The influence of INCOME, Product Country Image on CONSUMER BEHAVIOUR in Nigeria

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Abstract: This study examined the relationship between Income, Product Country Image and Consumer Behaviour among rice consumers in Nigeria. The study adopts a correlation research design and employs a questionnaire to collect primary data from 494 respondents in Jigawa, Kaduna, Kano, Katsina, and Kebbi States in 2023. In the process of collecting data, 600 questionnaires were distributed equally to respondents in the five states out of which 545 were returned. 51 of the returned questionnaires were rejected. Therefore, there is response rate of 82%. The study employed formula for calculation of the sample size of an unknown population to arrive at 323 respondents, but in order to avoid non-response biasness; the study increased the sampling size to 600. Structural Equation Modelling (SEM) regression technique is employed to analyse the data using SmartPLS 4 statistical software. The study is supported by Reasoned Action Theory and Engel's Income Effect theory. The findings show that Income and Product Country Image, have a significant impact on Consumer Behaviour. The study conducts relevant reliability and validity tests to ensure the consistencies of the constructs. In the process, the study contributes that both Income and Product Country Image influence Behaviour of rice consumers in Nigeria and this provides implications for marketers and policymakers in Nigeria.

Keywords: Income, Product Country Image, Consumer Behaviour.

Introduction

In the context of rice customers, consumer behaviour refers to the process through which individuals or families make decisions about the purchase, consumption, and disposal of rice. Rice is a staple food in many parts of the world, and its consumption is determined by a number of factors, including Product Country Image and Income. Food crops are among the many items imported for consumption by Nigerians each year. According to Business Day newspaper, Nigeria spent over 464.5 billion Naira in six months on food imports, while it was contended that Nigeria imports up to 41% of its food despite President Muhammadu Buhari's administration's desire for local production, as mentioned in their article. Rice, Nigeria's most consumed staple, is one of the key food crops imported. According to The Observatory of Economic Complexity (OEC, 2022), Nigeria imported $8.84 million in rice, making it the world's 144th largest importer of rice. This may be of the uttermost importance to economists and other related disciplines because importation endangers the nation's economy. Several factors contribute to this, the most important of which being xenocentrism and consumer behaviour. Consumers' disproportionate and unreflected attention to foreign products, ideas, or values is known as xenocentrism. Foreign Brand Admiration, Product Perceived Quality, and Product Country Image are its distinguishing features. Consumer Behaviour refers to the actions of consumers in the marketplace as well as the underlying motivations for those behaviours.

Conscious of the threat posed by the country's current high level of Consumer Xenocentrism to Nigeria's food security, the Buhari administration banned rice imports in 2015 and has been promoting rice cultivation and processing to achieve self-sufficiency through several intervention programmes such as the Anchor Borrowers'

Scheme and Presidential Fertiliser Initiative. Despite the fact that these measures have resulted in significant improvements in the production, processing, and packaging of local rice, the industry in Nigeria continues to face a number of challenges, including poor perceived product quality of local brands, Nigerian consumers' obsession with imported rice, and a favourable impression of countries from which rice is imported into the country. According to Statista (2022), Nigeria is one of the top four rice-importing countries in the world, and the largest in Africa. According to Statista, Nigeria imported 1.8 million metric tonnes of rice in 2020-2021. Although the number decreased by 18.2 percent when compared to the 2.2 million tonnes in 2017-2018, it increased to around 2.5 million metric tonnes in 2022; this high ranking is a clear indication of the country's rise in foreign rice consumption, which prompted the study on rice consumer behaviour.

Researches have been carried out on some of the factors that could influence Consumer Behaviour which include Product Country Image (Fauser & Agola, 2021; Sapic, Lazarevi, & Filipovi, 2021; Serrano-Arcos, Sanchez-Fernandez, & Perez-Mesa, 2021; Yan & Ahmad, 2022) and Income that has been identified as another factor that could influence Consumer Behaviour (Cox, Wong, Ganong, & Greig, 2020; Hidayati1, Kartikowati, & Gimin, 2021; Raston, Mustafa, Riza, & Suradi, 2021; Valaskova, Kliestikova, & Krizanova, 2018). These factors Product Country Image and Income are components of xenocentrism.

