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EFFECT OF SERVICE QUALITY ON CUSTOMER LOYALTY IN PUBLIC TRANSPORTATION

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ABSTRACT
This study investigates the effect of service quality on customer loyalty in the public transportation sector in Kano Metropolis. Public transport systems are vital to cities' socio-economic development, providing essential mobility for large populations. Despite its importance, many public transport services struggle to retain loyal customers because of the perceived deficiencies in service quality. A total of 377 questionnaires were distributed to public transport users. Valid responses were analyzed using SPSS version 2.0 and Smart PLS 3.0. Findings from the study show that while affordability as an individual dimension of service quality does not have a statistically significant influence on customer loyalty, the overall construct of service quality has a significant and positive impact. Among the dimensions assessed, affordability and extent of service emerged as the most impactful in shaping overall perceptions of service quality. Meanwhile, comfort, extent of service, and reliability were found to significantly influence customer loyalty. The findings provide valuable insights for public transportation operators seeking to improve customer loyalty. By prioritizing service quality improvements, operators can enhance customer loyalty and ultimately, their competitive edge in the market. The study is suggesting that public transportation companies should significantly focus on safety, comfort, and affordability.
Keywords: Service quality, Customer loyalty, Public Transportation.

1. INTRODUCTION

Nigeria's transportation sector plays a vital role in the country's economic development. According to the National Bureau of Statistics (NBS), the transportation sector contributed about 3% to Nigeria's Gross Domestic Product (GDP) in 2020 (NBS,2020). A breakdown of the sector's contribution shows that road transport accounted for the largest share, with a contribution of 2.4% to GDP, followed by air transport with 0.4% and water transport with 0.2% (NBS,2020).

Despite being a major contributor to the country's economy, the transport sector which includes the seaport, airports, railways, and roads was said to be plagued by many problems, including inadequate funding for transportation infrastructure, unwise political decisions, a lack of data on transportation planning, poor project execution and worst of all, a high level of corruption (Hoang, 2017; Akinnaso, 2017; Babatunde, 2020).However, public transport systems are vital to the socio-economic development ofcities, providing essential mobility for large populations (Vuchic, 2005). Despite its importance, many public transport services struggle to retain loyal customers because of the perceived deficiencies in service quality(Eboli &Mazulla,2019). The study of Eboli and Mazulla (2019) found that 72% of public transport users reported being dissatisfied with the service quality, citing issues such as reliability, comfort and safety. A survey of 1,500 public transport users found that 60% of respondents reported being unlikely to continue using the service due to perceived deficiencies in service quality. Customer loyalty is critical for revenue and also, contribute to reducing congestion, pollution, and the overall environmental impact of private vehicle use (Chen & Chang,2005).

These challenges in service quality particularly issues related to reliability, comfort, safety, and general dissatisfaction among user shave profound negative effects on businesses, especially in terms of profitability and sustainability. Disloyal customers may speak negatively about the business, switch to competitors, lodge complaints, or even initiate legal action (Tosun & Söyük, 2019; Dölarslan, 2013; Hanzaee & Rezaeyeh, 2013). Such dissatisfaction can deter potential customers from using the service (Shamsudin & Razak, 2018; Shamsudin, 2018), weaken the financial stability of the business (Basari & Shamsudin, 2020), and spread negative word of mouth (Shamsudin et al., 2019). It may ultimately lead to business failure (Hamzah & Shamsudin, 2020), the loss of competitive advantage (Oh & Kim, 2017; Pizam et al., 2016; Worsfold et al., 2016), erosion of brand value and market share (Konuk,

2019; Jun et al., 2017; Min & Min, 2011; Bihamta et al., 2017), and even business discontinuity (Aminuddin et al., 2020). On a broader scale, such instability in the transport sector can negatively impact the global economy through rising unemployment (Hamzah & Shamsudin, 2020). The important factors affecting customer satisfaction identified by Lin, Wu, and Chang (2010) are product quality, service quality, system quality and a considerable level of perceived price. The following are some of the factors influencing customer satisfaction; friendly employees, courteous employees, knowledgeable employees, helpful employees, accuracy of billing, billing timeliness, competitive pricing, service quality, perceived value, good value, billing clarity, quick service, product quality, price, consumer emotion, personal factors, situational factors, perception of equity or fairness and product features (Angelova & Zekiri 2011; Boulter, 2013; Horsu& Yeboah, 2015).

