



DOES CUSTOMER SATISFACTION MEDIATE THE RELATIONSHIP BETWEEN SERVICE QUALITY AND CUSTOMER LOYALTY IN PUBLIC BUS TRANSPORT? EVIDENCE FROM GOVERNMENT-OWNED PUBLIC BUS TRANSPORT IN NORTH EASTERN NIGERIA

NICODEMUS BUBA, ¹ ASS. PROF. ALIYU ALHAJI ABUBAKAR, ² ABDULLAHI MUSTAPHA BABA, ³ AND AHMED ZAILANI ⁴

¹Department of Business Administration & management, Federal Training Center, Maiduguri, Borno State. ^{2&3}Department of Business Administration, Faculty of Arts and Social Sciences, Gombe State University, Gombe. ⁴Department of General Studies Education, School of General Education, Federal College of Education, Yola, Adamawa State.

bmnick2@gmail.com

Abstract

This is a conceptual paper of a future study based on the review of literatures related to service quality and customer loyalty mediated by customer satisfaction of government owned public bus transport in North Eastern Nigeria with a focus on states of the North East region. The study seeks to address a question: Does customer satisfaction mediate the relationship between service quality and customer loyalty in public bus transport? Evidence from government-owned public bus transport in North Eastern Nigeria. Some dimensions of service quality are identified that have effect on customer loyalty with the intervention of customer satisfaction and those factors are considered in the proposed research model. The dimensions outlined in the study are analysed using theoretical framework of expectancy-disconfirmation theory, dissonance theory, and self-perception theory. The result of this future research may provide information relevant to public bus transport corporations more especially those owned by the government in order to enhance performance and revenue generation. It will also be relevant to policy makers who design support mechanism and schemes to promote the establishment and growth of public transport firms. The study recommended that, more research is needed using other variables to produce better understanding and explanations of dimensions of service quality that will assists in improving and enhancing customer satisfaction and loyalty of government-owned public bus transport in Nigeria.

Keywords: Service Quality, Customer Satisfaction, Customer Loyalty, Public Bus Transport, Government Vehicle, North Eastern Nigeria.

Introduction

Customers play a fundamental role in any business, and without them, it is difficult to do business. Whenever a business is about to start customers always come first and then the revenue or profit. Customers constitute the major plank on which the operations of

a firm rest; satisfying their needs is thus the basic reason for firms' existence. Incidentally, effectively satisfying customers comes with added benefit: Loyalty (Daddie & Akani, 2020). Customers are the main target of any organization so the organization should customize their products and services based on the customer's needs (Adly, Tawfik, Ibrahim, & Adel, 2020). Any business depends on its customers to success and to continue in the future (Ozoh, 2023). Understanding the customer needs, wants, increases customer satisfaction as well as motivates the customer to be loyal. When a business gives a good impression to its customers, they will be satisfied and motivated to continue using the goods or services offered by the company (Tabelessy, Sitaniapessy & Lekatompessy, 2023). Customers are company assets that must be managed well to make sure they do not find to the other competitors' products or services (Lestari, Nasib, Khairani, Handayani, & Martin, 2021).

Customers could be explain as one of the vital stakeholders in any organisational setting, and firms owe their establishment and continuous operations to the willingness to customers to patronise their product/service offering and in enabling them to achieve their set goals and objectives, while firms offer product/service offerings to their customers, customers reciprocate by encouraging firms through patronage. Ranabhat (2018) maintained that, customers may be an individual or business that purchases the goods or services produced by the company. Therefore, the businesses should be aware of their products as well as their customers' type such as loyal customers, discount customers, impulse customers, need-based customers and wandering customers to treat them well (Ranabhat, 2018). Loyal customers could be seen as valuable assets to the firm based on their contribution to the growth, development and sustainable profitability of the firm.

Customer loyalty is one of the most powerful weapons for companies in the globalisation era, and it is a solution for the business sector like the bus transport sector when acting within the relationship with the society. Customer loyalty refers to customers who always buy products/services from the same organisation (Meesala & Paul, 2018), and promote it to other people (Dedeoglu & Demirer, 2015). Ranabhat (2018) maintained that, customer loyalty means the success of the suppliers to establish long-term relationship with their customers and also achieve rewards in interacting with its customer. Customer loyalty in marketing is very important as it may bring great impact to the business (Nur, Wan, Tajuddin, & Nayan, 2020) and leads to an increase in both sales and profitability. Most business sectors consider customer loyalty as a source of competitive advantage. Customer loyalty is often regarded to be a by-product of customer satisfaction or is an offshoot of customer satisfaction which is the accomplishment of customer expectation. Customer loyalty always increases significantly when satisfaction is accomplished at a certain level and at the same time customer loyalty always decline automatically if the satisfaction level drops to a certain point.

Customer satisfaction is an essential variable that could strengthen loyalty and decrease switching intent and customers who are highly loyal, have more tolerance for service failures. The satisfaction of goods/services greatly influences the intentions to revisit, and if the degree of satisfaction rises, keeping the existing customer is more likely to increase (Zhong & Moon, 2020). Generally, satisfaction contributes to loyalty, and loyalty is a derivative of satisfaction (Khadka & Maharjan, 2017). Satisfaction is an overall effective response to a perceived discrepancy between a prior expectation and a perceived performance after consumption (Silaningsih, Gemina, & Yuningsih, 2015). Satisfaction means to feel content after what the person desired or wanted (Khadka, & Maharjan, 2017). Customers' satisfaction, as defined in literature, is based on the difference between what customers expect and what they get (Parawansa, 2018). Kant & Jaiswal (2017) pointed out that "Customer satisfaction is recognized unanimously as a key foundation of marketing success with a satisfied customer base playing a vital role in achieving firms' competitiveness". In other view, customer satisfaction is regarded as a natural tool of assessment of how the company is performing to the customers (Kotler, Bowen, & Makens, 2016). Customer satisfaction is built on the quality of services offered by an enterprise (Sharma & Srivasta, 2018). Unsatisfied customers have very high switching rate and reduces loyalty and retrograde the firm's reputation. Satisfaction or dissatisfaction with a program or facilities is influenced by prior expectations regarding the level of quality. However, in order to keep and attract more customers, government owned public bus transport corporations must have high service quality to satisfy and fulfill wide range of different customer's travel needs.

Service quality is a universal phenomenon that applies to all service-providers regardless of industry or geographical location of operation. Basically, service quality is the difference obtained from a comparison between customers' perceived anticipations and the actual performance of the service provider or its services (Etuk, Anyadighibe, Eka, & Mbaka, 2021). Service quality is the difference between perceived performance and actual performance of service (Etuk, et al., 2021). Service quality is defined as the discrepancy between the user's expectation and their perceptions (Gathon & Walt, 2016). According to Harvey (2015), service quality is an assessment of how well a delivered service conforms to the client's expectations. Moreover, service quality is linked to consumer satisfaction and loyalty. Therefore, service quality and customer satisfaction become major issues for various service providers across all the sectors and it is widely understood that it is far less costly to keep existing customers than it is to wind new ones (Teffera, 2019). The availability of high-quality service will increase reputation, improve customer retention, attract new customers through word of mouth, improve achievement or financial performance, and raise profit (Alkalha, Al-Zu'bi, Al-Dmour, Alshurideh, & Masa'deh, 2014). 96% of consumers all over the globe consider service quality to be an important aspect of them choosing to be loyal to a brand (Willet, 2020). 70% of customers claim that they are loyal to brands because of their great customer service and 52% of consumers state that they have bought additional products

from a company simply because they have experienced great service quality from that company (Willot, 2020). Therefore, service quality, customer satisfaction and customer loyalty affect service offerings more especially of government owned public bus transport services which is very vital and deserves attention from service providers. Customers who have a pleasant experience with public bus transport will probably use transport services again, while customers who experience problems with public transport may not use transit services the next time. Wojuade (2017) assert that, transport service is important in providing access to spatially distributed activities such as employment, education and shopping in cities. Public transport plays a major role in the provision of this service.

Maintaining long-term relationships with customers should be the ultimate goal of government owned public bus transport companies. The relationship that is established is a crucial factor that helps organisation and government to improve their service quality, performance, revenue/profitability and competitive advantage. This study is critical because it would enable public bus transport corporations to understand better why customers defect or why customers are not returning to the business. It will help in identifying relationship variables and how they have effects on attracting and maintaining customers.

The research chooses government owned public bus transport corporations for the study because there are no or limited studies on the effect of service quality on customer loyalty mediated by customer satisfaction focusing on the government owned public bus transport sectors in the states of the North Eastern Nigeria, and also because of personal interest. However, this study will be focusing on customer comfort, transport fare, vehicle cleanliness, and customer safety which are facilitated through the people aspect of service quality as variables to measure the effect of service quality on customer loyalty mediated by customer satisfaction of government owned public bus transport in North Eastern Nigeria. It is against this background that, the study seeks to address the question: "Does customer satisfaction mediate the relationship between service quality and customer loyalty in public bus transport? Evidence from government-owned public bus transport in North Eastern Nigeria".

