

BUY NAIJA TO GROW THE NAIRA: QUANTITATIVE ASSESSMENT OF THE EFFECTS OF ACCOUNTABILITY AND TRANSPARENCY OF LOCAL MANUFACTURERS ON CONSUMERS' TRUST ON LOCALLY MADE GOODS

Professor Ikenna Chukwu

&

Benneth Iloka

Marketing Department,

Faculty of Management Sciences

Enugu State University of Science and Technology (ESUT)

Abstract

The Nigerian economy has witnessed numerous hitch backs in the past decade, and the government has been on a continuous push to restore the African giant's stands in the global economic sphere. One of the recent measures by the government is its buy naija to grow the naira campaign, designed to induce patriotism among its citizens and push for higher exports with the overall aim of increasing its foreign exchange earnings. This research is designed to assess the influence of accountability and transparency of the local manufacturers on the consumers' trust towards locally made products, with reference to its overall impact on nation building. Questionnaire was hosted via GoogleForm and distributed electronically across Nigeria. A total of 453 responses were gathered. Findings from this study indicate that accountability and transparency significantly, positively influence trust of customers toward locally made products in Nigeria. Thus, it was recommended that as a matter of nation building, local manufacturers need to enhance their accountability and transparency measures as such would improve consumers' trust towards locally made products. The eventual outcome will be increased purchases and the Nigerian

government being able to boost its economy with Nigerians buying naija to grow the naira.

Keywords: Accountability, Transparency, Trust, Customers, Nigeria, Naija, Naira

Introduction

Since history, the Nigerian, which was always dependent on oil, has gone through a number of turmoil. For the governments that have always been put in charge of the economy, ensuring sustainable economic performance and nation building have always been among their top list of strategies. The whole experience witnessed a new dimension in 2016, when the brewing economic crisis in Nigerian resulted in the country's stock market falling to its lowest point in three years and investors moved to dump stocks as a result of the uncertainties that surrounded one of Africa's biggest economies (Kazeem, 2016a). It was further stated by Kazeem (2016a) that the resulting reaction of the investors was mainly triggered by the continued fall in oil prices, as uncertainties surrounded the Nigerian economy considering that oil sales bring about 70% of its earnings. The currency policies of Nigeria's Central Banks further worsened the situation as the economy faced

falling external reserves, with strict foreign exchange restrictions imposed by the apex bank and this measure was criticized for badly affecting the lives of Nigerians.

In a bid to stop the economic bleed, the government of Nigeria, as led by President Buhari, enacted a number of measures geared towards encouraging exports as the country aims to boost its earnings from foreign exchange. One of these measures was a social media campaign with a Twitter hashtag: *#BuyNaijaToGrowTheNaira*, calling on the Nigerians to patronize local products in order to save the Naira and boost the economy (Kazeem, 2016b; Oyeboode, 2016; Moszynski, 2016). The campaign later went viral as the government hoped to stoke patriotism and trigger growth in the local manufacturing sector (Kazeem, 2016b). However, a question that hasn't been answered is whether such a campaign will bring about the desired outcome (Oyeboode, 2016). The success of the campaign isn't just in increasing local production but also should be measured in terms of how the customers will respond to the increased production. In terms of economics, production isn't complete until the product gets to the final consumers.

In terms of definition, transparency is used to reference the public availability of usable information about a given brand. It comes with the ability of mitigating the risk of corruption because it allows for scrutiny of these information from the public actors and other people that use it to make decisions. Therefore, companies have the obligation to provide their customers with clarity about their manufacturing process and other information that might influence their decisions. Thus, transparency is viewed as a necessary, although not sufficient, condition for ensuring accountability and prevention of corruption (Savedoff, 2007). On the other hand, accountability is used to reference the obligation that the company has to explain,

ensure understanding, and take responsibilities with respect to their actions, performance, and decisions. That is to say, the company is responsible for acting in line with the commitments and standards they have made with the customers by offering quality products and services that meet the exact needs of these customers. There are three elements of accountability that have been highlighted by experts as: 1) answerability, that is, the obligations to justify their actions; 2) enforcement, in the form of the consequences that will be imposed if the said action isn't undertaken and if unsatisfactory justification is offered as the reason for not undertaking the actions; and 3) responsiveness, the willingness of those that have been held accountable to respond to the demands made against them (Hussmann, 2011).