Notwithstanding, previous researchers have explored several dimensions of studies on service quality and customer loyalty in various domains. In the public transportation sector, for instance, studies have assessed the influence of service quality and customer satisfaction on loyalty (Ona, 2021; Bismo et al., 2018), while others evaluated the standardization of suburban bus services (Sulaiman et al., 2021; Berezny & Konecny, 2019). Additionally, Putri et al. (2018) examined how service quality and brand trust affect loyalty through customer satisfaction in transportation services.

Moreover, a contextual gap has been identified, as the majority of these studies were conducted in developed countries. For example, Wang, Zhang, Zhu, and Wang (2020) studied the impact of service quality and customer satisfaction on reuse intention in urban rail transit in Tianjin, China. They suggested that their model could be adapted for use in developing countries with high population density and relatively low income, such as Nigeria.

Collectively, these empirical studies including those conducted in both developed and developing contexts have significantly advanced understanding of how service quality dimensions such as reliability, fare level, and comfort influence customer satisfaction and loyalty within the public transportation industry. While many have shown a strong positive relationship between service quality and customer loyalty (Ung, 2019; Getachew, 2019; Horsu & Yeboah, 2015), others, such as the study by Nwachukwu et al. (2019), highlight user dissatisfaction in local contexts like Lagos, Nigeria.

Additional, from theoretical perspectives, the relationship between service quality and customer loyalty have been identified by different researches. To explain this relationship, the present study would adopt the Expectancy disconfirmation theory (Oliver, 1980) as underpinning.

Although there are empirical studies that focus on various dimensions of service quality, the current study seeks to adopt a multidimensional construct of service quality to include five dimensions of RECSA (Reliability, Extent of Service, Comfort, Safety and Affordability).

Studies reveal that consumers prefer to utilize private vehicles because public transportation (Bus, Tricycle, Taxis) are uncomfortable and provides poor quality services (The Department of Transport, 2015).Using the RECSA (reliability, extent of service, comfort, safety, and affordability) model which is adapted from the following research studies, this paper will examine the relationship between service quality and customer loyalty in the context of intercity public transportation (Vilakazi & Govender, 2014; Horsu& Yeboah, 2015; Khuong & Dai, 2016; Luke & Heyns, 2017).

2. LITERATURE REVIEW

2.1 Customer Loyalty

By raising the quality of their goods and services, businesses aim to keep their customers loyal. As understanding of consumer loyalty leads to proper responsiveness, severe rivalry, market saturation and internationalisation. The 1940s saw the emergence of the concept of consumer loyalty. Ever since, loyalty has been regarded as a quantifiable construct. The conceptions of loyalty have undergone evolution, and now there are three dimensions of loyalty: multidimensional loyalty, behavioural loyalty, and attitudinal loyalty (Dick & Basu, 1994; Oliver 1999; Chadha & Kapoor, 2009; Worthington, 2010; Terblanche & Boshoff 2010; Ilona, 2015).

Mohamad and Adetunji (2019) suggest that loyalty is not only a behaviour but also an attitude. A customer's favourable disposition toward a service in comparison to other businesses providing the same good or service is used to gauge their level of attitude loyalty. The term "behavioural loyalty" describes a customer's steadfast commitment to buying a product or service even when there are competitive alternatives available. In general, both attitudinal and behavioural loyalty reflect customers' inclination, commitment and readiness to acquire, repurchase and suggest a service to others.

2.2 Service Quality

The marketing discipline is where the complexity of service quality is most frequently highlighted. The overall concept of service quality is multifaceted and developed by assessing the way various service-related criteria are constructed (Malik 2012). This is the reason why the idea of service quality is still developing (Slack et al., 2020).

Researchers and practitioners in every field, including transportation, have become interested in service

quality. According to Johns (1999), services are intangible goods whose production is viewed as an activity rather than a tangible good. Slack et al. (2020) define quality as a dynamic state pertaining to people, processes, goods, services, and the environment that either meets or beyond expectations. For the concept of service quality to be understood as an attempt to satisfy customers' needs and desires as well as the accuracy of its delivery in harmony with their expectations.