Statement of the Problem

The challenges experienced in the Nigerian public bus transport services include: poor service quality, fare charge discrimination, uncleanliness of vehicle, lack of safety, lack of comfort, inadequate security, lack of available transport vehicles, persistent delays in take off, corruption, poor customer relationship management etc. Among the factors of service quality dimensions that causes challenges in public transport service are poor service quality, high cost of transportation, uncomfortable with the stress, and inadequate safety (Aniebiet, Joseph, Edim, & Rosemary, 2021). Nafiu, Hassan, & Alogwuja (2018) identify lack of coherent transportation, unpleasant transport policy, weak transport management, use of obsolete facilities, bad roads due to lack of

maintenance, transport service failure, insufficient communication, unruly attitude of drivers, past experience of passenger, unruly attitude of drivers and personal needs of passenger are factors affecting public transport service's satisfaction.

Wojuade (2017) maintained that, majority of government public transit companies were run at loss and had folded up due to mismanagement, political interference, lack of trained personnel and commitment by employees and poor maintenance culture. Inadequate planning and management, lack of intermodal coordination, traffic congestion, shortage of intra-city transport connectivity, shortages and malfunctioning of transport equipment, lack of professional drivers, inadequate capital are some problems affecting government public transport. The study also discovered that, other problems affecting public bus transport owned by government include absence of service standard, lack of standard fare charge, poor health and safety standards, insecurity, poor transport vehicle quality that negates passenger comfort, inadequate government financial support, inconsistency in government policies, etc.

These challenges therefore, make customers dissatisfied with the service and hence lead to disloyalty. The Nigerian public bus transport sector often fail to incorporate these service quality dimensions into the delivery processes, thereby subjecting customers to huge discomfort and other unpleasant travel experiences. All these scenarios have arguably and adversely affected the public bus transport sector and its level of patronage, and hence have negative effect towards customer satisfaction. This study observed that, though more researches have been studied on the mediating role of customer satisfaction on service quality and customer loyalty of public bus transport, there is likely no existing literature on the mediating role of customer satisfaction on service quality and customer loyalty of government owned public bus transport in Nigeria, taking some states of the North Eastern region of Nigeria as a case in focus. This is an observed gap in the literature this study will like seek and close.

Objectives of Study

The main aim of the study is to examine whether "Does customer satisfaction mediate the relationship between service quality and customer loyalty in public bus transport? Evidence from government-owned public bus transport in North Eastern Nigeria", and the specific objectives of the study are:-

- i) To examine the relationship between customer comfort and customer satisfaction of government owned public bus transport in Nigeria.
- ii) To examine the relationship between transport fare and customer satisfaction of government owned public bus transport in Nigeria.
- iii) To examine the relationship between vehicle cleanliness and customer satisfaction of government owned public bus transport in Nigeria.
- iv) To examine the relationship between customer safety and customer satisfaction of government owned public bus transport in Nigeria.

- v) To examine the relationship between customer comfort and customer loyalty of government owned public bus transport in Nigeria.
- vi) To examine the relationship between transport fare and customer loyalty of government owned public bus transport in Nigeria.
- vii) To examine the relationship between vehicle cleanliness and customer loyalty of government owned public bus transport in Nigeria.
- viii) To examine the relationship between customer safety and customer loyalty of government owned public bus transport in Nigeria.
- ix) To examine the relationship between customer satisfaction and customer loyalty of government owned public bus transport in Nigeria.
- x) To examine the relationship between customer comfort and customer loyalty mediated by customer satisfaction of government owned public bus transport in Nigeria.
- xi) To examine the relationship between transport fare and customer loyalty mediated by customer satisfaction of government owned public bus transport in Nigeria.
- xii) To examine the relationship between vehicle cleanliness and customer loyalty mediated by customer satisfaction of government owned public bus transport in Nigeria.
- xiii) To examine the relationship between customer safety and customer loyalty mediated by customer satisfaction of government owned public bus transport in Nigeria.

Significance of the Study

The results of the study will be of theoretical significance in that, it will give more light or explanation on the mediation role of customer satisfaction on service quality and customer loyalty of government owned public bus transport in North Eastern Nigeria. It will relate and probably look similar to some theories already in existence like Expectancy-Disconfirmation theory, Dissonance theory, and Self-perception theory, and also it will establish the gap in the literature with a view to filling it. It will link the variables involved in the research with the same variables used in other studies conducted to determine whether the result agree or disagree with the findings of the previous studies. The study will be use to serve as a reference for other studies and to those who want to conduct a research in the field of service quality, customer satisfaction and customer loyalty in the same field related to public bus transport and also other business sectors. It will provide answers to what is missing and help in understanding what is not known.

The results of this study also would be of practical significant in the sense that it would enable government owned public bus transport service providers in North Eastern Nigeria to better understand why customers visit and defect from their transport services, the effects of the service attributes and the various motivational factors which

is harnessed to inspire customers for patronage, and retain them to increase and sustain service productivity. The study would contribute to the body of knowledge on customers' satisfaction and loyalty that lead to patronage and retention in the transport service Industry, and its effects on the company's revenue/profitability. Also, it will be significance to the body of knowledge academically. Besides, the findings of the study will enable the government so as to understand its strengths, weakness, opportunities and threats and hopefully be able to develop suitable competitive advantages and customer satisfaction and loyalty in the Industry. The government also, would be encouraged on measures to regulate the service quality of their public bus transport corporations, while benefiting from improved income as an outcome of enhanced revenue/profitability of the corporation.

Scope of the Study

The scope of this study is domiciled in the area of service quality with major emphasis towards customer satisfaction and customer loyalty. The study is limited only to government owned public bus transport in North Eastern Nigeria located in capital cities of the states on their main terminals and to investigate the level of satisfaction and loyalty of their service qualities for their users. The geographical setting of this study is North Eastern region of Nigeria which comprises of Adamawa, Bauchi, Borno, Gombe, Taraba, and Yobe States, with specific attention on their capital cities known for heavy presence of organized public bus transport corporations. The study will select only three (3) governments owned public bus transport in their capital cities, and capital cities that will be covered in this study comprise of Gombe, Maiduguri and Yola. Thus, the three (3) selected public transport sectors are among the most popular and patronised transport sectors in their respected capital cities within the region and because of their strategic location (Preliminary Survey, 2024) and these three transport corporations managed by the government of these states are Gombe State Transport Service (Gombe Line) in Gombe, Borno State transport corporation (Borno Express) in Maiduguri and Adamawa State Transport Company (Adamawa Sunshine) in Yola.

Literature Review

Theoretical Review

The theory of satisfaction and loyalty proves that, customers are attracted to product or service, and it is essential to build a strong customer relationship, as well as encourages customer loyalty and retention. This section presents a discussion on the theories connected to the study and it is anchored on the theory of Expectancy-Disconfirmation theory, Dissonance theory, and Self-perception theory.

Expectancy-Disconfirmation Theory

One of the most prominent theories is the expectancy-disconfirmation theory by Oliver in 1977 (Fernández, 2019) which postulates that travelers' satisfaction is a function of expectations with the service and the perceived performance of the service. The

expectancy-disconfirmation theory emerged as the basis for satisfaction models. It is a cognitive theory which seeks to explain post-purchase or post-adaptation satisfaction as a function of expectations, perceived performance and disconfirmation. The effect of this theory is mediated through positive or negative disconfirmation between expectations and performance. If a product outperforms expectations (positive disconfirmation) post-purchase satisfaction will result. If a product falls short of expectations (negative disconfirmation) the consumer is likely to be dissatisfied (Chakravartty, 2018).

The main assumption of the expectancy-disconfirmation theory is that the customer forms expectations which are then disconfirmed through performance comparison. Consumers form initial expectations about a product performance before buying or using the product. The theory posits that disconfirmation (the difference between expectation and perceived performance) affects citizen satisfaction. The theory assumes that, prior expectations are critical variables in the model that directly or indirectly affect subsequent perceptions. The theory holds that, consumer satisfaction is related to the magnitude and direction (positive or negative) of the discrepancies (or disconfirmation) between prior expectations and perceived performance (Gorla & Somers, 2014). It suggests that, consumer satisfaction is a relative concept which is always judged in relation to standard and satisfaction is the result of the discrepancy between expectation and perceived performance.

The theory implies that customers purchase goods and service with pre-purchase expectation about probable performance. The expectation level then becomes a standard against which the product or service is judged. That is, outcomes are compared against expectation once the product or service has been used. If the outcome matches the expectation, confirmation occurs. Disconfirmation occurs where there is a discrepancy between expectation and outcomes (Ezenta, & Osagie, 2021).

The disconfirmation is caused by the discrepancy between the expectations and actual performance that a customer perceives through the consumption of goods and services. When the customer's expectations are not met, the service quality is considered unacceptable and the customer feels dissatisfied. A customer is either satisfied or dissatisfied as a result of the positive or negative difference between expectation and perception. Thus, when service performance is better than what the customer had initially anticipated, there is a positive disconfirmation between expectations and performance which results in satisfaction. In contrast, when service performance is as expected, there is confirmation between expectation and perception, which results in satisfaction. Similarly, a negative disconfirmation between expectations and perceptions, which causes dissatisfaction occurs when service performance is not as good as what the customer anticipated (Ezenta, & Osagie, 2021). Nonetheless, there are situations in which it is impossible for the customer to form expectations, evaluate the performance or compare those two elements (Alotaibi, 2015). As displayed in Figure 3, the contrast between expectations and perceived performance of the service results in either confirmation or disconfirmation. Confirmation matches expectations and brings

neutral or satisfying results. Positive disconfirmation emerges when perceptions of the service exceed expectations while this is the opposite for negative disconfirmation.

