

EFFECT OF INCOME ON XENOCENTRISM AND RICE CONSUMERS' BEHAVIOUR IN NORTHWEST NIGERIA

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ABSTRACT

Objective: This research investigated how income moderates the impact of xenocentrism on the behaviour of rice consumers in northwest Nigeria. Xenocentrism, in this context, is gauged through foreign brand admiration, perceived product quality, and the image of the product's country of origin.

Method: Employing a correlation research design, the study collected data via questionnaires administered to 494 participants from five states in northwest Nigeria in 2023. The Structural Equation Modeling (SEM) regression technique, facilitated by SmartPLS 4 statistical software, was utilized for data analysis.

Results: Results indicate that foreign brand admiration and the image of the product's country of origin significantly and positively influence rice consumers' behaviour. Moreover, the study reveals that income plays a moderating role in the relationship between perceived product quality, the image of the product's country of origin, and rice consumers' behaviour.

Conclusion: To enhance acceptance and support for locally produced rice, the study recommends that the Nigerian government and rice producers in the country focus on enhancing the national image and overall quality of their products.

Keywords: xenocentrism, consumer behaviour, income, Northwest Nigeria.

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EFEITO DO RENDIMENTO NO XENOCENTRISMO E NO COMPORTAMENTO DOS CONSUMIDORES DE ARROZ NO NOROESTE DA NIGÉRIA

RESUMO

Objetivo: Esta pesquisa investigou como a renda modera o impacto do xenocentrismo no comportamento dos consumidores de arroz no noroeste da Nigéria. O xenocentrismo, nesse contexto, é medido pela admiração de marcas estrangeiras, pela percepção da qualidade do produto e pela imagem do país de origem do produto.

Método: Empregando um projeto de pesquisa de correlação, o estudo coletou dados por meio de questionários administrados a 494 participantes de cinco estados do noroeste da Nigéria em 2023. A técnica de regressão de Modelagem de Equação Estrutural (SEM), facilitada pelo software estatístico SmartPLS 4, foi utilizada para análise de dados.

Resultados: Os resultados indicam que a admiração de uma marca estrangeira e a imagem do país de origem do produto influenciam de forma significativa e positiva o comportamento dos consumidores de arroz. Além disso, o estudo revela que a renda desempenha um papel moderador na relação entre a percepção da qualidade do produto, a imagem do país de origem do produto e o comportamento dos consumidores de arroz.

Conclusão: Para aumentar a aceitação e o apoio ao arroz produzido localmente, o estudo recomenda que o governo nigeriano e os produtores de arroz do país se concentrem em melhorar a imagem nacional e a qualidade geral de seus produtos.

Palavras-chave: xenocentrismo, comportamento do consumidor, renda, Noroeste da Nigéria.

1 INTRODUCTION

Consumer behaviour in the context of rice customers involves the decision-making process that individuals or households undergo when purchasing, consuming, and disposing of rice. Rice, being a staple food in many regions across the globe, is influenced by various factors, among which income and xenocentrism play significant roles. Countries are categorized based on their economic status, classified as low-income, lower-middle-income, upper-middle-income, or high-income. The classification is determined by the Gross National Income (GNI) per capital. According to the World Bank's new Atlas GNI per capital thresholds for 2023, low-income economies has their gross national income per capital below \$1,085; lower-middle-income economies has their gross national income per capital between \$1,086 and \$4,255 while upper-middle-income economies has their gross national income per capital between \$4,256 and \$13,205 respectively. However, the high-income economies have their gross national income per capital above \$13,205.



Xenocentrism refers to the preference for foreign or imported products over domestic ones. In the context of rice, consumer behaviour may be influenced by a tendency to favor rice varieties from specific regions known for their quality or unique characteristics. The interplay of income and xenocentrism contributes to the diverse ways in which consumers approach the decision-making process related to rice. Higher-income individuals may have the means to explore premium or specialty rice options, while lower-income consumers may prioritize cost-effective choices. Additionally, xenocentrism may lead consumers to favor foreign rice varieties based on perceived quality or cultural preferences. Understanding these factors is crucial for businesses, policymakers, and stakeholders in the rice industry to tailor marketing strategies, pricing models, and product offerings that align with the diverse consumer behaviours influenced by income levels and cultural preferences.

Customers are individuals who acquire products and services for personal use rather than for manufacturing or resale. Two primary categories of consumers exist: regular consumers and special consumers. Special consumers encompass high-income individuals who make purchases without specific necessity or desire, while regular consumers comprise individuals acquiring goods to fulfill basic needs such as food, clothing, and housing. In the context of this study, rice consumers fall into the regular category. The study of individuals, groups, or organizations, along with all activities linked to the acquisition, utilization, and disposal of goods and services, is known as Consumer Behaviour. This behaviour is subject to change due to various factors, including but not limited to Product Perceived Quality, Foreign Product Admiration, and Product Country Image. These factors are integral components of Xenocentrism. Therefore, Xenocentrism, as evidenced by this study, has the potential to influence Consumer Behaviour.

As previously highlighted, globalization has fueled the surge of Xenocentrism, wherein consumers across various nations increasingly favor products and services irrespective of their country of origin. Xenocentrism denotes the attitude and practice of showing preference for foreign elements within one's surroundings. This trend has evolved into a pivotal principle for understanding preferences in both local and international products, services, and ideas. The capacity of an individual to refrain from drawing comparisons between their own culture and that of a foreign culture diminishes with the frequency of encounters with the cultures in question. Overwhelmed by the



influence of the foreign culture, individuals may unknowingly develop negative perceptions of their home country.

Thus, Xenocentrism is a global phenomenon that manifests itself in numerous subtle ways, particularly in the conscious and subconscious choices made by consumers in their everyday lives. The pervasive influence of foreign cultures, products, and ideas has the potential to shape individual perceptions and preferences, impacting consumer behaviour on a global scale. According to Sheikhepoor, Moshabaki, Khodadad, and Mansouri (2019), Xenocentrism can be manifested in a consumer's internalized belief in the inferiority of domestic goods and services, leading to a corresponding inclination to favor foreign goods and services for social prestige. This phenomenon, more precisely termed Consumer Xenocentrism, is rooted in the conviction that foreign goods and services are superior, while local counterparts are considered inferior. In essence, consumers with Xenocentric tendencies often display a preference for products originating from other regions and societies over those produced domestically. This inclination reflects a mindset where the perceived prestige or quality of foreign goods and services outweighs that of their local counterparts.

In the realm of Consumer Behaviour, Xenocentrism is characterized by a bias or aversion toward native products, coupled with a preference for those of foreign origin. This social phenomenon transcends geographical boundaries and manifests universally; however, it is notably more prevalent in underdeveloped nations. In instances of extreme Consumer Xenocentrism, the repercussions of local products being overshadowed by foreign alternatives can be severe, potentially leading to the complete displacement of indigenous products in favor of more appealing foreign substitutes. Consequently, if left unchecked, Consumer Xenocentrism can evolve into a significant problem within a population.

Observations indicate that nations with a substantial Xenocentric populace face risks such as the erosion of domestic businesses, job losses within the country, a deteriorating economic landscape, an overall decline in national morale, and the emigration of a productive workforce. Therefore, it becomes imperative to address and manage Consumer Xenocentrism to mitigate its potential adverse impacts on the economic and social fabric of a nation. Consumer Xenocentrism is deeply ingrained in the global food chain, particularly evident in the widespread incorporation of foreign (mostly Western) foods and cuisines into kitchens and dining tables worldwide. As



reported by the United States-based National Geographic Society (2022), rice, wheat, and corn hold the top three positions as the most consumed foods globally, with rice leading the pack. More than half of the world's population, predominantly in Asia, Africa, and South America, consumes rice, making it a staple in these regions. Rice also stands out as one of the most extensively produced crops globally, with a production of 512.4 million tonnes (milled basis) in 2022/2023, slightly lower than the previous year's record.

According to the World Population Review, the Asia-Pacific region contributed over 90% of the world's rice supply and consumption in 2022. The top ten rice-producing countries are exclusively in Asia, with China leading the list, producing 148.9 million metric tonnes in 2022, followed by India with 129 million tonnes and Bangladesh with 35.85 million tonnes. In the same period, Africa contributed 4.37% of global rice output, with Nigeria, Egypt, and Madagascar ranking as the top three producers, collectively accounting for 56% of the continent's rice production. Nigeria, being Africa's largest rice producer, contributed over 5 million metric tonnes in 2022, constituting 0.98% of global output. Rice cultivation is widespread in various states across Nigeria, with Kebbi, Jigawa, Kaduna, Kano, Niger, Benue, and Ebonyi emerging as the top seven rice-producing states. Notably, four of these states are located in the Northwest geopolitical zone of the country.

Locally, the preference among Nigerians for foreign products, including rice, has compounded the challenges. This consumer behaviour, rooted in historical shifts following the discovery of crude oil in the late 1950s, has led to a diminished focus on agriculture and increased dependence on imported goods. Mwadalu (2022) notes that rice consumption in Nigeria is expected to decline due to higher prices and decreasing consumer purchasing power, with a significant increase in the cost of a 50-kilogram bag of rice over the past year. The decline in purchasing power is linked to the devaluation of the Nigerian currency, the Naira, against the U.S. Dollar, which has officially depreciated over the years. The exchange rate in the black market further exacerbates the situation, hovering around N738 to N750 per dollar as of April 24, 2023. Nigeria, being reliant on oil revenue and facing high import bills, continually grapples with foreign exchange shortages, leading to a decline in the real income of its citizens.