2.3 Conceptualizing the Nexus between the Variables and Hypothesis Development

2.3.1 Reliability and Customer Loyalty among Public Transport Users in Kano

Reliability refers to a company's ability to provide quick and accurate services (Mohamad & Adetunji, 2019). A transport firm can provide the service it promised consistently, accurately, and on time. In other words, when considering whether a transport firm is reliable, customers look out for those transporters that are consistent, accurate and time conscious in the delivery of their stated promises (Ikenna, 2021). Morgan and Hunt (1994) say that reliance and commitment are key to building loyalty.

According to Putri, Wahab, Shibab and Hanafi (2018), customer loyalty will arise when there is trust from customers to the product or service. The higher the customer's confidence in a product, the higher the level of customer loyalty to a brand. The commitment of customers to the product is a trust in using a product that includes recommendations and beliefs. Thus, the higher the level of consumer loyalty to a brand. Reliability also includes the extent to which the information provided to consumers is accurate and can be accounted for (Herawaty et al., 2022). Recent studies have reinforced that consistent, reliable service is a predictor of commuter satisfaction in both conventional and technology-driven public transport systems (Rezaei, Tavitiyaman, & Zhang, 2022; Yilmazkuday, 2023).

H1: Reliability is positively related to Customer Loyalty among public transport users in Kano.

2.3.2 Extent of Service and Customer Loyalty among Public Transport Users in Kano

The extent of public transportation service is a critical factor, encompassing the availability of service on weekends, weekdays, and evening hours (Horsu & Yeboah, 2015). It also refers to the scope and level of services that an organization provides to its customers (Ung, 2019). The longer the services rendered, the more loyal customers would be. More recent findings suggest that frequency, coverage, and timely availability of transit services are now even more critical in shaping commuter retention due to urban sprawl and increased dependency on multimodal transport (Nduka & Agunwamba, 2021; Afriyie et al., 2023).

H2: Extent of service and customer loyalty among public transport users in Kano.

2.3.3 Comfort and Customer Loyalty among Public Transport Users in Kano

The quality of public transportation experience is significantly enhanced by amenities such as a guaranteed seat, a smooth ride, and a sheltered waiting area (Horsu & Yeboah, 2015). Comfort refers to the convenience of commuters in general. Comfort as perceived by commuters is positively related to customer expectation and customer loyalty (Khoung & Dai, 2016). Contemporary studies emphasize the importance of factors such as air-conditioning, reduced noise, and ergonomic seating in building commuter trust and loyalty, especially in developing cities (Feng et al., 2021; Oluwafemi et al., 2024).

H3: Comfort and customer loyalty among public transport users in Kano.

2.3.4 Safety and Customer Loyalty among Public Transport Users in Kano

The safety aspect of public transportation is paramount, involving a low probability of accidents, mechanical failures, and personal assault, thereby ensuring a secure travel experience. Safety can be seen as freedom from danger, risk, and doubt encompassing both physical safety and psychological security (Eniola & Dada, 2018). Safety also refers to the knowledge and courtesy on the part of employees and their ability to convey trust and confidence (Luke & Heyns, 2017). Recent studies confirm that safety and trust in transit systems especially in high-density urban environments remain critical determinants of long-term customer retention (Okafor et al., 2022; Zhang, 2023).

H4: Safety and customer loyalty among public transport users in Kano.

2.3.5 Affordability and Customer Loyalty among Public Transport Users in Kano

Husein (2002) explains that prices are a number of valued issues by consumers with the benefits of owning or using a product or service whose value is determined by the buyer and seller through bargaining or determined by the seller for a similar price to a buyer. Price becomes the consumers' consideration if they will make a purchase decision for a product or service (Husein, 2002). Soleh, Harini, and Djamaludin (2018) also assert that affordability influences passengers' decision-making process. Newer research confirms that fare fairness, consistency in ticketing, and economic pressures strongly affect riders' likelihood to remain loyal to public transport, particularly in inflation-prone developing economies (Adebayo & Shittu, 2023; Owusu & Boateng, 2022).

H5: Affordability and customer loyalty among public transport users in Kano.