Income has been identified as another factor that could influence Consumer Behaviour (Cox et al., 2020; Hidayati1 et al., 2021; Raston et al., 2021; Valaskova et al., 2018). This is because; income is a means in monetary and natural value which a person receives from other people or organisations for covering personal expenditures (Vadim, 2019). In other words, it has been observed that consumers spend more if they get an increase in disposable income which could influence his or her behaviour. Hence, income could influence the consumption of foreign rice in Nigeria. To address the issue at hand therefore, this study hypothesis that:

   i. Ho_1: There is no relationship between Income and Consumer Behaviour among rice consumers in Nigeria.
  ii. Ho_2: There is no relationship between Product Country Image and Consumer Behaviour among rice consumers in Nigeria.

Review of Related Literature

To gain a comprehensive understanding of Income and Product Country Image and there implications for consumer behavior, it is essential to review the existing literature in this field. By synthesizing and analyzing the findings from previous studies, this literature review aims to provide a comprehensive overview of the current knowledge and identify gaps that warrant further investigation on Income, Product Country Image and Consumer Behaviour,.

Consumer Behaviour

There is increased competition among countries as each aspires to sell more of its products and services to consumers across the globe in order to grow its economy and GDP. According to Peter Drucker (1973) "Business enterprises are organs of society. They do not exist for their own sake, but to fulfil a specific social purpose and to satisfy a specific need of a society, a community, or individuals." Foreign companies also need loyal customers in their home markets (Rojas-Méndez & Chapa, 2019). Interestingly, businesses are increasingly concerned about the factors influencing consumers' purchase behaviour (Venugopal et al., 2022). To this end, organizations question why some consumers are contented and excited about purchasing foreign goods/services. On the other hand, they equally seek to understand why some consumers are resistant to patronising indigenous goods and services. The answer to this provides valuable insight into Consumer Xenocentrism. The prosperity of every business organisation largely depends on the satisfaction of its customers and consumers. Therefore, business success requires organisations to understand the behaviour of consumers (Bhalerao & Pandey, 2018). Furthermore, knowledge of consumer behaviour gives marketers invaluable insight into why consumers are not the same and do not behave in similar manner when buying products/services. On this note, consumer behaviour becomes critical in business and marketing as it aids the creation and retention of customers (Bhalerao & Pandey, 2018).

Studies on consumer behaviour are complex due to changes affecting how consumers behave, especially in responding to changes in technology and economies. A consumer has been described as someone who buys or possesses the ability to purchase goods/services produced by a given business organisation (Kotler et al., 2022). More so, human behaviour covers all individual thoughts, feelings and reactions. Consumer behaviour, as an essential concept in marketing, has been viewed as the mental, emotional and physical activities that people engage in when selecting, purchasing, using and disposing of products and services to satisfy needs and desires (Schifman & Wisenblit, 2019). Thus, some of the literature on consumer behaviour include, Kotler et al. (2022); (Chukwu et al., 2019): Kotler et al. (2022) Habib & Hardisty (2019) and (Yan et al., 2019).

Income and consumer behaviour

Some studies established a relationship between income and consumer behaviour which iun the case of this study, foreign rice consumption where for instance, Raston, Mustafa, Riza and Suradi (2021) proved in their study that, income influenced consumer behaviour in public services at Klang Valley, Malaysia. In addition, Hidayati, Kartikowati and Gimin (2021) analysed the influence of income level amongst others on the consumptive behaviour of teachers where the study established a positive relationship between the income and the consumer behaviour.

Other studies that shows a relationship between income and consumer behaviour include, Cox, Wong, Ganong and Greig (2020), Valaskova, Kliestikova and Krizanova (2018), Arifin (2017) and Ganong and Noel (2019).