Extant literatures highlight that consumer's trust towards the manufacturer have significant influence on their purchase decisions (Kosiba et al., 2018), and accountability and transparency of the manufacturers influence consumers' level of trust. Trust is an integral part of the customers' decision making process, as the decision to purchase a given product is based on the trust that the product will likely yield expected outcome (to the minimum), or exceed the expectation (in maxima). However, when conceptualizing trust, past studies have shown that trust comes in varied dimensions (Chai & Kim, 2010; Gefen et al., 2003; Hsu et al., 2007; Kosiba et al., 2018; Ratnasingam, 2005). For the purpose of attaining the research aim within this present study, trust is conceptualized from one dimension: trust in the manufacturer. The essence of this conceptualization is because past studies have highlighted the significant influence of trust on customers' engagement (Johnson & Grayson, 2005; Putnam, 1993) and in recent times by Kosiba et al. (2018). Van Tonder and Petzer (2018) where it has been asserted

that trust plays a pivotal role on the relational exchange that occurs between stakeholders in business settings. On the same note, trust is established as the main factor when it comes to buyer-seller interactions (MacMillan et al., 2005; Morgan & Hunt, 1994; Verma et al., 2016), as it comes with the potential of reducing perceived risks and bringing about enhanced commitment of the consumers to the service provider (Van Tonder&Petzer, 2018); with the commitment bringing about increased level of engagement from the customers towards the service provider, as well as resulting positive influence on the loyalty of customers (Brodie et al., 2013; So et al., 2014). This goes to show that trust not only affects loyalty, but also influences other factors that have impact on consumers' loyalty. In the service sector, there are also extant literatures where trust is mentioned as one of the six most engaging constructs within the spheres of banking, insurance, and healthcare (Agariya& Singh, 2011; Kosiba et al., 2018), as well as being considered the most defining construct for customer loyalty in the insurance and banking sector (Agariya& Singh, 2011; Kosiba et al., 2018). Therefore, the dominant effects of trust aren't far reaching within the empirical domain. In addition, it is stated that when the customers trust a given brand, it would reduce their overall perceived risks, leading to an improvement on their commitment towards a service provider (Van Tonder&Petzer, 2018), and the impact of that commitment is that the customers will become engaged with service organizations, bringing about improvements on their loyalty towards the brand (Brodie et al., 2013; So et al., 2014; So et al., 2016).

Therefore, in consideration of the positive effects that trust has on the purchase decision as well as loyalty of the consumers, it is imperative to assess the factors that influence consumers' development of trust.

In view of this, this research is aimed to assess the effects of accountability and transparency from the side of the manufacturer's on consumers' trust towards locally manufactured products in Nigerian. The essence of this study is centred on nation building by referencing the *buy naija to grow naira* campaign developed by the government of Nigeria.

Statement of the Problem

In a *Forbe's small business strategy* review, Fertik (2019) offered an extensive discussion on how businesses can get customers to trust them. In this review, Fertik (2019) pointed out that trust is critical in the course of building any relationship between the business and their customers. Further highlight from this review is that there have been increased interests on customers' trust over the years, notwithstanding the continued efforts of businesses to wind up transparency and accountability initiatives with focus being shifted towards. To demonstrate the impact of lack of trust on businesses, Fertik (2019) highlighted the 2018 Facebook scandal where it was revealed that Facebook handed over 87 million user profiles to the Cambridge Analytica. Following this revelation, Facebook's shares dropped by over 24% with the company losing \$134 billion in its market value within a week (Fertik, 2019). It was also reported by Accenture that U.S brands loss about \$756 billion annually as a result of lack of trust with another study by PushOn affirming this view as it suggests that lack of consumer confidence in brand might be the factor for delayed purchase decision – or might actually be pushing them to switch to other brands (Fertik, 2019; PushOn, 2018; Perry, 2018).