3. METHODOLOGY

In order to have a clear definition of the population for this research. The researcher selected only students of Bayero University Kano (BUK). The targeted population are the users of public transportation (tricycle) among students of BUK, the population of the study consist of nineteen thousand, four hundred and seventy-nine users of tricycle. According to BUK 2023 Annual report, 2023/2024 number of admitted students is 28,362 with the exclusion of 8883 student leaving in the Campus hostels. Tricycle is being selected because it is the most commonly used public transport in Kano Metropolis. According to Krejcie and Morgan (1970), the population of 19,479, the sample size should be 377. Therefore 377 responses were collected from tricycle users through an online questionnaire created from Google form (the link was sent to faculty and department representatives to share in student's social media platforms). A questionnaire as an instrument for data collection was employed in the study to get answers from respondents and to measure customers' perceptions.377 questionnaires were administered to users of public transport (Keke-Napep) in Bayero University Kano. Thus, the effort yielded 360 responses, which accounted for 96% response rate. However, 8 questionnaires were deemed unusable because a significant portion of the instruments were not filled by the respondents. Hence, 352 were considered for the analysis. This accounted for a 94% response rate. Sekaran (2003) opined that a 30% response rate is adequate for a survey. Thus, the study achieved a good response rate.

4. RESULTS AND DISCUSSION

4.1 Measurement Model

Measurement model is a systematic and empirical analysis of the relationship between variables indicators and the constructs, as well as between the constructs. The two are measurement models that a research can choose dependent on the relationship between the indicators and the latent variables. These are reflective and formative measurement models. This study examined the reflective measurement model by analyzing the internal consistency analysis (Cronbach's alpha and composite reliability), Convergent Validity (AVE), and Discriminant Validity (Fornell&Larckercriterion, Cross-loading,Hetro-trait-mono-trait ratio analysis). (Hair et al., 2014; Hair et al., 2011; Henseler et al., 2009). Individual item reliability was assessed by examining the outer loadings of each construct's measure (Duarte & Raposo, 2010; Hair et al., 2014; Hair et al., 2012). Following the rule of thumb for retaining items with loadings between .40 and .70 (Hair et al., 2014), it was discovered that out of 28 items 5 was deleted because it presented loadings below the threshold of 0.40 therefore in the whole model, only 23 items were retained as they hadloadings between 0.686 and 0.960.

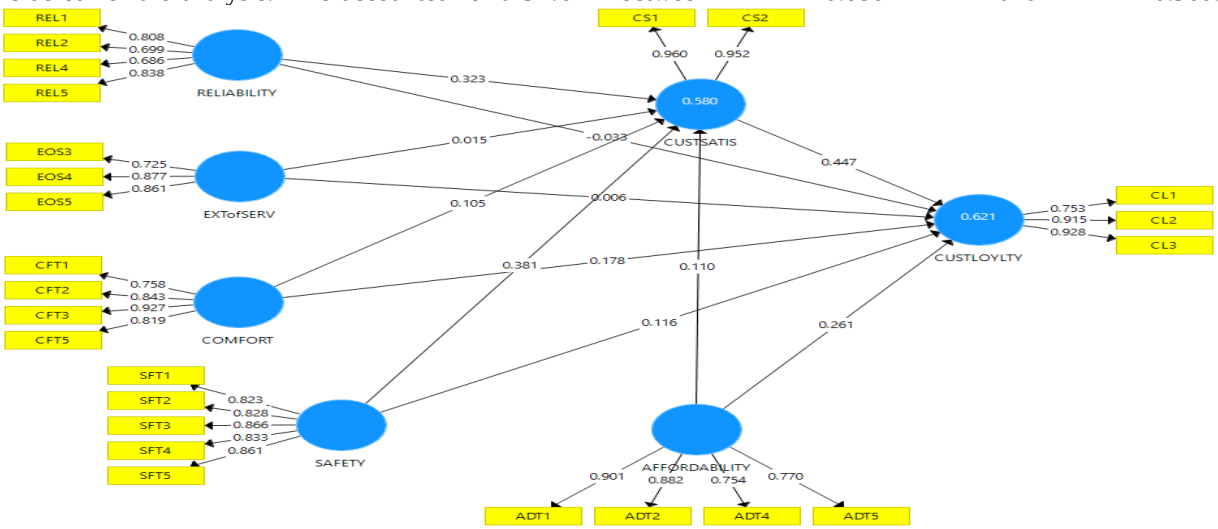

Table 1: Loadings, Composite Reliability and Average Variance Extracted

Latent constructs and indicators	Standardized Loadings	Composite Reliability	Average Variance Extracted
Reliability		**0.845**	**0.579**
REL1	0.808		
REL2	0.699		
REL4	0.686		
REL5	0.838		
Extent of Service		**0.863**	**0.679**