The criticisms of Expectancy-Disconfirmation theory predicts that customers will be satisfied (dissatisfied) when initial expectations are met (unmet); however, this is not necessarily be the case in every consumption situation. The model of expectancy-disconfirmation theory is unable to accommodate the potential effect of customer perceptions of performance of alternative product(s) on evaluation judgments of the focal product/service. One criticism of the theory is its inability to explain the situations of extreme low/high expectations and performance (Shukla, Mishra, & Dwivedi, 2023). Also it does not seem to provide comparative information on the performance of competitors which is necessary for managers in planning competitive actions. The theory fails to explain why users remain dissatisfied even when the product performs higher than the consumer's initial expectations (Shukla, et al., 2023).

Dissonance Theory

The dissonance theory states that, the consumer makes a sort of cognitive comparison between the expectations regarding the product and the product's perceived performance. The dissonance theory suggests that when a customer expects high value products but receives low value products instead, cognitive dissonance occurs according to Cardozo in 1965 (Korale, Mandari, & Suh, 2015). According to Festinger in 1962 (Korale, et al., 2015), dissonance is a psychological discomfort that will motivate a person to reduce the dissonance and achieve consonance. Not only that, but when dissonance is present, the person will try to avoid information or situations that are likely to increase it. The assumptions of this theory is that, human beings desire consistency in their beliefs, attitudes, and behaviours (stability and consistency), dissonance is created by psychological inconsistencies, dissonance is a drive state possessing arousal properties, dissonance motivates efforts to achieve consonance and efforts towards dissonance reduction, consumers are motivated enough to adjust both their expectations and their product performance perceptions, and dissatisfaction could never appear unless the evaluation process began with the customers' negative expectations (Halim, & Sukmayadi, 2020). When there is inconsistency (dissonance) between attitudes or behaviour, something has to be done to remove dissonance. Generalized negativity posits that any disconfirmation of an expected result will be perceived as less pleasant or less satisfying than if the expectancy had been confirmed. Therefore, if a customer expected a certain performance from a product but another performance occurred, they will judge the product to be less pleasant than if they had no previous expectation (Korale, et al., 2015).

The criticism of this theory centers on its assumption that individuals instead of learning from past post-purchase mistakes, they are likely to repeat them (Korale, et al., 2015). Another criticism of the theory is that, it does not fully explain how people decide which

of the available strategies they will use to reduce dissonance. The theory is also limited in its ability to predict which one individual will choose.

Self-perception Theory (SPT)

Self-perception theory (SPT) is an account of attitude formation developed by psychologist Daryl Bem in 1967 and 1972 (Madumere, 2021). SPT is a theory that provides an explanation about attitude formation. It asserts that people develop their attitudes (when there is no previous attitude due to a lack of experience, etc.—and the emotional response is ambiguous) by observing their own behavior and concluding what attitudes must have caused it. The theory is counterintuitive in nature, as the conventional wisdom is that attitudes determine behaviors. The assumption of SPT is that, people are what they do (or we are what we do), people use their own behaviour to guess what they are feeling, People become aware of themselves by observing their behaviours, people induce attitudes without accessing internal cognition and mood states, The person interprets their own overt behaviors rationally in the same way they attempt to explain others' behaviors, and individuals often use external behaviours to guess internal emotions that are unclear (Mohebi & Bailey, 2020). Furthermore, the person interprets their own overt behaviors rationally in the same way they attempt to explain others' behaviors and individuals' attitude are developed from observing one's own behaviour and making a conclusion on what attitude caused that behaviour (Mohebi & Bailey, 2020).

Thus, the self-perception theory is significant in interpreting one's own attitudes, such as the assessment of one's own personality traits (Madumere, 2021) and whether someone would cheat to achieve a goal. It is also suitable in the study of loyalty intention as customers who hold themselves in high esteem (personality) would want to display loyalty willingness when a service quality falls within their acceptance region. They can also display obvious rejection of a service provider if the service is perceived poor and if it counters their perceived self-worth.

The criticism of this is that, it is not always clear whether someone's attitudes are vague or already predefined. The theory does not take into account other factors that may shape consumer behaviour and perception, such as social norms or peer pressure. The theory may not be applicable to types of behaviours or products, especially those that are habitual or have strong emotions or symbolic meanings for consumers (linkedin.com, 2023; myexamsolution.com, 2023). One criticisms of the theory is that, the theory overlooks the role of internal factors such as emotions, physiological states, and personal values in shaping self-perceptions and also other people can the same conclusion about ones behaviour and by looking at the environment constraints (linkedin.com, 2023; myexamsolution.com, 2023).

Empirical Review

This study reviews some of the essential attributes that influence customers' decision to return to a public bus transport sector for another commuting, and by knowing these variables, it is possible to satisfy customers and enhance their loyalty and also prevent

their defection, leading to large revenue generation for the corporation. The variables reviewed in this study are:- customer comfort, transport fare, vehicle cleanliness and customer safety.

On customer comfort, Alphonsus (2014) in his study on assessment of passenger satisfaction with intra-city public bus transport services in Abuja, Nigeria conducted a survey in 10 sample bus stop areas selected for this study, 300 public bus transport users were randomly selected to elicit their overall satisfaction and factors that influenced their satisfaction in the use of public bus transport services in Abuja using a self-rated questionnaire. The result showed that, comfort has the greatest impact on overall satisfaction, followed by accessibility. Adequacy and bus stop facilities were the third and fourth factors in the order of relative importance in influencing passenger satisfaction of public bus transport services in the city.

Emmanuel & Solomon (2015) conducted a study on influence of service quality on customer satisfaction: a study of minicab taxi services in cape coast, Ghana. Pearson correlation illustrated that all the variables had a positive and significant relationship with customer satisfaction. Multiple regressions analysis result proved that continuous service, comfort, affordability and reliability had a positive and significant effect on customer satisfaction, with safety having positive but insignificant effect.

Thanaraju, Khan, Sivanathan & Juhari (2019) reviewed and examined passengers' satisfaction towards railway facilities (RAILQUAL) in the central region of Malaysia. The study identified the various rail service quality dimensions' antecedent to passenger satisfaction. Data obtained was analysed using descriptive statistics, coefficient of correlation and multiple regression analysis. Findings show Assurance, Empathy, Comfort, Convenience, Connections and Responsiveness to be significantly related to passenger satisfaction while Tangible and Reliability dimensions indicate no significant relationship.

Adesola & Badiora, (2017) assessed customer's satisfaction with public transport operations in Ibadan Nigeria. Four underlying factors from principal component analysis were found to significantly impact on customer satisfaction with buses in Ibadan city, namely; comfort, service reliability, security and accessibility. These factors explained 57.03 percent of the total variance of principal component analysis.

On transport fare, the study by Nafiu, et al., (2018) is aimed at finding the effects of public transport service quality on passengers' satisfaction in Kogi State. The study examined the effect of perceived unreliability of transportation service, service frequency, fare level, comfortability and perceived safety uncertainty on the perceived satisfaction of passengers in Kogi State. Research survey design was adopted. The sample size of the study was 362. Data were analyzed using descriptive and Binary Logit Regression Model. Findings show that perceived unreliability of transportation service, fare level and comfortability significantly relate with the perceived satisfaction of passengers in Kogi State. The study recommended that drivers/transportation companies should ensure

reliability of transportation service, moderate fare level and boost comfortability in order to achieve the satisfaction of passengers in Kogi State.

Buba & Aitami (2023) conducted a study with the main objective of investigating the nexus between service quality and customer loyalty in public bus transport. The study adopted a descriptive survey method to collect data from the respondents and the instrument used for data collection was the self-administered questionnaire method. The type of data obtained for the study was the primary type. The population for the study was 1,065 customers of Gombe line transport service in Gombe and the sample size of the study was 278 customers. The respondents that took part in the study were drawn from the population through convenience sampling technique. The test was carried out using Z-test as a technique to test the hypotheses and association to measure the strength of relationship between the variables of the study. The findings of the study show that, there is a significant relationship between passenger comfort, transport fare and passenger safety with customer loyalty in public bus transport: evidence from Gombe line transport service. The strength of association among the factors was also strong.

Olorunfemi & Adeniran (2020) examined the influence of road transport quality on urban dwellers' satisfaction in Kogi state, Nigeria. The researchers used the survey research design. They used correlation matrix for analysis. Their finding showed that the state of the road network influences the per-trip transport charge. They also found that timely response of road maintenance and sub road infrastructure maintenance has an influence on the transport rate charge per trip.

Balachandan & Hamzah (2017) conducted a study on the influence of customer satisfaction on ride-sharing services in Malaysia and the methodology used by researcher are quantitative, questionnaire tool via google form, 156 respondents were participated in this study, and using a convenience sampling method. Researcher employed correlation analysis to identify the relationship between independent variables and dependent variable. Whereas, linear regression used to identify which factor is the most influence on customer satisfaction. Based on the analysis, the researcher found that tangible, reliability, price, promotion and coupon redemption, and comfort, have positive significant association with customer satisfaction.