Income, as defined by Raston et al. (2021), plays a pivotal role in shaping consumer behaviour. It determines the purchasing power, consumption patterns, wealth, and overall well-being of individuals. The income level influences decisions on spending,



saving, and the standard of living. This research aims to explore the moderating role of income in the relationship between Xenocentrism and the behaviour of rice consumers in the northwest region of Nigeria. The rationale for introducing income as a moderator stems from conflicting results in the literature regarding the relationship between Xenocentrism and Consumer Behaviour, with some studies indicating a positive correlation and others suggesting a negative one. Given Engel's Law of consumption, which highlights the impact of income on consumption choices, this research seeks to understand how income influences the dynamics between Xenocentrism and consumer behaviour in the context of rice consumption

The importation of food crops, particularly rice, has been a persistent issue in Nigeria, with significant financial implications. Despite efforts by the government to promote local production, a report by BusinessDay newspaper indicated that Nigeria spent approximately 464.5 billion Naira on food importation in just six months, as of November 2022. This situation is exacerbated by the phenomena of Xenocentrism and Consumer Behaviour, which contribute to the disproportionate preference for foreign products over locally produced ones. Xenocentrism, characterized by Foreign Brand Admiration, Product Perceived Quality, and Product Country Image, is a major factor influencing consumer choices. Despite the Nigerian government's ban on rice imports in 2015 and various intervention programs, the consumption of foreign rice remains high, posing threats to food security, depleting foreign reserves, and hindering economic development.

The consequences of patronizing imported rice are multifaceted, impacting the local economy, agricultural revival efforts, food security, poverty levels, and national security. To address these challenges, it is crucial to encourage the patronage of locally produced rice, considering its nutritional and economic advantages. The research aims to explore the relationship between Xenocentrism and Consumer Behaviour, considering Foreign Brand Admiration, Product Perceived Quality, and Product Country Image as components of Xenocentrism. The significance of this research lies in its potential to uncover insights that can guide interventions to promote local rice consumption. By understanding the factors influencing consumer choices and the moderating role of income, the study seeks to provide recommendations for mitigating the challenges associated with the persistent preference for imported rice in Nigeria. The main objective



of this research is to investigate the moderating effect of income on Xenocentrism and Rice Consumers' Behaviour in Northwest Nigeria.

The significance of rice as a staple in Nigeria, impacting both food security and the nation's economy, is well-established. Nigeria presently boasts the largest economy on the African continent. Given the prominence of rice and its role in the Nigerian context, there is a critical need to scrutinize the moderating role of income on Xenocentrism and its impact on the behaviour of rice consumers. This examination is crucial for a deeper understanding of the subject and to develop strategies that can mitigate potential negative consequences on the Nigerian economy and culture. Global Implications: The study holds significant implications at a global level by providing insights to national governments on the moderating impact of income on Xenocentrism and the behaviour of rice consumers. This understanding can inform policy decisions related to food security and strategies to promote local rice production and consumption, contributing to a more sustainable and resilient global food system.

2 LITERATURE REVIEW

2.1 XENOCENTRISM AND CONSUMER BEHAVIOUR

In Nigeria and some other emerging countries, studies have shown that foreign rice patronage by consumers was reported to be high even though they have a vast potential for investment in the cultivation of the crop (Silva, Gomes Neto, Lessa, & Grangeiro, 2021; Szegedyné Fricz, Ittész, Ózsvári, Szakos, & Kasza, 2020; Udegbe, 2017). One of the primary reasons for Nigerians' low patronage of indigenous-produced rice is the belief that foreign goods are superior in quality to locally produced products. Although Usoro and Udoh (2021) found rice necessary to Nigeria's GDP, the Nigerian Government's budgetary allocation to the entire Agricultural sector in the last five years has been below the ten-percentage recommended by the Maputo Agreement of the African Union (2017, 1.70%; 2018, 2%; 2019, 1.56%; 2020, 1.34%; 2021, 1.37% and 2022, 1.8%) (Budget office of the Federation, 2022). Thus, the government's underfunding of the sector is partly responsible for low yield and un-standardized rice quality (Aturamu et al., 2021; Babatunde et al., 2019).



2.2 FOREIGN BRAND ADMIRATION AND CONSUMER BEHAVIOUR

Some consumers tend to admire foreign product brands while others do not. Admiration of a foreign brand implies having an interest in products or services that are rendered or produced in other countries. The admiration of a foreign brand might have an impact on the way customers behave. Works of literature relating to foreign brand admiration and consumer behaviour will be reviewed. Yu, Zhou and Huang (2022), conducted a study on the impact of a foreign brand product on consumer behaviour in China, and the data was gathered among 422 Chinese consumers. The study found that customers in China prefer foreign brand products to local brand products; this is even stronger when they are buying for others than when they are buying for themselves. They also discovered that the preference of local consumers in developing countries for foreign brands will be higher if consumers face high-quality foreign products vs. low-quality domestic products at the same time.

Their conclusions shed light on the findings of Swoboda and Sinning (2020), who conducted a study on foreign brand and consumer behaviour among 22,053 customers in 31 countries using a multilevel structural equation model, and accessibility diagnostic theory to establish the assertion that Multinational Corporations (MNCs) are perceived to have an advantage in influencing local consumer behaviour. However, they found that this influence change with the change in the level of development of the consumers' country and national culture. The above findings are supported by the assertion that global brands are perceived to be of higher quality, to provide a better performance, or to offer higher value for the money consumers are to expend after conducting an empirical study involving 63 brands across eight different product categories (Mandler, 2019).

In a related development, Camacho, Salazar-Concha, and Corea (2020) conducted a study in Columbia on the relationship between foreign brand products and consumer behaviour. They used a partial least square structural equation modelling technique for their analysis. The study concluded that there is a positive and significant relationship between foreign brand products and consumer behaviour. In addition, Sulhaini, Sagir and Sulaimiah (2020) studied the relationship between foreign brand products and consumer behaviour in a population of 233 Indonesians with a sample of 214 fully answered questionnaires. The study employed structural model analysis and found that consumers in underdeveloped countries especially the young ones have a passive hatred toward local products and at the same time admires product from foreign brands, this was found to be



a result of the influence of the need to appear 'expensive' among their peers. This influence on the consumer was also found to be a result of the psychological distance between consumers and foreign brands which sometimes gives foreign brands an advantage, this is often labelled as “distance produces beauty” (Li, Gao, Liu, & Zhong, 2020).

Long, Ahmed, Id, Aziz and Rahman (2022) carried out a study on predicting young Chinese consumers' intentions to purchase Western brands using structural model analysis. The predictor variables are ethnocentrism, cosmopolitanism and corporate social responsibility while brand attitudes were used as a mediator. The dependent variable is purchase intention. The primary source of data was used in the study. The results of the study showed that young Chinese consumers' cosmopolitanism has a mean of 4.839 out of 7 which is much more salient than ethnocentrism with a mean value of 3.018 out of 7. This indicates that young Chinese consumers are willing to expose themselves to foreign cultures, products and brands.

Udegbe (2017) conducted a study on Nigerian consumers' preferences for foreign and domestic products using clothes and shoes as the case study. The study was carried out in Lagos, Nigeria with a sample size of 600 respondents which includes both the young and old people. A convenience sampling technique was used; data were collected through questionnaires. Data analysis was conducted using descriptive statistics, percentages and t-test analysis. The findings indicated that there is a strong and positive relationship, as Nigerian consumers show a more positive preference for foreign-made clothes and shoes than to made in Nigeria, and they are willing to pay higher prices for foreign-made clothes and shoes because they believe that they are of superior quality than made in Nigeria ones.

Furthermore, Xin and Seo (2020) conducted a study on foreign functional food and foreign brand image on consumer behaviour among 361 Chinese citizens between the age of 20 to 60 years. The study employed planned behaviour theory and structural equation modelling and found that country and brand image has a positive effect on consumer willingness to buy. Additionally, the findings of the study conducted by Rojas-Méndez and Kolotylo (2022) on the preference for foreign brand products by Russian consumers show that consumers in Russia especially those speaking two or more languages prefer foreign brand products. The study used system justification theory and social dominance theory and also employed a survey-based technique to establish a positive relationship between foreign brand products and Russian consumer behaviour.



Rojas-Méndez and Chapa (2020) conducted a study and employed a mixed-method and multi-stage research approach to investigate the domain of foreign brand admiration in the context of consumer behaviour. The study was based on the theory of system justification, social comparison theory, and cultural theory. Multi-stage data from five countries namely Mexico, Colombia, Peru, Ecuador, and China were collected and the results indicate that the consumer behaviour construct has two dimensions: foreign admiration and domestic rejection. In addition, this study shows that consumer foreign brand admiration is a key predictor of consumers' preferences for foreign brands over domestic ones.

Mahmood, Amma, Asghar and Mujahid (2021) carried out a study on the impact of perceived Corporate Social Responsibility (CSR) on brand equity through brand admiration and customer advocacy behaviour with brand attitude and customer loyalty as a moderator in Pakistan. The sample size consists of 364 customers from food production firms. The survey research method along with a deductive approach were used, the research was quantitative in nature and the source of data was primary which was collected with the aid of a questionnaire. SPSS and Smart PLS3 through Structural Equation Modelling (SEM) technique were used for analysis. The variables include perceived CSR, brand admiration, customer advocacy behaviour, and brand equity with brand attitude and customer loyalty as the moderators. The findings depict that brand admiration significantly moderates the relationship between perceived CSR and brand equity in Pakistan. The research applies to firms in the food production sector as other sectors were not considered.

