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CONSEQUENCES OF SERVICE QUALITY ON CUSTOMER LOYALTY IN PUBLIC BUS TRANSPORT: A CASE OF BORNO EXPRESS, MAIDUGURI

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Abstract

The main objective of the study is to examine the consequences of service quality on customer loyalty in public bus transport: A case of Borno Express, Maiduguri. 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 exact population size for the study was considered unknown. A sample size suitable for an unknown population was adopted based on Cochran's (1977) sample size of 384 respondents and a 10% of the initial sample size was added to become 422 respondents. Convenience sampling technique was adopted for selecting respondents. The data collected was analysed using mean and standard deviation and a criterion mean of 3.00 was used for decision making. The findings of the study show that, there is a significant effect of accessibility, punctuality, comfort, and safety on customer loyalty in

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public bus transport: a case of Borno express, Maiduguri. The strength of the association among the factors were moderately and relatively strong. The study concluded that, service quality have effect on customer loyalty in public bus transport. Based on the findings of the study therefore, it recommended that there should be improvement on accessibility, punctuality, comfort, and safety in order to improve its customer loyalty in public bus transport. The management of Borno express should prioritize service quality improvement initiatives to strengthened customer loyalty and ensure long-term sustainability growth.

Introduction

Customers are central to every business, and without them no organization can thrive including public bus transport services owned by states government. They represent the ultimate authority in today's marketing environment, as they create and sustain businesses through their patronage. A firm's existence is rooted in meeting these needs, and doing so effectively not only fulfills its purpose but also fosters loyalty. 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, *et al.*, 2020). They are invaluable assets that must be carefully managed to prevent them from switching to competitors. Customer can be viewed as a party that gets or consumes products or service and has the ability to choose between different products and distributors/suppliers. They are those people that spend their money on those goods and services from firms that meet their needs/wants. Attracting such customers by excellent products should be the primary goal of every business because it is the customers who create demand and spend the money on those goods and services (Ranabhat, 2018). The idea is basically to satisfy customers for them to continue patronizing a business, for the business to increase their profit and to be sustainable in their line of industry (Nunkoo, *et al.,* 2019). As they keep on patronizing the business on regular basis, they become loyal customers to the company. Loyal customers offer a sustainable revenue for a company by remaining with the brand or supplier and rejecting competitor offerings (Tjiptono & Diana, 2019). They offer a steady stream of revenue for a company by remaining with the brand or supplier, positive word-of-mouth, willing to pay higher prices and are less price sensitive (Abdullah & Tantri, 2019). Therefore, to retain the organization's current customers and to make them loyal is a critical component for a company to be successful. According to Kotler & Keller (2018) company should invest to create loyal customer due to it contributions to increase company's profitability.

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Customer loyalty is the foundational link and aspiration for the success, profitability and business performance of the organization. Therefore, customer loyalty is critical to revenue generation/profitability and success of public transport sector. A loyal customer is a source of competitive advantage through repeat purchase and positive word of mouth. Customer loyalty is an important aspect of service provision because maintaining existing customers may generate a higher profit than attracting new ones. Consequently, creating customer loyalty has become a major goal of many businesses, particularly for those in the service sector (Ngan, *et al.,* 2021) like the public bus transport service sectors to remain in business for a long time. The main purpose of corporate services is to achieve customer satisfaction. If high customer satisfaction is achieved, it leads to increase in customer loyalty (Lupiyoadi, 2018). Customer loyalty is often regarded to be a by-product of customer satisfaction and in order to keep and attract more customers, public bus transport must have high service quality to satisfy and fulfill wide range of different customer's needs. Moreover, service quality is linked to consumer satisfaction and loyalty. 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. Service quality is the difference between perceived performance and actual performance of service (Etuk, *et al.,* 2021). Service quality has become one of the most strategic tools for measuring customer satisfaction and loyalty. Good and timely service by the service providers always creates a foundation of trust in the mind of customers (Lanin & Hermanto, 2019). 96% of consumers all over the globe consider service quality to be an important aspect of them choosing to be loyal to a brand (Willot, 2020).

Service quality is an essential element for enhancing customer satisfaction and loyalty in today's highly competitive business environment. These are crucial factors in improving the performance of public bus transport sectors and in determining their success, that is, better profitability and a bigger market share. Service companies regard service quality a valuable tool to maintain their competitive advantage in the marketplace (Nahida, 2019). It is virtually impossible for a business enterprise to survive without building customer loyalty via the provision of good quality services. This is especially true in the transport service sector where there is frequent interaction with customers which hold the highest stake in ensuring that the corporation exceeds its competitors and excel in its service provisioning. In today's globalized business environment, building relationship with customers and other stakeholders is a crucial factor that helps organization to improve service quality, profitability and competitive advantage in the modern business environment (Buba, & Aitami, 2023). According to Mwangi (2018), customers want to do business with companies that keep their promises, particularly their promises about the service outcomes and core service attributes. It is very important to note that, public bus transport in Nigeria is one of the businesses engaged in transport services, so loyalty is a

very important benchmark for the sustainability of the corporation. It is therefore, important for public bus transport providers to provide a high quality services which can satisfy the customer that finally remain with them to use their services.

Movement from one place to another through public transport services forms part of the everyday activities of most people in the developed and developing countries. People need to move from one place to another to carry out a wide range of activities including compulsory and non-compulsory activities such as working, studying, doing the grocery, meeting friends and family or performing some leisure (Fernández, 2019). Transport is the means by which these activities occur; it is the cement that binds together communities or societies and their activities. A good transport system cannot be attained if there is no effective and efficient services that enhances people's living standards and gives them satisfaction through features such as affordability, efficiency, availability and economically important for development (Okoth, 2017). Therefore, the quality of public transport services is an overall customer evaluation on the performance of public transport. The higher the public transport service performance, the more positive the perception of passengers on the quality of service from public transport services and vice versa. An increase in overall customer satisfaction leads to an increase in customer loyalty. In Nigeria for instance, public transport operation is the principal approach to movement of people, goods and services due to low vehicle ownership (Adesola & Badiora, 2017). Public transport refers to the means by which larger proportions of urban dwellers gain physical access to the goods, services, and activities they need for their livelihoods and wellbeing. Public transportation plays a vital role in commuting to areas of activities such as work, school, shops, sporting and recreation centers. The main intention of governments and private individuals in providing public transportation services for its citizenry is to fulfill the needs of the common public with regards to providing them with accessible and affordable transport opportunities (Emmanuel & Solomon, 2015). People's satisfaction is important to determine decisions involving transportation, for example, times, modes, destination choices, and the satisfaction based on the ease, value of money and quality of service. Moreover, Public bus transport has the potential to be socially equalitarian since it can provide transport for all and thus it does not exclude the young, the elderly, students, low income and disabled travelers from traveling. As public transportation facilities grow older, the quality of service dwindles and commuters are left with no option but to accept what is offered (Emmanuel & Solomon, 2015).