Other studies that follow similar suit include Triwijayati, Anna, Dian and Deviga (2019), Chaudhary and Khatoon (2022), Mat, Said, Aini, Elistina , Nur and Zarina (2017) and Eze and Bello (2017). However, Khar (2021) investigated the impact of socio-economic status which include income among others on consumer buying behavior in Pakistan's telecommunications sector and the results show thats income were not significant factors influencing mobile subscribers' buying intentions. But Ezenyilimba and Akpan (2019) examined the effect of income on the buying behaviour of online shoppers in Nigeria and the findings revealed that income has significant effect on buying behaviour of online shoppers in Nigeria. Other syduies that established a relationship between income and consumer behaviour also are Valaskova, Durana and Adamko (2021), Alghanim and Ndubisi (2022), Wang, An, Gao, Kiprop and Geng (2020), Matos, Vieira, Bonfanti and Mette (2019), Astuti, Anggreni, Khairani, Nasriandani, Alfiona, Putri and Asyari (2022), Shi, Chen, Li, Ma and Liu (2021) and Bartkova and Sirotiaková (2021). Thus, this study argued that income could positively influence consumer behaviour of foreign rice consumers in Northern Nigeria

Product Country Image and Consumer Behaviour

Product country image (PCI) can refer to the total of all descriptive, inferential and informational beliefs consumers have about a specific product from a particular country, which is organized in some meaningful way in their minds. There are quite a number of literatures on the product country image and consumer behaviour. Thus, few of these literatures are reviewed as follows.

Serrano-Arcos, Sanchez-Fernandez and Perez-Mesa (2021) proved that a relationship exist between product country image from consumer's perspective using the impact of subjective knowledge, perceived risk and media influence in Germany. In addition, Yan and Ahmad (2022) researched on the influence of brand image and its favourability toward citizens in a product's country of origin on product evaluation using effects of switching costs as a moderator in South Korea. The results indicated that favourability towards citizen in a products country of origin has a stronger influence on repurchase intention than the other variables that were used in the study.

Fauser and Agola (2021) carried out a study on the influence of country images on consumer behaviour where the result showed that country knowledge negatively impacts the predictive value of the measured consumer behaviour in Germany. Other studies that established a relationship between country image and consumer behaviour include Sapic, Lazarevi and Filipovi (2021), Merabet (2020) JinKyo et al (2019) Oumlil (2020) and Suryani (2019). Others include Berbel-pineda, Palacios-florencio, Santos-roldán and Hurtado (2018), Kose and Eroglu (2021), Shin, Saithibvongsa, Phothong and Jae (2019), Giraldi (2023), Halim, Elszuary and Uzi (2017), Rancati and Agata (2019), Berbel, Beatriz and Hurtado (2018) and Fauser and Agola (2021). Thus, this study

argued that products country image could positively influence consumer behaviour of foreign rice consumers in Northern Nigeria.

Theoretical Framework

The framework for this study is supported by Reasoned Action Theory which suggests that a person's behaviour is determined by their intentions, which in turn are influenced by their attitudes toward the behaviour and their subjective norms (i.e., the perceived social pressure to engage or not engage in the behaviour). Attitudes are formed by an individual's beliefs about the behaviour and the outcomes that may result from it, while subjective norms are formed by an individual's perceptions of what others think they should do. In the context of consumer behaviour, the TRA has been used to study a variety of topics, such as purchase intentions, brand loyalty, and adoption of new products. For example, a study by Hwang and Chung (2019) examined the factors that influence consumers' intention to purchase organic food products. The results showed that consumers' attitudes toward organic food, subjective norms (i.e., the influence of friends and family), and perceived behavioural control (i.e., the extent to which they feel they can control their behaviour) all had a significant impact on their purchase intentions

Figure 1: Research Framework
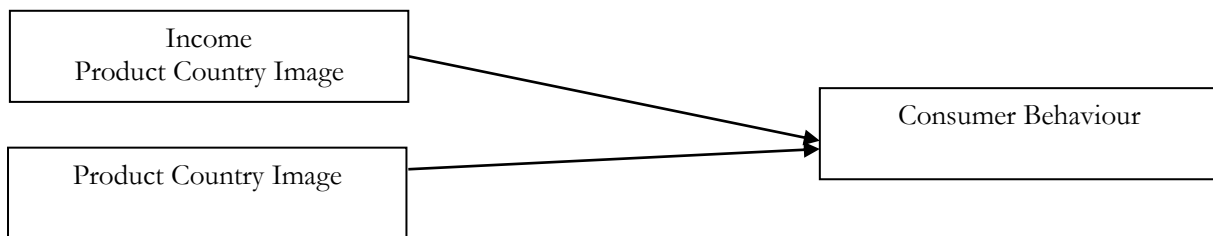
From the framework presented above shows that Income and Product Country Image are the independent variables of the study while Consumer Behaviour is the dependent variable.