Dawetas and Diamantopoulos (2018) in their study investigated the route through which brand status impacts consumers' purchase intentions for domestic, foreign genuine and foreign counterfeit brands. Drawing on system justification theory and based on a sample of 262 Russian consumers, it was shown that a product's country image and brand attitudes positively influence intentions to buy genuine foreign brands, and negatively influence purchase intentions for domestic brands. This was supported by Halim et al., (2017) who researched to determine whether the image of a foreign country among others can influence consumer behaviour related to the perceived risk and willingness to buy foreign products from the affinity country. Using survey techniques with 164 respondents, the study uses a structural equation model with confirmatory factor analysis



(CFA). The results show that the product country image has a cognition role to evoke consumer desire to consume foreign products.

2.3 INCOME AND CONSUMER BEHAVIOUR

Raston, Mustafa, Riza and Suradi (2021) investigated the influence of income on consumer behaviour in public services at Klang Valley, Malaysia. The study used primary data through the use of a questionnaire which was conducted on 273 respondents and 215 responses were collected. The findings were that a lot of the respondents (39.1%) had a monthly income from RM2000 to RM4000, followed by those with a monthly income less than RM2000 (28.8%). A one-way ANOVA was conducted to determine whether a significant difference existed between consumer behaviour and income level among public service consumers. The findings indicated that consumer behaviour does not differ by income level. Therefore, there is no significant difference in consumer behaviour in terms of the monthly income level of the respondent.

Hidayati, Kartikowati and Gimin (2021) analysed the influence of income level amongst others on the consumptive behaviour of teachers in Sabak Auh District, Siak Regency, and Riau in Indonesia. The population of the study consisted of 127 civil servant teachers. The study used a proportional random sampling technique with an error rate of 5%; the number of samples in the study was 94 teachers. The study used primary data obtained through the use of questionnaires and documentation methods. The data that was collected was analysed using descriptive analysis and multiple regression analysis. The findings were that there was no significant effect of the income level variable on the consumptive behaviour of teachers, there is a significant influence of the financial literacy variable and the use of social media on the consumptive behaviour of PNS teachers. The level of consumptive behaviour is related to the financial literacy of teachers and the use of social media. The researchers recommended that teachers increase their level of financial literacy and reduce the intensity of using social media to minimize consumptive behaviour.

Cox, Wong, Ganong and Greig (2020) studied the initial impacts of the pandemic on consumer behaviour in the United States of America. The study used household-level account data to explore how spending and savings over the initial months of the pandemic vary with household-specific demographic characteristics, such as pre-pandemic income and industry of employment. Chase checking accounts, debit cards, and credit cards



through May 30, 2020. The main measure of total spending included all debit and credit card purchases as well as cash withdrawals using robustness checks. The findings of the study were that the pandemic reduced spending due to an aggregate in private savings.

Valaskova, Kliestikova and Krizanova (2018) analysed the attitudes of consumers towards the purchase of private label products, considering their needs and requirements, the type of purchased product and their income amongst others. The main aim of the research was to determine the factors and variables that significantly influenced and shaped the consumer's perception and attitude towards the purchase of private-label products by Slovak consumers. In the study, primary data was collected through the use of a questionnaire which was done between December 2016 and May 2017. The study used Excel to process the research data, using the Data Analysis add-in. The results of the findings showed that the lowest income groups had the widest range of private label products purchased, which also corresponded to their primary purpose, offering reasonable quality at a low price. Respondents in this category buy dairy products and durable goods, non-alcoholic beverages, detergents and hygiene products. Other income groups were standard.

Arifin (2017) analyzed the influence of financial knowledge, point of control, and income on financial behaviour. The study was based on the theory of planned behaviour (TPB), of which the subject was the entire Jakarta communities categorised in the workforce age, who had already had the occupation and generated fixed income every month. The population of the study was people in the workforce age in Jakarta using 503 samples. The sampling technique applied in the study was non-probability sampling, which specifically used judgement sampling or purposive sampling. Primary data was used through questionnaires, which were distributed indirectly through online media (such as google chrome, WhatsApp, Facebook, and email), and directly to the respondents who were incidentally met in the territory of Jakarta Special Region. The Income variable was measured using a dummy variable according to the categorization, which is below and above five million Rupiahs per month. The result of the study was that income did not affect financial behaviour.

Chaudhary and Khatoon (2022) analysed the impact of the new middle class (NMC) on consumer behaviour in Delhi, India. This study drew insight from 558 new middle-class consumers in Delhi NCR. ANOVA, post hoc tests and hierarchical multiple linear regression model were applied. The findings of the study are that the NMC living



in India's megacities imitates the lifestyle of their counterparts living in Western countries. To maintain their status and present themselves as different from those living in middle or lower-middle-class categories, they spend audaciously, even though their income is low. When they enter the new middle class, their consumption, saving and lifestyle diversify positively. This study has limitations. First, the authors did not apply any behavioural theory or marketing model such as the theory of reasoned action (TRA), Engel-kollat-Blackwell (EKB) model or theory of normative model of target markets. Second, the research is limited to the NMC of only one emerging economy, i.e., India. Third, the research sample is limited to only one megacity of India, i.e., Delhi. Finally, this research used only one factor, i.e., Artificial Intelligence, to study the consumption pattern.

Khar (2021) investigated the impact of socio-economic status (age, gender, income, education) on consumer buying behaviour in Pakistan's telecommunications sector. The sample of this study consisted of 380 mobile service consumers using services from the Pakistan Telecommunication Authority (PTA) companies operating in the southern cities of Punjab, Multan, Khanewal, Vehari and Lodhran. The study was a qualitative survey and used the survey method to collect data. SMART-PLS-3 was used to analyze the data. The results show that age and income were not significant factors influencing mobile subscribers' buying intentions. In addition, customers buying intentions were found to have a significant positive impact on consumers' buying behaviour.

Ezenyilimba and Akpan (2019) examined the effect of income on the buying behaviour of online shoppers in Nigeria. A survey research design was used for the study and a questionnaire was the instrument used in collecting data. Judgmental and snowball techniques were used in selecting the respondents. Data were collected from three hundred and eighty-four (384) online shoppers in Akwa Ibom State, Nigeria. Analysis of Variance (ANOVA) was used for data analysis at a 0.05 level of significance. The findings revealed that income has a significant effect on buying behaviour of online shoppers in Nigeria ($F=4.33, P<0.05$).

Valaskova, Durana and Adamko (2021) examined the changes in consumer behaviour as a consequence of the COVID-19 pandemic. A categorical analysis (Pearson's chi-square test) and correspondence analysis (simple and multivariate) were applied to a sample of 425 Slovak respondents to reveal the most important factors



impacting consumers' financial situations, as well as the effects on the maintenance of new shopping habits established during the pandemic period. The results revealed that consumers' income, age, and sector of occupation play important roles in the context of new shopping patterns. These findings are in agreement with other global studies, confirming both the worldwide impact of the pandemic on consumer behaviour and the importance of national studies on consumer shopping behaviour for state authorities, traders, marketers, and entrepreneurs to be able to take necessary measures.

Alghanim and Ndubisi (2022) analysed the consumer behaviour of underprivileged youth. Systematic and structural-functional approaches were used as methodological bases. Based on the materials of authors' research among the youth of the Penza region in Russia in 2018 and 2020, a sociological analysis of the level and quality of life of youth, and the characteristics of their consumption behaviour was carried out, supplemented by the results of a secondary analysis of other sociological research among youth of Moscow. The study showed that the low financial situation of the youth of the Penza region only allows satisfying basic needs and deprives the opportunity to form a structured model of consumer behaviour; the consumer behaviour of disadvantaged youth is more influenced by the family and the Internet as sources of consumer preferences; low-income young people in modern conditions are more likely to purchase goods and services through online stores, preferring food, clothing and shoes, using promotions and discounts, to the detriment of the quality of goods and services.

Wang, An, Gao, Kiprop and Geng (2020) analysed consumer food stockpiling behaviour, including the change in food reserve scale and willingness to pay for fresh food reserves during COVID-19. A survey and contingent valuation were utilized and an online survey and a payment card approach were used to explore consumer food stockpiling behaviour. The result shows that food stockpiling behaviour is fuelled by a set of multiple motivations and subjective risk perception. Female, high education level and high-income consumers were more likely to reserve larger scale food reserves, but consumers' willingness to pay for fresh food reserves is determined by income.

Matos, Vieira, Bonfanti and Mette (2019) examined the model in which materialism is a mediator of the effects of self-esteem, impulsiveness, attitude toward debt, attitude toward credit cards and economic vulnerability on consumer indebtedness in Brazil. The study focused on low-income earners. The effects of financial knowledge, financial ability, credit card use and demographic variables of the low-income earners



were also taken into account. Survey data from a sample of 1,245 low-income consumers from Brazil were used to test the hypotheses using structural equation modelling. The study found that materialism has a significant effect on consumer indebtedness; at the same time, it is influenced by self-esteem, impulsiveness and attitude toward debt. Second, materialism acts as a mediator, e.g. higher impulsiveness triggers materialism, which influences debt level. Third, indebtedness is higher for women and those who use a higher number of credit cards and are more educated.

Astuti, Anggreni, Khairani, Nasriandani, Alfiona, Putri and Asyari (2022) studied the effect of prices and income on consumer choice and consumption in Islam. The method used in the research is a literature review. Based on the results of the reviewed articles that can explain how changes in relative prices affect consumer choices. And when choosing a product, consumers will consider its price as well as the price of alternative products from the cross-price elasticity of demand.