EOS3	0.725		
EOS4	0.877		
EOS5	0.861		
Comfort		**0.904**	**0.704**
CFT1	0.758		
CFT2	0.843		
CFT3	0.927		
CFT5	0.819		
Safety		**0.924**	**0.710**
SFT1	0.823		
SFT2	0.828		
SFT3	0.866		
SFT4	0.833		
SFT5	0.861		
Affordability		**0.898**	**0.688**
ADT1	0.901		
ADT2	0.882		
ADT4	0.754		
ADT5	0.770		
Customer Loyalty		**0.902**	**0.755**
CL1	0.753		
CL2	0.915		
CL3	0.928		

Source: Source: Researcher's computation using SPSS Version 20. (2024)

Table 2 below shows the correlations among the latent constructs as compared with the square root of the AVE (values in bold face). The square roots of the AVE are all greater than the correlations among the latent constructs, suggesting adequate discriminant validity (Fornell & Larcker, 1981; Kura, 2014).

Table 2: Latent Variable Correlations and Square Roots of Average Variance Extracted

Latent Variables	ADT	CFT	CL	EOS	REL	SFT
AFFORDABILITY	**0.829**					
COMFORT	0.319	**0.839**				
CUSTOMER LOYALTY	0.526	0.586	**0.869**			
EXTENT OF SERVICE	0.468	0.463	0.489	**0.824**		
RELIABILITY	0.253	0.485	0.476	0.628	**0.761**	
SAFETY	0.381	0.704	0.636	0.546	0.589	**0.842**

Previous studies used Fornell and Larcker (1981) for assessing the discriminant validity. Recently Henseler (2015) disapproved the Fornell and Larcker criterion. They found out that the previous criterion is still lacking in establishing the distinctiveness between constructs that prompted them to suggest a more robust approach that could capture the discriminant among the constructs under study. Heterotrait-monotrait (HTMT) was conducted using Smart PLS 4.0 software. The criterion has high sensitivity and specificity in detecting discriminant validity problems and more empirical evidence is needed to use this approach. However, to assess discriminant validity, model setup along with how conservative the researcher wants to be in assessment of discriminant validity should also be kept in view (Henseler, 2015). If the HTMT value is below 0.90, discriminant validity has been established between reflective constructs.

Table 3: Heterotrait-monotrait ratio (HTMT) - Matrix

Latent Variables	ADT	CFT	CL	EOS	REL	SFT
AFFORDABILITY	-					
COMFORT	0.336	-				
CUSTOMER LOYLTY	0.553	0.646	-			
EXTENT OF SERVICE	0.556	0.566	0.572	-		
RELIABILITY	0.315	0.584	0.580	0.830	-	
SAFETY	0.403	0.798	0.705	0.671	0.717	-

Source: Researcher, (2024)

Assessment of Variance Explained in the Endogenous Latent Variables

Another important criterion for assessing the structural model in PLS-SEM is the *R*-squared value, which is also known as the coefficient of determination (Hair et al., 2011; Hair et al., 2012; Henseler et al., 2009). The *R*-squared value represents the proportion of variation in the dependent variable(s) that can be explained by one or more predictor variable (Elliott & Woodward, 2007; Hair et al., 2010; Hair et al., 2006). Although the acceptable level of R^2 value depends on the research context (Hair et al., 2010), Falk and Miller (1992) propose an R-squared value of 0.10 as a minimum acceptable level. Meanwhile, Chin (1998) suggests that the *R*-squared values of 0.67, 0.33, and 0.19 in PLS-SEM can be considered as substantial, moderate, and weak, respectively. Table 4 presents the *R*-squared values of the dependent and mediating variable.

Table 4: Variance Explained in the Endogenous Latent Variables

Constructs	**R^2**	**Assessment criterion suggested by Cohen (1988)**
Customer Loyalty	0.621	substantial

Source: Researcher, (2024)

Assessment of Effect Size (f^2)

Effect size indicates the relative effect of a particular exogenous latent variable on endogenous latent variable(s) by means of changes in the *R*-squared (Chin, 1998). It is calculated as the increase in *R*-squared of the latent variable to which the path is connected, relative to the latent variable's proportion of unexplained variance (Chin, 1998).