Methodology Research Design

This study employed Survey Design as the most appropriate for collecting large amount of data from a given population using self-administered questionnaire (Tobi & Kampen, 2018). The population of the represents rice consumers in North-West Nigeria derived from Jigawa, Kaduna, Kano, Katsina and Kebbi States. The population of the study is unknown as there are many rice consumers in those states thus, the need for use of a sampling size techniques for unknown population (Yauck et al., 2021). To determine the minimum sample size that will achieve statistical strength and give a chance of correctly rejecting the null hypothesis when it ought to be rejected, this study used the following formula to calculate sample size for an unknown population size: n= z2. [p*q]/d2), which is employed in prevalence or cross-sectional studies to calculate the sample size of a qualitative variable (Charan & Biswas, 2013). In this formula, n represents the sample size, P represents the estimated proportion of the study variable or construct based on past research or pilot studies (70%), q = 1-P (30%), and d represents the margin of error (5%). z is the Z-score or standard normal deviation equivalent to (100%, /2%), where d denotes the significance level or the likelihood of making a type I error. The Z score for various degrees of significance is 1.96 for 5%, 1.28 for 10%, and 2.58 for 1%. When the formula is applied the sample size was found to be 323. Thus, this study used 323 respondents as a sampling size since the population is not known.

Based on that, simple random method of sampling was used for equal chance of being selected (Sekaran & Bougie, 2013).

To avoid any non-response bias, Moore, Durrant and Smith (2021) recommend more than 20% of the sample size thus, this study even consider 86% which is almost twice the sample size since the argument is the more the sample size the greater the accuracy for estimation. Hence, the total sample size is 600 which are distributed equally to the five states at 120 per state. Moreover, simple random selection procedure was employed for distribution of the questionnaires to the respondents in each state.

Sources and Method of Data Collection

The method of data collection for this study is primary data where questionnaire is distributed to 600 respondents, that is 120 for each state with five Likert Scales which include (5) Strongly Agree, (4) Agree, (3) neutral, (2) Disagree and (1) Strongly Disagree. As earlier stated, the questionnaire used in the study was divided into two sections A and B. While section A is on demography, section B covered the variables of the study which are Consumer Behaviour, Product Country Image and Income. In the process, Consumer Behaviour has five indicators with acronyms of CONB 1-5, Income has nine indicators with acronyms of INCM 1-9 and Product Country Image with eight indicators with acronyms of PCIM 1-8.

Pilot Study

The researcher used 40 questionnaires to test the reliability of instrument by use of reliability values (Cronbachs Alpha values) in analysing the alpha values for each variable under study which should not be less than 0.6 (Mohsen & Reg, 2011). The alpha values were derived by the use of Statistical Package for Social Sciences (SPSS) and are shown in Table 1 below.

Table 1 Reliability Table

Construct	Cronbachs Alpha Values
Consumer Behaviour	0.785
Income	0.791
Product Country Image	0.695

Table 1 reveals that all the variables have Cronbach Alpha Values above 0.6 mark recommended by Mohsen and Reg (2011). Therefore, all the variables in the instrument are deemed reliable.

Model Specification

In general Partial least square model could be specified using simple regression analysis, thus:

$$Y_i = \beta_0 + \beta_1 X_i + \varepsilon_t \ldots\ldots\ldots(1)$$

Y_i = Dependent variable for correspondent i
X_i = Explanatory Variable for correspondent i
β_0 = Constant
β_1 = Coefficient of X_i
ε_i = Error term

Based on the model the study will be:

$$CONB_i = \beta_0 + \beta_1\ INCM_i + \beta_2\ PCIM_i + \boldsymbol{\varepsilon_i}$$

Where:

CONB = Consumer Behaviour
INCM = Income
PCIM = Product Country Image
$\boldsymbol{\varepsilon_i}$ = Error term
β_0 **=** Constant
β_{1}-β_2 **=** Coefficient of the independent variables
i = Cross sectional indicator.