The purpose of the study conducted by Briliana (2018) is to examine how companies can boost their brand image and their customers' loyalty and engagement through consumer satisfaction constructs by leveraging customer expectation and perception of price. Empirical evidence from both in-depth interviews and data collected from 110 survey forms was integrated into a conceptual model. This causal model was tested using structural equation modeling and validated using Smart PLS 2.0. Findings of this study reveal that Customer expectation and perceived price positively influenced consumer satisfaction, which was a strong factor affecting consumer engagement, followed by brand image and customer loyalty. Additionally, customer satisfaction mediated the effect of customer expectation and perceived price on consumer loyalty.

On vehicle cleanliness, the study by Aniebiet, et al., (2021) examined service quality and passengers' loyalty of public transportation companies. The study adopted cross-sectional survey research design. Primary data were obtained from 228 passengers of public road transportation companies using an adapted structured questionnaire. Data analysis was done using descriptive statistics while multiple linear regression was adopted to test the hypotheses of the study with the aid of the Statistical Package for the Social Sciences (SPSS 23) software. The findings of the study revealed that passengers' safety, passengers' comfort, drivers' competence and vehicle cleanliness had significant positive effects on passengers' loyalty of public transportation companies, while travel time had a non-significant effect on passengers' loyalty in this regard. Therefore, the study concluded that, to a large extent, service quality has a significant positive influence on passengers' loyalty of public transportation companies.

Nelloh, Handayani, Slamet & Santoso (2019) studied Travel Experience on Travel Satisfaction and Loyalty of Bus Rapid Transportation (BRT) system of Public Transportation in Jakarta, Indonesia. The study aims to test the travel experience factors (EF's factors) such as individual space, information provision, staff 's skills, social environment, vehicle maintenance, off-board service, ticket line service, safety, and waiting time on travel satisfaction and customer loyalty. To test the hypotheses, this study employs Structural Equation Model-Partial Least Square with SmartPLS Version 3.0 among 294 passengers. The results shows that individual space, staff 's skills, vehicle maintenance, ticket line service are positively effect on travel satisfaction, then the travel satisfaction has positive influence on customer loyalty. Hence, social environment, off-board service, safety and waiting time have no influence on travel experience. The current findings suggest the government, and management of BRT to maintain the vehicle condition, improve the ticketing service use online system, recruit higher quality drivers, adding more staffs on-board, manage the schedule of buses, and adapt modern system of location.

Also Mouwen (2015) focused on customer view on public city transport and also on drivers of customer satisfaction with public transport services in the Netherlands. It was found that overall satisfaction with public city transport is influenced the most by service attributes such as on time performance, travel speed and service frequency, followed by personnel attributed (driver behaviour) and vehicle cleanliness.

Farish, Azam, Binti, & Jayabalan (2019) conducted a study on Customer satisfaction towards quality services at LRT Station Masjid Jamek, Kuala Lumpur. The quantitative approach was conducted using quota sampling by distributing 384 questionnaires to the public at Masjid Jamek LRT Station and result indicate that, the variables used were fit to be in study framework, Cleanliness, ticketing service, and safety and security showed positive relationship between customers satisfaction on quality services at Masjid Jamek LRT Station.

Van-Lierop, et al., (2018) conducted a study on literature review on what influences satisfaction and loyalty in public transport? The paper analyses relevant literature

regarding the causes of satisfaction and loyalty in public transport. The study found that, the service factors associated with satisfaction on-board is cleanliness and comfort, courteous and helpful behaviour from operators, safety as well as punctually and frequency of service. On the other hand, loyalty is associated with user's perception of value-for-money, on-board safety and cleanliness, interaction with personnel and the image and commitment of public transport that users' feels.

Jan, Ali, Ali, & Jan (2019) studied an empirical investigation of consumer satisfaction from private transport services in district Peshewar. For the purpose of the study primary data was collected through structured questioner. Questioners were distributed to 450 targeted samples in the study area. Four hundred and twenty-nine (429) were successfully filled from respondents. Therefore, the information's collected were analyzed by through probit-regression technique. Out of the fifteen variables, nine variables are found to be statistically significant. Significant variable were quality of vehicles, cleanliness of vehicles, availability of seats, driver skills, rout characteristics, waiting time, time taken to reach destination, regulatory services and frequency of vehicles. All these variables contributed positively with consumer satisfaction.

On customer safety, a study by Nahida (2019) attempts to determine the effect of service quality on customer satisfaction both from public and private banks in Tangail city. An extensive survey of bank clients has been performed with a structured questionnaire. The 200 sample clients were selected from the branches of different public and private banks located in Tangail City and were selected randomly at the banks while interviewing. Both descriptive and inferential statistics were used in the analysis. From the overall analysis, the most important service quality factor of banks is personal attention to the clients followed by error-free records, safety in transaction, and tangible physical facilities of the bank.

Selelo & Lekobane (2017) conducted a study on the effects of service quality on customer satisfaction on Botswana's mobile telecommunications industry and the study therefore, examines the relationship between service quality and customer satisfaction in the mobile sector and compares levels as well as analyse the determinants of service quality. The study surveyed a total of 510 mobile telephone users, randomly selected around Gaborone, across the three mobile operators. The SERVQUAL model was adopted for this study, through which twelve dimensions of service quality were explored and measured. Principal component analysis was employed to compute the customer satisfaction and service quality indices. The regression results showed that, across all mobile operators; Assurance, Credibility, Security and Tangibles are the major dimensions that are significantly and positively related to customer satisfaction.

In their study, Ha, Hashim, Ibrahim, Lo, & Mah (2019) propose that satisfaction and loyalty in public transport are associated with five key factors: accessibility, reliability, perceived value, comfort, and safety and security. Data collected from a survey of 179 public transport users in Kuching city was used to test the research model. Partial least squares structural equation modeling (PLS-SEM) was used to analyse the data. The main

findings were that safety and security, and reliability significantly affected the users' satisfaction and loyalty in public transport, while no statistically significant relationship was found among accessibility, satisfaction and loyalty.

A project has been conducted by Şimşekoğlu, Nordfjærn, & Rundmo (2015) who developed an original measurement scale of perceived quality of service which identified three distinct dimensions covering flexibility, convenience and safety. Considering the ways in which these dimensions can be use in explaining variance in intension to make use of public transport, the result indicated that both perceived convenience and safety hold a significant effect.

On Customer Satisfaction and loyalty, Ibojo & Asabi (2015) conducted a study to examine the impact of customer satisfaction on customer loyalty. Survey research design was adopted for the study. Primary and secondary sources of data were used. The primary data collected through a structured questionnaire from the target respondents who were customers of a reputable bank in Oyo while the secondary data were collected through the use of related materials, journals and periodicals. Regression analysis was used to analyse the data. The findings show that there is a significant relationship between customer satisfaction and customer loyalty. It was concluded that a 1% shift in customer satisfaction will cause a 61.7% shift in customer loyalty (Ibojo & Asabi, 2015). Also there is a significant relationship between customer satisfaction and customer loyalty. To this end, the study concluded that customer loyalty is a function of customer satisfaction.

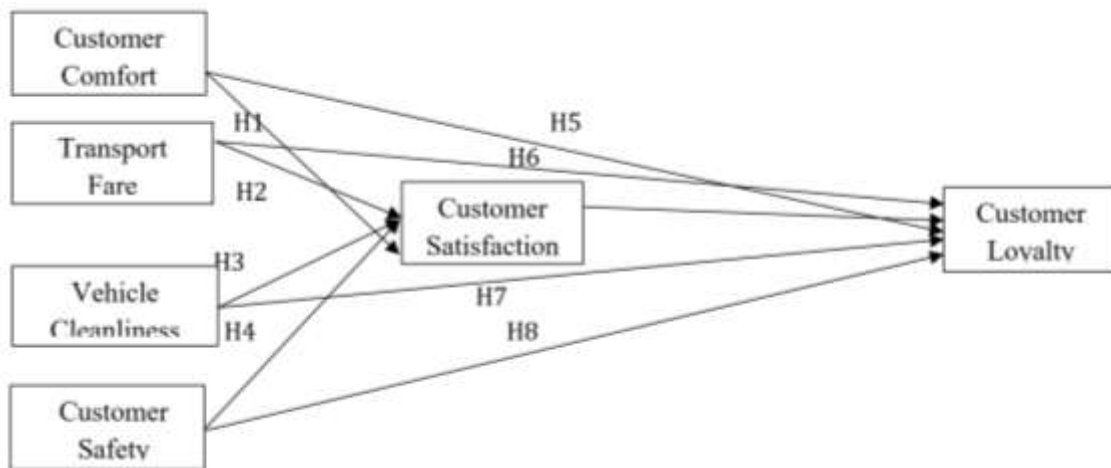
The study of Olotewo (2017), on Analyzing the moderating effect of customer loyalty on long run repurchase intentions, the study examines the moderating effect of consumer loyalty on repurchase intentions in telecommunication industry in Lagos, Nigeria. The study made use of survey design by administering 250 questionnaires to respondents, Pearson Correlation and regression technique were used to analyze the data. The study affirmed that there is a significant relationship between customer satisfaction and customer loyalty in the telecommunication industry. The study conclude that repurchase intentions and brand loyalty could elicit overall profitability. The study recommended that that customer satisfaction, service quality, and loyalty should be enhanced by telecommunication concerns in Nigeria.