Cohen (1988) describes f^2values of 0.02, 0.15 and 0.35 as having small, moderate, strong effects respectively. Table 5 shows the respective effect sizes of the latent variables of the structural model.

Table 5: Effect Sizes of the Latent Variables on Cohen's (1988) Recommendation

Constructs	F^2	Effect Size
Affordability	0.131	Moderate
Comfort	0.041	Small
Extent of Service	0.000	Small
Reliability	0.001	Small
Safety	0.012	Small

Source: Researcher, (2024)

As indicated in Table 5, the effect sizes for Affordability, Comfort, Extent of Service, Reliability and Safety on Customer Loyalty were 0.131, 0.041, 0.000, 0.001 and 0.012 respectively, Hence, following Cohen's (1988) guideline, the effects sizes of these five exogenous latent variables on Customer Loyalty can be considered as moderate, small, small, small and small respectively.

Assessment of Predictive Relevance

The present study also applied Stone-Geisser test of predictive relevance of the research model using blindfolding procedures (Geisser, 1974). The Stone-Geisser test of predictive relevance is usually used as a supplementary assessment of goodness-of-fit in partial

least squares structural equation modeling (Duarte & Raposo, 2010). Even though this study used blindfolding to ascertain the predictive relevance of the research model, it is worth noting that according to Sattler et al, (2010) "blindfolding procedure is only applied to endogenous latent variables that have a reflective measurement model operationalization" (p. 320). Reflective measurement model "specifies that a latent or unobservable concept causes variation in a set of observable indicators (McMillan & Conner, 2003, p. 1). Hence, because all endogenous latent variables in present study were reflective in nature, a blindfolding procedure was applied mainly to these endogenous latent variables. In particular, a cross-validated redundancy measure (Q^2) was applied to assess the predictive relevance of the research model (Chin, 2010; Hair et al., 2013; Ringle et al., 2012). The Q^2 is a criterion to a measure how well a model predicts the data of omitted cases (Hair et al., 2014). According to Henseler *et al.* (2009), a research model with Q^2statistic (s) greater than zero is considered to have predictive relevance. Additionally, a research model with higher positive *Q2* values suggests more predictive relevance. Table 6 presents the results of the cross-validated redundancy Q^2 test.As shown in Table 6, the cross-validation redundancy measure Q^2 for endogenous latent variables were above zero, suggesting predictive relevance of the model (Chin, 1998; Henseler et al., 2009).

Table 6: Construct Cross-Validated Redundancy

	Total Q^2
Customer Loyalty	0.444

Source: Researcher

4.2 Structural Model

Having ascertained the measurement model, next, the present study assessed the structural model. The study also applied the standard bootstrapping procedure with several 5000 bootstrap samples (Hair et al., 2014; Hair et al., 2011; Hair et al., 2012; Henseler et al., 2009). Nevertheless, as the objectives of the study are to empirically examine the direct relationships between independent variables (IVs) and the dependent variable (DV). Figure 4.4 and Table 4.10 therefore show the estimates for the full structural model.