Method of Data Analysis

Collected data was analysed through the use of Structural Equation Modelling statistical techniques (SEM) with the help of Smart PLS4 software. Cheah, Thurasamy, Memon, Chuah and Ting (2020) reported that Smart PLS is widely used with greater interest as a technique of regression analysis. Smart PLS can help in developing a systematic and complete assessment while forming measures of solving some research problems. Smart PLS therefore, is suitable in this study due to its robustness and clearer display of interrelationship among tested variables of a study (Cheah et al., 2020). In addition, unlike other traditional techniques, the partial least square is effective for estimating regression from primary data and it takes into account endogenous regressors and overcome the issue of normality and multicollinearity (Darwin & Umam, 2020). Moreover, Arham, Norizan, Norizan, Arham and Ibrahim (2021) stated that partial least square approach has better properties in cross sectional data analysis provided the variables questionnaires.

Data Presentation, Analysis and Interpretation

The study considered distribution of 600 questionnaires to the rice consumers in Kano, Jigawa, Kaduna, Kebbi and Katsina States of Nigeria. Meanwhile, a total number of 545 questionnaires were retrieved from the 600 initially distributed and 51 were rejected. 494 questionnaires so retrieved were valid with no missing value. Since it covers more than 82% of the distributed questioners therefore, is assumed sufficient for the analysis (Smith, 2015).

Table 2: Monthly Income of the Respondents

Monthly Income	Frequency	Percent	Valid Percent	Cumulative Percent
Less than N50000	50	10.1	10.1	10.1
N51000 - N100,000	70	14.2	14.2	24.3
N101000 - N150,000	130	26.3	26.3	50.6
N151000 - N200,000	134	27.1	27.1	77.7
N201000 - N250,000	65	13.2	13.2	90.9
N251000 - N300,000	35	7.1	7.1	98.0
N301000 and above	10	2.0	2.0	2.0
Total	494	100.0	100.0	100.0

Source: *Survey, 2023 Computed Using SPSS Version 23*

In this survey as seen in Table 2 above, at least 50 of the respondents earn less than N50,000 income and these represents only 10.1% of the respondents. Meanwhile, those with income between N51,000 and N100,000 are 70 where they accounted for 14.2% of the respondents. Those with income ranging N101,000 to N150,000 represents 26.3% of the respondents as their number is up to 130 rice consumers in Kano, Jigawa, Kaduna, Kebbi and Katsina States as seen in Table 4.5 above. Others include the income level between N151,000 and N200, 000 which are the highest among the respondents as they represent 27.1% of the respondents. However, some respondents with the level of income that range between N201,000 and N250,000 are only 65 and they accounted for 13.2% of the respondents. Those that have income ranging from N251,000 to N300,000 were 35 where they represent 7.1% and the respondents that have income of N301,000 and above are the least as their number is only 10.

Descriptive Analysis of the Latent Variables

This section of the study paid attention to descriptive statistics for the latent variables which include; Consumer Behaviour, Income, Product Perceived Quality, Foreign Brand Admiration and Product Country Image. Precisely, descriptive statistics described the latent variables in terms of their means and standard deviations as computed using Statistical Package for Social Sciences (SPSS) software version 21 and is represented in Table 3.

Table 3: Descriptive Statistics

Variable	N	Mean	Std. Deviation
Consumer Behaviour	494	4.7165	0.3729
Income	494	4.7810	0.3803
Product Country Image	494	4.7468	0.2693

Source: *The Researcher Computation Using SPSS Version 23 Software*

In order to explain the description properly, Table 3 disclosed the statistical mean and standard deviation of the all the variables as the means falls within the range of 4.5 and 5.0 with the standard deviation ranging from 0.2693 and 0.3803. From the said table Consumer Behaviour has a mean of 4.7165 and the standard deviation of 0.3729, this means that almost all the respondents strongly agreed on the foreign rice Consumption in Nigeria. Since the standard deviation is not far away from the mean therefore, the dispersion is said to be moderate, Thus, the stability of the respondents is not questionable.

Table 4: Latent Variable Correlations

	Consumer Behaviour	Income	Country Image
Consumer Behaviour	**0.659**		
Income	0.964	**0.643**	
Country Image	0.966	0.971	**0.700**

Source: *Survey, 2023 Note: the values of diagonal values are the correlations between variables*

From the above table which shows the correlations among the exogenous latent variables were obvious that the square root of the Average Variance Explained AVE are all less than their correlation co-efficient of the variables. Even though the correlation co-efficient are high up to 0.9 which indicates the presence of multicollinearity therefore, the use of Partial Least Square Structural Equational Modelling PLS-SEM (non-parametric techniques) could overcome the multicollinearity issues.