The public bus transport system which is under the category of road transport owned and managed by state government like the Borno Express is chosen for this study. The bus system is the transport system that uses buses that may have a range of customer capacities and performance characteristics. It is a formal transport that operates on fixed routes with fixed schedules or may be flexibly routed. It is a type of formal transport that

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have clearly defined management structure, trained and regular staff members, workshops and maintenance facilities, declining fleet utilization rates, clearly defined vision and mission statements in their transport business activities, and formal approaches to customers' complaints handling, etc. Buba, & Aitami (2023) maintained that, these government companies have administrative structure, better trained staff guided by public service rules, workshops and maintenance facilities in which most of the private operators do not have. Their services are scheduled for definite routes, times and fees or fares. The consequences of service quality on customer loyalty in Borno Express bus transport services include increased in customer retention, positive word-of-mouth communication, enhanced customer satisfaction, improved competitive advantage, increased revenue generation, reduced customer complaints, strengthened corporate image and public trust, improved safety and security, increased customer commitment and trust (Ikenna, *et al.,* 2020; Ojekunle, *et al.,* 2021; Buba, *et al.,* 2024; Buba, *et al.,* 2025). Conversely, poor service quality may lead to dissatisfaction, loss of patronage, and reduced profitability.

However, this study focused on accessibility, punctuality, comfort, and safety which are facilitated through the people aspect of service quality as variables to measure the effect of service quality towards customer loyalty in public bus transport. The study was conducted on the existence of customer loyalty in the government public bus transport sector, considering the services rendered in the transportation sector that are provided by Borno State government owned vehicles (Borno Express buses), for inter-state traveling as a case in focus. It is against this background that, the objective of the study is to examine the consequences of service quality on customer loyalty in public bus transport: a study of Borno Express transport, Maiduguri.

Statement of the Problem

Most of the problems experienced in the Nigerian public bus transport services include: poor service quality, lack of easy accessibility, lack of punctuality, lack of available transport vehicles, persistent delays in take-off, lack of comfort, lack of safety, inadequate security, corruption, poor customer relationship management etc. The customers or passengers experience unpredictable schedules, unsafe vehicles, overcrowding, and reckless driving, which adversely impact their daily commuting experiences (Adewale, *et al.,* 2019; Olowoporoku, *et al.,* 2020). Despite the fact that the public transport is the most common mode of mobility, the standards of service delivery are always below the expectations. This did not only leads to dissatisfaction but also reduces trust in operators and government agencies that regulate transport (Abubakar & Aina, 2019)

In the case of public bus transport owned by government in Nigeria, they have many problems affecting them. 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, *et al.,* 2021). For passengers, unpunctuality lead to longer travel and waiting times and uncomfortable trips, e.g., crowding onboard or missing connections (Bagherian, *et al.,* 2016). The study discovered that, most of the problems affecting public bus transport owned by government include absence of service standard, lack of standard transport fare, poor health and safety standards, insecurity, poor transport vehicle quality that negates passenger comfort, inadequate government financial support, inconsistency in government policies, political interferences, etc. It make product or service strategy fail and lead customers to seek patronage elsewhere. 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 & Mazulla (2019) found that 72% of public transport users reported being dissatisfied with the service quality, citing issues such as reliability, comfort and safety. These challenges therefore, make customers dissatisfied with the service and hence lead to disloyalty. The 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 loyalty.

The study observed that, though more researches have been conducted on the effect of service quality on customer loyalty in the public bus transport, there is likely no existing literature that examine the consequences of service quality on customer loyalty in public bus transport: a case of Borno Express transport service buses in Maiduguri as a government owned public means of transport. This is an observed gap in the literature this study seeks to address.

Objectives of the Study

The main objective of the study is to examine the consequences of service quality on customer loyalty in public bus transport: a case of Borno Express, Maiduguri and the specific objectives are:

i) To examine the effect of accessibility on customer loyalty in public bus transport service.
ii) To examine the effect of punctuality on customer loyalty in public bus transport service.
iii) To examine the effect of comfort on customer loyalty in public bus transport service.

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iv) To examine the effect of safety on customer loyalty in public bus transport service.

Hypotheses

The alternative hypotheses of the Study are:

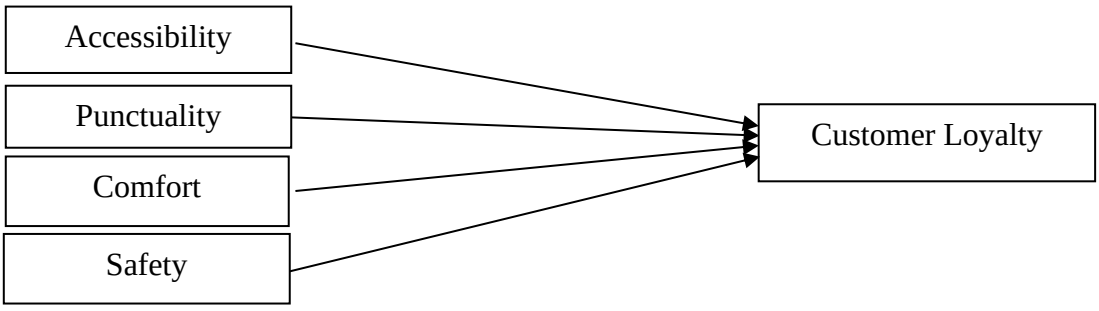
H1. Accessibility has significant effect on customer loyalty in public bus transport service.
H2. Punctuality has significant effect on customer loyalty in public bus transport service.
H3. Comfort has significant effect on customer loyalty in public bus transport service.
H4. Safety has significant effect on customer loyalty in public bus transport service.

Literature Review

The literature review focused on conceptual framework of the study, theoretical review and empirical evidences to review the consequences of service quality on customer loyalty in public bus transport: a study of Borno Express transport, Maiduguri.

