Relationship	Remark
$P < 0.05$	Ho	Reject
$P > 0.05$	Ho	Accept
+(-) 0.1 to 0.3	Positive/Negative	Weak
+(-) 0.4 to 0.6	Positive/Negative	Moderate
+(-) 0.7 to 0.9	Positive/Negative	Strong
+(-) 1	Positive/Negative	Perfect

Sources: Malhotra & Peterson, (2006); Malhorta, (2010); Brown, (2003)

Hypothesis One and Two

Ho₁: No significant relationship between brand sincerity and customer satisfaction of soft drink industries in Rivers State.

Ho₂: No significant relationship between brand sincerity and customer retention of soft drink industries in Rivers State.

Table 3: Correlation showing the relationship between of Brand Sincerity and Customer Loyalty.

Correlations

		Brand Sincerity	Customer Satisfaction	Customer Retention
Brand Sincerity	Pearson Correlation	1	.903**	.912**
	Sig. (2-tailed)		.000	.000
	N	102	102	102
Customer Satisfaction	Pearson Correlation	.903**	1	.888**
	Sig. (2-tailed)	.000		.000
	N	102	102	102
Customer Retention	Pearson Correlation	.912**	.888**	1
	Sig. (2-tailed)	.000	.000	
	N	102	102	102

** . Correlation is significant at the 0.05 level (2-tailed).

Source: Field Survey Data, 2020, SPSS 23 Output

Decision: Table 3 above showed a Pearson Product Moment correlation coefficient of brand sincerity and customer satisfaction and customer retention ($r = 0.903$ and 0.912 respectively) and a probability value of 0.000. This result indicated that there was a strong and positive significant

relationship between brand sincerity and customer loyalty of soft drink industries in Rivers State. The coefficient of determination ($r^2 = 0.8154 \times 100$ and 0.8317×100) indicated that 81.54% and 83.17% of customer loyalty of soft drink industries were explained by brand sincerity. This implies that 81.54% and 83.17% of the respondents agreed that brand sincerity significantly determine the customer satisfaction and customer retention towards soft drinks industries in Rivers State. Therefore, as stated in the decision rule we rejected the null hypothesis and accept the alternate hypothesis, because the PV (0.000) < 0.05 level of significance; meaning that, there is a significant effects of brand sincerity on customer loyalty.

Hypothesis Three and Four

Ho₃: No significant relationship between brand competence and customer satisfaction of soft drink industries in Rivers State.

Ho₄: No significant relationship between brand competence and customer retention of soft drink industries in Rivers State.

Table 4: Correlation showing the relationship between of Brand Competence and Customer Loyalty.

Correlations

		Brand Competence	Customer Satisfaction	Customer Retention
Brand Competence	Pearson Correlation	1	.838**	.900**
	Sig. (2-tailed)		.000	.000
	N	102	102	102
Customer Satisfaction	Pearson Correlation	.838**	1	.888**
	Sig. (2-tailed)	.000		.000
	N	102	102	102
Customer Retention	Pearson Correlation	.900**	.888**	1
	Sig. (2-tailed)	.000	.000	
	N	102	102	102

** . Correlation is significant at the 0.05 level (2-tailed).

Source: Field Survey Data, 2020, SPSS 23 Output

Decision: Table 4 above showed a Pearson Product Moment correlation coefficient of brand competence and customer satisfaction and customer retention ($r = 0.838$ and 0.900 respectively) and a probability value of 0.000. This result indicated a strong and positive significant relationship between brand Competence and customer loyalty of soft drink industries in Rivers State. The coefficient of determination ($r^2 = 0.702 \times 100$ and 0.81×100) indicated that 70.2% and 81% of customer loyalty of soft drink industries were explained by brand competence. This implies that 70.2% and 81% of the respondents agreed that brand competence significantly determine the customer satisfaction and customer retention towards soft drinks industries in Rivers State. Therefore, as stated in the decision rule we rejected the null hypothesis and accept the alternate hypothesis, because the PV (0.000) < 0.05 level of significance; meaning that, there is a significant effects of brand competence on customer loyalty.

Hypothesis Five and Six

Ho₅: No significant relationship between brand excitement and customer satisfaction of soft drink industries in Rivers State.

Ho₆: No significant relationship between brand excitement and customer retention of soft drink industries in Rivers State.

Table 5: Correlation showing the relationship between of Brand Excitement and Customer Loyalty.