Shi, Chen, Li, Ma and Liu (2021) Studied the correlation effect of income level on consumer psychology and insurance behaviour. The study put forward the hypothesis that income level is related to consumer psychology and insurance behaviour, which is based on the fact that consumers are irrational when they choose insurance behaviour and that some residents have the phenomenon that consumer psychology and insurance behaviour do not match due to the lack of income. The study divided the target layer into three levels: income level, consumer psychology and insurance behaviour. Moreover, the qualitative analysis correlation effect evaluation system was used by applying the analytic hierarchy process (AHP) method. This study took the behavioural economics represented by Daniel Kahneman and Amos Tversky as the basic theory. The study was based on per capita GDP in 2018 and per capita M2 in 2018. From the findings of the study, the hypothesis that income level has a correlation effect on the consumer psychology and the insurance behaviour, and is a positive strong effect, which seriously restricts the transformation of the target customer to the insurance customer.

Bartkova and Sirotiaková (2021) investigated the dual quality and its influence on consumer behaviour according to income. The research used primary data. The research was conducted through a questionnaire method on a sample of 987 Slovak respondents. The respondents in the research were divided into three groups according to the monthly income of the household: low, middle and high income. According to the results, consumers with high income perceive the problem of dual quality more, they are more



interested to be informed about this problem and they are also more willing to share their own experiences with dual quality. On the other side, consumers with low income are more likely to change their consumer behaviour due to information about dual quality. Hamilton, Mittal, Shah, Thompson and Griskevicius (2019) examined how financial constraints (income)s influence consumer behaviour. The study used an integrative framework that drew insights from multiple literatures that have examined financial constraints from different perspectives. The study found evidence for a temporal pattern in consumers' responses to financial constraints. After initial reactions to a new financial constraint, which are usually experienced by consumers as aversive, financial constraints prompt consumers to develop coping strategies to manage within the constraint. In the even longer term, consumers adapt to the constraint, and these adaptations moderate their responses to new constraints.

2.4 EMPIRICAL STUDIES ON XENOCENTRISM AND CONSUMER BEHAVIOUR

Rice is an important staple food most Nigerians consume (Ajiboye et al., 2021; Usoro & Udoh, 2021). As a result, farmers in Nigeria take advantage of the large rice market and vast arable land to invest in its cultivation and milling (Ajiboye et al., 2021). The quality and consumption of local rice in Nigeria have improved recently (Oluwaseun & Baiyegunshi, 2019). Yusuf et al. (2020) opined that although more investors are attracted to and involved in the local rice business in Nigeria, consumption and importation of the crop have continued unabated. Moreover, challenges such as inadequate capital, credit facilities and lack of a suitable transport system impede the successful marketing of rice in Nigeria (Nwali & Maureen, 2019). According to David et al. (2020), most Nigerian processed rice is parboiled, and parboiling reduces important components such as aluminium, nickel, chromium and manganese; this could affect the purchase behaviour of consumers with dietary knowledge (Ogunleke & Baiygunshi, 2019). The above argument calls for an empirical investigation of foreign rice admiration and local rice rejection in Nigeria (Kashi, 2013; Sulhaini et al., 2020; Sulhaini, Sagir, & Sulaimiah, 2021). In this regard, some studies were carried out on admiration of foreign rice in the Nigerian context (Ogunleke & Baiyegunshi, 2019; Nwachukwu & Achike, 2020; Babatunde et al., 2019; Yusuf et al., 2020).

Babatunde et al. (2019) studied consumers' demand for local rice in southwestern Nigeria. The research specifically described the socioeconomic characteristics of rice-



consuming households in the study area; assessed the attributes perception of respondents on local rice consumption in the study area. Data were collected from 150 rural household heads using a well-structured questionnaire based on the specific objectives of the study. Data collected were analysed using descriptive statistics, the Tobit regression model, and Double Bound Contingent Valuation Method. The double-bound logit model estimation of the potential demand for local rice revealed that the potential demand was N559.92. This falls below the price of foreign rice, the substitute for local rice in the study area showing a weak potential demand. The study found grain quality and quantity of local rice consumed, ease of preparation, as significant reasons for the purchase of rice while household income, size, year of formal education and bid amount negatively affect the demand for local rice.

Similarly, Nwachukwu and Achike (2020) examined determinants of consumption preference of local versus imported rice brands in Enugu State, Nigeria. They studied the consumption preference of the different brands of rice consumed and examined the preferred attributes of rice quality. Data for the survey was collected using a questionnaire administered to 106 consumers across twelve communities in six local government areas and three agricultural zones in the state. Descriptive statistics and semantic differential scaling were used to analyse the data collected. Rice quality (75.7%) and packaging (71.4%) were the reasons consumers gave for their preference of the local rice brand and imported rice brand, respectively. The attribute that makes consumers prefer local rice brand include availability, taste, swelling capacity, and minimal use of ingredients. While consumers of imported rice prefer the brand because of its cleanliness, full grain size and ease of preparation. The study made two recommendations. Firstly, the good attributes of local rice brands should be complemented with qualities such as cleanliness, good packaging and full grain size to compete with imported rice and also increase demand. Secondly, the ban on the importation of foreign rice is maintained to encourage the production of local rice and hence increase consumption and the incentives saved in doing so should be invested in local rice production to increase the quantity and the quality of local rice brands.

Ogunleke and Baiyegunshi (2019a), studied the Effect of households' dietary knowledge on local (Ofada) rice consumption in southwest Nigeria using a simultaneous equation system that accommodates censored dependent variables and continuous endogenous dietary knowledge. The study collected and used survey data from 600 rice



consumers' households in the study area and hypothesized that dietary knowledge affects the consumption of local (Ofada) rice. Their findings revealed that dietary knowledge is significantly influenced by factors such as being a household meal planner and the presence of household members on a special diet. Dietary knowledge was found to positively influence the consumption of local (Ofada) rice, as were some sociodemographic variables. The study recommended that effective dietary education about health and other benefits of consuming local (Ofada) rice should be developed to promote its consumption in Nigerians' diets.

In the same vein, Olannye and Yengizifa (2018), studied Value-Added Strategies and Consumer's Preference for Locally Produced Rice in Nigeria. The study population was made up of rice consumers in Bayelsa, Delta and Rivers states. Krejcie & Morgan's statistical table was used to ascertain the sample size of 384 respondents and they were selected using a multistage sampling method. The statistical tools used for data analysis include; simple percentage, mean, frequency and multiple regression analysis. The findings showed that all variables examined such as form value-added strategy, brand value-added strategy, and place value-added strategy were significant and positive factors that affect consumer's preference for rice production in Nigeria. And that the effect is strongest with the form value-added strategy, followed by the place value-added strategy, and brand value-added strategy respectively. The study concluded that any rice production company that embarked on post-harvest technologies and activities (value-added strategies) could create consumers' preference for local rice. It, therefore, recommends among other things; that local rice producers in Nigeria should strive to improve in critical areas such as protein coating, de-stoning, de-strigaring, whitening, branding, packaging, labelling, storage, and transportation to create consumers' preferences. The study also recommended that the government, private businesses and financier agencies support commercial rice production businesses in Nigeria to go into value addition so that consumers would shift to prefer local rice products, which in turn will command premium prices as well as growth and development of the Nigerian economy.

Consequently, more empirical studies are needed in Nigeria to determine the relationship between Xenocentrism and Consumer Behaviour among rice consumers in Nigeria. The recommendations from these studies will provide avenues for farmers, agribusiness entrepreneurs, investors, consumers and government to exploit the



opportunities in the local rice value chain. The construct of Xenocentrism has been acknowledged as an essential determinant of consumer behaviour (Venugopal et al., 2022). The literature reviewed has shown that some studies were carried out to find factors that affect Xenocentrism and consumer Purchase intentions and Consumer Behaviour (Diamantopoulos et al., 2019; Lawrence, 2012). From these reviews, Xenocentrism was found to be one of the most significant factors affecting consumers' purchase intention (Diamantopoulos et al., 2018). As a result, there is a growing interest among scholars to investigate the relationship between Xenocentrism and Consumer Behaviour.

2.5 LITERATURE GAP

In the consumer sphere, consumer Xenocentrism appears to result in a preference for foreign products even when domestic products are qualitatively and functionally similar or better. Evidence of consumer Xenocentrism in different national settings suggests that the phenomenon is universal (e.g., Zhou and Hui, 2003; Khanna, 2001; Batra, Ramaswamy, Alden, Steen Kamp, and Ramachander, 2000). However, Xenocentric consumers appear to be found in proportionally more significant numbers in emerging market countries (Zanyar Sheikhepoor et al., 2019), which might explain why this phenomenon has received little attention. This study, therefore, is necessary to unravel the determinants of this preference for strategic policy decisions that may guide improvements in the production, processing and marketing of local rice brands for obvious positive contributions to food security, national income and gross domestic product.

Also, among the most significant literature gap which the present study attempts to fill is a model that tests the effect of Income on the relationship between Xenocentrism and consumer behaviour in Nigeria. Therefore, the most important literature-based uniqueness of the present study is, unlike previous similar studies, differentiate itself by introducing moderating variable between the variables under investigation (Xenocentrism and Consumer Behaviour) as recommended by Mansour et al., (2019). Moreover, the introduction of the third variable is based on the recommendation of scholars that if there are inconsistent results between the independent and dependent variables, there is a need to introduce a third variable to see if it can enhance the relationship (Baron & Kenny 1986).