Conceptual Research Model

For the purpose of this study, accessibility, punctuality, comfort, and safety are selected to test the hypotheses. This is simply because these variables are among the most influential factors of service quality commonly in used that have effects on customer loyalty. The figure below is a model showing the relationship between the independent variable (service quality) and the dependent variable (customer loyalty). The main independent variables to measure its effect on dependent variable are included in the research model shown below in Figure 1.



Source: Adapted from Aka, *et al.*, (2016).
Figure 1: Observe Variables of the independent construct.

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

Service Quality

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. Service quality as a multi-dimensional construct is commonly based on customer judgments about service supplier and customer interactions and services itself (Iddrisu, *et al.,* 2015). It is a continuous process to meet the customer needs in the best way and it is a key for success in competition. Service quality is considered a critical success factor for all service providers such as public bus transport to differentiate their products/services from competitors.

Service quality can thus be defined as the difference between customer expectations of service and perceived service (Ngan, *et al.,* 2021). Gathon & Walt, (2016) defined service quality as the discrepancy between the user's expectation and their perceptions. According to Harvey (2015), service quality is an assessment of how well a delivered service conforms to the client's expectations. According to Ramya, *et al.,* (2019), service quality refers to the ability of providers to meet customer expectations. The definition of service quality was further developed as "the overall evaluation of a specific service firm that results from comparing that firm's performance with the customer's general expectations of how firms in that industry should perform. Customers are co-creators of the service in that they participate in the production and delivery of service and, therefore, have an influence on service quality.

In public bus transport, service quality refers to customers' assessment of how well transport services meet or exceed their expectations. Most service sectors such as public transport companies have the responsibility to provide the best services to their customers in order to have sustainable competitive advantages. Due to the critical quality of service to business, it is difficult for service providers to measure the quality of services. Service quality variables of interest to public bus transport services should therefore be the focus of service providers. The observed variables of the service quality to measure their effect on the latent construct are considered below:

Accessibility

Accessibility is viewed as one of the most important outcomes of public bus transport because it determines the ability of individuals to reach opportunities and activities. Accessibility refers to the ease with which facilities are obtained and reached promptly. It also refers to the extent to which public transport services are available, reachable, convenient, and usable by customers through adequate route coverage, proximity of stops and terminals, service frequency, ease of boarding and alighting, and ability to reach desired destinations (Saif, *et al.,* 2019; Lattman, *et al.,* 2020). Litman, (2024) described accessibility as the ability of people to reach desired goods, services, activities and

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destinations. Saif, *et al.,* (2019) defined accessibility as the ease of with which individuals can reached desired destinations, opportunities, and activities using available transport systems.

Accessibility determines whether the public transport service are convenient and readily available to meet customers travel needs. When bus services are easily accessible, customers experienced less travel stress, reduced waiting times, and greater convenience. These experiences lead to repeated patronage, positive word-of-mouth recommendation, and reduced likelihood of switching to alternative transport mode which enhances customer satisfaction and subsequently strengthened customer loyalty. Access to service ensures that the service can be conveniently accessible by public bus transport, that there is less waiting time, flexible operating hours and a suitable venue for the service facility.

Punctuality

Punctuality is a fundamental service quality variable that significantly affects customer loyalty in public bus transport. Punctuality means being on time and meeting deadlines. Punctuality simply refers to the ability of a bus service to adhere to its schedule departure and arrival times consistently. Punctuality, a determinant of service quality, denotes the extent to which the planned departure and arrival times of urban transport vehicles are fulfilled in the scheduled timetable (Wołek, *et al.,* 2025). Punctuality reflects therefore the system's ability to transport passengers to their destinations on time (Ait-Ali, 2024).

The punctuality of public transport is one of the most critical parameters through which the service is assessed (Eboli & Mazzulla, 2018). Punctuality is often considered a key component of service reliability because customers depend on buses to reach their destinations on time for work, education, business, and other activities. When buses operate according to schedule, customers perceive the service as dependable, which enhances satisfaction and encourages continued patronage. Punctuality is a decisive criterion when choosing a mode of transport, especially in an urban context where time management is crucial. Punctuality is a sine qua non for the attractiveness of public transport, as it directly influences perceptions of efficiency and reliability (Zoma, 2024). Punctuality has consistently emerged as one of the strongest service quality dimensions influencing customer satisfaction and loyalty in public bus transport and other service industries

Comfort

Comfort is one of the major travelling behaviors which cause commuters to shift to other modes neglecting other benefits such as travel time and fare. It is one of the main factor in determining the loyalty of public bus transport by commuters. Comfort as perceived by

commuters as positively related to customer expectation and customer loyalty. Comfort refers to the convenience of commuters in general (Saad, *et al.,* 2025). 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, *et al.,* 2016). It is the state in which customers are relaxed, free of pain, distress, physical or psychological stress when being conveyed by a transportation company to their preferred locations. In the context of transportation service, passengers' comfort is the degree to which passengers are comfortable with the seats, travel experience, vehicle temperature and other experiential components of companies while in transit (Njeru, *et al.,* 2019). 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 loyalty and repeat patronage behaviours.

Safety

Safety is construed freedom from danger. It is inherent protection from, or from being exposed to, the risk of harmful products or services. Safety can be described as the feeling of being safe against traffic accident and assaults when passengers waiting at the terminals or using the public transit service. Eniola & Dada, (2018) maintained that, safety is seen as freedom from danger, risk, and doubt encompassing both physical safety and psychological security. Safety also refers to the knowledge and courtesy on the part of employees and their ability to convey trust and confidence (Luke & Heyns, 2017).

In the context of transportation services, customers' safety is 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. 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 (Buba, & Aitami, 2023). Sam & Abane, (2017) posits that, 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. The aspect linked to safety indicates the degree of safety from crime or accidents and the feeling of security resulting from psychological factors; therefore, this aspect refers not only to safety from crimes while riding or at bus stops and from accidents, but also to safety related to the behaviour of other persons and to the bus operation (Wondatir, 2019). Safety appears to be an important factor in assessing the service quality of public bus transport services.

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Customer Loyalty

Customer loyalty simply refers to the closest step to the repurchasing behaviour of customers. Customer loyalty has usually been referred to as a consequence of all the experiences that a customer has with a service/product provider (Ngo, & Nguyen, 2016). Priansa (2017) identified loyalty as a long-term commitment and willingness of customers to repurchase the service or product, and to maintain a relationship with the service provider or supplier. Loyalty is defined as the future use and willingness to recommend the service based on previous experience (Shiaw-Tong, *et al.,* 2019).