Correlations

		Brand Excitement	Customer Satisfaction	Customer Retention
Brand Excitement	Pearson Correlation	1	.899**	.810**
	Sig. (2-tailed)		.000	.000
	N	102	102	102
Customer Satisfaction	Pearson Correlation	.899**	1	.888**
	Sig. (2-tailed)	.000		.000
	N	102	102	102
Customer Retention	Pearson Correlation	.810**	.888**	1
	Sig. (2-tailed)	.000	.000	
	N	102	102	102

** . Correlation is significant at the 0.05 level (2-tailed).

Source: Field Survey Data, 2020, SPSS 23 Output

Decision: Table 5 above showed a Pearson Product Moment correlation coefficient of brand excitement and customer satisfaction and customer retention ($r = 0.899$ and 0.810 respectively) and a probability value of 0.000 . This result indicated a strong and positive significant relationship between brand excitement and customer loyalty of soft drink industries in Rivers State. The coefficient of determination ($r^2 = 0.8082 \times 100$ and 0.6561×100) indicated that 80.82% and 65.61% of customer loyalty of soft drink industries were explained by brand excitement. This implies that 80.82% and 65.61% of the respondents agreed that brand excitement significantly determine the customer satisfaction and customer retention towards soft drinks industries in Rivers State. Therefore, as stated in the decision rule we rejected the null hypothesis and accept the alternate hypothesis, because the PV (0.000) < 0.05 level of significance; meaning that, there is a significant effects of brand excitement on customer loyalty.

Table 6: Summary of Findings

Hypotheses	Results	Remark
Ho ₁ : No significant relationship between brand sincerity and customer satisfaction	0.903(81.54%)	Reject
Ho ₂ : No significant relationship between brand sincerity and customer retention	0.912(83.17%)	Reject
Ho ₃ : No significant relationship between brand competence and customer satisfaction	0.838(70.2%)	Reject
Ho ₄ : No significant relationship between brand competence and customer retention	0.900(81%)	Reject
Ho ₅ : No significant relationship between brand excitement and customer satisfaction	0.899(80.82%)	Reject
Ho ₆ : No significant relationship between brand excitement and customer retention	0.810(65.61%)	Reject

Source: data results, (SPSS), 2020

Discussion of Findings

This section of the paper discussed the various findings as regards to the analysis of data.

1. Hypothesis one and two (Ho₁ and Ho₂) aimed at examining the significant effects of brand sincerity on customer satisfaction and customer retention respectively. The hypotheses were tested using Pearson Product Moment Correlation Coefficient. Our analysis revealed a positive and strong significant relationship between brand sincerity and customer satisfaction and customer retention respectively ($R = 0.903 \rightarrow R^2 = 0.8154$ and $R = 0.912 \rightarrow R^2 = 0.8317$). This means that, brand sincerity had a positive and strong relationship with customer loyalty of soft drink industries in Rivers State.

Our findings was in agreement with the works of Swaminathan et al. (2009) that brand sincerity correlate with customer perception and preference.

2. Hypothesis three and four (Ho₃ and Ho₄) aimed at examining the significant relationship between brand competence on customer satisfaction and customer retention respectively. The hypotheses were tested using Pearson Product Moment Correlation Coefficient. Our analyses revealed a positive and strong significant relationship between brand sincerity on customer satisfaction and customer retention respectively and resulted to (R= 0.838 \rightarrow R²= 0.702 and R= 0.900 \rightarrow R²= 0.81). This means that, brand competence had a positive and strong relationship with customer loyalty of soft drink industries in Rivers State. Our findings was in agreement with the works of Pornsiri, (2016).

3. Hypothesis five and six (Ho₅ and Ho₆) aimed at examining the significant effects of brand excitement on customer satisfaction and customer retention respectively. The hypotheses were tested using Pearson Product Moment Correlation Coefficient. Our analyses revealed a positive and strong significant relationship between brand competence and customer satisfaction and customer retention respectively and resulted to (R= 0.899 R²= 0.8082 and R= 0.810 \rightarrow R²= 0.6561). This means that, brand excitement had a positive and strong relationship with customer loyalty of soft drink industries in Rivers State. Our findings was in agreement with the works of Yeoh et al., (2014).

Conclusion

The thrust of this study was to ascertain the effect of brand personality on customer loyalty of soft drink industries in Rivers State, Nigeria. The study considered three dimensions of brand personality – brand sincerity, brand competence and brand excitement (independent variables) and two measures of customer loyalty – customer satisfaction and customer retention (dependent variable). Analysis was done using Pearson Product Moment correlation coefficient. Based on the results of the analysis, the study concludes that brand personality is strongly and positively relates with customer loyalty of soft drink industries in Rivers State, Nigeria, as brand personality creates a means of attachment with management which leads to customer loyalty that most times leads to customer satisfaction and customer retention.