The present study attempts to examine Moderating Effect of Income on Xenocentrism and Rice Consumers' Behaviour in Northwest Nigeria. This relationship is depicted using the conceptual framework on the next page. Specifically, the current study is intended to attempt to fill the following gaps: First, a significant gap that this study will attempt to close is the incorporation of a demographic variable into the model as a moderator based on the suggestion by Gabold and Gantilga (2021) which previous studies did not consider. Also, Balabanis & Diamantopoulos (2019) recommend the introduction of moderators between Xenocentrism and Consumer Behaviour. Based on these suggestions from previous studies, income will be introduced as a moderator. Secondly, the study will be conducted in the northwest geopolitical zone of Nigeria. The zone comprises seven traditional and cosmopolitan states and is home to people of different ethnic groups, social classes, cultures and religions. The finding could be generalised to the Nigerian context since the population is more extensive than in previous studies and consists of varied respondents. Thirdly, based on the recommendation of Venugopal et al. (2022) to use a specific product category sample, the study will be conducted among rice consumers. Fourthly, the study will adopt an offline, face-to-face survey, as suggested by Venugopal et al. (2022). Lastly, the fifth contribution of the present research is that most previous studies were carried out in Asian, European and American countries with different cultural values; this study will be conducted in the Nigerian context.

3 METHODOLOGY

This study used a cross-sectional design in which data was obtained once during the entire study using a self-administered questionnaire. The survey design is more suitable for this research than the longitudinal research design, because considering the time of the research may not be suitable for longitudinal research. The population of this study is made up of all rice consumers in the northwest Nigerian states of Jigawa, Kaduna, Kano, Katsina, Kebbi and Sokoto and Zamfara. The population of rice consumers in these states is large and heterogeneous in nature. Hence, Cochran formula 1963 was used to calculate 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, The formula is $n = z^2 \cdot [p \cdot q] / d^2$ where **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 α 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. Thus, with the unknown population in Kano, Kaduna, Jigawa, Kebbi and Katsina States 323 respondents were selected as sample size in the five states, the probability of every rice consumer is equal to any other among the population as each member has the same or equal chance of being selected. Hence, the total sample size is 600 which is distributed equally to the five states at 120 per state. Moreover, a simple random selection procedure was employed for the distribution of the questionnaires to the respondents in each state.

The source of data collection and method of data collection for this study are Primary and Survey respectively. In that, a total of 600 questionnaires were distributed to 600 respondents at 120 per (each of the five) states. The researcher used 40 questionnaires to test the reliability of the instrument by use of reliability values (Cronbach 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 Perceived Quality	0.629
Foreign Brand Admiration	0.778
Product Country Image	0.695

Source: Survey, Computed Using SmartPLS 4 Software, 2024

Table 1 reveals that all the variables have Cronbach Alpha Values above the 0.6 mark recommended by Mohsen and Reg (2011). In addition, composite reliability is seen as a good contributor to internal consistency and for it to be achieved the study requires a value of not less than 0.50 and that is termed as valid and sufficient for a given model. If any of the values are found to be less than 0.50 then is considered insufficient in respect of the reliability measurement of the coefficient (Tenenhaus, Vinzi, Chatelin, & 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 2.



Table 2: AVE, Composite Reliability and Cronbach Alpha

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	The average variance extracted (AVE)
Consumer Behaviour	0.770	0.772	0.845	0.522
Product Country Image	0.879	0.897	0.903	0.541
Foreign Brand Admiration	0.832	0.835	0.872	0.462
Income	0.851	0.859	0.887	0.530
Product Perceived Quality	0.814	0.816	0.871	0.576

Source: Survey, 2023 Computed Using SmartPLS 4 Software

Since the composite reliability of the model is all greater than 0.70 therefore, that indicates that the composite reliability coefficients of the research latent constructs are consistent and valid as they ranged from 0.772 to 0.906. In addition, the Cronbach alpha of all the variables falls within the range of 0.770 and 0.879 and that signifies how consistent and reliable are the construct. Thus, the study continues.

3.1 MODEL SPECIFICATION

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

$$Y_i = \beta_0 + \beta_1 X_i + \epsilon_t \dots \dots \dots (1)$$

- 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

Thus the model of the study without a moderator will be:

$$CONB_i = \beta_0 + \beta_1 POPQ_i + \beta_2 FBAD_i + \beta_3 PCIM_i + \beta_4 INCM_i + \epsilon_i$$

When a moderator is introduced, the model will be:

$$CONB_i = \beta_0 + \beta_1 POPQ_i + \beta_2 FBAD_i + \beta_3 PCIM_i + \beta_4 INCM_i + \beta_5 POPQ * INCM_i + \beta_6 FBAD * INCM_i + \beta_7 PCIM * INCM_i + \epsilon_i$$



Where:

CONB	= Consumer Behaviour
POPQ	= Product Perceived Quality
FBAD	= Foreign Brand Admiration
PCIM	= Product Country Image
INCM	= Income
ϵ_i	= Error term
β_0	= Constant
$\beta_1- \beta_3$	= Coefficient of the independent variables
β_4	= Coefficient of the Moderator
$\beta_5- \beta_7$	= Coefficient of the Interactions
i	= Cross-sectional indicator

3.2 METHOD OF DATA ANALYSIS

Collected data were analysed through the use of Structural Equation Modelling statistical techniques (SEM) with the help of Smart PLS4 software.

3.3 TEST OF SIGNIFICANCE

The measurement of the variables which include Consumer Behaviour, Income, Product Perceived Quality, Foreign Brand Admiration and Product Country Image are presented in Table 3. below.

Table 3: Variable Measurements

Variables	Measurement	Sources
Consumer Behaviour	Five constructs which include CONB1, CONB2, CONB3, CONB4 and CONB5	(Eastman, Goldsmith, & Flynn, 1999)
Income	Nine constructs which include INCM1, INCM2, INCM3, INCM4, INCM5, INCM6, INCM7, INCM8 and INCM9	(Nguyen, 2021)
Product Perceived Quality	Five constructs which include POPQ1, POPQ2, POPQ3, POPQ4, and POPQ5	(Sulhaini, Junaidi, & Sulaimiah, 2020)
Foreign Brand Admiration	Eight constructs which include FBAD1, FBAD2, FBAD3, FBAD4, FBAD5, FBAD6, FBAD7 and FBAD8	(Sulhaini, Junaidi, & Sulaimiah, 2020)
Product Country Image	Eight constructs which include PCIM1, PCIM2, PCIM3, PCIM4, PCIM5, PCIM6, PCIM7 and PCIM8	(Sulhaini, Junaidi, & Sulaimiah, 2020)

Source: Author's Compilation, 2024



Consumer Behaviour used five constructs which include CONB1, CONB2, CONB3, CONB4 and CONB5 while Income used nine constructs which include INCM1, INCM2, INCM3, INCM4, INCM5, INCM6, INCM7, INCM8 and INCM9.

In the case of Product Perceived Quality, the study used five constructs which include POPQ1, POPQ2, POPQ3, POPQ4, and POPQ5.

Meanwhile, the study used eight constructs which include FBAD1, FBAD2, FBAD3, FBAD4, FBAD5, FBAD6, FBAD7 and FBAD8 for Foreign Brand Admiration

Product Country Image used eight constructs which include PCIM1, PCIM2, PCIM3, PCIM4, PCIM5, PCIM6, PCIM7 and PCIM8.

In gathering empirical evidence to gain new insights about a situation and answer questions that prompt undertaking of the research, the study collected primary data and responses received from respondents was based on a five (5) point Likert scale, ranging from strongly disagree to strongly agree, where 1 represented strongly disagree (SD) and 5 represented strongly agree (SA). The Likert scale was used to measure respondents' knowledge and perception of rice consumption. A Likert scale was used because it is easy to read and complete by participants.

The questionnaire was subdivided into two (2) sections. The first section addressed the demographic characteristics of the respondents, while the second section addressed the research variables. The reason for choosing to use questionnaires is in eliciting the required data needed to test the formulated hypotheses. It is also considered most appropriate because it allows for the collection of data from many respondents within a short time and provides a high degree of data standardization and adoption of generalized information amongst any population.

4 RESULTS AND DISCUSSION

The study considered the distribution of 600 questionnaires to the rice consumers in Kano, Jigawa, Kaduna, Kebbi and Katsina States of Nigeria. The questionnaires were distributed physically and telephone calls were made for the participants who were unable to answer their questionnaires within the period under the study. These calls were necessary to retrieve a higher number of distributed questionnaires from the respondents as prescribed by Kadam and Bhalerao, (2010). 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 questionnaires, therefore, is assumed sufficient for the analysis (Smith, 2015). Table 4 below shows the participation of the customers. Table 4 shows the summary of the response rate for this study.

Table 4: Questionnaires response rate

Response	Frequency/Rate
Total distributed questionnaires	600
Total returned questionnaires	545
Total rejected questionnaires	51
Total valid questionnaires	494
The total response rate in percentage	82%

Source: The Researcher's computation using SPSS version 23

4.1 DEMOGRAPHIC PROFILE OF THE RESPONDENTS

The data presented in the descriptive statistics are from the survey and these include gender, age, marital status, qualification and occupation as well as the percentage responses of the questionnaire returned from Jigawa, Kaduna, Kano, Katsina, and Kebbi States. For clarity and ease of understanding, the data obtained from the field survey were presented in the tables below:

Table 5: Gender Distribution of Respondents

		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Male	394	80	80	80
	Female	100	20	20	100
	Total	494	100	100	

Source: Survey, 2023 Computed Using SPSS Version 23

The gender of the respondents is evenly distributed between males and females. Table 5 above reveals that 394 representing 80% of the respondents were male while 100 of the respondent which represent 20% were female. This implies that the majority of the respondents in Jigawa, Kaduna, Kano, Katsina, and Kebbi States were more male than their female counterparts.