On what needs to be done in order to develop the desired level of consumer trust, Fertik (2019) stated that companies should prioritize building a reputation of

accountability and transparency. It was also revealed by Giselle (2014), in a study where participants were asked to assess companies based on how they attend to transparency in response to a crisis, that companies who had a reputation for transparency and accountability were considered more trustworthy than their counterparts. In response, Fertik (2019) stated that one of the ways through which companies can build a reputation for being accountable and transparent is through their management and response to reviews. This view was also affirmed in the recent 2019 Retail Reputation Report, where it was reported that retailers are not responding to negative reviews about their products (Reputation.con, 2020). In essence, once the consumers report negative feedback about a given brand, the company shouldn't put its head in the sand. Necessary measures should be proactively enacted to ensure that these customers' feedbacks are gathered and analyzed with the right actions taken to discover and inform the company about it. Once done, the company should ensure that it removes negative reviews in most cases, in order to affirm its image as a transparent and accountable brand.

Bateman and Bonanni (2019) extended the discussion of the importance of transparency and accountability on the side of the manufacturers to their entire supply chain, highlighting that the extent of accountability and transparency the manufacturer is able to offer the consumers depend extensively on the supply chain. The suppliers of raw materials and distributors of finished goods have a role to play in this regard, and the company (manufacturer) is encouraged to regulate the transfer of this transparency and accountability to the final consumers through its raw material suppliers and distributors of finished goods.

From the review of literature, it is evidenced that the application of accountability and

transparency constructs with respect to their influence on development of trust have mainly been within the government sector (Vian, 2019). In areas where business have been the centre of discussion, focus has always been on North America, Europe, India and China (for instance (Yu, Feng, &Hubacek, 2013), with majority of the discussions being centred on the supply chain (for instance, (Gupta & Mason, 2014; Mol, 2010; Zhang, Luna-Reyes, Pardo, &Sayogo, 2016; Mol, 2015; Egels-Zandén et al., 2015; Grimard et al., 2017); with predominant focus on the governance aspect of supply chain ((Bush, et al., 2015; Bruckner, Fischer, Tramberend, &Giljum, 2015; Lambin&Meyfroidt, 2011; Meyfroidt, Lambin, Erb, &Hertel, 2013; Heilmayr&Lambin, 2016; Lambin et al., 2014; Börner, Kis-Katos, Hargrave, &König, 2015; Gibbs et al., 2015; Nepstad et al., 2014; Gereffi& Lee, 2016; Ponte & Sturgeon, 2014).

The review of literature shows that much attention has not been directed towards understanding the accountability and transparency constructs from the manufacturer's dimension and no study has been conducted to assess its influence on customer's trust with respect to locally made products. In view of this gap, this research is developed to fill this void, with keen interest on applicability of this correlation from the dimension of nation building.

Objectives

In view of the above discussions, the objectives of this research were:

1. To assess the influence of manufacturer's accountability on development of trust among Nigerian consumers.
2. To assess the influence of manufacturer's transparency on development of trust among Nigerian consumers.

3. To determine whether manufacturer's accountability and transparency influence consumer's trust towards locally made products.

Questions

In view of the above objectives, the following questions guided the development of this study:

1. Does manufacturer's accountability influence customers' trust?
2. Does manufacturer's transparency influence customers' trust?
3. To what extent doesn't the accountability and transparency of the manufacturer's influence the trust of customers towards locally made products in Nigeria?

Methodology

Considering that no study has been undertaken within the context of this research, there was no existing scale on how to measure accountability and transparency of manufacturers. Thus, for the purpose of the present study, accountability was measured on the basis of the manufacturers to: accept blame for poor quality, take responsibility for their inability to meet the customers' level of expectation, and adopt necessary measures to correct negative feedback about their products. On the other hand, transparency was measured in terms of: detailed description about the contents of the products being sold, and availability of information about the company for public consumption.

Likert's 5-points rating scale was used in this study and data were gathered via structured questionnaires. In consideration of COVID_19 realities, the questionnaire was distributed electronically. The original questionnaire was hosted via GoogleForms and advertisements were made through Facebook, Twitter and Google. Target-based adverts were adopted with responses gathered from Nigeria. A total of 453

responses were gathered and all of them are valid responses. The reason is because it was made impossible to submit the questionnaire without filling all required fields, and the implication is that any submitted questionnaire had responses for all the required fields. To ensure validity, only numbers can be keyed into the numerical section and only alphabets can be keyed into the alphabetical sections. Sample size determination wasn't applied in this research as the overall purpose was to gather as many samples as possible within the designated time frame.