Customer loyalty is a combination of customer satisfaction and customer repurchase behavior. Customers who are satisfied with a particular product/service may enhance their attitudes to support the producer company. 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). It is not only about customers doing a particular company a great service but by offering favorable word of mouth publicity regarding a product/service, telling friends and family, but also, it is a process, a program, or a group of programs geared toward keeping a guest happy so he or she will provide more business. Loyal customers are those who are not easily swayed by price inducement from competitors, and they usually purchase more than those less loyal customers. Customer loyalty is considered a significant element that improves profitability (Mohamed, 2016).

Marketing literature has given several definition of customer loyalty. Customer loyalty is considered as the strength of the relationship between a customer's relative attitude and re-patronage towards a product or service. Customer loyalty can be defined as the adherence of customers to a company. Khadka & Maharjan (2017) viewed customer loyalty as the strength of the relationship between an individual's relative attitude and re-patronage. In general, customer loyalty is a favorable attitude from individuals towards repeat purchasing of a company's products over competitors. These attitudes include give positive comment about products, recommending the company to others, being loyal to the company's products or paying for products at a premium price (Lupiyoadi, 2018). The ability to retain customers and make them loyal is critical for continued organizational success (Mohd & Yusr, 2016). Customers may become loyal to business that can deliver superior value relative to the offerings of competitors. In return, they are willing to invest more into their relationship with the company over time, which leads to increased marketing savings for the organization as well as a higher turnover ultimately leading to greater profit.

Specifically, customer loyalty drives customer revenue and customer retention, leading to increased customer loyalty and lifetime value. Customer loyalty is the foundational link and aspiration for the success, profitability and business performance of the organization.

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Therefore, customer loyalty is critical to revenue/profitability and success of public bus transport sector.

Public Transport

Public transport is a system of transport for customers or passengers by group travel systems available for use by the general public, typically managed on a schedule, operated on established routes, and that may charge a posted fee for each trip. Public transport refers to established navigation system for different areas of the city using the public means available. Salau (2015) defined public transport as the means by which larger proportions of urban dwellers gain physical access to the goods, services and activities they need for their livelihood and well-being. Wojuade & Badiora (2017) assert that, public transport is the means by which larger proportions of urban dwellers gain physical access to the goods, services, and activities they need for their livelihoods and well-being. Nafiu, *et al.,* (2018) maintained that, public transport is a public utility which facilitates the supply of essential goods and services. UN-Habitat (2018) maintained that, public transport refers to shared passenger transport services that are available to the general public and which are provided for the public good.

Public transport systems provide the most efficient means of moving large number of people especially in density populated urban centres. It is as integral back bone of urban life and is one of the factors which determine the form and socio-economic development of a city. It is a natural monopoly that needed to be regulated to ensure that both the consumers and producers benefit economically. It determines the regional patterns of development, economic viability, environmental impacts, and maintenance of socially acceptable levels of quality of life. It forms the basis of all socioeconomic interactions (Faajir & Hassan, 2016). Also the success of a public transport system depends on the number of passengers which the system is able to attract and retain. Examples of public transport include city buses, trolley buses, trams or light rails, passenger trains (rail transport), rapid transit, ferries (water transport), airlines (air transport), etc.

Theoretical Review

The theories connected to the study are anchored on the Self-perception theory (SPT) and Dissonance theory.

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). 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. Furthermore, the theory suggests that 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. 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 theory is that, it is not always clear whether someone's attitudes are vague or already predefined. Another 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 have the same conclusion about ones behaviour and by looking at the environment constraints.

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, *et al.,* 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).

Empirical Review

In this study, some literatures are reviewed concerning the essential variables that affect customers' decision to patronized a public bus transport company for another commuting, and by knowing these variables, it is possible to satisfy customers and enhance their satisfaction and loyalty to the company and also prevent their defection, leading to large profits/revenue generation for the corporation. The variables reviewed in this study are:- accessibility, punctuality, comfort, and safety with a view to determining their consequences on customer loyalty.

A study by Adelia, & Purnama, (2025) aims to examine the influence of service quality and service (accessibility) on customer loyalty, with customer satisfaction as a mediating variable. The research was conducted at RSUD dr. Chasbullah Abdulmadjid, Bekasi City, focusing on outpatients using clinical laboratory services with general or private payment schemes. Data were collected through structured questionnaires from 210 respondents selected using purposive sampling, based on criteria such as being at least 18 years old and having used the laboratory service at least once in the past year. The analytical method employed is Structural Equation Modeling with Partial Least Squares (SEM-PLS) to assess both direct and indirect effects among variables. The results show that service quality significantly affects both customer satisfaction and loyalty, and customer satisfaction is confirmed to mediate the relationship between service quality and loyalty. Meanwhile, service accessibility has a significant direct effect on customer loyalty but does not significantly influence customer satisfaction, nor is it mediated through satisfaction. These findings highlight the dominant role of service quality in driving satisfaction and loyalty, while accessibility contributes to loyalty more directly.

Wang, *et al.,* (2023) study was aims to explore the effects of service-quality dimensions on the customer satisfaction of non-banking financial institutions in an emerging economy by adopting the renowned SERVPERF model. To verify the proposed model, data was collected from thirteen non-banking financial institutions in Bangladesh using a questionnaire survey with a purposive random sampling method. A total of 217 respondents were collected. After the screening-out of incomplete responses, 205 samples were chosen for analysis. Through the Smart PLS 2 software, the partial least squares structural equation modelling approach was used to analyze the collected data. Research findings reveal that, among the six dimensions of the revised SERVPERF model, assurance, reliability, responsiveness and tangibility have significant effects on customer satisfaction, but accessibility and empathy do not for the nonbanking financial institutions in Bangladesh.

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Friman, *et al.,* (2020) conducted a study on public transport quality, safety, and perceived accessibility. The first aim was to validate the direct relationship between public transport quality and perceived accessibility. Secondly, analyzed the mediating role of safety perceptions to better explain the link between service quality and perceived accessibility. Public transport travelers (n = 4944) from five northern European cities were surveyed. Results from PLS-SEM modeling show that service quality has a significant and direct relationship with perceived accessibility, especially regarding functionality. An indirect relationship through travel safety perceptions was also observed, highlighting information and comfort as main drivers. High car use, low public transport use, increasing age, and being a woman were also associated with greater perceived accessibility.