Recommendations

Based on the findings and conclusion of the study, the following are recommended:

1. Soft drink industries /suppliers firms should consider brand personality as a strategic weapon to outwit their rivals.
2. Brand personality should be incorporated into the operational and strategic plans of soft drink firms. This includes brand sincerity, brand competence, brand sophistication, brand excitement and brand ruggedness.
3. Soft drink industries /suppliers firms should maintain the policy of aligning their brand position to reflect competence, sincerity and excitement.
4. Brand competence should be inculcated in the planning, development and implementation stages of the marketing strategy of Soft drink industries /suppliers firms, as this will lead to appreciable growth in sales as customers taste appeal are met.
5. Soft drink industries /suppliers firms should ensure they establish a perception of brand sincerity on their customers so as to maintain the loyalty of their customers as well as attract new ones.
6. Objectives of brand personality include, among others, retaining and attracting customers. In view of this, deposit money banks should ensure that adverts on their brands are designed and written in a manner that persuade individuals to patronize the brand offered for sale to enhance the profitability of the bank involved.

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Appendix 1

Questionnaire

(Section A) Demographics	
Gender	Male
	Female
Marital status	Single
	Married
	Divorced/separated
Age bracket	18-25 years
	26-45 years
	46-65 years
	66 years and above
Occupation	Students
	Civil Servant
	Business
	Others
(Section B) Instruments	Questions
Brand Sincerity	I patronize this brand because of its quality
	This firm's products are original
	I choose this brand because the company proves its sincerity
Brand Competence	These brands are suitable for special occasion
	I prefer this brand to other brands because its products bring confidence
	This brand products suit my characteristics
Brand Excitement	I choose this brand because its products bring friendly feelings
	Great feeling of pleasure using this brand
	This brand products are up-to-date
Customer Satisfaction	I have positive purchase experience
	This brand Surpassed my expectation
	I feel delight after purchase experience
Customer Retention	I feel emotionally attached to this firm
	I will choose this brand again
	Even when I am offended, I will never switch to another brand

Appendix 2

Reliability test

Case Processing Summary

		N	%
Cases	Valid	20	100.0
	Excluded ^a	0	0.0
	Total	20	100.0

a. Listwise deletion based on all variables in the procedure.

Brand Sincerity

Reliability Statistics

Cronbach's Alpha	N of Items
.791	3

Brand Competence

Reliability Statistics

Cronbach's Alpha	N of Items
.781	3

Brand Excitement

Reliability Statistics

Cronbach's Alpha	N of Items
.811	3

Customer Satisfaction

Reliability Statistics

Cronbach's Alpha	N of Items
.795	3

Customer Retention

Reliability Statistics

Cronbach's Alpha	N of Items
.827	3

Appendix 3

List of Registered dealers and manufacturers of consumer goods in Port Harcourt

S/No.	Names of Firms	Location	Questionnaire
1	Pabod Breweries	Port Harcourt	3
2.	Philimore Ventures	Port Harcourt	3
3.	Seven-up Company Plc	Port Harcourt	3
4.	Haastrup industries	Port Harcourt	3
5.	Azabius Stores	Port Harcourt	3
6.	Bastic wine Shop	Port Harcourt	3
7.	Cool Life Global Resources	Port Harcourt	3
8.	C & B Store	Port Harcourt	3
9.	Dansa Foods Ltd	Port Harcourt	3
10.	De Defference	Port Harcourt	3
11.	De Rum Shop	Port Harcourt	3
12.	Ematex Store	Port Harcourt	3
13.	Evengel Ventures	Port Harcourt	3
14.	Excell Services Ltd	Port Harcourt	3
15.	Go-Getta International	Port Harcourt	3
16.	Goody Worlu & Sons	Port Harcourt	3
17.	Wines & Spirits	Port Harcourt	3
18.	Hymas Bars	Port Harcourt	3
19.	Ifeoma Chukwuka	Port Harcourt	3
20.	Imco Int'l Manufacturing Co	Port Harcourt	3
21.	J.C Femi Ltd	Port Harcourt	3
22.	Katado Ltd	Port Harcourt	3
23.	LollyBoms Concepts Services	Port Harcourt	3
24.	Magnificent Creations Ltd	Port Harcourt	3
25.	Multigate Project Dev Co Ltd	Port Harcourt	3

26.	Nigerian Bottling Company	Port Harcourt	3
27.	Nze Eguli & Col	Port Harcourt	3
28.	Okyson Store	Port Harcourt	3
29.	Ossy Jossy Associated Nig Ltd	Port Harcourt	3
30.	Spaceman Nig Ltd	Port Harcourt	3
31.	Soncotex and Sons Ltd	Port Harcourt	3
32.	Prince Pat & Associate	Port Harcourt	3
33.	Quanta Water Twin Set Industry Ltd	Port Harcourt	3
34.	Rehoboth Tading	Port Harcourt	3
35.	Sisetonma and Sons Ltd	Port Harcourt	3
36.	Zemfa Ventures	Port Harcourt	3
	TOTAL		108

Source: Rivers State Yellow Page 2013/2014, 128-129