Table 6: Age of the Respondents

Age	Frequency	Per cent	Valid Percent	Cumulative Percent
20-30	75	15.2	15.2	15.2
31-40	150	30.4	30.4	45.6
41-50	200	40.4	40.4	86.0
50 and above	69	14	14	100.0
Total	494	100.0	100.0	

Source: Survey, 2022 Computed Using SPSS Version 23

Table 6 above shows the age of the respondents. Out of the 494 respondents, 75 representing 15.2% have an age between 20-30 years while 150 people representing 30.4% of the respondents' age fall between 31-40 years. The ages of the respondents that fall within 41-50 are 200 which represents 40.4% which simply indicates that they are the majority. Among the respondents aged between 50 and above 69 people were accounted for 14% of respondents and they are the lowest among the rice consumers in the study area as seen in Table 6.

Table 7: Occupation of the Respondents

Occupation	Frequency	Per cent	Valid Percent	Cumulative Percent
Civil Servant\ Employee	150	30.4	30.4	30.4
Business Owner	250	50.6	50.6	81.0
Self Employed	70	14.2	14.2	95.2
Others	24	4.8	4.8	100
Total	494	100.0	100.0	

Source: Survey, 2023 Computed Using SPSS Version 23

In this study, the survey shows that the majority of the respondents are Business Owners. At 250 they represent 50.6% of the total respondents. Followed by Civil Servants/Employees who accounted for 30.4% of the respondents as their number was 150. Meanwhile, 70 rice consumers representing 14.2% of the respondents are self-employed, while 24 rice respondents who represent 4.8% of the total fall under **Others**.



Table 8: Monthly Income of the Respondents

Monthly Income	Frequency	Per cent	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 8 above, at least 50 of the respondents earn less than N50,000 income and these represent only 10.1% of the respondents. Meanwhile, those with income between N51,000 and N100,000 70 where accounted for 14.2% of the respondents. Those with income ranging from 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 7 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 a level of income that ranges between N201,000 and N250,000 are only 65 and they accounted for 13.2% of the respondents. Those that have an income ranging from N251,000 to N300,000 were 35 which is 7.1% and the respondents that have income of N301,000 and above are the least as their number is only 10.

4.2 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 9.



Table 9: Descriptive Statistics

Variable	N	Mean	Std. Deviation
Consumer Behaviour	494	4.7165	0.3729
Income	494	4.7810	0.3803
Product Perceived Quality	494	4.8032	0.3334
Foreign Brand Admiration	494	4.7696	0.3474
Product Country Image	494	4.7468	0.2693

Source: The Researcher Computation Using SPSS Version 23 Software

To explain the description properly, Table 9 disclosed the statistical mean and standard deviation of 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 a 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. Similarly, from the same Table 8 Income variable has a mean of 4.7810 and a standard deviation of 0.38034 scores. This also, indicated that the scores of Income were a little bit higher than Consumer Behaviour. Whereas, Product Perceived Quality has scores of 4.8032 and 0.3334 for mean and standard deviation respectively. These indicate that the scores were greater than the previous variables even though they are all for Strongly Agreed. In addition, Foreign Brand Admiration as a latent variable has a mean of 4.7696 and a standard deviation of 0.3474 scores. Finally, Product Country Image has scores of 4.7468 and 0.2693 for mean and standard deviation respectively, which indicated that the scores were almost close to the previous variables even though they are all for Strongly Agreed. In conducting any multivariate analysis there is a need for screening of data. This is because the quality and the meaningful outcome of the analysis depend more or less on the initial data cleaning. Therefore, missing data and outliers were checked.



Table 10. Summary of Statistics

		Consumer Behaviour	Income	Product Perceived Quality	Foreign Brand Admiration	Product Country Image
N	Valid	494	494	494	494	494
	Missing	0	0	0	0	0
Mean		4.72	4.78	4.80	4.77	4.75
Std. Deviation		0.38	0.38	0.33	0.35	0.27
Skewness		-1.07	-1.36	-1.68	-1.35	-0.93
Std. Error of Skewness		0.12	0.12	0.12	0.12	0.12
Kurtosis		-0.10	0.12	1.68	0.32	-0.12
Std. Error of Kurtosis		0.24	0.24	0.24	0.24	0.24
Minimum		3.00	3.00	3.00	3.00	4.00
Maximum		5.00	5.00	5.00	5.00	5.00

Source: Survey, 2023 Computed Using SPSS Version 23

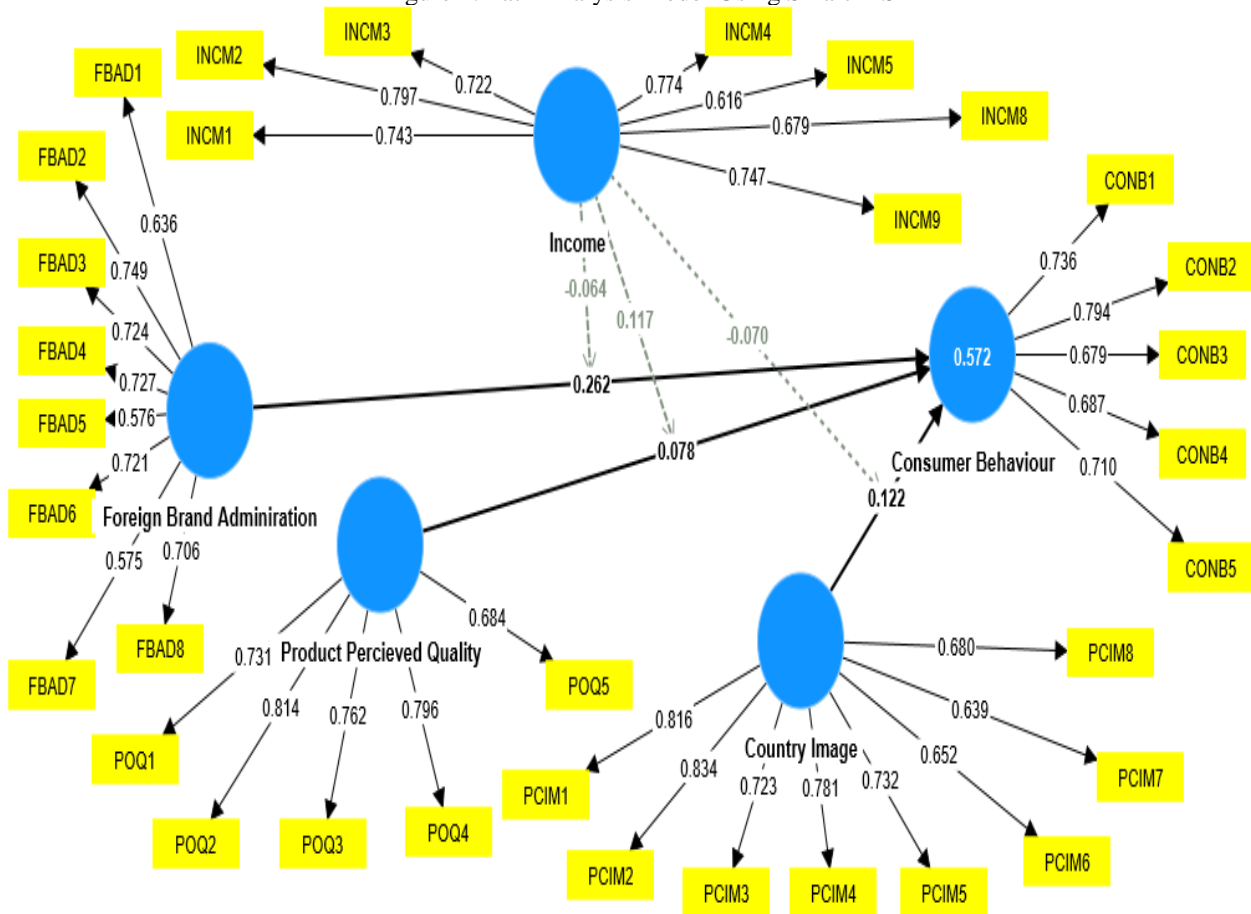
4.3 ASSESSMENT OF PLS-SEM PATH MODEL RESULTS

It is paramount in research to mention the findings which include the goodness-of-fit (GoF) index as it is relevant for model validation because it can differentiate between invalid from valid models (Hair et al., 2011). Therefore, the ongoing research has applied a two-step process regard to the evaluation and reporting of PLS-SEM path findings (Becker, Klein, & Wetzels, 2012; Hair, Hult, Ringle, & Sarstedt, 2014; Sarstedt, Ringle, Smith, et al., 2014). These include (a) assessment of the measurement model which compose of examining individual item reliability, examination of internal consistency reliability, ascertaining convergent validity, and ascertaining discriminant validity. The other is (b) assessment of the structural model which includes, assessing the significance of path coefficients, evaluating the level of *R*-squared values, determining the effect size and ascertaining the predictive relevance.

4.4 ASSESSMENT OF MEASUREMENT PATH MODEL

This refers to the determination of the value of individual items such as item reliability and internal consistency reliability as well as content validity, discriminant validity and convergent validity. This is done after computation of the path model analysis as seen in Figure 1.

Figure 1: Path Analysis Model Using SmartPLS 4



Source: Computed Using SmartPLS 4 Software, 2024

The issue of assessing the individual item reliability is assessed using the value of Cronbach alpha of the individual variable. The reliability is achieved if the value of the said Cronbach alpha is above 50% in line with the rule of thumb for the determination of items loading provided it falls in the range of 0.40 and 0.70 (Hair, Hult, Ringle, & Sarstedt, 2014; Sarstedt, Ringle, Smith, et al., 2014). Meanwhile, this study covers 35 items and 2 of the items were deleted as all their loadings are in the range of 0.575 to 0.834. Since the Cronbach alpha of all the variables is still greater than 0.5 therefore, this study considered all the loadings of the variables as sufficient in terms of reliability. In addition to that, all individual items' Cronbach Alpha is greater than 50% as suggested by Hair, et al (2014), thus, the study continues.