The paper by Aworemi, *et al.,* (2025) evaluated how the quality of intra-city public transport services affects passenger satisfaction in Ibadan, Nigeria. The survey was carried out in five large terminals, including Ojoo, Agodi Gate, New Gbagi, Iwo Road, and Challenge. A sample of 400 passengers was chosen using stratified random sampling using the Yamane formula. The SERVQUAL framework was used to analyse the data and measured the quality of the service in terms of tangibles, reliability, responsiveness, assurance, and empathy. Findings showed that there were high expectation-perception gaps in service delivery. The greatest gap was in reliability, which means poor punctuality and inconsistent schedules. Tangibles like vehicle condition and cleanliness also had high dissatisfaction. Smaller but significant gaps in responsiveness and assurance, and empathy, especially individualized passenger care, were missing. These findings indicate that passengers are least satisfied with the reliability of the services and physical conditions, which are the strongest determinants of overall satisfaction.

Thierry, (2018) conducted a research on Punctuality, attendance policy and organizational performance. The purpose of the paper is to fill that gap by providing practical and theoretical answers to the problematic of time performance in the African public sector in general and Cameroon Customs department in particular. Research methods used for this study was a mixed method. Validity and reliability of the data collected was and analyzed through the sampling validity and constructs validity. The sample for the study comprised of 200 employees draw from the 4107 personnel. A total of 200 questionnaires were distributed to selected employees. Out of these, 150 questionnaires were duly filled and returned. 50 questionnaires distributed were not returned. The study found that the overall regression model was significant. This means that punctuality and attendance at work have a significant impact on organizational performance. It appears that 75% of respondents believe that there is an inverse relationship between punctuality and performance. Thus, tardiness impacts negatively on performance. The above analysis also

indicated that punctuality and performance have a positive correlation which means that as punctuality increases, employee performance also goes up.

Daengs, & Instati, (2022) studied the role of timeliness in improving customer satisfaction and customer loyalty of PT. JNE. The cause of the research is to determine the effect of timeliness on customer satisfaction and customer loyalty. This research exercises explanatory type under quantitative approach. Data collection technique in this study were done by time series techniques (1998-2019). The data analysis technique used is structural equation modelling (SEM) with smart partial least square (PLS) tool. The results of the study indicate that, punctuality has a large direct impact on customer satisfaction and customer loyalty. The result of the study also indicate that, customer satisfaction has a good impact on customer loyalty.

The research work by Bolayi & Worku, (2022) was to measure the perception of teachers working in public schools about the relationship between punctuality at school and improved academic performance among young learners attending public schools. The study was conducted by gathering data from 147 teachers working in public schools. About 70% of teachers who took part in the survey indicate that, there was a significant association between punctuality and improved academic performance among learners attending public schools.

Asefa, *et al.,* (2026) conducted a study on the mind in transit: a mediation analysis of road networks, mass transit, and passenger well-being in Sheger and Addis Ababa Cities, Ethiopia. This study investigates the critical link between mass transit, road networks, and commuter mental health, proposing that road quality is a key mediator. Using a quantitative approach, we surveyed 469 commuters and analyzed the data with confirmatory factor analysis and structural equation modeling. The findings reveal that mass transit directly and significantly improves mental well-being. Crucially, it also identified a significant mediating pathway: mass transit enhances the perceived quality of road networks, which in turn positively impacts mental well-being. This indicates that improving mass transit boosts passenger comfort directly, but its effectiveness is amplified when supported by high-quality road infrastructure.

The study by Saad, *et al.,* (2025) 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

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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.

Sogbe, *et al.,* (2024) examine the scaling up public transport usage: a systematic literature review of service quality, satisfaction and attitude towards bus transport systems in developing countries. This review offers a valuable understanding of the contemporary knowledge regarding the determinants influencing bus transport usage. It systematically reviews 104 papers published since 2000 on service quality, satisfaction, and attitudes towards bus transport. The review shows that safety, security, comfort, reliability and accessibility are the most substantial determinants shaping users' views on service quality and satisfaction. This is particularly evident in situations like waiting at the bus stop, being on board the bus, and specific instances while walking to their destination.

Nafiu, *et al.,* (2018) in their study aimed at 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.

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.

A study by Aniebiet, *et al.,* (2021) examined service quality and passengers' loyalty of public transportation companies. It was carried out to determine the effects of passengers' safety, passengers' comfort, drivers' competence, travel time and vehicle cleanliness on 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.

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Ha, *et al.,* (2019) conducted on factors affecting satisfaction and loyalty in public transport using Partial Least Squares Structural Equation Modeling (PLS-SEM). In their study, they proposed 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. Research design, data collecting instrument and population were not mentioned. Getachew (2019) assessed the effect of transportation service quality on customer satisfaction in Debre Markos city, Amhara Region, Ethiopia. Sample size consists of 344 commuters of Bajaj transport service providers in Debre Markos city. Questionnaire was used to collect primary data for the study. Descriptive statistics was used to analyze the respondents' demography and responses on each item of the research instrument. Pearson correlation analysis and multiple regression analysis were used to test the hypotheses constructed. Findings from correlation analysis affirmed that convenience, safety, reliability, comfort and security had individual significant relationship with customer satisfaction among commuters of Bajaj transport in Debre Markos city. Findings from multiple regression analysis showed that convenience, safety, reliability, comfort and security had combined significant effect on customer satisfaction.