In terms of analysis, descriptive, correlation and linear regression analysis were conducted. The descriptive statistics focused predominantly on respondents' demographics, correlation focused on the relationship between variables, while linear regression focused on proof of hypothesis. For this study, the hypothesis holds thus:

H₁: *Manufacturers' accountability influences the trust of consumers towards locally made products in Nigeria.*

H₂: *Manufacturers' transparency influences the trust of consumers towards locally made products in Nigeria.*

Analysis

Table 1: Demographics of the respondents

Demographic variables	Frequency	Percentage
Gender		
Female	254	56.1
Male	199	43.9
Age		
17 or younger	32	7.1
18-20	76	16.8
21-30	126	27.8
31-40	120	26.5
41-50	65	14.3
51-60	15	3.3
60 or above	19	4.2
Education		
Less than	32	7.1

high school		
High school	56	12.4
Certificate / Diploma	106	23.4
Degree	195	43.0
Masters	45	9.9
Doctorate	19	4.2

How often do you buy local products

Seldom	40	8.8
At least once per week	174	38.4
At least once per month	190	41.9
At least once per year	49	10.8

Source: Research survey 2018

Analyses of respondents' demographics are featured in the table (1). In terms of the gender majority (56.1%) reported being females, followed by their male counterparts

(43.9%). Majority of the respondents were aged 21-30 years (27.8%), followed by 31-40 years old (26.5%), 18-20 years old (16.8%), 41-50 years old (14.3); and those aged 17 or younger, 51-60 and 60 or above all reported lesser than 10% of the total response respectively. Educational level of the respondents were also assessed with majority of the respondents have degree certificate (43%), followed by those with certificate / diploma (23.4%), high school (12.4%), and those with less than high school certificate, master's degree, and doctorate all accounting for less than 10% of the total response respectively. The final question from the demographic variable looked at how often respondents purchase local products and responses show that majority buy local products at least once per month (41.9%), followed by at least once per week (38.4%), at least once per year (10.8%) and finally seldom (8.8%).

Table 2: Correlation analysis

		Transparency	Accountability	Trust
Transparency	Pearson Correlation	1	.810**	.763**
	Sig. (2-tailed)		.000	.000
Accountability	Pearson Correlation	.810**	1	.690**
	Sig. (2-tailed)	.000		.000
Trust	Pearson Correlation	.763**	.690**	1
	Sig. (2-tailed)	.000	.000	

** . Correlation is significant at the 0.01 level (2-tailed).

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

The variables studied showed strong positive correlation as contained in the table (2). At a value of 0.810 (81%), there is a strong positive correlation between transparency and accountability; at a value

of 0.763 (76.3%), there is a strong positive correlation between transparency and trust; and at a value of 0.690 (69%), there is a strong positive correlation between accountability and trust. Essentially, an

increase in accountability and transparency will result in subsequent increase on the

trust consumers have towards locally made products in Nigeria.

Table 3: Linear Regression Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.999	.423		4.725	.000
	Transparency	.231	.174	.133	1.333	.000
	Accountability	.815	.063	1.246	12.883	.000
a. Dependent Variable: Trust						

For the researchers, the coefficient table offers necessary information that can be used to deduce whether the independent variables yield statistically significant influence on the dependent variable, and the analysis of the mode is best done by focusing on the “Sig” column together with the value in the “B” column as contained under the “unstandardized coefficient” column in the table (3). The coefficient is interpreted as: holding every other variable constant, every unit increase

For transparency, the interpretation is that holding all other variables constant, any unit increase in transparency will bring about 0.231 increases in customer trust, and this increase is statistically significant ($p = 0.000 < 0.05$). Therefore, transparencies of manufacturers bring about positive, significant influence on trust of consumers towards locally made products in Nigeria.

For accountability, the interpretation is that holding all other variables constant, any unit increase in accountability will bring about a resulting 0.815 unit increase in trust, and this increase is statistically significant ($p = 0.000 < 0.05$). Therefore, accountability has positive, significant influence on customers’ trust towards locally made products in Nigeria.

Recommendation

Based on the discoveries from this research, it is recommended that local manufacturers

should adopt accountability and transparency measures together with their business strategies. This is because the Nigerian consumers trust locally made products from companies that have high accountability and transparency records. The implication of this trust is that purchases will increase and Nigerians will eventually be able to *buy naija in order to grow the naira*.

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