Table 4.11: Correlations between Latent Variables and Square of their AVE

	Consumer Behaviour	Income	Product Perceived Quality	Foreign Brand Admiration	Country Image
Consumer Behaviour	0.722				
Income	0.691	0.728			
Product Perceived Quality	0.572	0.586	0.759		
Foreign Brand Admiration	0.663	0.667	0.707	0.680	
Country Image	0.584	0.611	0.688	0.630	0.736

Source: Survey, Computed Using SmartPLS 4 Software, 2024

In addition, discriminant validity can be obtained through a comparison of the cross-loadings and indicator loadings of the study. Similarly, to obtain sufficient discriminant validity, all the existing indicator loadings have to be above cross-loading values. Therefore, Table 4.11 demonstrated the cross-examinations between reflective and loading indicators as in Chin (1998). Therefore, this indicated that there is sufficient discriminant validity for future statistical analysis because the entire values of the loadings indicator were above the values of cross-loadings.



Table 4.12: Cross Loadings of the Constructs

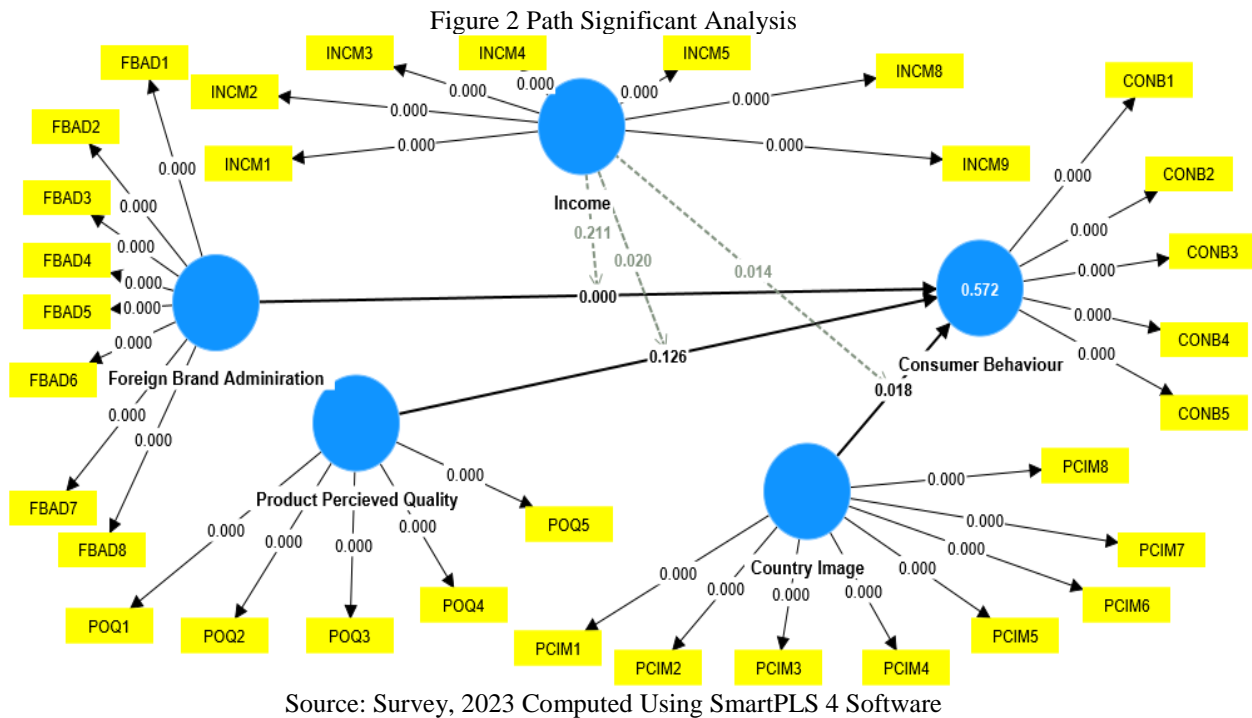
	Consumer Behaviour	Foreign Brand Admiration	Income	Country Image	Product Perceived Quality
CONB1	0.736				
CONB2	0.794				
CONB3	0.679				
CONB4	0.687				
CONB5	0.710				
FBAD1		0.636			
FBAD2		0.749			
FBAD3		0.724			
FBAD4		0.727			
FBAD5		0.576			
FBAD6		0.721			
FBAD7		0.575			
FBAD8		0.706			
INCM1			0.743		
INCM2			0.797		
INCM3			0.722		
INCM4			0.774		
INCM5			0.616		
INCM8			0.679		
INCM9			0.747		
PCIM1				0.816	
PCIM2				0.834	
PCIM3				0.723	
PCIM4				0.781	
PCIM5				0.732	
PCIM6				0.652	
PCIM7				0.639	
PCIM8				0.680	
POQ1					0.731
POQ2					0.814
POQ3					0.762
POQ4					0.796
POQ5					0.684

Source: Survey, 2023 Computed Using SmartPLS 4 Software

4.5 DATA ANALYSIS

4.5.1 Assessment of Significance of the Structural Model

Having been satisfied with the measurement model, this research also assessed the structural model as the critical assessment condition. The ongoing research used standard bootstrapping criteria with a total number of 5000 bootstrap statistical samples on finding the significant level of the path coefficients (Hair et al., 2014; Hair et al., 2011; Hair et al., 2012; Henseler et al., 2009). Therefore, Figure 2 and Table 4.11 indicated the estimate of the structural model.



4.5.2 Path Coefficient for Direct and Moderating Relationships

The findings show a positive relationship as seen in Table 4.11 and Figure 2 which has a parameter of $\beta = 0.262$. This means that an increase in Foreign Brand Admiration by one will increase Consumer Behaviour among rice consumers in Nigeria by 0.262 and other factors remain constant. With the t-value Of 4.791 and the p-value 0.00 therefore, the relationship is said to be statistically significant since the t-statistics value is greater than the critical value which has a value of 1.25 at a 1% level of significance using a two-tailed test. That means that there is sufficient evidence to reject the null hypothesis since there is an established relationship. Therefore, the null hypothesis that said there is no relationship between Foreign Brand Admiration and Consumer Behaviour among rice consumers in Nigeria are hereby rejected. Based on that, this study concludes that null hypothesis one is rejected.

On the contrary, in examining the second hypothesis also predicted that there is no relationship between Product Perceived Quality and Consumer Behaviour. The findings based on Figure 2 and Table 4.11 shows no relationship between Product Perceived Quality and Consumer Behaviour among rice consumers in Nigeria thus, the parameter of $\beta = 0.078$ happened by chance. This also means that an increase in Product Perceived Quality by one will not have a corresponding increase in Consumer Behaviour among rice consumers in Nigeria other factors remain constant. Since the t-value of the



said relationship is 1.5317 and the p-value is 0.126 therefore, the relationship is said to be statistically insignificant since the t-statistics value is less than the critical region with the value of 1.75 at a 10% level of significance using two-tailed test also. That indicates that there is no sufficient evidence to reject the null hypothesis that is formulated on the said relationship, thus, the null hypothesis that said there is no relationship between Product Perceived Quality and Consumer Behaviour among rice consumers in Nigeria could not be rejected. Therefore, this study concludes that the null hypothesis could not be rejected considering the result obtained in Table 4.12.

Table 4.13: Summary of Hypotheses Testing

Hypothesis	Coefficient	T Statistics	P Values	Decision
Foreign Brand Admiration -> Consumer Behaviour	0.262	4.791	0.000	Rejected
Product Perceived Quality -> Consumer Behaviour	0.078	1.532	0.126	Failed to Reject
Product Country Image -> Consumer Behaviour	0.122	2.374	0.018	Rejected
Income x Foreign Brand Admiration -> Consumer Behaviour	-0.064	1.252	0.211	Failed to Reject
Income x Product Perceived Quality -> Consumer Behaviour	0.117	2.327	0.020	Rejected
Income x Country Image -> Consumer Behaviour	-0.070	2.469	0.014	Rejected

Source: The Researcher Computation Using SmartPLS 4 software.

Similarly, the third 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 4.13 and Figure 3 which has a parameter of $\beta = 0.122$. This means that an increase in Product Country Image by one will increase Consumer Behaviour among rice consumers in Nigeria by 0.122 and other factors remain constant. With the t-value of 2.374 and the p-value 0.018 therefore, the relationship is said to be statistically significant since the t-statistics value is greater than the critical value which has a value of 1.45 at a 5% level of significance using a two-tailed test. That means that there is sufficient evidence to reject the null hypothesis thus, there is an established relationship, therefore, the null hypothesis that said there is no relationship between Product Country Image and Consumer Behaviour among rice consumers in Nigeria is hereby rejected. Based on that, this study concludes that null hypothesis three is rejected.



4.5.3 Assessment of Variance Explained in the Endogenous Latent Variables

In assessing the structural model in PLS-SEM there is a need for R-squared value which is a measurement of model fitness (Hair et al., 2011). The R-squared value is the proportion of statistical variation of the dependent variable that is accounted for by the predictor variable of the study (Hair et al., 2011). According to Hair, Sarstedt, Hopkins and Kuppelwieser (2014), the R-squared value should be at least 0.10 for a proper model. Furthermore, in PLS-SEM it considered, R-squared values of 0.50 to 0.99, and strong, R-squared values of 0.20 to 0.49 as moderate while anything between 0.10 to 0.19 is weak (Hair et al., 2014). Since the R-square of the models of the study is 0.572 for the consumer Behaviour model, therefore, the model of this study is said to be strong as seen in Table 4.14.