Alain, Rostin, Joël, Hypolite, Donatien, Koffi, Jérémie, & Hippolyte (2021), conducted a study on relationship between customer satisfaction and customer loyalty in the clinical laboratory of the University Hospital of Kinshasa, Democratic Republic of the Congo. The study proposes a mathematical model examining the relationship among two variables: customer satisfaction and customer loyalty. It is based on the survey data collected from 330 attending physicians in the University Hospital of Kinshasa. The chi-square test of independence and linear regression analysis techniques are used to investigate the relationship between the two variables. The key findings of the study indicate that customer satisfaction and customer loyalty are related ($\chi^2 = 226.978$, $df = 1$, $p < 0.001$). There is a strong positive significant linear relationship between the two variables. Customer loyalty is a function of customer satisfaction.

Quddus, Syahir, & Hudrasyah (2014) concluded that satisfaction has a positive effect on customer’s memory of a good or service, thus; customers will return to use the goods or services. Similarly, the research conducted by Tanudjaya (2014), Ibojo & Asabi (2015), Nuchsarapringviriya & Faudziahhanimhy (2015), Kishada, & Wahab (2015), Ngo & Nguyen (2016) concluded that customer satisfaction has a positive effect on customer loyalty.

Conceptual Research Model

To achieve the aim of the study, a conceptual review is created to explain the process behind the relationship between service quality and customer loyalty mediated by customer satisfaction. Service quality in this research work is the independent variable, customer loyalty is the dependent variable and customer satisfaction is the mediating variable. The independent variable (Service Quality) is decomposed into four (4) specific service quality dimensions of government owned public bus transport, namely: Customer (Passenger) Comfort, Transport Fare, Vehicle Cleanliness, and Customer (Passenger) Safety. The study has developed a conceptual model for the study which depicts the correlation between the aforementioned service quality dimensions and customer loyalty mediated by customer satisfaction as hypothesized in this study. Figure 1 below, is the model that determine the correlation between the service quality variables.



Source: Adapted from Aka, Kahinde & Ogunnaike (2016).

Figure 1: Observe Variables of the independent construct.

A model showing the observed variables of the independent construct that will measure its effect on the latent construct which are customer comfort, transport fare, vehicle cleanliness and customer safety.

Research Hypotheses of the Study

The null hypotheses of the study are:

- H01: There is a no significant relationship between customer comfort and customer satisfaction.
- H02: There is a no significant relationship between transport fare and customer satisfaction.
- H03: There is a no significant relationship between vehicle cleanliness and customer satisfaction.
- H04: There is a no significant relationship between customer safety and customer satisfaction.
- H05: There is a no significant relationship between customer comfort and customer loyalty.
- H06: There is a no significant relationship between transport fare and customer loyalty.
- H07: There is a no significant relationship between vehicle cleanliness and customer loyalty.
- H08: There is a no significant relationship between customer safety and customer loyalty.
- H09: There is a no significant relationship between customer satisfaction and customer loyalty.
- H010: There is a no significant relationship between customer comfort and customer loyalty mediated by customer satisfaction.
- H011: There is a no significant relationship between transport fare and customer loyalty mediated by customer satisfaction.
- H012: There is a no significant relationship between vehicle cleanliness and customer loyalty mediated by customer satisfaction.
- H013: There is a no significant relationship between customer safety and customer loyalty mediated by customer satisfaction.

The research framework of the study provides a literature review of each of the constructs as follows:-

Service Quality

Service quality is one of the major indicators to measure organizational performance (Wu, Wang, & Ling, 2021). In fact, service quality is the best indicator of measuring customer satisfaction, which develops a level of trust in the mind of customers (Zubair, Kiran, Shahzadi, & Mahmood, 2019). Good and timely service by the service providers always creates a foundation of trust in the mind of customers (Lanin & Hermanto, 2019). Ordinarily, service quality refers to the assessment of how well a delivered service conforms to customers' expectation. It is the ability of a service provider to satisfy customer in an efficient manner through which he can better the performance of business.

Service quality is a multi-dimensional construct commonly based on customer judgments about service supplier and customer interactions and services itself (Iddrisu, Nooni, Fianko, & Mensah, 2015). It is the totality of features and characteristics of a product or service that bears on its ability to satisfy, expressed or implied needs/wants. Several definitions of service quality have been developed by different researchers and scholars. Service quality means the ability of a service provider to satisfy customer in an efficient manner through which he can better the performance of business (Ramya, Kowsalya, & Dharanipriya, 2019). Danish (2018) describes service quality as the comparative function that links customer expectations to the provided service. Fida, Ahmed, & Al-Balushi (2020) defined service quality as the underlying capabilities for a given company or industry to meet the desired customer expectations. Additionally, Elvira & Shpetim (2016) described service quality as a type of assessment used to represent a long-term evaluation. Kotler & Keller (2015) assert that, service quality is the totality of features and characteristics of a product or service that bears on its ability to satisfy expressed or implied needs. Ozatac, Saner, & Sen (2016) assured that service quality is the evaluation of customers' expectations that have been fulfilled and how good the service level delivered was.

Quality services are essential to differentiate the organization and gain competitive advantage (Mahmoud, Ekwere, Fuxman, & Meero, 2019). Service companies regard service quality a valuable tool to maintain their competitive advantage in the marketplace (Nahida, 2019). Most service sectors such as public bus transport companies have the responsibility to provide the best services to their customers in order to have sustainable competitive advantages. Izogo & Ogba (2015) argued that service quality leads to enhanced customer satisfaction and loyalty as a result of several factors. In this case, service quality variables the study focused on are:-

Customer Comfort

Customer or passenger comfort is a main factor in determining the loyalty of public bus transport by commuters. Passengers' comfort is the degree to which passengers are comfortable with the seats, travel experience, vehicle temperature and other experiential components they come in contact with while in transit (Han, Kwon & Chun, 2016; Njeru, Cheruiyot & Maru, 2019). Comfort implies that, there are soft, clean seats, a pleasant temperature, having air condition and not overloaded vehicle (Abude & Okeke, 2023). Every customer wants some level of comfort and relaxation while on transit; and so, the inability of providing customers with a comfortable travel experience could be considered poor service quality by customers which may affect their overall satisfaction and repeat patronage behaviours. This scholarly assertion suggests that customers' comfort could influence overall customers' satisfaction and loyalty to transportation service companies.

Transport Fare

Transport fare simply refers to the money paid for a journey in a vehicle such as bus. It is a passenger fare charged for riding a bus. A fare is paid by a customer or passenger for

use of a public transport system such as bus, rail, taxi, etc. According to Wojuade (2017) fare is the amount paid by passengers to transit operators for the transport services rendered. Also, Rodrigue (2020) maintained that, transport fares (rates) are the price of transportation services paid by users. They are the costs of moving a passenger or a unit of freight between a specific origin and a destination. Transport fare can increase or reduce patronage of transport services. The revenue realised from transport fare determines the ability of public transit operators to remain in business. The main objective of transit operators is to increase revenue in response to operating costs (Wojuade, 2017). Transport Fare is a major factor determining the demand for government public bus transport. Also, it is one of the main sources of revenue for government public transport. Fare is usually priced based on a single trip or journey (Wojuade, 2017).

Vehicle Cleanliness

Vehicle cleanliness entails the degree of cleanliness of the exterior and interior of the transportation vehicle. According to Singh, (2016) cleanliness of a vehicle is the degree of cleanliness of the exterior and interior sides of a transportation company's vehicle. Vehicle cleanliness (clean environment inside and outside buses) is an essential factor in passengers' patronage decision towards public bus transport service companies, because it contributes to passengers' comfort. Cleanliness is one of the factors that determine the condition of a vehicle as been neat in public bus transport satisfaction and loyalty. As such, transportation companies around the world are rapidly taking steps to improve the cleanliness of their vehicles (Van-Lierop & El-Geneidy, 2016). The state of cleanliness of a travel vehicle determines passengers' overall perception of the quality of services offered by a transportation company; and can influence passengers' patronage, satisfaction and repeat patronage intentions of public transportation companies. This entails that vehicle cleanliness can significantly affect passengers' satisfaction and loyalty.

Customer Safety

Safety is construed freedom from danger. It is inherent protection from, or from being exposed to, the risk of harmful products or services. The perception of safety by the user is linked to general customer satisfaction and loyalty. Customer safety can be described as the feeling of safety against traffic accident and assaults when customers waiting at the terminals or using the public bus transport service. Customer or passenger safety is the relative freedom from danger, risk or threat of harm, injury, or loss to personnel and/or property, whether caused deliberately or by accident. In the context of transportation services, Nyongesa & Bwisa (2014) define customers' or passengers' safety as the condition where passengers are protected from harm, injury, risk or other dangers at the service providers' facilities and during transportation to their final destinations. Passengers' safety is the state of passengers being safe; the condition where

passengers are protected from harm, injury, risk or other dangers at the service providers' facilities and during transportation to their final destinations (Sam & Abane, 2017).