Methodology

The study adopted a survey research method to collect the data required for the study through the administration of self-administered questionnaire as instrument for data collection. The type of data obtained for the study was the primary type. The customers that patronized Borno Express were the unit of analysis, the independent variable is service quality and the dependent variable is customer loyalty. The population of the study is defined as those customers who traveled in and out of Borno State by Borno Express transport service. However, the exact population size for the study was considered unknown because no comprehensive, up-to-date, and reliable records of all eligible customers were not available from the transport agencies across the study areas. Customer patronage is dynamic, with individuals boarding and disembarking at different times and locations, making it difficult to establish a definite population count. The absence of a centralized database and inconsistencies in customer record-keeping prevented the determination of the actual number of customers within the study period. Consequently, the population was treated as an unknown population or indeterminate for the purpose of sample size determination. Several sampling theorist and research

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methodologist have supported approaches that allow reseacher's to determine sample sizes without the exact population size (Kish, 1965; Cochran, 1977; Krejcie & Morgan, 1970). A sample size suitable for an unknown population was adopted to ensure the findings remain statistically reliable and representative of the population. Cochran's (1977) sample size formula for unknown populations which was universally accepted was adopted and utilized. The Cochran's sample size formula for unknown or large populations, was utilized at a 95% confidence level, a 5% margin of error, and assuming a maximum variability of 50% (P = 0.5). According to Cochran (1977), for unknown populations, the initial sample size is calculated as

$$n_o = Z^2 \times pq/e^2$$

Where n_o = is the sample size,

Z^2 = is the area under the acceptance region in a normal distribution (1 – α),

e = is the preferred level of precision,

p = is the estimated proportion of an attribute that is present in the population, and

q = is 1-p.

The value of Z = 95% confidence level, (1.96), e = 5% margin of error, (0.5) and p = 50% maximum variability (0.5).

Substituting the values into the formula:

$$n_o = (1.96)^2 \times (0.5)\,(1- 0.5) / (0.05)^2$$
$$= (1.96)^2 \times (0.5)\,(0.5) / (0.05)^2$$
$$= 3.8416 \times 0.25 / 0.0025$$
$$= 0.9604 / 0.0025$$
$$= 384.16$$
$$\therefore n_o = 384$$

The sample size for the study was 384 respondents.

To increase reliability and accommodate non-responses or inconsistencies, 10% of the initial sample size was added:

422 = 384+ (0.1×384)

Thus, a total of 422 customers was surveyed.

Given the inability to obtain a formal customer register and in accordance with prevailing research norms (Pham, *et al.,* 2019; Zia, *et al.*, 2021), this study adopts the convenience sampling technique to select the respondents. The instrument used was a 28 item questionnaires which was developed in a modified five point Likert scale with the following response options of strongly Agree (SA), Agree (A), Moderately (M), Disagree (D) and Strongly Disagree (SD). These response options were weighted 5, 4, 3, 2 and 1

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respectively for positive items and 1, 2, 3, 4 and 5 respectively for negative items. Because the questionnaire is a five point scale, a mean of 3.00 (5+4+3+2+1=15/5) was chosen as a criterion for decision making. A mean above or equal to 3.00 means that, the alternative hypothesis is accepted and the null hypothesis is rejected, and a mean below 3.00 means that, the alternative hypothesis is rejected and the null hypothesis is accepted. Mean and standard deviation were also used to answer research questions.

Findings

From the questionnaires distributed, 396 were returned constituting 93.84% and 26 were not returned constituting 6.16%. Therefore, the returned questionnaires were substantial for the analysis of the data obtained from the respondents. The reliability statistics was tested with the reliability of 28 items with four (4) factors each with seven (7) items that are critical to measure service quality as a factor affecting customer loyalty in public transport service using Cronbach's alpha.

Table 1: Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.941	.956	28

Source: Output SPSS, 2026

The overall reliability test as shown in table 1 above, for the items is .941 (94.1%). This implies that the items were valid and reliable. For a field work, DeVellis (2003) asserted that, the Cronbach's alpha coefficient of a scale should be above .7 as an acceptable value. Table 2 below shows the value of the Kaiser–Meyer–Olkin (KMO) of sampling adequacy. The KMO value of .964 indicates that, the degree of information among the variables is adequate which presence a strong partial correction and Bartlett's test of sphericity value which is significant with a p-value less than 0.05 (.000). Hence, it is plausible to conduct factor analysis.

Table 2: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.964
Bartlett's Test of Sphericity	Approx. Chi-Square	6733.582
	df	378
	Sig.	.000

Source: Output SPSS, 2026

Test of Hypotheses

The results of the tests of hypotheses for the study are presented below:-

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H1. Accessibility has significant effect on customer loyalty in public bus transport service.

Table-3: Mean ($\bar{x}$) and standard deviation (SD) ratings of accessibility as a factor of public bus transport service that have significant effect on customer loyalty in public bus transport.

S/N	Items	$\bar{x}$	SD	Criterion $\bar{x}$	Decision
1.	I am satisfied with the accessibility of the public bus.	3.64	1.90	3.0	Agree
2.	I can afford the cost of using the public bus transport.	3.68	1.05	3.00	Agree
3.	I feel satisfied with the availability of the public buses.	3.60	1.09	3.00	Agree
4.	I am happy because delays in bus services are minimal.	3.82	1.06	3.00	Agree
5.	I am sure the bus services operate according to schedule.	3.83	1.04	3.00	Agree
6.	I have not experienced difficulty in accessing the bus due to overcrowding.	3.85	1.04	3.00	Agree
7.	I am satisfied since the bus services meet my transport need.	3.89	1.05	3.00	Agree
	Grand Mean	**3.76**			

N= 396 Customers

Source: Output SPSS, 2026.

Table-3 revealed that the respondents agreed with items 1, 2, 3, 4, 5, 6 and 7 measuring accessibility as a factor that have effect on customer loyalty, as the individual mean scores of 3.64, 3.68, 3.60, 3.82, 3.83, 3.85, and 3.89 respectively were more than the criterion mean of 3.00. The grand mean of 3.76 was also more than the criterion mean of 3.00. This shows that, H1 is accepted, that there is a significant effect of accessibility on customer loyalty. Therefore, this implies that accessibility as factor have effect on customer loyalty in public bus transport.

H2. Punctuality has significant effect on customer loyalty in public bus transport service.

Table-4: Mean ($\bar{x}$) and standard deviation (SD) ratings of punctuality as a factor of public bus transport service that have significant effect on customer loyalty in public bus transport.

S/N	Items	$\bar{x}$	SD	Criterion $\bar{x}$	Decision
1.	I am satisfied with the punctuality of the bus services.	3.70	1.11	3.00	Agree
2.	I usually arrive at public bus terminal on time.	3.83	1.08	3.00	Agree
3.	I rarely experienced long waiting times.	3.80	1.04	3.00	Agree
4.	I rely on bus services to reach my destination on time.	3.83	1.06	3.00	Agree

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S/N	Items	$\bar{x}$	SD	Criterion $\bar{x}$	Decision
5.	I have not experienced frequent delays in bus services.	3.85	1.03	3.00	Agree
6.	The public buses adhere to their departure time and arrival time always.	3.90	1.05	3.00	Agree
7.	I believe the bus services operate according to their schedules.	3.89	1.05	3.00	Agree
	Grand Mean	**3.83**			

N= 396 Customers

Source: Output SPSS, 2026.