Table 4.14: R-Square

	R Square	R Square Adjusted
Consumer Behaviour	0.572	0.566

Source: Survey, Computed Using SmartPLS 4 Software, 2024

This simply means that the independent and the moderating variables Foreign Brand Admiration, Product Perceived Quality, Product Country Image and Income accounted for 57.2% of all the variation in Consumer Behaviour. Therefore, endogenous latent variables of the ongoing research achieved acceptable levels of the R-squared values as at strong.

5 DISCUSSION OF FINDINGS

5.1 DIRECT RELATIONSHIP BETWEEN FOREIGN BRAND ADMIRATION AND CONSUMER BEHAVIOUR AMONG RICE CONSUMERS IN NIGERIA

The first objective of this study is developed to determine the significant effect of Foreign Brand Admiration on Consumer Behaviour among rice consumers in Nigeria. Thus, the PLS-SEM result shows that Foreign Brand Admiration is positively and significantly associated with Consumer Behaviour among rice consumers in Nigeria. This can be observed from a beta coefficient of 0.262, T-value of 4.791 and p-value of 0.000 which is significant at 1%. This implies that for every 1% increase in Foreign Brand Admiration, the Consumer Behaviour among rice consumers in Nigeria will increase by 0.262. Consequently, the result produces a basis to reject the first null hypothesis formulated which presumed that Foreign Brand Admiration has no significant effect on



Consumer Behaviour among rice consumers in Nigeria. This confirms by the empirical findings of the previous studies (Camacho & Salazar-concha, 2020; Mandler, 2019; Sulhaini, Junaidi Sagir, & Sulaimiah, 2020; Swoboda & Sinning, 2020; Yu, Zhou, & Huang, 2022), who also documented that Foreign Brand Admiration has positive and significant influence with Consumer Behaviour. In general, the result provides further support for the assertion of the Cognitive Dissonance Theory (CDT) which suggests that individuals experience psychological discomfort when their beliefs and behaviours are inconsistent. To reduce this discomfort, individuals may change their beliefs or behaviour to align with each other. Thus consumers can this theory to justify their purchase decisions, even if they are not entirely satisfied with their purchase by confirming the positive influence of this resource on consumption which in the case of this study is Consumer Behaviour among rice consumers in Nigeria.

5.2 DIRECT RELATIONSHIP BETWEEN PRODUCT PERCEIVED QUALITY AND CONSUMER BEHAVIOUR AMONG RICE CONSUMERS IN NIGERIA

The second objective of this study is developed to determine the significant effect of Product Perceived Quality on Consumer Behaviour among rice consumers in Nigeria. Thus, the PLS-SEM result shows that Product Perceived Quality is insignificantly associated with Consumer Behaviour among rice consumers in Nigeria. This can be observed from a beta coefficient of 0.078, T-value of 1.532 and p-value of 0.216 which is insignificant. This implies that there is no relationship between Product Perceived Quality and Consumer Behaviour among rice consumers in Nigeria. Consequently, the result produced a basis in which the study failed to reject the second null hypothesis formulated which presumed that Product Perceived Quality has no significant effect on Consumer Behaviour among rice consumers in Nigeria. This confirms by the empirical findings of the previous studies (Hanslim et al., 2020; Hoe, 2018; Konuk, 2019; Sinurat et al., 2021; Zhong & Moon, 2020), which also documented that Product Perceived Quality has positive and significant influence with Consumer Behaviour. The study is also supported by the Cognitive Dissonance Theory (CDT) which suggests that individuals experience psychological discomfort when their beliefs and behaviours are inconsistent. To reduce this discomfort, individuals may change their beliefs or behaviour to align with each other.



5.3 DIRECT RELATIONSHIP BETWEEN PRODUCT COUNTRY IMAGE AND CONSUMER BEHAVIOUR AMONG RICE CONSUMERS IN NIGERIA

The third objective of the study is developed to determine the influence of Product Country Image on Consumer Behaviour among rice consumers in Nigeria. Based on the result, it shows that Product Country Image associates positively with Consumer Behaviour among rice consumers in Nigeria. This can be observed from a beta coefficient of 0.122, T-value of 2.374 and p-value of 0.018 which is significant at 5%. This implies that for every 1% increase in Product Country Image, the Consumer Behaviour among rice consumers in Nigeria will increase by 0.122. Consequently, the result produces a basis to reject the first null hypothesis formulated which presumed that Product Country Image has no significant effect on Consumer Behaviour among rice consumers in Nigeria. This confirms by the empirical findings of the previous studies (Fauser & Agola, 2021; Sapic et al., 2021; Serrano-Arcos et al., 2021; Yan & Ahmad, 2022), which also documented that Product Country Image has a positive and significant influence with Consumer Behaviour. In general, the result provides further support for the assertion of the Cognitive Dissonance Theory (CDT) which suggests that individuals experience psychological discomfort when their beliefs and behaviours are inconsistent by confirming the positive influence of this theory on Consumer Behaviour among rice consumers in Nigeria.

5.4 IMPLICATIONS OF THE MAJOR FINDINGS

The results of this study provide several theoretical, methodological and practical implications. These implications represent the contributions of the study which are expected to benefit the existing body of knowledge within the business administration and management research, policymakers, donors, NGOs and other funding agencies in formulating policies, providing financial and other support that will improve rice consumers choices in Nigeria especially if they are to curtail Xenocentrism.

5.5 THEORETICAL IMPLICATIONS

This present study has discovered many theoretical contributions to the relationship between Foreign Brand Admirations, Product Perceived Quality, Product Country Image and Consumer Behaviour. Therefore, the conceptual framework of this study was developed based on the previous empirical evidence as well as the theoretical



gaps identified in the literature. Specifically, it highlights the moderating role of Income on the association between Foreign Brand Admiration, Product Perceived Quality, Product Country Image and Consumer Behaviour. This is also supported and explained by Reasoned Action, Cognitive Dissonance and Self Perception theories suggest that Foreign Brand Admiration, Product Perceived Quality and Product Country Image play a vital role in determining Consumer Behaviour.

Although few previous empirical studies have investigated the direct relationship between Foreign Brand Admiration, Product Perceived Quality, Product Country Image and Consumer Behaviour (Naala et al., 2017; Amirkhani & Reza, 2015; Al-Ansari, Altalib & Sardoh, 2013; Zhou & Li, 2010), this study find it difficult to established any available literature, which is conducted on moderating role of Income on the relationship between Foreign Brand Admiration, Product Perceived Quality, Product Country Image and Consumer Behaviour. Thus, the present study is empirically addressed this theoretical gap by extending the understanding of how Income interacts with Foreign Brand Admiration, Product Perceived Quality and Product Country Image to Influence Consumer Behaviour.

5.6 METHODOLOGICAL IMPLICATIONS

The present study also offered several methodological contributions to the body of knowledge. First, this study used first-order using PLS-SEM with the aid of Smart PLS Version 4 software to examine Foreign Brand Admiration, Product Perceived Quality and Product Country Image on Consumer Behaviour. Therefore, the research successfully reduced the complexity associated with Foreign Brand Admiration, Product Perceived Quality and Product Country Image construct, thereby achieving simplicity. This enables the expansion of theoretical contribution by creating.

5.7 PRACTICAL IMPLICATIONS

Apart from the theoretical and methodological contributions, the presents study has also offered several practical contributions to the management and owners of rice producers, policymakers such as the Central Bank of Nigeria, Federal Government that is so keen on rice production under the administration of President Muhammad Buhari and academic researchers in designing the policies and programs on rice consumption in the country.



6 CONCLUSION AND RECOMMENDATIONS

The study reveals that Foreign Brand Admiration has a significant and positive effect on Consumer Behaviour among rice consumers in Nigeria. This indicates that an increase in Foreign Brand Admiration will lead to increase in Consumer Behaviour in favour of foreign rice for rice consumers in Nigeria and vice versa. However, the study could not establish any relationship between Product Perceived Quality and Consumer Behaviour among rice consumers in Nigeria. This indicates that there is no relationship between Product Perceived Quality and Consumer Behaviour among rice consumers in Nigeria. The study also established that Product Country Image has a significant and positive effect on Consumer Behaviour among rice consumers in Nigeria. This indicates that an increase in Product Country Image will lead to an increase in Consumer Behaviour in favour of foreign rice among rice consumers in Nigeria and vice versa.

In addition, the study established that Income moderates the relationship between Product Perceived Quality and Consumer Behaviour among rice consumers in Nigeria. This is because the result is significant therefore, this study concludes that Income moderates the relationship between Product Perceived Quality and Consumer Behaviour among rice consumers in Nigeria. Moreover, the study established that Income moderates the relationship between Product Country Image and Consumer Behaviour among rice consumers in Nigeria. This is because the result is significant therefore, this study concludes that Income moderates the relationship between Product Country Image and Consumer Behaviour among rice consumers in Nigeria.

In line with the objectives of this study, the following recommendations are made;

- i. Governments especially at the federal and state levels in Nigeria should promote national orientation and patriotism among citizens to reduce Foreign Brand Admiration among rice consumers in the country. This would reverse the preference for foreign rice brands over local rice brands. This is imperative provided these governments want to protect and uplift the local rice industry which would have a positive effect on the Nigerian economy.
- ii. The government and other stakeholders in Nigeria should pay less attention to Product Perceived Quality as consumers' behaviour toward foreign rice is indifferent when compared to local rice as the parameter is insignificant.
- iii. The Government and rice producers in Nigeria should strive to improve the country's image and rice quality standards so that consumers can favour local



brands over foreign ones as their present behaviour tends to favour foreign rice since the parameter is positive and significant. Deliberate efforts must be made to rebrand Nigeria and improve its reputation locally and internationally. This is very necessary provided the government wants to protect and promote local rice production which could have a positive effect on the Nigerian economy.



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