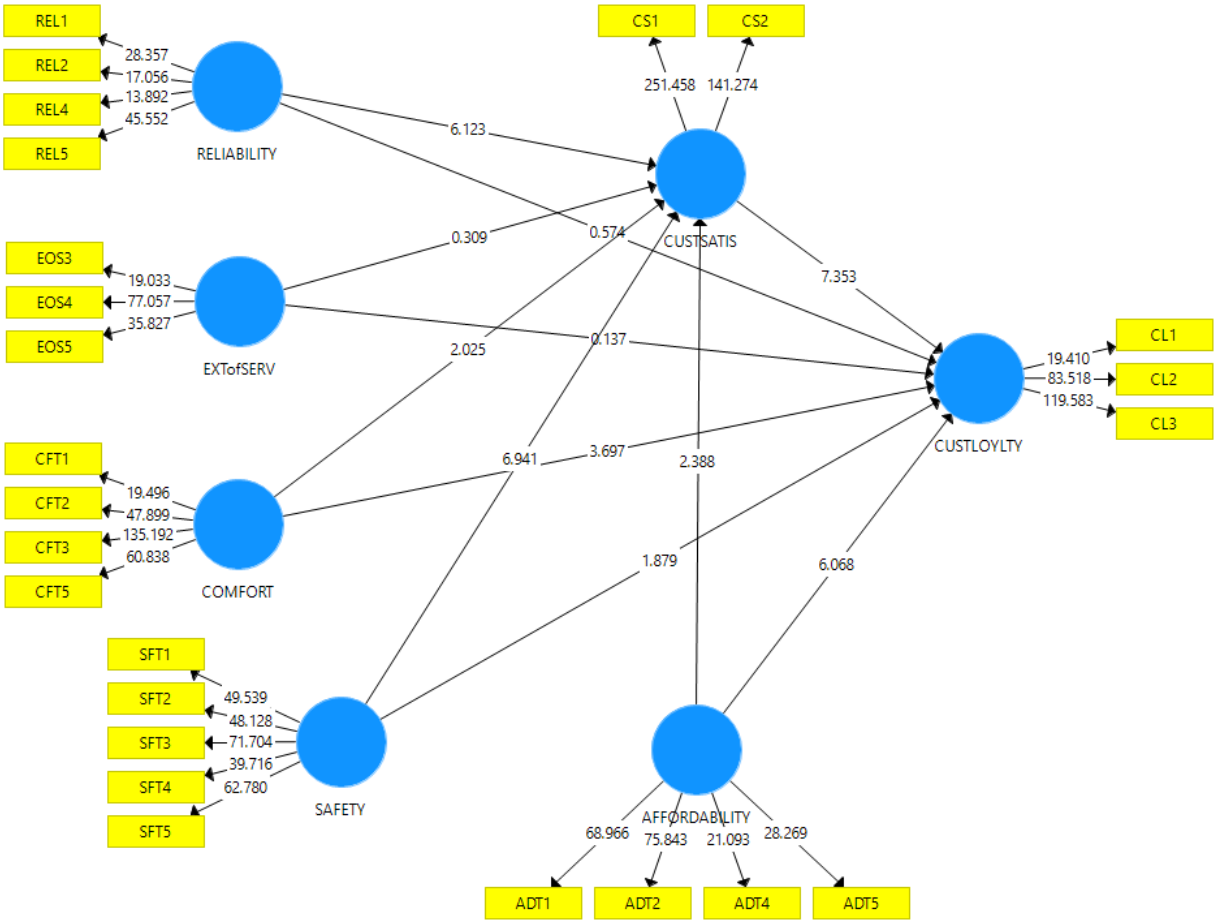

Figure 2 Structural Model with Direct and Indirect Effect

Table 7: Structural Model Assessment (Full Model)

Hypotheses	Relationship	Std. Beta	Std. Error	T-Value	P Values	Decision
1	Affordability -> Customer Loyalty	0.261	0.043	6.068	0.000	Accepted
2	Comfort -> Customer Loyalty	0.178	0.048	3.697	0.000	Accepted
3	Extent of Service -> Customer Loyalty	0.006	0.047	0.137	0.891	Rejected
4	Reliability -> Customer Loyalty	-0.033	0.057	0.574	0.566	Rejected
5	Safety -> Customer Loyalty	0.116	0.062	1.879	0.061	Rejected

Note: *: p< 0.05; **: p<0.01; ***: p<0.001

4.3 Discussion of Findings

This section discusses in detail the findings of the study taken into cognizance relevant theories and findings from previous studies. For ease of understanding, the research questions were used to form the subheadings.

4.3.1 Relationship between Affordability and Customer Loyalty

Hypothesis one addressed the extent to which public transport *affordability* influence customer loyalty. The Null hypothesis states that 'There is no significant relationship between affordability and customer loyalty among public transport users in Kano'. The result of the study shows that affordability was found to be rejected but significant (Beta value= 0.261, 0.110; t-value= 6.068, 2.388; & p value=0.000, 0.017). The study found that there is a positive relationship between public transport *affordability* and customer loyalty. This

implies that as affordability increases, customer loyalty increases. Public transport owners should focus on enhancing the affordability to encourage customer loyalty. Therefore, the decision of the result hypothesis was accepted, and are in line with previous research of the study conducted by Khoung and Dai (2016); Luke and Heyns(2017).