The data presented in Table-4 showed that items 1, 2, 3, 4, 5, 6, and 7 measuring punctuality as a factor that have effect on customer loyalty were agreed or accepted by the respondents, as the individual means scores of 3.70, 3.83, 3.80, 3.83, 3.85, 3.90, and 3.89 respectively were more than the criterion mean of 3.00. The grand mean of 3.83 was also more than the criterion mean of 3.00. This shows that, H2 is accepted, that there is a significant effect of punctuality on customer loyalty. Therefore, this means that punctuality as factor have effect on customer loyalty in public bus transport.

H3. Comfort has significant effect on customer loyalty in public bus transport service.

Table-5: Mean ($\bar{x}$) and standard deviation (SD) ratings of comfort as a factor of public bus transport service that have significant effect on customer loyalty in public bus transport.

S/N	Items	$\bar{x}$	SD	Criterion $\bar{x}$	Decision
1.	I am comfortable with the transport service quality.	3.77	1.10	3.0	Agree
2.	I am comfortable traveling with the public transport.	3.95	2.78	3.00	Agree
3.	I am comfortable with the vehicle seats.	3.85	1.05	3.00	Agree
4.	I feel comfortable with seat availability.	3.88	1.09	3.00	Agree
5.	I am comfortable since the vehicle is not overcrowded.	3.97	1.41	3.00	Agree
6.	I feel comfort with the public transport because it is as fast as possible.	4.01	1.01	3.00	Agree
7.	I feel comfortable with the driver's bahaviour.	3.88	1.02	3.00	Agree
	Grand Mean	**3.90**			

N= 396 Customers

Source: Output SPSS, 2026.

Table-5 revealed that the respondents agreed or accepted 1, 2, 3, 4, 5, 6, and 7 items measuring comfort as a factor that have effect on customer loyalty, as the individual mean scores were 3.77, 3.95, 3.85, 3.88, 3.97, 4.01, and 3.88 respectively which is more than the criterion mean of 3.00. The grand mean score of 3.90 was also more than the criterion mean of 3.00. This shows that, H3 is accepted, that there is a significant effect of comfort

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on customer loyalty. Therefore, this means that comfort as factor have effect on customer loyalty in public bus transport.

H4. Safety has significant effect on customer loyalty in public bus transport service.

Table-6: Mean ($\bar{x}$) and standard deviation (SD) ratings of safety as a factor of public bus transport service that have significant effect on customer loyalty in public bus transport.

S/N	Items	$\bar{x}$	SD	Criterion $\bar{x}$	Decision
1.	I feel safe and protected from threats while using the vehicle.	3.90	1.81	3.00	Agree
2.	The vehicle is better and travel safety on the road.	3.88	1.03	3.00	Agree
3.	I am satisfied with the overall safety of the vehicle.	3.90	1.01	3.00	Agree
4.	There is passenger security at the motor park.	3.84	1.03	3.00	Agree
5.	I am secured from accident while using the vehicle.	3.84	1.02	3.00	Agee
6.	There is safety of passenger's luggage.	3.98	1.03	3.00	Agree
7.	There is safety and security against criminals and crimes on board.	3.91	1.03	3.00	Agree
	Grand Mean	**3.89**			

N = 396 Customers
Source: Output SPSS, 2026.

Table-6 revealed that the respondents agreed or accepted items 1, 2, 3, 4, 5, 6, and 7 measuring safety as a factor that have effect on customer loyalty, as the individual mean scores of 3.90, 3.88, 3.90, 3.84, 3.84, 3.98, and 3.91 were more than the criterion mean of 3.00. The grand mean score of 3.89 was also more than the criterion mean of 3.00. This shows that, H4 is accepted, that there is a significant effect of safety on customer loyalty. Therefore, this means that safety as a factor have effect on customer loyalty in public bus transport.

The study also test the strength of associations involved in the relationship as shown in table 7 below:

Table 7: Symmetric Measures

Variables	Nominal by Nominal		Approximate	N of Valid
	Phi	Cramer's V	Significance	Cases
Accessibility	.885	.443	.000	396
Punctuality	.688	.344	.000	396
Comfort	.713	.356	.000	396
Safety	.812	.406	.000	396

Source: Output SPSS, 2026

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Agresti (2006) said that, association refers to coefficients which gauge the strength of a relationship. The Cramer's V that shows the strength of association is between 0 (no relationship) and 1 (perfect relationship). Cramer's V (Cramer's Value) of .00 to .10 shows negligible association, .10 to .02 weak association, .20 to .40 moderate association, .40 to .60 relatively strong association, .60 to .80 strong association and .80 to 1.00 very strong association.

Table 7 presents the strength of associations involved in the relationships and in this table, the strength of relationship between accessibility and customer loyalty is shown by Cramer's V value of .443 which indicates a significant relationship. This shows that, there is a relatively strong association between accessibility and customer loyalty. The strength of relationship between punctuality and customer loyalty is shown by Cramer's V value of .344 which indicates a significant relationship. This shows that, there is a moderate association between punctuality and customer loyalty. The strength of relationship between comfort and customer loyalty is shown by Cramer's V value of .356 which indicates a significant relationship. This shows that, there is a moderate association between comfort and customer loyalty. The strength of relationship between safety and customer loyalty is shown by Cramer's V value of .406 which indicates a significant relationship. This shows that, there is a relatively strong association between safety and customer loyalty. All the values of Cramer's V show that, the level of association has a good relationship between the observed variables and the latent construct.

Looking at the Model Summary and checking the value given under the heading R Square**,** it is realized that how much of the variance in the dependent variable (customer loyalty can be explained by the model (accessibility, punctuality, comfort, and safety). The R Square of this model was .359 meaning that 35.9 percent of the customer loyalty can be explained by these four variables. Table 8 below is a Model Summary which presents results that were obtained by the regression analysis.