Customer Satisfaction

Customer satisfaction is an individual perception or feelings towards the kind of service or product they received in relation to their expectation (Tahanisaz & Shokuhyar, 2020). It is a means of feeling content after what the person desired or wanted. It can also be considered as an overall customer attitude or behavior towards a service provider, or an emotional reaction towards the difference between what customers expect and what they receive, regarding the fulfillment of some desire, need or goal. According to Sultana & Das (2016), it measures the customer's acumen and expectation regarding the consumed product or service's performance and evaluates whether the product or service performance has been able to satisfy customer's expectation. Rajput & Gahfoor (2020) maintained that, customer satisfaction is a post-consumption assessment in service industry. Elvira & Shpetim (2016) defined customer satisfaction as the client response to the perceived service based on personal expectations and the service's actual performance. Khan, Yusoff, & Kakar, (2017) defined customer contentment as the client's evaluative reaction in relation to a service or product performance based on their anticipations towards the service. Moreover, Farooq & Salam (2018) state that customer satisfaction refers to how a service's perceived performance matches or surpasses customer expectations. Satisfied customers form the foundation of any successful business because customer satisfaction leads to repeat purchase, brand loyalty and positive word of mouth (Emmanuel & Solomon, 2015). The essence of marketing is customer satisfaction and in fact, it is the heart of marketing. If the product or service fails to fulfil the customer's needs or wants, then the customer will remain dissatisfied, and if the service performance is consistent with customer's expectation, then the customer will be delighted and satisfied (Nguyen, Pham, Tran, & Pham, 2020).

Customer Loyalty

Contextually, loyalty is a behaviour of likeness of something that consumers may exhibit to show preference to brands, service, store, product categories and activities (Njelita & Anyasor, 2020). Customer loyalty is considered as the relationship a customer maintains with the seller after the first transaction. It is considered as the strength of the relationship between a customer's relative attitude and re-patronage towards a product or service. It is also considered as the customer's intended future usage and willingness to recommend a service based on his or her previous experiences. According to Sandada & Matibiri (2015), loyal customers perceive low risks in trying a firm's new products or services and make useful suggestions to improve the service.

Customer loyalty is viewed as the strength of the relationship between an individual's relative attitude and re-patronage (Khadka & Maharjan, 2017). Pribanus (2016) defined

customer loyalty as a deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand set purchasing despite situational influences and marketing efforts having the potential to cause switching behavior. Madumere (2021) has defined customer loyalty as the mindset of the customers, who hold favorable attitudes toward a company, commit to repurchase the company's product or service and recommend the product or service to others. Pramita (2015) assert that, customer loyalty is customer behavior where customers make decisions to buy goods or services continuously. Minar & Safitri (2017) maintained that, customer loyalty is a customer who not only repurchases goods and services, but also has a commitment and positive attitude towards service companies, for example by recommending others to buy.

In transport service, customer loyalty refers to a passenger's intention to utilize the transport service in the future based on their prior experiences (van Lierop, Badami, & El-Geneidy, 2018; Vicente, Sampaio, & Reis, 2020). In the views of Lewis & Maurice (2018), passengers' loyalty is the continued and regular patronage of a transportation company in the face of alternative brands and competitive attempts to disrupt the relationship.

Conclusion

The contribution of this study will be to identify factors that determine customer loyalty with the quality of services provided mediated by customer satisfaction in public bus transport corporations. Some of the determinant factors identified are customer comfort, transport fare, vehicle cleanliness and customer safety with a view to showing their significant relationships with customer satisfaction and customer loyalty. The findings will provide a gateway to the study of the relationship between service quality, customer satisfaction and customer loyalty of government owned public bus transport in North Eastern Nigeria as a service industry in the Nigerian context. In order to precede the empirical research, a wider range of literatures need to be explored to obtain an insightful knowledge. Even though a conceptual paper, it is hoped that the effort helps contribute to supplement literatures for the reference of scholars as well as a significant effects to the owners and policy makers of public bus transport companies upon full completion of the research.

Recommendations

The study recommended that, more research is needed using other variables to produce better understanding and explanations of dimensions of service quality that will assists in improving and enhancing customer satisfaction and loyalty of government owned public bus transport in North Eastern Nigeria.

References

- Adesola, C. W. & Badiora, A. I. (2017). User's satisfaction with public transportation operation in Ibadan, Nigeria. *The Journal of Social Sciences Research*, Vol. 3, No. 9, pp: 88-96 ISSN(e): 2411-9458, ISSN(p): 2413-6670, 2017 URL: <http://arpgweb.com/?ic=journal&journal=7&info=aims>

- Adly, S. E., Tawfik, Y. H., Ibrahim, H. H., & Adel, M. H. (2020). The impact of CRM on customer satisfaction and customer loyalty: Mediation effect of customer perceived value (Evidence from Hospitality Industry). *Journal of Alexandria University for Administrative Sciences, Volume 57, No.4*, p. 87-119.
- Aka, D. O., Kahinde, O. J. & Ogunnuke, O. O. (2016). Relationship marketing and customer satisfaction: A conceptual perspective. *Binus Business Review vol. 7 No. 2*, p.185-190, **P-ISSN: 2087-1228, E-ISSN: 2476-9050, DOI: 10.21512/bbr.v7i2.1502**
- Alain, C. B., Rostin, M. M. M., Joël, K. N. N., Hypolite, M. M., Donatien, K. N., Koffi, T. A., Jérémie, M. M. & Hippolyte, S. N. (2021). Relationship between customer satisfaction and customer loyalty in the clinical laboratory of the University Hospital of Kinshasa, Democratic Republic of the Congo. *Journal of Economics and International Business Management, Vol. 9(1)*, pp. 35-43, ISSN: 2384-7328 doi: 10.33495/jeib_m_v9i1.21.112
- Alkalha, Z., Al-Zu'bi, Z., Al-Dmour, H., Alshurideh, M., & Masa'deh, R. (2014). Investigating the effects of human resource policies on organizational performance: An empirical study on commercial banks operating in Jordan. *European Journal of Economics, Finance and Administrative Science, 51(1)*:44-64.
- Alotaibi, M. M. (2015). *Evaluation of "AIRQUAL" scale for measuring airline service quality and its effect on customer satisfaction and loyalty*. Ph.D Thesis, Cranfield University.
- Alphonsus, A. N. (2014). Assessment of passenger satisfaction with Intra-city public bus transport services in Abuja, Nigeria. *Journal of Public Transportation, Vol. 17, No. 1*, pp.99 – 119.
- Aniebiet, E., Joseph, A. A., Edim, E. J. & Rosemary, M. (2021), Service Quality and Passengers' Loyalty of Public Transportation Companies. *British Journal of Management and Marketing Studies 4(4)*, 82-98. DOI: 10.52589/BJMMS-LRQ7JAVX.
- Balachandan, I. & Hamzah, I. B. (2017). The influence of customer satisfaction on ride-sharing services in Malaysia. *International Journal of Accounting and Business Management, Vol. 5 No. 2*, pp. 184-196, ISSN: 2289-4519. DOI: 24924/ijabm/2017.11/v5.iss2/184.196.
- Briliana, V. (2018). Consumer satisfaction on airline passenger loyalty: Antecedents and outcomes. *International Journal of Business, Economics and Law, Vol. 16, Issue 5 P.I-9*, ISSN 2289-1552
- Buba, N. & Aitami, Y. M. (2023). The Nexus between Service Quality and Customer Loyalty: Evidence from Transport Service Industry. *FULafia International Journal of Business and Allied Studies, Vol. 1, Issue1*, p. 201-209, Print ISSN: 1116-5294, Online ISSN: 1116-5251. <https://fijbas.org>
- Chakravarty, S. (2018). EDT (Expectancy Disconfirmation Theory). Technical test lead@infosys.
[linkedin.com](https://www.linkedin.com)
- Daddie, M. M. & Akani, G. H. (2020). Service delivery strategies and customers' loyalty to online retailers in Rivers state. *Journal of Contemporary Marketing, 5(1)*: 57-66, ISSN: 2579-0609.
- Danish, R., (2018). The impact of service quality and service value on customer satisfaction through customer bonding: Evidence from Telecommunication Sector. *European Online Journal of Natural and Social Sciences: Proceedings, 7(1)*.
- Dedeoglu, B. B. & Demirer, H. (2015). Differences in Service quality perceptions of stakeholders in the hotel Industry. *International Journal of Contemporary Hospitality Management, 27(1)*, pp. 130-146.
- Elvira, T. & Shpetim, C., (2016). *An Assessment of Service Quality and Customer Satisfaction in the Hotel Sector*. Rijeka: University of Rijeka Press.
- Emmanuel, N. H. & Solomon, T. Y. (2015). Influence of service quality on customer satisfaction: a study of minicab taxi services in cape coast, Ghana. *International Journal of Economics, Commerce and Management, Vol. III, Issue 5, Page 1451-1464*, ISSN 2348 0386. <http://ijecm.co.uk/>
- Etuk, A., Anyadighibe, J. A., Eka, E. J. & Mbaka, R. (2021). Service quality and passengers' loyalty of public transportation companies. *British Journal of Management and Marketing Studies, Volume 4, Issue 4*, (pp. 82-98), ISSN: 2689-5072. DOI: 10.52589/BJMMS-LRQ7JAVX
- Ezenta, O. N. & Osagie, L. U. (2021). Service Quality and Customer Satisfaction in Resort Hotels in Nigeria. *Saudi Journal of Business Management Studies, 6(11)*: 415-426, ISSN: 2415-6663, (Print) ISSN: 2415-6671 (Online). doi: 10.36348/sjbms.2021.v06i11.002
- Farish, A. B. A. F., Azam, M. I. M. F., Binti, S. S. & Jayabalan, M. A. (2019). *Customer satisfaction towards quality services at Lrt Station Masjid Jamek, Kuala Lumpur*. A Diploma project in International Business Certificate, Department of Commerce, Polytechnic Sultan Salahuddin Abdul Aziz Shah, Malaysia.
- Farooq, M. & Salam, M., (2018). Impact of Service Quality on Customer Satisfaction in Malaysia Airlines: A PLS-SEM Approach. *Journal of Air Transport Management, 67(1)*, pp. 169-180.
- Fernández, R. A. (2019). *Satisfaction with Public Transport Trips*. Doctoral Thesis in Transport Science, Department of Urban Planning and Environment, KTH Royal Institute of Technology Stockholm, Sweden, February 2019.