Internal Consistency Reliability

To consider internal consistency and reliability therefore, Cronbach's alpha coefficient and composite reliability of coefficient is considered as instrument estimators of the internal consistency reliability of this study as suggested by Becker, Klein and Wetzels (2012); Hair, Hult, Ringle and Sarstedt (2014); Sarstedt, Ringle, Smith, et al. (2014). In addition, composite reliability coefficient is less biased compared to Cronbach's alpha coefficient in respect of reliability estimation (Hair et al., 2014). In addition, composite reliability is seen as good contributor of internal consistency and for it to be achieved the study require a value of not less than 0.50 and that is termed as valid and sufficient for a given model as suggested by Tenenhaus, Vinzi, Chatelin and Lauro (2005). In line with the above argument therefore, this study represents the values of composite reliability and Cronbach alpha of the model in Table 5.

Table 5: AVE, Composite Reliability and Cronbach Alpha

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Consumer Behaviour	0.574	0.581	0.752	0.434
Income	0.533	0.559	0.731	0.413
Product Country Image	0.740	0.742	0.827	0.490

Source: *Survey, 2023 Computed Using SmartPLS 4 Software*

Since the composite reliability of the model are all greater than 0.70 therefore, that indicated that composite reliability coefficients of the research latent constructs are consistent and valid as it ranged from 0.731 to 0.827. In addition, the Cronbach alpha of all the variables fall within the range of 0.533 and 0.740 and that signifies how consistent and reliable are the construct. Thus, the study continues.

Path Coefficient for the Relationships

Going to hypothesis development, the proposed hypothesis 1 predicted that there is no relationship between Income and Consumer Behaviour among rice consumers in Nigeria. Thus, findings show a positive relationship as seen in Table 6 which has a parameter of β = 0.457. This means that an increase in Income by one will increase Consumer Behaviour among rice consumers in Nigeria by 0.457 and other factors remain constant. With the t-value 0f 3.722 and the p-value is 0.000 therefore, the relationship is said to be statistically significant since the t-statistics value is greater than the critical value which has value of 1.45 at 5% level of significant using two tailed tests.

Table 6: Summary of Hypotheses Testing

Hypothesis	Coefficient	T Statistics	P Values	Decision
Income -> Consumer Behaviour	0.457	3.722	0.000	Rejected
Product Country Image -> Consumer Behaviour	0.522	4.258	0.000	Rejected

Source: *The Researcher Computation Using SmartPLS 4 software.*

Similarly, the second hypothesis also predicted that there is no relationship between Product Country Image and Consumer Behaviour among rice consumers in Nigeria. Thus, findings show a positive relationship as seen in Table 6 which has a parameter of β = 0.522. This means that an increase in Product Country Image by one will increase Consumer Behaviour among rice consumers in Nigeria by 0.522 and other factors remain constant. With the t-value 0f 4.258 and the p-value is 0.00 therefore, the relationship is said to be statistically significant since the t-statistics value is greater than the critical value which has value of 1.25 at 1% level of significant using two tailed tests. That means that, there is sufficient evidence to reject the null hypothesis since there is an established relationship.

Conclusion

The following conclusion is drawn based on the findings of the study. The study reveals that Product Country Image has a significant and positive effect on Consumer Behaviour among rice consumers in Nigeria. This indicates that increase in Foreign Brand Admiration will lead to increase in Consumer Behaviour in favour of foreign rice consumption in Nigeria and vice versa. The study also established that Income has a significant and positive effect on Consumer Behaviour among rice consumers in Nigeria. This indicates that increase in Income will lead to increase in Consumer Behaviour in favour of foreign rice consumption in Nigeria and vice versa.

Recommendations

In line with the findings and conclusions of this study, the following recommendations are made;

The government should look into local rice brands for higher social class and possibly export since high disposable income and Foreign Brand Admiration influenced the Behaviour of rice consumers in Nigeria.

Suggested Areas for Further Studies

    i. Future study should consider alternative forms of gathering information such as interview or even secondary data or both rather than questionnaire only.
    ii. The current studies examined three factors only, potential researchers can add more variables such as ethnocentrism and also increase the period covered.

iii.The same research can be conducted in other states of Nigeria

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