4.3.2Relationship between Comfort and Customer Loyalty

Hypothesis two addressed the extent to which public transport *comfort* influence customer loyalty. The Null hypothesis states that 'There is no significant relationship between comfort and customer loyalty among public transport users in Kano'. The result of the study shows that comfort was found to be positive, thus the result was significant (Beta value= 0.22, t-value= 11.27& p value=0.000). Comfort was found to have a positive influence on customer loyalty. This underscores the importance of building and maintaining comfort in public transport. Public transport organisations should invest in strategies that enhance comfort, such as reliable customers' service, to positively impact customer loyalty. Therefore, the decision of the result hypothesis were accepted. This is in support of the study of (Khoung& Dai, 2016; Luke & Heyns, 2017; Wang et al., 2020)

4.3.3 Relationship between Extent of Service, Customer Loyalty and Customer Satisfaction

Hypothesis three addressed the extent to which public transport *extent of service* influence customer loyalty. The Null hypothesis states that 'There is no significant relationship between extent of serviceand customer loyalty among public transport users in Kano'. The result of the study (Beta value= 0.006, 0.015; t-value= 0.137, 0.309; & p value=0.891, 0.757) indicated a significant positive relationship between the variables. Therefore, the decision of the result hypothesis were accepted, this further vindicated the findings of Ung, (2019); Luke and Heyns(2017)

4.3.4 Relationship between Reliability and Customer Loyalty

Hypotheses four postulated that there is no significant relationship between reliability and customer loyalty among public transport users in Kano. The result for hypothesis four was significantly positive (Beta value= -0.033, t-value= 0.574 & p value=0.566) as the findings suggest a relationship between the variables. The null hypothesis was accepted. Furthermore, the result for hypothesis four was significant (Beta value= 0.323, t-value= 6.123 & p value=0.000) and the null hypothesis was rejected. These implies that public transport organisations should focus on making their services more reliable thereby making customers more satisfied with their services and in return maintaining customers loyalty. This studies result is in line with Wang et al., 2020; Khoung& Dai, 2016; Luke & Heyns,2017)

4.3.5 Relationship between Safety and Customer Loyalty

Hypotheses five postulated that there is no significant relationship between safetyand customer loyalty among public transport users in Kano. The result for hypothesis five was significantly positive (Beta value= 0.116, t-value= 1.879 & p value=0.061) as the findings suggest a relationship between the variables. The null hypothesis was accepted. Furthermore, the result for hypothesis five was significant (Beta value= 0.381, t-value= 6.941 & p value=0.000) and the null hypothesis was rejected. These implies that public transport organisations should put emphasis on customers safety thereby making customers more satisfied with their services and in return maintaining customers loyalty.

5. CONCLUSIONS AND RECOMMENDATION

Taken together findings from the present study, it demonstrates thataffordability as an individual dimension of service quality does not have a statistically significant influence on customer loyalty, while comfort, extent of service and reliability significantly influence customer loyalty. While the possible role of customer loyalty on the relationship between service quality comfort, extent of service and reliability turned out to be significant,the study is however suggesting that public transport users should significantly focus on safety, comfort and affordability.

Based on the above findings and conclusion, the study recommended

I. Proper formulation and implementation of relevant policies and to promote Reliability, extent of service, comfort, safety and affordability of public transport and vehicles productivity.

II. Due to the fact that culture significantly influence effect of service quality on customer loyalty, organization should design and promote their service quality and provide proper policies and programs consistently with the cultural value and reality of business environment.

III. Public transport administrators are advised to come up with creative and innovative ways of addressing customer concerns. This, if achieved, will enhance customer's perception of safety and affordability in the public transport industry, which will further translate to customer loyalty.

IV. To enhance customer's perception of safety and affordability, public transport administrators are advised to employ skillful, competent and experience drivers with excellent relationship and management skills.

Limitations and future research

This project was done on the public transport users within Kano Metropolis, Kano. It can be extended to include more local government areas. Future researcher can focus on other public transport like buses and taxis, or online public transport. Future researcher can focus on other service quality variables that are fitting for public transport or other service industry. Future researcher can focus on other category of people and not student. The researcher was only able to get responses from educated people which were BUK University students. Finally, the scope of the survey in this study is only in one state Kano State, Nigeria. Future researcher can expand to other state of the country to compare differences in customer satisfaction of different cultures.

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