- Fida, B., Ahmed, U. & Al-Balushi, Y., (2020). Impact of service quality on customer loyalty and customer satisfaction in Islamic banks in the Sultanate of Oman. *Financial Economics, Business, and Management*, 10(2).
- Gathon, N. & Walt, T.V. (2016). Evaluating library service quality at the Aga Khan University Library: Application of a total Quality Management Approach. *Journal of Librarianship and Information Science*, 1-14.
- Gorla, N., & Somers, T. M. (2014). The impact of IT outsourcing on information systems success. *Information and Management*, 51(3), 320-335. DOI: 10.1016/j.im.2013.12.002
- Ha, S-T, Hashim, W., Ibrahim, W., Lo, M-C. & Mah, Y-S. (2019). Factors affecting satisfaction and loyalty in public transport using partial least squares structural equation modeling (PLS-SEM). *International Journal of Innovative Technology and Exploring Engineering (IJITEE)*, Volume-8, Issue-12, p. ISSN: 2278-3075.
- Halim, A. Y., & Sukmayadi, V. (2020). A review of cognitive dissonance theory and its relevance to current social issues. *Mimbar*, Vol. 36, No. 2, p.480-488, Print ISSN: 0215-8175, Online ISSN: 2303-2499. DOI: <https://doi.org/10.29313/mimbar.v36i2.6652>.
- Han, J., Kwon, S-B. & Chun, C. (2016). Indoor environment and passengers' comfort in Subway stations in Seoul. *Journal of Building and Environment Vol.104*, p. 221-231. <https://doi.org/10.1016/j.buildenv.2016.05.008>
- Harvey, S. (2015). Service quality. Available at: <http://www.businessdictionary.com/definition/service-quality.html> (accessed 10 July, 2021)
- Ibojo, B. O., & Asabi, O. M. (2015). Impact of Customer Satisfaction on Customer Loyalty: A Case Study of a Reputable Bank in Oyo, Oyo State, Nigeria. *International Journal of Managerial Studies and Research (IJMSR)*, 59-60.
- Iddrisu, A. M., Nooni, I. K., Fianko, K. S., & Mensah, W. (2015). Assessing the impact of service quality on customer loyalty: A case study of the cellular Industry of Ghana. *British Journal of Marketing Studies Vol. 3*, No. 6, pp. 15-30, ISSN 2053-4043(Print), ISSN: 2053- 4051(Online). www.eajournals.org
- Izogo, E. E., & Ogba, I. E. (2015). Service Quality, Customer Satisfaction and Loyalty in Automobile Repair Services Sector. *International Journal of Quality & Reliability Management*, 32(3), 250-269. <http://dx.doi.org/10.1108/IJQRM-05-2013-0075>
- Jan, K., Ali, S., Ali, A., & Jan, M. S. (2019). An Empirical Investigation of Consumer Satisfaction from Private Transport Services in District Peshawar. *Review of Economics and Development Studies*, 5 (3), 505-512. ISSN: 2519-9692 (E): 2519-9706 DOI: 10.26710/reads.v5i3.710
- Kant, R., & Jaiswal, D. (2017). The impact of perceived service quality dimensions on customer satisfaction: An empirical study on public sector banks in India. *International Journal of Bank Marketing*, 35. <https://doi.org/10.1108/IJBM-04-2016-0051>
- Kishada, Z., & Wahab, N. (2015). Influence of customer satisfaction, service quality, and trust on customer loyalty in Malaysian Islamic banking. *International journal of business and social science*, 6(11), 110-119.
- Korale, V., Mandari, J. & Suh, M. R. (2015). *Customer Satisfaction in Public Transportation: A study of SJ traveler's perception in Sweden*. FOA214 Bachelor Thesis in International Business Management, School of Business, Society and Engineering (EST), Mälardalen University, June 5, 2015.
- Kotler, P. & Keller, K. L. (2015). *Marketing management*, (25th Ed.). New Jersey: Pearson Education Inc. Prentice Hall.
- Kotler, P., Bowen, J., & Makens, J. C. (2016). *Marketing for Hospitality and Tourism*, 7th Edition. Upper Saddle River, New Jersey]: Pearson Education.
- Lanin, D. & Hermanto, N. (2019). The effect of service quality toward public satisfaction and public trust on local government in Indonesia. *International Journal of Social Economics*, Vol. 46, No. 3, pp.377-392.
- Lestari, I., Nasib, Khairani, R., Handayani, C., & Martin, (2021). The role of customer satisfaction in mediating the relationship between service quality and price on customer loyalty. *Enrichment: Journal of Management*, 12 (1): 400-411, e-ISSN: 2721-7787. www.enrichment.iocspublisher.org
- Lewis, M. & Maurice, O. (2018). Why customer loyalty matters. Available at: <https://www.marketingsensei.com/tutorials/why-customer-loyalty-matters.html> (accessed 10 July, 2021)
- linkedin.com (2023). What is self-perception theory and how can it be used in marketing research? www.linkedin.com
- Madumere, H. I. (2021). *Service quality perception and customer loyalty intention to road transport firms in South East, Nigeria*. A Dissertation of Doctor of Philosophy Ph.D in Marketing, Department of Marketing Faculty of Management Sciences Nnamdi Azikiwe University, Awka, Anambra State, Nigeria, February, 2021

- Mahmoud, A. B., Ekwere, T., Fuxman, L., & Meero, A. A. (2019). Assessing patients' perception of health care service quality offered by COHSASA-accredited hospitals in Nigeria. *SAGE Open*, 9(2). <https://doi.org/10.1177/2158244019852480>
- Meesala, A. & Paul, J. (2018). Service quality, Customer satisfaction and Loyalty in hospitals: Thinking for the future. *Journal of Retailing and Consumer Services, Elsevier Ltd* 40 (November 2016), p.261-269.
- Minar, D., & Safitri, A. (2017). Brand Image and Product Quality on Customer Loyalty (Survey in Cekeran Midun). *Trikonomika*, 16 (1), 43-50, ISSN 1411-514X
- Mohebi, L., & Bailey, F. (2020). Exploring Bem's Self-perception theory in an educational context. *Encyclopaedia-Journal of Phenomenology and Education*, Vol. 24, No.58, p. 1-10. <https://doi.org/10.6092/issn.1825-8670/9891>.
- Mouwen, A. (2015). Drivers of Customer Satisfaction with Public Transport Services. *Transportation Research: Part A: Policy And Practice* [serial online], 78, 1-20. doi:10.1016/j.tra.2015.05.005
- myexamsolution.com (2023). Explain Bem's self-perception theory: E-learning platform. www.myexamsolution.com
- Nafiu, A. T., Hassan, O. M. & Alogwuja, U. C. (2018). Public Transport Service and Passengers' Satisfaction in Kogi State: An Empirical Investigation. *Economic Insights – Trends and Challenges*, Vol.VII(LXX) No. 4, P. 57-71
- Nahida, N. A. (2019). Effect of Service Quality on Customer Satisfaction Evidence from Banks in Tangail. *Management Studies and Economic Systems (MSES)*, 4 (2), 145-159.
- Nelloh, L. A. M., Handayani, S., Slamet, M.W. & Santoso, A. S. (2019). Travel Experience on Travel Satisfaction and Loyalty of BRT Public Transportation. *The Asian Journal of Technology Management* Vol. 12, No. 1: 15-30.
- Ngo, V. M., & Nguyen, H. H. (2016). The Relationship between Service Quality, Customer Satisfaction and Customer Loyalty: An Investigation in Vietnamese Retail Banking Sector. *Journal of Competitiveness*, 8(2), 103- 116.
- Nguyen, D. T., Pham, V. T., Tran, D. M., & Pham, D. B. T. (2020). Impact of Service Quality, Customer Satisfaction and Switching Costs on Customer Loyalty. *Journal of Asian Finance, Economics and Business*, 7(8), 395-405. <https://doi.org/10.13106/jafeb.2020.vol7.no8.395>
- Njelita, C. I. & Anyasor, O. M. (2020). Customer loyalty and patronage of quick service restaurant in Nigeria. *British Journal of Marketing Studies (BJMS) Vol. 8*, Issue 2, pp.54-76, ISSN: 2053-4043(Print) ISSN: 2053-4051(Online)
- Njeru, L. M., Cheruiyot, T. K., & Maru, L. (2019). Effect of service quality on customer loyalty in selected African Airlines. *Economic Research*, 3(10), 1-19.
- Nuchsarapringviriya, & Faudziahhanimhy, F. (2015). Service quality, customer satisfaction and customer loyalty in Thailand's audit firms. (5), 34-40.
- Nur, W., Wan, S., Tajuddin, A., & Nayan, S. (2020). Rising customer satisfaction. *Journal of Undergraduate Social Science and Technology*, 2(2).
- Nyongesa, M. D., & Bwisa, P. H. (2014). Service quality and customer satisfaction in public transport sector of Kenya: A survey of shuttle travelers in Kitale Terminus. *International Journal of Academic Research in Business and Social Sciences*, 4(9), 402-412
- Olorunfemi, S. O. & Adeniran, A. O. (2020). Influence of road transport quality on urban dwellers' satisfaction. *International Journal of Human Capital in Urban Management*. 5(3), 231-240. DOI:10.22034/IJHCUM.2020.03.05
- Olotewo, J. (2017). Analysing the moderating effect of customer loyalty on long run repurchase intentions. *African Journal of Marketing Management*, 9(3), 25-34, ISSN 2141-2421 DOI: 10.5897/AJMM2016.0505. <http://www.academicjournals.org/AJMM>
- Ozatac N., Sanerb, T. & Sen, Z. S. (2016). Customer Satisfaction in the Banking Sector: The Case of North Cyprus, 3rd Global Conference on Business, Economics, Management and Tourism, 26-28 November 2015, Rome, Italy. *Procedia Economics and Finance* 39, pp. 870 – 878.
- Ozoh, M. A. (2023). Service quality dimensions and customer satisfaction in telecommunication industry in South-East, Nigeria. *International Journal of Innovative Social Science and Humanities Research*, 11(7): 59-76, ISSN: 2354-2926. www.seahipai.org
- Parawansa, D. (2018). Effect of commitment and customers' satisfaction on the relationship between service quality and customer retention in rural banks in Makassar, Indonesia. *Journal of Management Development* 37(1):53-64.
- Pramita, D. (2015). *Pengaruh Servicecape Terhadap Kepuasan dan Dampaknya Pada Loyalitas Nasabah*.
- Pribanus, W. (2016). The relationships among service quality, customer satisfaction, and customer loyalty in library services. Paper Delivered at 2nd AFAP. *International Conference on Entrepreneurship and*