Table 8. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.599[a]	.359	.353	.88792

a. Predictors: (Constant), Safety, Accessibility, Punctuality, Comfort

Source: Output SPSS, 2026

The adjusted R-square in the table shows that the dependent variable (customer loyalty, is affected by 35.3% (.353) by independent variables (Accessibility, Punctuality, Comfort, Safety). It shows that, accessibility, punctuality, comfort, and safety are responsible for customer loyalty in public bus transport service. The overall model was also significant, tested with the help of ANOVA. The results are given in table 9 below:-

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Table 9. ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	172.893	4	43.223	54.824	.000[b]
	Residual	308.266	391	.788		
	Total	481.159	395			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Safety, Accessibility, Punctuality, Comfort

Source: Output SPSS, 2026

ANOVA table is showing the level of significance. Through the table, it is clear that all sub factors: accessibility, punctuality, comfort, and safety are related to customer loyalty and that the relationship between them is significant as compared to alpha value = 0.05. Table 10 below shows the coefficients of all the independent variables included in the model along with their respective P-values.

Table 10. Regression Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.137	.184		6.177	.000
	Accessibility	.044	.025	.076	1.753	.080
	Punctuality	.214	.048	.216	4.431	.000
	Comfort	.372	.051	.369	7.341	.000
	Safety	.070	.026	.115	2.660	.008

a. Dependent Variable: Customer Loyalty

Source: Output SPSS, 2026

From the findings of table 10 above, each and every component is significantly related to customer loyalty. Under the standardized coefficients, it is evident that comfort is the major and most important factor causing customer loyalty in Borno Express public bus transport service with a standardize coefficient of 0.369. The second most important factor is punctuality with a standardize coefficient of 0.216. The third important factor is safety with a standardize coefficient of .115, and the fourth important factor is accessibility with a standardize coefficient of .076. Hence, all the factors are mainly responsible in order for customers to patronised Borno Express bus transport and which it has agreed with the objectives of the study. As the table shows positive values and the sub factors (accessibility, punctuality, comfort, and safety) are significant, it is concluded that H1, H2, H3, and H4 hypotheses are endorsed.

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Discussion of Findings

The present study examined the consequences of service quality on customer loyalty in Public bus transport: A case of Borno Express, Maiduguri. The discussions below present the summary of the results:-

From the questionnaires distributed, 396 were returned constituting 93.84% and 26 were not returned constituting 6.16%. The returned questionnaires were substantial for the analysis of the data obtained from the respondents. The reliability statistics was tested with the reliability of 28 items with four (4) factors each with seven (7) items that were critical to measure service quality as a factor affecting customer loyalty and the overall reliability test for the items was .941 (94.1%). This implies that the items were reliable. The study has a KMO value of .964 which indicates that, the degree of information among the variables was adequate which presence a strong partial correction and Bartlett's test of sphericity value which is also significant with a p-value less than 0.05 (.000). Hence, it was plausible to conduct factor analysis.

The result of the study in Table-3 revealed that accessibility as a factor of service quality have effect on customer loyalty in public bus transport. This is indicated through the grand mean of 3.76 which was greater than the criterion mean of 3.00. This was in line with the findings of Adelia, & Purnama, (2025), Friman, *et al.,* (2020) and Adesola & Badiora, (2017) and was not in line with the findings of Wang, *et al.,* (2023) and Aworemi, *et al.,* (2025) in the literature. This has achieved the objective of the study and accepted the H1 that accessibility positively and significantly have effect on customer loyalty in public bus transport.

The result of the study in Table-4 showed that punctuality as a factor of service quality have effect on customer loyalty in public bus transport. This was indicated through the grand mean of 3.83 which was greater than the criterion mean of 3.00. This is in agreement with the study conducted by Thierry, (2018), Daengs, & Instati, (2022) and Bolayi & Worku, (2022) that were of the view that, punctuality have effect on customer loyalty in public bus transport as shown in the literature. This has achieved the objective of the study and accepted the H2 that punctuality positively and significantly have effect on customer loyalty in public bus transport.

The result of the study in Table-5 revealed that comfort as a factor of service quality have effect on customer loyalty in public bus transport. This was indicated through the grand mean of 3.90 which was greater than the criterion mean of 3.00. This is in agreement with the study conducted by Asefa, *et al.,* (2026), Saad, *et al.,* (2025), Sogbe, *et al.,* (2024), Nafiu, *et al.,* (2018), Adesola & Badiora, (2017) and Getachew (2019) who were of the view that comfort have effect on customer loyalty in public bus transport as indicated in the literature. This has achieved the objective of the study and accepted the H3 that comfort positively and significantly have effect on customer loyalty in public bus transport.

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The result of the study in Table-6 revealed that safety as a factor of service quality have effect on customer loyalty in public bus transport. This was indicated through the grand mean of 3.89 which was greater than the criterion mean of 3.00. This is in line with the findings of Sogbe, *et al.,* (2024), Ha, *et al.,* (2019), Aniebiet, *et al.,* (2021) and Getachew (2019) who were of the view that safety have effect on customer loyalty in public bus transport as indicated in the literature. This has achieved the objective of the study and accepted the H4 that safety positively and significantly have effect on customer loyalty in public bus transport.

The strength of the association among the factors were tested and found to be moderately and relatively strong. All the factors that were mainly responsible for customers' patronage of Borno Express bus transport in Maiduguri as shown in tables above, shows positive values and the sub factors (accessibility, punctuality, comfort, and safety) were significant, it is concluded that H1, H2, H3, and H4 hypotheses were accepted.

Conclusion

The objective of this study is to examine the consequences of service quality on customer loyalty in public bus transport: a case of Borno Express, Maiduguri. The study show that customers that board Borno express bus transport vehicles are satisfied with the public bus transport services hence their loyalty to keep on patronising their services. The contribution of this study is the identification of factors that determine customer loyalty with the quality of services provided by public bus transport corporations. The determinant factors identified are accessibility, punctuality, comfort, and safety which show significant effects on customer loyalty. The results of the study indicate that there is a significant effect of accessibility, punctuality, comfort, and safety on customer loyalty in public bus transport service of Borno Express transport in Maiduguri. The study concluded that, accessibility, punctuality, comfort, and safety are among the important variables that the users of public transport service consider for their loyalty.

Recommendations

Based on the findings of the study, the following recommendations were made to improved public transport service: accessibility, punctuality, comfort, and safety are huge customer priorities and as a result, basic standards should be established and monitored to ensure that the corporations abide by them in order to improve customer loyalty in public bus transport services in government public bus transport services. Therefore, the management of Borno express should prioritize service quality improvement initiatives to strengthened customer loyalty and ensure long-term sustainability growth.

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