- Business Management* (AICEBM 2015), 10-11 January 2015, Universiti Teknologi Malaysia, Kuala Lumpur, Malaysia.
- Quddus, Syahir, F., & Hudrasyah, H. (2014). The Influence of Service Quality Dimensions on Customer Satisfaction and Customer Loyalty in PT JNE North Bandung Area. *Journal of Business and Management*, 3(5), 546-556.
- Rajput, A., & Gahfoor, R. Z. (2020). Satisfaction and revisit intentions at fast food restaurants. *Future Business Journal*, 6(1): P. 1-12
- Ramya, N., Kowsalya, A. & Dharanipriya, K. (2019). Service quality and its dimensions. *EPRA International Journal of Research and Development (IJRD)* Volume 4, Issue 2, P.38-41, ISSN: 2455-7838(Online). <https://www.researchgate.net/publication/333058377>
- Ranabhat, D. (2018). *Customer loyalty in business: Views of students of Centria University of Applied Sciences*. Degree programme in Business Management, Centria University of Applied Sciences.
- Rodrigue, J-P. (2020). *Geography of transport system* (5th Ed.). New York: Routledge, 456 pages, ISBN: 978-0-367-36463-2. doi.org/10.4324/9780429346323.
- Sam, E. F., & Abane, A. M. (2017). Enhancing passenger safety and security in Ghana: Appraising public transport operators' recent interventions. *Journal of Science and Technology*, 37(1), 101-112.
- Sandada, M., & Matibiri, B. (2015). The mediating influence of passenger satisfaction on the relationship between passenger loyalty programmes and passenger loyalty. *Studia Universitatis Babeş-Bolyai*, 60(3), 55-68.
- Selelo, G. B., & Lekobane, K. R. (2017). Effects of Service Quality on Customers Satisfaction on Botswana's Mobile Telecommunications Industry. *Archives of Business Research*, 5(3), 212- 228. DOI: 10.14738/abr.53.2833.
- Sharma, S., & Srivasta, S. (2018). Relationship between service quality and customer satisfaction in Hotel Industry. *TRJ Tourism Research Journal*, 2(1), 42. DOI: 10.30647/trj.v2i1.20.
- Shukla, A., Mishra, A., & Dwivedi Y. (2023). *Expectation Confirmation Theory: A review*. In S. Papagiannidis (Ed), TheoryHub Book. Available at <https://open.ncl.ac.uk/ISBN:9781739604400>
- Silaningsih, E., Gemina, D., & Yuningsih, E. (2015). Transjakarta company's strategy and minimum service standard to raise passengers' satisfaction. *Jurnal Manajemen Dan Kewirausahaan*, 17(1), p. 1-10. DOI: 10.9744/IMK.17.1.1-10
- Şimşekoğlu, Ö., Nordfjærn, T., & Rundmo, T. (2015). The role of attitudes, transport priorities, and car use habit for travel mode use and intentions to use public transportation in an urban Norwegian public. *Transport Policy*, 42, pp. 113 – 120.
- Singh, S. (2016). Assessment of passenger satisfaction with public bus transport services: A case study of Lucknow City (India). *Studies in Business & Economics*, 11(3), 107-128
- Sultana, S., & Das, T. I. S. (2016). Measuring Customer Satisfaction through SERVQUAL Model: A Study on Beauty Parlors in Chittagong. *European Journal of Business and Management*, Vol. 8, P. 97-108.
- Tabelessy, W., Sitaniapessy, R. H., & Lekatompessy, D. M. (2023). Establishing customer satisfaction to increase customer loyalty in Collin Beach Hotel. *Indonesian Journal of Contemporary Multidisciplinary Research (Modern)*, Vol. 2, No. 2, p. 165-176, E-ISSN: 2985-6108. DOI: <https://doi.org/10.55927/modern.v2i2.3431>. <https://journal.formosapublisher.org/index.php/modern>.
- Tahanisaz, S., & Shokuhyar, S. (2020). Evaluation of passenger satisfaction with service quality: A consecutive method applied to the airline industry. *Journal of Air Transport Management*, 83, 101764.
- Tanudjaya, P. K. (2014). Pengaruh Kualitas Pelayanan Klinik Gigi. *Jurnal Manajemen Rumah Sakit* 7(1), 39-60.
- Teffera, T. M. (2019). *Assessment of customers' satisfaction with transportation service delivery: The case of Addis Ababa Sheger bus mass transport enterprise*. A Thesis Degree of Master of Business Administration (Mba), School of Graduate Studies, St. Mary University, Addis Ababa, Ethiopia.
- Thanaraju, P., Khan, M. P., Sivanathan, S. & Juhar, N. H. (2019). Passengers' Satisfaction towards Railway Facilities (RAILQUAL) in the Central Region. *International Journal of Recent Technology and Engineering (IJRTE)* ISSN: 2277-3878, Volume-8 Issue-2S, July 2019. I.2284. Retrieved from <https://www.ijrte.org/wpcontent/uploads/papers/v8i2S/B10860782S19.pdf>
- Van-Lierop, D., & El-Geneidy A. (2016). Enjoying loyalty: The relationship between service quality, customer satisfaction, and behavioral intentions in public transit. *Research in Transportation Economics*, 59, 50-59.
- Vicente, P., Sampaio, A., & Reis, E. (2020). Factors influencing passenger loyalty towards public transport services: Does public transport providers' commitment to environmental sustainability matter? *Case Studies on Transport Policy*, 8(2), 627-638. <https://doi.org/10.1016/j.cstp.2020.02.004>

- Willott, L. (2020). Customer Service Stats for 2020. Retrieved 15 March 2020, from <https://www.customerthermometer.com/customer-service/customerservice-and-satisfaction-statistics-for-2020/>
- Wojuade C. A. (2017). Public transport pricing in Nigeria. *Advances in Social Sciences Research Journal*, 4(17) 131-142 Doi:10.14738/assrj.417.3507.
- Wu, A., Wang, J., & Ling, Q. (2021). Managing internal service quality in hotels. Determinants and implications. *Tourism Management*. 86 (2021), 1-13.
- Zhong, Y., & Moon, H. C. (2020). What Drives Customer Satisfaction, Loyalty, and Happiness in Fast-Food Restaurants in China? Perceived Price, Service Quality, Food Quality, Physical Environment Quality, and the Moderating Role of Gender. *Foods*, 9 (4), 460.
- Zubair, A., Kiran, F., Shahzadi, I. & Mahmood, M. A. H. (2019). How to generate loyalty through service quality. *Indo American Journal of Pharmaceutical Sciences*, Vol. 6, No. 1, pp.652-661.